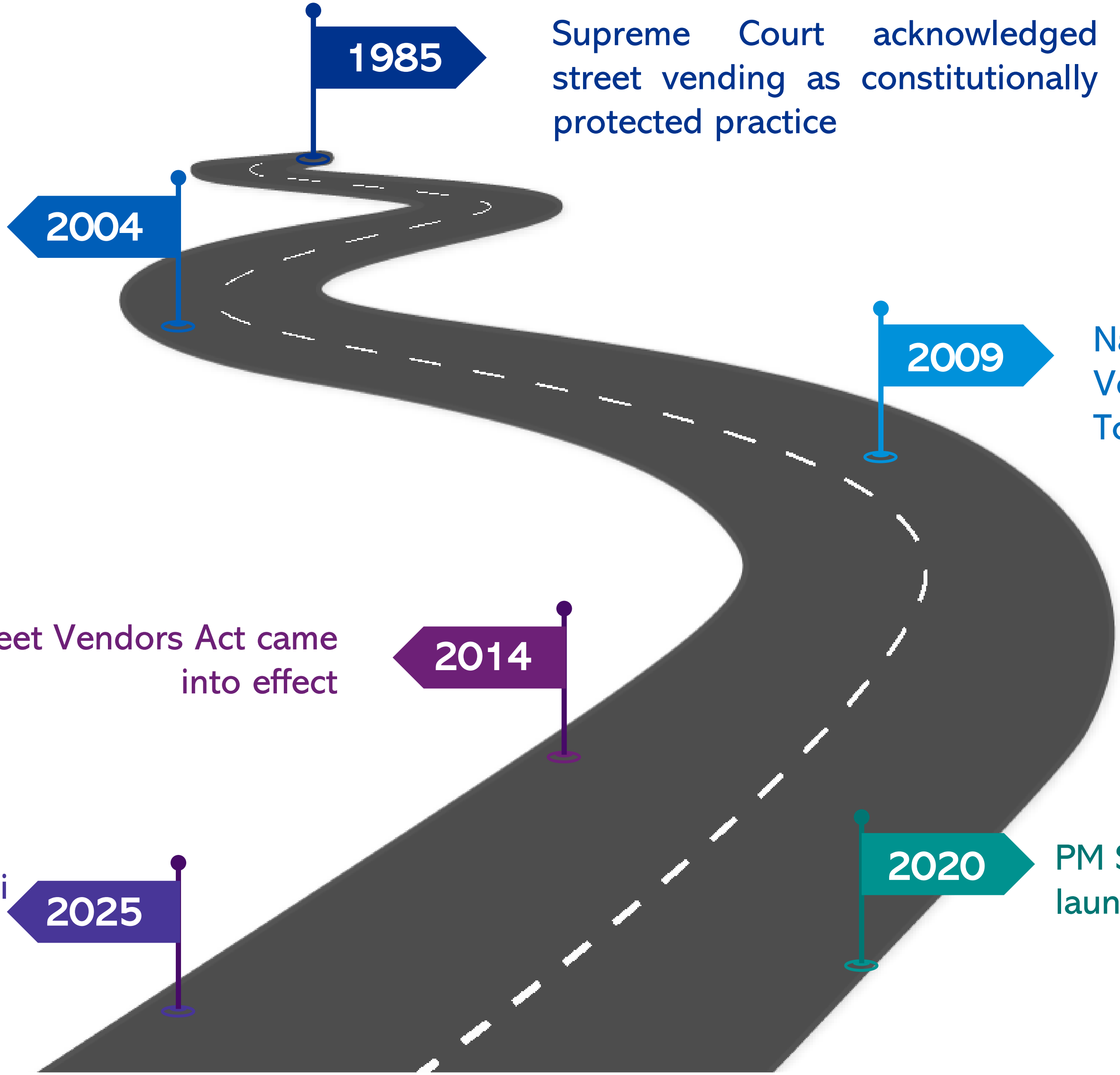
Ministry of Housing and Urban Affairs
Government of India

वित्तीय सेवाएं विभाग
DEPARTMENT OF FINANCIAL SERVICES

PM SVANidhi

Promoting Livelihood, Boosting Economy, Financial Inclusion and Digital Empowerment

Roadmap to Street Vendors Evolution in India



1985 – Supreme Court acknowledged street vending as constitutionally protected practice

2004 – National Policy on Urban Street Vendors launched

2009 – National Policy on Urban Street Vendors revised stating role of Town Vending Committees

2014 – Street Vendors Act came into effect

2020 – PM SVANidhi Scheme launched

2025 – Restructured PM SVANidhi Scheme launched

PM SVANidhi – Components

- **Scheme implementation period:** Issuance of loan & credit card to continue up to March 31st, 2030
- **Servicing liabilities:**
  - Credit guarantee and interest subsidy on loans, along with digital incentives, etc. will be supported till March 2033
  - Credit guarantee for credit cards will be supported till March 2035
- **Implementation & Monitoring:** The Scheme is jointly implemented and monitored by MoHUA and DFS
- **Scheme Outlay:** Rs. 7,332 Cr.

1	Loans	• 1st Loan Tranche - ₹15,000 • 2nd Loan Tranche - ₹25,000 • 3rd Loan Tranche - ₹50,000 • Interest Subsidy @7%
2	Credit Card	Additional facility of 'UPI linked RuPay credit card' with a limit of upto ₹30,000 for street vendors (SVs) who have repaid 2nd loan

PM SVANidhi – Components (2/2)

3	Incentives for promoting Digital transactions	• Cashback of up to **₹100/– per month**, for **12 months** (max ₹1200/year), on digital transactions, across each loan tranche • Cashback of up to **₹100/- per quarter**, for **4 quarters** (max ₹400), on merchant digital transactions for wholesale purchase amounting to ₹2,000/- or more
4	SVANidhi se Samriddhi (SSS)	• Expanded in all city regions where PM SVANidhi is implemented • Inter-Ministerial convergence to facilitate linkages with existing 8 GoI schemes
5	Capacity Building including Human Resources	• Capacity building for SVs in convergence with other Ministries/Departments such as **Ministry of Skill Development & Entrepreneurship** (MSDE) / **Food Safety and Standards Authority of India** (FSSAI) etc. • Human Resources to augment implementation capacities at State/ULB level
6	City-Region Approach	• Scheme benefits to be extended beyond statutory towns to census towns, peri-urban areas etc. in a graded manner

SVANidhi se Samriddhi Performance

Scheme highlights

- Launched in January 2021
- Building a safety net for beneficiaries' families targeting their holistic development and socio-economic upliftment.

Dimensions of Welfare Benefits

- Access to Insurance & Pensions
- Food Security
- Labour Welfare & Maternity Benefits
- Financial Inclusion

Sanctions under SSS

- PM Suraksha Bima Yojana
- PM Jeevan Jyoti Bima Yojana
- PM Jan Dhan Yojana
- PM Shram Yogi Maandhan Yojana
- PM Matru Vandana Yojana
- Janani Suraksha Yojana
- Registration under BoCW
- One Nation One Ration Card

*As on 31st May'26

Outreach under PM SVANidhi

Lok Kalyan Melas (LKMs)

Organized across Urban Local Bodies (ULBs) to increase scheme awareness, mobilize eligible street vendors, facilitate loan disbursements, promote digital adoption, enhance access to welfare benefits, and provide food safety and hygiene training through FSSAI.

SVANidhi Sankalp Abhiyaan (SSA)

National campaign focused on clearance of pending Returned by Bank applications by ULBs and of loan sanctions and disbursements by banks.

Media Outreach

Multi-Channel Mass Outreach

- Extensive coverage across Radio and TV channels
- Social media promotion through YouTube, Facebook, Instagram, & X
- SMS alerts to beneficiaries in regional languages

Beneficiary-Centric Information & Capacity Building

- Awareness videos featuring popular public figures
- Tutorials on new scheme features & SVANidhi Credit Card
- FAQs on the PM SVANidhi portal
- Beneficiary success stories showcased

Scheme Impact

Impact Assessment of the scheme conducted by **Indian School of Business** (ISB) in 2023 and 2025.

- **Economic Empowerment:** The scheme has significantly improved business sustainability and incomes of street vendors.
  - Nearly 95% of the beneficiaries accessed formal institutional credit for the first time under the scheme.
  - Around 30% of beneficiaries were able to access credit beyond PM SVANidhi loans, indicating improved creditworthiness and financial inclusion.
  - Beneficiary incomes recorded an average annual increase of nearly 20%.
- **Improvement in Household Welfare:** The economic benefits accrued under the PM SVANidhi scheme contributed significantly to enhancing beneficiaries' living standards. The scheme supported greater housing stability and improved access to essential needs, including nutritious food, healthcare services, and educational opportunities.

PM SVANidhi has significantly advanced **social inclusion** among vulnerable urban populations.

- Nearly 46% of beneficiaries are women, reflecting strong gender inclusion.
- Approximately 70% of beneficiaries belong to marginalized communities, underscoring the scheme's inclusive outreach.

Way Forward: Integrating Street Vending into Urban Planning Ecosystem

1- Street Food Hub

- To **Create world-class food destination** by promoting **Culinary Heritage** & **Livelihoods**
- Develop **50 Street Food Hubs**
- Well-planned, **pedestrian-friendly** hubs equipped with **essential amenities**, effective **waste management** systems, and improved **public hygiene**
- **Financial support** of up to **₹4 crore** per Street Food Hub and up to **₹25 lakh** for notifying the City Street Vending Plan

2- Incentives for preparation and notification of city Street Vending Plans

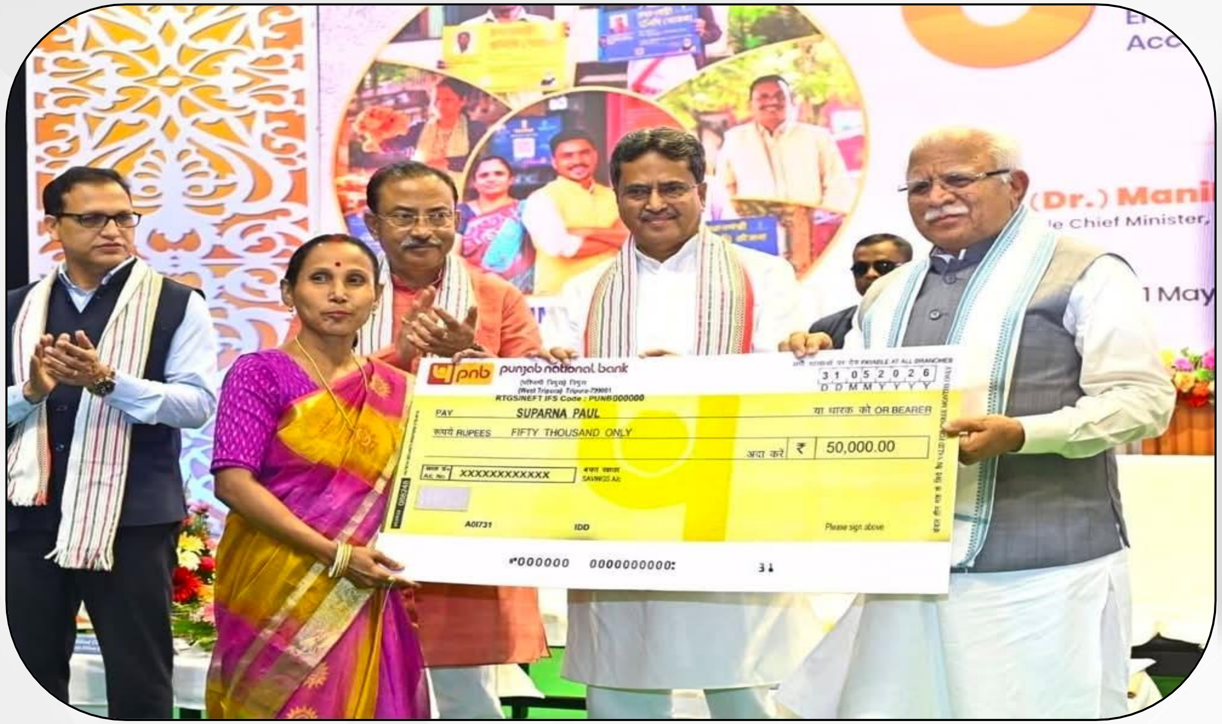
- Many cities have **yet to prepare and notify Street Vending Plans** in accordance with the Street Vendors Act, 2014.
- The **absence** of notified Street Vending Plans **hinders the effective regulation and management of street vending activities.**
- To facilitate systematic planning and regulation of street vending, **financial incentives** will be provided to support States and Urban Local Bodies (ULBs) in **expediting the preparation and notification of Street Vending Plans.**

Glimpses of activities under PM SVANidhi

Launch of **‘UPI-linked RuPay SVANidhi Credit Card’** by **Hon’ble Prime Minister**

Disbursements of loans to street vendor beneficiaries during **‘Lok Kalyan Melas’**

Celebrating ‘6-Years of PM SVANidhi’



PM SVANidhi Event at Agartala

Hon'ble Union Minister Shri Manohar Lal, along with **Hon'ble Chief Minister of Tripura, Shri Manik Saha**, interacted with beneficiaries from North Eastern States. **Credit Cards** and **Loans** were issued to street vendors from **Tripura**.

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Thank You