

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 4448  
TO BE ANSWERED ON MARCH 19, 2026**

**PM SVANIDHI SCHEME IN DAKSHINA KANNADA**

**NO. 4448. SHRI CAPTAIN BRIJESH CHOWTA:**

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

- (a) the number of beneficiaries sanctioned and disbursed loans under the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme in Karnataka during the last five years, with specific details for Dakshina Kannada district;**
- (b) the total amount of credit extended to street vendors in Dakshina Kannada district, tranche-wise along with the number of vendors who have availed second and third loans under the said scheme;**
- (c) whether any survey or study has been conducted by the Government to assess the effectiveness of the PM SVANidhi scheme in improving the income and livelihood of street vendors in Dakshina Kannada; and**
- (d) if so, the details of the findings thereof, particularly regarding the use of digital payments and the coverage of beneficiaries under related social security schemes?**

**ANSWER**

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

**(a): During last 5 years (2020-21 to 2024-25), under PM SVANidhi scheme, 5,73,033 loans had been sanctioned and 5,65,130 loans had been disbursed to 3,95,683 street vendor beneficiaries in the state of Karnataka.**

**In Dakshina Kannada district, during last 5 years, 19,467 loans had been sanctioned and 19,228 loans had been disbursed to 12,768 street vendor beneficiaries.**

**(b): Since the inception of PM SVANidhi scheme till 1st March 2026, the total amount of loans disbursed tranche-wise along with beneficiaries in Dakshina Kannada district is provided in Annexure - I.**

**(c) & (d): Yes. Impact assessment studies of the PM SVANidhi scheme had been undertaken by Indian School of Business (ISB), Hyderabad in 2023 & 2025. The 2023 study was conducted in 100 Urban Local Bodies (ULBs) across the country covering more than 5,000 beneficiaries and it found that PM SVANidhi was the first loan from a bank for 95% of the**

**beneficiaries and the loan was utilized for expanding their business. The 2025 study was conducted in 99 Urban Local Bodies (ULBs) across the country covering more than 5,000 beneficiaries (with around 60% of the respondents being part of the 2023 study sample) and it found that the average annualized business income among SVANidhi borrowers grew by around 20 percent, between 2023 and 2025. Around 30 percent of borrowers across all cycles reported holding loans other than PM SVANidhi loans which underscores the scheme's role in building credit histories for vendors who previously had little or no access to formal credit. Further the study also found that between 2023 and 2025, the adoption of digital payments among street vendors rose from 45 percent to 83 percent. The study also found the scheme's impact extends well beyond business recovery. By easing credit constraints and stabilizing household cash flows, the scheme has enabled vendor families to improve living conditions, strengthen food security, enhance access to health-care, and support children's education.**

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**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 4448 TO BE ANSWERED ON 19<sup>TH</sup> MARCH, 2026**

**THE AMOUNT OF LOANS DISBURSED TRANCHE-WISE ALONG WITH NUMBER OF BENEFICIARIES IN DAKSHINA KANNADA DISTRICT UNDER PM SVANIDHI SCHEME**

**(As on 01.03.2026)**

<b>Loan Tranche</b>	<b>No. of Beneficiaries</b>	<b>Amount of Loans Disbursed (in ₹ Cr.)</b>
<b>Loan Tranche - 1</b>	<b>13,314</b>	<b>13.56</b>
<b>Loan Tranche - 2</b>	<b>6,483</b>	<b>13.69</b>
<b>Loan Tranche - 3</b>	<b>2,250</b>	<b>11.23</b>

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