GOVERNMENT OF INDIA MINISTRY OF HOUSING AND URBAN AFFAIRS LOK SABHA

UNSTARRED QUESTION NO.2042 TO BE ANSWERED ON SEPTEMBER 22, 2020

PM SVANidhi SCHEME

NO. 2042. SHRI POCHA BRAHMANANDA REDDY:

MS. S. JOTHIMANI:

SHRI SRIDHAR KOTAGIRI:

SHRI TALARI RANGAIAH:

DR. BEESETTI VENKATA SATYAVATHI:

SHRI THIRUNAVUKKARASAR SU:

SHRI CHANDRA SEKHAR BELLANA:

SHRI P.C. GADDIGOUDAR:

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

- a) whether the Government has launched Pradhan Mantri Street Vendor's Atmanirbhar Nidhi (PM SVANidhi) during the Covid-19 crisis and if so, the details thereof;
- b) whether the Government has any data regarding the total number of Street Vendors in India and if so, the details thereof, State/District-wise;
- c) whether the Government is considering income support i.e. providing working capital to the street vendors under this scheme:
- d) the details of applications received, funds allocated and disbursed under the scheme till date, State-wise;
- e) the steps being taken/to be taken to improve the coverage of the scheme in coming years; and
- f) whether the Government has estimated the level of internet accessibility of street vendors which will help in digital repayment of loans, if so, the details thereof and if not, the reasons therefor?

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 Amta Nirbhar 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): The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 is implemented by the respective States/ Union Territories by framing of Rules and Schemes. As per provision of the Act, the Town Vending Committee shall, within such period and in such manner as may be specified in the scheme, conduct a survey of all existing street vendors, within the area under its jurisdiction. As informed by the States/UTs, the number of street vendors identified, so far, is 18,25,776. State/Union Territory wise detail is at Annexure-I.
- (c): PM SVANidhi aims at facilitating collateral free working capital loans upto Rs 10,000 of 1 year tenure, to an estimated about 50 lakh street vendors vending in the urban areas belonging to urban / rural areas across the country.

- (d): The approved outlay for PM SVANidhi scheme is Rs.600 crore. A statement giving State/Union Territories wise details of loan applications received, loan amount sanctioned and disbursed up to September 17, 2020 isat Annexure-II.
- In order to extend coverage, the street vendors who are left out (e): of the Urban Local Body-led identification survey, or rural vendors vending in urban areas, have been made eligible to take benefit under the Scheme on production of a Letter of Recommendation issued by the ULB. Other initiatives include launching PM SVANidhi Web Portal and a Mobile App for lending institutions and Urban Local Body officials, a digital module for Letter of Recommendation, and integration of Common Service Centres with the application process. Further, the Radio Jingles were broadcast and newspaper advertisement published in Hindi and other regional languages in July-August 2020.Also, States / UTs have been provided Information, **Education** and Communication (IEC) material in local languages for outreach and dissemination of the benefits to the vendors to avail the facilities.

(f): No Sir.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 2042 TO BE ANSWERED ON 22 SEPTEMBER, 2020.

STATE/UT WISE NUMBER OF STREET VENDORS IDENTIFIED

State Name	Street Vendors Identified		
Andhra Pradesh	97,916		
Arunachal Pradesh	5,290		
Assam	21,418		
Bihar	65,842		
Chandigarh	21,622		
Chhattisgarh	31,853		
Goa	1,151		
Gujarat	2,13,789		
Haryana	1,03,126		
Himachal Pradesh	5,529		
J& K	1,202		
Jharkhand	37,173		
Karnataka	1,17,936		
Kerala	21,658		
Madhya Pradesh	94,636		
Maharashtra	1,10,708		
Manipur	725		
Meghalaya	843		
Mizoram	4,605		
Nagaland	722		
Odisha	63,222		
Puducherry	7,235		
Punjab	82,646		
Rajasthan	86,975		
Tamil Nadu	1,03,011		
Telangana	2,25,701		
Tripura	8,666		
Uttar Pradesh	2,68,756		
Uttarakhand	21,188		
West Bengal	632		
Total	18,25,776		

ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 2042 TO BE ANSWERED ON 22 SEPTEMBER, 2020.

STATE-WISE DETAILS OF APPLICATIONS RECEIVED, LOAN AMOUNT SANCTIONED AND DISBURSED UNDER PM SVANIDHI (AS ON 17-09-2020)

S.No	State	Total	Sanctioned	Disbursed
		Received	amount	amount
		Application	(Rs. in	(Rs. in
			Crore)	Crore)
1	Andaman and Nicobar Islands	129	0.098	0.027
2	Andhra Pradesh	73,465	19.379	2.417
3	Arunachal Pradesh	757	0.356	0.194
4	Assam	3,055	0.226	0.014
5	Bihar	28,102	5.283	0.391
6	Chandigarh	547	0.275	0.138
7	Chhattisgarh	10,858	2.522	0.857
8	D&NH AND DD	838	0.269	0.064
9	Delhi	8,007	1.013	0.077
10	Goa	346	0.161	0.015
11	Gujarat	1,11,333	41.976	2.179
12	Haryana	18,282	5.743	0.615
13	Himachal Pradesh	1,063	0.578	0.149
14	Jammu and Kashmir	673	0.075	0.016
15	Jharkhand	16,148	7.606	1.420
16	Karnataka	41,097	10.963	1.209
17	Kerala	8,069	4.053	1.304
18	Ladakh	6	0.000	0.000
19	Madhya Pradesh	2,79,846	163.300	92.613
20	Maharashtra	1,01,144	16.973	2.687
21	Manipur	2,928	0.700	0.170
22	Meghalaya	25	0.001	0.000
23	Mizoram	394	0.184	0.028
24	Nagaland	39	0.004	0.000
25	Odisha	22,529	6.392	0.690
26	Puducherry	1,069	0.083	0.007
27	Punjab	5,980	1.470	0.083

28	Rajasthan	31,315	8.045	0.620
29	Sikkim	3	0.000	0.000
30	Tamil Nadu	38,664	13.284	1.983
31	Telangana	2,32,022	88.328	6.865
32	Tripura	1,534	0.201	0.031
33	Uttar Pradesh	2,66,452	60.467	3.622
34	Uttarakhand	3,089	0.922	0.118
35	West Bengal	1,408	0.181	0.003
	Grand Total	13,11,216	461.110	120.607