

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 1902
TO BE ANSWERED ON JULY 31, 2025**

BENEFICIARIES UNDER PM SVANIDHI IN TELANGANA

NO. 1902. SHRI ARVIND DHARMAPURI:

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

- (a) the total number of PM SVANidhi beneficiaries in Telangana who have availed the second and third tranches of working capital loans during 2024-25;**
- (b) whether the Government tracks the income trajectory of PM SVANidhi beneficiaries in Telangana beyond the repayment of the first tranche and if so, the details thereof; and**
- (c) whether the Government has collaborated with Telangana's Self Help Groups (SHGs) and Mahila Urban Co-operatives to facilitate easier loan uptake and digital literacy for women vendors and if so, the details thereof?**

ANSWER

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

(a) The total number of PM SVANidhi beneficiaries in Telangana who have availed second and third tranches of working capital loans during 2024-25 are 15,351 and 24,404 respectively.

(b) Income trajectory of PM SVANidhi beneficiaries is not monitored under the scheme. However, as per findings of scheme impact assessment study conducted by the Indian School of Business (ISB) in 2023 in select cities with sample size of around 5,000 beneficiaries, first tranche loans generated an average monthly return of ₹1,955 (₹23,460 annually), thereby providing a steady source of additional income and contributing to greater economic stability for street vendors.

(c) As reported by Govt. of Telangana, Community Resource Persons from Area Level Federations and City Level Federations, through Self Help Groups, are actively engaged in sensitizing and mobilizing street vendors to avail working capital loans under the scheme. They also play a key role in facilitation for digital onboarding and training on digital literacy during monthly camps for street vendors, including women, in collaboration with banks and digital payment aggregators.

Till now, 4.26 lakh street vendors have benefitted from the scheme in Telangana out of which 45.48% are women. Also, 3.16 lakh street vendors have been digitally onboarded, out of which 66% are women.
