

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

**UNSTARRED QUESTION NO. 2993
TO BE ANSWERED ON AUGUST 04, 2022**

LOAN DISBURSED TO STREET VENDORS

**NO. 2993. SHRI KOMATI REDDY VENKAT REDDY:
SHRI MANNE SRINIVAS REDDY:**

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

- (a) whether the Non-Performing Assets (NPA) accounted for around 12-13% of the loans disbursed to street vendors under the Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM-SVANidhi) scheme and if so, the details thereof; and**
- (b) the details of the number of street vendors to whom loans disbursed and repaid since launch of the scheme to till date, State-wise?**

ANSWER

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

- (a) Under Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM-SVANidhi) Scheme, as per information submitted by the Lending Institutions with Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) till July 27, 2022, 4.85 lakh accounts have become NPA with total amount of ₹344 Crore. The total amount disbursed by the Lending Institutions till July 27, 2022 is ₹3700.9 Crore. A statement showing Lending Institutions-wise number of NPA accounts, default loan amount and total amount disbursed is at Annexure-I.**
- (b) The Scheme portal captures data of fully repaid loans and not of the loans which are at various stages of repayment. A statement showing State/UT-wise, number of 1st, 2nd and 3rd loans disbursed and fully repaid, as on July 27, 2022 is at Annexure-II.**

**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION
NO.2993 TO BE ANSWERED ON AUGUST 04, 2022**

**BANK-WISE DETAILS OF NUMBER OF NPA ACCOUNT, DEFAULT LOAN AMOUNT
AND DISBURSED AMOUNT UNDER THE PMSVANIDHISCHHEME**

(As On 27.07.2022)

S.No	Name of the Bank	No. of NPA Account	Default Loan Amount (₹in Cr)	Total Amount Disbursed (₹in Cr)
1	State Bank of India	1,65,180	124.38	1123.79
2	Punjab National Bank	47,334	33.38	251.76
3	Indian Bank	48,345	32.42	247.60
4	Canara Bank	46,363	29.67	275.07
5	Bank Of Baroda	42,726	29.47	369.98
6	Bank Of India	34,364	22.81	302.66
7	Union Bank Of India	22,745	18.84	389.69
8	Central Bank Of India	19,235	12.73	139.93
9	Bank Of Maharashtra	15,708	11.24	74.31
10	UCO Bank	7,632	4.51	55.34
11	RRB Madhya Pradesh Grameena Bank	4,061	2.96	23.12
12	Indian Overseas Bank	4,465	2.87	66.71
13	Punjab And Sind Bank	4,016	2.34	23.64
14	Prathama UP Gramin Bank	2,591	2.01	15.37
15	Baroda U.P. Bank	2,695	1.97	15.55
16	Telangana Grameena Bank	2,628	1.89	19.59
17	Aryavart Bank	2,152	1.57	18.53
18	RRB Karnataka Grameena Bank	1,713	1.18	8.52
19	Jammu & Kashmir Bank Ltd	1,498	1.17	16.25
20	Karnataka Bank Ltd	1,437	0.88	10.74
21	RRB Karnataka Vikas Grameena Bank	920	0.83	7.35
22	IDBI Bank	1,313	0.79	13.34
23	HDFC Bank	987	0.74	20.84
24	Chhattisgarh Rajya Gramin Bank	820	0.60	3.23
25	Andhra Pradesh Gr.Vikas Bank	422	0.34	28.96
26	RRB Dakshin Bihar Gramin Bank	396	0.28	1.43
27	Kotak Mahindra Bank Limited	454	0.25	4.15
28	Axis Bank	221	0.21	2.37
29	Telangana Grameena Bank	563	0.17	19.59
30	Rajasthan Marudhara Gramin Bank	154	0.15	1.01
31	RRB Kerala Grameena Bank	167	0.15	1.46
32	Federal Bank	197	0.14	1.30

S.No	Name of the Bank	No. of NPA Account	Default Loan Amount (₹ in Cr)	Total Amount Disbursed (₹ in Cr)
33	Baroda Rajasthan Kshetriya Gramin Bank	197	0.12	1.81
34	AU Small Finance Bank	179	0.12	0.73
35	Saptagiri Grameen Bank	170	0.11	4.21
36	ICICI Bank	226	0.11	2.85
37	Adilabad District Central Cooperative Bank Ltd.	126	0.10	0.84
38	Telangana State Co-Operative Apex Bank	118	0.09	2.34
39	RRB Sarva Haryana Grameena Bank	123	0.09	1.08
40	Saurashtra Gramin Bank	75	0.04	1.20
41	The Nainital Bank Ltd	56	0.04	0.51
42	Utkarsh Small Finance Bank	50	0.04	3.61
43	Uttarakhand Gramin Bank	56	0.04	0.52
44	RRB Punjab Grameena Bank.	57	0.04	0.35
45	Manipur State Co Op Bank	39	0.04	0.32
46	Karur Vysya Bank Ltd	34	0.03	1.07
47	RRB Tripura Gramin Bank	27	0.02	1.03
48	South Indian Bank	32	0.02	0.57
49	RRB Vidharbha Konkan Grameena Bank	24	0.02	0.53
50	Indusind Bank	16	0.01	0.12
51	Uttarbanga Kshetriya Gramin Bank	10	0.01	0.08
52	Tamilnad Mercantile Bank Ltd	9	0.01	1.28
53	RRB J&K Grameena Bank	4	0.00	0.21
54	ESAF Small Finance Bank	5	0.00	0.04
55	Fincare Small Finance Bank	4	0.00	0.02
56	RRB Paschim Banga Grameena Bank	2	0.00	0.04
57	The Kangra Central Co-Op. Bank Ltd	3	0.00	0.07
58	Hassan District Central Co-Operative Bank Ltd.,	1	0.00	0.08
59	The Saraswat Co-Operative Bank Ltd	2	0.00	0.15
60	Dhanlaxmi Bank Limited	1	0.00	0.06
61	Other Lending Institutions	0	0.00	122.03
	Total	4,85,148	344.09	3,700.93

**ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION
NO.2993 TO BE ANSWERED ON AUGUST 04, 2022**

**STATE/UT-WISE DETAILS OF 1st, 2nd and 3rd LOANS DISBURSED AND FULLY REPAID
UNDER PM SVANIDHI SCHEME**

(As On 27.07.2022)

S.No.	Name of the State	1st loan		2nd loan		3rd loan	
		No. of Loan Disbursed	No. of Fully Loans Repaid	No. of Loan Disbursed	No. of Fully Loans Repaid	No. of Loan Disbursed	No. of Fully Loans Repaid
1.	Andaman And Nicobar Islands	475	322	80	1	-	-
2.	Andhra Pradesh	1,83,121	81,980	22,784	43	35	-
3.	Arunachal Pradesh	2,660	1,530	431	-	-	-
4.	Assam	57,596	9,073	3,190	8	4	-
5.	Bihar	48,257	16,444	2,223	3	-	-
6.	Chandigarh	3,598	1,946	534	29	1	-
7.	Chhattisgarh	47,517	21,706	4,763	30	7	-
8.	Daman & Diu And Dadra & Nagar Haveli	1,264	648	56	-	-	-
9.	Delhi	44,096	20,718	1,866	2	-	-
10.	Goa	1,234	820	288	10	3	-
11.	Gujarat	2,09,385	68,027	26,535	72	28	-
12.	Haryana	27,370	13,100	3,674	6	2	-
13.	Himachal Pradesh	3,381	2,267	909	34	3	-
14.	Jammu & Kashmir	14,253	7,878	1,731	9	3	-
15.	Jharkhand	29,468	12,733	2,803	8	3	-
16.	Karnataka	1,44,844	65,395	24,477	121	61	-
17.	Kerala	9,628	6,130	2,602	42	19	-
18.	Ladakh	265	250	113	-	-	-
19.	Madhya Pradesh	4,80,155	1,61,230	67,535	199	80	-
20.	Maharashtra	2,00,863	83,796	22,794	46	13	-
21.	Manipur	8,523	2,340	348	-	-	-
22.	Meghalaya	813	180	76	-	-	-
23.	Mizoram	489	361	103	-	-	-
24.	Nagaland	1,535	789	225	-	-	-

S.No.	Name of the State	1st loan		2nd loan		3rd loan	
		No. of Loan Disbursed	No. of Fully Loans Repaid	No. of Loan Disbursed	No. of Fully Loans Repaid	No. of Loan Disbursed	No. of Fully Loans Repaid
25.	Odisha	35,040	19,862	3,572	10	3	-
26.	Puducherry	1,252	787	208	-	-	-
27.	Punjab	39,857	18,073	2,874	16	7	-
28.	Rajasthan	67,016	32,463	929	1	-	-
29.	Sikkim	1	-	-	-	-	-
30.	Tamil Nadu	1,70,416	70,400	16,012	21	7	-
31.	Telangana	3,44,905	1,90,320	68,134	32	15	-
32.	Tripura	3,071	1,152	249	2	-	-
33.	Uttar Pradesh	8,38,602	2,64,112	64,785	87	21	-
34.	Uttarakhand	10,714	6,231	1,049	8	3	-
35.	West Bengal	13,630	2,083	175	-	-	-
	Total	30,45,294	11,85,146	3,48,127	840	318	-