

Ref. No. CGTMSE /PMSVANidhi /261

December 26, 2025

All eligible Lending Institutions

**Circular No. 255/ 2025 – 26**

Madam / Dear Sir,

**Credit Guarantee Scheme for PM SVANidhi – Revision in the Scheme Guidelines and Issuance of Credit Card Facility**

Please refer to our Circular No. 172/2020-21 dated July 22, 2020 regarding launch of Credit Guarantee Scheme for PM SVANidhi (CGS-PMS) providing guarantee coverage to eligible Member Lending Institutions (MLIs) for facilitating credit support to eligible Street Vendors. The Scheme has since been restructured and extended until March 2030.

In this connection, the revised guidelines have been issued by the Ministry of Housing and Urban Affairs (MoHUA), Government of India vide its office memorandum no. F.No. K-12017(30)/2/2020-UPA-II-UD (E-9088388) dated September 16, 2025 and the same is attached as Annexure. The revised guidelines have been made effective from August 27, 2025.

The contents of this Circular may kindly be brought to the notice of all your offices.

In case of any clarifications relating to the scheme guidelines, please feel free to write to us at [querysvs@cgtmse.in](mailto:querysvs@cgtmse.in)

Yours faithfully,

Sd/-

(Dhiraj Kumar)  
Deputy General Manager



File No. K-12017(30)/2/2020-UPA-II-UD (E- 9088388)

Government of India  
Ministry of Housing & Urban Affairs  
(PM SVANidhi- B Section)

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Sankalp Bhawan, New Delhi.

Dated the 16 September, 2025

To,

The Chief Secretary/Administrator  
of all States/UTs

**Subject: Revised PM SVANidhi Scheme Guidelines, including Credit Card and Loan operations guidelines- reg.**

Sir/Madam,

As you may be aware that Ministry of Housing and Urban Affairs is implementing PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme since June 01, 2020 to facilitate micro-credit to street vendors. The scheme lending period was ended on December 31, 2024.

2. I am directed to inform you that Union Cabinet in its meeting held on 27.08.2025 approved the proposal for restructuring and extension of lending period beyond 31.12.2024 upto March, 31, 2030 with servicing liabilities of other components such as credit guarantee and interest subsidy for loans, incentives for digital transactions etc. till March 31, 2033 and credit guarantee for credit card till March, 31, 2035. The key features of the restructured scheme include:

- i. **Enhanced Loan Limits** – Loans up to ₹15,000, ₹25,000 and ₹50,000 in three tranches with credit guarantee support.
- ii. **UPI-linked RuPay Credit Cards** – Limit up to ₹30,000, for those who have repaid 2nd tranche successfully.
- iii. **Capacity Building & Entrepreneurship Development** – Training in financial literacy, digital literacy, e-commerce, packaging and food safety & hygiene through FSSAI.
- iv. **Digital Incentives** – Cashback of up to ₹1,200 for retail transactions and up to ₹400 for wholesale merchant transactions.
- v. **Support to Urban Street Vendors (SUSV)** – Identification and survey of vendors, issuance of Certificates of Vending/IDs, Reform Incentives and Innovative Projects.
- vi. **SVANidhi se Samriddhi (SSS)** – Convergence with central schemes for social security of vendors and their families.

3. Accordingly, revised guidelines for implementation of the scheme including Credit Card and Loan operations guidelines are enclosed herewith.

4. This issues with the approval of Competent Authority.

*Encl: As above*

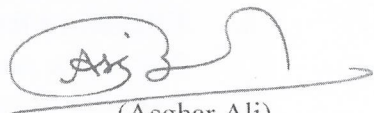
Yours faithfully,

  
(Asghar Ali)

Under Secretary to the Govt. of India  
Email: Asghar.ali@nic.in

**Copy to:**

- i) The Secretary, Department of Financial Services, New Delhi.
- ii) The Additional Chief Secretary/Principal Secretary/Secretary, Department of Urban Development/Municipal Administration/LSG of all the States/UTs.
- iii) The State Mission Director (PM SVANidhi) of all States/UTs.
- iv) The MD/CEOs of all participating Lending Institutions/Digital Payment Aggregators (DPAs) in PM SVANidhi scheme.
- v) The CMD, Small Industries Development Bank of India (SIDBI), Mumbai- 400051.
- vi) Shri Rajesh Kumar, General Manager, SIDBI, New Delhi.
- vii) The CMD, Indian Bank, Chennai.
- viii) The MD & CEO, National Payment Corporation of India (NPCI), New Delhi.
- ix) The CEO, CGTMSE, Mumbai.

  
(Asghar Ali)

Under Secretary to the Govt. of India  
Email: Asghar.ali@nic.in