

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA**

**UNSTARRED QUESTION NO.3241
TO BE ANSWERED ON MARCH 12, 2026**

EXPANSION OF PM SVANIDHI SCHEME

**NO. 3241. SHRI BALABHADRA MAJHI:
SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:
SHRI CHAVAN RAVINDRA VASANTRAO:
SMT. KRITI DEVI DEBBARMAN:
DR. RAJESH MISHRA:
DR. K SUDHAKAR:
SHRI SUDHEER GUPTA:
SHRI BHOJRAJ NAG:
SHRI TEJASVI SURYA:
SHRI ANOOP PRADHAN VALMIKI:
SHRI VISHWESHWAR HEGDE KAGERI:
SHRI YOGENDER CHANDOLIA:
SHRI ALOK SHARMA:
SHRI BHARTRUHARI MAHTAB:
SHRI KHAGEN MURMU:
SHRI CHINTAMANI MAHARAJ:
SHRI SATISH KUMAR GAUTAM:
DR. SANJAY JAISWAL:
SHRI DAMODAR AGRAWAL:
DR. HEMANT VISHNU SAVARA:
SHRI KAUSHALENDRA KUMAR:**

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

- (a) whether the Government has approved any revised or extended version of the PM SVANidhi scheme, if so, the details thereof and the manner in which it differs from the existing scheme, particularly with reference to Odisha including Nabarangpur Lok Sabha Constituency and Palghar district in Maharashtra;**
- (b) the targeted or expected number of beneficiaries under such revised/extended provisions in Odisha, specifically in Nabarangpur Lok Sabha Constituency;**
- (c) whether the Government proposes to provide credit card-based financial access or similar digital lending instruments to beneficiaries under PM SVANidhi, if so, the details thereof and the status of implementation in Odisha including Nabarangpur Lok Sabha Constituency;**
- (d) the number of beneficiaries who have availed the first, second and third loan tranches under the scheme, State-wise, particularly for Odisha including Nabarangpur Lok Sabha Constituency;**

- (e) the total number of beneficiaries in Karnataka and Madhya Pradesh, district and year-wise, particularly for Bengaluru Urban and Bengaluru South Lok Sabha Constituencies; and
- (f) the details of the status of implementation of the PM SVANidhi Scheme in Sidhi Lok Sabha Constituency, Madhya Pradesh?

ANSWER

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

(a) to (c): Yes. The Government has approved the restructured Pradhan Mantri Street Vendors' AtmaNirbhar Nidhi (PM SVANidhi) Scheme, extending the lending period under the scheme up to 31st March 2030. In the restructured scheme the loan amounts for first tranche and second tranche have been enhanced to, up to Rs 15,000 and up to Rs 25,000, respectively. The restructured scheme now provides for cashback on wholesale purchases in addition to cashback on retail digital transactions. Coverage of the scheme has been expanded beyond statutory towns to include census towns, peri-urban areas, etc. in a graded manner. It is a demand driven scheme, wherein only those vendors who seek working capital support voluntarily apply for loans. Additionally, UPI-linked RuPay Credit Card has been introduced for beneficiaries who have repaid the second loan tranche. The UPI-linked RuPay Credit Card was launched on 23rd January 2026, and so far 24,927 applications have been received across the country including 647 applications in State of Odisha. However, no applications have been received in Nabarangpur Lok Sabha Constituency. Further details on UPI-linked RuPay Credit Card are available on the PM SVANidhi Portal (<https://www.pmsvanidhi.mohua.gov.in>).

(d): Since the inception of PM SVANidhi scheme till 1st March 2026, 1,023 beneficiaries have availed first loan tranche, 374 beneficiaries have availed second loan tranche and 120 beneficiaries have availed third loan tranche in Nabarangpur Lok Sabha Constituency, Odisha. The tranche and State-wise details of beneficiaries including the State of Odisha, are provided at Annexure- I.

(e): Since the inception of PM SVANidhi scheme till 1st March 2026, total number of scheme beneficiaries in Karnataka and Madhya Pradesh are 4.14 lakh and 9.70 lakh respectively. Furthermore, number of beneficiaries in Bengaluru Urban and Bengaluru South Lok Sabha Constituency are 373 and 1,37,977 respectively. The District and Year wise details of beneficiaries under the scheme in Karnataka and Madhya Pradesh are provided at Annexure – II.

(f): Since the inception of PM SVANidhi scheme till 1st March 2026, 25,708 loans amounting to ₹44.05 Cr. have been disbursed to 15,547 beneficiaries in Sidhi Lok Sabha Constituency, Madhya Pradesh.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 3241 TO BE ANSWERED ON 12TH MARCH, 2026

THE STATE AND TRANCHE-WISE DETAILS OF BENEFICIARIES UNDER PM SVANIDHI SCHEME

(As on 01.03.2026)

S. No.	Name of State/UT	No. of 1 st tranche loan beneficiaries	No. of 2 nd tranche loan beneficiaries	No. of 3 rd tranche loan beneficiaries
1	Andaman & Nicobar Islands	554	377	187
2	Andhra Pradesh	4,20,576	1,73,311	46,914
3	Arunachal Pradesh	5,129	2,523	1,016
4	Assam	1,29,726	55,941	16,830
5	Bihar	1,48,552	37,821	7,256
6	Chandigarh	5,025	2,759	1,029
7	Chhattisgarh	1,07,216	38,849	10,060
8	Delhi	1,95,543	51,159	10,392
9	Goa	1,749	909	451
10	Gujarat	5,03,921	2,07,539	66,358
11	Haryana	1,82,766	51,443	10,330
12	Himachal Pradesh	5,548	3,407	1,823
13	Jammu & Kashmir	17,632	7,976	3,382
14	Jharkhand	92,932	28,158	5,814
15	Karnataka	4,14,605	1,73,191	52,010
16	Kerala	1,24,035	56,418	9,438
17	Ladakh	466	267	133
18	Madhya Pradesh	9,70,924	4,30,187	1,31,777
19	Maharashtra	9,16,571	2,95,819	64,589
20	Manipur	9,964	3,615	1,019
21	Meghalaya	4,196	1,511	392
22	Mizoram	2,859	1,123	314
23	Nagaland	4,274	1,366	432
24	Odisha	70,304	33,746	10,289
25	Puducherry	3,645	1,896	540
26	Punjab	1,83,461	55,232	10,759
27	Rajasthan	2,15,769	62,735	9,652
28	Sikkim	1,492	671	96
29	Tamil Nadu	4,17,931	1,80,343	45,331
30	Telangana	4,44,842	2,35,543	88,067
31	Dadra & Nagar Haveli and Daman & Diu	2,245	1,067	289
32	Tripura	6,035	2,313	762
33	Uttar Pradesh	14,83,709	5,70,586	1,07,293
34	Uttarakhand	30,285	13,847	4,512
35	West Bengal	2,56,906	69,667	4,548
	Total	73,81,387	28,53,315	7,24,084

(Data Source: PM SVANidhi Portal)

ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 3241 TO BE ANSWERED ON 12TH MARCH, 2026

THE DISTRICT AND YEAR-WISE NUMBER OF BENEFICIARIES IN STATE OF KARNATAKA UNDER PM SVANIDHI SCHEME

(As on 01.03.2026)

S. No.	Name of District	FY 20-21	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26 (till 1 st Mar'26)	Total
1	Bagalkote	3,765	778	509	3,705	615	522	9,894
2	Ballari	7,818	1,624	1,787	6,114	1,090	952	19,385
3	Belagavi	6,212	2,387	2,174	10,266	1,407	544	22,990
4	Bengaluru Rural	2,117	840	322	603	61	74	4,017
5	Bengaluru Urban	12,914	14,306	6,771	94,519	7,805	3,481	1,39,796
6	Bidar	1,791	553	121	3,920	541	256	7,182
7	Chamarajanagara	1,404	298	316	985	254	336	3,593
8	Chikkaballapura	1,742	256	140	1,745	380	376	4,639
9	Chikkamagaluru	1,296	273	278	1,661	193	84	3,785
10	Chitradurga	2,167	322	584	1,704	250	377	5,404
11	Dakshina Kannada	4,579	312	410	6,694	773	545	13,313
12	Davangere	3,785	779	1,175	7,101	1,503	1,667	16,010
13	Dharwad	5,554	507	1,406	9,954	3,178	1,481	22,080
14	Gadag	2,720	323	209	2,133	891	526	6,802
15	Hassan	1,579	613	345	2,396	254	152	5,339
16	Haveri	1,872	564	231	2,271	556	382	5,876
17	Kalaburagi	5,760	658	721	5,189	737	543	13,608
18	Kodagu	520	53	113	717	148	83	1,634
19	Kolar	2,619	776	174	2,730	802	528	7,629
20	Koppal	2,346	258	483	1,869	361	643	5,960
21	Mandya	1,995	282	234	1,909	172	279	4,871
22	Mysuru	8,292	3,031	1,058	10,410	1,206	696	24,693
23	Raichur	5,471	766	735	1,793	202	1,653	10,620
24	Ramanagara	1,285	1,017	372	1,386	601	651	5,312
25	Shivamogga	3,555	615	1,236	4,541	419	258	10,624
26	Tumakuru	5,114	402	677	3,943	1,039	450	11,625
27	Udupi	1,490	182	2,225	642	317	374	5,230
28	Uttara Kannada	2,906	141	147	2,322	450	182	6,148
29	Vijayapura	3,631	390	1,887	3,668	1,049	456	11,081
30	Yadgir	1,649	375	304	1,916	560	661	5,465
Total		1,07,948	33,681	27,144	1,98,806	27,814	19,212	4,14,605

(Data Source: PM SVANidhi Portal)

**THE DISTRICT AND YEAR-WISE NUMBER OF BENEFICIARIES IN STATE OF MADHYA PRADESH
UNDER PM SVANIDHI SCHEME**

(As on 01.03.2026)

S. No.	Name of District	FY 20-21	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26 (till 1 st Mar'26)	Total
1	Agar Malwa	1,864	1,067	726	2,221	1,629	1,138	8,645
2	Alirajpur	1,039	308	228	193	29	135	1,932
3	Anuppur	2,287	1,904	465	2,312	353	769	8,090
4	Ashoknagar	2,782	2,520	878	2,189	928	1,335	10,632
5	Badwani	0	329	170	798	252	203	1,752
6	Balaghat	3,446	1,402	568	3,004	848	2,282	11,550
7	Barwani	2,491	751	591	3,863	684	1,144	9,524
8	Betul	3,943	1,703	976	7,576	2,205	3,411	19,814
9	Bhind	4,727	5,705	954	4,394	286	1,841	17,907
10	Bhopal	26,745	9,339	2,535	39,858	3,584	2,433	84,494
11	Burhanpur	5,235	2,520	1,255	2,751	1,318	1,891	14,970
12	Chhatarpur	8,247	3,257	1,300	3,999	912	1,317	19,032
13	Chhindwara	8,641	4,453	2,298	7,882	1,918	2,321	27,513
14	Damoh	4,689	2,262	298	1,373	294	467	9,383
15	Datia	3,071	752	262	789	146	716	5,736
16	Dewas	6,822	5,338	1,755	7,903	1,948	1,750	25,516
17	Dhar	7,637	2,244	1,940	3,512	678	1,095	17,106
18	Dindori	889	119	113	436	158	216	1,931
19	Guna	7,711	2,284	578	1,649	409	812	13,443
20	Gwalior	13,911	19,558	1,916	15,123	3,483	2,039	56,030
21	Harda	1,618	832	913	2,807	1,044	646	7,860
22	Hoshangabad	4,767	2,906	1,055	3,681	747	963	14,119
23	Indore	39,041	18,123	2,514	40,272	8,800	14,971	1,23,721
24	Jabalpur	24,365	7,867	3,153	18,214	3,550	5,120	62,269
25	Jhabua	1,810	662	315	568	136	588	4,079
26	Katni	5,293	747	1,131	2,441	193	803	10,608
27	Khandwa (East Nimar)	4,864	1,767	740	4,857	1,655	1,997	15,880
28	Khargone (West Nimar)	5,912	1,749	1,503	2,127	440	1,248	12,979
29	Mandla	1,711	727	226	1,497	325	660	5,146
30	Mandsaur	2,948	3,797	1,662	5,675	1,778	1,636	17,496
31	Morena	8,736	3,386	719	3,156	463	491	16,951
32	Narsinghpur	4,288	2,619	1,705	4,033	768	497	13,910
33	Neemuch	3,392	2,438	2,301	2,084	1,128	2,009	13,352
34	Niwari	1,590	383	456	486	104	181	3,200
35	Panna	2,423	468	1,009	970	207	250	5,327
36	Raisen	5,476	2,768	1,559	5,151	928	2,532	18,414
37	Rajgarh	4,190	2,188	803	7,164	659	862	15,866
38	Ratlam	4,841	4,342	3,385	5,462	1,796	2,950	22,776
39	Rewa	6,052	3,077	1,701	7,250	623	672	19,375
40	Sagar	12,036	4,454	2,981	8,008	1,692	2,211	31,382
41	Satna	7,105	2,969	1,996	9,048	886	953	22,957
42	Sehore	3,682	1,535	849	4,542	1,147	1,638	13,393
43	Seoni	2,178	2,801	962	1,985	254	855	9,035
44	Shahdol	3,739	522	246	2,582	553	1,046	8,688
45	Shajapur	1,719	815	205	4,389	594	1,137	8,859
46	Sheopur	2,150	607	284	1,388	399	664	5,492
47	Shivpuri	5,506	1,924	1,149	2,506	377	1,637	13,099
48	Sidhi	1,152	849	390	937	52	166	3,546

S. No.	Name of District	FY 20-21	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26 (till 1st Mar'26)	Total
49	Singrauli	3,755	1,720	591	3,164	395	1,085	10,710
50	Tikamgarh	4,786	1,490	945	1,625	421	1,253	10,520
51	Ujjain	9,132	4,298	3,158	24,667	2,722	1,806	45,783
52	Umaria	1,068	1,172	297	1,257	353	376	4,523
53	Vidisha	6,025	2,718	1,455	2,512	997	902	14,609
Total		3,13,527	1,56,535	62,164	2,98,330	58,248	82,120	9,70,924

(Data Source: PM SVANidhi Portal)