

**O.I.H.**

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 2842  
TO BE ANSWERED ON DECEMBER 12, 2024  
BENEFICIARY HAWKERS UNDER PM-SVANIDHI**

**NO. 2842. SHRI SATPAL BRAHAMCHARI:**

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

- (a) the details of the hawkers benefited under the Pradhan Mantri SVANidhi scheme in Sonipat Lok Sabha Constituency of Haryana;**
- (b) the total amount of loans disbursed under the said scheme since its inception;**
- (c) the details of rate of repayment and default rate of loans provided under the said scheme and if so, the details thereof;**
- (d) the impact on the socio-economic condition of the hawkers under the scheme; and**
- (e) whether any study or survey has been conducted to assess its impacts and if so, the details thereof?**

**ANSWER**

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

**(a) As on 04.12.2024, total 17,080 street vendor beneficiaries have been benefitted in Sonipat Lok Sabha Constituency under Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme. Details of beneficiaries benefitted in Sonipat Lok Sabha Constituency under the Scheme is at Annexure.**

**...2/-**

**(b) & (c) As of 04.12.2024, a total of 94.04 lakh loans have been disbursed amounting to ₹ 13,364 crore under the PM SVANidhi scheme since inception. Out of 94.04 lakh loans, 40.17 lakh loans have been repaid.**

**(d) & (e) A study was conducted by Indian School of Business (ISB) and State Bank of India (SBI) to assess the impact of the scheme. Key findings of the studies are given as under:**

- i.Improved access to collateral-free working capital loans.**
- ii.Increased adoption of digital payments by street vendors.**
- iii.Reduced financial burden on street vendors and encouraging timely repayment of loans amongst them through 7% interest subsidy on loans.**
- iv.Building of a social security net providing benefits of financial inclusion, pension, food security, maternal health and well being for scheme beneficiaries through ‘SVANidhi se Samriddhi’ component of the scheme.**

**In addition, the studies have found that PM SVANidhi was the first loan from a bank for 95% of the beneficiaries and the loan was utilized for expanding their business, working capital needs and investment of the first loan of ₹10,000 generated an increased monthly return of 20% on an average for the street vendors.**

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**ANNEXURE REFERRED TO IN REPLY TO POINT (A) OF LOK SABHA  
UNSTARRED QUESTION NO. 2842 TO BE ANSWERED ON DECEMBER 12, 2024**

**STATEMENT SHOWING DETAILS OF STREET VENDOR BENEFICIARIES  
BENEFITTED IN SONIPAT LOK SABHA CONSTITUENCY UNDER PM SVANIDHI  
SCHEME**

**(As on 04.12.2024)**

<b>Constituency Name</b>	<b>ULB Name</b>	<b>No. of Beneficiaries</b>
<b>Sonipat</b>	<b>Ganaur Municipality</b>	<b>1,150</b>
	<b>Gohana Notified Area Council</b>	<b>2,533</b>
	<b>Jind Notified Area Council</b>	<b>4,281</b>
	<b>Julana Municipality</b>	<b>383</b>
	<b>Kharkhoda Municipality</b>	<b>931</b>
	<b>Kundli Municipality</b>	<b>1,068</b>
	<b>Safidon Municipality</b>	<b>913</b>
	<b>Sonipat Municipal Corporation</b>	<b>5,821</b>
	<b>Total</b>	<b>17,080</b>

**Data Source: PM SVANidhi Portal**