GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

STARRED QUESTION NO. *305

ANSWERED ON MONDAY, AUGUST 10, 2026/ SHRAVANA 19, 1948 (SAKA)

Special Financial Scheme for Easy Loan in Bihar

*305. SHRI JANARDAN SINGH SIGRIWAL:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has launched any special financial scheme to provide easy loan facility to farmers, small traders and self-employed youth in Bihar including Maharajganj Lok Sabha Constituency, if so, the details thereof;

(b) the details of the loan provided to the above categories in Bihar during the last five years and the current year, year-wise and district-wise including Maharajganj Lok Sabha Constituency; and

(c) whether the Government has established any special campaign, helpline or Loan Counselling Centre at the local level in banks or other financial institutions to make the loan process simple, transparent and time bound in Bihar including the said Lok Sabha Constituency and if so, the details thereof?

ANSWER

THE FINANCE MINISTER

(SMT. NIRMALA SITHARAMAN)

(a) to (c): A Statement is laid on the Table of the House.

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STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (c) OF LOK SABHA STARRED QUESTION NO. *305 ANSWERED ON 10th AUGUST, 2026, REGARDING 'SPECIAL FINANCIAL SCHEME FOR EASY LOAN IN BIHAR' BY SHRI JANARDAN SINGH SIGRIWAL, HON'BLE MEMBER OF PARLIAMENT

(a) The Government has launched various schemes viz. Kisan Credit Card (KCC), Pradhan Mantri MUDRA Yojana (PMMY), Prime Minister's Employment Generation Program (PMEGP), PM Vishwakarma, PM SVANidhi Scheme, Stand-Up India Scheme, Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) etc. to extend loan facility to farmers, small traders and self-employed youth across the country, including in the state of Bihar.

(b) The year-wise, district-wise details of loans sanctioned/disbursed under the above-mentioned schemes in the state of Bihar are provided at Annexure. Constituency wise data of above schemes is not maintained. However, the above schemes' beneficiaries of Maharajganj constituency are included in Siwan and Saran districts.

(c) The Government has taken several measures to make loan process under various credit facilities simple, transparent, and efficient which *inter-alia* include:

i. Procedural and Technological Facilitation
   - Several technological interventions such as Jan Samarth portal, PSB Loans in 59 Minutes, Udyamimitra portal and PM SVANidhi portal, have been introduced to provide quick and hassle-free credit to eligible beneficiaries in a user-friendly and time bound manner. Further, many banks and financial institutions have developed online platforms and mobile apps for end to end digital processing of loan applications, thereby minimising delays and reducing the need for physical paperwork and in-person visits.
   - To make digital financial services more accessible and user-friendly, Digital Banking Units (DBUs) have been set-up by Banks with an objective to ensure the benefits of digital banking to every nook and corner of the country. These units offer facilities like opening of saving bank accounts, passbook printing, transfer of funds, loan applications, etc. As per latest available data, there are 05 DBUs in the state of Bihar.
   - Banks have been advised by RBI to dispense with obtaining of "No Dues Certificate" from individual borrowers (including SHGs & JLGs) in rural and semi urban areas for all types of loans, including loans under Government sponsored schemes, irrespective of the amount involved unless the Government sponsored scheme itself provides for obtention of "No Dues Certificate".
   - Banks also leverage their extensive network of Business Correspondents (BCs), who serve as the last-mile delivery channel for banking services, to facilitate the onboarding of eligible beneficiaries under various financial inclusion schemes and to extend credit and other banking services to underserved and unserved sections of the population. As per SLBC, Bihar, there are 49,598 fixed point Business Correspondent outlets in the state of Bihar as on 30 June 2026.
   - Collateral requirements of MSME units: Scheduled Commercial Banks have been mandated by RBI not to accept collateral security in the case of loans up to ₹20 lakh extended to units in the Micro and Small Enterprises (MSEs) sector. Banks have also been advised to extend collateral-free loans up to ₹20 lakh to all units

financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC.

- Timeline for credit decisions in case of MSE borrowers: RBI has advised banks that for loans up to ₹25 lakh to units in the MSE borrowers, the timelines for credit decisions shall not be more than 14 working days. For loans above the aforementioned limit, timelines shall be as per the Board approved sanction time norms.
- Unified Lending Interface (ULI): RBI has developed ULI which gives lenders streamlined, one-stop access to verified data from multiple sources such as land records, credit histories etc, eliminating the need for complex, costly integrations with individual data providers. This system enables lenders to make quicker and better-informed loan decisions, cutting approval times and reducing operational costs.

ii. Specific interventions for Agriculture and Allied Sector

- KCC Scheme has been simplified and converted into ATM enabled debit card with, inter alia, facilities of one-time documentation, built-in cost escalation within the limit and no restrictions on the number of drawals within the loan limit.
- The limit for collateral free short-term agricultural loans, including loans for allied activities has been raised from Rs.1.60 lakh to Rs.2.00 lakh per borrower by RBI w.e.f. 01 January 2025. This move enhances credit accessibility, particularly for small and marginal farmers (over 86% of the sector), who benefit from reduced borrowing costs and the removal of collateral requirements.
- KCC Saturation Drive under Atma Nirbhar Bharat Abhiyan were conducted to provide KCC to all eligible farmers. Additionally, nationwide district level weekly camps were also organized to expand the benefits of the Kisan Credit Card (KCC) to all eligible farmers engaged in Animal Husbandry, Dairy, and Fisheries (AHDF).
- Several digital initiatives have also been introduced to streamline the agricultural credit delivery process. These include the JanSamarth Portal, e-KCC application implemented by NABARD, KRISHIKA by the Department of Agriculture and Farmers Welfare, and similar digital applications developed by banks to support beneficiary identification, outreach, loan application processing, and monitoring.
- Kisan Rin Portal (KRP) has been launched by Department of Agriculture and Farmers Welfare in September 2023, enabling Aadhaar-based beneficiary verification and faster digital claim settlements under the Modified Interest Subvention Scheme (MISS) for loans availed through KCC.

iii. Specific outreach activities by Financial Institutions

- Credit outreach programmes have been organised by Banks in Bihar including Maharjganj constituency from time to time to ensure access to financial services and timely & adequate credit at an affordable cost.
- Financial Literacy and awareness programmes are conducted through Centre for Financial Literacy (CFL), Financial Literacy Centres (FLCs) which are set-up by RBI and banks respectively. Besides this, RBI also conducts Financial Literacy Week (FLW) every year to propagate the message of financial education on various banking/credit processes/products among members of the public across the country. As per RBI, there are 178 CFLs and 76 FLCs in the state of Bihar as on 31 March 2026.

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Annexure

Annexure referred to in part (b) of Lok Sabha Starred Question no. *305 on "Special Financial Scheme for Easy Loan in Bihar" answered on 10.08.2026

A. Details of district wise KCC disbursement in Bihar

(No. of Accounts in Actual & Amount in ₹ Crore)

Sl. No.	District Name	FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25		FY 2025-26		FY 2026-27 (as on 30.06.2026)	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Araria	47,472	439	33,268	436	21,155	373	56,008	708	32,040	540	4,635	54
2	Arwal	6,026	44	7,428	54	6,796	49	2,082	17	5,157	31	365	3
3	Aurangabad	22,033	194	25,354	164	19,813	158	14,471	148	18,910	190	1,719	25
4	Banka	33,596	352	16,631	333	17,205	162	14,344	103	16,202	121	3,940	18
5	Begusarai	1,03,489	684	62,168	557	55,664	328	54,155	414	59,234	446	11,567	64
6	Bhagalpur	43,306	560	27,660	465	23,428	234	30,097	327	30,736	341	6,308	39
7	Bhojpur	28,980	188	37,053	253	24,512	165	13,457	110	18,488	159	2,722	20
8	Buxar	12,301	138	33,966	272	25,261	197	10,696	124	16,462	183	2,050	21
9	Darbhanga	54,074	558	51,053	628	45,452	372	63,194	483	47,988	512	3,768	32
10	Gaya	24,756	197	31,250	223	21,068	146	22,202	221	31,945	283	2,804	24
11	Gopalganj	59,277	589	49,384	563	72,695	850	83,652	908	45,154	565	6,929	72
12	Jamui	15,973	75	13,285	185	24,191	213	19,945	160	27,488	195	3,554	20
13	Jehanabad	11,954	88	11,195	78	7,273	60	3,863	69	5,813	85	699	8
14	Kaimur	16,522	163	22,993	187	9,319	85	13,798	249	16,386	266	1,547	32
15	Katihar	43,641	426	29,979	298	32,135	395	53,244	589	41,303	632	4,498	53
16	Khagaria	24,882	175	21,355	307	25,784	209	29,015	197	27,929	226	4,569	34
17	Kishanganj	25,869	222	18,576	247	17,910	240	51,954	538	28,233	372	2,221	22
18	Lakhisarai	13,635	89	7,566	115	9,287	88	8,212	73	9,804	88	1,814	12
19	Madhepura	40,698	383	31,720	371	18,314	449	32,734	366	24,696	421	1,956	20
20	Madhubani	95,892	732	1,14,014	1,109	79,475	823	99,134	980	72,415	766	7,251	62
21	Munger	18,917	167	8,600	226	11,296	96	10,822	93	14,023	99	3,651	9
22	Muzaffarpur	1,02,254	1,081	99,219	1,023	79,106	1,079	1,24,834	1,138	82,933	1,101	8,262	85
23	Nalanda	17,012	132	13,568	132	19,742	145	13,398	128	19,967	188	1,635	22
24	Nawada	14,475	148	20,475	177	21,441	170	17,853	174	17,346	157	1,765	14
25	Pashchim Champaran	48,628	388	65,480	697	51,277	626	1,15,191	1,183	85,622	1,205	9,136	93
26	Patna	33,915	312	32,726	470	25,689	316	16,523	284	16,995	349	2,484	36
27	Purbi Champaran	1,08,206	987	1,09,041	1,125	95,893	1,179	1,43,415	1,483	89,962	1,277	8,051	79
28	Purnea	68,289	702	51,616	710	44,161	565	75,129	1,064	58,160	1,062	6,324	89
29	Rohtas	27,844	232	31,663	222	22,377	180	18,867	268	29,010	367	1,974	49
30	Saharsa	32,377	282	22,180	221	19,560	333	41,724	476	26,784	442	2,840	29
31	Samastipur	82,930	574	52,498	481	56,998	494	78,753	600	79,121	646	9,004	73
32	Saran	51,274	490	55,817	602	49,330	650	62,053	656	39,802	526	4,184	42
33	Sheikhpura	7,091	49	4,671	69	8,598	74	6,765	78	8,866	77	1,877	11
34	Sheohar	21,822	313	17,008	234	16,528	171	15,704	174	10,101	157	1,104	10
35	Sitamarhi	52,620	510	44,799	498	47,989	439	63,533	601	37,263	514	2,875	28
36	Siwan	50,983	524	54,460	622	43,222	579	64,297	624	46,243	686	4,332	43
37	Supaul	40,063	346	33,195	322	21,027	403	48,872	541	36,393	598	3,124	33
38	Vaishali	62,213	561	64,184	718	54,849	777	76,833	838	48,642	628	4,727	44
	Grand Total	**15,65,289**	**14,094**	**14,27,098**	**15,395**	**12,45,820**	**13,872**	**16,70,823**	**17,187**	**13,23,616**	**16,501**	**1,52,265**	**1,424**

Source: SLBC Bihar

B. Details of district wise disbursement data under PMMY in Bihar

(No. of Accounts in Actual & Amount in Rs Crore)

Sl. No.	District Name	FY 2021-2022		FY 2022-2023		FY 2023-2024		FY 2024-2025		FY 2025-2026		FY 2026-2027 (As on 26 June 2026)*	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	Araria	3,13,137	1,295	2,96,604	1,417	3,82,949	2,013	2,74,407	1,707	1,88,521	1,583	33,878	288
2	Arwal	12,411	74	17,822	116	18,974	148	23,223	188	22,973	249	3,992	44
3	Aurangabad	1,37,144	598	1,35,786	762	1,95,097	1,226	1,12,874	890	1,45,375	1,295	26,820	254
4	Banka	72,495	328	1,00,477	547	1,21,650	681	1,07,695	677	91,325	847	16,595	158
5	Begusarai	2,99,958	1,315	3,23,057	1,677	3,18,357	1,858	2,59,397	1,731	1,77,712	1,663	31,975	330
6	Bhagalpur	1,55,251	778	1,68,972	1,082	2,29,140	1,458	1,92,973	1,453	1,63,629	1,710	31,984	336
7	Bhojpur	51,287	318	85,569	541	91,546	650	84,923	677	87,483	869	14,620	169
8	Buxar	52,211	276	75,826	435	85,933	528	88,139	602	81,604	710	12,387	128
9	Darbhanga	2,69,716	1,175	3,41,099	1,674	3,75,350	2,079	2,73,498	1,818	2,19,989	1,913	43,772	399
10	Gaya	1,33,831	745	2,53,422	1,515	3,06,723	1,897	2,71,263	1,859	3,12,402	2,521	53,746	497
11	Gopalganj	1,48,540	682	1,86,586	967	2,10,104	1,191	1,61,670	1,102	1,42,597	1,216	24,001	209
12	Jamui	79,057	370	1,07,212	583	1,35,982	776	1,17,767	754	1,00,682	831	18,818	158
13	Jehanabad	32,524	184	40,758	268	47,385	351	41,156	372	49,827	499	9,110	97
14	Kaimur	50,294	249	51,920	329	58,769	440	54,843	469	52,994	502	9,315	106
15	Katihar	1,55,228	723	1,82,088	1,009	2,21,382	1,329	1,96,967	1,341	1,53,830	1,421	28,638	284
16	Khagaria	1,19,941	511	1,65,687	826	2,08,628	1,130	1,29,514	867	97,033	861	18,584	177
17	Kishanganj	81,171	400	1,30,506	671	1,52,594	956	1,80,689	1,180	1,09,242	1,039	17,906	159
18	Lakhisarai	38,576	194	58,649	320	67,974	434	47,260	385	46,394	430	8,062	77
19	Madhepura	1,42,154	598	1,84,321	898	2,40,576	1,265	1,56,656	1,007	1,12,550	943	22,258	190
20	Madhubani	3,47,019	1,412	4,17,719	1,922	4,95,540	2,571	3,25,855	2,063	2,38,227	1,964	48,461	413
21	Munger	61,895	322	68,015	431	82,794	553	72,334	556	59,657	610	11,717	120
22	Muzaffarpur	3,29,661	1,588	4,53,070	2,361	4,96,986	2,892	4,02,052	2,750	3,72,144	3,185	58,537	599
23	Nalanda	63,637	385	99,784	670	1,12,636	845	1,04,115	902	99,884	1,065	16,422	193
24	Nawada	85,553	436	1,13,796	635	1,38,575	877	1,12,699	845	1,16,044	1,021	19,600	183
25	Pashchim Champaran	2,21,531	962	2,55,135	1,300	2,66,703	1,485	2,41,636	1,490	2,61,549	2,011	48,118	387
26	Patna	3,15,190	2,033	4,10,222	3,031	4,72,616	3,649	4,69,966	4,079	5,82,091	5,326	63,973	796
27	Purbi Champaran	3,38,869	1,488	4,19,127	2,166	4,26,311	2,521	3,74,241	2,511	3,70,853	3,007	66,400	576
28	Purnea	1,87,833	942	2,52,207	1,402	2,94,011	1,745	2,31,295	1,628	1,84,422	1,756	35,528	357
29	Rohtas	1,29,613	644	1,51,713	874	1,72,541	1,077	1,37,815	1,062	1,07,934	1,103	20,170	220
30	Saharsa	1,05,888	483	1,27,106	649	1,58,283	878	1,21,492	777	86,344	747	18,567	180
31	Samastipur	3,55,567	1,590	4,80,127	2,443	5,12,923	2,898	3,62,087	2,459	2,95,085	2,622	54,632	510
32	Saran	2,36,746	1,154	3,06,504	1,674	3,07,699	1,887	2,55,067	1,826	2,25,698	2,011	37,977	373
33	Sheikhpura	15,717	102	29,768	191	37,924	255	32,418	254	32,381	308	6,076	61
34	Sheohar	33,614	144	52,792	250	53,354	318	39,957	271	29,800	261	5,303	51
35	Sitamarhi	2,23,555	934	3,23,832	1,554	3,52,706	1,895	2,08,267	1,347	1,89,775	1,618	34,565	323
36	Siwan	1,53,598	768	2,14,726	1,155	2,34,562	1,425	1,86,534	1,372	1,76,590	1,583	27,204	261
37	Supaul	95,924	426	1,40,273	708	1,97,615	1,036	1,29,914	856	1,04,291	902	20,028	203
38	Vaishali	2,60,848	1,149	3,24,865	1,659	3,60,903	2,067	2,79,572	1,947	1,93,515	1,781	33,481	328
39	Other#	7,70,971	2,951	9,42,089	4,734	9,87,482	5,557	9,08,983	5,993	4,44,245	3,748	1,62,708	1,388
	Grand Total	**66,78,155**	**30,726**	**84,89,231**	**45,446**	**96,31,277**	**56,841**	**77,71,213**	**54,067**	**65,26,691**	**57,731**	**12,15,928**	**11,582**

**Provisional; # District-wise data for some of the NBFCs/MFIs is not available*

Source: As per data uploaded by Member Lending Institutions on Mudra portal

C. Details of district wise loans sanctioned under PMEGP in Bihar

(No. of Accounts in actual & Amount in Rs Lakh)

District	FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25		FY 2025-26	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Araria	44	319.40	245	1,512.53	225	1538.56	156	1,030.86	90	712.69
Arwal	18	236.86	83	762.27	96	767.14	70	560.90	49	437.61
Aurangabad	55	524.68	245	1,830.33	273	2065.06	170	1,290.63	73	760.74
Banka	15	127.42	148	1,059.11	226	1248.83	213	957.82	122	743.31
Begusarai	79	651.63	331	2,287.58	510	2991.80	317	1,727.11	121	1,171.66
Bhagalpur	38	383.70	200	1,516.21	455	3254.64	420	2,781.61	121	1,202.85
Bhojpur	52	593.00	173	1,639.74	270	2187.95	182	1,447.95	88	847.30
Buxar	41	399.27	143	1,340.91	234	1908.12	160	1,114.39	74	683.41
Darbhanga	124	1163.41	250	2,123.08	402	2859.86	240	1,884.06	92	891.34
Gaya	96	1136.81	315	3,043.75	459	4288.75	240	2,549.46	131	1,462.05
Gopalganj	96	1192.50	217	2,236.99	261	2308.78	178	1,371.94	96	939.45
Jamui	63	515.72	148	1,000.18	224	1564.58	154	1,048.63	85	696.24
Jehanabad	53	460.75	88	818.52	143	1316.15	85	738.34	51	729.10
Kaimur (Bhabhua)	41	369.05	110	1,165.47	183	1550.40	90	797.54	62	553.15
Katihar	53	550.39	213	1,609.59	253	1941.12	151	1,230.41	119	1,255.24
Khagaria	44	310.87	165	1,003.36	196	1220.12	142	983.98	110	893.46
Kishanganj	28	216.74	140	924.31	152	1095.06	109	925.83	70	513.47
Lakhisarai	36	373.54	93	809.07	105	622.08	67	642.10	58	505.56
Madhepura	47	258.54	128	644.24	171	1018.56	89	499.29	59	398.98
Madhubani	108	869.19	247	1,830.91	354	2654.35	308	2,273.87	142	1,511.53
Munger	41	404.27	140	865.08	219	1350.34	201	1,056.91	71	536.18
Muzaffarpur	93	965.39	336	3,527.15	631	5197.00	333	3,349.14	147	1,749.98
Nalanda	150	1623.28	283	2,830.17	349	3608.22	231	1,956.18	93	1,062.41
Nawada	94	901.92	274	2,682.28	236	2364.77	116	1,403.95	66	801.13
Pashchim Champaran	130	1258.96	264	2,705.90	290	2690.13	169	1,584.09	109	1,280.46
Patna	140	1895.57	369	4,687.17	704	7480.03	438	5,392.50	206	3,621.76
Purbi Champaran	63	612.42	353	2,923.08	392	3759.02	245	2,396.79	100	1,088.49
Purnia	77	610.36	258	2,003.18	334	2435.80	173	1,484.93	101	880.53
Rohtas	96	828.79	210	1,705.57	393	2965.93	224	1,715.98	122	1,141.25
Saharsa	36	286.13	156	980.53	195	1290.28	104	663.50	78	600.14
Samastipur	85	1064.44	313	2,920.13	491	3812.73	308	2,368.88	111	1,289.41
Saran	95	1176.57	205	2,411.10	304	3576.45	186	2,137.49	105	1,490.31
Sheikhpura	46	343.62	109	654.48	111	744.01	84	678.58	70	662.42
Sheohar	44	335.73	93	557.93	78	496.27	72	521.16	54	461.20
Sitamarhi	57	520.13	241	2,013.42	269	2414.69	191	1,664.35	80	828.10
Siwan	152	1789.85	374	4,132.82	364	3410.17	217	2,095.13	138	1,683.57
Supaul	50	333.09	148	1,105.01	209	1522.44	147	1,182.77	95	756.94
Vaishali	227	2291.48	257	3,251.97	342	3702.58	229	2,862.96	108	1,498.78
Total	**2807**	**27895.45**	**8065**	**71,115.09**	**11104**	**91222.81**	**7209**	**60,372.01**	**3667**	**38,342.21**

Source: KVIC

D. Details of district wise loans sanctioned under PM Vishwakarma in Bihar

(No. in Actual & Sanctioned Amount in Rs Lakh)

Sl. No	District Name	FY 2024-2025*		FY 2025-2026		FY 2026-2027 (As on 30 June 2026)	
		No	**Amt.**	**No**	**Amt.**	**No**	**Amt.**
1	Araria	54	41	239	184	5	4
2	Arwal	27	27	25	25	1	1
3	Aurangabad	97	93	92	87	1	1
4	Banka	357	316	224	173	20	12
5	Begusarai	122	116	358	346	21	20
6	Bhagalpur	612	543	554	453	36	24
7	Bhojpur	116	114	172	169	11	10
8	Buxar	54	52	101	99	4	4
9	Darbhanga	268	253	256	201	19	16
10	Gaya	521	495	331	324	13	13
11	Gopalganj	73	59	174	129	11	9
12	Jamui	357	243	260	185	6	6
13	Jehanabad	160	150	97	90	10	9
14	Kaimur (Bhabua)	81	79	175	158	6	6
15	Katihar	249	190	343	245	1	1
16	Khagaria	97	74	159	130	5	5
17	Kishanganj	241	224	209	164	1	1
18	Lakhisarai	226	207	111	102	8	8
19	Madhepura	245	154	351	213	7	5
20	Madhubani	424	379	456	344	9	9
21	Munger	21	18	73	64	-	-
22	Muzaffarpur	711	646	823	736	26	25
23	Nalanda	128	114	68	63	9	8
24	Nawada	242	227	224	203	6	6
25	Pashchim Champaran	144	130	582	455	8	8
26	Patna	535	479	389	338	27	26
27	Purbi Champaran	391	333	1,506	1,315	30	29
28	Purnia	209	144	417	273	41	30
29	Rohtas	903	879	854	770	17	17
30	Saharsa	481	376	216	149	29	18
31	Samastipur	305	260	600	408	33	27
32	Saran	522	456	704	670	11	9
33	Sheikhpura	68	62	37	30	3	3
34	Sheohar	43	38	146	129	-	-
35	Sitamarhi	279	243	1,017	678	12	9
36	Siwan	150	129	274	214	4	4
37	Supaul	249	204	200	149	16	13
38	Vaishali	1630	1,473	890	822	279	273
Grand Total		**11392**	**10,020**	**13,707**	**11,287**	**746**	**669**

**Note: Scheme started in April 2024.*

Source: PM Vishwakarma Portal

E. Details of district wise loans sanctioned under PM SVANidhi in Bihar

(No. of Accounts in Actual & Amount in Rs. Lakh)

Sl. No	District Name	2021-2022		2022-2023		2023-2024		2024-2025		2025-2026		2026-2027 (As on 30 June 2026)	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Araria	328	36	223	41	1,885	244	347	65	1,130	220	90	20
2	Arwal	63	7	26	5	277	34	35	10	93	21	4	1
3	Aurangabad	258	29	380	69	1,767	232	354	76	720	156	73	23
4	Banka	69	8	72	14	415	58	114	23	248	52	7	2
5	Begusarai	655	71	409	78	2,453	341	515	106	1,784	349	328	59
6	Bhagalpur	612	62	342	56	4,247	511	746	120	1,690	363	269	58
7	Bhojpur	530	58	369	72	3,406	391	723	121	1,489	288	152	32
8	Buxar	245	27	176	35	1,224	154	220	43	398	91	31	8
9	Darbhanga	569	63	572	91	2,923	398	814	161	1,653	330	171	40
10	Gaya	782	81	886	155	4,763	635	1,138	255	1,378	331	327	87
11	Gopalganj	348	37	174	35	968	137	231	49	582	130	66	17
12	Jamui	157	15	72	14	733	84	215	31	528	92	107	17
13	Jehanabad	129	14	81	14	578	74	95	20	218	45	26	6
14	Kaimur	130	14	67	12	549	68	75	14	723	127	52	10
15	Katihar	304	32	345	66	2,442	318	421	78	1,064	220	278	56
16	Khagaria	118	12	63	12	1,017	114	189	32	839	146	105	25
17	Kishanganj	305	35	187	36	1,119	164	105	25	502	101	51	10
18	Lakhisarai	145	14	128	23	1,005	124	107	17	508	110	36	10
19	Madhepura	201	22	71	13	1,368	159	343	46	1,336	229	244	45
20	Madhubani	435	45	251	49	1,233	146	290	56	937	170	108	24
21	Munger	373	38	220	37	2,003	253	476	79	1,658	313	201	45
22	Muzaffarpur	426	46	435	73	4,686	594	676	130	1,237	267	154	41
23	Nalanda	1,269	130	388	75	3,144	432	738	132	1,010	217	174	38
24	Nawada	94	11	150	30	1,354	165	166	32	558	99	45	9
25	Pashchim Champaran	718	76	282	53	2,554	325	445	94	1,324	273	93	22
26	Patna	2,508	267	2,780	488	14,782	1,879	3,178	653	3,300	812	368	103
27	Purbi Champaran	559	59	198	39	3,351	407	1,042	122	2,495	442	2,071	314
28	Purnea	768	81	362	64	2,740	361	539	91	1,731	330	193	34
29	Rohtas	420	46	486	87	2,877	352	662	107	1,433	292	220	44
30	Saharsa	306	32	331	50	2,025	259	737	111	1,169	234	351	68
31	Samastipur	221	23	377	54	1,926	233	653	135	1,060	185	73	20
32	Saran	535	54	162	26	3,240	374	509	100	1,467	281	121	23
33	Sheikhpura	63	7	77	15	801	92	112	24	277	53	36	6
34	Sheohar	33	3	12	2	423	47	45	8	158	33	3	1
35	Sitamarhi	476	48	423	78	1,704	210	456	94	666	144	135	32
36	Siwan	336	34	89	17	962	120	168	30	756	141	42	10
37	Supaul	110	15	74	15	978	130	90	19	351	64	71	13
38	Vaishali	173	18	63	11	1,687	209	199	41	567	121	118	24
Grand Total		**15,771**	**1,670**	**11,803**	**2,104**	**85,609**	**10,828**	**17,968**	**3,350**	**39,037**	**7,872**	**6,994**	**1,397**

Source: Ministry of Housing and Urban Affairs

F. Details of district wise loans sanctioned under Stand-Up India Scheme in Bihar

(No. of Accounts in Actual & Sanctioned Amount in Rs Crore)

Si No	District Name	2021-2022		2022-2023		2023-2024		2024-2025	
		No	Amt.	No	Amt.	No	Amt.	No	Amt.
1	Araria	8	1.6	18	2.9	21	3.0	41	11
2	Arwal	3	0.4	11	1.3	11	1.3	3	0
3	Aurangabad	28	5.9	53	10.4	21	3.3	26	4
4	Banka	8	1.1	17	2.2	18	2.9	14	3
5	Begusarai	50	10.4	75	15.3	52	9.1	60	16
6	Bhagalpur	25	4.5	54	9.0	47	7.6	89	19
7	Bhojpur	15	3.0	42	7.8	19	2.9	43	9
8	Buxar	8	2.3	19	2.2	8	0.9	25	5
9	Darbhanga	17	4.6	24	5.2	36	7.3	71	21
10	Gaya	40	7.6	86	15.8	58	8.7	64	18
11	Gopalganj	3	1.6	16	4.1	14	3.0	42	12
12	Jamui	13	3.2	5	0.9	3	0.6	16	4
13	Jehanabad	9	1.5	14	2.1	9	1.1	6	1
14	Kaimur	8	1.1	24	3.5	15	2.0	26	4
15	Katihar	8	1.6	29	4.4	35	5.2	56	10
16	Khagaria	13	2.5	13	4.8	12	1.5	39	9
17	Kishanganj	7	1.1	8	2.1	7	1.7	14	4
18	Lakhisarai	12	3.0	5	1.8	5	0.7	10	2
19	Madhepura	4	0.6	11	1.5	20	2.3	29	7
20	Madhubani	10	2.3	63	9.5	25	3.1	45	8
21	Munger	9	1.5	3	0.6	15	2.9	21	5
22	Muzaffarpur	31	7.1	66	13.9	78	16.8	129	36
23	Nalanda	18	3.9	49	9.6	34	7.0	61	13
24	Nawada	8	1.4	34	5.5	20	2.5	20	5
25	Pashchim Champaran	5	0.8	15	4.6	34	5.8	46	9
26	Patna	131	27.7	338	70.1	188	32.6	315	78
27	Purbi Champaran	7	1.2	26	4.8	48	7.6	103	31
28	Purnea	19	4.4	30	6.9	31	5.8	82	22
29	Rohtas	23	4.6	49	10.2	22	5.9	31	5
30	Saharsa	7	0.9	22	3.0	13	1.9	32	7
31	Samastipur	30	6.7	75	16.4	45	7.9	79	24
32	Saran	29	4.9	43	6.9	35	6.2	80	17
33	Sheikhpura	8	1.5	11	1.9	7	1.1	11	3
34	Sheohar	6	0.9	6	1.7	3	0.5	13	3
35	Sitamarhi	1	0.5	23	4.4	20	3.2	39	12
36	Siwan	16	2.8	16	3.0	23	3.5	50	11
37	Supaul	5	0.9	41	6.1	29	4.4	27	9
38	Vaishali	10	2.6	49	7.3	46	7.7	56	11
Grand Total		**652**	**134.2**	**1483**	**283.7**	**1127**	**191.1**	**1914**	**468**

**Note: Stand-up India scheme, which was launched in April 2016, concluded on 31 March 2025*

Source: SIDBI