GOVERNMENT OF INDIA MINISTRY OF HOUSING AND URBAN AFFAIRS LOK SABHA

UNSTARRED QUESTION NO.1439 TO BE ANSWERED ON FEBRUARY 10, 2022

APPLICATIONS UNDER PM SVANIDHI SCHEME

NO. 1439. SHRI SUNIL KUMAR SINGH: SHRI P.P. CHAUDHARY:

Will the Minister of HOUSING AND URBAN AFFAIRSbe pleased to state:

- (a) whether the Government has witnessed an increase in the number of applications for street vendors received under PM SVANidhi scheme;
- (b) if so, the details thereof including the total number of applications received and the percentage increase in comparison to the last year;
- (c) whether the Government has devised any plan on tackling such high number of applications;
- (d) if so, the details of thereof including timeline to address all applications;
- (e) the details of fund allocation under PM SVANidhi scheme during the current year as compared to last year;
- (f) whether the Government proposes to support the street vendors under this scheme who might have lost their livelihood due to COVID-19; and
- (g) if so, the details of thereof?

ANSWER THE MINISTER OF HOUSING AND URBAN AFFAIRS

(SHRI HARDEEP SINGH PURI)

- (a): Yes Sir. The number of applications received under the Prime Minister Street Vendor's AtmaNirbharNidhi (PM SVANidhi) Scheme has increased over the course of its implementation.
- (b): The number of eligible applications received till 02.02.2022 as compared to eligible applications received till 31.03.2021 are as under:

| Cumulative Eligible | Cumulative Eligible |
|----------------------------|----------------------------|
| Applications Received till | Applications Received till |
| 31.03.2021 | 02.02.2022 |
| 32,50,702 | 44,47,611 |

- (c) and (d): An end-to-end IT Platform consisting of a portal www.pmsvanidhi.mohua.gov.in and a Mobile App was developed for the implementation of the Scheme. This has eased the processing of high number of applications. Regular joint review meetings by officials of Ministry of Housing and Urban Affairs & Department of Financial Services are held with the States, Urban Local Bodies (ULBs) and Lending institutions, wherein instructions have been given to work in close coordination, to ensure that the eligible applications get sanctioned and disbursed at the earliest.
- (e): The funds allocated and utilized under PM SVANidhi scheme are as under:

| Year | Funds Allocated(₹ in Cr) |
|----------|--------------------------|
| 2020-21* | 113.79 |
| 2021-22 | 300.00 |

^{*}Scheme started since June 1, 2020

- (f) & (g): PM SVANidhi Scheme was launched with the aim to facilitate collateral free working capital loan to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic. The Scheme has the following objectives:
 - i. Facilitate collateral free working capital loan up to ₹10,000, of 1 year tenure, with enhanced loan of ₹20,000 and ₹50,000 in the second and third tranches respectively, on repayment of earlier loans.
 - ii. Incentivize regular repayment, through interest subsidy @ 7% per annum; and
 - iii. Reward digital transactions, by way of cash back up to ₹1,200 per year.

A total of 28,26,446 Street Vendors have been supported through loans under PM SVANidhi Scheme till February 02, 2022. State and UTwise details are at Annexure.

ANNEXURE REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 1439 TO BE ANSWERED ON FEBRUARY 10, 2022.

Statement showing number of loan disbursed/beneficiaries under the PM SVANidhi Scheme, State-wise(as on February 02, 2022)

| Name of State/UT | Number of Beneficiary |
|-------------------------------------|-----------------------|
| | Street Vendors |
| Andaman And Nicobar Islands | 474 |
| Andhra Pradesh | 1,82,051 |
| Arunachal Pradesh | 2,524 |
| Assam | 38,002 |
| Bihar | 45,534 |
| Chandigarh | 3,246 |
| Chhattisgarh | 45,964 |
| Daman &Diu and Dadra & Nagar Haveli | 1,148 |
| Delhi | 39,980 |
| Goa | 1,223 |
| Gujarat | 1,75,246 |
| Haryana | 23,655 |
| Himachal Pradesh | 3,296 |
| Jammu and Kashmir | 13,645 |
| Jharkhand | 27,155 |
| Karnataka | 1,36,801 |
| Kerala | 9,113 |
| Ladakh | 259 |
| Madhya Pradesh | 4,47,801 |
| Maharashtra | 1,92,232 |
| Manipur | 8,381 |
| Meghalaya | 496 |
| Mizoram | 457 |
| Nagaland | 1,479 |
| Odisha | 33,823 |
| Puducherry | 1,243 |
| Punjab | 38,131 |
| Rajasthan | 66,774 |
| Sikkim | 1 |
| Tamil Nadu | 1,56,802 |
| Telangana | 3,46,463 |
| Tripura | 2,895 |
| Uttar Pradesh | 7,57,176 |
| Uttarakhand | 10,300 |
| West Bengal | 12,676 |
| Total | 28,26,446 |