

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 3088
TO BE ANSWERED ON DECEMBER 16, 2021**

SHARE OF PRIVATE SECTOR BANKS IN PM SVANIDHI SCHEME

NO. 3088. SHRI P.V. MIDHUN REDDY:

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

- (a) the share of private sector banks in PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme since its inception;**
- (b) whether the share of private sector banks in the scheme remains very low and if so, the details thereof; and**
- (c) whether the Government has taken steps to encourage participation of private banks and enhance their share in the total sanctions and disbursements in the scheme and if so, the details thereof?**

ANSWER

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

(a) & (b) The Private Sector Banks have disbursed 48,303 loans, which account for 1.77% of the total loans disbursed under PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme as on December 14, 2021. The bank wise performance is at Annexure-I.

(c) Ministry of Housing & Urban Affairs (MoHUA) & Department of Financial Services (DFS) regularly conduct joint as well as separate review meetings with the Lending Institutions including private sector banks, to improve their performance under the Scheme.

**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED
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**BANK-WISE DETAILS OF NUMBER OF LOAN (INCLUDING 2ND LOAN)
DISBURSED BY PRIVATE SECTOR BANKS UNDER
PM SVANIDHI SCHEME
(As on December 14, 2021)**

S.No	Name of the Bank	No. of Loans Disbursed
1	Jammu & Kashmir Bank Ltd	12,101
2	IDBI Bank Ltd	9,476
3	Karnataka Bank Ltd	8,666
4	HDFC Bank Ltd	7,614
5	ICICI Bank Ltd	2,261
6	Kotak Mahindra Bank Ltd	2,083
7	Axis Bank Ltd	1,752
8	Tamilnad Mercantile Bank Ltd	1,107
9	Karur Vysya Bank Ltd	947
10	Federal Bank Ltd	929
11	South Indian Bank	450
12	The Nainital Bank Ltd	405
13	City Union BankLtd	237
14	IndusInd BankLtd	91
15	IDFC First Bank Ltd.	62
16	RBL Bank Limited	48
17	Dhanlaxmi Bank Ltd	33
18	CSB Bank Ltd	24
19	Yes Bank Ltd.	16
20	Lakshmi Vilas Bank Ltd	1
21	DCB Bank Ltd	0
22	The Catholic Syrian Bank Ltd	0
Total disbursement by Private Sector Banks		48,303
Total Disbursement in the Scheme		27,18,050
