



# PM SVANidhi Plates Distributed to Street Vendors

## Why in News?

Recently, the **Commissioner of Jammu Municipal Corporation (JMC)**, distributed **Dogri-language PM SVANidhi plates** to street vendors of Jammu and Kashmir.

## Key Points

- **Overview of PM SVANidhi Scheme:**
  - PM SVANidhi is a **micro-credit initiative** launched by **the Union Ministry of Housing and Urban Affairs** under **the Atma Nirbhar Bharat program**.
    - The scheme offers working capital loans, encourages regular repayments, and promotes digital transactions to improve the livelihoods of street vendors.
  - The **vendors are urged to fully utilize the scheme to enhance their income and economic stability.**
- **Guidelines for Street Vendors:**
  - Vendors were advised to **avoid placing carts on footpaths or roads to prevent inconvenience to pedestrians and reduce traffic congestion.**
  - They are urged to **use designated vending zones within municipal jurisdiction** for smoother traffic flow and public convenience.

## Street Vendor

- 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, pakodas, breads, eggs, textile, apparel, artisan products, books/ stationery etc. and the services include barber shops, cobblers, pan shops, laundry services etc.
- Around 49.48 lakh street vendors have been identified in India.
  - **Uttar Pradesh has the maximum** at 8.49 lakh, followed by Madhya Pradesh at 7.04 lakh.
  - Delhi has only 72,457 street vendors.
  - **No street vendor** has been identified in **Sikkim.**