

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 5500
TO BE ANSWERED ON APRIL 03, 2025
PM SVANIDHI SCHEME**

NO. 5500. SHRI VISHALDADA PRAKASHBAPU PATIL:

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

- (a) whether the Government has undertaken any specific initiatives to increase the participation of minorities in the PM SVANidhi scheme particularly in Maharashtra and Sangli district and if so, the details thereof;**
- (b) the total number of minority applicants and beneficiaries under the said scheme in Maharashtra and Sangli along with the trend in their participation since 2020;**
- (c) whether it is a fact that the share of minority beneficiaries under the scheme has declined from 9.4% in 2020-21 to 4.3% in 2023-24 and if so, the reasons therefor;**
- (d) whether the Ministry of Minority Affairs is coordinating with the Ministry of Housing and Urban Affairs or relevant State agencies to ensure better outreach and implementation of welfare schemes for minorities including PM SVANidhi and if so, the details thereof; and**
- (e) whether any State-specific implementation goals or special initiatives have been set to increase minority participation in Central welfare schemes particularly in Maharashtra and Sangli and if so, the details thereof?**

ANSWER

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

- (a) Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme was launched on June 01, 2020 with the objective to facilitate collateral free working capital loan to the street vendors across the country whose business had been adversely affected due to lockdown. The scheme has been designed to support street vendors across all backgrounds, irrespective of religion, caste, creed, gender or social status. Further, in order**

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to increase the number of beneficiaries, Ministry of Housing and Urban Affairs (MoHUA) is taking initiatives which includes, inter-alia, conduct of regular review meetings with States/UTs/ULBs/Lending Institutions and various awareness campaigns. All States/UTs including Maharashtra state have also been provided Information, Education and Communication (IEC) material in local languages regularly for outreach and dissemination of the benefits to the vendors to avail the benefits of the scheme.

(b) & (c) The details of number of minority applicants and beneficiaries under the scheme in Maharashtra and Sangli district along with the trend in their participation since 2020 are at Annexure. The participation of minority community has declined marginally over the years since inception in Maharashtra including Sangli district as well as at national level. The number of sanctioned loans under the scheme depends upon the street vendors as they have to apply for loans. The applications are accepted from all beneficiaries irrespective of religion, caste, creed, gender or social status.

(d) & (e) Ministry of Housing and Urban Affairs has launched a program - 'SVANidhi se Samridhhi' under PM SVANidhi Scheme, in 125 select ULBs, on January 4, 2021. Currently, total 3564 select ULBs across the country are covered under the program. This programme facilitates linkages to 8 select Central Government Welfare schemes designed to provide a safety net and social security for the eligible beneficiaries and their families. These 8 Schemes are (i) Pradhan Mantri Jeevan Jyoti Bima Yojana (ii) PM Suraksha Bima Yojana (iii) Pradhan Mantri Jan Dhan Yojana (iv) Registration under Building and other Constructions Workers (Regulation of Employment and Conditions of Service) Act (BOCW) (v) Pradhan Mantri Shram Yogi Maandhan Yojana (vi) National Food Security Act (NFSA) portability benefit – One Nation One Ration Card (ONORC)(vii) Pradhan Mantri Janani Suraksha Yojana and (viii) Pradhan Mantri Matru Vandana Yojana (PMMVY). As on March 31, 2025, socio economic profiling is completed for 44.96 lakh PM SVANidhi beneficiaries along with 95.46 Lakh family members and a total of 127.89 lakh scheme benefits have been extended to them. Monthly camps are organized at ULB level to mobilize beneficiaries to extend benefits of 8 central welfare schemes. No specific measures are taken to increase participation of any particular group or community.

ANNEXURE

**ANNEXURE REFERRED TO PART (B) & (C) IN REPLY TO LOK SABHA
UNSTARRED QUESTION NO. 5500 TO BE ANSWERED ON APRIL 03, 2025**

**STATEMENT SHOWING COMPLETE BREAKUPS OF LOAN DETAILS WITH
RESPECT TO MINORITY AND NON- MINORITY FROM FY 2020-21 TO FY 2024-
25 IN MAHARASHTRA AND SANGLI DISTRICT UNDER PM SVANIDHI SCHEME**

(As on 30.03.2025)

State / District		Total Eligible Applications	Beneficiaries	Total Sanctioned Applications	Total Disbursed Applications
Maharashtra State	Minority	67,296	42,842	58,138	55,470
	Total	13,10,568	8,52,429	11,38,622	10,85,808
Sangli District	Minority	1,121	758	1,068	1,047
	Total	25,418	17,646	24,328	23,881

Source: PM SVANidhi Portal