

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 3189
TO BE ANSWERED ON AUGUST 06, 2026**

**LOAN APPLICATIONS UNDER DEENDAYAL JAN AAJEEVIKA YOJANA -
SHEHARI**

NO. 3189 SHRI G LAKSHMINARAYANA:

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

- (a) the details of the enterprise loan applications sponsored by Urban Local Bodies (ULBs) under Deendayal Jan Aajeevika Yojana – Shehari (DJAY-S) indicating the number of applications sanctioned, rejected, pending appraisal and remaining undisbursed after approval since its inception, year and State/UT wise and district-wise for Andhra Pradesh;**
- (b) the details of the loan amount applied for, sanctioned and remaining undisbursed under DJAY-S since inception, year and State/UT wise and district-wise for Andhra Pradesh; and**
- (c) the details of the beneficiaries belonging to the Six Vulnerable Occupational Groups (VOGs), along with the measures taken in coordination with the State Level Bankers' Committee (SLBC) to improve credit flow, reduce pendency and address bank-level bottlenecks in Andhra Pradesh, district-wise?**

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

(a): Deendayal Jan Aajeevika Yojana - Shehari (DJAY-S) was a pilot initiative implemented in 25 select cities of 13 States from 1st October, 2024 with the aim to focus on 6 Vulnerable Occupational Groups (VOGs) namely Gig workers, Transportation workers, Construction workers, Waste workers, Care workers and Domestic workers amongst other components. In Andhra Pradesh, Vijayawada & Vishakhapatnam were

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identified as pilot cities. Loan applications were invited in the pilot phase in order to ascertain demand from the field. A total of 5,424 loan applications were received from 25 cities. Pilot loan disbursements started from 11th July, 2025. The pilot ended on 31.12.2025. As per the record, State-wise details of loans under Deendayal Jan Aajeevika Yojana - Shehari (DJAY-S) is at Annexure-I.

(b): State-wise details of loan during pilot, including Andhra Pradesh, under DJAY-S are at Annexure-II.

(c): Details of beneficiaries belonging to the Six Vulnerable Occupational Groups in Andhra Pradesh are at Annexure-III.

The State Level Bankers' Committee (SLBC) meetings were conducted and coordinated by the respective State Missions. As it was a pilot testing phase, the pilot ended on 31st December, 2025.

**ANNEXURE-I REFERRED TO PART (A) OF LOK SABHA QUESTION NO.
3189 DUE FOR ANSWER ON 06.08.2026 REGARDING 'LOAN
APPLICATIONS UNDER DEENDAYAL JAN AAJEEVIKA YOJANA -
SHEHARI'**

STATE WISE DETAILS OF LOANS IN PILOT CITIES UNDER DJAY-S

Name of State	No of sanctioned loan application	No of disbursed loan application	No. of rejected loans application
Andhra Pradesh	20	12	32
Assam	41	29	64
Bihar	6	2	4
Gujarat	136	96	47
Himachal Pradesh	4	2	-
Kerala	27	23	4
Madhya Pradesh	123	77	138
Mizoram	0	0	-
Odisha	101	52	66
Tamil Nadu	149	100	77
Tripura	14	12	4
Uttar Pradesh	85	49	35
West Bengal	91	59	30
Total	797	513	501

LOAN DETAILS IN RESPECT OF CITIES OF ANDHRA PRADESH

Pilot City/ ULB	No of sanctioned loan application	No of disbursed loan application	No. of rejected loans application
Vijayawada	20	12	2
Visakhapatnam	0	0	29
Total	20	12	31

**ANNEXURE-II REFERRED TO PART (B) OF LOK SABHA QUESTION NO.
3189 DUE FOR ANSWER ON 06.08.2026 REGARDING 'LOAN
APPLICATIONS UNDER DEENDAYAL JAN AAJEEVIKA YOJANA -
SHEHARI'**

**STATE WISE DETAILS OF AMOUNT OF LOAN IN PILOT CITIES UNDER
DJAY-S**

State	Loan Amount applied for (Rs. in Lakhs)	Sanctioned Amount (Rs. in Lakhs)	Disbursed Amount (Rs. in Lakhs)
Andhra Pradesh	313.49	7.6	1.8
Assam	884.44	27.44	18.09
Bihar	101.83	8.06	3.50
Gujarat	1106.64	185.05	131.72
Himachal Pradesh	43.5	10	5.90
Kerala	315.66	60.49	47.28
Madhya Pradesh	1583.17	149.76	84.1
Mizoram	149.30	-	-
Odisha	789.22	72.44	31.65
Tamil Nadu	392.65	93.14	61.79
Tripura	68.45	9.30	7.85
Uttar Pradesh	883.19	87.31	36.78
West Bengal	737.39	90.41	51.65
Total	7368.93	801	482.1

LOAN AMOUNT DETAILS IN RESPECT OF CITIES OF ANDHRA PRADESH

Pilot City/ ULB	Loan Amount applied (Rs. in Lakhs)	Sanctioned Amount (Rs. in lakh)	Disbursed Amount (Rs. in Lakh)
Vijayawada	153.74	7.60	1.80
Visakhapatnam	159.75	-	-
Total	313.49	7.60	1.80

**ANNEXURE-III REFERRED TO PART (C) OF LOK SABHA QUESTION NO. 3189 DUE FOR ANSWER ON 06.08.2026
REGARDING 'LOAN APPLICATIONS UNDER DEENDAYAL JAN AAJEEVIKA YOJANA - SHEHARI'**

DETAILS OF VOGs BENEFICIARIES IN ANDHRA PRADESH

Pilot City/ ULB	Care Workers	Construction Workers	Domestic Workers	Gig Workers	Transport Workers	Waste Managers	Total
Vijayawada	3	67	16	11	113	1	211
Visakhapatnam	6	81	18	17	95	0	217
Total	9	148	34	28	208	1	428