

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 1869
TO BE ANSWERED ON JULY 30, 2026**

BENEFICIARIES UNDER PM-SVANIDHI SCHEME

NO. 1869 DR. BHOLA SINGH:

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

- (a) the number of beneficiaries assisted under the PM Street Vendor's AtmaNirbhar Nidhi (PM-SVANidhi) Scheme during the last three years, State/UT-wise;**
- (b) the number of loans sanctioned and disbursed and beneficiaries receiving digital transaction incentives under the PM-SVANidhi Scheme, State/UT-wise;**
- (c) the number of beneficiaries covered under the PM-SVANidhi Scheme in Uttar Pradesh, including Bulandshahr district, Urban Local Body-wise;**
- (d) whether the Government has assessed the impact of the PM-SVANidhi Scheme on access to institutional credit and livelihoods of street vendors; and**
- (e) if so, the details thereof along with the steps taken to expand coverage among eligible but uncovered street vendors?**

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

(a): PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme was launched on 1st June 2020. Under the scheme, till 12th July 2026, 76.95 lakhs street vendor have availed 1.15 crore loans amounting to ₹18475.06 Crore. State/UT wise number of beneficiaries under the scheme during last 3 years is provided in Annexure.

(b): As on 12th July, 2026, total 1,17,64,812 loans have been sanctioned, 1,15,15,856 loans have been disbursed and 56,18,024 beneficiaries are digitally active under the PM SVANidhi Scheme. State-wise details are available on PM SVANidhi portal <https://pmsvanidhi.mohua.gov.in>

(c): As on 12th July 2026, 15,63,460 street vendor beneficiaries have availed loans under the scheme in the state of Uttar Pradesh.

As on 12th July 2026, 26,383 street vendor beneficiaries have availed loans in Bulandshahr district under the scheme. Urban Local Body wise details are available on PM SVANidhi portal <https://pmsvanidhi.mohua.gov.in>

(d) & (e): Yes. Impact assessment studies of the PM SVANidhi scheme was undertaken by Indian School of Business (ISB), Hyderabad in 2023 & 2025. The 2023 study was conducted in 100 Urban Local Bodies (ULBs) across the country covering more than 5,000 beneficiaries and it found that PM SVANidhi was the first loan from a bank for 95% of the beneficiaries. The 2025 study was conducted in 99 Urban Local Bodies (ULBs) across the country 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.

Around 30 percent of borrowers across all cycles reported holding loans other than PM SVANidhi loans which underscores the scheme's role in building credit histories for vendors who previously had little or no access to formal credit.

The study also found the scheme's impact extends well beyond business recovery. By easing credit constraints and stabilizing household cash flows, the scheme has enabled vendor families to improve living conditions, strengthen food security, enhance access to health-care, and support children's education.

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 beyond statutory urban areas to include census towns, peri urban areas etc in a graded manner.

**ANNEXURE REFERRED TO IN REPLY TO LOK SABHA UNSTARRED
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**STATE WISE DETAILS OF NUMBER OF BENEFICIARIES DURING LAST 3
YEARS UNDER PM SVANIDHI SCHEME (As on 12.07.2026)**

S.No.	State	FY 23-24	FY 24-25	FY 25-26
1	Andaman and Nicobar Islands	55	6	5
2	Andhra Pradesh	1,36,609	15,869	75,522
3	Arunachal Pradesh	1,244	162	436
4	Assam	48,357	6,288	9,550
5	Bihar	66,567	11,204	23,065
6	Chandigarh	984	50	2
7	Chhattisgarh	28,608	10,842	19,477
8	Delhi	1,20,049	13,301	3,711
9	Goa	224	45	193
10	Gujarat	2,08,362	28,433	30,516
11	Haryana	1,21,619	15,111	19,420
12	Himachal Pradesh	1,490	115	99
13	Jammu and Kashmir	1,553	499	479
14	Jharkhand	49,465	4,544	8,669
15	Karnataka	1,98,180	28,626	22,934
16	Kerala	98,775	9,673	5,109
17	Ladakh	128	14	3
18	Madhya Pradesh	2,94,929	60,078	1,01,066
19	Maharashtra	4,32,923	61,085	72,434
20	Manipur	924	72	131
21	Meghalaya	1,761	756	342
22	Mizoram	1,709	381	288
23	Nagaland	1,233	631	802
24	Odisha	23,278	3,658	7,222
25	Puducherry	2,119	79	135
26	Punjab	1,13,649	11,218	19,427
27	Rajasthan	86,756	33,761	30,326
28	Sikkim	1,108	124	331
29	Tamil Nadu	2,00,722	17,502	19,611
30	Telangana	64,555	8,421	19,400
31	The Dadra and Nagar Haveli and Daman and Diu	824	64	35
32	Tripura	1,764	329	461
33	Uttar Pradesh	3,95,727	64,862	1,15,156
34	Uttarakhand	12,166	3,027	2,390
35	West Bengal	1,76,306	13,826	57,412
Total		28,94,722	4,24,656	6,66,159

(Data Source: PM SVANidhi Portal)