PM SVANidhi — Digital Payment Onboarding for Street Vendors

Digital Inclusion · Good practice · India

Quality score: 92/100

Evidence strength: Observational / pre–post

Summary

India's PM SVANidhi micro-credit scheme pairs working-capital loans to street vendors with mandatory UPI/QR digital-payment onboarding and cashback. By mid-2026 over 5.5 million vendors were digitally onboarded, completing 8.41 billion transactions worth ■8.96 trillion.

Key dimensions

Dimension	Score
Innovation level	3/5
Sustainability (ongoing)	1/1
Evaluation evidence	1/1
Demonstrated reach	1/1
Documented learning	1/1

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-07-22

Ministry of Housing and Urban Affairs, Government of India — accessed 2026-07-22

Ministry press release — 6 years of PM SVANidhi (newsonair.gov.in) — accessed 2026-07-22

Independent study — digital payments among women street vendors, Delhi (MDPI Economies, 2026) — accessed 2026-07-22

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