

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 1950
TO BE ANSWERED ON JULY 28, 2022**

BENEFICIARIES UNDER PM SVANIDHI SCHEME

NO. 1950. SHRI PATEL HASMUKHBHAI SOMABHAI:

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

- a) the number of beneficiaries registered under PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi Scheme) for working capital loan in the country, State-wise;**
- b) the rate of interest on which these beneficiaries are getting loan and percentage share of the subsidy to be borne by the Union Government and the beneficiaries; and**
- c) the funds released to the State Government for the identified beneficiaries or directly to beneficiaries ; and**
- d) whether any type of arrangement of interest or subsidy has been made for beneficiaries by the Government and if so, the details thereof ?**

ANSWER

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

- (a) A statement showing State/UT-wise details of number of beneficiaries registered under PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi Scheme) for working capital loan in the country, as on July 20, 2022 is at Annexure I.**

(b) & (d) Under PM SVANidhi Scheme, the rate of interest charged by the Lending Institutions, is as per the extant RBI guidelines. An interest subsidy of 7% is paid by the Union Government on a quarterly basis on timely repayment of EMIs. A statement showing the amount of Interest Subsidy paid under PM SVANidhi as on July 20, 2022, State/UT-wise is at Annexure II.

(c) PM SVANidhi is a Central Sector Scheme. No funds are released to States for disbursal to beneficiaries. Loan amount is directly released into the bank account of beneficiaries by the lending institutions. In addition, the interest subsidy and cashback are paid by the Ministry directly into the bank accounts of the beneficiaries.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.1950 TO BE ANSWERED ON JULY 28, 2022

STATE/UT-WISE DETAILS OF NUMBER OF BENEFICIARIES UNDER PM SVANIDHI SCHEME

(As on 20.07.2022)

S.No.	State Name	Total No. of Beneficiaries
1.	Andaman & Nicobar Islands	474
2.	Andhra Pradesh	1,82,955
3.	Arunachal Pradesh	2,645
4.	Assam	57,135
5.	Bihar	47,885
6.	Chandigarh	3,581
7.	Chhattisgarh	47,377
8.	Daman & Diu and Dadra & Nagar Haveli	1,263
9.	Delhi	43,383
10.	Goa	1,232
11.	Gujarat	2,07,791
12.	Haryana	26,933
13.	Himachal Pradesh	3,372
14.	Jammu And Kashmir	14,202
15.	Jharkhand	29,303
16.	Karnataka	1,43,918
17.	Kerala	9,543
18.	Ladakh	264
19.	Madhya Pradesh	4,78,845
20.	Maharashtra	2,00,037
21.	Manipur	8,519
22.	Meghalaya	758
23.	Mizoram	485
24.	Nagaland	1,527
25.	Odisha	34,946
26.	Puducherry	1,251
27.	Punjab	39,792
28.	Rajasthan	67,009
29.	Sikkim	1
30.	Tamil Nadu	1,68,850
31.	Telangana	3,44,779
32.	Tripura	3,066
33.	Uttar Pradesh	8,36,487
34.	Uttarakhand	10,679
35.	West Bengal	13,600
	Total	30,33,888

ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.1950 TO BE ANSWERED ON JULY 28, 2022

STATE/UT-WISE INTEREST SUBSIDY PAID UNDER PM SVANIDHI SCHEME

(As on 20.07.2022)

S.No.	State Name	Interest Subsidy (in ₹ Lakhs)
1.	Andaman & Nicobar Islands	1.28
2.	Andhra Pradesh	300.49
3.	Arunachal Pradesh	5.81
4.	Assam	71.73
5.	Bihar	97.06
6.	Chandigarh	8.46
7.	Chhattisgarh	102.80
8.	Daman & Diu and Dadra & Nagar Haveli	3.19
9.	Delhi	71.99
10.	Goa	3.43
11.	Gujarat	353.86
12.	Haryana	54.46
13.	Himachal Pradesh	9.06
14.	Jammu And Kashmir	36.36
15.	Jharkhand	72.00
16.	Karnataka	343.35
17.	Kerala	27.07
18.	Ladakh	0.73
19.	Madhya Pradesh	965.10
20.	Maharashtra	482.78
21.	Manipur	16.69
22.	Meghalaya	0.96
23.	Mizoram	1.10
24.	Nagaland	3.66
25.	Odisha	88.58
26.	Puducherry	3.26
27.	Punjab	87.59
28.	Rajasthan	155.14
29.	Sikkim	0.00
30.	Tamil Nadu	354.34
31.	Telangana	821.93
32.	Tripura	5.94
33.	Uttar Pradesh	1,164.11
34.	Uttarakhand	25.43
35.	West Bengal	22.47
	Total	5,762.22