

Credit Policy & MSME Department, Central Office

Union Bank Bhavan, 239, VidhanBhavan Marg, Nariman Point, Mumbai 400021

INSTRUCTION CIRCULAR: 2116-2020

02nd July 2020

TO ALL BRANCHES/OFFICES

**Management of Credit Portfolio -
PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme**

1. 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 door-step of the city dwellers. 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. In response to the biggest economic crisis triggered by COVID-19 pandemic, Hon'ble Prime Minister has announced a special economic package (Atmanirbhar Package) of Rs 20.00 lakh crore (equivalent to 10 % of India's GDP) with the aim of making the country independent against the tough competition in the global supply chain and to help in empowering the poor, labourers, migrants who have been adversely affected by COVID-19 pandemic.
3. The Ministry of Housing and Urban Affairs has launched the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi), a Special Micro- Credit Facility for providing affordable working capital loan to street vendors to resume their livelihoods that have been adversely affected due to the COVID pandemic. It is one of the special economic packages to facilitate easy access to credit for the street vendors.
4. The Scheme targets to benefit the Street Vendors, who had been vending on or before 24.03.2020, in urban areas by March 2020. Features of the scheme include
 - Provision of collateral free working capital loan of up to Rs 10,000.
 - Interest subsidy @ 7% per annum.
 - No pre-payment penalty.
 - Eligibility of higher loan on timely payment of first loan. etc
5. The scheme details are annexed with this letter i.e.
 - a) Annexure I pertains to the scheme guidelines & format for sanction of PM SVANidhi Loan.
 - b) Annexure A to Annexure I: Frequently asked questions.
 - c) Annexure 1-A: Loan Application form Annexure 1B-1: Format for Lender's Request for LOR for existing customer (indicative) & Annexure 1B-2 - Format for Lender's Request for LOR - for New Customer (indicative).
6. Field Functionaries are requested to effectively market the scheme and ensure timely help to the eligible borrowers.


(A K Vinod)
Chief General Manager

Annexure- I

Sl. No.	Parameter	Details
1.	Name of the Facility	<p>a. The name of this product is "PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)", a special Micro-Credit facility for Street Vendors.</p> <p>b. Ministry of Housing and Urban Affairs (MoHUA) has launched PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdown.</p> <p>c. The scheme is being introduced to meet the credit needs of the Street Vendors, who are one of the most vulnerable and important sectors of urban informal economy.</p> <p>d. The Scheme is a Central Sector Scheme (CSS) i.e. fully funded by MoHUA under which urban street vendors shall be eligible for loan.</p> <p>e. Street vendors usually work with a small capital base and they might have consumed the same during the lockdown. Hence, there is an urgent need to provide credit for working capital to street vendors to resume their business.</p>
2.	Eligible Borrowers	<p>i. Street Vendors known as vendors, hawkers, thelewala, rehriwala, theliphadwala etc. in different areas/ contexts.</p> <p>ii. The goods supplied by them include vegetables, fruits, ready-to-eat street food, tea, pakodas, breads, eggs, textile, apparel, footwear, artisan products, books/ stationery etc.</p> <p>iii. The services include barbershops, cobblers, pan shops, laundry services etc.</p> <p>Category of Eligible Borrowers: The Scheme will be available to all street vendors engaged in vending in Urban areas as on or before 24th March 2020. The categories of eligible borrowers is as under:</p> <p>A) Street vendors in possession of Certificate of Vending (CoV) / Identity Card issued by Urban Local Bodies (ULBs)</p> <p>B) Street vendors who have been identified in the survey but have not been issued Certificate of Vending / Identity Card (Provisional Certificate of Vending would be generated for such vendors through an IT based Platform. Urban Local bodies are being encouraged to issue such vendors the permanent Certificate of Vending and Identification Card immediately).</p> <p>C) Street Vendors, left out of the ULB-led identification survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC).</p> <p>D) Street vendors of surrounding development/ peri-urban / rural</p>



Sl. No.	Parameter	Details
		areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.
3.	Objectives	<p>The scheme is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban Affairs with the following objectives:</p> <ul style="list-style-type: none"> i. To facilitate working capital loan up to Rs 10,000. ii. To incentivize regular repayment and iii. To reward digital transactions <p>The scheme aims to help formalize the street vendors and open up new opportunities to this sector to move up the economic ladder.</p>
4.	Eligibility norms	<p>a. <u>Eligibility of States/ UTs:</u> The Scheme is available for beneficiaries (applicants) belonging to only those States/UTs which have notified Rules and Scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. Beneficiaries from Meghalaya, which has its own State Street Vendors Act may, however, participate.</p> <p>b. <u>Vendors who have gone back to their native places due to COVID-19:</u> Some of the identified / surveyed or other vendors who have been vending / hawking in urban areas, have left for their native places prior to or during the lockdown period because of COVID-19 pandemic. Such vendors are likely to come back after the situation normalizes and resume their business. These vendors, whether from rural / peri-urban areas or city dwellers will be eligible for the loan on their return as per eligibility criteria for identification of beneficiaries.</p>
5.	Data in Public Domain	The State / Union Territory / ULB- wise list of identified street vendors will be made available on the website of the Ministry/ State Government/ ULBs and Web Portal developed for the purpose.
6.	Due-Diligence	<ul style="list-style-type: none"> a. The selection of the borrower shall be strictly based on the eligibility criteria stipulated in the scheme. b. e-KYC is mandatory for all direct loan applicants. c. Credit information report to be verified to ensure that the borrower's existing loan account(s) are not classified as NPA/ Fraud/ Wilful default.
7.	Loan Amount	<p>Urban street vendors will be eligible to avail a Working Capital (WC) loan of up to Rs 10,000.</p> <p>On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit.</p>
8.	Facility Type	<p>Working Capital Demand Loan facility (Term Loan to be opened)</p> <p>A separate loan account should be opened for the borrower</p>
9.	Loan Period (Maximum)	<p>The tenure of the loan shall be 1 year.</p> <p>Loan shall be paid in 12 Equated Monthly Installments (EMI).</p>



Sl. No.	Parameter	Details
10.	Security	<p>No Collateral security shall be obtained for loans under the scheme.</p> <p>The Scheme has a provision of Graded Guarantee Cover for the loans sanctioned to be administered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). The Graded Guarantee Cover (by CGTMSE) will be operated on portfolio basis:</p> <ul style="list-style-type: none"> a) First Loss Default (Up to 5%) : 100% b) Second Loss (beyond 5% up to 15%) : 75% of default portfolio c) Maximum guarantee coverage will be 15% of the year portfolio <p>All loans given by Bank under the scheme will be considered for coverage under the guarantee. The periodicity of filing of claims by Bank will be quarterly.</p>
11.	Rate of Interest	<p>Rate of interest for the loan : EBLR + 0.50%</p> <p>Penal Interest provisions shall be applicable for loans under this scheme.</p>
12.	Scheme Code	<p>The accounts shall be opened under the scheme code: 'PMSVN'.</p> <p>Branch to explore the possibility of opening Saving Bank account also.</p>
13.	Processing charges/ Documentation Charges etc	NIL
14.	Interest Subsidy	<p>The vendors, availing loan under the scheme, are eligible to get an interest subsidy @ 7%. The interest subsidy amount will be credited into the borrower's account quarterly. Branch/ Bank to submit quarterly claims for interest subsidy for quarters ending as on June 30, September 30, December 31 and March 31 during each financial year. Subsidy will only be considered in respect of accounts of borrowers, which are Standard (non-NPA as per extant RBI guidelines) on respective claim dates and only for those months during which the account has remained Standard in the concerned quarter.</p> <p>The interest subsidy is available up to March 31, 2022. The subsidy will be available on first and subsequent enhanced loans up to that date. Separate detailed operational guidelines as received from the SIDBI will be shared subsequently.</p>
15.	Documentation	Applicable documents as per Bank's guidelines are to be obtained before disbursement
16.	Pre payment Penalty	NIL
17.	Periodicity of scheme	The scheme shall be implemented from 1 st July 2020 and its duration is till March 2022.
18.	Promotion of Digital Transactions by Street Vendors	The scheme will incentivize digital transactions by vendors through cash back facility. The transaction trail so created will build the credit score of vendors for enhancing their future credit needs. The network of lending institutions and digital payment aggregators like NPCI (for BHIM), PayTM, GooglePay BharatPay, AmazonPay, PhonePe etc. will be used to on-board the street vendors for digital transactions.



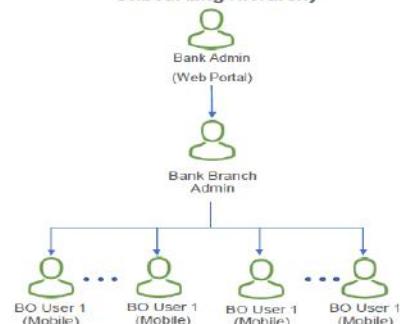
Sl. No.	Parameter	Details
		The on-boarded vendors would be incentivized with a monthly cash-back in the range of Rs 50 - Rs 100.
19.	Formation of Collectives of the Vendors	<p>As per prevailing practice, Branches may form Joint Liability Groups (JLGs) of eligible vendors.</p> <p>The Common Interest Groups (CIGs) of street vendors, already formed by States, can be converted into JLGs by Branches.</p> <p>List of CIGs of street vendors formed by ULBs will be shared by them to Bank/Branch. Similarly, the Bank/Branch will share the list of JLGs of eligible street vendors formed with respective ULBs.</p> <p>Formation of such collectives is preferred and encouraged. However, it does not preclude individual vendors from availing the loan.</p>
20.	PMSVANidhi Portal/ Udyamimitra Portal	<p>The PMSVANidhi portal shall be integrated with Udyamimitra portal (UMP) managed by SIDBI. Banks interface will be with UMP for the scheme. The integrated portal will facilitate the following :</p> <ol style="list-style-type: none"> Disseminating information to different stakeholders Enabling Street Vendors (SVs) to apply directly (or through Customer Service Centers) and enable their applications to flow to Lenders. Enabling Banks/ Branch to pick the applications at market place of UMP. Providing Banks/ Branch the option to use PMSVANidhi mobile app for originating applications Enabling Branch to submit Loan Application Form information in the portal Facilitating validation of UPI IDs and also calculation of digital incentives of SVs through NPCI. Facilitating eligible Interest subvention information to flow from banks to MoHUA. Checking survey status of SVs and also checking ULB details. Facilitating generation/ online request of required ULB document for certain categories of vendors and approval by ULBs.
21.	Application Process Flow on PM SVANidhi Portal	The details of application process flow, as shared by SIDBI, is as follows:

PM SVANidhi - Bank Onboarding

- ✓ Most Banks are already onboarded already onboarded on UMP.
- ✓ An excel sheet shall be provided to Banks containing IFSC code of the branches presently mapped with UMP. Banks will be required to update the PinCode, Active Status* for PM SVANidhi of the Branches in the excel sheet and send back to us for updating in the system
- ✓ Bank's Admin is empowered to create any new branch and its users.
- ✓ Branch can create its users and forward link to its users (employee / BC Agent) for Mobile App download
- ✓ In case any Bank is not onboarded on UMP, they will be helped to do so.

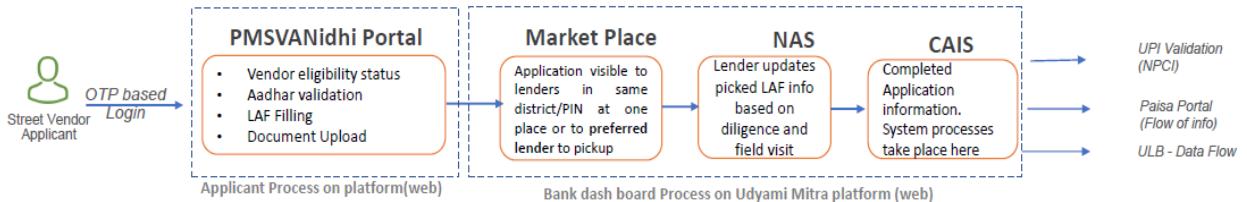
*Only Branches which will be carrying PMSVANidhi business may be marked as Active in excel sheet so that applications in market place can be seen by/ flow to only those branches.

Onboarding Hierarchy



NAS – New Application Section; CAIS – Completed Application Information Section

1. Direct Application by SVs on PMSVANidhi portal - Web

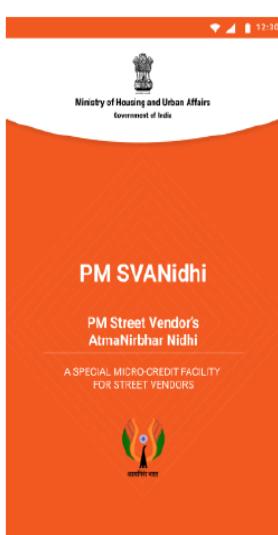
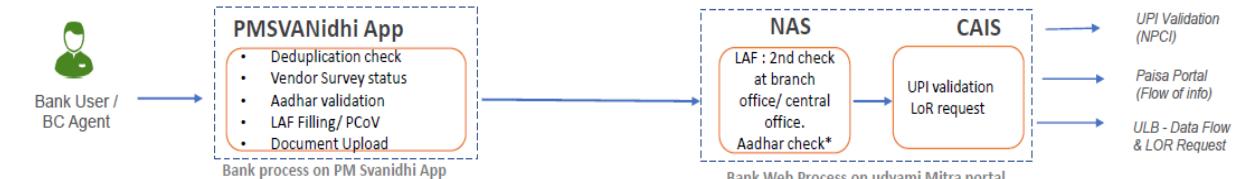


PROCESS ILLUSTRATION

- Street Vendor (SV) registers on PM SVANidhi portal (directly or with the help of a CSC) and completes 4 step process for submitting application:
 - Check Vendor Eligibility (as per ULB provisions).
 - Fill application form (including Aadhar validation/ EKYC)
 - Upload documents
 - Submit application to Market Place (will be visible to all lenders in vicinity/ district) or to a preferred lender
- Banks registered on Udyamimitra portal (managed by SIDBI) will be able to see the application in the market place along with *an Identity check report & Credit rating report and score*. A Branch Manager will see applications in the vicinity/ District.
- If a lender "picks up" an application it will reflect on his "New Application section(NAS)" of his dash board.
- In NAS lender will also get an editable version of application. Bank branch can refer the case to a loan officer or a BC/ Agent. Based on field visit/ diligence, lender can update the applicant information. A copy of original application and updated application information could be downloaded also. Lender will sanction the application as per its internal process/ policy. Banks will take a final version of application information and take applicant signature/ authentication on it and keep for records (if its edited in NAS)
- Once lenders marks the application as completed, the application moves to "Completed Application Information section (CAIS)".
- In CAIS only system based processes will take place viz. Validation of UPI ID (by NPCI) and online transmission of request of Lender for Letter of recommendation to concerned ULB (only in case of vendor Category C2 and D 2 as explained later).

2. Application Sourced by Banks-onProgram Mobile App

NAS – New Application Section; CAIS – Completed Application Information Section

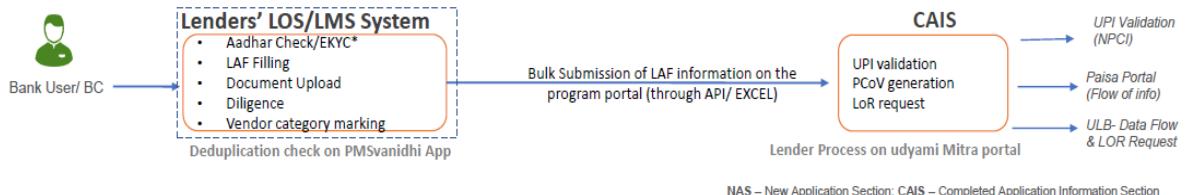


PROCESS ILLUSTRATION

- Lenders will be provided a mobile app to originate the loan applications
- App will be mapped to the respective Bank branch from where link has been sent to branch users
- Mobile App users will be able to log in using their user ids.
- App will have following sections
 - Check SRN no of surveyed vendors
 - Aadhar Validation/ EKYC of vendors (new application No will be generated after this process)
 - Fill application form
 - Scan documents and take photograph of vendor.
- On submission the application will reach the New Application Section (NAS) of respective branch along with *an identity and Credit rating report and score*.
- In NAS Bank will also get an editable version of application. Lender will sanction the application as per its internal process/ policy. They can also download the application from here (keep a signed copy if desired)
- Once lenders marks the application completed after the sanction, the application information moves to "Completed Application Information section (CAIS)".
- In CAIS only system based processes will take place viz. Validation of UPI ID (by NPCI) and online transmission of request of Lender for Letter of recommendation to concerned ULB (only in case of vendor Category C2 and D 2 as explained later).
- Later Banks update details on CAIS section for disbursement and quarterly interest subsidy calculations



3. Application Sourced by Lenders through their own systems



PROCESS ILLUSTRATION

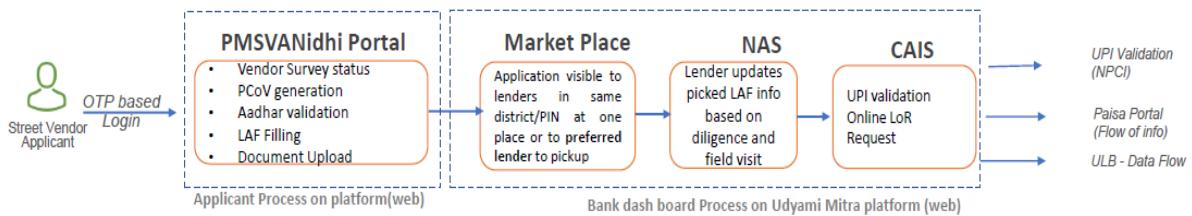
- This process is for Banks who will want to use their existing IT systems and processes for sourcing applications
- Banks will be provided a mobile app to originate the loan applications and complete the credit process using their own CRM/ LOS/ LMS
- Since banks are authorised for EKYC, they will carry out aadhar validation/ EKYC also on their own system* and share the Unique Reference number (URN) on the portal while submitting application information.
- However Aadhar Numbers of SVs will not be stored by the Banks.
- After lenders complete their credit process as per their policies, they will submit the information on Udyamimitra portal through Excel or API. In case of excel upload they will have to submit documents individually.
- They will submit each application with a unique application number and on submission on CAIS Scheme application number shall be generated by the system for future reference.
- In CAIS only system based processes will take place viz. Validation of UPI ID (by NPCI), Generation of PCoV and online transmission of request of Lender for Letter of recommendation to concerned ULB (only in case of vendor Category C2 and D2 as explained later).
- Later lenders update details on CAIS section for disbursement and quarterly interest subsidy calculations

**This is being finalized. In case ministry requires all EKYC to be done on PMSVNidhi App, then Banks will do this exercise on the App and get a unique number for reference and do rest of the credit processes as above. We will get clarity in next 2-3 days.*

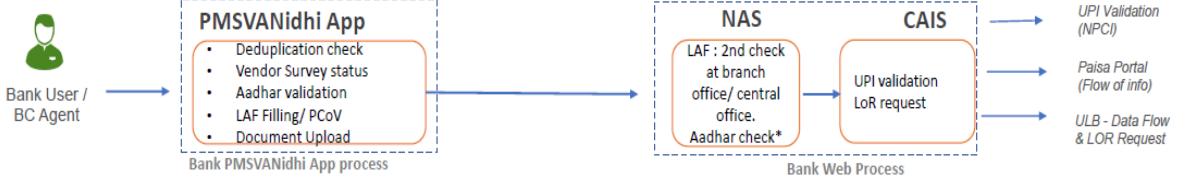
SUMMARY of 3 PROCESSES

NAS – New Application Section; CAIS – Completed Application Information Section

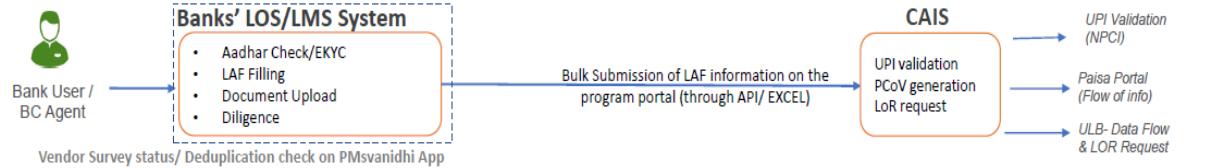
1. Direct Application - Web



2. Application Sourced by Lenders – Program Mobile App



3. Application Sourced by Lenders through their own system



Street Vendor Eligibility Check – By Lenders

Category	Eligibility	Document
A	Street vendors identified in survey and in possession of Certificate of Vending (CoV) / Identity Card (ID Card) issued by Urban Local Bodies (ULBs)	<ul style="list-style-type: none"> Survey reference No (SRN) CoV/ ID Card
B	Street vendors who have been identified in the survey but have not been issued CoV/ ID Card	<ul style="list-style-type: none"> SRN Provisional CoV to be generated on portal
C	Street Vendors, left out of the ULB-led identification survey or who have started vending after completion of the survey. 2 sub categories will be there :	
	C1 : SV has been issued Letter of Recommendation (LoR) by ULB/TVC	LoR to be uploaded
D	C2 : SV has <u>not</u> been issued LoR by ULB/ TVC	Lender online request for LoR to ULB
	Street vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs (not covered in Survey). 2 sub categories will be there :	
	D1 : SV has been issued Letter of Recommendation (LoR) by ULB/TVC	LoR to be uploaded
	C2 : SV has <u>not</u> been issued LoR by ULB/ TVC	Lender online request for LoR to ULB

Vendor Eligibility (PROCESS for lenders)

- Category A :** In case SV possesses a CoV/ ID card, lenders will check his name in survey list on APP/ portal and obtain his SRN. they will have to submit copy of CoV along with application information on portal.
- Category B :** In case vendor says he was surveyed but he was not issued a CoV/ ID card, lender to obtain his SRN and after they submit application information on CAIS, a Provisional CoV (only for the scheme) shall be generated automatically.
- Category C1/D1 :** Vendor not covered in survey but is in possession of LoR issued by ULB/TVC. Lender to upload copy of LoR while submitting application information
- Category C2/D2:** Vendors are not covered in survey and LoR is also not issued to them. Lenders, after completing their diligence/sanction, can make a request to respective ULB (in a standard format) for issuance of a LOR. On submission of application information on CAIS, the request will be transmitted online to the concerned ULB. As per the scheme ULBs will be expected to issue the LoR within a time period of 15 days.



FORMAT FOR SANCTION OF PM SVANidhi LOAN

1.	Name of the Branch	Code
2.	Name of the Street Vendor	
3.	Details of KYC Documents obtained / e-KYC	
4.	Proof of Vending	
5.	Details of Vending activity	
6.	Permanent Address	
7.	Current Address	
8.	Location/ Area of Vending	
9.	Details of Aadhar linked Bank Account	
10.	Local References Names : Mobile Nos : Address :	
11.	Date of Pre-Sanction Inspection and comments thereon (copy to be annexed with process/ sanction note)	
12.	List of benefits already availed under other Government Schemes	
13.	Purpose	
14.	Details of Repayments	Tenor: EMI:
15.	Details of existing loans of borrower (with our Bank/ Other Bank/FI)	
16.	Details, in case member of Common Interest Group (CIG) or JLG	Name: Code:
17.	Category of Eligible Borrower	A/ B/ C/ D
18.	Whether eligible as per scheme Guidelines	
19.	Loan Amount Requested	
20.	Terms & Conditions	

RECOMMENDATION:

Date:
Place:

Signature of Recommending Authority
Designation:
Name:

Comments of sanctioning authority:-

Sanctioned

Rs. _____ (Rupees _____)

Date:
Place:

Signature of Sanctioning Authority
Designation:
Name:



Frequently Asked Questions

Sr. No.	Query	Answer
1.	What is the Scheme?	This is a Central Sector Scheme to facilitate street vendors to access affordable working capital loan for resuming their livelihoods activities, after easing of lockdown.
2.	What is the rationale of the Scheme?	The COVID-19 pandemic and consequent lockdowns have adversely impacted the livelihoods of street vendors. They usually work with a small capital base, which they might have consumed during the lockdown. Therefore, credit for working capital to street vendors will be helpful to resume their livelihoods.
3.	Who is a Street vendor/ hawker?	Any person engaged in vending of articles, goods, wares, food items or merchandise of daily use or offering services to the public in a street, footpath, pavement etc., from a temporary built up structure or by moving from place to place. The goods supplied by them include vegetables, fruits, ready-to-eat street food, tea, pakoras, breads, eggs, textile, apparel, artisan products, books/ stationary etc. and the services include barber shops, cobblers, pan shops, laundry services etc.
4.	What is the amount of initial working capital loan?	The Initial working capital loan is up to Rs.10,000/- for a tenure of one year.
5.	<u>Customer:</u> I have an Identity Card /Certificate of Vending. How can I apply for the loan?	Customer can approach a Banking Correspondent (BC)/ Agent of Micro Finance Institution (MFI) in your area (ULBs will have the list of these persons). They will help you in filling up the application and upload the documents in a Mobile App/ Portal.
6.	<u>Customer:</u> How will I know that I am in the surveyed list?	You can access this information on the website of Ministry of Housing and Urban Affairs.
7.	<u>Customer:</u> My name is in the list of surveyed vendors, but I do not have either Identity Card or Certificate of Vending? Can I avail the loan facility? If yes, what is the process?	Yes, Customer can still avail the Scheme benefits. A Provisional Certificate of Vending would be issued to vendors through an IT based Platform. The BC/ Agent will help customer in filling up the application and upload the documents in a mobile App/ Portal.
8.	<u>Customer:</u> I stay in the surrounding rural area and vend in the city. Am I eligible for the Scheme? If yes, what is the process? (Or) I am a vendor from the city but not included in the survey. How can I avail	The Scheme is available to vendors of surrounding development/ peri-urban/ rural areas vending in the geographical limits of the cities/ towns and those left out of the survey. If you belong to this category you have to produce one of the following documents to obtain the Letter of Recommendation from ULB/TVC: (i) Documents of past loan taken from a bank/ NBFC/ MFI for the purpose of vending; or (ii) If you are a member of street vendors' association



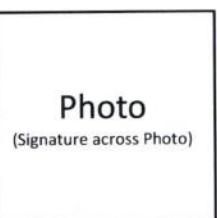
Sr. No.	Query	Answer
	benefits of the Scheme?	like NASVI, NHF, SEWA etc., your membership details; or (iii) Any other documents to prove that you are a vendor; You can also request ULB through a simple application on white paper to conduct local enquiry to ascertain the genuineness of your claim. After receipt of LoR, you may approach BC/ Agent to apply for the loan.
9.	What are the KYC documents required in addition to CoV/ ID / LoR?	Customer may carry any one of the following documents for KYC purpose: (i) Aadhaar Card, (ii) Voter's Identity Card, (iii) Driving Licence, (iv) MNREGA Card, (v) PAN Card.
10.	<u>Customer:</u> Do I need to give any collateral to avail this loan?	No collateral security is required.
11.	What is the amount of incentive for digital transactions?	The on-boarded vendors would be provided with a monthly cashback in the range of Rs.50 -100 as per the following criteria: (i) On executing Rs.50 eligible transactions: Rs.50; (ii) On executing the next Rs.50 eligible transactions: Additional Rs.25; and (iii) On executing the next Rs.100 eligible transactions: Additional Rs.25. Each transaction > Rs.25 will be counted.
12.	<u>Customer:</u> Is there any incentive for timely/ early repayment of loan?	Yes, on timely/ early repayment of loan of initial working capital, a vendor becomes eligible to avail a higher tranche of loan in next cycle.
13.	Is there any penalty for repayment of loan before the scheduled date?	There is no penalty for pre-closure of the loan.
14.	What is the rate and amount of interest subsidy?	The rate of interest subsidy is 7%. The interest subsidy amount will be credited directly in customer account on quarterly basis. In case of early payment, the admissible amount of subsidy will be credited in one go.
15.	On timely or early repayment, what will be enhanced limit for the vendors?	The Vendors will be eligible for the next loan with an enhanced limit of a maximum of 200% of the earlier loan, subject to a ceiling of Rs 20,000/-.
16.	What will be the maximum cash back incentive?	Cash Back Incentive shall be available only to a maximum limit of Rs 1200
17.	Whether eKYC is mandatory for all direct loan applications?	Yes, eKYC is mandatory for all direct loan accounts.



Annexure 1A – Loan Application Form



**PM Street Vendor's AtmaNirbhar Nidhi
(PM SVANidhi)
(Common Loan Application Form)**



Application no:	Date:		
Name of Bank/Lender:	State Name		
ULB Name (LGD CODE)			

1	Member of CIG	(Y/N)	Name of CIG			Code					
	Member of JLG	(Y/N)	Name of JLG			Code					
2	Name of Street Vendor*			Father's/Spouse's Name*							
3	Date of Birth / Age*			Gender (Please tick ✓)*		Male/Female/Transgender					
4	Marital Status (Single/Married)*			Mobile no.*							
5	Social Category*	General <input type="radio"/>		SC <input type="radio"/>		ST <input type="radio"/>	OBC <input type="radio"/>				
6	Nativity	Urban <input type="radio"/>	Rural <input type="radio"/>	PWD	Yes <input type="radio"/> No <input type="radio"/>	Minority community	Yes <input type="radio"/> No <input type="radio"/>				
7	KYC documents*	Aadhaar No*	Voter ID Card No		Driving License No	Ration card	Others (Govt Approved Document)				
8	Do you have a Family	Yes / No. If Yes, then please provide details of the Family Members.									
8.1	Family Details	Name*		Relationship with Applicant*		Age*					
		1.									
		2.									
		3.									
		4.									
		5.									
9	Proof of Vending (✓)*	Vendor ID Card No		Certificate of Vending No		Letter of Recommendation No (LoR)					
10	Permanent Address (Pre-populated from Aadhaar response)										
11	Current Address* (If same as the Permanent Address in column 10, please click Yes) If NOT, then please provide the address	<p>House No. / Locality</p> <table border="1"> <tr> <td>Ward/Village:</td> <td>Town/Dist:</td> <td>State:</td> <td>Pin:</td> </tr> </table> <p>Address proof (Pl specify)</p>						Ward/Village:	Town/Dist:	State:	Pin:
Ward/Village:	Town/Dist:	State:	Pin:								
12	Vending Activity *	Name of Activity (Please specify)									
		Place of Vending (Fixed location /Mobile)									
		Duration of Vending (YY/MM):				__ / __					
13	Location/Area of Vending*	Stationary Vendor (Fixed Location):				Nearest Landmark:					

		Mobile Vendor (Locality):		Nearest Landmark:
		Ward No	District Name	Pin Code
14	Avg. Monthly Sales (In Rs.)*			
15	Aadhaar Linked Bank account(s)*	Name of Bank	Branch & IFSC code	Account No
16	Digital Payment Details	Payment Aggregator/s	UPI ID / VPA	Durable QR Code (Printed on metal/acrylic)
				Yes / No
17	Previous Loan	Bank/Lending Institution	Current Loan Outstanding	Monthly EMI
18	Loan Amount required*	Rs.....	Purpose: Working Capital	
19	Local References	Name	Mobile No	Address
		1.		
2.				
20	Benefits availed under other Govt. Schemes*	Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)		
		<input type="checkbox"/>		
		Pradhan Mantri Matru Vandana Yojana (PMMVY)		
		<input type="checkbox"/>		
		Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)		
		<input type="checkbox"/>		
		Pradhan Mantri Awas Yojana (PMAY) – Urban/Rural		
		<input type="checkbox"/>		
		Pradhan Mantri Ujjwala Yojana (PMUY)		
		<input type="checkbox"/>		
		Integrated Child Development Services (ICDS)		
		<input type="checkbox"/>		
		Pradhan Mantri Jan Dhan Yojana		
		<input type="checkbox"/>		
		Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)		
		<input type="checkbox"/>		
		Atal Pension Yojana (APY)		
<input type="checkbox"/>				
Pradhan Mantri Kaushal Vikash Yojana (PMKVY)				
<input type="checkbox"/>				
Seekho Aur Kamao				
<input type="checkbox"/>				
Upgrading the Skills and Training in Traditional Arts/ Crafts for Development (USTTAD)				
<input type="checkbox"/>				
Rashtriya Poshan Abhiyan (RPA)				
<input type="checkbox"/>				
Pradhan Mantri Mtrutva Suraksha Abhiyan (PMMSA)				
<input type="checkbox"/>				
Swachh Bharat Mission (SBM)				
<input type="checkbox"/>				
Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA)				
<input type="checkbox"/>				
National Food Security Act (Ration Card)				
<input type="checkbox"/>				

One Stop Centre	<input type="checkbox"/>
Pradhan Mantri Mudra Yojana (PMMY)	<input type="checkbox"/>
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	<input type="checkbox"/>
Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)	<input type="checkbox"/>
Hunar se Rozgar tak initiative	<input type="checkbox"/>
Nai Roshni	<input type="checkbox"/>
Green Skill Development Programme	<input type="checkbox"/>

Declaration and Authorization:

- I hereby certify that all information furnished by me/us is true, correct and complete. I have no borrowing arrangements except as indicated in the application form. I have not applied to any lending institution. There is/are no overdue / statutory due owed by me. The information may also be exchanged by you with any agency, you may deem fit. You, your representatives or MoHUA, or any other agency as authorized by you, may at any time, inspect/ verify my/our assets etc. You may take appropriate safeguards/action for recovery of lending institutions' dues.
- I have no objection to authenticate my Aadhaar number, share the same with other Ministries / Departments under the Government of India for the purpose of extension of benefits under any of their Schemes, carry out e-KYC and accessing my credit history & credit score by credit bureau, lenders and their authorized agents. The consent and purpose of collecting Aadhaar has been explained to me/us in local language. MoHUA/Lending Institution has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. I have been informed that this consent and my Aadhaar will be stored along with my account details with MoHUA.

Date: _____

Place: _____
Applicant(s)

Thumb impression/Signature of

.....
(For office use only)

Acknowledgment slip no -...loan Application No. dated _____

Received by _____

Place and date

Authorized signatory (Seal and Sign)

Annexure 1B - 1 – Format for Lender's Request for LOR – For Existing Customer

PM SVANidhi
Lender request for Issuance of
Letter of Recommendation to Street Vendor
(For Existing Customer)

*This is certified that the applicant, Mr./Ms./Mrs.....S/o/ D/o / W/oR/o is our existing customer and as per the records available with us, his / her occupation is Street Vending.

Further, based on field visit and discussion with references provided / local market people, it has been understood that he / she had been carrying out vending business on or before March 24, 2020.

Based on our due diligence, we have found the applicant credit worthy and have sanctioned an amount of Rs. _____ under the PM SVANidhi program.

Urban Local Body (ULB) is requested to issue Letter of Recommendation (LoR) to the Street Vendor.

Name of the Bank

Name of the Bank Branch

This is a system generated request and does not require signature.

Annexure 1B – 2 – Format for Lender's Request for LOR – For New Customer

PM SVANidhi
Lender request for Issuance of
Letter of Recommendation to Street Vendor
(For New Customer)

*This is certified that the applicant, Mr./Ms./Mrs.....S/o / D/o / W/o
.....R/o has submitted an application for
availing loan under PM SVANidhi program. As per the application, the occupation has been mentioned as
Street Vendor. His / her credentials to that effect have been duly verified by way of field visit by our employee /
Agent/ BC /Constituent.

Further, based on field visit and discussion with references provided / local market people, it has been
understood that he / she had been carrying out vending business on or before March 24, 2020.

Based on our due diligence, we have found the applicant credit worthy and have sanctioned an amount
of Rs. _____ under the PM SVANidhi program.

The concerned ULB is requested to issue Letter of Recommendation (LoR) to the Street Vendor.

Name of the Bank

Name of the Bank Branch

This is a system generated request and does not require signature.

*(*strikeout whichever is not applicable)*