

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 55
ANSWERED ON 03/02/2025**

PM-SVANidhi SCHEME IN KARNATAKA

55. SHRI G.C. CHANDRASHEKHAR:

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:-

- (a) the data regarding the total number of beneficiaries under PM-SVANidhi scheme in Karnataka;
- (b) the data regarding the number of beneficiaries of PM-SVANidhi for various districts of Karnataka;
- (c) the status of repayment of PM-SVANidhi loans in Karnataka;
- (d) the details on total number of loans repaid under various installments under PM-SVANidhi scheme in Karnataka; and
- (e) the detailed data regarding the scheduled commercial banks that have granted loans under PM-SVANidhi scheme in various districts of Karnataka?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

(a): As on January 27, 2025, total number of beneficiaries under PM SVANidhi Scheme in Karnataka is 3,95,158.

(b): The number of beneficiaries under PM SVANidhi for various districts of Karnataka State is at Annexure I.

(c) & (d): As on January 27, 2025, total 5,61,336 loans have been disbursed in Karnataka State, out of which 2,72,733 loans have been repaid. The total number of loans repaid against the loans disbursed under the three tranches is as follows:

| Loan Tranche | Number of loans Disbursed | Number of loans Repaid |
|---------------------|----------------------------------|-------------------------------|
| Loan -1 | 3,95,158 | 2,16,230 |
| Loan -2 | 1,32,378 | 56,312 |
| Loan -3 | 33,800 | 191 |
| Total | 5,61,336 | 2,72,733 |

(e): As on January 27, 2025, a total 5.58 lakh loans amounting to ₹ 822.24 Cr have been disbursed by scheduled commercial banks in Karnataka under PM SVANidhi Scheme. District wise details are provided at Annexure II.

**ANNEXURE-I REFERRED TO IN REPLY TO PART (B) OF RAJYA SABHA
UNSTARRED QUESTION NO. 55 ANSWERED ON FEBRUARY 03, 2025**

**STATEMENT SHOWING DISTRICT WISE NUMBER OF BENEFICIARIES IN
KARNATAKA UNDER PM SVANIDHI SCHEME**

| Sl. No. | District Name | Number of Beneficiaries |
|----------------|----------------------|--------------------------------|
| 1 | Bagalkote | 9,476 |
| 2 | Ballari | 18,331 |
| 3 | Belgaum | 22,414 |
| 4 | Bengaluru rural | 3,942 |
| 5 | Bengaluru urban | 1,36,555 |
| 6 | Bidar | 6,853 |
| 7 | Bijapur | 6 |
| 8 | Chamarajanagara | 3,224 |
| 9 | Chikkaballapura | 4,257 |
| 10 | Chikkamagaluru | 3,689 |
| 11 | Chitradurga | 5,019 |
| 12 | Dakshina kannada | 12,733 |
| 13 | Davangere | 14,303 |
| 14 | Dharwad | 20,638 |
| 15 | Gadag | 6,253 |
| 16 | Hassan | 5,187 |
| 17 | Haveri | 5,488 |
| 18 | Kalaburagi | 13,068 |
| 19 | Kodagu | 1,538 |
| 20 | Kolar | 7,105 |
| 21 | Koppal | 5,283 |
| 22 | Mandya | 4,572 |
| 23 | Mysuru | 23,946 |
| 24 | Raichur | 8,973 |
| 25 | Ramanagara | 4,617 |
| 26 | Shivamogga | 10,360 |
| 27 | Tumakuru | 11,147 |
| 28 | Udupi | 4,835 |
| 29 | Uttara kannada | 5,951 |
| 30 | Vijayapura | 10,591 |
| 31 | Yadgir | 4,804 |
| Total | | 3,95,158 |

**ANNEXURE-II REFERRED TO IN REPLY TO PART (E) OF RAJYA SABHA
UNSTARRED QUESTION NO. 55 ANSWERED ON FEBRUARY 03, 2025**

**STATEMENT SHOWING DISTRICT WISE LOANS DISBURSED AND AMOUNT OF
LOANS DISBURSED BY SCHEDULED COMMERCIAL BANKS IN KARNATAKA
UNDER PM SVANIDHI SCHEME**

| Sl. No. | District Name | Bank Type | Total Loans Disbursed | Total Disbursed Amount (in ₹ Cr.) |
|----------------|----------------------|----------------------------|------------------------------|--|
| 1 | Bagalkote | Private Sector Banks | 715 | 1.01 |
| | | Public Sector Banks | 11,331 | 17.28 |
| | | Regional Rural Banks | 1,994 | 3.06 |
| | Sub Total | | 14,040 | 21.36 |
| 2 | Ballari | Private Sector Banks | 1,745 | 2.71 |
| | | Public Sector Banks | 22,832 | 36.53 |
| | | Regional Rural Banks | 3,435 | 5.42 |
| | Sub Total | | 28,012 | 44.66 |
| 3 | Belagavi | Financial Institutions | 148 | 0.14 |
| | | Private Sector Banks | 643 | 0.88 |
| | | Public Sector Banks | 25,819 | 38.30 |
| | | Regional Rural Banks | 6,206 | 9.52 |
| | Sub Total | | 32,816 | 48.85 |
| 4 | Bengaluru rural | Private Sector Banks | 564 | 0.82 |
| | | Public Sector Banks | 6,064 | 11.05 |
| | | Regional Rural Banks | 164 | 0.29 |
| | | Small Finance Banks (SFBs) | 1 | 0.001 |
| | Sub Total | | 6,793 | 12.16 |
| 5 | Bengaluru urban | Private Sector Banks | 6,665 | 8.22 |
| | | Public Sector Banks | 1,62,444 | 208.43 |
| | | Regional Rural Banks | 1,694 | 2.52 |
| | | Small Finance Banks (SFBs) | 105 | 0.11 |
| | Sub Total | | 1,70,908 | 219.28 |
| 6 | Bidar | Private Sector Banks | 331 | 0.43 |
| | | Public Sector Banks | 8,795 | 12.17 |
| | | Regional Rural Banks | 292 | 0.36 |
| | Sub Total | | 9,418 | 12.95 |
| 7 | Bijapur | Public Sector Banks | 3 | 0.003 |
| | | Regional Rural Banks | 3 | 0.003 |
| | Sub Total | | 6 | 0.01 |
| 8 | Chamarajanagara | Private Sector Banks | 592 | 0.83 |
| | | Public Sector Banks | 4,092 | 6.47 |
| | | Regional Rural Banks | 68 | 0.10 |
| | | Small Finance Banks (SFBs) | 39 | 0.04 |
| | Sub Total | | 4,791 | 7.44 |

| Sl. No. | District Name | Bank Type | Total Loans Disbursed | Total Disbursed Amount (in ₹ Cr.) |
|---------|------------------|----------------------------|-----------------------|-----------------------------------|
| 9 | Chikkaballapura | Private Sector Banks | 160 | 0.19 |
| | | Public Sector Banks | 5,465 | 8.29 |
| | | Regional Rural Banks | 411 | 0.58 |
| | Sub Total | | 6,036 | 9.06 |
| 10 | Chikkamagaluru | Private Sector Banks | 663 | 1.02 |
| | | Public Sector Banks | 4,954 | 8.03 |
| | | Regional Rural Banks | 191 | 0.33 |
| | Sub Total | | 5,808 | 9.38 |
| 11 | Chitradurga | Private Sector Banks | 914 | 1.13 |
| | | Public Sector Banks | 5,730 | 8.98 |
| | | Regional Rural Banks | 744 | 1.11 |
| | | Small Finance Banks (SFBs) | 3 | 0.003 |
| | Sub Total | | 7,391 | 11.23 |
| 12 | Dakshina Kannada | Private Sector Banks | 1,520 | 2.39 |
| | | Public Sector Banks | 16,624 | 26.30 |
| | | Regional Rural Banks | 98 | 0.16 |
| | Sub Total | | 18,242 | 28.86 |
| 13 | Davangere | Private Sector Banks | 2,139 | 2.93 |
| | | Public Sector Banks | 17,028 | 25.72 |
| | | Regional Rural Banks | 1,481 | 2.35 |
| | | Small Finance Banks (SFBs) | 4 | 0.004 |
| | Sub Total | | 20,652 | 31.00 |
| 14 | Dharwad | Private Sector Banks | 1,292 | 1.95 |
| | | Public Sector Banks | 24,880 | 36.54 |
| | | Regional Rural Banks | 3,132 | 4.94 |
| | Sub Total | | 29,304 | 43.43 |
| 15 | Gadag | Private Sector Banks | 470 | 0.71 |
| | | Public Sector Banks | 7,335 | 11.47 |
| | | Regional Rural Banks | 1,702 | 2.46 |
| | Sub Total | | 9,507 | 14.64 |
| 16 | Hassan | Private Sector Banks | 1,066 | 1.64 |
| | | Public Sector Banks | 6,715 | 11.15 |
| | | Regional Rural Banks | 315 | 0.46 |
| | Sub Total | | 8,096 | 13.26 |
| 17 | Haveri | Private Sector Banks | 420 | 0.57 |
| | | Public Sector Banks | 6,795 | 11.24 |
| | | Regional Rural Banks | 1,486 | 2.39 |
| | Sub Total | | 8,701 | 14.20 |
| 18 | Kalaburagi | Private Sector Banks | 513 | 0.67 |
| | | Public Sector Banks | 16,911 | 25.71 |
| | | Regional Rural Banks | 1,909 | 2.85 |
| | Sub Total | | 19,333 | 29.24 |

| Sl. No. | District Name | Bank Type | Total Loans Disbursed | Total Disbursed Amount (in ₹ Cr.) |
|------------------|----------------------------|----------------------|-----------------------|-----------------------------------|
| 19 | Kodagu | Private Sector Banks | 286 | 0.49 |
| | | Public Sector Banks | 2,047 | 3.28 |
| | | Regional Rural Banks | 30 | 0.04 |
| | Sub Total | | 2,363 | 3.82 |
| 20 | Kolar | Private Sector Banks | 471 | 0.62 |
| | | Public Sector Banks | 8,825 | 14.04 |
| | | Regional Rural Banks | 1,158 | 1.77 |
| | Small Finance Banks (SFBs) | 1 | 0.001 | |
| Sub Total | | 10,455 | 16.43 | |
| 21 | Koppal | Private Sector Banks | 363 | 0.46 |
| | | Public Sector Banks | 6,362 | 9.65 |
| | | Regional Rural Banks | 1,093 | 1.61 |
| Sub Total | | 7,818 | 11.72 | |
| 22 | Mandya | Private Sector Banks | 392 | 0.56 |
| | | Public Sector Banks | 6,001 | 9.28 |
| | | Regional Rural Banks | 202 | 0.28 |
| | Small Finance Banks (SFBs) | 1 | 0.001 | |
| Sub Total | | 6,596 | 10.12 | |
| 23 | Mysuru | Private Sector Banks | 2,761 | 3.81 |
| | | Public Sector Banks | 32,088 | 50.21 |
| | | Regional Rural Banks | 1,151 | 1.85 |
| | Small Finance Banks (SFBs) | 33 | 0.04 | |
| Sub Total | | 36,033 | 55.91 | |
| 24 | Raichur | Private Sector Banks | 754 | 1.01 |
| | | Public Sector Banks | 11,623 | 18.62 |
| | | Regional Rural Banks | 1,839 | 2.74 |
| Sub Total | | 14,216 | 22.37 | |
| 25 | Ramanagara | Private Sector Banks | 972 | 1.38 |
| | | Public Sector Banks | 5,865 | 9.21 |
| | | Regional Rural Banks | 73 | 0.12 |
| | Small Finance Banks (SFBs) | 15 | 0.02 | |
| Sub Total | | 6,925 | 10.72 | |
| 26 | Shivamogga | Private Sector Banks | 1,257 | 1.75 |
| | | Public Sector Banks | 14,778 | 24.49 |
| | | Regional Rural Banks | 344 | 0.57 |
| | Small Finance Banks (SFBs) | 1 | 0.001 | |
| Sub Total | | 16,380 | 26.81 | |
| 27 | Tumakuru | Private Sector Banks | 1,760 | 2.53 |
| | | Public Sector Banks | 13,963 | 22.01 |
| | | Regional Rural Banks | 893 | 1.18 |
| Sub Total | | 16,616 | 25.72 | |

| Sl. No. | District Name | Bank Type | Total Loans Disbursed | Total Disbursed Amount (in ₹ Cr.) |
|--------------------|------------------|----------------------|-----------------------|-----------------------------------|
| 28 | Udupi | Private Sector Banks | 413 | 0.71 |
| | | Public Sector Banks | 8,146 | 14.61 |
| | | Regional Rural Banks | 41 | 0.07 |
| | Sub Total | | 8,600 | 15.38 |
| 29 | Uttara Kannada | Private Sector Banks | 586 | 0.88 |
| | | Public Sector Banks | 8,487 | 14.49 |
| | | Regional Rural Banks | 615 | 1.07 |
| | Sub Total | | 9,688 | 16.45 |
| 30 | Vijayapura | Private Sector Banks | 556 | 0.78 |
| | | Public Sector Banks | 12,669 | 19.41 |
| | | Regional Rural Banks | 2,365 | 3.43 |
| | Sub Total | | 15,590 | 23.61 |
| 31 | Yadgir | Private Sector Banks | 413 | 0.58 |
| | | Public Sector Banks | 6,203 | 9.98 |
| | | Regional Rural Banks | 1,023 | 1.64 |
| | Sub Total | | 7,639 | 12.20 |
| Grand Total | | | 5,58,773 | 822.24 |