SVANidhi Samman Awards 2026: 52 awards for street-vendor work

Topics: Governance & Schemes · UPSC Prelims · TNPSC · SSC · Current Affairs



News

The 'SVANidhi Samman Awards 2026', organised by the Union Ministry of Housing and Urban Affairs (MoHUA), were announced for presentation on 20 November 2026 at the Dr Ambedkar International Centre, New Delhi; IANS (19 Nov) reported that Union Housing and Urban Affairs Minister Manohar Lal would confer the awards, with Minister of State Tokhan Sahu present. 52 awards and 5 special recognitions were announced for States/UTs, urban local bodies, lending institutions and partner organisations that did outstanding work on street vendors' livelihoods, financial inclusion, digital adoption and social security. Reports (UNI) say the winners include West Bengal and the Durgapur Municipal Corporation, and Chhattisgarh with Bilaspur, Bade Bacheli and Dantewada. Under PM SVANidhi, launched on 1 June 2020, about 75.5 lakh vendors had taken over 1.12 crore loans worth about ₹17,800 crore as of May 2026 (PIB). The scheme was restructured in August 2025 and extended to March 2030; under 'SVANidhi se Samriddhi', over 52 lakh families have been profiled, leading to more than 1.62 crore sanctions under eight Central welfare schemes.

Key facts for the exam

Point	Details
Award	SVANidhi Samman Awards 2026
Date, venue	20 Nov 2026, Dr Ambedkar International Centre, New Delhi

Point	Details
Presenter (announced)	Union Minister Manohar Lal
Number	52 awards + 5 special recognitions
Scheme launched	1 June 2020 (Covid period)
Reach	~75.5 lakh vendors, 1.12 crore loans, ~₹17,800 crore (May 2026, PIB)
Restructuring	Aug 2025; ₹7,332 crore; to March 2030
Loan tranches	₹15,000 / ₹25,000 / ₹50,000
Credit card	UPI-linked RuPay credit card – up to ₹30,000

Background

- Scheme: PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) was launched on 1 June 2020 under the 'Aatmanirbhar Bharat' package to give collateral-free working-capital loans to street vendors hit by the Covid lockdown. Timely repayers get a 7% interest subsidy and cashback on digital transactions. SIDBI is the implementation agency.
- Restructuring (27 Aug 2025): the Union Cabinet extended the scheme to 31 March 2030 with ₹7,332 crore. The first loan rose from ₹10,000 to ₹15,000 and the second from ₹20,000 to ₹25,000; the third stays ₹50,000. Those who repay the second loan get a UPI-linked RuPay credit card; digital cashback goes up to ₹1,600; coverage extends beyond statutory towns to Census Towns and peri-urban areas. MoHUA and the Department of Financial Services (DFS) implement it jointly.
- Legal background: the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 gives vendors rights such as vending certificates and vending zones. In the Census, a 'Census Town' is a place with no statutory urban body such as a municipality but which meets all three criteria: population ≥5,000, density ≥400 per sq km, and ≥75% of male main workers in non-farm work.

Tamil Nadu link: Tamil Nadu has not been named in the award lists reported so far (to be checked when the full list is out). To implement the street-vending law, the Greater Chennai Corporation in December 2025 set up 15 Town Vending Committees, one per zone, and approved vending certificates valid for five years.

Frequently asked questions

What is this news about?

The 'SVANidhi Samman Awards 2026', organised by the Union Ministry of Housing and Urban Affairs (MoHUA), were announced for presentation on 20 November 2026 at the Dr Ambedkar International Centre, New Delhi; IANS (19 Nov) reported that Union Housing and Urban Affairs Minister Manohar Lal would confer the awards, with Minister of State Tokhan Sahu present.

What are the key facts to remember for the exam?

Award: SVANidhi Samman Awards 2026; Date, venue: 20 Nov 2026, Dr Ambedkar International Centre, New Delhi; Presenter (announced): Union Minister Manohar Lal; Number: 52 awards + 5 special recognitions.

What is the background to this news?

Scheme: PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) was launched on 1 June 2020 under the 'Aatmanirbhar Bharat' package to give collateral-free working-capital loans to street vendors hit by the Covid lockdown.

Practice questions (with answers)

1. Which Finance Ministry department works with the Housing Ministry on PM SVANidhi, facilitating loans and credit cards via banks?

A) Economic Affairs

B) Expenditure

C) Revenue

D) Financial Services

Answer: D – Explanation: The Department of Financial Services (DFS) – the Finance Ministry department in charge of banks, insurance and financial inclusion.

2. Under the restructured scheme, what extra benefit does a vendor get after duly repaying the second loan?

A) A pension card

B) A UPI-linked RuPay card

C) A free LPG connection

D) A health insurance card

Answer: B – Explanation: A UPI-linked RuPay credit card with a limit of up to ₹30,000, usable for business and personal emergencies.

3. Which institution was named the implementation agency for PM SVANidhi when it was launched in 2020?

A) SIDBI

B) NABARD

C) National Housing Bank

D) MUDRA

Answer: A – Explanation: The Small Industries Development Bank of India (SIDBI) – it also manages the credit guarantee through CGTMSE.

4. The scheme now covers 'Census Towns'. In the Census of India, what is a Census Town?

A) Town with a municipality

B) Cantonment area

C) Any village of 5,000+

D) Non-statutory urban area

Answer: D – Explanation: It has no statutory urban body but has ≥5,000 people, density ≥400/sq km and ≥75% of male main workers in non-farm work.

5. After the August 2025 restructuring, what is the first-tranche loan given to a vendor under PM SVANidhi?

A) ₹10,000

B) ₹20,000

C) ₹15,000

D) ₹25,000

Answer: C – Explanation: ₹15,000 (was ₹10,000); the second tranche is ₹25,000 (was ₹20,000); the third stays at ₹50,000.

Sources: IANS / The Hans India (19.11.2026) – thehansindia.com; UNI (17.11.2026, 20.11.2026) – uniindia.com; The Tribune (27.08.2025) – tribuneindia.com; PIB backgrounder (May 2026) – static.pib.gov.in; PIB/MoHUA (June 2020) – pib.gov.in; PM SVANidhi guidelines – pmsvanidhi.mohua.gov.in; Indian Economic Service Arthapedia (Census Town) – ies.gov.in; DT Next (19.12.2025) – dtnext.in. © Shanmugam IAS Academy.