

PM Street Vendorâ€™s AtmaNirbhar Nidhi (PM SVANidhi)Are you sure you want to sign out?CancelSign OutEngEnglish/â€â€â€â€â€â€Sign InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Housing & Urban AffairsPM Street Vendorâ€™s AtmaNirbhar Nidhi (PM SVANidhi)Affordable CreditDigital EmpowermentEnhanced LivelihoodStreet VendorsWorking Capital LoanSign in to applyDetailsPM SVANidhi is a central-sector micro-credit scheme launched on 1st June 2020 by the Ministry of Housing and Urban Affairs (MoHUA) to provide handholding support to street vendors. The scheme facilitates a working capital collateral-free loan of â‚¹10,000, with subsequent loans of â‚¹20,000 and â‚¹50,000 with a 7% interest subsidy. The scheme focuses on increasing the digital footprint in India by promoting the use of digital transactions among street vendors. To incentivize the adoption of digital transactions, a cashback of up to â‚¹100 per month is given to Street Vendors. Aim:The scheme aims to formalize the street vendors and open up new opportunities for this sector to move up the economic ladder. Street vendors represent a very important constituent of the urban informal economy and play a significant role in ensuring availability of the goods and services at affordable rates at the doorstep of the city dwellers. They are known as vendors, hawkers, thelewala, rehriwala, theliphadwala, etc. in different areas/ contexts. The goods supplied by them include vegetables, fruits, ready-to-eat street food, tea, pakodas, bread, eggs, textile, apparel, footwear, artisan products, books/ stationary, etc. The services include barber shops, cobblers, pan shops, laundry services, etc.BenefitsFinancial assistance of up to â‚¹10,000 is provided to street vendors to help them restart and expand their businesses.The loan is provided at a low-interest rate of 7%, making it easier for street vendors to repay the loan.No collateral is required to avail of the loan, making it more accessible to street vendors.There is no processing fee to apply for the scheme, making it cost-effective for street vendors.The loan amount can be used for any purpose related to the street vending business, such as buying raw materials, paying rent, or purchasing equipment.The scheme provides financial stability to street vendors and helps them to become self-reliant.The loan repayment period is one year, which gives street vendors sufficient time to repay the loan.The scheme encourages entrepreneurship and helps to create employment opportunities.The scheme is aimed at providing financial assistance to street vendors affected by the COVID-19 pandemic, helping them to recover from the economic impact of the pandemic.The scheme is implemented at the national level and is available in all States and Union Territories, making it accessible to street vendors across the country.EligibilityStreet vendors in possession of Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs).The vendors, who have been identified in the survey but have not been issued Certificate of Vending / Identity Card.Street Vendors left out of the ULB-led identification survey or who have started vending after completion of the survey and have been issued a Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC).The vendors of surrounding development/ peri-urban/rural areas vending in the geographical limits of the ULBs, who have been issued a Letter of Recommendation (LoR) to that effect by the ULB / TVC.Application ProcessOnlineOfflineStep 1: Visit <https://pmsvanidhi.mohua.gov.in/> and click on the "Log In" button on the homepage. Step 2: Enter Mobile number and captcha. Click request OTP. Step 3: After successful login, select valid "vendor category" among the available options. Enter "Survey Reference Number" (SRN) which is mandatory.Step 4: On entering these basic details, fill the application form online, upload the relevant documents and submit.Note: For any kind of clarification and access detailed stepwise process, refer User Manual.For any query one can call on the toll free number i.e 1800111979 between 9.30 AM to 6.00 PM on Monday to Saturday except national holidays.You need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowDocuments RequiredFor 1st Loan :For Category A and B vendors :Certificate of VendingIdentity CardFor Category C and D vendors :Letter of Recommendation KYC documents required in addition to CoV/ID/LoR :Aadhaar CardVoter Identity CardDriving LicenseMNREGA CardPAN CardFor Letter of Recommendation :Copy of Account Statement/PassbookCopy of Membership Card/any other proof of membershipAny other document to substantiate the claim as a vendorRequest letter to ULBFor Second LoanLoan Closure Document Frequently Asked QuestionsWhat Is PM Street Vendorâ€™s AtmaNirbhar Nidhi Scheme?A: The PM Street Vendorâ€™s AtmaNirbhar Nidhi scheme is a government initiative aimed at providing financial assistance to street vendors affected by the COVID-19 pandemic.Who Is Eligible To Apply For The PM Street Vendorâ€™s AtmaNirbhar Nidhi Scheme?A: Street vendors who have been operating their business for at least one year prior to March 24, 2020, and have been in possession of a valid ID proof are eligible to apply for the scheme.What Is The Age Limit To Apply For The PM Street Vendorâ€™s AtmaNirbhar Nidhi Scheme?A: There is no age limit to apply for the PM Street Vendorâ€™s AtmaNirbhar Nidhi scheme.What Is The Maximum Loan Amount That Can Be Availed Under This Scheme?A: Street vendors can avail of a working capital loan of up to Rs. 10,000 under the PM Street Vendorâ€™s AtmaNirbhar Nidhi scheme.What Is The Interest Rate On The Loan Provided Under This Scheme?A: The interest rate on the loan provided under this scheme is 7%.How Can One Apply For The PM Street Vendorâ€™s AtmaNirbhar Nidhi Scheme?A: Applicants can apply for the scheme online through the official website of their respective State or Union Territory.Is There Any Processing Fee To Apply For The PM Street Vendorâ€™s AtmaNirbhar Nidhi Scheme?A: No, there is no processing fee to apply for the PM Street Vendorâ€™s AtmaNirbhar Nidhi scheme.What Documents Are Required To Apply For The PM Street Vendorâ€™s AtmaNirbhar Nidhi Scheme?A: Applicants need to provide a valid ID proof, a certificate of vending/registration, and a recent photograph to apply for the scheme.Can An Individual Apply For The PM Street Vendorâ€™s AtmaNirbhar Nidhi Scheme Multiple Times?A: No, an individual can apply for the scheme only once.Can An Individual Apply For The Scheme If They Have Availed Of A Loan Under Any Other Government Scheme?A: Yes, an individual can apply for the scheme even if they have availed of a loan under any other government scheme.What Is The Repayment Period For The Loan Provided Under This Scheme?A: The loan provided under this scheme has to be repaid within one year of availing it.Is Collateral Required To Avail Of The Loan Under This Scheme?A: No, collateral is not required to avail of the loan under the PM Street Vendorâ€™s AtmaNirbhar Nidhi scheme.Can The Loan Amount Be Used For Any Purpose?A: Yes, the loan amount can be used for any purpose related to the street vending business.What Is The Benefit Of Availing Of The Loan Under This Scheme?A: The loan provided under this scheme can be used to restart or expand the street vending business, thereby providing financial stability to the street vendor.What Is The Repayment Mode For The Loan Provided Under This Scheme?A: The loan provided under this scheme has to be repaid in monthly installments.Sources And ReferencesGuidelinesFAQsOffline Application FormCheck Application StatusUser Manuals For ApplicantPre-Application StepsHelpdeskApplication Submission/Log InOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Housing & Urban AffairsPM Street Vendorâ€™s AtmaNirbhar Nidhi (PM SVANidhi)Affordable CreditDigital EmpowermentEnhanced LivelihoodStreet VendorsWorking Capital LoanSign in to applyDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsPM SVANidhi is a central-sector micro-credit scheme launched on 1st June 2020 by the Ministry of Housing and Urban Affairs (MoHUA) to provide handholding support to street vendors. The scheme facilitates a working capital collateral-free loan of â‚¹10,000, with subsequent loans of â‚¹20,000 and

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