

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA**

**UNSTARRED QUESTION NO. 2029
TO BE ANSWERED ON JULY 28, 2022**

ANNOUNCEMENT OF PM SVANIDHI SCHEME

NO. 2029. SHRI RATTAN LAL KATARIA:

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

- a) whether Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme has been announced in June, 2020 during Covid pandemic to provide protection to the street vendors;**
- b) if so, the details thereof; and**
- c) the details of number of persons provided financial assistance under the said scheme so far including the amount of such assistance, State-wise?**

ANSWER

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

(a) & (b): Yes, Sir. Ministry of Housing and Urban Affairs (MoHUA) is implementing PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme since June 01, 2020 to facilitate collateral free working capital loan, to street vendors to restart their businesses adversely impacted due to Covid-19 pandemic. The 1st loan is upto ₹10,000 with a term of 12 months followed by 2nd loan of upto ₹20,000 with a term of 18 months and 3rd loan of upto ₹50,000 with a term of 36 months, on repayment of the earlier loans.

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The scheme provides incentives in the form of interest subsidy @ 7% per annum on regular repayment of loan and cash-back upto ₹100 per month on undertaking prescribed number of digital transactions.

‘SVANidhi se Samriddhi’ component, designed to build a safety net for the beneficiaries’ families by linking them to existing 8 socio-economic welfare schemes of the Government of India was launched in 125 Urban Local Bodies (ULBs) in the first phase on 4th January, 2021 and extended to another 126 ULBs on 12th April, 2022.

(c) A statement showing State/UT-wise number of beneficiaries and amount of loan disbursed, interest subsidy and cashback paid under PM SVANidhi scheme, as on July 20, 2022 is at Annexure-I.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.2029 TO BE ANSWERED ON JULY 28, 2022

STATE/UT-WISE DETAILS OF NUMBER OF BENEFICIARIES AND AMOUNT DISBURSED, INTEREST SUBSIDY AND CASHBACK PAID UNDER PM SVANIDHI SCHEME

(AS ON 20.07.2022)

S.No	State Name	Total No. Of Beneficiaries	Total Loan Amount Disbursed (in ₹ Crore)	Interest Subsidy (in ₹ Lakhs)	Cashback disbursed (in ₹ Lakh)
1.	Andaman & Nicobar Islands	474	0.62	1.28	0.08
2.	Andhra Pradesh	1,82,955	223.99	300.49	101.08
3.	Arunachal Pradesh	2,645	3.45	5.81	0.48
4.	Assam	57,135	63.16	71.73	7.94
5.	Bihar	47,885	51.14	97.06	13.65
6.	Chandigarh	3,581	4.55	8.46	2.79
7.	Chhattisgarh	47,377	55.77	102.80	18.89
8.	Daman & Diu and Dadra & Nagar Haveli	1,263	1.35	3.19	0.70
9.	Delhi	43,383	46.31	71.99	24.56
10.	Goa	1,232	1.74	3.43	0.35
11.	Gujarat	2,07,791	257.64	353.86	64.33
12.	Haryana	26,933	33.44	54.46	11.52
13.	Himachal Pradesh	3,372	5.02	9.06	1.09
14.	Jammu & Kashmir	14,202	17.41	36.36	1.85
15.	Jharkhand	29,303	34.42	72.00	12.89
16.	Karnataka	1,43,918	189.65	343.35	85.81
17.	Kerala	9,543	14.28	27.07	3.03
18.	Ladakh	264	0.49	0.73	0.03
19.	Madhya Pradesh	4,78,845	605.51	965.10	205.44
20.	Maharashtra	2,00,037	241.73	482.78	124.60
21.	Manipur	8,519	9.11	16.69	1.04
22.	Meghalaya	758	0.88	0.96	0.03
23.	Mizoram	485	0.69	1.10	0.04
24.	Nagaland	1,527	1.96	3.66	0.23
25.	Odisha	34,946	41.13	88.58	21.59
26.	Puducherry	1,251	1.63	3.26	0.57
27.	Punjab	39,792	44.59	87.59	8.96
28.	Rajasthan	67,009	68.14	155.14	42.32
29.	Sikkim	1	0	0.00	-

30.	Tamil Nadu	1,68,850	192.19	354.34	46.22
31.	Telangana	3,44,779	470.12	821.93	285.23
32.	Tripura	3,066	3.54	5.94	0.20
33.	Uttar Pradesh	8,36,487	940.97	1,164.11	200.75
34.	Uttarakhand	10,679	12.64	25.43	3.42
35.	West Bengal	13,600	13.71	22.47	2.69
	Total	30,33,887	3,652.97	5,762.22	1,294.40