

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 5330
TO BE ANSWERED ON APRIL 03, 2025**

STATUS OF LOANS UNDER PM SVANIDHI SCHEME

NO. 5330. SHRI KOTA SRINIVASA POOJARY:

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

- (a) the details and status of the repayment of loans under the PM-SVANidhi Scheme in Karnataka during the last two years and the current year;**
- (b) whether the Government has real-time data available on extended and uptake loans in Himachal Pradesh and if so, the details thereof; and**
- (c) whether the scheme aims to provide collateral-free working capital loans to help street vendors and support their businesses 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 24.03.2025, a total of 2,97,773 loans under the Pradhan Mantri Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) scheme, have been repaid since the inception of the scheme in Karnataka. Further, the details of loans repaid during the last two years is as under:**

Financial Year	Loans repaid
2022-23	51,097
2023-24	80,519
2024-25 (As on 24.03.2025)	1,03,326

- b. Yes, PM SVANidhi scheme has its own customized and integrated IT Platform (www.pmsvanidhi.mohua.gov.in) for Street Vendors, Urban Local Bodies (ULBs), Lending Institutions (LIs), Digital Payment Aggregators (DPAs), and other stakeholders. The dashboard, which is available in the public domain, monitors real-time scheme performance, displaying key indicators like number of loans disbursed, number of beneficiaries, amount for loans disbursed, eligible applications, digitally active street vendors etc. Street vendors who successfully repay their first loan of ₹10,000 are eligible for a second loan upto ₹20,000. Upon repayment of the second loan, vendors can avail a third loan upto ₹50,000. As on 24.03.2025, a total of 10,036 loans (including 1st, 2nd, and 3rd term loans) amounting to ₹18.98 crore have been disbursed in Himachal Pradesh.**
- c. Yes, PM SVANidhi Scheme aims to provide collateral free working capital loans to help street vendors to support their businesses. Under PM SVANidhi Scheme, Government is incentivizing regular repayment of loans through an interest subsidy of 7% per annum and rewarding digital transactions, by way of cash back upto ₹1,200 per year.**
