

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 113
TO BE ANSWERED ON JANUARY 29, 2026**

**STATUS OF APPLICATIONS UNDER PM SVANIDHI SCHEME IN
CHHATTISGARH**

NO.113. SHRI VIJAY BAGHEL:

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

- (a) the details of the applications received and approved of street vendors along with the amount of loan disbursed to them under the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme in Chhattisgarh, particularly in Durg Lok Sabha Constituency;**
- (b) whether the banks directly disburse the loan amount into the account of beneficiaries under the said scheme and if so, the details thereof;**
- (c) the steps taken by the Government to improve the financial condition and standards of living of a maximum number of street vendors; and**
- (d) the number of vending certificates or identity cards issued to street vendors by the Urban Local Bodies in Durg Lok Sabha Constituency during the last five years?**

ANSWER

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

- (a) As on 20th December 2025, in Chhattisgarh, 1,95,095 applications have been received and 1,47,738 loans amounting to ₹229 Cr have been disbursed to street vendors under the PM SVANidhi scheme. As per the information available on PM SVANidhi portal, in Durg Lok Sabha Constituency, 48,813 applications have been received and 39,245 loans amounting to ₹63.5 Cr have been disbursed to street vendors.**

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(b) Loan amount is disbursed by banks directly into the accounts of the beneficiaries. As on 20th December 2025, over 1.05 crore loans amounting to more than ₹16,000 Cr. Have been disbursed to 71.58 lakh beneficiaries across the country.

(c) Under the restructured PM SVANidhi scheme, the lending period under the scheme has been extended from December 2024 to March 2030, and the scheme benefits have been extended to census towns, urban agglomerations, peri-urban areas, etc. in a graded manner, thereby creating increased livelihood opportunities. The loan amounts for the first and second tranches have been enhanced to ₹15,000 and ₹25,000 respectively. In addition, UPI-linked RuPay Credit Cards have been introduced for street vendors who have successfully repaid the second tranche loan for meeting immediate financial/business needs.

‘SVANidhi se Samriddhi’ component under the PM SVANidhi Scheme, was launched on 04 January, 2021, to build social safety net for the beneficiaries’ families for improving their living conditions. It aims to link the beneficiaries’ families to existing eight welfare schemes of the Government of India, targeting their holistic development and socio- economic upliftment.

(d)As per information received from Government of Chhattisgarh, a total of 3,001 Certificate of Vending (CoV) were issued to street vendors by the Urban Local Bodies in the Durg Lok Sabha Constituency during the last five years.
