PM SVANidhi LOANS

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The identification of street vendors is carried out by States/UTs through surveys conducted under the provisions of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. The responsibility for conducting surveys, issuing Certificates of Vending etc. rests with the respective Urban Local Bodies and State/UT Governments. The **PM SVANidhi** is a **demand driven scheme**, wherein eligible street vendors, including **migrant and seasonal vendors,** who seek working capital support apply for loans on the PM SVANidhi portal or PM SVANidhi mobile app. Since the inception of PM SVANidhi scheme till 31st January 2026, the number of street vendors who have availed loans under the scheme is 72.71 lakh.

To ensure effective implementation of the scheme, the Ministry has undertaken following steps:

To spread the awareness of PM SVANidhi Scheme across the country, M/o. Housing & Urban Affairs (MoHUA) has undertaken several initiatives, including periodic awareness campaigns through radio jingles, television, social media and newspaper advertisements. States and Union Territories are also regularly provided with Information, Education and Communication (IEC) materials in local languages to facilitate outreach and dissemination of scheme benefits among street vendors. Further, following the restructuring of the scheme, SMS messages were sent to around 69 lakh beneficiaries to inform them about the new features and benefits introduced under the scheme.

After the approval of the restructured PM SVANidhi scheme on 27th August 2025, Lok Kalyan Melas were organized in ULBs from 17th September 2025 to 15th October 2025. These Melas promoted the new features of the schemes and supported vendor mobilization, loan application submission, faster loan disbursement, and digital onboarding of beneficiaries. A **special campaign across all States and Union Territories was also undertaken from 3rd November 2025 to 2nd December 2025** for clearing pendency at both the **bank and Urban Local Body (ULB) levels**.

Urban Local Bodies (ULBs), in collaboration with Digital Payment Aggregators (DPAs), also conduct regular digital literacy camps. To enhance digital onboarding and promote the adoption of cashless payments among street vendors, beneficiaries are provided cashback incentives.

MoHUA along with Department of Financial Services (DFS) conducts regular review meetings with States/UTs/ULBs/Lending Institutions (LIs) to assess the ground level performance and address the issue, if any.

The PM SVANidhi mobile application has a **voice-based grievance redressal system** that allows vendors to easily submit their grievances. The street vendors also approach ULBs and banks directly for grievance redressal.

This information was given by the Minister of State for Housing & Urban Affairs, Shri Tokhan Sahu in a written reply in the Lok Sabha today.

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