

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 3010
TO BE ANSWERED ON DECEMBER 18, 2025**

STRENGTHENING OF PM SVANIDHI SCHEME

NO. 3010. SMT. POONAMBEN HEMATBHAI MAADAM:

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

- (a) whether the Government has taken steps to strengthen the Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) to expand access to collateral-free working capital loans for street vendors across the country and if so, the details thereof; and**
- (b) whether steps have been taken to enhance digital onboarding and promote the adoption of cashless payments among street vendors and if so, the details thereof?**

ANSWER

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

(a) Yes. The Government has taken several measures to strengthen the Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme and expand access to collateral-free working capital term loans for street vendors across the country. The restructured scheme provides for extension of benefits to vendors in census towns, urban agglomerations, peri-urban areas etc. in a graded manner, thereby creating increased livelihood opportunities.

As on 19th November, 2025, more than 99.07 lakh loans amounting to ₹14,595 Cr. Have been disbursed to more than 68.89 lakh street vendors across the country.

Further, Ministry of Housing and Urban Affairs (MoHUA) from time to time carries out awareness campaigns like broadcasting through radio jingles, television advertisements and newspaper advertisements. States/UTs are provided Information, Education and Communication (IEC) material in local languages regularly for outreach and dissemination of information on the scheme benefits.

(b) Yes. Steps have been taken to enhance digital onboarding and adoption of cashless payments among street vendors. Under PM SVANidhi scheme, for promoting digital adoption, street vendor beneficiaries are incentivized with a cashback of upto ₹100 per month for a period of 12 months (maximum digital incentive of ₹1200/year), for every tranche of loan provided to the street vendor. Further, the restructured scheme provisions for cashback of maximum ₹100 per quarter for 4 quarters to street vendor beneficiaries for conducting digital transactions on wholesale purchases of at least ₹2,000. Since inception of the scheme in June 2020 till 19th November 2025, an amount of ₹242 crore has been released as cash back incentive to the street vendor beneficiaries under the scheme. Campaigns such as SVANidhi Se Samriddhi/Lok Kalyan Melas, are conducted periodically to increase the number of digitally active Street vendors.
