

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.4592
TO BE ANSWERED ON MARCH 19, 2026**

INCREMENTAL WORKING CAPITAL LOANS

NO. 4592. SHRI HARISH CHANDRA MEENA:

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

- (a) whether it is a fact that street vendors are being provided with incremental working capital loans under the Pradhan Mantri Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) scheme;**
- (b) if so, the number of applications received, rejected and lying pending so far along with the loans sanctioned and disbursed so far in the urban local bodies under Tonk–Sawai Madhopur Lok Sabha Constituency, year-wise;**
- (c) the details of the beneficiaries in Rajasthan under the said scheme, district and category- wise (women, SC/ST/OBC, divyangjan and minority community-wise); and**
- (d) whether the Government has taken any specific action or issued any specific instructions to strengthen coordination with urban local bodies/banks, expedite registration, loan disbursement and digital payment training and prevent fake/duplicate applications for effective implementation of the said scheme and if so, the details thereof?**

ANSWER

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

(a): Yes. Under the Pradhan Mantri Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) scheme, street vendors are provided collateral-free working capital loans in incremental tranches to support and expand their business activities. An eligible street vendor can avail a first tranche of up to ₹15,000, followed by a second tranche of up to ₹25,000 upon timely repayment of the first loan, and subsequently a third tranche of up to ₹50,000 after successful repayment of the second loan.

(b): Since the inception of PM SVANidhi scheme till 1st March 2026, 13415 loan applications had been received, a total of 10541 loans had been sanctioned and 10350 loans had been disbursed in the urban local bodies under Tonk-Sawai Madhopur Lok Sabha Constituency. Moreover, about 2,100 and 190 loan applications are at sanctions and disbursements stage respectively. The year-wise number of applications received, loans sanctioned and disbursed under Tonk-Sawai Madhopur Lok Sabha Constituency are provided in Annexure –I.

(c): Since the inception of PM SVANidhi scheme till 1st March 2026, the district and category-wise details of the beneficiaries in State of Rajasthan is provided in Annexure – II.

(d): After the approval of the restructured PM SVANidhi scheme on 27th August 2025, Lok Kalyan Melas were organized in ULBs from 17th September 2025 to 15th October 2025. These Melas promoted the new features of the schemes and supported vendor mobilization, loan application submission, faster loan disbursement, and digital onboarding of beneficiaries. A special campaign across all States and Union Territories was also undertaken from 3rd November 2025 to 2nd December 2025 for clearing pendency at both the bank and Urban Local Body (ULB) levels.

Urban Local Bodies (ULBs), in collaboration with Digital Payment Aggregators (DPAs), also conduct regular digital literacy camps. To enhance digital onboarding and promote the adoption of cashless payments among street vendors, beneficiaries are provided cashback incentives.

Under the scheme, street vendors are required to register and authenticate identity using Aadhaar-based e-KYC (in all States/UTs except Assam and Meghalaya). Since the Aadhaar number is unique to each individual, the system automatically flags and rejects any attempt to submit multiple applications.

MoHUA along with Department of Financial Services (DFS) conducts regular review meetings with States/UTs/ULBs/Lending Institutions (LIs) to assess the ground level performance and address the issue, if any.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 4592 TO BE ANSWERED ON 19TH MARCH, 2026

THE YEAR-WISE NUMBER OF APPLICATIONS RECEIVED, LOANS SANCTIONED AND DISBURSED IN THE URBAN LOCAL BODIES UNDER TONK-SAWAI MADHOPUR LOK SABHA CONSTITUENCY UNDER PM SVANIDHI SCHEME

(As on 01.03.2026)

Year	No. Applications Received	No. Loans Sanctioned	No. Loans Disbursed
FY 20-21	4,059	2,197	2,015
FY 21-22	503	407	567
FY 22- 23	1,358	535	229
FY 23-24	2,313	4,271	4,545
FY 24-25	1,457	1,337	1,373
FY 25-26 (till 1st Mar'26)	3,725	1,794	1,621
Total	13,415	10,541	10,350

(Data Source: PM SVANidhi Portal)

**ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION
NO. 4592 TO BE ANSWERED ON 19TH MARCH, 2026**

**THE DISTRICT AND CATEGORY-WISE NUMBER OF THE BENEFICIARIES IN
RAJASTHAN UNDER PM SVANIDHI SCHEME**

(As on 01.03.2026)

Name of District	Total No. of Beneficiaries	SC	ST	OBC	Minority	Women	Divyangjan
Ajmer	14,036	4,547	284	6,392	543	5,127	120
Alwar	7,425	2,333	204	3,495	100	3,363	49
Banswara	10,848	3,006	782	4,349	672	4,226	40
Baran	2,535	719	80	1,378	148	600	13
Barmer	3,178	887	196	1,722	70	1,004	17
Bharatpur	5,169	2,098	30	2,328	113	1,192	29
Bhilwara	7,185	1,521	178	4,010	301	2,579	30
Bikaner	2,184	713	11	975	67	681	9
Bundi	2,671	631	80	1,589	124	695	13
Chittorgarh	3,444	573	128	1,893	196	1,120	284
Churu	5,891	1,706	24	2,880	571	1,950	43
Dausa	2,983	766	220	1,542	92	969	21
Dholpur	2,845	817	19	1,243	323	972	25
Dungarpur	1,257	167	388	425	71	589	5
Sri Ganganagar	7,884	3,762	172	2,541	268	3,241	42
Hanumangarh	6,562	2,016	148	3,082	282	2,541	46
Jaipur	43,092	7,464	3,103	15,556	2,729	15,104	530
Jaisalmer	1,711	363	159	910	78	512	12
Jalore	1,337	345	65	829	36	424	11
Jhalawar	3,317	917	116	1,641	243	955	57
Jhunjhunu	4,530	1,289	47	2,353	418	1,181	47
Jodhpur	14,004	2,885	528	7,059	856	5,546	48
Karauli	2,360	613	103	1,062	235	545	16
Kota	18,408	4,973	736	8,051	947	6,861	150
Nagaur	6,776	1,963	30	3,559	816	2,658	42
Pali	6,286	1,952	334	3,423	244	2,601	52
Pratapgarh	848	218	31	414	63	239	5
Rajsamand	2,315	521	80	1,228	68	1,047	7
Sawai Madhopur	4,534	1,088	599	1,995	443	1,053	28
Sikar	5,788	1,484	164	2,665	780	1,737	41
Sirohi	2,921	821	384	1,154	132	1,157	19
Tonk	3,552	855	73	1,890	357	999	35
Udaipur	7,893	1,448	649	3,673	567	3,622	11
Total	2,15,769	55,461	10,145	97,306	12,953	77,090	1,897

(Data Source: PM SVANidhi Portal)