

"MAIN BHI DIGITAL 3.0" CAMPAIGN AIMED AT DIGITAL ONBOARDING OF STREET VENDORS WHO ARE PROVIDED LOANS UNDER PM SVANIDHI SCHEME

Relevant for: Developmental Issues | Topic: Government policies & interventions for development in various Sectors and issues arising out of their design & implementation incl. Housing

Digital onboarding and training of Street Vendors (SVs) is an integral part of PM Street Vendor's AtmaNirbharNidhi (PM SVANidhi) Scheme. Lending Institutions (LIs) have been instructed to issue a durable QR Code & UPI ID at the time of disbursement and train the beneficiaries in conduct of digital transactions.

In order to give further impetus to the digital onboarding and training of beneficiaries, Ministry of Housing & Urban Affairs (MoHUA) and Ministry of Electronics & Information Technology (MeitY) jointly launched 'Main Bhi Digital 3.0' from September 9 to November 30, 2021, to complement the efforts of LIs in adoption of digital transactions by the PM SVANidhi beneficiaries.

"Main Bhi Digital 3.0" campaign is aimed at digital onboarding of Street Vendors (SVs) who have already been provided loans under PM SVANidhi Scheme.

An Integrated IT Platform has been developed for implementation of this Scheme. The application process is fully online. SVs can apply for loan directly through PM SVANidhi Portal. The application can also be submitted at Municipal Offices and Common Service Centres (CSCs). In addition, the SVs can approach municipal functionaries or representatives of Lending Institutions to apply through PM SVANidhi mobile App.

PM SVANidhi Scheme is available to all street vendors across the country, including those from Dahod tribal area, who are engaged in vending in urban areas on or before March 24, 2020. In Dahod Municipality of Gujarat, out of 868 beneficiaries of the scheme, 337 are from Scheduled Tribes Category.

This information was given by the Minister of State in the Ministry of Housing and Urban Affairs, Shri Kaushal Kishore, in a written reply in the Lok Sabha today.

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