

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 784
TO BE ANSWERED ON JULY 21, 2022**

PM SVANIDHI SCHEME

NO. 784. SHRI GOPAL CHINNAYA SHETTY:

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

- (a) whether the Government has introduced Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme;**
- (b) if so, the details thereof;**
- (c) the date on which the above scheme has been implemented; and**
- (d) the details of the achievements of the above scheme as on date, State-wise?**

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

(a) to (c): Yes Sir. Ministry of Housing and Urban Affairs (MoHUA) has launched PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme on June 01, 2020 to facilitate collateral free working capital loan upto ₹10,000 of 1 year tenure to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic.

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 digital transactions. Further, on timely or early repayment, the vendors are eligible for enhanced working capital loan of ₹20,000 and ₹50,000 respectively during the next cycle.

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

The Scheme also facilitates on-boarding of beneficiary Street Food Vendors to e-commerce platforms to serve their customers online.

(d): 33.37 lakh loans amounting to ₹3,621 crores have been disbursed across the country till July 12, 2022. A statement showing State/UT-wise loan disbursements for the 1st, 2nd and 3rd loans is at Annexure – I to III respectively.

An amount of ₹54.42 crores and ₹12.94 crores has been paid as interest subsidy & cash back respectively till July 12, 2022. A statement showing State/UT-wise details is at Annexure-IV.

As on July 12, 2022, socio-economic profiling of 28.68 lakh beneficiaries and their family members has been completed and 25.80 lakh scheme sanctions have been facilitated. A statement showing State/UT-wise details is at Annexure-V.

9,198 Street Vendors have been on-boarded on the e-commerce platforms till July 12, 2022.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.784 TO BE ANSWERED ON JULY 21, 2022

STATE/UT-WISE DETAILS OF NUMBER OF 1st LOAN APPLICATIONS RECEIVED, SANCTIONED, DISBURSED, AMOUNT DISBURSED AND LOANS REPAID UNDER PM SVANIDHI SCHEME

(AS ON 12.07.2022)

State Name	Number of Loans Disbursed	Disbursed Amount in Rupees (In Lakhs)
Andaman & Nicobar Islands	474	47.39
Andhra Pradesh	1,82,864	18,214.25
Arunachal Pradesh	2,643	264.16
Assam	56,850	5,678.16
Bihar	47,809	4,722.57
Chandigarh	3,575	355.80
Chhattisgarh	47,281	4,684.61
Daman & Diu and Dadra & Nagar Haveli	1,263	125.89
Delhi	43,180	4,290.63
Goa	1,232	122.52
Gujarat	2,06,831	20,597.61
Haryana	26,816	2,660.20
Himachal Pradesh	3,371	336.08
Jammu & Kashmir	14,161	1,414.38
Jharkhand	29,175	2,901.05
Karnataka	1,43,204	14,275.00
Kerala	9,518	946.34
Ladakh	264	26.40
Madhya Pradesh	4,78,092	47,597.88
Maharashtra	1,99,511	19,830.94
Manipur	8,519	851.16
Meghalaya	742	74.20
Mizoram	485	48.50
Nagaland	1,519	151.90
Odisha	34,905	3,454.30
Puducherry	1,251	124.96
Punjab	39,745	3,940.24
Rajasthan	67,001	6,663.32
Sikkim	1	0.10
Tamil Nadu	1,68,438	16,652.69
Telangana	3,44,719	34,121.35
Tripura	3,063	305.72
Uttar Pradesh	8,35,033	82,410.85
Uttarakhand	10,660	1,061.31
West Bengal	13,550	1,336.10
Total	30,27,745	3,00,288.55

ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.784 TO BE ANSWERED ON JULY 21, 2022

STATE/UT-WISE DETAILS OF NUMBER OF 2ND LOAN APPLICATIONS RECEIVED, SANCTIONED, DISBURSED, AMOUNT DISBURSED AND LOANS REPAID UNDER PM SVANIDHI SCHEME

(AS ON 12.07.2022)

State Name	Number of Loans Disbursed	Disbursed Amount in Rupees (In Lakhs)
Andaman & Nicobar Islands	72	14.40
Andhra Pradesh	20,045	3,993.78
Arunachal Pradesh	399	79.75
Assam	2,940	587.02
Bihar	1,825	363.96
Chandigarh	475	94.95
Chhattisgarh	4,141	826.29
Daman & Diu and Dadra & Nagar Haveli	44	8.80
Delhi	1,524	303.65
Goa	239	47.70
Gujarat	24,567	4,902.85
Haryana	3,214	641.40
Himachal Pradesh	792	157.95
Jammu & Kashmir	1,520	302.98
Jharkhand	2,521	503.40
Karnataka	21,703	4,331.95
Kerala	2,330	464.40
Ladakh	113	22.60
Madhya Pradesh	62,801	12,542.85
Maharashtra	20,568	4,106.67
Manipur	257	51.35
Meghalaya	57	11.40
Mizoram	102	20.40
Nagaland	214	42.75
Odisha	3,151	629.55
Puducherry	181	36.15
Punjab	2,376	473.31
Rajasthan	644	127.30
Sikkim	-	-
Tamil Nadu	11,291	2,249.20
Telangana	63,543	12,654.46
Tripura	237	47.35
Uttar Pradesh	54,973	10,948.28
Uttarakhand	965	192.85
West Bengal	128	25.50
Total	3,09,952	61,807.19

ANNEXURE-III REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.784 TO BE ANSWERED ON JULY 21, 2022

STATE/UT-WISE DETAILS OF NUMBER OF 3RD LOAN APPLICATIONS RECEIVED, SANCTIONED, DISBURSED, AND AMOUNT DISBURSED UNDER PM SVANIDHI

(AS ON 12.07.2022)

State Name	Number of Loans Disbursed	Disbursed Amount in Rupees (In Lakhs)
Andaman & Nicobar Islands	-	-
Andhra Pradesh	-	-
Arunachal Pradesh	-	-
Assam	1	0.50
Bihar	-	-
Chandigarh	-	-
Chhattisgarh	2	1.00
Daman & Diu and Dadra & Nagar Haveli	-	-
Delhi	-	-
Goa	2	1.00
Gujarat	5	2.50
Haryana	-	-
Himachal Pradesh	2	1.00
Jammu & Kashmir	1	0.50
Jharkhand	1	0.50
Karnataka	15	7.30
Kerala	3	1.50
Ladakh	-	-
Madhya Pradesh	26	13.00
Maharashtra	3	1.50
Manipur	-	-
Meghalaya	-	-
Mizoram	-	-
Nagaland	-	-
Odisha	1	0.50
Puducherry	-	-
Punjab	7	3.50
Rajasthan	-	-
Sikkim	-	-
Tamil Nadu	1	0.50
Telangana	9	4.50
Tripura	-	-
Uttar Pradesh	4	1.70
Uttarakhand	2	1.00
West Bengal	-	-
Total	85	42.00

ANNEXURE-IV REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.784 TO BE ANSWERED ON JULY 21, 2022

STATE/UT-WISE DETAILS OF CASH BACK AND INTEREST SUBSIDY PAID TO BENEFICIARIES UNDER PM SVANIDHI SCHEME

(AS ON 12.07.2022)

State Name	Cashback Paid (In Lakhs)	Interest Subsidy Paid (In Lakhs)
Andaman & Nicobar Islands	0.08	1.22
Andhra Pradesh	101.08	290.81
Arunachal Pradesh	0.48	5.53
Assam	7.94	56.58
Bihar	13.65	92.90
Chandigarh	2.79	8.09
Chhattisgarh	18.89	98.80
Daman & Diu and Dadra & Nagar Haveli	0.70	3.15
Delhi	24.56	69.21
Goa	0.35	3.11
Gujarat	64.33	298.49
Haryana	11.52	51.11
Himachal Pradesh	1.09	8.58
Jammu & Kashmir	1.85	36.20
Jharkhand	12.89	68.39
Karnataka	85.81	329.50
Kerala	3.03	25.60
Ladakh	0.03	0.73
Madhya Pradesh	205.44	878.34
Maharashtra	124.60	461.49
Manipur	1.04	16.00
Meghalaya	0.03	0.84
Mizoram	0.04	1.08
Nagaland	0.23	3.41
Odisha	21.59	85.36
Puducherry	0.57	3.22
Punjab	8.96	84.19
Rajasthan	42.32	150.33
Sikkim	-	0.00
Tamil Nadu	46.22	338.76
Telangana	285.23	794.45
Tripura	0.20	5.85
Uttar Pradesh	200.75	1,126.01
Uttarakhand	3.42	24.98
West Bengal	2.69	19.29
Total	1,294.40	5,441.60

ANNEXURE-V REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.784 TO BE ANSWERED ON JULY 21, 2022

STATE/UT-WISE DETAILS OF STREET VENDORS & THEIR FAMILY MEMBERS PROFILED AND SCHEME SANCTIONS FACILITATED UNDER 'SVANIDHI SE SAMRIDDHI'

(AS ON 12.07.2022)

State Name	No of Street Vendors and Family Members profiled	No of Scheme sanctions facilitated
Andaman & Nicobar Islands	1,570	646
Andhra Pradesh	2,47,641	2,92,338
Arunachal Pradesh	1,362	869
Assam	8,015	5,956
Bihar	29,582	31,906
Chandigarh	8,185	948
Chhattisgarh	59,533	49,240
Daman & Diu and Dadra & Nagar Haveli	1,871	890
Delhi	2,038	159
Goa	611	534
Gujarat	97,765	16,239
Haryana	19,295	4,633
Himachal Pradesh	1,014	415
Jammu & Kashmir	21,327	747
Jharkhand	24,980	31,108
Karnataka	62,459	19,791
Kerala	4,652	534
Ladakh	602	137
Madhya Pradesh	3,30,399	1,28,303
Maharashtra	1,36,986	1,19,518
Manipur	1,467	834
Meghalaya	784	148
Mizoram	1,057	1,040
Nagaland	2,168	249
Odisha	47,960	5,303
Puducherry	1,981	2,346
Punjab	50,586	16,903
Rajasthan	32,356	8,685
Sikkim	0	0
Tamil Nadu	33,405	17,261
Telangana	4,53,830	4,08,277
Tripura	993	1,063
Uttar Pradesh	11,73,502	14,12,082
Uttarakhand	8,801	1,019
West Bengal	0	0
Total	28,68,777	25,80,121