

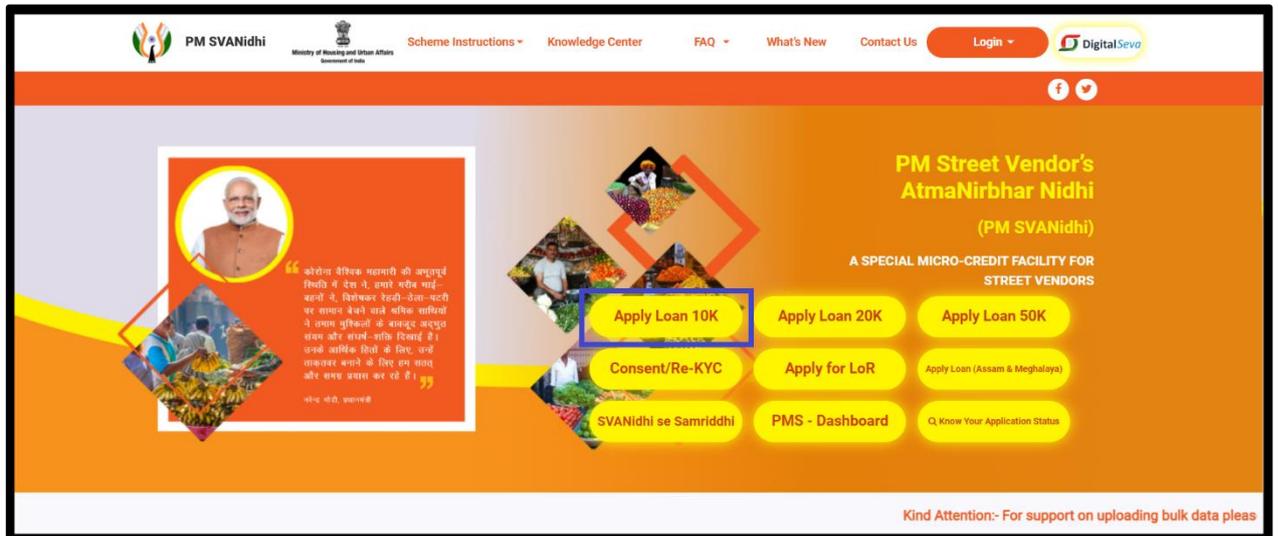
**PROCEDURE FOR APPLYING OF WORKING CAPITAL
1st TERM LOAN FOR STREET VENDORS ON PM
SVANidhi PORTAL**



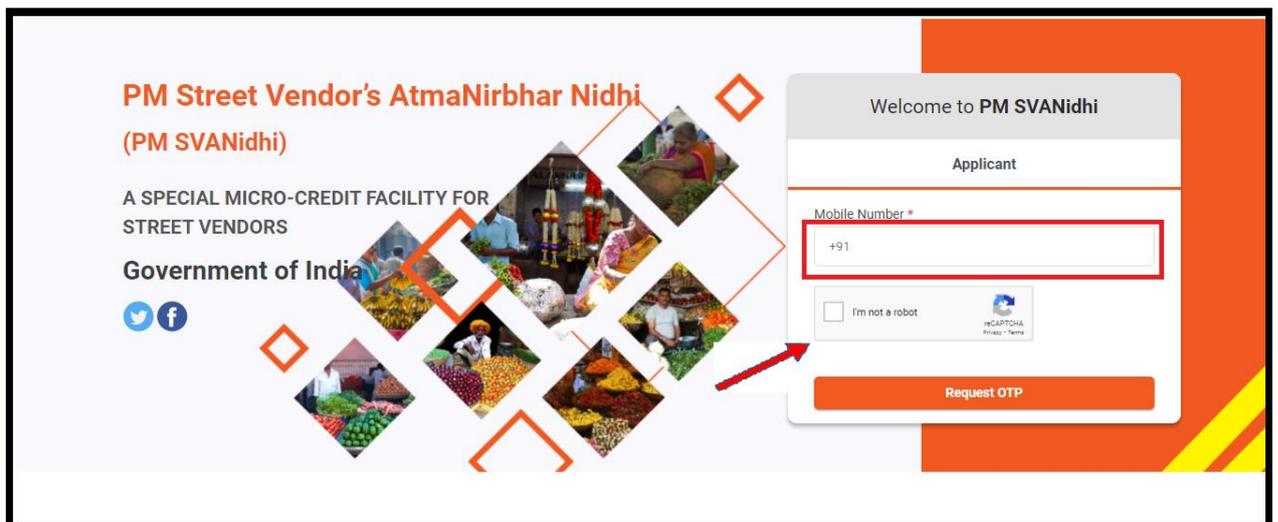
STEP BY STEP PROCEDURE FOR APPLYING OF WORKING CAPITAL LOAN FOR STREET VENDORS ON PM SVANidhi PORTAL

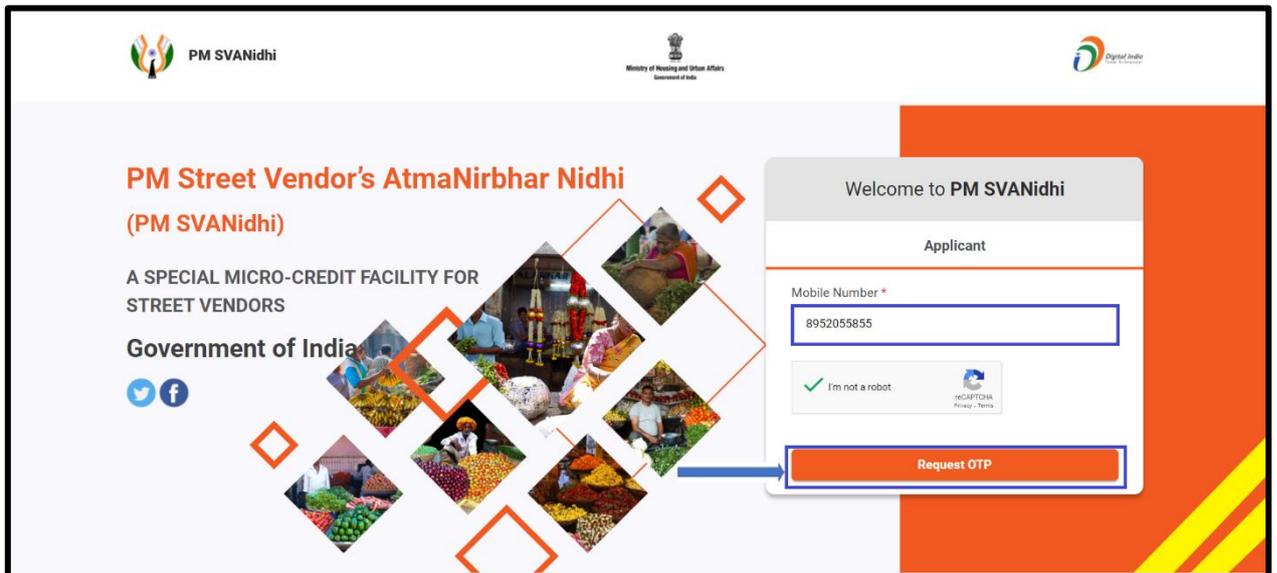
STEP'S FOR REGISTRATION FOR FIRST TERM LOAN

Step-1: Open <https://pmsvanidhi.mohua.gov.in/>.

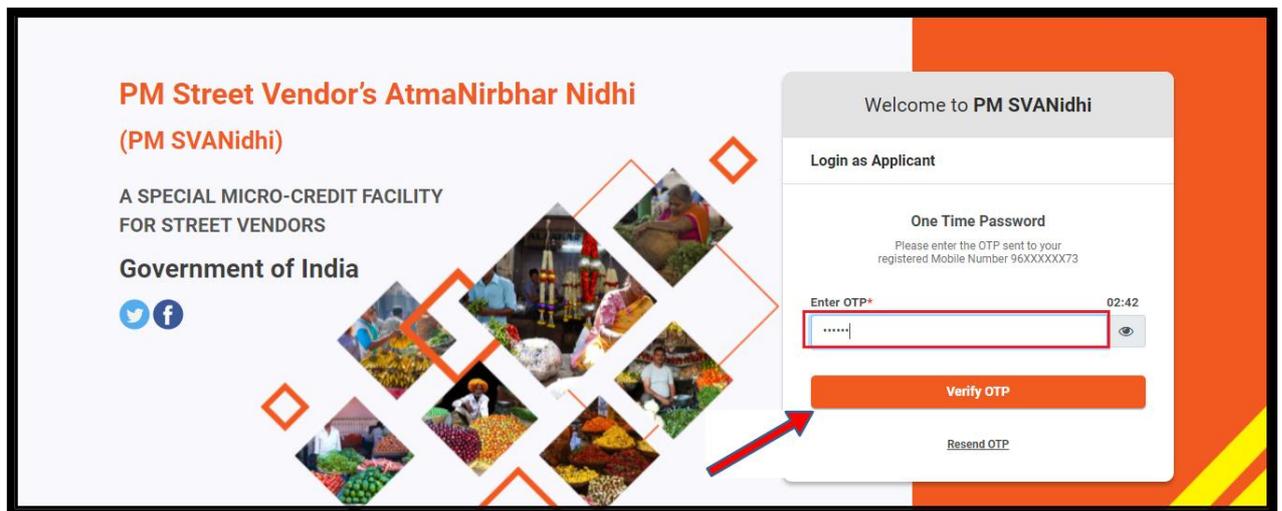


Step-2: Enter 'Mobile Number' of Street Vendor. Select the check box of 'I am not a robot' and click on the 'Request OTP' button.



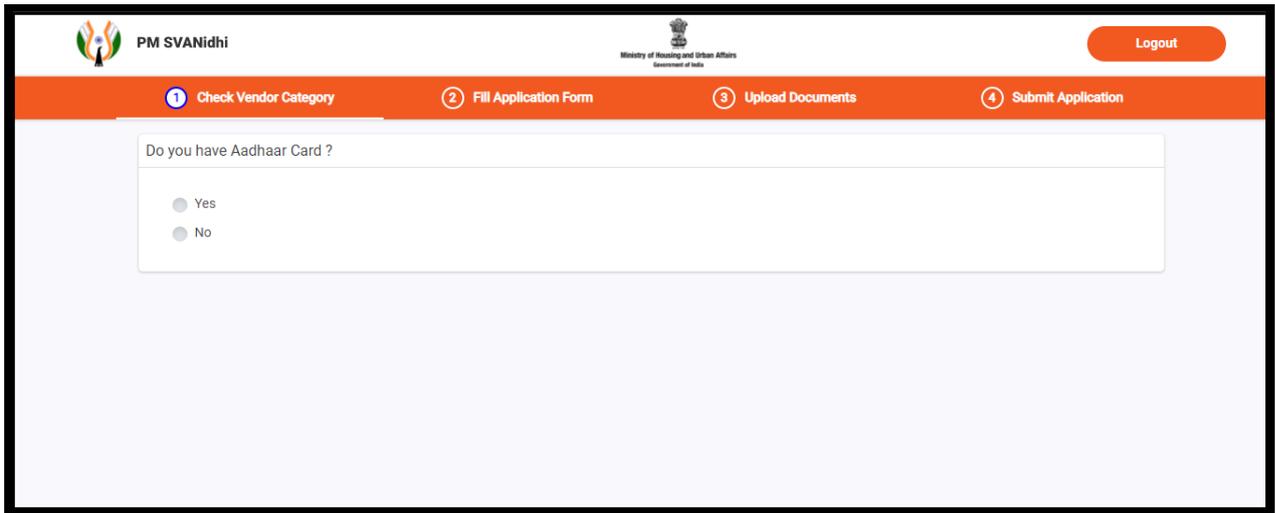


Step-3: Enter 6 digits OTP received on Street Vendor Mobile Number and click on 'Verify OTP' button. Upon verification of OTP, the user will be successfully login.



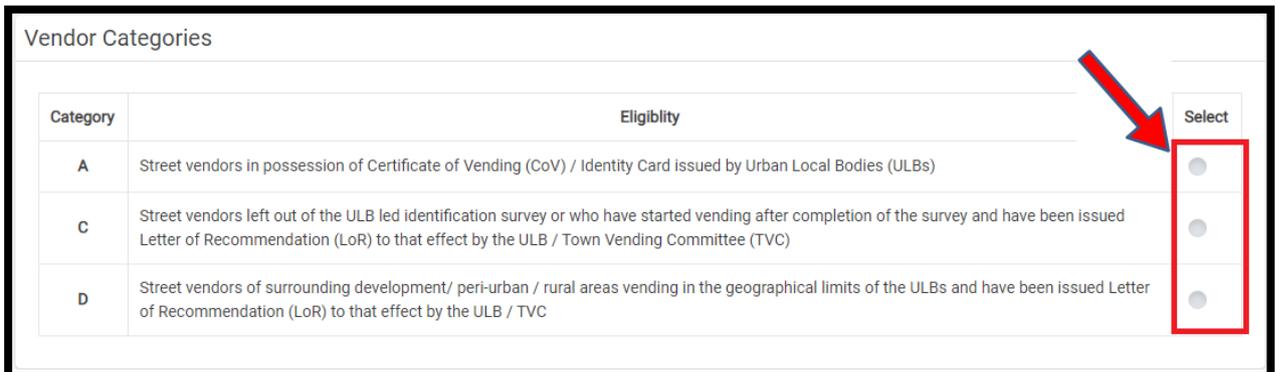
CATEGORY SELECTION FOR THE TERM 1 LAON

Step-4: Do you have Aadhaar Card, select option as 'Yes or No'.



The screenshot shows the PM SVANidhi application interface. At the top, there is a navigation bar with the PM SVANidhi logo, the Ministry of Housing and Urban Affairs logo, and a 'Logout' button. Below the navigation bar, there are four steps: 1. Check Vendor Category, 2. Fill Application Form, 3. Upload Documents, and 4. Submit Application. The current step is 'Check Vendor Category', which displays a form asking 'Do you have Aadhaar Card?'. The form has two radio button options: 'Yes' and 'No'.

Step-5: Select the Category of the Street Vendor.



The screenshot shows the 'Vendor Categories' selection screen. It features a table with three columns: 'Category', 'Eligibility', and 'Select'. The 'Select' column contains radio buttons for each category. A red arrow points to the radio button for Category A, which is highlighted with a red box.

Category	Eligibility	Select
A	Street vendors in possession of Certificate of Vending (CoV) / Identity Card issued by Urban Local Bodies (ULBs)	<input type="radio"/>
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)	<input type="radio"/>
D	Street vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC	<input type="radio"/>

STEPS FOR CATEGORY 'A' APPLICANTS

Step-6: If the Street Vendor selects category as A, then SRN no. will be asked. If SRN is not known, click on the link of *'Don't have SRN? Find here'*. A link for searching SRN will open in a new tab.

Vendor Categories

Category	Eligibility	Select
A	Street vendors in possession of Certificate of Vending (CoV) / Identity Card issued by Urban Local Bodies (ULBs)	<input checked="" type="radio"/>
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)	<input type="radio"/>
D	Street vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC	<input type="radio"/>

Vendor Details

Enter Survey Reference Number (SRN) * [Don't have SRN? Find here](#)

Step-7: To find SRN, choose State, enter the Mobile Number of the Street Vendor and click on the *'Search'* button. (Mobile Number should be the as per the data sent to Gol i.e., updated in tmepma portal)

PM SVANidhi Logout

Ministry of Housing and Urban Affairs
Government of India

Scheme **Street Vendor Survey Search**

PM SVANidhi

Pre-Application Steps

▶ Vendor Survey List

Urban Local Body

Lenders List

Notified State/UT

Lender Instructions

User Manual

Payment Aggregator

State*

ULB Name

Vendor Id Card Number

Certificate of Vending No.

Name of Street Vendor

Father's Name/ Spouse Name

Mobile No.

PM SVANidhi Logout

Ministry of Housing and Urban Affairs
Government of India

Scheme Street Vendor Survey Search

State*
 ULB Name
 Vendor Id Card Number

Certificate of Vending No.
 Name of Street Vendor
 Father's Name/ Spouse Name

Mobile No.

Step-8: SRN number with green color will be displayed. Copy the 'SRN Number'.

Urban Local Body
 Certificate of Vending No.
 Name of Street Vendor
 Father's Name/ Spouse Name

Lenders List

Notified State/UT

Lender Instructions

User Manual

Payment Aggregator

SRN No	SV Name	Father's Name/ Spouse Name
MAH3873645	Pooja Mahajan	Rajendra

/ 1

Step-9: In the previous tab enter the 'SRN' number and click on the 'Search' button.

Vendor Categories

Category	Eligibility	Select
A	Street vendors in possession of Certificate of Vending (CoV) / Identity Card issued by Urban Local Bodies (ULBs)	<input checked="" type="radio"/>
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)	<input type="radio"/>
D	Street vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC	<input type="radio"/>

Vendor Details

Enter Survey Reference Number (SRN) * [Don't have SRN? Find here](#)

Step-10: SRN number along with Street Vendor details will be displayed. Confirm the SRN number by selecting the check box.

Vendor Details

Enter Survey Reference Number (SRN) * [Don't have SRN? Find here](#)

SRN No. MAH3873645 	Application Name	Father's/Spouse's Name			
	Pooja Mahajan	Rajendra			
State	ULB Name	Gender	Age	Date Of Birth	
MAHARASHTRA	Nashik Municipal Corporations	Female	24		

Confirm SRN

Step-11: Upload either 'ID card or Certificate of Vending or both'. After clicking on the 'Next' button, the user will proceed to the Loan Application Form.

SRN No. MAH3873645

Application Name	Pooja Mahajan		Father's/Spouse's Name		Rajendra	
State	ULB Name	Gender	Age	Date Of Birth		
MAHARASHTRA	Nashik Municipal Corporations	Female	24			

Confirm SRN

Select one of the following option

Certificate of Vending (CoV)

Identity Card (ID Card)

Next

STEPS FOR CATEGORY C AND D

Step-12: If the Street Vendor selects categories as C or D, then the Street Vendor will be asked if they have been issued a 'Letter of Recommendation' (LoR).

Vendor Categories

Category	Eligibility	Select
A	Street vendors in possession of Certificate of Vending (CoV) / Identity Card issued by Urban Local Bodies (ULBs)	<input type="radio"/>
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)	<input checked="" type="radio"/>
D	Street vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC	<input type="radio"/>

Kindly select any one option

I have been issued Letter of Recommendation (LoR) by ULB/TVLC.

I have **NOT** been issued Letter of Recommendation (LoR) by ULB/TVLC.

Next

Step-13A (i): If the Street Vendor has LoR, then select the option 'I have been issued Letter of Recommendation (LoR) by ULB/ TVC.'

Vendor Categories

Category	Eligibility	Select
A	Street vendors in possession of Certificate of Vending (CoV) / Identity Card issued by Urban Local Bodies (ULBs)	<input type="radio"/>
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)	<input checked="" type="radio"/>
D	Street vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC	<input type="radio"/>

Kindly select any one option

I have been issued Letter of Recommendation (LoR) by ULB/TVC.

I have **NOT** been issued Letter of Recommendation (LoR) by ULB/TVC.

Enter LoR Application No *

Letter of Recommendation (LoR) *

Step-14A (i): Upload the Letter of Recommendation and click on the 'Next' button. After clicking on the 'Next' button the user will proceed to the Loan Application Form.

Vendor Categories

Category	Eligibility	Select
A	Street vendors in possession of Certificate of Vending (CoV) / Identity Card issued by Urban Local Bodies (ULBs)	<input type="radio"/>
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)	<input checked="" type="radio"/>
D	Street vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC	<input type="radio"/>

Kindly select any one option

I have been issued Letter of Recommendation (LoR) by ULB/TVC.

I have **NOT** been issued Letter of Recommendation (LoR) by ULB/TVC.

Enter LoR Application No *

Letter of Recommendation (LoR) *

14-B (ii): If the Street Vendor has does not have an LoR, and then select the option 'I have NOT been issued Letter of Recommendation (LoR) by ULB/ TVC.'

The message box will show message as 'You are requested to obtain LoR from concerned ULB/ Municipality and then apply for loan'.

Vendor Categories

Category	Eligibility	Select
A	Street vendors in possession of Certificate of Vending (CoV) / Identity Card issued by Urban Local Bodies (ULBs)	<input type="radio"/>
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)	<input checked="" type="radio"/>
D	Street vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC	<input type="radio"/>

Kindly select any one option

I have been issued Letter of Recommendation (LoR) by ULB/TVC.

I have **NOT** been issued Letter of Recommendation (LoR) by ULB/TVC.

You are requested to obtain LoR from concerned ULB/Municipality and then apply for loan.

STEPS FOR APPLICATION FORM FILLING OF FIRST TERM LOAN

Step-15: Enter the Aadhaar Number of Street Vendor and click on 'I am not Robot' and then click on the 'Verify with OTP' button.

PM SVANidhi

Ministry of Housing and Urban Affairs
Government of India

Logout

1 Check Vendor Category 2 Fill Application Form 3 Upload Documents 4 Submit Application

Please note: Drafted Applications to be submit within 30 days, else will be deleted from the system on Step 2.

* Mandatory fields
** Only for SV's from Assam and Meghalaya, not having Aadhar Number
Data Fetching From Aadhar

Street Vendor Details

Category : A Mobile Number : +91-8952055855 SV Name : Pooja Mahajan SRN No : MAH2965490

Aadhaar Verification

Aadhaar Number *

Verify with OTP Verify with Biometric

Step-16: Street Vendor can verify Aadhaar with OTP.

The screenshot shows the PM SVANidhi application interface. At the top, there are logos for PM SVANidhi and the Ministry of Housing and Urban Affairs, Government of India, along with a 'Logout' button. A progress bar indicates the current step is '4 Submit Application'. A yellow notification box states: 'Please note: Drafted Applications to be submit within 30 days, else will be deleted from the system on Step 2.' Below this, there are instructions: '* Mandatory fields', '** Only for SV's from Assam and Meghalaya, not having Aadhar Number', and '# Data Fetching From Aadhar'. The 'Street Vendor Details' section shows: Category: A, Mobile Number: +91- 8952055855, SV Name: Pooja Mahajan, and SRN No: MAH2965487. The 'OTP Verification' section has a text input field for 'OTP*' and a 'Verify' button. A green notification box at the bottom right says: 'OTP has been sent to your Aadhaar linked mobile number'.

Step-17: Fill the Personal Information and click on the save button.

The screenshot shows the 'Personal Information' section of the PM SVANidhi application form. At the top, it says 'Aadhaar Verification' with a 'Verified' status and a green checkmark. A yellow notification box states: 'Aadhaar details have been verified. Kindly fill up the loan application form.' The 'Personal Information' section includes: 'Member Of CIG' (No), 'Member Of JLG' (No), '# Name Of Street Vendor' (Pooja Deepak Bawa), 'Father's/Spouse's Name' (Deepak), '# Date Of Birth' (01/08/1996), 'Marital Status' (Married), '# MobileNo' (8952055855), '# Gender' (Female), 'Social Category' (General), 'Are you vending in the same State you belong to?' (Yes), 'Are you vending in the same district you belong to?' (Yes), 'PwD (Divyangjan)' (No), and 'Minority' (No). The 'KYC Documents' section includes: '# Aadhaar No' (428119950402) and 'Voter ID Card No.' (empty). At the bottom, there is a checkbox for 'Do you have a Family? (Family means husband, wife and unmarried children)' which is checked, and a dropdown for 'No of Family Members' set to 'Select'. A red error message at the bottom right says: 'The No of Family Members field is required'.

Step-18: Fill the family details only when your marital status is 'Married', also entered 'Vendor ID Card No.' and 'Certificate of Vending No.' issued by ULBs.

PwD (Divyangjan) * Minority *

KYC Documents

Aadhaar No * Voter ID Card No. **

Do you have a Family? (Family means husband, wife and unmarried children) No of Family Members *

#	Name *	Relationship With Applicant *	Age *
1	<input type="text" value="Deepak"/>	<input type="text" value="Husband"/>	<input type="text" value="28"/>

Proof Of Vending

Vendor ID Card No. (Issued by ULB) * Certificate of Vending No. (Issued by ULB) *

Address as per e-KYC

House No. / Locality

State # Town/Dist # Ward/Village # Pin Code

Current Address (Same as above)

Step-19: Enter the address details and vending details.

Address as per e-KYC

House No. / Locality

State # Town/Dist # Ward/Village # Pin Code

Current Address (Same as above)

House No. / Locality

State Town/Dist Ward/Village Pin Code

Vending Activity

Name Of Activity * Others Place Of Vending * Duration Of Vending (MM/YYYY) *

Location/Area of Vending

Stationary Vendor (Fixed Location) * Nearest Landmark * State * Town/Dist *

ULB Name * Ward/Village Pin Code *

Step-20: Enter the Bank Account details and also enter the Digital Payment details if the vendor is having, if not, then click 'No'. After filling application form click 'SAVE' button to save details.

Total Monthly Family Income (₹) (Family means husband, wife and unmarried children)

Total Monthly Family Income (₹) *

15000

Bank Account Details

Name Of Bank * State Bank of India IFSC Code * SBIN0000360 Name Of Branch * DEOLALI CAMP Account No * 123654789012

Digital Payment Yes No Of Multiple VPA * 1

#	Payment Aggregator *	UPI ID / VPA *	Durable QR Code
1	PhonePe	8952055855@ybl	<input checked="" type="checkbox"/> Yes

Existing Loan Outstanding

Bank/Lending Institution Outstanding Amount (₹) Monthly EMI (₹)

Step-21: Enter 1st Term Loan Amount Required, loan amount must be between (₹) 5,000 to 10,000 and select the check box for Loan Purpose and click on the 'SAVE' to save details and click on the 'SUBMIT' button to submit the application form.

Digital Payment Yes No Of Multiple VPA * 1

#	Payment Aggregator *	UPI ID / VPA *	Durable QR Code
1	PhonePe	8952055855@ybl	<input checked="" type="checkbox"/> Yes

Existing Loan Outstanding

Bank/Lending Institution Outstanding Amount (₹) Monthly EMI (₹)

Loan Amount Required **Loan Tenure**

(Enter between 5000-10000)

1st Term Loan Amount* 10000 12 months

2nd Term Loan Amount 20000 18 months

3rd Term Loan Amount 50000 36 months

Loan Purpose *

Loan Purpose (Please Tick) Working Capital Business Expansion Purchase Of Assets

Save Submit

Step-22: The Street Vendor will proceed to documentation section. Click on the 'SAVE' to save details and click on the 'SUBMIT' button to submit the application form.

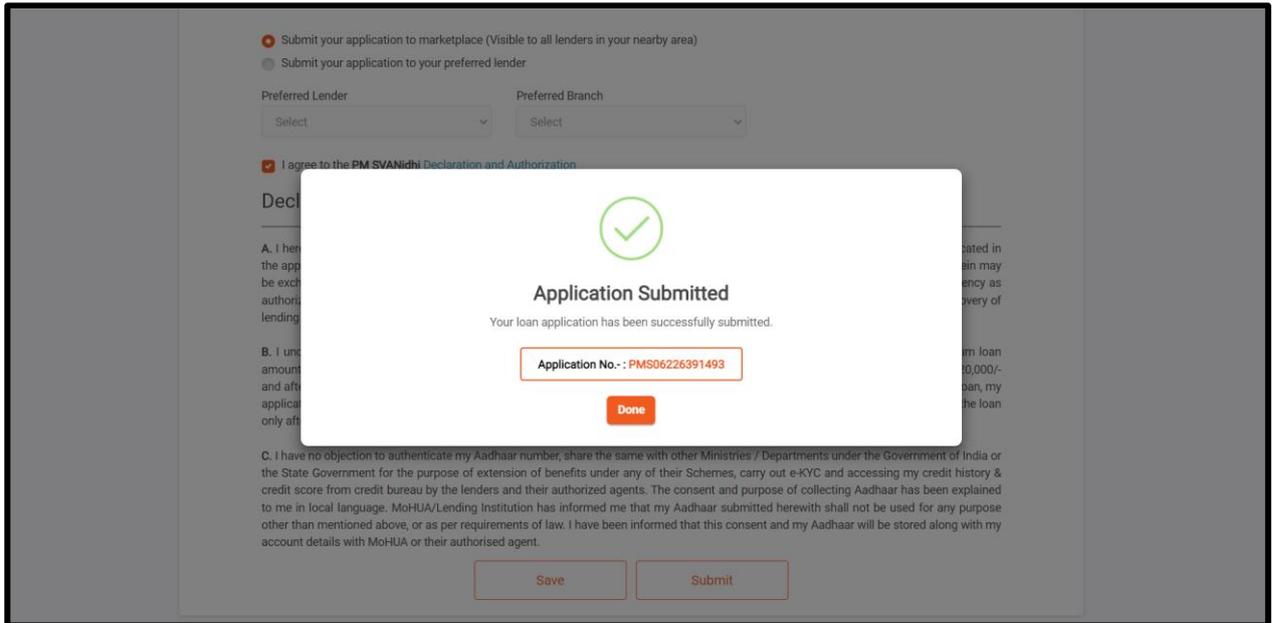
The screenshot shows the PM SVANidhi application form interface. At the top, there is a navigation bar with the PM SVANidhi logo, the Ministry of Housing and Urban Affairs logo, and a 'Logout' button. Below the navigation bar, there are four steps: 'Check Vendor Category' (completed), 'Fill Application Form' (completed), 'Upload Documents' (current step), and 'Submit Application'. The 'Upload Documents' section contains three document upload fields: 'Applicant Photo', 'Certificate Of Vending COV *', and 'Identity Card (ID Card) *'. Each field has a document icon, a green checkmark, and a trash icon. Below the document fields are two buttons: 'Save' and 'Submit'.

STEPS FOR SUBMISSION OF APPLICATION

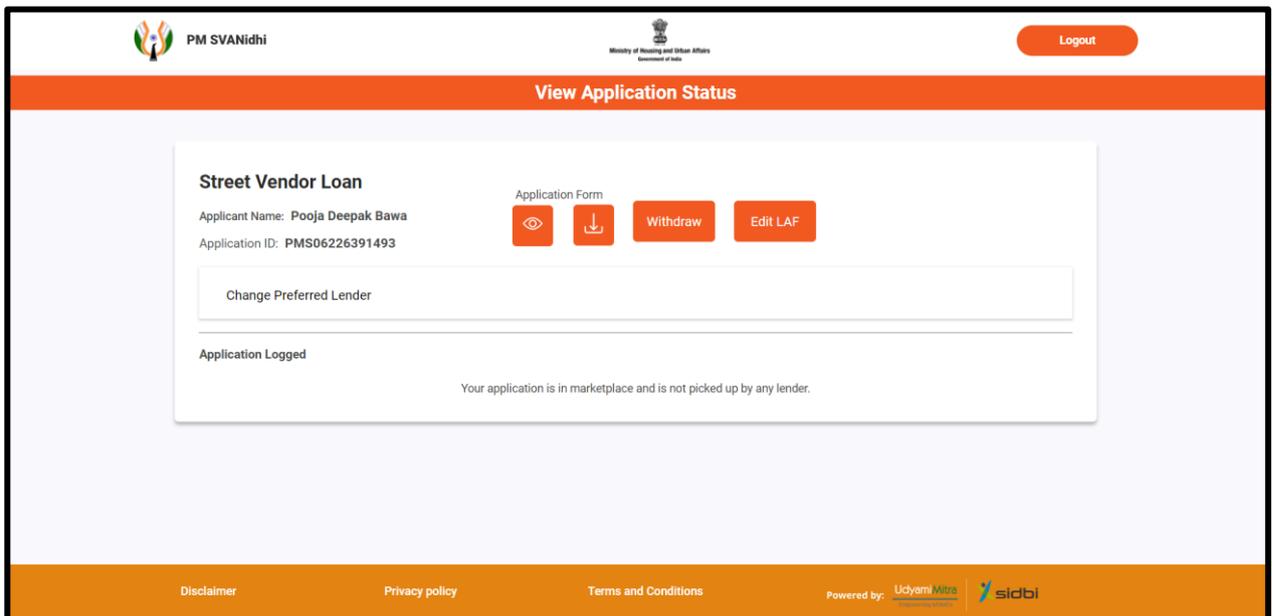
Step-23: Select 'Bank and Branch' you want to process the application for releasing loan OR submit your application to 'Marketplace' and tick the 'PM SVANidhi Declarations and Authorization'. Save and submit the application.

The screenshot shows the PM SVANidhi application form submission section. At the top, there are two radio buttons: 'Submit your application to marketplace (Visible to all lenders in your nearby area)' and 'Submit your application to your preferred lender'. Below these are two dropdown menus: 'Preferred Lender' and 'Preferred Branch'. Below the dropdown menus is a checkbox labeled 'I agree to the PM SVANidhi Declaration and Authorization'. Below the checkbox is the 'Declaration and Authorization' section, which contains three paragraphs of text. At the bottom of the form are two buttons: 'Save' and 'Submit'.

Step-24: You will receive the message as Application Submitted. Please note the Application Number in records for future reference.



Step-25: Once click on 'Done', the application status window will open. Street Vendor will be able to see the PMS details.



THANK YOU