

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 6337
TO BE ANSWERED ON APRIL 02, 2026
IMPLEMENTATION OF PM SVANIDHI SCHEME**

NO. 6337. SHRI VISHNU DATT SHARMA:

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

- (a) whether the Government is implementing the PM Street Vendor's AtmaNirbhar Nidhi (PM-SVANidhi) scheme nationwide to provide working-capital loans, financial inclusion and livelihood support to street vendors and urban micro-entrepreneurs;**
- (b) whether the street vendors in the districts of Katni, Panna and the town of Khajuraho in Khajuraho Lok Sabha Constituency have been covered under the said scheme and if so, the details thereof along with the number of beneficiaries who have received loans during the last three years;**
- (c) whether any comprehensive identification and registration of all eligible street vendors in these districts has been undertaken so that no entitled beneficiary remains excluded and if so, the details thereof;**
- (d) whether any gaps in identification or coverage persist and if so, the reasons therefor along with the corrective measures taken thereon; and**
- (e) the steps proposed to be taken to ensure complete coverage, awareness, digital payment enablement and credit access for vendors in these towns?**

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

(a): Yes, Ministry of Housing and Urban Affairs is implementing PM SVANidhi Scheme since 1st June, 2020 with the objective of facilitating collateral free working capital loan, financial inclusion and livelihood support to street vendors.

(b): Yes, since the inception of PM SVANidhi scheme till 1st March 2026, details of loans disbursed to street vendor beneficiaries in districts of Katni, Panna and the town of Khajuraho in Khajuraho Lok Sabha Constituency under the scheme during last three years (FY 2022-23, 2023-24 and 2024-25) are as follows:

...2/-

Name of District/ ULB	No. of Beneficiaries	Total Loans Disbursed	Amount of Loans Disbursed (₹ in Cr.)
Katni District	3,768	8,934	17.09
Panna District	2,185	4,937	9.74
Khajuraho Town Panchayat	454	1,131	2.34

(c) & (d): The identification of street vendors is carried out by States/UTs through surveys conducted under the provisions of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. The responsibility for conducting surveys, issuing Certificates of Vending etc. rests with the respective Urban Local Bodies and State/UT Governments. The PM SVANidhi is a demand driven scheme, wherein eligible street vendors who seek working capital support apply for loans on the PM SVANidhi portal or PM SVANidhi mobile app. Since the inception of PM SVANidhi scheme till 1st March 2026, applications received and the number street vendors who have availed loans under the scheme in districts of Katni, Panna and the town of Khajuraho are as follows:

Name of District/ ULB	Total loan Applications Received	No. of Beneficiaries
Katni District	11,305	10,606
Panna District	6,021	5,331
Khajuraho Town Panchayat	1,481	1,343

(e): To ensure effective implementation of the scheme, the Ministry has undertaken following steps:

To spread the awareness of PM SVANidhi Scheme across the country, M/o. Housing & Urban Affairs (MoHUA) has undertaken several initiatives, including periodic awareness campaigns through radio jingles, television, social media and newspaper advertisements. States and Union Territories are also regularly provided with Information, Education and Communication (IEC) materials in local languages to facilitate outreach and dissemination of scheme benefits among street vendors. Further, following the restructuring of the scheme, SMS messages were sent to around 69 lakh beneficiaries across the country including districts of Katni, Panna and the town of Khajuraho, to inform them about the new features and benefits introduced under the scheme.

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 scheme 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.

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 issues, if any.
