

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 695
TO BE ANSWERED ON JULY 23, 2026**

LOANS SANCTIONED AND DISBURSED UNDER PM-SVANIDHI SCHEME

NO. 695 SHRI TANGELLA UDAY SRINIVAS:

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

- (a) the number of street vendor loans sanctioned and disbursed under PM SVANidhi scheme during the last five years along with the amount disbursed and the repayment rate, year and State/UT-wise;**
- (b) the number of vendors who have availed the second and third tranches of credit indicating improved creditworthiness, State-wise;**
- (c) whether any assessment of the impact on income enhancement and digital payment adoption among street vendors has been conducted under the scheme and if so, the findings thereof; and**
- (d) the steps taken to expand PM SVANidhi coverage to coastal market towns and fishing harbours in Andhra Pradesh including Kakinada where a significant share of informal street vendors operate?**

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

(a) Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme was launched on 1st June, 2020 with the objective of facilitating collateral free working capital term loans to street vendors. As on 12th July, 2026 the scheme has successfully disbursed 1.15 crore loans, amounting to ₹18475.06 Crore, to 76.95 lakh street vendors. State wise information under the scheme during last 5 year is provided in Annexure – I. Repayment rate varies according to the term of the loan. The PM SVANidhi loan repayment schedule provides for three tranches in 12 months, 18 months, and in 24 months respectively through monthly instalments.

(b) State-wise number of vendors who have availed the second and third tranches of credit under the scheme is provided in Annexure – II.

(c) Yes. Impact assessment studies of the PM SVANidhi scheme had been undertaken by Indian School of Business (ISB), Hyderabad in 2023 & 2025. The 2025 study was conducted 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. Further the study also found that between 2023 and 2025, the adoption of digital payments among street vendors rose considerably.

(d) The PM SVANidhi Scheme was initially implemented in statutory urban areas. The eligibility was also extended to street vendors from surrounding peri-urban areas who vend within the geographical limits of Urban Local Bodies (ULBs). Under the restructured PM SVANidhi Scheme, the coverage of the Scheme is expanded in a phased manner beyond statutory urban areas to include census towns, peri urban areas etc.

**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED
QUESTION NO. 695 TO BE ANSWERED ON 23RD JULY, 2026**

**THE YEAR WISE, STATE WISE DETAILS OF LOANS SANCTIONED TO
STREET VENDORS DURING LAST 5 YEARS UNDER PM SVANIDHI
SCHEME**

S. No.	State	FY 21-22	FY 22-23	FY 23-24	FY 24-25	FY 25-26
1	Andaman & Nicobar Islands	144	214	209	75	109
2	Andhra Pradesh	81,846	50,041	2,05,747	74,511	1,31,180
3	Arunachal Pradesh	924	2,072	2,437	557	1,340
4	Assam	42,955	23,885	72,679	26,889	26,871
5	Bihar	15,771	11,803	85,501	17,940	39,391
6	Chandigarh	1,572	1,898	2,341	562	379
7	Chhattisgarh	9,208	12,355	52,503	15,445	31,922
8	Delhi	10,241	31,457	1,35,979	30,151	25,198
9	Goa	408	499	614	207	435
10	Gujarat	1,14,537	1,03,002	2,75,540	1,01,054	1,00,848
11	Haryana	12,571	12,009	1,37,251	31,512	49,328
12	Himachal Pradesh	1,242	2,044	3,127	921	785
13	Jammu and Kashmir	3,808	5,143	5,821	1,928	1,461
14	Jharkhand	8,202	8,761	58,887	11,787	21,404
15	Karnataka	45,255	78,143	2,57,232	77,472	91,428
16	Kerala	3,351	5,497	1,04,027	37,265	39,723
17	Ladakh	74	216	233	42	60
18	Madhya Pradesh	1,99,007	1,76,591	4,87,233	1,68,229	2,22,576
19	Maharashtra	44,404	2,34,703	5,19,665	1,44,013	2,17,965
20	Manipur	1,850	2,329	2,533	562	718
21	Meghalaya	385	1,038	2,276	1,323	1,034
22	Mizoram	132	133	1,929	978	870
23	Nagaland	465	535	1,566	1,095	1,493
24	Odisha	8,102	13,068	40,632	11,001	17,710
25	Puducherry	173	566	2,704	739	894
26	Punjab	11,008	12,424	1,36,587	31,182	42,751
27	Rajasthan	11,902	18,899	1,09,330	49,433	51,339
28	Sikkim	1	2	1,124	409	870
29	Tamil Nadu	62,850	58,820	2,75,080	69,647	87,682
30	Telangana	74,964	98,526	1,76,157	44,218	49,548
31	The Dadra and Nagar Haveli and Daman and Diu	149	446	1,373	233	314
32	Tripura	896	1,037	2,715	979	1,213
33	Uttar Pradesh	2,15,087	3,53,784	6,89,947	1,52,362	2,19,802
34	Uttarakhand	1,935	7,322	17,269	7,497	6,926
35	West Bengal	8,810	4,937	1,84,747	36,700	1,11,289
	Total	9,94,229	13,34,199	40,52,995	11,48,918	15,96,856

**THE YEAR WISE, STATE WISE DETAILS OF LOANS DISBURSED TO
STREET VENDORS DURING LAST 5 YEARS UNDER PM SVANIDHI
SCHEME**

S.No.	State	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26
1	Andaman & Nicobar Islands	154	183	225	84	98
2	Andhra Pradesh	82,481	48,075	2,06,566	72,558	1,23,819
3	Arunachal Pradesh	1,162	1,789	2,565	484	1,252
4	Assam	42,725	23,665	74,005	26,218	25,301
5	Bihar	19,578	10,280	84,236	20,430	34,763
6	Chandigarh	1,591	1,919	2,317	637	325
7	Chhattisgarh	9,476	11,792	51,403	16,869	29,987
8	Delhi	10,946	27,340	1,38,738	30,042	21,758
9	Goa	407	478	608	211	420
10	Gujarat	1,11,991	1,00,172	2,81,720	1,00,735	95,869
11	Haryana	11,687	12,289	1,34,179	32,298	44,782
12	Himachal Pradesh	1,241	2,010	3,169	904	767
13	Jammu and Kashmir	4,085	5,007	5,535	1,798	1,243
14	Jharkhand	8,348	7,572	59,045	12,754	19,154
15	Karnataka	45,561	68,393	2,68,802	75,160	86,210
16	Kerala	3,397	5,184	1,03,130	36,453	37,836
17	Ladakh	73	213	233	42	62
18	Madhya Pradesh	2,02,846	1,72,328	4,82,613	1,77,391	2,19,810
19	Maharashtra	61,877	2,12,280	5,26,087	1,46,209	2,07,027
20	Manipur	2,572	1,926	2,873	594	660
21	Meghalaya	385	1,020	2,281	1,272	1,017
22	Mizoram	135	128	1,885	942	873
23	Nagaland	471	503	1,589	1,061	1,453
24	Odisha	9,392	10,852	41,417	10,890	16,467
25	Puducherry	231	524	2,739	685	874
26	Punjab	13,297	11,632	1,34,643	29,577	40,265
27	Rajasthan	16,916	9,179	1,14,871	53,361	49,534
28	Sikkim	1	-	1,118	412	860
29	Tamil Nadu	78,485	60,806	2,73,218	70,032	81,901
30	Telangana	90,980	89,113	1,87,300	46,705	48,947
31	The Dadra and Nagar Haveli and Daman and Diu	229	313	1,512	231	305
32	Tripura	863	966	2,784	970	1,100
33	Uttar Pradesh	2,40,559	3,44,448	6,98,514	1,56,363	2,00,595
34	Uttarakhand	1,910	7,005	17,477	7,536	6,727
35	West Bengal	11,211	2,779	1,84,104	38,034	1,02,916
	Total	10,87,263	12,52,163	40,93,501	11,69,942	15,04,977

**THE YEAR WISE, STATE WISE DETAILS OF AMOUNT OF LOANS
DISBURSED DURING LAST 5 YEARS UNDER PM SVANIDHI SCHEME**

(in ₹ Cr.)

S.No.	State	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26
1	Andaman & Nicobar Islands	0.21	0.39	0.60	0.32	0.37
2	Andhra Pradesh	93.68	86.73	317.63	174.53	266.83
3	Arunachal Pradesh	1.41	3.11	5.33	1.21	3.42
4	Assam	44.77	36.95	110.73	64.73	71.03
5	Bihar	20.23	17.45	108.19	35.94	70.01
6	Chandigarh	1.77	3.49	4.85	2.26	1.38
7	Chhattisgarh	12.31	21.13	86.43	29.92	62.39
8	Delhi	11.46	37.28	165.41	55.75	62.64
9	Goa	0.59	1.07	1.55	0.66	1.12
10	Gujarat	128.73	167.99	413.72	228.12	274.36
11	Haryana	13.85	21.14	155.14	57.13	102.41
12	Himachal Pradesh	1.89	4.66	7.22	2.61	2.71
13	Jammu and Kashmir	5.40	10.18	14.72	5.68	3.59
14	Jharkhand	9.90	13.14	74.12	25.67	44.23
15	Karnataka	57.25	120.52	393.24	157.75	238.37
16	Kerala	5.40	10.71	112.56	66.74	106.32
17	Ladakh	0.13	0.45	0.53	0.11	0.22
18	Madhya Pradesh	246.30	306.83	812.41	402.87	549.61
19	Maharashtra	74.72	269.34	669.30	270.73	523.23
20	Manipur	2.68	3.58	5.70	2.03	2.56
21	Meghalaya	0.41	1.30	3.12	2.11	2.63
22	Mizoram	0.23	0.28	2.30	1.60	2.38
23	Nagaland	0.64	0.89	2.39	1.79	3.30
24	Odisha	11.18	20.60	70.36	26.63	42.54
25	Puducherry	0.34	1.00	4.00	1.70	2.46
26	Punjab	13.79	20.01	162.47	56.34	92.79
27	Rajasthan	16.99	16.15	144.58	84.67	102.56
28	Sikkim	0.00	-	1.13	0.71	2.06
29	Tamil Nadu	80.35	104.59	388.01	158.74	229.62
30	Telangana	144.77	182.24	450.24	149.01	138.40
31	The Dadra and Nagar Haveli and Daman and Diu	0.24	0.56	2.43	0.63	1.07
32	Tripura	1.12	1.80	4.55	2.27	2.90
33	Uttar Pradesh	255.62	551.92	1,135.55	330.24	459.64
34	Uttarakhand	2.43	11.88	27.10	15.73	18.92
35	West Bengal	11.06	3.96	191.35	64.53	207.47
	Total	1,271.85	2,053.28	6,048.96	2,481.44	3,695.54

**ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED
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**STATE-WISE NUMBER OF VENDORS WHO HAVE AVAILED THE SECOND
AND THIRD TRANCHE OF LOANS UNDER THE PM SVANIDHI SCHEME
(As on 12.07.2026)**

S. No.	State/UT	Street Vendors availed loans	
		2 nd tranche loan	3 rd tranche loan
1	Andaman & Nicobar Islands	386	193
2	Andhra Pradesh	1,75,030	48,793
3	Arunachal Pradesh	2,632	1,129
4	Assam	57,785	19,995
5	Bihar	39,304	8,247
6	Chandigarh	2,774	1,096
7	Chhattisgarh	40,012	10,974
8	Delhi	53,646	13,094
9	Goa	921	469
10	Gujarat	2,15,845	81,147
11	Haryana	56,094	13,671
12	Himachal Pradesh	3,467	1,920
13	Jammu And Kashmir	8,109	3,496
14	Jharkhand	29,447	6,963
15	Karnataka	1,82,620	61,361
16	Kerala	59,097	15,533
17	Ladakh	272	136
18	Madhya Pradesh	4,47,047	1,51,837
19	Maharashtra	3,14,685	86,248
20	Manipur	3,644	1,116
21	Meghalaya	1,591	459
22	Mizoram	1,190	388
23	Nagaland	1,442	537
24	Odisha	34,897	11,539
25	Puducherry	1,988	661
26	Punjab	58,488	13,954
27	Rajasthan	65,958	11,247
28	Sikkim	719	162
29	Tamil Nadu	1,86,210	54,295
30	Telangana	2,37,055	91,260
31	The Dadra And Nagar Haveli And Daman And Diu	1,076	317
32	Tripura	2,427	888
33	Uttar Pradesh	5,93,782	1,21,082
34	Uttarakhand	14,337	5,222
35	West Bengal	77,218	10,042
	Grand Total	29,71,195	8,49,471

(Data Source: PM SVANidhi Portal)
