

**O.I.H.**

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 2847  
TO BE ANSWERED ON DECEMBER 12, 2024**

**BENEFICIARIES UNDER PM-SVANIDHI**

**NO. 2847. SHRI KAUSHALENDRA KUMAR:**

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

- (a) the number of beneficiaries received aids and the amount of funds disbursed by the Union Government under Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme in Bihar till date;**
- (b) the number of beneficiaries registered under the said scheme, State-wise including Bihar; and**
- (c) the main features of the said scheme?**

**ANSWER**

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

- (a) PM SVANidhi is a Central Sector Scheme. Loan amount is disbursed by various lending institutions directly into the accounts of the beneficiaries. No funds are released to the States/Union Territories under the Scheme. The total number of beneficiaries under PM SVANidhi scheme in State of Bihar is more than 1.27 lakh and total amount of loan disbursed is ₹201.71 crore;**

**(b) The State-wise details of total number of beneficiaries across the country including for the State of Bihar under PM SVANidhi Scheme are at Annexure.**

**(c) Ministry of Housing and Urban Affairs (MoHUA) launched the PM SVANidhi scheme on 1st June, 2020 with the aim to facilitate collateral free working capital loan to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic. The Scheme has the following objectives:**

- I. Facilitate collateral free working capital loan upto ₹10,000 of 12 months tenure. Considering requirement for enhanced loan, 2nd loan upto ₹ 20,000 for a tenure of 18 months was introduced w.e..f. 09.04.2021. Further, from 27.04.2022 3rd loan of upto ₹ 50,000 with 36 months tenure was introduced in addition to 1st & 2nd loans of ₹ 10,000 and ₹ 20,000 respectively.**
- II. Incentivize regular repayment, through interest subsidy @ 7% per annum;  
and**
- III. Reward digital transactions, by way of annual cash back up to ₹1,200.**

\*\*\*\*\*

**ANNEXURE REFERRED TO IN REPLY TO POINT (B) OF LOK SABHA UNSTARRED QUESTION NO. 2847 TO BE ANSWERED ON DECEMBER 12, 2024**

**STATEMENT SHOWING STATE/UT- WISE DETAILS OF BENEFICIRIES INCLUDING BIHAR UNDER PM SVANIDHI SCHEME**

**(As on 02<sup>nd</sup> Dec'24)**

<b>S. No.</b>	<b>State Name</b>	<b>No. of Beneficiaries</b>	<b>Total Loan Amount Disbursed (₹ in Cr)</b>
<b>1</b>	<b>ANDAMAN AND NICOBAR ISLANDS</b>	<b>547</b>	<b>1.7</b>
<b>2</b>	<b>ANDHRA PRADESH</b>	<b>3,48,156</b>	<b>769.0</b>
<b>3</b>	<b>ARUNACHAL PRADESH</b>	<b>4,676</b>	<b>12.2</b>
<b>4</b>	<b>ASSAM</b>	<b>1,19,849</b>	<b>256.2</b>
<b>5</b>	<b>BIHAR</b>	<b>1,27,247</b>	<b>201.7</b>
<b>6</b>	<b>CHANDIGARH</b>	<b>5,010</b>	<b>13.9</b>
<b>7</b>	<b>CHHATTISGARH</b>	<b>88,382</b>	<b>184.3</b>
<b>8</b>	<b>DAMAN AND DIU &amp; DADRA AND NAGAR HAVELI</b>	<b>2,198</b>	<b>4.7</b>
<b>9</b>	<b>DELHI</b>	<b>1,89,831</b>	<b>283.2</b>
<b>10</b>	<b>GOA</b>	<b>1,564</b>	<b>4.8</b>
<b>11</b>	<b>GUJARAT</b>	<b>4,74,097</b>	<b>990.5</b>
<b>12</b>	<b>HARYANA</b>	<b>1,64,409</b>	<b>246.6</b>
<b>13</b>	<b>HIMACHAL PRADESH</b>	<b>5,433</b>	<b>18.5</b>
<b>14</b>	<b>JAMMU AND KASHMIR</b>	<b>17,058</b>	<b>45.9</b>
<b>15</b>	<b>JHARKHAND</b>	<b>84,820</b>	<b>137.8</b>

<b>16</b>	<b>KARNATAKA</b>	<b>3,90,815</b>	<b>802.0</b>
<b>17</b>	<b>KERALA</b>	<b>1,17,856</b>	<b>184.6</b>
<b>18</b>	<b>LADAKH</b>	<b>462</b>	<b>1.4</b>
<b>19</b>	<b>MADHYA PRADESH</b>	<b>8,77,850</b>	<b>2,001.5</b>
<b>20</b>	<b>MAHARASHTRA</b>	<b>8,42,306</b>	<b>1,355.1</b>
<b>21</b>	<b>MANIPUR</b>	<b>9,823</b>	<b>19.6</b>
<b>22</b>	<b>MEGHALAYA</b>	<b>3,816</b>	<b>6.8</b>
<b>23</b>	<b>MIZORAM</b>	<b>2,572</b>	<b>4.5</b>
<b>24</b>	<b>NAGALAND</b>	<b>3,397</b>	<b>6.4</b>
<b>25</b>	<b>ODISHA</b>	<b>63,077</b>	<b>148.5</b>
<b>26</b>	<b>PUDUCHERRY</b>	<b>3,513</b>	<b>7.6</b>
<b>27</b>	<b>PUNJAB</b>	<b>1,64,053</b>	<b>261.1</b>
<b>28</b>	<b>RAJASTHAN</b>	<b>1,82,686</b>	<b>295.7</b>
<b>29</b>	<b>SIKKIM</b>	<b>1,166</b>	<b>1.5</b>
<b>30</b>	<b>TAMIL NADU</b>	<b>3,97,239</b>	<b>784.8</b>
<b>31</b>	<b>TELANGANA</b>	<b>4,25,007</b>	<b>1,201.2</b>
<b>32</b>	<b>TRIPURA</b>	<b>5,494</b>	<b>11.6</b>
<b>33</b>	<b>UTTAR PRADESH</b>	<b>13,79,826</b>	<b>2,748.7</b>
<b>34</b>	<b>UTTARAKHAND</b>	<b>27,724</b>	<b>62.0</b>
<b>35</b>	<b>WEST BENGAL</b>	<b>2,03,121</b>	<b>255.9</b>
<b>Total</b>		<b>67,35,080</b>	<b>13,331.4</b>

**Data Source: PM SVANidhi Portal**