

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
STARRED QUESTION NO.78
TO BE ANSWERED ON DECEMBER 11, 2023
BENEFICIARIES UNDER PM-SVANIDHI SCHEME**

NO.78. SMT. PRIYANKA CHATURVEDI:

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

- (a) whether Government has any data regarding the number of beneficiaries under PM-SVANidhi Scheme for the last three years, if so, the details thereof, State-wise;
- (b) whether Government has any specific mechanism to identify the beneficiaries under the PM-SVANidhi Scheme, if so, the details thereof;
- (c) whether Government has any plans to increase the credit under the PM-SVANidhi Scheme, if so, the details thereof; and
- (d) the total amount disbursed to the beneficiaries under the PM-SVANidhi Scheme by Government in the last three years, year-wise?

**ANSWER
THE MINISTER OF HOUSING AND URBAN AFFAIRS
(SHRI HARDEEP SINGH PURI)**

(a) to (d): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO THE RAJYA SABHA STARRED QUESTION NO. 78 DUE FOR ANSWER ON DECEMBER 11, 2023 REGARDING BENEFICIARIES UNDER PM-SVANIDHI SCHEME.

(a): Yes, Sir. As on 5 December, 2023, 56.58 lakh street vendor beneficiaries have been disbursed loans under Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme since its inception. The State/UT-wise details of number of beneficiaries for last three years under the scheme are at **Annexure-I**.

(b): Yes, Sir. All Street Vendors engaged in vending in urban areas are eligible for benefit under PM SVANidhi Scheme, irrespective of the date on which they started vending. As per Scheme guidelines, eligible vendors are identified based on following criteria:

- i. Street vendors in possession of Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs);
- ii. The vendors, who have been identified in the survey but have not been issued Certificate of Vending / Identity Card;
- iii. Street Vendors, left out of the ULB led identification survey or who have started vending after completion of the survey, and have been issued Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC); and
- iv. The vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.

(c): Under PM SVANidhi Scheme, a working capital loan upto ₹10,000 was introduced initially. Considering the requirement for enhanced loan, 2nd loan amount upto ₹20,000 w.e.f April 09, 2021, and 3rd loan upto ₹50,000 w.e.f. June 01, 2022 were introduced.

(d): The year-wise details of total amount disbursed to the beneficiaries under the PM- SVANidhi scheme for last three years are at **Annexure-II**.

ANNEXURE-I REFERRED TO IN REPLY TO RAJYA SABHA STARRED QUESTION NO. 78 TO BE ANSWERED ON DECEMBER 11, 2023

STATEMENT SHOWING STATE/UT-WISE TOTAL NUMBER OF BENEFICIARIES UNDER PM SVANIDHI SCHEME DURING LAST THREE YEARS.

(As on 05.12.2023)

| S. No. | Name of State/UT | Number of PM SVANidhi Beneficiaries | | | | |
|--------------|--------------------------------------|-------------------------------------|-----------------|-----------------|------------------|------------------|
| | | FY 2020-21 | FY 2021-22 | FY 2022-23 | FY 2023-24 | Total |
| | | | | | (up to 5 Dec'23) | |
| 1 | Andaman & Nicobar Islands | 387 | 90 | 9 | 47 | 533 |
| 2 | Andhra Pradesh | 1,12,746 | 70,505 | 11,080 | 1,09,326 | 3,03,657 |
| 3 | Arunachal Pradesh | 1,588 | 897 | 740 | 1,065 | 4,290 |
| 4 | Assam | 14,157 | 40,520 | 10,552 | 41,849 | 1,07,078 |
| 5 | Bihar | 28,861 | 18,598 | 3,124 | 43,936 | 94,519 |
| 6 | Chandigarh | 2,051 | 1,406 | 507 | 869 | 4,833 |
| 7 | Chhattisgarh | 40,296 | 6,357 | 3,511 | 19,217 | 69,381 |
| 8 | Daman and Diu & Dadra & Nagar Haveli | 1,029 | 213 | 76 | 670 | 1,988 |
| 9 | Delhi | 31,169 | 10,506 | 16,781 | 86,704 | 1,45,160 |
| 10 | Goa | 1,017 | 217 | 51 | 202 | 1,487 |
| 11 | Gujarat | 1,02,350 | 94,784 | 43,355 | 1,73,369 | 4,13,858 |
| 12 | Haryana | 16,943 | 9,395 | 4,736 | 77,015 | 1,08,089 |
| 13 | Himachal Pradesh | 2,767 | 591 | 445 | 1,309 | 5,112 |
| 14 | Jammu & Kashmir | 11,515 | 2,700 | 823 | 946 | 15,984 |
| 15 | Jharkhand | 22,031 | 6,813 | 2,310 | 41,246 | 72,400 |
| 16 | Karnataka | 1,07,976 | 33,496 | 23,102 | 1,52,451 | 3,17,025 |
| 17 | Kerala | 8,051 | 1,365 | 1,649 | 57,236 | 68,301 |
| 18 | Ladakh | 247 | 14 | 46 | 106 | 413 |
| 19 | Madhya Pradesh | 3,13,904 | 1,56,373 | 59,539 | 2,01,165 | 7,30,981 |
| 20 | Maharashtra | 1,49,129 | 48,063 | 1,44,250 | 3,31,859 | 6,73,301 |
| 21 | Manipur | 6,094 | 2,393 | 257 | 626 | 9,370 |
| 22 | Meghalaya | 253 | 354 | 660 | 1,111 | 2,378 |
| 23 | Mizoram | 442 | 38 | 36 | 1,032 | 1,548 |
| 24 | Nagaland | 1,202 | 299 | 166 | 899 | 2,566 |
| 25 | Odisha | 27,489 | 7,265 | 1,730 | 17,990 | 54,474 |
| 26 | Puducherry | 1,130 | 116 | 72 | 1,688 | 3,006 |
| 27 | Punjab | 26,663 | 12,582 | 3,210 | 94,115 | 1,36,570 |
| 28 | Rajasthan | 50,330 | 16,674 | 1,784 | 59,792 | 1,28,580 |
| 29 | Sikkim | - | 1 | - | 969 | 970 |
| 30 | Tamil Nadu | 87,712 | 74,747 | 17,705 | 1,76,834 | 3,56,998 |
| 31 | Telangana | 3,10,490 | 34,153 | 7,354 | 48,431 | 4,00,428 |
| 32 | Tripura | 2,600 | 528 | 236 | 1,514 | 4,878 |
| 33 | Uttar Pradesh | 5,63,923 | 2,22,205 | 1,39,187 | 3,12,985 | 12,38,300 |
| 34 | Uttarakhand | 9,111 | 1,385 | 2,505 | 8,922 | 21,923 |
| 35 | West Bengal | 2,379 | 11,168 | 1,021 | 1,43,797 | 1,58,365 |
| Total | | 20,58,032 | 8,86,811 | 5,02,609 | 22,11,292 | 56,58,744 |

Data Source: PM SVANidhi Portal

ANNEXURE-II REFERRED TO IN REPLY TO RAJYA SABHA STARRED QUESTION NO. 78 TO BE ANSWERED ON DECEMBER 11, 2023

STATEMENT SHOWING YEAR WISE TOTAL AMOUNT OF LOANS DISBURSED TO THE BENEFICIARIES UNDER PM SVANIDHI SCHEME

(As on 05.12.2023)
(in ₹ in Cr.)

| Amount of loan disbursed to PM SVANidhi Beneficiaries | | | | |
|---|------------|------------|------------------|-------|
| FY 2020-21 | FY 2021-22 | FY 2022-23 | FY 2023-24 | Total |
| | | | (up to 5 Dec'23) | |
| 2,039 | 1,248 | 1,866 | 4,637 | 9,790 |

Data Source: PM SVANidhi Portal

भारत सरकार
आवासन और शहरी कार्य मंत्रालय
राज्य सभा
तारांकित प्रश्न सं.78*

11 दिसंबर, 2023 को उत्तर के लिए

पीएम-स्वनिधि योजना के अंतर्गत लाभार्थी

78 श्रीमती प्रियंका चतुर्वेदी:

क्या आवासन और शहरी कार्य मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार के पास पीएम-स्वनिधि योजना के अंतर्गत लाभार्थियों की संख्या के संबंध में गत तीन वर्षों का कोई आंकड़ा उपलब्ध है, यदि हां, तो तत्संबंधी राज्य-वार ब्यौरा क्या है;

(ख) क्या सरकार के पास पीएम-स्वनिधि योजना के अंतर्गत लाभार्थियों की पहचान करने के लिए कोई विशेष तंत्र उपलब्ध है, यदि हां, तो तत्संबंधी ब्यौरा क्या है;

(ग) क्या सरकार की पीएम-स्वनिधि योजना के अंतर्गत ऋण में वृद्धि करने की कोई योजना है, यदि हां, तो तत्संबंधी ब्यौरा क्या है; और

(घ) सरकार द्वारा गत तीन वर्षों में पीएम-स्वनिधि योजना के अंतर्गत लाभार्थियों को वर्ष-वार कुल कितनी राशि वितरित की गई?

उत्तर
आवासन और शहरी कार्य मंत्री
(श्री हरदीप सिंह पुरी)

(क) से (घ) विवरण सभा पटल पर रख दिया गया है।

विवरण

पीएम-स्वनिधि योजना के तहत लाभार्थियों के संबंध में 11 दिसंबर 2023 के राज्य सभा तारांकित प्रश्न संख्या 78 के उत्तर में उल्लिखित विवरण

(क): जी हाँ। 5 दिसंबर, 2023 की स्थिति के अनुसार, 56.58 लाख पथ विक्रेता लाभार्थियों को प्रधानमंत्री पथ विक्रेता आत्मनिर्भर निधि (पीएम स्वनिधि) योजना के तहत इसकी शुरुआत से ऋण वितरित किया गया है। योजना के तहत पिछले तीन वर्षों के लाभार्थियों की संख्या का राज्य/संघ राज्य क्षेत्र-वार विवरण अनुलग्नक-1 पर दिया गया है।

(ख): जी हाँ। शहरी क्षेत्रों में विक्रय कार्य में लगे सभी पथ विक्रेता पीएम स्वनिधि योजना के तहत लाभ के पात्र हैं, भले ही उन्होंने किसी भी तारीख को विक्रय कार्य आरंभ किया हो। योजना दिशानिर्देशों के अनुसार, पात्र विक्रेताओं को निम्नलिखित मानदंडों के आधार पर चिह्नित किया जाता है:

- i. शहरी स्थानीय निकायों (यूएलबी) द्वारा जारी विक्रय प्रमाण पत्र/पहचान पत्र रखने वाले पथ विक्रेता;
- ii. वे विक्रेता, जिन्हें सर्वेक्षण में चिह्नित किया गया है, परंतु उन्हें विक्रय प्रमाणपत्र/पहचान पत्र जारी नहीं किया गया है;
- iii. पथ विक्रेता, जो यूएलबी आधारित पहचान सर्वेक्षण में छूट गए हैं या जिन्होंने सर्वेक्षण पूरा होने के बाद विक्रय कार्य आरंभ किया है, और उन्हें यूएलबी/नगर विक्रय समिति (टीवीसी) द्वारा इस आशय का अनुशंसा पत्र (एलओआर) जारी किया गया है; और
- iv. आसपास के विकास/परि-शहरी/ग्रामीण क्षेत्रों के विक्रेता जो यूएलबी की भौगोलिक सीमा में विक्रय कार्य करते हैं और उन्हें यूएलबी/टीवीसी द्वारा इस आशय का अनुशंसा पत्र (एलओआर) जारी किया गया है।

(ग): पीएम स्वनिधि योजना के तहत, शुरुआत में 10,000 रु. तक का कार्यशील पूंजीगत ऋण देना प्रारंभ किया गया था। बढ़े हुए ऋण की आवश्यकता को ध्यान में रखते हुए, 09 अप्रैल, 2021 से 20,000 रु. तक का दूसरा ऋण और 01 जून, 2022 से 50,000 रु. तक का तीसरा ऋण देना प्रारंभ किया गया था।

(घ): पिछले तीन वर्षों में पीएम-स्वनिधि योजना के तहत लाभार्थियों को संवितरित की गई कुल राशि का वर्ष-वार विवरण अनुलग्नक-11 में दिया गया है।

11 दिसंबर, 2023 के राज्य सभा तारांकित प्रश्न संख्या 78 के उत्तर में उल्लिखित अनुलग्नक-1

पिछले तीन वर्षों के दौरान पीएम स्वनिधि योजना के तहत लाभार्थियों की राज्य/संघ राज्य क्षेत्र-वार कुल संख्या दर्शाने वाला विवरण

(05.12.2023 की स्थिति के अनुसार)

| क्र. सं. | राज्य/संघ राज्य क्षेत्र का नाम | पीएम स्वनिधि के लाभार्थियों की संख्या | | | | |
|----------|----------------------------------|---------------------------------------|---------------|---------------|--------------------------------------|-----------|
| | | वि.व. 2020-21 | वि.व. 2021-22 | वि.व. 2022-23 | वि.व. 2023-24 (5 दिसंबर, 2023 तक) | कुल |
| 1 | अंडमान और निकोबार द्वीप समूह | 387 | 90 | 9 | 47 | 533 |
| 2 | आंध्र प्रदेश | 1,12,746 | 70,505 | 11,080 | 1,09,326 | 3,03,657 |
| 3 | अरुणाचल प्रदेश | 1,588 | 897 | 740 | 1,065 | 4,290 |
| 4 | असम | 14,157 | 40,520 | 10,552 | 41,849 | 1,07,078 |
| 5 | बिहार | 28,861 | 18,598 | 3,124 | 43,936 | 94,519 |
| 6 | चंडीगढ़ | 2,051 | 1,406 | 507 | 869 | 4,833 |
| 7 | छत्तीसगढ़ | 40,296 | 6,357 | 3,511 | 19,217 | 69,381 |
| 8 | दमन और दीव और दादरा और नगर हवेली | 1,029 | 213 | 76 | 670 | 1,988 |
| 9 | दिल्ली | 31,169 | 10,506 | 16,781 | 86,704 | 1,45,160 |
| 10 | गोवा | 1,017 | 217 | 51 | 202 | 1,487 |
| 11 | गुजरात | 1,02,350 | 94,784 | 43,355 | 1,73,369 | 4,13,858 |
| 12 | हरियाणा | 16,943 | 9,395 | 4,736 | 77,015 | 1,08,089 |
| 13 | हिमाचल प्रदेश | 2,767 | 591 | 445 | 1,309 | 5,112 |
| 14 | जम्मू और कश्मीर | 11,515 | 2,700 | 823 | 946 | 15,984 |
| 15 | झारखंड | 22,031 | 6,813 | 2,310 | 41,246 | 72,400 |
| 16 | कर्नाटक | 1,07,976 | 33,496 | 23,102 | 1,52,451 | 3,17,025 |
| 17 | केरल | 8,051 | 1,365 | 1,649 | 57,236 | 68,301 |
| 18 | लद्दाख | 247 | 14 | 46 | 106 | 413 |
| 19 | मध्य प्रदेश | 3,13,904 | 1,56,373 | 59,539 | 2,01,165 | 7,30,981 |
| 20 | महाराष्ट्र | 1,49,129 | 48,063 | 1,44,250 | 3,31,859 | 6,73,301 |
| 21 | मणिपुर | 6,094 | 2,393 | 257 | 626 | 9,370 |
| 22 | मेघालय | 253 | 354 | 660 | 1,111 | 2,378 |
| 23 | मिज़ोरम | 442 | 38 | 36 | 1,032 | 1,548 |
| 24 | नागालैंड | 1,202 | 299 | 166 | 899 | 2,566 |
| 25 | ओडिशा | 27,489 | 7,265 | 1,730 | 17,990 | 54,474 |
| 26 | पुडुचेरी | 1,130 | 116 | 72 | 1,688 | 3,006 |
| 27 | पंजाब | 26,663 | 12,582 | 3,210 | 94,115 | 1,36,570 |
| 28 | राजस्थान | 50,330 | 16,674 | 1,784 | 59,792 | 1,28,580 |
| 29 | सिक्किम | - | 1 | - | 969 | 970 |
| 30 | तमिलनाडु | 87,712 | 74,747 | 17,705 | 1,76,834 | 3,56,998 |
| 31 | तेलंगाना | 3,10,490 | 34,153 | 7,354 | 48,431 | 4,00,428 |
| 32 | त्रिपुरा | 2,600 | 528 | 236 | 1,514 | 4,878 |
| 33 | उत्तर प्रदेश | 5,63,923 | 2,22,205 | 1,39,187 | 3,12,985 | 12,38,300 |
| 34 | उत्तराखंड | 9,111 | 1,385 | 2,505 | 8,922 | 21,923 |
| 35 | पश्चिम बंगाल | 2,379 | 11,168 | 1,021 | 1,43,797 | 1,58,365 |
| कुल | | 20,58,032 | 8,86,811 | 5,02,609 | 22,11,292 | 56,58,744 |

डेटा स्रोत: पीएम स्वनिधि पोर्टल

11 दिसंबर, 2023 के राज्य सभा तारांकित प्रश्न संख्या 78 के उत्तर में उल्लिखित अनुलग्नक-II

पीएम स्वनिधि योजना के तहत लाभार्थियों को वितरित ऋण की वर्षवार कुल राशि दर्शाने वाला विवरण

(05.12.2023 की स्थिति के अनुसार)

(करोड़ रु. में)

| पीएम स्वनिधि लाभार्थियों को संवितरित ऋण की राशि | | | | |
|---|---------------|---------------|---------------------|-------|
| वि.व. 2020-21 | वि.व. 2021-22 | वि.व. 2022-23 | वि.व. 2023-24 | कुल |
| | | | (5 दिसंबर, 2023 तक) | |
| 2,039 | 1,248 | 1,866 | 4,637 | 9,790 |

डेटा स्रोत: पीएम स्वनिधि पोर्टल

SHRIMATI PRIYANKA CHATURVEDI: Sir, I have gone through the statement. I just wanted to check with the hon. Minister, through you, Sir, whether it is correct that the scheme is not available in every city. If it is true, then, why is it not?

SHRI HARDEEP SINGH PURI: I want to make this absolutely clear, Sir, this scheme is available pan India in all urban local bodies and if there is some place, which does not qualify on that, I will be very happy to sit with the hon. Member and sort this out. But the fact that this scheme started at the height of the pandemic when the hon. Prime Minister wanted to insulate some of the most vulnerable sections of our society from the adversity they were facing, we rolled out the guidelines in one day. In one month, the scheme started rolling. Today we have already got something like 56.89 lakh beneficiaries. I would like to tell the hon. Member that, in fact, we have a portal which is upgraded daily. I was responding to a question in the Lok Sabha, I think a few days ago, when I used the figure 56 lakh of beneficiaries and I found today when I was preparing for this Session, I knew the hon. Member had asked this Starred Question, it has gone up to 56.89 lakh. I am sure by the time we finish the day, it will be past 57 lakh. Sir, I also wanted to share that the total number of beneficiaries who have taken the first loan is 56.89 lakhs. The number of people who have taken the second loan is 15.82 lakhs. The number of people who have taken the third loan is 2.05 lakhs. Two studies which are very significant — one by the Indian School of Business, Hyderabad, and the other by the Chief Economist of the SBI, Mr. Saumya Kanti Ghosh. They show the success of the scheme that it has a persistency ratio of 68 per cent.

Now, we have a situation that the scheme has succeeded in freeing people, जो रेहड़ी-पटरी पर अपना कारोबार करते थे, from vice-like grip of moneylenders from whom they were borrowing at the rate of 100 per cent or 300 per cent a day. The fact is that the numbers are increasing and the number of loans are also increasing shows that it is available everywhere. The second thing is, each of these people in the informal sector, their details are being on-boarded and they are being made beneficiaries of eight other Central schemes, so that they can benefit from them. Sir, we had some difficulties with some State Governments, because there is an old problem that the local authorities don't give them the respect that is due to them. Local authorities try to create — I have to be careful with my words, difficulties in the work of street vendors. I have been writing letters to the Chief Ministers. My Secretary has written to the State Government. We think, those problems are being ironed out. There are 13,700 vending zones. If, in some place, you or anyone think it is not there, kindly

bring it to my notice. Vendor may be living in rural area, but trade is to be in urban area, because this is under 2014 Act which is for urban sector.

SHRIMATI PRIYANKA CHATURVEDI: Sir, I got a long reply from the hon. Minister. But, he hasn't really answered the question I asked. Secondly, Sir, before I ask my second supplementary, I just wanted to bring to your notice one thing. You had come out with a historic decision where you said that responses by the Ministers would be gender-neutral. But, when I was reading response to my question, every answer starts with 'Yes, Sir.' So, I just wanted to bring it to your notice and to the notice of the hon. Parliamentary Affairs Minister. My second supplementary is: If the Government is maintaining database of number of disabled people and number of women beneficiaries enrolled under this scheme, the same may kindly be provided.

MR. CHAIRMAN: Hon. Minister, be gender-neutral.

SHRI HARDEEP SINGH PURI: Sir, if I have a question, I will answer it. This is a straightforward second supplementary she has asked. Sir, 44 per cent of the beneficiaries is Mahilas. There is equal number of SC/ST. When a beneficiary or a potential beneficiary comes to seek a loan, based on a letter of recommendation or a certificate, they don't ask caste, etc. But, we have done an analysis after that and the answer is very clearly 23 per cent is given for SC/ST, another 42 per cent plus is given for OBCs. Somebody asked me, 'Where are Minorities?' I said that I cannot, for instance, ask why a particular well-to-do minority community from where the hon. Member comes don't ask for street vendor loans. I think, they are the kind of people who run banks; they don't need to be street vendors. Data on disability is not available with us. We have tried, informally, to ascertain because the loan-seeking process does not have that category. It is as simple as that.

Hon. Member said that she asked a question and I had given a long answer. If she asks a straight forward question, I will give a straight forward answer. So, I request her, through you, to send me the question. I will send her precise, specific response to whatever question she has in mind.

SHRI SYED NASIR HUSSAIN: Sir, I would like to ask the hon. Minister as to how the Government will improvise access to credit under the PM-SVANidhi given the prevalent issue of ineligibility and insufficient documentation among the street vendors. There is no documentation; how will they provide housing to them? That is

one point, Sir. Secondly, I think the hon. Minister was telling something about the JNU.

MR. CHAIRMAN: No; only one question.

SHRI SYED NASIR HUSSAIN: I am also a Ph.D from JNU. I am proud of it.

MR. CHAIRMAN: Now, the hon. Minister.

SHRI SYED NASIR HUSSAIN: It is one of the consistently topmost universities of the country...

MR. CHAIRMAN: Hon. Minister, respond to the first part.

SHRI SYED NASIR HUSSAIN: *

MR. CHAIRMAN: Nothing will go on record.

SHRI HARDEEP SINGH PURI: I am a great admirer of JNU. Instead of going and teaching at a Delhi University College, if I had got a little time to get a Ph.D., I may have opted for JNU also.

MR. CHAIRMAN: Kindly respond to the supplementary that concerns your Ministry.

SHRI HARDEEP SINGH PURI: The question is very simple. If we make cumbersome data requirement as a pre-requisite, which used to happen in a previous dispensation, no loans will be given. So, all we are saying is, you need minimum data. All you have to do is, bring us your Aadhar Card. Sir, that one card, Aadhar Card, is enough for us and for the banks and a bulk of the loans have been given by the Public Sector Banks, I think, about 80-85 per cent. Private Sector Banks have been a little slow, maybe because the amounts involved in the loans are small - Rs.10,000/- for the first loan, Rs.20,000/- for the second loan and Rs.50,000/- for the third loan. But the Aadhar Card, and I may submit this to the House, through you, Sir, is more than sufficient for the banks to understand and that is why, we are also able. Sir, I also have the statistics on how much Public Sector Banks have given. Their contribution is 92.8 per cent; private banks — 1.70 per cent; small

* Not recorded.

finance banks — 0.17 per cent; and, State Cooperative Banks — 1.60 per cent. I can send these statistics; there is no difficulty.

MR. CHAIRMAN: Fourth supplementary, Shri Raghav Chadha; not present. Shri Samirul Islam.

SHRI SAMIRUL ISLAM: Would the hon. Minister give the data of the percentage of the loans given under this scheme to SC/ST and Minority communities in the last three years State-wise?

MR. CHAIRMAN: Please go ahead, hon. Minister.

SHRI HARDEEP SINGH PURI: Sir, I am afraid, I did not get the question.

MR. CHAIRMAN: The hon. Member may repeat.

SHRI SAMIRUL ISLAM: Sir, would the hon. Minister give the data of the percentage of the loans given under this scheme to SC/ST and Minority communities in the last three years State-wise?

SHRI HARDEEP SINGH PURI: Sir, I can give the figures. What I can tell you, Sir, is: Overall, the percentage of marginalized sections, the OBCs, is 42 per cent, SCs- 20 per cent, STs — 3 per cent and Other Minorities - 8 per cent. But State-wise, I can get the data. I would be very happy to provide it; but it will need to be collected. But if you want to know how many in the State of Odisha or how many in Andhra Pradesh, it is something that, I am sure, we can try and get and share with the hon. Member.

DR. ASHOK KUMAR MITTAL: Sir, the people who want to avail it face certain problems in getting the loans and other benefits under the scheme. My question is: Does the Government do any survey or take feedback from the users of these kinds of facilities?

SHRI HARDEEP SINGH PURI: Sir, there is a presumption and what the hon. Member is saying कि हमारे कई भाई-बहन लोन के लिए अप्लाई करते हैं, उनको मुश्किलों का सामना करना पड़ता है, क्या हम उसे मॉनिटर करते हैं? Sir, we monitor the portal on a daily basis. I just mentioned it three days ago when I was answering in the Lok Sabha. Then, their figure was 56 lakhs; today, it is 56.89 lakhs. And, we are running an open house. There is an open portal. If anybody has a difficulty, we are ready to iron it

out. But I find it strange to believe that a Member of Parliament is talking about a difficulty being faced by some loan applicant and the loan applicant has not brought it to our attention. I do not think there is any difficulty. If there are, we are ready to iron them out. सर्वेक्षण जो होता है, वह कुछ समय के बाद होता है। हम तो daily इसका analysis करते हैं।

MR. CHAIRMAN: Q. No. 79; Dr. Laxmikant Bajpayee.