

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 3180  
TO BE ANSWERED ON DECEMBER 18, 2025**

**ROLE OF STATE GOVERNMENTS AND ULBs IN PM SVANIDHI SCHEME**

**NO. 3180. SHRI SAPTAGIRI SANKAR ULAKA:**

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

- (a) the role of State Governments and Urban Local Bodies (ULBs) in identification of beneficiaries, verification of applications and facilitation of loan disbursement under the PM SVANidhi scheme;**
- (b) the total number of new beneficiaries registered under the restructured scheme since its launch;**
- (c) the number of beneficiaries who have successfully availed the second loan and the total number to whom UPI-linked RuPay Credit Cards have been issued or disbursed under the scheme;**
- (d) the details of the number of street vendors registered as beneficiaries under the scheme along with the total amount sanctioned and disbursed to all beneficiaries, State/UT-wise; and**
- (e) the details of the number of lending institutions including Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, NBFCs and MFIs functioning in Odisha, district-wise?**

**ANSWER**

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

- (a) Identification of street vendors is undertaken by Urban Local Bodies (ULBs) either through:**
  - i. surveys conducted under the provisions of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, or**
  - ii. verification after receipt of the Letter of Recommendation (LoR)-cum-Loan Application on the PM SVANidhi portal.**

**After successful verification, the street vendor is issued a Certificate of Vending (CoV), Identity Card, or Letter of Recommendation (LoR). Once the LoR is approved, the loan application is forwarded to the lending institutions for sanction and disbursement of loans to eligible street vendors. ULBs play a facilitative role by mobilising new street vendors, providing handholding support in filling loan applications, coordinating with banks to ensure timely sanction and disbursement of loans etc.**

**...2/-**

**The State/UT Governments regularly monitor and review the performance of ULBs and lending institutions under the scheme.**

**(b)As on 19<sup>th</sup> November, 2025, 79,396 new beneficiaries have been issued loans under the restructured scheme approved on 27<sup>th</sup> August, 2025.**

**(c)Since the inception of scheme till 19<sup>th</sup> November 2025, 24.69 lakh street vendors have availed the second loan under the scheme. No UPI-linked RuPay Credit Cards have been issued to street vendors under the scheme.**

**(d)A statement showing the total number of street vendor beneficiaries under the scheme along with the total amount sanctioned and disbursed to all beneficiaries, State/UT-wise is at Annexure – I.**

**(e)A statement showing the number of lending institutions including Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, NBFCs and MFIs functioning in Odisha, district-wise is at Annexure – II.**

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**ANNEXURE – I: REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 3180  
ANSWERED ON 18.12.2025**

**STATEMENT SHOWING THE NUMBER OF STREET VENDORS REGISTERED AS BENEFICIARIES  
UNDER THE SCHEME ALONG WITH THE TOTAL AMOUNT SANCTIONED AND DISBURSED TO  
ALL BENEFICIARIES, STATE/UT-WISE:**

**(AS ON 19.11.2025)**

<b>S. No.</b>	<b>State/UT Name</b>	<b>Number of Beneficiaries</b>	<b>Loan amount sanctioned (in ₹ Cr.)</b>	<b>Loan Amount disbursed (in ₹ Cr.)</b>
1	Andaman And Nicobar Islands	549	2.17	2.02
2	Andhra Pradesh	3,68,936	971.91	886.60
3	Arunachal Pradesh	4,814	13.64	12.93
4	Assam	1,22,319	292.60	279.56
5	Bihar	1,29,139	226.99	216.31
6	Chandigarh	5,025	14.97	14.67
7	Chhattisgarh	92,323	213.47	198.56
8	Delhi	1,92,784	334.94	311.46
9	Goa	1,619	5.50	5.19
10	Gujarat	4,83,668	1,129.23	1,091.79
11	Haryana	1,69,900	305.82	282.57
12	Himachal Pradesh	5,480	20.54	19.74
13	Jammu And Kashmir	17,315	50.83	48.18
14	Jharkhand	86,036	162.25	151.47
15	Karnataka	3,98,083	969.87	891.59
16	Kerala	1,20,526	244.35	228.99
17	Ladakh	464	1.63	1.51
18	Lakshadweep	-	-	-
19	Madhya Pradesh	8,96,441	2,274.11	2,166.95
20	Maharashtra	8,61,013	1,672.35	1,513.83
21	Manipur	9,843	20.71	20.10
22	Meghalaya	3,949	8.02	7.63
23	Mizoram	2,714	6.03	5.55
24	Nagaland	3,718	7.76	7.41
25	Odisha	65,580	178.80	167.77
26	Puducherry	3,551	9.90	8.95
27	Punjab	1,70,392	319.89	297.08
28	Rajasthan	1,94,172	352.35	336.33
29	Sikkim	1,258	2.61	2.35
30	Tamil Nadu	4,03,767	928.06	879.91
31	Telangana	4,29,519	1,298.68	1,267.38
32	The Dadra and Nagar Haveli & Daman and Diu	2,222	5.44	5.36
33	Tripura	5,701	13.49	12.93
34	Uttar Pradesh	13,97,386	2,995.20	2,876.42
35	Uttarakhand	28,700	73.63	70.68
36	West Bengal	2,10,334	334.61	305.71
	<b>Total</b>	<b>68,89,240</b>	<b>15,462.33</b>	<b>14,595.47</b>

**(Data Source: PM SVANidhi Portal)**

**ANNEXURE – II: REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 3180 ANSWERED ON 18.12.2025**

**STATEMENT SHOWING THE NUMBER OF LENDING INSTITUTIONS INCLUDING SCHEDULED COMMERCIAL BANKS, REGIONAL RURAL BANKS, SMALL FINANCE BANKS, COOPERATIVE BANKS, NBFCs AND MFIs FUNCTIONING IN ODISHA, DISTRICT-WISE (ONBOARDED ON PMS PORTAL):**

**(AS ON 19.11.2025)**

<b>S. No</b>	<b>District/Lending Institution Type</b>	<b>Number of Lending Institutions</b>
<b>1</b>	<b>ANUGUL</b>	<b>21</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>8</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>10</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>2</b>	<b>BALANGIR</b>	<b>22</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>7</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>2</b>
<b>3</b>	<b>BALESHWAR</b>	<b>25</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>2</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>9</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>4</b>	<b>BARGARH</b>	<b>23</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>8</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>2</b>
<b>5</b>	<b>BHADRAK</b>	<b>24</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>3</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>9</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>6</b>	<b>BOUDH</b>	<b>12</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>1</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>9</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>7</b>	<b>CUTTACK</b>	<b>34</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>2</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>15</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>3</b>
<b>vi</b>	<b>Urban Co-operative Banks</b>	<b>1</b>
<b>8</b>	<b>DEOGARH</b>	<b>15</b>

<b>S. No</b>	<b>District/Lending Institution Type</b>	<b>Number of Lending Institutions</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>2</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>9</b>	<b>DHENKANAL</b>	<b>21</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>7</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>10</b>	<b>GAJAPATI</b>	<b>17</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>4</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>10</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>11</b>	<b>GANJAM</b>	<b>24</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>8</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>2</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>2</b>
<b>12</b>	<b>JAGATSINGHAPUR</b>	<b>20</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>6</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>2</b>
<b>13</b>	<b>JAJAPUR</b>	<b>25</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>3</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>8</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>14</b>	<b>JHARSUGUDA</b>	<b>19</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>7</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>15</b>	<b>KALAHANDI</b>	<b>25</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>3</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>8</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>16</b>	<b>KANDHAMAL</b>	<b>17</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>4</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>17</b>	<b>KENDRAPARA</b>	<b>21</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>7</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>

<b>S. No</b>	<b>District/Lending Institution Type</b>	<b>Number of Lending Institutions</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>18</b>	<b>KENDUJHAR</b>	<b>22</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>7</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>2</b>
<b>19</b>	<b>KHORDHA</b>	<b>37</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>16</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>3</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>4</b>
<b>vi</b>	<b>State Co-operative Banks</b>	<b>1</b>
<b>20</b>	<b>KORAPUT</b>	<b>18</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>4</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>21</b>	<b>MALKANGIRI</b>	<b>14</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>3</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>9</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>22</b>	<b>MAYURBHANJ</b>	<b>22</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>7</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>2</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>23</b>	<b>NABARANGPUR</b>	<b>17</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>4</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>10</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>2</b>
<b>24</b>	<b>NAYAGARH</b>	<b>18</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>5</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>25</b>	<b>NUAPADA</b>	<b>15</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>3</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>10</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>26</b>	<b>PURI</b>	<b>23</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>7</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>

<b>S. No</b>	<b>District/Lending Institution Type</b>	<b>Number of Lending Institutions</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>2</b>
<b>27</b>	<b>RAYAGADA</b>	<b>19</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>5</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>11</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
<b>28</b>	<b>SAMBALPUR</b>	<b>24</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>8</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>v</b>	<b>Small Finance Banks (SFBs)</b>	<b>2</b>
<b>29</b>	<b>SONEPUR</b>	<b>16</b>
<b>i</b>	<b>Micro Finance Institutions (MFIs)</b>	<b>1</b>
<b>ii</b>	<b>Private Sector Banks</b>	<b>4</b>
<b>iii</b>	<b>Public Sector Banks</b>	<b>10</b>
<b>iv</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>30</b>	<b>SUNDARGARH</b>	<b>24</b>
<b>i</b>	<b>Private Sector Banks</b>	<b>10</b>
<b>ii</b>	<b>Public Sector Banks</b>	<b>12</b>
<b>iii</b>	<b>Regional Rural Banks</b>	<b>1</b>
<b>iv</b>	<b>Small Finance Banks (SFBs)</b>	<b>1</b>
	<b>Total</b>	<b>634</b>

**(Data Source: PM SVANidhi Portal)**