

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.1614
TO BE ANSWERED ON AUGUST 01, 2024

PMSVANIDHI IN MAHARASHTRA

NO. 1614. DR. HEMANT VISHNU SAVARA:

SHRI BHASKAR MURLIDHAR BHAGARE:

SHRI AASHTIKAR PATIL NAGESH BAPURAO:

SHRI AMAR SHARADRAO KALE:

PROF. VARSHA EKNATH GAIKWAD:

SHRI NILESH DNYANDEV LANKE:

SMT. SUPRIYA SULE:

SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:

DR. AMOL RAMSING KOLHE:

SHRI BAJRANG MANOHAR SONWANE:

SHRI SANJAY DINA PATIL:

Will the Minister of Housing and Urban Affairs be pleased to state:

- (a) whether the Government is implementing Pradhan Mantri Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) scheme in Maharashtra;**
- (b) if so, the number of women street vendors who have benefited out of the scheme in Maharashtra;**
- (c) the total number of beneficiaries registered in Maharashtra under PM SVANidhi scheme particularly in Palghar district during the last three years, year-wise;**
- (d) the rate of interest at which these beneficiaries are getting loan and share of percentage of the subsidy to be borne by the Government and the beneficiaries;**
- (e) the share of private sector banks in PM SVANidhi scheme since its inception;**
- (f) whether the Government has taken steps to encourage participation of private banks and enhance their share in the total sanctions and disbursements in the scheme and if so, the details thereof; and**
- (g) the other steps taken by the Government to increase the e-commerce among the street vendors?**

ANSWER

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

- (a):**Yes, the Pradhan Mantri Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) scheme is being implemented in the whole country including the state of Maharashtra.
- (b):**As on date, a total of 3.60 lakhs women beneficiaries are in Maharashtra under the scheme.
- (c):**The number of beneficiaries registered under PM SVANidhi in the State of Maharashtra and Palghar district are as under:

Financial Year	No. of Beneficiaries in	
	Maharashtra	Palghar
2021-22	48,669	807
2022-23	1,49,490	5,197
2023-24	4,39,841	13,221

- (d):**Under PM SVANidhi scheme, the rate of interest charged by the Lending Institutions, is as per the extant RBI guidelines. An interest subsidy of 7% is paid by the Union Government on a quarterly basis on timely repayment/ prepayment of Equated Monthly Installments (EMIs).
- (e)&(f):**Under the PM SVANidhi scheme in Maharashtra, private sector banks have disbursed about 1 % of the total loans. As of July 24, 2024, private sector banks have sanctioned 18,046 loans and disbursed 10,384 loans in Maharashtra under the scheme. Ministry of Housing and Urban Affairs (MoHUA) & Department of Financial Services (DFS) regularly conduct joint as well as separate review meetings with the Lending Institutions including private sector banks, to improve their performance under the Scheme.
- (g):**For onboarding of street vendors on e-commerce platforms, this Ministry signed an MoU with Swiggy and Zomato. Approximately 9,400 street food vendors have been onboarded on these e-commerce platforms.