

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.1391
TO BE ANSWERED ON DECEMBER 15, 2022**

LOAN APPLICATION UNDER PM SVANIDHI SCHEME

NO. 1391. SHRI SUNIL KUMAR SINGH:

SHRI SUDHAKAR TUKARAM SHRANGARE:

SHRI SHIVAKUMAR C. UDASI:

SHRI DEVJI M. PATEL:

SHRI RANJEETSINGH HINDURAO NAIK NIMBALKAR:

SHRI SUMEDHANAND SARASWATI:

DR. MANOJ RAJORIA:

SHRI DILIP SAIKIA:

SHRIMATI RANJEETA KOLI:

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

- (a) the total number of loan applications received/sanctioned and loan amount released or disbursed to vendors under Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme during the last three years, State/UT-wise, particularly in Jharkhand, Maharashtra, Karnataka, Rajasthan and Assam;**
- (b) the details of loan amount repaid by the vendors under the fixed time frame; and**
- (c) the steps taken by the Government for financial inclusion of more and more vendors and also for improvement of their living conditions?**

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)**

- (a) The details of total number of loan application received/sanctioned/loan amount disbursed to vendors under Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) since inception of the Scheme in the State of Jharkhand, Maharashtra, Karnataka, Rajasthan and Assam is as under:**

...2/-

State Name	Eligible Applications	Applications Sanctioned	Loan Disbursed	Disbursed Amount (in ₹ Cr)
Jharkhand	66,712	40,861	34,920	39.34
Maharashtra	4,96,987	3,45,277	2,57,513	297.12
Karnataka	3,03,662	2,26,850	1,91,027	228.85
Rajasthan	1,59,308	88,202	71,344	74.90
Assam	96,628	77,938	66,100	71.76

The State/UT-wise details is at Annexure-I.

(b) The details of loan amount fully repaid (1st loan of upto ₹10,000 and 2nd loan of upto ₹20,000) by the vendors under the fixed time frame is at Annexure-II.

(c) The PM SVANidhi Scheme has been made available to all street vendors vending in urban areas. Further, the lending under the Scheme has been extended from March, 2022 to December, 2024. Enhanced 3rd loan of upto ₹50,000/- has also been introduced w.e.f 01.06.2022. This would help in getting more and more vendors under the ambit of the Scheme.

'SVANidhi se Samridhi' component under the PM SVANidhi Scheme, launched on 04 January,2021, to build safety net for the beneficiaries' families for improving their living conditions. It aims to link the beneficiaries families to existing eight welfare schemes of the Government of India, targeting their holistic development and socio-economic upliftment. These schemes are PM Jeevan Jyoti Bima Yojana, PM Suraksha Bima Yojana, PM Jan Dhan Yojana, One Nation One Ration Card, PM Shram Yogi Maandhan Yojana, Registration under Building and other Construction Workers (BoCW), Janani Suraksha Yojana and PM Matru Vandana Yojana.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.1391 TO BE ANSWERED ON DECEMBER 15, 2022

STATEMENT SHOWING STATE/UT WISE NUMBER OF LOAN APPLICATIONS RECEIVED/SANCTIONED/LOAN AMOUNT RELEASED/ DISBURSED TO VENDORS UNDER PM SVANIDHI SCHEME

(As on December 05, 2022)

Rank	State Name	Applications Received	Applications Sanctioned	Loan Disbursed	Disbursed Amount (in ₹ Cr)
1	Andaman And Nicobar Islands	882	724	637	0.80
2	Andhra Pradesh	3,33,945	2,58,411	2,28,763	266.71
3	Arunachal Pradesh	6,646	4,401	3,311	3.87
4	Assam	96,628	77,938	66,100	71.76
5	Bihar	1,17,373	68,239	53,982	57.70
6	Chandigarh	7,823	5,503	5,044	6.24
7	Chhattisgarh	1,11,556	65,714	55,797	62.78
8	Daman, Diu & Dadra & Nagar Haveli	2,991	1,737	1,380	1.46
9	Delhi	1,28,386	83,560	58,585	64.36
10	Goa	2,589	1,852	1,707	2.20
11	Gujarat	4,11,495	2,98,395	2,67,526	312.27
12	Haryana	69,475	44,663	36,350	42.87
13	Himachal Pradesh	6,872	5,549	5,262	7.41
14	Jammu And Kashmir	26,933	20,291	18,026	21.62
15	Jharkhand	66,712	40,861	34,920	39.34
16	Karnataka	3,03,662	2,26,850	1,91,027	228.85
17	Kerala	19,834	15,970	14,970	19.80
18	Ladakh	598	490	458	0.64
19	Madhya Pradesh	8,85,347	6,84,558	6,16,076	729.38
20	Maharashtra	4,96,987	3,45,277	2,57,513	297.12
21	Manipur	20,263	11,483	9,509	10.38
22	Meghalaya	1,886	1,555	1,307	1.45
23	Mizoram	996	642	616	0.75
24	Nagaland	3,456	2,299	1,946	2.27
25	Odisha	80,501	57,294	42,005	47.89
26	Puducherry	2,433	1,905	1,679	2.08
27	Punjab	1,10,852	54,520	47,312	52.96
28	Rajasthan	1,59,308	88,202	71,344	74.90
29	Sikkim	5	1	1	0.00
30	Tamil Nadu	4,25,475	2,48,425	2,08,741	238.66
31	Telangana	6,21,689	5,19,339	4,47,589	544.78
32	Tripura	6,162	4,549	3,750	4.25
33	Uttar Pradesh	12,44,724	10,66,569	9,97,523	1,121.29
34	Uttarakhand	25,887	17,253	15,533	19.18
35	West Bengal	34,264	16,883	14,516	14.77
	Total	58,34,635	43,41,902	37,80,805	4,372.81

**ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION
NO.1391 TO BE ANSWERED ON DECEMBER 15, 2022**

**STATEMENT SHOWING LOAN AMOUNT FULLY REPAID (1st AND 2nd LOAN) BY
THE VENDORS UNDER THE FIXED TIME FRAME UNDER PM SVANIDHI SCHEME**

(As on December 05, 2022)

S.No.	State Name	1st Loan		2nd Loan	
		Loans Fully Repaid	Repaid Amount (in ₹ Cr)	Loans Fully Repaid	Repaid Amount (in ₹ Cr)
1	Andaman And Nicobar Islands	371	0.37	5	0.01
2	Andhra Pradesh	97,648	97.13	439	0.94
3	Arunachal Pradesh	1,779	1.78	22	0.05
4	Assam	12,235	12.32	144	0.32
5	Bihar	21,870	21.55	33	0.07
6	Chandigarh	2,349	2.34	44	0.09
7	Chhattisgarh	25,968	25.75	231	0.50
8	Daman, Diu & Dadra & Nagar Haveli	813	0.81	-	-
9	Delhi	24,826	24.66	37	0.08
10	Goa	982	0.98	29	0.06
11	Gujarat	81,795	81.60	1,493	3.12
12	Haryana	15,454	15.35	183	0.39
13	Himachal Pradesh	2,614	2.61	216	0.44
14	Jammu And Kashmir	8,625	8.64	135	0.28
15	Jharkhand	15,912	15.83	98	0.21
16	Karnataka	80,228	80.08	1,165	2.48
17	Kerala	6,793	6.75	344	0.71
18	Ladakh	252	0.25	5	0.01
19	Madhya Pradesh	2,01,915	201.98	3,627	7.68
20	Maharashtra	1,05,056	104.48	740	1.59
21	Manipur	3,672	3.68	9	0.02
22	Meghalaya	262	0.27	9	0.02
23	Mizoram	362	0.36	11	0.02
24	Nagaland	892	0.89	7	0.02
25	Odisha	22,787	22.54	115	0.25
26	Puducherry	840	0.84	2	-
27	Punjab	22,618	22.42	58	0.13
28	Rajasthan	39,490	39.28	22	0.04
29	Sikkim	-	-	-	-
30	Tamil Nadu	86,980	86.24	228	0.48
31	Telangana	2,12,248	210.78	970	2.09
32	Tripura	1,373	1.37	44	0.09
33	Uttar Pradesh	3,36,966	331.49	1,050	2.24
34	Uttarakhand	7,359	7.32	82	0.17
35	West Bengal	3,107	3.07	-	-
Total		14,46,441	1,435.81	11,597	24.60

Note: The 3rd loan of upto ₹50,000 of tenure of 36 months has been started w.e.f. 01 June, 2022, hence so far no loan has been fully repaid.