

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 1256

ANSWERED ON MONDAY, 27 JULY, 2026/ SHRAVANA 5, 1948 (SAKA)

Pradhan Mantri Mudra Yojana and Stand-Up India scheme

1256. SHRI RADHAKRISHNA:

Will the Minister of FINANCE be pleased to state:

- (a) the number and amount of Pradhan Mantri Mudra Yojana and Stand-Up India loans sanctioned and disbursed in each district of the Kalyana-Karnataka (Hyderabad-Karnataka) region during the last five years;
- (b) the number and amount of loans that have turned Non-Performing Assets as on date, scheme-wise and district-wise;
- (c) the credit-deposit ratio in these districts during the same period; and
- (d) whether any special credit-monitoring or handholding mechanism has been put in place for this backward region recognised under Article 371J and if so, the results achieved in this regard?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

- (a) The number and amount of Pradhan Mantri Mudra Yojana and Stand-Up India loans sanctioned and disbursed in each district of the Kalyana-Karnataka (Hyderabad-Karnataka) region during the last five years is at Annexure-I.
- (b) The number and amount of loans that have turned Non-Performing Assets as on June, 2026 for Stand Up India Scheme, district-wise is placed at Annexure-II. However, the district-wise NPA data for Pradhan Mantri Mudra Yojana is not maintained centrally.
- (c) The district-wise Credit-Deposit (CD) Ratio of Kalyana-Karnataka region during the last five years is at Annexure—III.
- (d) The performance of banks, including implementation of Government-sponsored schemes and flow of institutional credit in districts across the country including Kalyana-Karnataka districts are regularly monitored by the State Level Bankers' Committee (SLBC), District Consultative Committee (DCC), District Level Review Committee (DLRC) and during periodic reviews/meetings with member banks and Lead District Managers (LDMs).

Annexure I for Part (a) of Lok Sabha Unstarred Question No. 1256 for 27.07.2026 regarding "Pradhan Mantri Mudra Yojana and Stand-Up India scheme"				
Pradhan Mantri Mudra Yojana - District-wise (From 01.04.2021 To 31.03.2026)				
(Amount in Rs. Crore)				
S.No.	State/District	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount
	Karnataka			
1	Ballari	1,293,175	8,797.44	8,774.53
2	Bidar	482,912	2,987.80	2,971.84
3	Kalaburagi	653,580	4,288.44	4,266.31
4	Koppal	427,585	3,078.70	3,068.30
5	Raichur	535,631	4,316.42	4,302.97
6	Vijayanagara	202,914	1,742.80	1,740.34
7	Yadgir	259,967	1,994.57	1,985.77
	Total	3,855,764	27,206.17	27,110.06
Source: As per data uploaded by Member Lending Institutions on Mudra portal				

Annexure I for Part (a) of Lok Sabha Unstarred Question No. 1256 for 27.07.2026 regarding "Pradhan Mantri Mudra Yojana and Stand-Up India scheme"					
Stand Up India# - District-wise (From 2021-22 To 2024-25)					
(Amount in Rs. Crore)					
S.No.	State/ District	No. of A/cs	Sanctioned Amount	No. of A/cs Disbursed	Disbursement Amount*
	Karnataka				
1	Ballari	381	73.1	331	43.02
2	Bidar	169	34.65	103	18.14
3	Kalaburagi	234	39.93	124	20.29
4	Koppal	128	23.73	107	17.44
5	Raichur	233	40.34	119	19.59
6	Vijayanagara	12	5.25	12	5.07
7	Yadgir	95	22.34	46	5.55
	Total	1252	239.34	842	129.10
#Scheme was operational for sanction till 31.03.2025					
*Disbursement upto 31.03.2026					
Source: SIDBI					

Annexure II

Annexure II for Part (b) of Lok Sabha Unstarred Question No. 1256 for 27.07.2026 regarding "Pradhan Mantri Mudra Yojana and Stand-Up India scheme"			
Stand Up India- District-wise - NPA as on June 2026			
(No. in Actual and Amount in Rs.Crore)			
S.No	District	No. of Accounts	Amount
1	Ballari	36	4.39
2	Bidar	12	2.24
3	Kalaburagi	16	3.12
4	Koppal	15	1.77
5	Raichur	14	3.59
6	Vijayanagar	0	0
7	Yadgir	3	0.48
	Total	96	15.59
Source: SIDBI			

Annexure III

Annexure III for Part (c) of Lok Sabha Unstarred Question No. 1256 for 27.07.2026 regarding "Pradhan Mantri Mudra Yojana and Stand-Up India scheme"			
Karnataka District-wise CD Ratio			
S.No.	Financial Year	District	CD Ratio
1	2021-22	Ballari*	80.13
2		Bidar	92.89
3		Kalaburagi	71.97
4		Koppal	94.21
5		Raichur	105.49
6		Yadgir	109.9
1	2022-23	Ballari	94.37
2		Bidar	100.77
3		Kalaburagi	70.77
4		Koppal	95.65
5		Raichur	115.37
6		Vijayanagara	82.37
7		Yadgir	125.1
1	2023-24	Ballari	92.51
2		Bidar	100.64
3		Kalaburagi	77.27
4		Koppal	99.91
5		Raichur	122.97
6		Vijayanagara	86.08
7		Yadgir	121.56
1	2024-25	Ballari	90.7
2		Bidar	101.23
3		Kalaburagi	80.93
4		Koppal	99.88
5		Raichur	124.25
6		Vijayanagara	91.18
7		Yadgir	118.07
1	2025-26	Ballari	88.36
2		Bidar	99.66
3		Kalaburagi	74.33
4		Koppal	103.22
5		Raichur	121.84
6		Vijayanagara	96.7
7		Yadgir	128.76
*Ballari District Bifurcated into New District as Vijayanagara from 2022-23 onwards			
Source: SLBC-Karnataka			
