

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 1655
TO BE ANSWERED ON JULY 29, 2021**

PM SVANIDHI SCHEME

**NO. 1655: SHRI K. NAVASKANI:
 SHRI BALUBHAU ALIAS SURESH
 NARAYAN DHANORKAR:
 SHRI BANDI SANJAY KUMAR:**

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

- a) whether the PM Street Vendor's Atma Nirbhar Nidhi (PMSVANidhi) scheme has made street vendors self-sufficient during the Covid-19 induced lockdown period and if so, the details thereof;**
- b) the details of the number of loan application received and the loans disbursed under PMSVANidhi Scheme, State-wise;**
- c) the details of the amount of loan and the banks from which the loan amount has been disbursed under the above-mentioned scheme, State-wise;**
- d) whether the Government is committed to bring the change in the lives of Street Vendors and if so, quantum of funds allocated and sanctioned under PM Street Vendors Atma Nirbhar Nidhi Scheme to the State of Telangana since inception of the Scheme;**
- e) the number of beneficiaries benefitted from the said scheme in the States of Telangana, year-wise; and**

f) whether the Government has received complaints against State Government or Banks for creating bottlenecks in releasing funds to the beneficiaries under this scheme, and if so, the details therefor?

ANSWER
THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)

(a): Ministry of Housing and Urban Affairs is implementing Pradhan Mantri Street Vendors' Atma Nirbhar Nidhi Scheme (PM SVANidhi) since June 01, 2020 to facilitate working capital loan of upto ₹10,000 of 1 year tenure to Street Vendors, vending in urban areas, to resume their businesses, adversely impacted by the pandemic. On prepayment or repayment, they are eligible for an enhanced working capital loan of upto ₹20,000 and ₹50,000 in the second and third tranches respectively. In addition, 'SVANidhi se Samriddhi' initiative, designed to build safety net for the beneficiaries' families by linking them to existing socio-economic welfare schemes of the Government of India. It was launched in January 2021 for 125 select cities.

(b) & (c): A statement indicating State/Union Territory wise details of the loan applications received, sanctioned, disbursed and the amount disbursed by the banks under PM SVANidhi Scheme, as on July 26, 2021 is at Annexure.

(d): PM SVANidhi is a Central Sector Scheme. Telangana is the best performing State among the large States category. As on July 26, 2021, 4.6 lakh loan applications have been received, out of these 3.5

lakh loans have been sanctioned and 3.17 lakh loans have been disbursed. In addition, socio-economic profiling of 89,768 beneficiaries along with their family members has been completed and 37,982 scheme benefits have been extended.

(e): In the State of Telangana, as on July 26, 2021, 3.17 lakh loans amounting to ₹313 Crore have been disbursed. Year-wise break-up of disbursed loans is as under:

(i) 2020-21	-	3,04,924
(ii) 2021-22	-	11,840

(f): No, Sir.

**ANNEXURE REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION
NO.1655 TO BE ANSWERED ON 29 JULY, 2021**

**STATE/UT-WISE DETAILS OF APPLICATION RECEIVED, LOAN APPLICATIONS
SANCTIONED, LOAN APPLICATIONS DISBURSED, AMOUNT DISBURSED BY THE
BANKS UNDER PM SVANIDHI**

(As on July 26, 2021)

S.No.	State	Applications Received	Applications Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Crore)	Amount Disbursed by Banks (in ₹)
1	ANDAMAN AND NICOBAR ISLANDS	465	411	400	0.40	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 24,90,000 ▪ CANARA BANK - 5,79,000 ▪ CENTRAL BANK OF INDIA - 2,10,000 ▪ INDIAN OVERSEAS BANK - 1,30,000 ▪ INDIAN BANK - 90,000 ▪ Others - 5,00,000
2	ANDHRA PRADESH	2,77,586	1,84,895	1,59,418	158.61	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 31,72,99,601 ▪ UNION BANK OF INDIA - 29,76,43,430 ▪ CANARA BANK - 10,61,96,995 ▪ INDIAN BANK - 8,76,73,500 ▪ BOI - 8,07,87,000 ▪ Others - 69,65,32,089
3	ARUNACHAL PRADESH	4,869	2,462	2,054	2.05	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 1,76,58,000 ▪ CANARA BANK - 4,90,000 ▪ CENTRAL BANK OF INDIA - 4,90,000 ▪ BANK OF BARODA - 4,60,000 ▪ BANK OF INDIA - 2,60,000 ▪ Others - 11,67,501
4	ASSAM	38,264	17,453	15,105	15.05	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 7,20,31,000 ▪ UCO BANK - 1,19,78,000 ▪ PUNJAB NATIONAL BANK - 1,12,83,500 ▪ CENTRAL BANK OF INDIA - 76,80,000 ▪ BANK OF INDIA - 75,66,000 ▪ Others - 3,99,83,400
5	BIHAR	1,02,369	47,009	35,456	34.96	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 9,37,80,000 ▪ PUNJAB NATIONAL BANK - 4,60,89,260

S.No.	State	Applications Received	Applications Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Crore)	Amount Disbursed by Banks (in ₹)
						<ul style="list-style-type: none"> ▪ BANK OF INDIA - 4,42,31,371 ▪ BANK OF BARODA - 2,96,79,000 ▪ CENTRAL BANK OF INDIA - 2,91,58,000 ▪ Others - 10,66,19,877
6	CHANDIGARH	4,194	2,691	2,413	2.40	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 64,10,000 ▪ PUNJAB NATIONAL BANK - 56,84,744 ▪ PUNJAB & SINDH BANK - 23,25,000 ▪ CENTRAL BANK OF INDIA - 16,60,000 ▪ INDIAN BANK - 15,08,100 ▪ Others - 64,26,382
7	CHHATTISGARH	95,781	42,639	41,429	41.04	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 16,59,28,200 ▪ BANK OF BARODA - 4,41,43,000 ▪ BANK OF INDIA - 2,89,92,000 ▪ PUNJAB NATIONAL BANK - 2,79,40,969 ▪ CENTRAL BANK OF INDIA - 2,45,85,000 ▪ Others - 11,87,62,921
8	DAMAN, DIU AND DADARA & NAGAR HAVELI	2,185	1,241	990	0.99	<ul style="list-style-type: none"> ▪ BANK OF BARODA - 31,80,000 ▪ STATE BANK OF INDIA - 28,80,000 ▪ UNION BANK OF INDIA - 9,50,102 ▪ PUNJAB NATIONAL BANK - 4,93,422 ▪ INDIAN BANK - 4,10,000 ▪ Others - 19,50,000
9	DELHI	63,169	38,261	32,409	32.17	<ul style="list-style-type: none"> ▪ PUNJAB NATIONAL BANK - 7,69,03,157 ▪ STATE BANK OF INDIA - 7,60,10,000 ▪ BANK OF BARODA - 5,17,52,000 ▪ UNION BANK OF INDIA - 3,47,78,053 ▪ CANARA BANK - 2,83,62,000 ▪ Others - 5,39,25,780
10	Goa	1,410	1,069	1,040	1.03	<ul style="list-style-type: none"> ▪ CANARA BANK - 22,10,000 ▪ STATE BANK OF INDIA - 20,10,000 ▪ BANK OF INDIA - 19,00,000 ▪ UNION BANK OF INDIA - 14,40,106

S.No.	State	Applications Received	Applications Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Crore)	Amount Disbursed by Banks (in ₹)
						<ul style="list-style-type: none"> ▪ BANK OF BARODA - 9,10,000 ▪ Others - 18,75,000
11	GUJARAT	2,17,225	1,11,976	1,04,657	103.88	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 33,46,53,716 ▪ BANK OF BARODA - 32,02,43,501 ▪ BANK OF INDIA - 12,84,69,991 ▪ UNION BANK OF INDIA - 6,54,79,831 ▪ CENTRAL BANK OF INDIA - 4,39,00,195 ▪ Others - 14,60,50,236
12	HARYANA	45,906	21,167	18,233	18.04	<ul style="list-style-type: none"> ▪ PUNJAB NATIONAL BANK - 4,71,09,002 ▪ STATE BANK OF INDIA - 3,04,30,681 ▪ CANARA BANK - 1,63,14,500 ▪ UNION BANK OF INDIA - 1,50,35,547 ▪ BANK OF BARODA - 1,16,26,398 ▪ Others - 5,99,10,546
13	HIMACHAL PRADESH	4,080	2,918	2,847	2.84	<ul style="list-style-type: none"> ▪ PUNJAB NATIONAL BANK - 71,75,667 ▪ STATE BANK OF INDIA - 57,20,000 ▪ UCO BANK - 28,20,000 ▪ CANARA BANK - 19,80,000 ▪ CENTRAL BANK OF INDIA - 18,00,000 ▪ Others - 89,07,002
14	JAMMU AND KASHMIR	16,542	13,439	12,400	12.38	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 60,40,000 ▪ PUNJAB NATIONAL BANK - 49,50,000 ▪ CANARA BANK - 28,30,000 ▪ CENTRAL BANK OF INDIA - 13,00,000 ▪ Indian Bank - 9,85,100 ▪ Others - 10,77,13,000
15	JHARKHAND	45,170	24,094	23,025	22.87	<ul style="list-style-type: none"> ▪ BANK OF INDIA - 7,29,60,997 ▪ STATE BANK OF INDIA - 4,23,73,300 ▪ CANARA BANK - 1,73,39,500 ▪ PUNJAB NATIONAL BANK - 1,70,01,167 ▪ BANK OF BARODA - 1,60,27,000 ▪ Others - 6,30,03,200
16	KARNATAKA	2,43,937	1,25,472	1,16,101	115.67	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 37,48,19,000

S.No.	State	Applications Received	Applications Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Crore)	Amount Disbursed by Banks (in ₹)
						<ul style="list-style-type: none"> ▪ CANARA BANK - 28,37,05,400 ▪ UNION BANK OF INDIA - 12,27,78,478 ▪ Bank of Baroda - 6,31,14,000 ▪ Bank of India - 3,34,58,150 ▪ Others - 27,88,22,138
17	KERALA	12,082	8,334	8,196	8.14	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA – 2,24,60,000 ▪ CANARA BANK – 1,85,15,000 ▪ UNION BANK OF INDIA - 75,85,140 ▪ INDIAN BANK – 52,60,000 ▪ Bank of Baroda – 34,50,000 ▪ Others - 24,113,670
18	LADAKH	290	254	250	0.25	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA – 6,70,000 ▪ PUNJAB NATIONAL BANK - 80,000 ▪ CENTRAL BANK OF INDIA - 40,000 ▪ Others - 17,10,000
19	MADHYA PRADESH	4,87,076	3,42,206	3,25,721	323.65	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA – 1,03,20,33,513 ▪ BANK OF INDIA - 43,60,18,984 ▪ UNION BANK OF INDIA - 25,69,40,036 ▪ CENTRAL BANK OF INDIA - 26,12,35,900 ▪ BANK OF BARODA - 25,93,26,331 ▪ Others - 99,09,76,930
20	MAHARASHTRA	4,19,682	1,95,122	1,63,782	162.71	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 51,08,17,895 ▪ BANK OF MAHARASHTRA - 27,64,19,936 ▪ BANK OF INDIA - 27,58,04,520 ▪ BANK OF BARODA - 16,88,97,300 ▪ UNION BANK OF INDIA – 12,26,99,404 ▪ Others - 27,24,46,418

21	MANIPUR	16,201	8,173	6,399	6.39	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 2,98,41,000 ▪ PUNJAB NATIONAL BANK - 53,20,000 ▪ BANK OF BARODA - 33,10,000 ▪ CENTRAL BANK OF INDIA - 32,60,000 ▪ UCO - 25,00,000 ▪ Others - 1,96,85,001
22	MEGHALAYA	590	334	280	0.28	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 18,50,000 ▪ BANK OF BARODA - 2,60,000 ▪ INDIAN BANK - 1,90,000 ▪ CANARA BANK - 1,80,000 ▪ UNION BANK OF INDIA - 1,10,000 ▪ Others - 2,10,000
23	MIZORAM	632	444	438	0.44	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 7,00,000 ▪ CANARA BANK - 90,000 ▪ PUNJAB & SINDH BANK - 60,000 ▪ BoM - 30,000 ▪ PNB - 20,000 ▪ Others - 34,80,000
24	NAGALAND	2,234	1,319	1,284	1.28	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 96,90,000 ▪ BANK OF BARODA - 5,50,000 ▪ CENTRAL BANK OF INDIA - 5,50,000 ▪ UCO BANK - 2,60,000 ▪ BANK OF INDIA - 1,90,000 ▪ Others - 16,00,000
25	ODISHA	58,896	33,164	27,851	27.52	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 8,76,23,009 ▪ BANK OF INDIA - 3,43,94,800 ▪ CANARA BANK - 2,89,66,100 ▪ UNION BANK OF INDIA - 2,40,17,789 ▪ INDIAN BANK - 2,06,70,100 ▪ Others - 7,95,70,751
26	PUDUCHERRY	1,806	1,392	1,144	1.14	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 39,40,000 ▪ INDIAN BANK - 27,12,000 ▪ BANK OF BARODA - 25,90,000 ▪ INDIAN OVERSEAS BANK - 6,00,000 ▪ CANARA BANK - 3,00,000 ▪ Others - 12,64,498
27	PUNJAB	1,01,022	35,672	30,806	30.57	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 6,47,42,000 ▪ PUNJAB NATIONAL BANK - 6,23,29,480 ▪ INDIAN BANK - 3,04,66,640 ▪ BANK OF INDIA - 2,91,55,800 ▪ CANARA BANK - 2,41,28,500 ▪ Others - 9,48,82,722
28	RAJASTHAN	1,47,629	66,152	53,888	53.61	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 18,30,23,873 ▪ BANK OF BARODA - 14,08,40,000 ▪ PUNJAB NATIONAL BANK - 4,39,92,981 ▪ BANK OF INDIA - 3,89,29,100 ▪ UNION BANK OF INDIA - 1,99,89,212 ▪ Others - 10,93,72,589

29	TAMIL NADU	2,92,795	1,27,219	1,05,057	103.89	<ul style="list-style-type: none"> ▪ INDIAN BANK - 31,62,19,559 ▪ STATE BANK OF INDIA - 23,68,18,940 ▪ CANARA BANK - 19,50,41,998 ▪ INDIAN OVERSEAS BANK - 12,65,04,560 ▪ UNION BANK OF INDIA - 4,25,26,948 ▪ Others - 12,17,49,367
30	TELANGANA	4,55,866	3,45,893	3,16,536	312.89	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA – 1,28,26,43,518 ▪ UNION BANK OF INDIA - 75,22,21,741 ▪ CANARA BANK - 15,37,88,500 ▪ INDIAN BANK - 9,19,79,010 ▪ BANK OF BARODA - 8,29,92,500 ▪ Others - 76,52,75,439
31	TRIPURA	4,109	2,728	2,632	2.62	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA - 62,10,000 ▪ PUNJAB NATIONAL BANK - 59,06,825 ▪ UCO BANK - 15,10,000 ▪ BoI - 6,85,500 ▪ Canara - 6,20,000 ▪ Others - 1,13,10,000
32	UTTAR PRADESH	10,93,043	6,80,977	6,21,872	611.83	<ul style="list-style-type: none"> ▪ STATE BANK OF INDIA – 1,44,02,17,175 ▪ BANK OF BARODA - 87,48,70,010 ▪ PUNJAB NATIONAL BANK - 81,04,79,499 ▪ UNION BANK OF INDIA - 71,11,61,903 ▪ INDIAN BANK - 55,18,94,241 ▪ Others - 172,96,88,441
33	UTTARAKHAND	16,668	10,109	9,353	9.31	<ul style="list-style-type: none"> ▪ PUNJAB NATIONAL BANK - 2,27,65,999 ▪ STATE BANK OF INDIA - 2,21,13,500 ▪ BANK OF BARODA - 1,24,69,994 ▪ UNION BANK OF INDIA - 67,95,277 ▪ CANARA BANK - 57,41,500 ▪ Others - 2,32,02,100
34	WEST BENGAL	18,824	7,964	3,326	3.27	<ul style="list-style-type: none"> ▪ INDIAN BANK - 68,26,000 ▪ BANK OF INDIA – 63,95,000 ▪ STATE BANK OF INDIA - 38,10,000 ▪ CANARA BANK – 33,64,000 ▪ UNION BANK OF INDIA - 28,00,000 ▪ Others - 95,19,499
35	SIKKIM	4	1	1	0.001	<ul style="list-style-type: none"> ▪ SBI- 10,000
Grand Total		42,92,601	25,04,654	22,46,793	2,224	