

Government of India
Ministry of Finance
Department of Financial services

**LOK SABHA
UNSTARRED QUESTION No. 2066**

Answered on Monday, March 14, 2022/Phalguna 23, 1943 (Saka)

PM SVANIDHI SCHEME

2066. SHRI BHAGIRATH CHOUDHARY:

Will the Minister of **Finance** be pleased to state:

- (a) the process for selection under the Pradhan Mantri SVANidhi Scheme, 2020;
- (b) whether any criteria has been fixed for the selection of beneficiaries under the scheme;
- (c) if so, the details thereof along with the number of eligible beneficiaries registered since the inception of the scheme till date, State and year-wise;
- (d) the district and year-wise number of beneficiaries as well as the fund disbursed in the State of Rajasthan during the year 2020-21 and 2021-22;
- (e) the rate of interest at which loan is being disbursed to the beneficiaries under the above said scheme;
- (f) the percentage of share of the subsidy to be borne by the Central Government and the beneficiaries; and
- (g) the details of the amount released to States for disbursement to beneficiaries or given to beneficiaries through direct benefit transfer?

ANSWER

**Minister of State in the Ministry of Finance
(Dr. BHAGWAT KARAD)**

(a) and (b) As apprised by Ministry of Housing and Urban Affairs (MoHUA), Street Vendors engaged in vending in urban areas as on or before March 24, 2020 are eligible for benefits under PM SVANidhi Scheme. The eligible vendors are identified as per following criteria:-

- i. Street vendors in possession of Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs);
- ii. The vendors, who have been identified in the ULB led survey, but have not been issued Certificate of Vending / Identity Card;
- iii. Street Vendors, left out of the survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC);
and
- iv. The vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.

(c) 28,69,477 eligible beneficiaries have benefited under the PM SVANidhi Scheme till March 7, 2022. A statement indicating State and year-wise details of the loan disbursed under the scheme is at **Annexure-I**.

(d) A statement indicating district and year-wise number of beneficiaries as well as the loan disbursed in the State of Rajasthan is at **Annexure-II**.

(e) and (f) Under PM SVANidhi Scheme, the rate of interest charged by different types of Lending Institutions is as under:-

- i. In case of Scheduled Commercial Banks, Regional Rural Banks (RRBs), Small Finance Banks (SFBs), Cooperative Banks & SHG Banks, it is as per their prevailing rates of interest as per their Board approved policies.
- ii. In case of Non-Banking Finance Company (NBFC), NBFC-Micro-Finance Institutions (MFIs) etc., it is as per RBI guidelines for respective lender category.
- iii. For MFIs (non NBFC) & other lender categories not covered under the RBI guidelines, it is applicable as per the extant RBI guidelines for NBFC-MFIs.

An interest subsidy of 7% is paid on a quarterly basis on timely repayment of the loan instalments. The interest above the subsidy is borne by the beneficiary.

(g) PM SVANidhi is a Central Sector Scheme. No funds are released to the States for disbursement to beneficiaries. Loan amount is directly released to the beneficiaries by the Lending Institutions.

An interest subsidy of 7% is paid on quarterly basis through direct benefit transfer to the borrower on repayment of the loan instalments and cash back of upto ₹100 per month is provided to the street vendors to incentivize digital transactions. So far an amount of ₹45.21 crore & ₹7.55 crore have been paid as interest subsidy and cash back respectively. State wise details is at **Annexure-III**.

**Annexure-I as referred to in respect of Lok Sabha Unstarred Question No. 2066 for reply on
14.03.2022**

PM SVANidhi SCHEME

Statement showing State and year wise number of beneficiaries under PM SVANidhi Scheme

States/ UTs	Number of Beneficiaries		
	FY 2020-21	FY 2021-22 (upto 07.03.2022)	Total
A & N Island	387	83	470
Andhra Pradesh	1,12,672	68,964	1,81,636
Arunachal Pradesh	1,588	857	2,445
Assam	14,152	33,780	47,932
Bihar	28,858	17,429	46,287
Chandigarh	2,051	1,264	3,315
Chhattisgarh	40,290	5,860	46,150
Daman & Diu and Dadra & Nagar Haveli	1,021	131	1,152
Delhi	31,155	9,251	40,406
Goa	1,017	205	1,222
Gujarat	1,02,345	84,364	1,86,709
Haryana	16,941	7,796	24,737
Himachal Pradesh	2,768	537	3,305
Jammu & Kashmir	11,501	2,276	13,777
Jharkhand	22,034	5,652	27,686
Karnataka	1,07,939	29,952	1,37,891
Kerala	8,047	1,170	9,217
Ladakh	247	13	260
Madhya Pradesh	3,13,888	1,45,408	4,59,296
Maharashtra	1,49,083	44,954	1,94,037
Manipur	6,094	2,332	8,426
Meghalaya	253	305	558
Mizoram	442	28	470
Nagaland	1,202	266	1,468
Odisha	27,473	6,603	34,076
Puducherry	1,130	111	1,241
Punjab	26,659	11,819	38,478
Rajasthan	50,322	16,425	66,747
Sikkim	-	1	1
Tamil Nadu	87,749	71,005	1,58,754
Telangana	3,09,954	32,858	3,42,812
Tripura	2,601	321	2,922
Uttar Pradesh	5,63,712	1,98,471	7,62,183
Uttarakhand	9,107	1,242	10,349
West Bengal	2,377	10,685	13,062
Grand Total	20,57,059	8,12,418	28,69,477

**Annexure-II as referred to in respect of Lok Sabha Unstarred Question No. 2066 for reply on
14.03.2022**

PM SVANidhi SCHEME

**Statement showing district-wise and year-wise number of beneficiaries as well as the fund
disbursed in the State of Rajasthan under PM SVANidhi Scheme**

Districts	FY 2020-21		FY 2021-22 (upto 07.03.2022)	
	Number of Beneficiary	Disbursed amount (in ₹)	Number of Beneficiary	Disbursed amount (in ₹)
Ajmer	3,254	147,60,793	1,124	113,00,900
Alwar	2,072	47,51,300	672	66,00,000
Banswara	2,385	47,12,100	350	43,95,000
Baran	706	70,36,602	153	15,05,000
Barmer	385	38,36,434	222	23,60,000
Bharatpur	1,952	71,75,000	510	50,67,000
Bhilwara	1,335	133,31,333	996	100,15,000
Bikaner	874	87,37,800	27	4,90,000
Bundi	855	85,43,000	118	12,70,000
Chittorgarh	1,267	126,24,553	279	27,75,000
Churu	1,284	128,29,167	583	59,60,000
Dausa	729	72,80,000	121	11,60,000
Dholpur	1,080	106,85,000	201	19,84,000
Dungarpur	594	59,15,000	56	5,40,000
Ganganagar	1,184	117,76,967	607	60,60,000
Hanumangarh	1,104	110,04,167	380	40,30,000
Jaipur	12,454	1242,26,572	3,242	320,29,396
Jaisalmer	425	42,49,167	70	7,00,000
Jalore	365	36,45,000	144	14,31,000
Jhalawar	589	58,60,200	161	16,00,000
Jhunjhunu	1,119	111,77,172	372	37,51,000
Jodhpur	1,244	122,76,001	930	93,32,000
Karauli	783	78,15,000	359	35,20,000
Kota	2,832	33,99,984	1,199	120,95,999
Nagaur	1,328	131,78,556	534	53,50,000
Pali	1,266	126,54,997	662	66,20,000
Pratapgarh	366	36,43,300	36	5,15,000
Rajsamand	549	54,57,503	266	26,55,000
Sawai madhopur	1,024	102,18,000	330	32,40,000
Sikar	1,145	114,30,000	500	50,04,000
Sirohi	730	72,75,703	493	53,05,000
Tonk	990	98,07,789	223	20,78,000
Udaipur	2,053	20,36,001	505	54,73,000
Grand Total	50,322	39,33,50,161	16,425	16,62,11,295

Annexure-III as referred to in respect of Lok Sabha Unstarred Question No. 2066 for reply on 14.03.2022

PM SVANidhi SCHEME

Statement showing State-wise Direct Benefit Transfer under PM SVANidhi Scheme (upto 07.03.2022)

States/ UTs	Interest Subsidy Released (amount in ₹)	Cash Back Released (amount in ₹)
Andaman and Nicobar Islands	1,04,926	4,625
Andhra Pradesh	2,63,86,306	62,98,072
Arunachal Pradesh	4,51,984	26,607
Assam	37,85,548	2,29,873
Bihar	70,33,406	7,81,647
Chandigarh	6,09,441	1,86,116
Chhattisgarh	87,98,084	11,41,593
D&D and DNH	2,80,568	42,587
Delhi	56,34,734	14,93,458
Goa	2,50,651	20,360
Gujarat	2,35,57,222	27,79,475
Haryana	40,59,645	6,41,363
Himachal Pradesh	6,62,337	62,091
Jammu and Kashmir	16,02,855	90,684
Jharkhand	58,92,116	7,52,754
Karnataka	2,60,18,984	50,48,857
Kerala	20,70,512	1,86,912
Ladakh	41,962	1,522
Madhya Pradesh	7,05,01,949	1,10,74,581
Maharashtra	3,97,06,398	75,23,160
Manipur	12,67,756	57,748
Meghalaya	63,996	1,366
Mizoram	1,06,408	2,576
Nagaland	2,99,393	15,268
Odisha	74,72,535	14,07,735
Puducherry	2,91,550	36,146
Punjab	67,09,298	5,18,818
Rajasthan	1,23,33,442	27,45,616
Sikkim	74	-
Tamil Nadu	2,47,79,733	25,59,572
Telangana	7,23,94,006	1,85,01,048
Tripura	5,20,426	11,609
Uttar Pradesh	9,53,63,826	1,09,65,031
Uttarakhand	22,50,380	2,10,751
West Bengal	8,25,113	1,30,990
Grand Total	45,21,27,564	7,55,50,611
