

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.1834
TO BE ANSWERED ON DECEMBER 05, 2024**

PM-SVANIDHI SCHEME

NO. 1834. SHRI VIJAY BAGHEL:

Will the Minister of Housing and Urban Affairs be pleased to state:

- (a) the details of the applications from street vendors received/approved by the Government along with the loan amount disbursed to them in Chhattisgarh under the Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme with particular reference of Durg Parliamentary Constituency;**
- (b) whether the loan amount is disbursed directly to the beneficiaries by the banks under Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme;**
- (c) if so, the details thereof;**
- (d) the steps taken/being taken by the Government to improve the financial condition and living standards of maximum vendors; and**
- (e) the number of Vending Certificates/Identify Cards issued to street vendors by the urban local bodies in Durg Parliamentary Constituency during the last three years?**

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

(a): As on 01.12.2024, details of number of the applications received from street vendors and the loan amount disbursed to them in Chhattisgarh and Durg Parliamentary Constituency under the Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme is as under:

State/ Parliamentary Constituency	No. of Applications received	No. of Loans Disbursed	Amount of Loans Disbursed (in Rs. Cr.)
Chhattisgarh State	1,73,375	1,26,350	183.70
Durg Constituency	42,782	34,215	51.81

- (b) & (c): Yes, the loan amount is directly disbursed by Lending Institutions to the beneficiaries of the PM SVANidhi scheme. The details of total amount of loan disbursed by lending institution in the PM SVANidhi scheme are at Annexure.**
- (d):The PM SVANidhi Scheme has been made available to all street vendors vending in urban areas. Further, the lending under the Scheme has been extended beyond 31st March, 2022 to December, 2024. This would help in getting more and more vendors under the ambit of the Scheme. 'SVANidhi se Samriddhi' component under the PM SVANidhi Scheme, launched on 04 January, 2021, to build safety net for the beneficiaries' families for improving their living conditions. It aims to link the beneficiaries families to existing eight welfare schemes of the Government of India, targeting their holistic development and socio-economic upliftment. These schemes are PM Jeevan Jyoti Bima Yojana, PM Suraksha Bima Yojana, PM Jan Dhan Yojana, One Nation One Ration Card, PM Shram Yogi Maandhan Yojana, Registration under Building and other Construction Workers (BoCW), Janani Suraksha Yojana and PM Matru Vandana Yojana.**
- (e): Total 972 Vending Certificates/Identify Cards have been issued to street vendors by the Urban Local Bodies (ULBs) in Durg Parliamentary Constituency during the last three years in PM SVANidhi scheme.**

ANNEXURE REFERRED TO IN REPLY TO POINT (B) & (C) OF LOK SABHA UNSTARRED QUESTION NO. 1834 TO BE ANSWERED ON DECEMBER 05, 2024

STATEMENT SHOWING DETAILS OF TOTAL AMOUNT OF LOAN DISBURSED BY LENDING INSTITUTION IN THE PM SVANIDHI SCHEME

(As on 01.12.2024)

S. No.	Type of Lending Institution	Total Loan Disbursed	Amount of Loan Disbursed (In Rs. in Cr)
1	PSB - Public Sector Banks	86,89,385	12,346
2	Pvt. Banks	1,55,382	204
3	SFB - Small Finance Banks	19,616	28
4	NBFC – Non-Banking Financial Companies	89	0.089
5	State Co-operative Banks	129,300	184
6	MFI – Microfinance Institutions	13,069	20
7	Urban CO-operative Banks	2,674	3
8	RRB -Regional Rural Banks	349213	503
9	DCB - District Cooperative Bank	22,496	27
	Total	93,81,224	13,315

Data Source: PM SVANidhi Portal