

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 857
TO BE ANSWERED ON SEPTEMBER 17, 2020**

PM SVANIDHI SCHEME

**NO. 857. DR. DNV SENTHILKUMAR S.:
DR. SUBHASH RAMRAO BHAMRE:
SHRIMATISUPRIYA SULE:
SHRI MANICKAM TAGORE B.:
DR. AMOL RAMSING KOLHE:
SHRI KULDEEP RAI SHARMA:**

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

- a) whether the Government has launched Pradhan MantriAtmaNirbhar Nidhi (PM SVANidhi) Scheme recently, if so, the details and its aims and objectives thereof;**
- b) whether the Government has signed any Memorandum of Understanding with financial institutions to implement the scheme and if so, the details thereof;**
- c) the details of the criteria fixed by the Government for availing benefits of this scheme along with the number of street vendors who have applied and sanctioned amount under the scheme, State-wise;**
- d) the other steps taken/being taken by the Government to help vendors to kick-start activity who have been left without any income due to the impact of Covid-19 and lockdown?**

ANSWER

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS**

(SHRI HARDEEP SINGH PURI)

(a): Ministry of Housing and Urban Affairs has, on June 01, 2020, launched Prime Minister Street Vendor's AmtaNirbhar Nidhi

Scheme (PM SVANidhi). It aims at facilitating collateral free working capital loans upto Rs 10,000 of 1 year tenure, to about 50 lakh street vendors across the country. It also provides for incentives in the form of interest subsidy @ 7% per annum on regular repayment of loan and cash-back upto Rs. 100 per month on undertaking prescribed digital transactions. Further, on timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit. For the purpose of scheme administration, an end-to-end solution through an IT platform has been developed in collaboration with Small Industries Development Bank of India (SIDBI). The loan processing under the Scheme has commenced on July 02, 2020.

- (b): A Memorandum of Understanding with SIDBI, the Implementation Agency has been signed on June 19, 2020. A graded guarantee cover has been provided, on portfolio basis, to the lending institutions through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to encourage lending to street vendors.**
- (c): The PM SVANidhi scheme is available for beneficiaries belonging to States / Union Territories which have notified Rules and Scheme under the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. Meghalaya has its own State Street Vendors Act and is eligible to participate in the Scheme. Further, the Street Vendors Act, 2014 is yet to be extended to UTs of Jammu & Kashmir and Ladakh. However, as a special case, the street vendors from these two UTs have been allowed to avail the benefits. The vendors who have been vending on or before March 24, 2020 in urban areas, including those from the surrounding development/ peri-urban/ rural areas, are eligible. A statement giving state-wise details of applications received and amount sanctioned is at Annexure.**
- (d): The other steps taken include launching of a dedicated mobile App for lending institutions and Urban Local Body officials, a digital module for Letter of Recommendation and integration of Common Service Centers with the application process. The Scheme targets to help build the credit profile of the street vendors through onboarding on digital payment platforms for integrating them into the formal urban economy.**

**ANNEXURE REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION
NO.857 TO BE ANSWERED ON 17 SEPTEMBER, 2020.**

**STATE-WISE DETAILS OF APPLICATIONS RECEIVED AND LOAN SANCTIONED
UNDER PM SVANidhi SCHEME AS ON 15-09-2020**

	State/UT	No. Of applications received	No. Of Loans sanctioned	Sanctioned amount (Rupees in crore)
1	Andaman & Nicobar Islands	128	83	0.083
2	Andhra Pradesh	63,927	17,661	17.622
3	Arunachal Pradesh	731	324	0.323
4	Assam	2,868	216	0.216
5	Bihar	23,921	4,732	4.296
6	Chandigarh	512	266	0.266
7	Chattisgarh	8,363	2,067	2.058
8	D&NH and DD	775	262	0.261
9	Delhi	7,949	1,008	1.000
10	Goa	323	155	0.155
11	Gujarat	95,849	39,411	39.240
12	Haryana	16,767	4,822	4.784
13	Himachal Pradesh	1,027	536	0.535
14	Jammu & Kashmir	574	56	0.056
15	Jharkhand	15,934	7,217	7.149
16	Karnataka	38,488	10,097	10.032
17	Kerala	7,766	3,820	3.811
18	Ladakh	4	0	0.000
19	Madhya Pradesh	272,154	162,261	161.632
20	Maharashtra	87,976	15,773	15.730
21	Manipur	2,740	526	0.524
22	Meghalaya	25	1	0.001
23	Mizoram	353	179	0.179
24	Nagaland	39	4	0.004
25	Odisha	21,532	5,051	5.032
26	Puducherry	975	80	0.079
27	Punjab	5,243	1,361	1.217
28	Rajasthan	28,983	7,043	7.015
29	Sikkim	3	0	0.000
30	Tamil Nadu	36,767	11,905	11.811
31	Telangana	219,744	75,783	75.575
32	Tripura	1,357	130	0.130
33	Uttar Pradesh	228,260	44,557	44.195
34	Uttarakhand	2,958	860	0.855
35	West Bengal	1,404	180	0.179
	TOTAL	1,196,419	418,427	416.044