

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 623
TO BE ANSWERED ON FEBRUARY 06, 2025**

FUNDS ALLOCATED UNDER PM SVANidhi SCHEME

NO. 623. SMT. KANIMOZHI KARUNANIDHI:

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

- (a) the details of the funds allocated by the Government under the PM Street Vendor's Atma Nirbhar Nidhi (SVANidhi) Scheme since its inception, State/UT-wise;**
- (b) the details of the beneficiaries under the SVANidhi scheme, particularly in Tamil Nadu since its inception, district-wise;**
- (c) whether the Government has compiled any data on the number of beneficiaries who have availed subsequent loans of Rs. 20,000 and further Rs. 50,000, after timely repayment of the initial Rs. 10,000 loan amount, specifically for Tamil Nadu and if so, the details thereof, district-wise; and**
- (d) the steps taken/being taken by the Government to prevent fraudulent and ineligible beneficiaries from accessing the SVANidhi 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 and no funds are released to the States/ Union Territories. Loan amount is disbursed by banks directly into the accounts of the beneficiaries.

...2/-

(b): As on 30th January, 2025, the number of beneficiaries who have been disbursed loan under PM SVANidhi scheme is 68.02 lakh since its inception. In Tamil Nadu, there are 3.99 lakh beneficiaries under the scheme. The district-wise details of beneficiaries in the State of Tamil Nadu is at Annexure – I.

(c): As on 30th January, 2025, in Tamil Nadu, about 2.28 lakh beneficiaries have repaid 1st tranche loan out of which 1.37 lakh beneficiaries have availed 2nd tranche loan. Further, 45,363 beneficiaries have repaid 2nd tranche loan out of which 26,955 beneficiaries have availed 3rd tranche loan. The district-wise details is at Annexure – II.

(d): In order to prevent fraudulent and ineligible beneficiaries from accessing PM SVANidhi scheme benefits and to ease processing of high number of applications, an end-to-end IT portal – www.pmsvanidhi.mohua.gov.in has been developed. It is mandatory to all street vendors to apply for scheme benefits through this portal. For ease of operations, there is facility of mobile applications as well. Further, the street vendors must either have a Certificate of Vending (CoV) or an Letter of Recommendation (LoR) to be issued by concerned ULBs after verification in order to complete their application online. Furthermore, Lending Institutions also scrutinize the applications received before sanctioning the loans.

ANNEXURE-I REFERRED TO IN REPLY TO PART (B) OF LOK SABHA UNSTARRED QUESTION NO. 623 TO BE ANSWERED ON FEBRUARY 06, 2025.

STATEMENT SHOWING DISTRICT-WISE NUMBER OF BENEFICIARIES IN TAMIL NADU UNDER PM SVANIDHI SCHEME.

S.No.	District Name	Total Number of Beneficiaries
1	Ariyalur	1,037
2	Chengalpattu	4,378
3	Chennai	1,00,429
4	Coimbatore	31,672
5	Cuddalore	9,790
6	Dharmapuri	2,675
7	Dindigul	9,350
8	Erode	11,781
9	Kallakurichi	1,311
10	Kanchipuram	14,753
11	Kanniyakumari	9,638
12	Karur	5,232
13	Krishnagiri	4,098
14	Madurai	18,393
15	Mayiladuthurai	2,236
16	Nagapattinam	2,810
17	Namakkal	7,655
18	Perambalur	966
19	Pudukkottai	3,509
20	Ramanathapuram	4,653
21	Ranipet	1,416
22	Salem	19,550
23	Sivaganga	4,529
24	Tenkasi	3,755
25	Thanjavur	9,680
26	The Nilgiris	4,682
27	Theni	9,707
28	Thiruvallur	6,635
29	Thiruvarur	3,588
30	Tiruchirappalli	18,372
31	Tirunelveli	10,207
32	Tirupathur	2,800
33	Tiruppur	16,399
34	Tiruvannamalai	5,583
35	Tuticorin	8,966
36	Vellore	13,365
37	Villupuram	6,159
38	Virudhunagar	7,647
	Total	3,99,406

(Data Source: PM SVANidhi Portal)

ANNEXURE-II REFERRED TO IN REPLY TO PART (C) OF LOK SABHA UNSTARRED QUESTION NO. 623 TO BE ANSWERED ON FEBRUARY 06, 2025.

STATEMENT SHOWING DISTRICT WISE 2ND AND 3RD LOANS DISBURSED IN TAMIL NADU UNDER PM SVANIDHI SCHEME.

S. No.	District Name	Loan Tranche -1		Loan Tranche -2		Loan Tranche -3	
		Loans Disbursed	Loans Repaid	Loans Disbursed	Loans Repaid	Loans Disbursed	Loans Repaid
1	Ariyalur	1,037	590	371	185	107	-
2	Chengalpattu	4,378	2,494	1,727	584	372	-
3	Chennai	1,00,429	53,578	33,457	10,083	5,959	5
4	Coimbatore	31,672	19,121	11,123	3,980	2,336	2
5	Cuddalore	9,790	6,469	4,176	1,245	805	1
6	Dharmapuri	2,675	1,397	606	241	101	-
7	Dindigul	9,350	6,055	3,680	1,508	731	4
8	Erode	11,781	6,546	3,917	1,346	730	-
9	Kallakurichi	1,311	908	441	123	64	2
10	Kanchipuram	14,753	6,825	3,896	1,117	727	2
11	Kanniyakumari	9,638	6,365	4,508	1,761	1,181	19
12	Karur	5,232	3,091	1,899	778	484	3
13	Krishnagiri	4,098	2,367	1,407	552	326	5
14	Madurai	18,393	12,673	9,017	3,608	2,233	3
15	Mayiladuthurai	2,236	1,239	756	227	144	-
16	Nagapattinam	2,810	2,166	1,381	638	487	-
17	Namakkal	7,655	4,226	2,314	629	328	-
18	Perambalur	966	566	219	101	43	1
19	Pudukkottai	3,509	2,113	1,377	578	344	2
20	Ramanathapuram	4,653	2,794	1,525	373	214	2
21	Ranipet	1,416	445	240	67	22	-
22	Salem	19,550	8,681	3,280	633	302	1
23	Sivaganga	4,529	2,597	1,631	476	290	1
24	Tenkasi	3,755	1,865	1,152	294	182	-
25	Thanjavur	9,680	5,745	2,934	937	528	5
26	The Nilgiris	4,682	2,794	1,853	701	409	2
27	Theni	9,707	5,971	4,258	1,810	1,163	2
28	Thiruvallur	6,635	4,749	2,265	672	378	-
29	Thiruvarur	3,588	2,437	1,322	618	332	2
30	Tiruchirappalli	18,372	11,163	7,534	2,546	1,692	1
31	Tirunelveli	10,207	6,332	3,952	1,274	798	-
32	Tirupathur	2,800	1,522	822	231	115	-
33	Tiruppur	16,399	8,943	4,400	1,156	556	-
34	Tiruvannamalai	5,583	3,591	2,153	850	398	1
35	Tuticorin	8,966	4,678	2,705	767	447	1
36	Vellore	13,365	6,931	3,979	984	551	3
37	Villupuram	6,159	3,669	2,462	706	471	17
38	Virudhunagar	7,647	4,373	2,454	984	605	4
	Total	3,99,406	2,28,069	1,37,193	45,363	26,955	91

(Data Source: PM SVANidhi Portal)