

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 849
TO BE ANSWERED ON DECEMBER 06, 2021

PRADHAN MANTRI SVANIDHI SCHEME

NO. 849. SHRI TIRUCHI SIVA:

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

- (a) the total beneficiaries under the Pradhan Mantri SVANidhi scheme who availed the working capital from the start of the scheme;
- (b) whether there is any data on the quantum of street vendors whose loans have been sanctioned but not yet disbursed;
- (c) if so, the details thereof;
- (d) the number of accounts where this delay is more than three months; and
- (e) the reasons therefor?

ANSWER

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

(a) As on November 25, 2021, the total number of beneficiaries who have availed the working capital loan under Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme is 26,37,266.

(b) & (c): Yes, Sir. As on November 25, 2021, the number of loans that have been sanctioned but not yet disbursed is 3,21,504.

(d) & (e): The number of accounts, where delay between loans sanctioned and loan disbursed is more than three months is 2,46,238. The gap is due to a number of reasons including lack of coordination between the Lending Institutions & the Urban Local Bodies, frequent change of mobile numbers by the Street Vendors and Street Vendors not visiting the bank branches for documentation formalities. Ministry regularly conducts review meeting with the Lending Institutions and the States/ULBs to streamline the process and expedite disbursement of sanctioned loans.
