

PM-SVANidhi Street-Vendor Loan Application

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Prepares a PM-SVANidhi micro-loan application for a street vendor — the first, second or third tranche — establishing the vending proof (a Certificate of Vending / ID, or the Letter of Recommendation route for those without one), the eligibility and the document set, so the collateral-free working-capital loan and the interest-subsidy and cashback benefits are secured.

Purpose of this tool & output

Prepare a PM-SVANidhi micro-loan application for a street vendor, with the vending proof, tranche eligibility and document set

How the output is used

Use the tranche eligibility, the vending-proof route and the document set to file the PM-SVANidhi application with the lender, complete the bank and UPI onboarding, and secure the interest subsidy and the digital-transaction cashback.

Who receives it

The lending bank or NBFC or MFI under PM-SVANidhi, via the ULB; the PM SVANidhi portal.

How to submit / file it

Apply for the tranche with the Certificate of Vending or vendor ID, or the Letter of Recommendation where none exists, and the bank and UPI details; the higher tranches need timely repayment of the earlier one.

Fees & charges

No processing fee for the collateral-free loan; the loan carries interest, offset by the interest subsidy on timely repayment.

Who should vet it

No professional is needed; the ULB issues the Letter of Recommendation and verifies the vending status.

Important cautions

The higher tranches need timely repayment of the earlier loan, and a vendor left out of the survey needs the Letter of Recommendation route; the interest subsidy and cashback reward repayment and UPI use. Verify with the ULB or bank.

Companion documents

No related documents are listed on the portal for this tool.

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.