

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 4612**  
**TO BE ANSWERED ON MARCH 31, 2022**  
**IMPLEMENTATION OF PM SVANIDHI SCHEME**

**NO. 4612. DR. DNV SENTHILKUMAR. S.:**  
**DR. SUBHASH RAMRAO BHAMRE:**  
**SHRI SUNIL DATTATRAY TATKARE:**  
**DR. AMOL RAMSING KOLHE:**  
**SHRIMATI SUPRIYA SULE:**  
**SHRI KAUSHALENDRA KUMAR :**

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

- (a) the salient features of Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM-SVANidhi) scheme;**
- (b) the number of beneficiaries who have been provided assistance by the Government so far under PM-SVANidhi scheme, State-wise including Maharashtra and Bihar and the total amount released thereunder;**
- (c) whether PM SVANidhi scheme has been able to achieve the objectives for which the scheme was launched and if so, the details thereof and if not, the corrective steps taken in this regard;**
- (d) whether the share of private sector banks in the scheme remains very low and if so, the details thereof and the reasons therefor;**
- (e) whether the Government has taken steps to encourage participation of private banks and enhance their share in the total sanctions and disbursements under the scheme and if so, the details thereof;**
- (f) whether the Government has signed any Memorandum of Understanding with financial institutions to implement the scheme and if so, the details thereof;**
- (g) the number of beneficiaries registered/benefitted under the said scheme during the last three years and the current year, State-wise including Maharashtra and Bihar; and**

- (h) the rate of interest on which these beneficiaries are getting loan and share of percentage of the subsidy to be borne by the Union Government and the beneficiaries?**

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

**(a): Ministry of Housing and Urban Affairs (MoHUA) is implementing Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme since June 01, 2020 to facilitate provision of collateral free working capital loan to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic. The salient features of the Scheme are:**

- i. Facilitate provision of collateral free working capital loan up to ₹10,000 of 1-year tenor; 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.**

**(b)& (g) As on March 24, 2022, the number of beneficiaries under the PM SVANidhi Scheme are 29.1 lakh and a credit of ₹3,170 crore has been disbursed. The State/UT-wise, Year-wise details including for Maharashtra and Bihar are at Annexure-I.**

**(c) Yes, Sir. PM SVANidhi Scheme has achieved its objective of facilitating loans to the Street Vendors to restart their business. As on March 24, 2022, 30.5 lakh loans which include 1<sup>st</sup> as well as 2<sup>nd</sup> tranche loans, have been disbursed.**

**(d) & (e) As on March 24, 2022, Private Sector Banks have disbursed 61,358 loans, which account for just 2% out of total of 30.5 lakh loans disbursed. The private bank-wise performance is at Annexure-II.**

**Ministry of Housing and Urban Affairs (MoHUA) & Department of Financial Services (DFS) regularly conduct review meetings with the Lending Institutions (LIs) including private sector banks, to improve their performance. From FY 2020-21 to FY 2021-22, the percentage share in loans sanctioned by Private Sector Banks has increased from 1.9% to 11.6% while percentage of share in disbursements has increased from 1.7% to 2.5%.**

**(f) Yes, Sir. Ministry has signed an MoU with Small Industries Development Bank of India (SIDBI) for implementation of PM SVANidhi Scheme. SIDBI has leveraged the Udyami Mitra Portal and the network of lending Institutions, which include Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Small Finance Banks(SFBs), Cooperative Banks, Non-Banking Financial Companies (NBFCs) & Micro-Finance Institutions (MFIs) for scheme implementation.**

**(h)The Lending Institutions charge rates of interest as per the extant Reserve Bank of India guidelines.**

**An interest subsidy of 7% is paid on quarterly basis on timely repayment of the loans.**

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**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 4612 TO BE ANSWERED ON MARCH 31, 2022.**

**Statement showing State-wise number of beneficiaries and amount disbursed under PM-SVANidhi scheme**

**As on March 24, 2022**

Name of the State/UT	FY 2020-21		FY 2021 -22		Total No. of Beneficiaries	Total CreditDisbursed(₹ in lakhs)
	No. of Beneficiaries	Credit Disbursed (₹ in lakhs)	No. of Beneficiaries	CreditDisbursed (₹ in lakhs)		
Andaman and Nicobar Islands	387	38.7	84	18.4	471	57.1
Andhra Pradesh	1,12,684	11,199.0	69,085	8,671.5	1,81,769	19,870.5
Arunachal Pradesh	1,588	158.7	866	108.8	2,454	267.5
Assam	14,155	1,411.3	37,084	4,039.8	51,239	5,451.1
Bihar	28,857	2,848.1	17,756	1,892.7	46,613	4,740.8
Chandigarh	2,051	203.9	1,324	157.9	3,375	361.8
Chhattisgarh	40,290	3,992.5	6,104	1,095.7	46,394	5,088.1
Daman & Diu and Dadra & Nagar Haveli	1,021	101.7	131	14.5	1,152	116.2
Delhi	31,162	3,094.2	9,767	1,046.1	40,929	4,140.3
Goa	1,017	101.1	206	51.9	1,223	152.9
Gujarat	1,02,347	10,160.0	90,805	12,048.0	1,93,152	22,208.0
Haryana	16,942	1,677.7	8,456	1,199.0	25,398	2,876.7
Himachal Pradesh	2,768	275.9	550	160.0	3,318	435.9
Jammu and Kashmir	11,505	1,148.8	2,397	439.3	13,902	1,588.1
Jharkhand	22,033	2,189.8	6,216	870.1	28,249	3,059.9
Karnataka	1,07,966	10,759.9	31,085	5,065.5	1,39,051	15,825.4
Kerala	8,047	799.4	1,223	468.1	9,270	1,267.5
Ladakh	247	24.7	14	12.4	261	37.1
Madhya Pradesh	3,13,879	31,205.0	1,51,238	23,100.0	4,65,117	54,305.0
Maharashtra	1,49,107	14,812.4	46,202	6,516.6	1,95,309	21,329.0
Manipur	6,094	608.7	2,388	257.0	8,482	865.7

<b>Meghalaya</b>	<b>253</b>	<b>25.3</b>	<b>323</b>	<b>37.5</b>	<b>576</b>	<b>62.8</b>
<b>Mizoram</b>	<b>442</b>	<b>44.2</b>	<b>33</b>	<b>20.7</b>	<b>475</b>	<b>64.9</b>
<b>Nagaland</b>	<b>1,202</b>	<b>120.2</b>	<b>270</b>	<b>57.4</b>	<b>1,472</b>	<b>177.6</b>
<b>Odisha</b>	<b>27,475</b>	<b>2,715.6</b>	<b>6,751</b>	<b>905.0</b>	<b>34,226</b>	<b>3,620.7</b>
<b>Puducherry</b>	<b>1,130</b>	<b>112.9</b>	<b>115</b>	<b>25.3</b>	<b>1,245</b>	<b>138.1</b>
<b>Punjab</b>	<b>26,664</b>	<b>2,642.6</b>	<b>12,072</b>	<b>1,279.6</b>	<b>38,736</b>	<b>3,922.1</b>
<b>Rajasthan</b>	<b>50,322</b>	<b>5,015.5</b>	<b>16,444</b>	<b>1,667.5</b>	<b>66,766</b>	<b>6,683.0</b>
<b>Sikkim</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>0.1</b>	<b>1</b>	<b>0.1</b>
<b>Tamil Nadu</b>	<b>87,701</b>	<b>8,718.3</b>	<b>72,198</b>	<b>7,550.4</b>	<b>1,59,899</b>	<b>16,268.7</b>
<b>Telangana</b>	<b>3,10,032</b>	<b>30,658.1</b>	<b>33,198</b>	<b>10,392.4</b>	<b>3,43,230</b>	<b>41,050.5</b>
<b>Tripura</b>	<b>2,601</b>	<b>259.6</b>	<b>362</b>	<b>64.8</b>	<b>2,963</b>	<b>324.3</b>
<b>Uttar Pradesh</b>	<b>5,63,792</b>	<b>55,491.7</b>	<b>2,11,909</b>	<b>22,841.5</b>	<b>7,75,701</b>	<b>78,333.2</b>
<b>Uttarakhand</b>	<b>9,107</b>	<b>906.6</b>	<b>1,270</b>	<b>203.8</b>	<b>10,377</b>	<b>1,110.4</b>
<b>West Bengal</b>	<b>2,378</b>	<b>235.6</b>	<b>10,769</b>	<b>1,062.6</b>	<b>13,147</b>	<b>1,298.1</b>
<b>Total</b>	<b>20,57,246</b>	<b>2,03,757</b>	<b>8,48,696</b>	<b>1,13,342</b>	<b>29,05,942</b>	<b>3,17,099</b>

**ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 4612 TO BE ANSWERED ON MARCH 31, 2022.**

**Bank-wise details of number of loan (including 2<sup>nd</sup> tranche loan) sanctioned & disbursed by private sector banks under PM SVANidhi scheme**

**(As on March 24, 2022)**

<b>S.No</b>	<b>Name of the Private Sector Bank</b>	<b>No. of Loans Sanctioned</b>	<b>No. of Loans Disbursed</b>
<b>1</b>	<b>HDFC Bank</b>	<b>1,16,827</b>	<b>14,988</b>
<b>2</b>	<b>Jammu &amp; Kashmir Bank Ltd</b>	<b>14,576</b>	<b>13,424</b>
<b>3</b>	<b>IDBI Bank</b>	<b>12,451</b>	<b>10,844</b>
<b>4</b>	<b>Karnataka Bank Ltd</b>	<b>10,018</b>	<b>9,143</b>
<b>5</b>	<b>Kotak Mahindra Bank Limited</b>	<b>4,401</b>	<b>2,983</b>
<b>6</b>	<b>ICICI Bank</b>	<b>4,237</b>	<b>2,708</b>
<b>7</b>	<b>Axis Bank</b>	<b>3,299</b>	<b>2,252</b>
<b>8</b>	<b>Tamilnad Mercantile Bank Ltd</b>	<b>1,528</b>	<b>1,204</b>
<b>9</b>	<b>Federal Bank</b>	<b>1,272</b>	<b>1,049</b>
<b>10</b>	<b>Karur Vysya Bank Ltd</b>	<b>1,159</b>	<b>981</b>
<b>11</b>	<b>South Indian Bank</b>	<b>525</b>	<b>476</b>
<b>12</b>	<b>The Nainital Bank Ltd</b>	<b>462</b>	<b>420</b>
<b>13</b>	<b>Bandhan Bank Ltd.</b>	<b>367</b>	<b>307</b>
<b>14</b>	<b>City Union Bank</b>	<b>305</b>	<b>275</b>
<b>15</b>	<b>IndusInd Bank</b>	<b>222</b>	<b>97</b>
<b>16</b>	<b>IDFC FIRST Bank Ltd.</b>	<b>76</b>	<b>67</b>
<b>17</b>	<b>RBL Bank Limited</b>	<b>58</b>	<b>55</b>
<b>18</b>	<b>Dhanlaxmi Bank Ltd</b>	<b>42</b>	<b>41</b>
<b>19</b>	<b>CSB BANK LTD</b>	<b>39</b>	<b>25</b>
<b>20</b>	<b>Yes Bank Ltd.</b>	<b>18</b>	<b>18</b>
<b>21</b>	<b>Lakshmi Vilas Bank</b>	<b>1</b>	<b>1</b>
<b>Total Private Sector Banks</b>		<b>1,71,883</b>	<b>61,358</b>
<b>Total Under the Scheme</b>		<b>33,50,759</b>	<b>30,51,244</b>

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