

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 4410
TO BE ANSWERED ON MARCH 27, 2025**

STREET VENDORS IN TAMIL NADU

**NO. 4410. SHRI SELVAM G:
SHRI C N ANNADURAI:**

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

- (a) the total number of street vendors in Tamil Nadu benefited from the PM SVANidhi Scheme since its inception;**
- (b) the number of first, second and third loans sanctioned along with the total amount disbursed to street vendors in Tamil Nadu under the said scheme;**
- (c) the number of street vendors in Tamil Nadu who have fully repaid their first loan and availed the second loan under the said scheme;**
- (d) whether all eligible street vendors in the State have been registered and provided with identity cards under the said scheme;**
- (e) the number of street vendors in Tamil Nadu who have adopted digital payment mechanisms under the said scheme;**
- (f) the total amount of interest subsidy provided to the vendors in Tamil Nadu under the said scheme; and**
- (g) whether the Government is taking any steps to encourage more digital transactions among street vendors under the said scheme and if so, the details thereof?**

ANSWER

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

- a. As on 20.03.2025, a total of 3,99,930 street vendors in Tamil Nadu have been benefited from the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme since its inception.**
- b. As on 20.03.2025, the details of sanction and disbursement of first, second, and third loans to street vendors under the PM SVANidhi scheme in Tamil Nadu state;**

Loan Term	Loan Applications Sanctioned	Loan Applications Disbursed	Amount Disbursed(₹ in Cr.)
1st Loan	4,04,290	3,99,930	397.5
2nd Loan	1,43,752	1,38,370	276.01
3rd Loan	28,947	27,269	134.61
Total	5,76,989	5,65,569	808.12

- c. As on 19.03.2025, a total of 2,40,401 street vendors have successfully repaid their first loan, out of which 1,38,370 street vendors have availed the second loan in Tamil Nadu State.
- d. Survey to identify street vendors is in progress and identity cards are also being provided simultaneously to the identified street vendors.
- e. As on 31.01.2025, so far 2.49 lakh digitally active street vendors have conducted a total of 20.71 Crore digital transactions worth ₹ 26,941.92 Cr.
- f. So far, interest subsidy of ₹16.94 Cr. has been paid to the Street vendors beneficiaries in Tamil Nadu State under the scheme.
- g. The Government has taken several measures to promote digital payment adoption among street vendors under the PM SVANidhi scheme. For digital on-boarding and training of PM SVANidhi beneficiaries, a special campaign "Main Bhi Digital" was launched from January 4, to February 15, 2021. To provide renewed push to digital transactions, "Main Bhi Digital 2.0" was launched from July 1, to August 15, 2021. Furthermore, Ministry of Housing & Urban Affairs (MoHUA) has partnered with Reserve Bank of India's Payment Infrastructure Development Fund (PIDF) Scheme & Ministry of Electronics & Information Technology (MeitY) to digitally onboard and train PM SVANidhi beneficiaries. In order to further amplify this initiative, MoHUA&MeitY have jointly launched "Main Bhi Digital 3.0" on a pilot basis from September 09 to November 30, 2021 under which 5 DPAs (Paytm, PhonePe, BharatPe, Aceware, Mswipe) were engaged to digitally onboard and train PM SVANidhi beneficiaries in 223 select Urban Local Bodies (ULBs). "Main Bhi Digital 4.0"- To expedite the digital on-boarding, one-week long campaign, along with SVANidhi se Samridhhi -City level camps, are being organized from the first Monday of every month starting from February 06, 2023. As on January, 2025, around 67% of the beneficiaries are digitally active.
