

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA
UNSTARRED QUESTION No. 4156

TO BE ANSWERED ON Monday, March 22, 2021/Chaitra 1, 1943 (Saka)

PM Svanidhi Scheme

4156. SHRI PRATHAP SIMHA:
SHRI L.S. TEJASVI SURYA:
SHRI BHAGWANTH KHUBA:

Will the Minister of FINANCE be pleased to state:

- (a) the objective and full features of the PM Svanidhi scheme;
- (b) the number of loans sanctioned and disbursed under the said scheme, State-wise; and
- (c) the number of street vendors benefitted under this scheme till date?

ANSWER

MINISTER OF STATE FOR FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) to (c) Ministry of Housing and Urban Affairs (MoHUA) launched Pradhan Mantri Street Vendors, Atma Nirbhar Nidhi Scheme (PM SVANidhi) on June 01, 2020 with the objective to facilitate collateral free working capital loan up to Rs. 10,000 of one year tenure, to about 50 lakh street vendors across the country whose businesses had been adversely affected due to lockdown. The scheme also provides for incentives in the form of interest subsidy @ 7% per annum on regular repayment of loan and cash-back reward upto Rs. 100 per month on undertaking prescribed digital transactions.

Further, on timely or early repayment, the vendors are eligible for enhanced working capital loan during the next cycle. The scheme further provides for Socio-economic profiling of beneficiaries and their families to determine their eligibility for various central Government welfare Schemes and link them to these schemes. The Scheme also aims to facilitate beneficiary Street Food Vendors to on-board e-commerce platforms for food delivery.

MoHUA has informed that, on 15.03.2021, 23.24 lakh loans have been sanctioned and 18.54 lakh loans have been disbursed to the beneficiaries under the Scheme. State-wise data of loan sanctioned and disbursed is annexed.

Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question No. 4156 for answer on 22.03.2021

State-wise number of loans sanctioned and disbursed under the PM Svanidhi Scheme as on 15.03.2021, since inception.

SL No.	States/ UTs	Number of loans sanctioned	Number of loans disbursed
1	Andaman And Nicobar Islands	387	370
2	Andhra Pradesh	129,115	108,153
3	Arunachal Pradesh	1,989	1,181
4	Assam	16,233	12,209
5	Bihar	44,279	22,605
6	Chandigarh	2,090	1,830
7	Chhattisgarh	42,021	37,570
8	Daman and Diu and Dadra and Nagar	1,282	891
9	Delhi	37,251	28,683
10	Goa	1,039	904
11	Gujarat	123,961	94,562
12	Haryana	19,631	15,291
13	Himachal Pradesh	2,798	2,565
14	Jammu And Kashmir	11,741	9,668
15	Jharkhand	23,004	20,199
16	Karnataka	123,218	97,108
17	Kerala	8,112	7,381
18	Ladakh	249	240
19	Lakshadweep	-	-
20	Madhya Pradesh	336,852	300,302
21	Maharashtra	200,855	128,402
22	Manipur	7,462	5,624
23	Meghalaya	209	154
24	Mizoram	424	415
25	Nagaland	1,208	966
26	Odisha	31,383	24,028
27	Puducherry	1,400	1,028
28	Punjab	31,211	20,577
29	Rajasthan	62,684	44,859
30	Sikkim	1	-
31	Tamil Nadu	120,349	71,681
32	Telangana	349,355	292,519
33	Tripura	2,466	2,089
34	Uttar Pradesh	573,519	489,879
35	Uttarakhand	9,590	8,563
36	West Bengal	6,843	1,684
	Total	2,324,211	1,854,180

Source: As per the data reported by Lending Institutions (LIs) on pmsvanidhi portal (<https://pmsvanidhi.mohua.gov.in/>)