

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS**

LOK SABHA

**UNSTARRED QUESTION NO. 515
TO BE ANSWERED ON FEBRUARY 04, 2021**

LOANS UNDER PM SVANIDHI SCHEME

NO. 515 SHRI DUSHYANT SINGH:

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:-

- a) the details of the amount of loan and the banks from which the loan amount have been disbursed under the PM Street Vendor's AtmaNirbhar Nidhi, State-wise;**
- b) the details of the number of loan applications received and the loans sanctioned and disbursed under the scheme, State-wise;**
- c) whether there is any time limit within which Urban Local Bodies have to conduct local enquiry and ascertain genuineness of the claim of an eligible beneficiary not having other prescribed documents under the guidelines;**
- d) if so, the details thereof if not, the reasons therefor;**
- e) the number of days that was taken for persons who have received to finish paperwork under the scheme in order get the loan within 30 days; and**
- f) the details of town vending committees present in each State?**

ANSWER

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS**

(SHRI HARDEEP SINGH PURI)

(a)&(b): A statement indicating State / Union Territory wise details of the loan applications received, sanctioned, disbursed and the amount sanctioned and disbursed under Prime Minister Street Vendor's AmtaNirbhar Nidhi Scheme (PM SVANidhi), as on 31st January, 2021 is at Annexure-I.

The details of Lending Institution wise amount disbursed is at Annexure-II.

(c)&(d): As per the Scheme, the vendors left out of the identification survey conducted by Urban Local Body (ULB), may apply through the PM SVANidhi Portal for Letter of Recommendation (LoR) and then avail the benefit of loan under the Scheme. ULB shall complete the verification and issue LoR within 15 days of submission of application.

(e): There is no time limit prescribed for sanction of loan under PM SVANidhi Scheme. As on 31.01.2021, the average number of days to sanction and disbursement are 27 days and 41 days respectively.

(f): As reported by the States/UTs, presently, 3,724 Town Vending Committees (TVCs) have been formed. The State / Union Territory wise details are at Annexure-III.

**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 515 TO
BE ANSWERED ON 4 FEBRUARY, 2021.**

**STATE / UT-WISE DETAILS OF APPLICATIONS RECEIVED, LOAN APPLICATIONS
SANCTIONED, LOAN APPLICATIONS DISBURSED, AMOUNT SANCTIONED AND AMOUNT
DISBURSED UNDER PM SVA NIDHI
(AS ON 31-01-2021)**

S.No	State	Total Received Application	Total Sanctioned Application	Total Disbursed Application	Disbursed amount (₹in Crore)
1	Andaman and Nicobar Islands	419	291	240	0.240
2	Andhra Pradesh	2,04,407	1,16,658	96,482	95.793
3	Arunachal Pradesh	2311	711	608	0.607
4	Assam	28,180	9,831	6,301	6.282
5	Bihar	76,684	22,358	10,780	10.563
6	Chandigarh	2,339	1,444	1,196	1.187
7	Chhattisgarh	70,106	33,141	27,526	27.239
8	D&NH and DD	2,072	1,191	639	0.635
9	Delhi	49,435	26,739	19,167	18.965
10	Goa	1,201	857	677	0.670
11	Gujarat	1,98,247	1,24,816	80,041	79.306
12	Haryana	34,973	16,489	11,451	11.323
13	Himachal Pradesh	3,169	1,901	1,349	1.345
14	Jammu and Kashmir	10,819	8,137	6,177	6.161
15	Jharkhand	31,621	16,076	13,366	13.269
16	Karnataka	2,01,420	97,077	58,950	58.729
17	Kerala	10,725	7,348	6,289	6.231
18	Ladakh	256	208	186	0.186
19	Madhya Pradesh	3,91,955	2,73,003	2,40,298	238.403
20	Maharashtra	3,57,737	1,52,825	95,626	94.886
21	Manipur	11,917	5,176	4,252	4.245
22	Meghalaya	104	23	17	0.017
23	Mizoram	585	394	373	0.373
24	Nagaland	1,745	814	659	0.659
25	Odisha	49,438	24,102	16,769	16.466
26	Puducherry	1,655	1,194	828	0.825

27	Punjab	63,649	14,361	7,577	7.470
28	Rajasthan	1,17,187	44,073	26,093	25.967
29	Tamil Nadu	2,27,982	62,151	36,752	36.203
30	Telangana	4,42,366	3,33,268	2,42,852	237.351
31	Tripura	3,359	2,159	1,450	1.445
32	Uttar Pradesh	7,51,808	4,29,945	3,60,953	354.259
33	Uttarakhand	12,962	8,399	6,497	6.461
34	West Bengal	6,545	1,710	118	0.116
	Grand Total	33,69,378	18,38,870	13,82,539	1,363.878

ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 515 TO BE ANSWERED ON 4th FEBRUARY, 2021.

S.No.	Name of Lending Institutions	Disbursed amount (₹in Crore)
1	State Bank of India	382.963
2	Union Bank of India	171.234
3	Bank of Baroda	145.373
4	Bank of India	117.892
5	Canara Bank	107.557
6	Punjab National Bank	106.024
7	Indian Bank	75.764
8	Central Bank of India	63.122
9	Bank of Maharashtra	30.388
10	UCO Bank	20.481
11	Indian Overseas Bank	17.569
12	Stree Nidhi Credit Cooperative Federation Ltd	14.286
13	Andhra Pradesh Gr. Vikas Bank	12.791
14	Punjab and Sind Bank	8.733
15	Telangana Grameena Bank	8.648
16	RRB Madhya Pradesh GB	8.117
17	Prathama UP Gramin Bank	6.220
18	Aryavart Bank	5.610
19	Jammu & Kashmir Bank Ltd	5.657
20	Andhra Pragathi Grameena Bank	5.585
21	IDBI Bank	5.547
22	Madhyanchal Gramin Bank	4.076
23	RRB Karnataka GB	4.023
24	Karnataka Bank Ltd	3.227
25	RRB Karnataka Vikas GB	2.668
26	Cashpor Micro Credit	2.495
27	RRB Baroda Uttar Pradesh GB	2.303
28	Saptagiri Grameen Bank	2.062
29	HDFC Bank	1.651

30	RRB Kashi Gomti Samyut GB	1.659
31	RRB Purvanchal GB	1.362
32	Chhattisgarh Rajya Gramin Bank	1.259
33	ICICI Bank	1.195
34	Annapurna Finance Pvt. Ltd.	1.062
35	Telangana State Co-operative Apex Bank	0.926
36	Kotak Mahindra Bank Limited	0.763
37	RRB Manipur Rural Bank	0.739
38	The PDCC bank ltd, co	0.719
39	Axis Bank	0.712
40	Utkarsh Small Finance Bank	0.612
41	RRB Kerala GB	0.607
42	Baroda Rajasthan Kshetriya Gramin Bank	0.524
43	SAKHI COOP CREDIT AND SUPPLY SOCIETY LTD.	0.478
44	KDCCB LTD	0.472
45	The Chittoor District Co-Operative Central Bank Ltd.,	0.453
46	Chaitanya Godavari Grameena Bank	0.452
47	Adilabad District Central Cooperative Bank Ltd.	0.441
48	Federal Bank	0.440
49	MAHARASHTRA GRAMIN BANK	0.429
50	DCCB Srikakulam	0.414
51	Rajasthan Marudhara Gramin Bank	0.404
52	Tamilnad Mercantile Bank Ltd	0.385
53	Nizamabad District Cooperative Central Bank Ltd.	0.357
54	Karur Vysya Bank Ltd	0.330
55	The Anantapur District Co-operative Central Bank Ltd.,	0.309
56	Medak District Co-Operative Central Bank Ltd	0.293
57	Mizoram Rural Banks	0.269
58	RRB Sarva Haryana GB	0.265
59	The AP State Cooperative Bank Ltd.	0.266
60	Saurashtra Gramin Bank	0.252
61	RRB Baroda Gujarat GB	0.220
62	The District Co-operative Central Bank Ltd., Vizianagaram	0.215
63	SATYA Micro Capital Limited	0.210

64	AU Small Finance bank	0.171
65	Uttarakhand Gramin Bank	0.169
66	Manipur State Co Op Bank	0.154
67	CENTRUM MICROCREDIT LTD	0.121
68	The Nainital Bank Ltd	0.099
69	SOUTH INDIAN BANK	0.097
70	Midland Microfin Limited	0.084
71	RRB Tripura Gramin Bank	0.084
72	SCDCC Bank Ltd	0.081
73	FUSION MICROFINANCE PRIVATE LIMITED	0.080
74	THE SARASWAT CO-OPERATIVE BANK LTD	0.075
75	Sonata Finance Private Limited	0.075
76	Ujjivan Small Finance Bank	0.074
77	RRB Punjab GB	0.072
78	Bandhan Bank Ltd.	0.071
79	KOLAR & CHIKBALLAPUR D.C.C. BANK LTD.	0.061
80	Uttar Bihar Gramin Bank	0.050
81	RRB Himachal Pradesh GB	0.052
82	Uttarkashi Zila Sahkari Bank Ltd	0.051
83	RBL Bank Limited	0.037
84	The Gayatri Co-Operative Urban Bank Ltd.	0.036
85	RRB Tamil Nadu GB	0.035
86	GANPATI STOCK LIMITED	0.030
87	Arthimpact Digital Loans Pvt. Ltd.	0.028
88	RRB Dakshin Bihar GB	0.029
89	RRB J&K GB	0.029
90	H.P. State Co-operative Bank Ltd.	0.028
91	U.P.CO-OPERATIVE BANK LTD	0.027
92	BWDA Finanace Ltd.	0.027
93	SAIJA FINANCE PVT LTD	0.024
94	The District Cooperative Central Bank Ltd., Mahabubnagar	0.021
95	Arohan Financial Services Limited	0.020
96	RRB Puduvai Bharathiar GB	0.019
97	WOMEN EMPOWERMENT CORPORATION	0.017

98	IndusInd Bank	0.017
99	ESAF Small Finance Bank	0.016
100	Fincare Small Finance Bank	0.014
101	UNIVERSAL COOPERATIVE URBAN BANK LTD.	0.014
102	Mizoram Co Op Apex Bank	0.013
103	IDFC FIRST Bank Ltd.	0.011
104	ASSAM GRAMIN VIKASH BANK	0.011
105	Khammam District Co-Operative Central Bank Ltd	0.011
106	City Union Bank	0.009
107	THE KARIMNAGAR DISTRICT COOPERATIVE CENTRAL BANK LTD	0.009
108	Pithoragarh District Co-Operative Bank Ltd.	0.008
109	The District Cooperative Central Bank Ltd., Kakinada	0.007
110	Uttarakhand State Co-Operative Bank Ltd.	0.007
111	Yes Bank Ltd.	0.006
112	The District Co-operative Central Bank Ltd., Kurnool	0.006
113	ZILA SAHKARI BANK LTD. Garhwal - Kotdwar	0.006
114	NAINITAL DISTRICT COOPERATIVE BANK LIMITED	0.005
115	Jana Small Finance Bank	0.004
116	Satin Creditcare Network Ltd (SCNL)	0.003
117	North East Small Finance Bank Ltd	0.003
118	CENTRAL COOPERATIVE BANK	0.003
119	Margdarshak Financial Services Ltd.	0.002
120	Zila Sahkari Bank Ltd, Shahjahanpur	0.002
121	Almora Zila Sahkari Bank Ltd	0.002
122	The Surat District Co-Op. Bank Ltd.	0.002
123	Muthoot Microfin Ltd	0.001
124	DCB MORADABAD	0.001
125	CSB BANK LTD	0.001
	Grand Total	1,363.878

**ANNEXURE-III REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 515 TO
BE ANSWERED ON 4TH FEBRUARY, 2021.**

State/Union Territories	TVC formed
Andaman & Nicobar Island	1
Andhra Pradesh	110
Arunachal Pradesh	20
Assam	97
Bihar	140
Chandigarh	1
Chhattisgarh	76
Dadra and Nagar Haveli, Daman and Diu	3
Delhi	9
Goa	13
Gujarat	170
Haryana	80
Himachal Pradesh	51
Jammu & Kashmir	0
Jharkhand	44
Karnataka	277
Kerala	99
Ladakh	0
Madhya Pradesh	378
Maharashtra	257
Manipur	27
Meghalaya	6
Mizoram	6
Nagaland	29
Odisha	112

Puducherry	5
Punjab	163
Rajasthan	190
Sikkim	7
Tamil Nadu	482
Telangana	141
Tripura	20
Uttar Pradesh	556
Uttarakhand	76
West Bengal	78
Total	3,724
