

## Apply for Pradhan Mantri Street Vendor's AtmaNirbhar Yojana through Common Service Centers

### 1. Background

The COVID-19 pandemic and consequent lockdowns have adversely impacted the livelihoods of street vendors. They usually work with a small capital base and might have consumed the same during the lockdown. Therefore, there is an urgent need to provide credit for working capital to street vendors to resume their business.

### 2. About the scheme

The scheme is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban Affairs.

- Scheme provides the loan of up to 10,000 to street vendors.
- Amount can be repaid into monthly installment in the tenure of 1 year.
- Monthly cash-back incentive on digital transactions

### 3. Who are the beneficiaries?

- Street vendors that are usually known as hawkers, thelewala, rehriwala, theli phadwala etc and provide services like barber shops, cobblers, pan shops, laundry services, vegetable sellers etc. are eligible for the scheme.
- All street vendors engaged in vending in urban areas as on or before March 24, 2020.
- The scheme is likely to benefit 50 lakh street vendors.

### 4. How the beneficiaries are identified?

There are four categories by which beneficiary's eligibility is identified:

- A. Street vendors having certificate of vending / Identity Card issued by Urban Local Bodies (ULBs);

- B.** The vendors, who have been identified in the survey but have not been issued Certificate of Vending / Identity Card;
- C.** Street Vendors, who has not been identified or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) by the ULB / Town Vending Committee (TVC); and
- D.** The vendors nearby to the developing cities or on the boundaries of rural urban areas working within the limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.

## **5. Details of the Loan**

- Urban street vendor can apply for a loan up to Rs 10,000/-.
- Amount can be repaid into monthly installment in the tenure of 1 year.
- Loan will be collateral-free means no guarantee will be required.
- The vendors, availing loan under the scheme, are eligible to get an interest subsidy @ rate will be 7%.
- Interest subsidy amount will be credited directly in to beneficiaries account on quarterly basis.

## **6. Fees to be paid by beneficiaries to VLEs?**

CSC VLE will charge Rs. 59 to fill the application forms of loan from the beneficiaries.

## **7. Documents required for availing the scheme benefits**

1. Proof of Vending
  - Vendor ID card (ID) or
  - Certificate of vending (CoV) or
  - Letter of recommendation
2. KYC documents
  - Aadhaar Card or Voter's Identity Card or Driving Licence or MNREGA Card or PAN Card.
3. Aadhaar linked bank account
4. Mobile number should be linked with Aadhaar

**Note:**

1. To check the name in Street Vendor Survey clicks on below link & note SRN No.  
<http://pmsvanidhi.mohua.gov.in/Schemes/SearchVendor>
2. Option to apply for letter of recommendation service will be available through CSCs.

**8. Pamphlet of the scheme**



The pamphlet features a yellow background with a dark blue circular inset on the left containing a photograph of a woman in a yellow and pink sari sitting at a street vendor stall. At the top, there are logos for Digital India, PM SVANidhi, and CSC. The main text reads 'Apply for 10,000 GUARANTEE FREE LOAN under PM SVA Nidhi Scheme for Street Vendors'. Below this, a section titled 'Documents required in the scheme:' lists four requirements: 1. Proof of Vending (Vendor ID card, Certificate of vending, or TVC Letter of recommendation), 2. KYC documents (Aadhaar Card, Voter's Identity Card, Driving Licence, MNREGA Card, or PAN Card), 3. Aadhaar linked bank account, and 4. Mobile number should be linked with Aadhaar. At the bottom, a dark blue box states 'VLE Commission Rs. 59 to fill the applications of loan from the beneficiaries.' and a line of text says 'Service available through Digital Seva Portal'.

 **Digital India**  
Power To Empower

 **PM SVANidhi**

 **CSC**  
E-GOVERNANCE SERVICES INDIA LIMITED

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Service available through Digital Seva Portal