

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 37

ANSWERED ON MONDAY, 20 JULY, 2026/ASHADHA 29, 1948 (SAKA)
Credit Flow Under Mudra, Stand-Up India And CGTMSE In Karnataka

37. SHRI CAPTAIN BRIJESH CHOWTA:

Will the Minister of FINANCE be pleased to state:

- (a) the number and amount of loans sanctioned and disbursed in Karnataka under the Pradhan Mantri MUDRA Yojana, Stand-Up India and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSEs) -backed lending during the last three financial years, district, scheme and bank-category-wise;
- (b) the number of women and Scheduled Caste and Scheduled Tribe beneficiaries under the said schemes, as available;
- (c) the sector-wise distribution of the loans sanctioned and disbursed; and
- (d) the sectors in the district showing comparatively low credit offtake and the measures taken by banks and the District Level Bankers' Committee to address the same?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) the number and amount of loans sanctioned and disbursed in Karnataka under the Pradhan Mantri MUDRA Yojana, Stand-Up India and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSEs) -backed lending during the last three financial years, district, scheme and bank-category-wise is placed at Annexure-I.

(b) to (d) : details of the number of women and Scheduled Caste and Scheduled Tribe beneficiaries under the said schemes in the state of Karnataka are placed at Annexure-II. The sector-wise distribution of loans for Stand Up India is placed at Annexure-III.

Sector-wise data for CGTMSE and PMMY is not being maintained centrally.

Performance of various Schemes is regularly reviewed in Block Level Bankers' Committee (BLBC) and District Consultative Committee (DCC) meetings. The progress is further monitored and reviewed at the State Level Bankers' Committees (SLBCs).

Annexure I for Part (a)				
Annexure I for Part (a) of Lok Sabha Unstarred Question No. 37 for 20.07.2026 regarding "Credit Flow under MUDRA, Stand-Up India and CGTMSE in Karnataka"				
Pradhan Mantri Mudra Yojana - District-wise (From 01.04.2023 To 31.03.2026)				
(Amount in Rs. Crore)				
S. No.	State/District	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount
	Karnataka			
1	Bagalkot	3,92,076	3,575.48	3,563.18
2	Bangalore Rural	2,89,084	2,524.36	2,512.06
3	Bangalore urban	12,81,624	18,143.30	18,015.59
4	Belagavi	12,12,052	9,645.34	9,607.47
5	Bellary	5,02,920	4,164.69	4,155.94
6	Bidar	3,08,444	2,095.23	2,088.80
7	Bijapur	4,09,491	3,175.44	3,167.06
8	Chamarajanagar	3,48,776	2,334.63	2,328.86
9	Chikkaballapura	2,63,609	2,329.22	2,318.45
10	Chikmagalur	2,76,330	3,155.52	3,145.94
11	Chitradurga	5,21,848	4,028.50	4,020.93
12	Dakshina Kannada	2,17,430	3,021.84	2,997.78
13	Davangere	5,88,257	4,601.04	4,591.22
14	Dharwad	5,94,074	5,788.04	5,772.17
15	Gadag	2,11,961	1,807.51	1,803.30
16	Gulbarga	4,07,136	2,978.89	2,970.78
17	Hassan	5,27,132	4,385.16	4,371.93
18	Haveri	5,59,392	5,887.08	5,879.21
19	Kodagu	2,09,202	1,757.16	1,749.59
20	Kolar	4,23,287	3,842.93	3,831.35
21	Koppal	3,00,438	2,260.26	2,254.57
22	Mandya	4,99,123	3,852.34	3,840.15
23	Mysore	10,69,314	8,286.19	8,258.03
24	Raichur	3,41,569	3,126.70	3,118.23
25	Ramanagara	2,77,750	2,200.45	2,186.61
26	Shimoga	4,14,373	4,579.92	4,565.63
27	Tumkur	6,53,371	5,335.20	5,319.92
28	Udupi	1,32,940	2,125.66	2,114.14
29	Uttara Kannada	2,77,360	3,403.17	3,395.13
30	Vijayanagar	2,02,914	1,742.80	1,740.34
31	Yadgir	1,55,607	1,334.63	1,330.41
32	# others	11,93,879	15,491.05	15,455.73
	Total	1,50,62,763	1,42,979.71	1,42,470.51
# District-wise data in case of some of the NBFCs and NBFC-MFIs is not reported				
Source: As per data uploaded by Member Lending Institutions on Mudra portal				

Pradhan Mantri Mudra Yojana (PMMY) - Bank Category-wise (From 01.04.2023 To 31.03.2026)			
(Amount in Rs. Crore)			
S. No.	Bank Type	No. of Loan A/cs	Sanctioned Amount
1	Public Sector Bank	1,511,751	33,220.10
2	Private Sector Banks	5,305,112	38,226.16
3	Regional Rural Banks	1,567,853	20,586.61
4	Others	6,678,047	50,946.84
	Total	15,062,763	142,979.71
Source: As per data uploaded by Member Lending Institutions on Mudra portal			

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Stand Up India- District -wise data from 2023-24 to 2024-25* (disbursement upto 31.03.2026)					
(Amount Rs. in Crore)					
S.No.	District	No Of A/Cs	Sanctioned Amt.	No. of A/cs Disbursed	Disbursement Amt. (upto 31.03.2026)
1	Bagalkote	100	17.32	70	12.24
2	Ballari	172	35.37	128	18.91
3	Belagavi	208	37.58	163	23.01
4	Bengaluru Rural	103	22.46	70	13.13
5	Bengaluru Urban	1195	289.86	939	209.80
6	Bidar	57	14.39	25	5.89
7	Chamarajanagar	34	8.14	27	3.86
8	Chikkaballapura	102	14.82	47	5.15
9	Chikkamagaluru	52	10.13	40	6.59
10	Chitradurga	64	13.65	43	7.22
11	Dakshina Kannada	195	54.32	171	43.47
12	Davanagere	94	16.34	43	6.39
13	Dharwad	179	34.77	98	15.31
14	Gadag	64	9.53	49	6.24
15	Hassan	95	16.4	76	13.05
16	Haveri	59	12.97	49	11.11
17	Kalaburagi	121	18.45	64	8.84
18	Kodagu	47	8.63	27	6.11
19	Kolar	47	11.89	40	7.80
20	Koppal	51	10.18	31	4.95
21	Mandya	70	15.03	47	9.22
22	Mysuru	225	63.5	168	49.20
23	Raichur	98	17.03	48	10.58
24	Ramanagara	35	10.21	23	6.41
25	Shivamogga	153	25.33	103	14.90
26	Tumakuru	142	32.8	107	24.05
27	Udupi	73	22.35	38	12.03
28	Uttara Kannada	106	19.6	88	15.54
29	Vijayanagara	11	4.54	11	4.54
30	Vijayapura	103	20.7	83	13.00
31	Yadgir	40	12.33	22	2.70
	Total	4095	900.65	2938	591.24
SOURCE: SIDBI * Scheme was operational for sanction till 31.03.2025					

Stand Up India for the State of Karnataka during FY 2023-24 & 2024-25			
(Amount in Rs. Crore)			
S. No.	Bank Type	No. of Loan A/cs	Sanctioned Amount
1	Public Sector Bank	3279	696.53
2	Private Sector Banks	666	171.24
3	Regional Rural Banks	150	32.87
	Total	4,095	900.65
SOURCE:SIDBI * Scheme was operational for sanction till 31.03.2025			

Annexure I for Part (a)			
Annexure I for Part (a) of Lok Sabha Unstarred Question No. 37 for 20.07.2026 regarding "Credit Flow under MUDRA, Stand-Up India and CGTMSE in Karnataka"			
Credit Guarantee approved under CGTMSE from - District-wise (From 01.04.2023 To 31.03.2026)			
(Amt. Rs. Crore)			
S.No.	District	No. of Guarantees Approved	Amount Approved
1	Bagalkot	21,420	1562
2	Belagavi	34,164	2521
3	Bellary	11,761	1425
4	Bengaluru (Bangalore) Rural	27,883	6645
5	Bengaluru (Bangalore) Urban	1,30,709	28,073
6	Bidar	6,229	593
7	Chamrajnagar	3463	232
8	Chickmagalur	7,309	572
9	Chikkaballapura	5,790	579
10	Chitradurga	5,238	550
11	Dakshina Kannada	26,360	2719
12	Davangere	8,184	842
13	Dharwad	17,806	1819
14	Gadag	8,412	436
15	Hassan	10,830	923
16	Haveri	10,772	758
17	Kalaburagi	11,502	1078
18	Kodagu	5,471	428
19	Kolar	8,244	840
20	Koppal	3,796	430
21	Mandya	9,742	765
22	Mysore	16,749	2370
23	Raichur	6,471	835
24	Ramanagara	6,218	869
25	Shimoga	10,776	1040
26	Tumkur	10,846	1363
27	Udupi	16,283	1717
28	Uttara Kannada	13,171	824
29	Vijayanagara	159	47
30	Vijayapura	13,093	949
31	Yadgir	3607	335
	Total	4,72,458	64,142
Source: Ministry of Micro, Small & Medium Enterprises			

Credit Guarantee approved under CGTMSE - Bank Category-wise (From 01.04.2023 To 31.03.2026)			
(Amount in Rs. Crore)			
S. No.	Bank Type	No. of Guarantees Approved	Amount Approved
1	Public Sector Bank	1,69,920	32,065
2	Private Sector Banks	60,311	13,131
3	Regional Rural Banks	42,062	1,298
4	Others	2,00,165	17,648
	Total	4,72,458	64,142
Source: Ministry of Micro, Small & Medium Enterprises			

Annexure II for Part (b)				
Annexure II for Part (b) of Lok Sabha Unstarred Question No. 37 for 20.07.2026 regarding "Credit Flow under MUDRA, Stand-Up India and CGTMSE in Karnataka"				
Details of Number of women / SC/ST beneficiaries under the Schemes in Karnataka				
S. No.	Scheme	No. of Loan A/cs		
		Women Entrepreneurs	SC	ST
1	PMMY	1,06,41,969	16,64,125	6,68,540
2	SUPI	2,732	1,050	313
3	CGTMSE (no. of guarantees approved)	1,44,522	17,505	6,333

Annexure III for Part (b) of Lok Sabha Unstarred Question No. 37 for 20.07.2026 regarding "Credit Flow under MUDRA, Stand-Up India and CGTMSE in Karnataka"				
Sector-wise details of loans sanctioned under Stand Up India for the State of Karnataka during FY 2023-24 & 2024-25 (disbursement upto 31.03.2026)				
[Amount Rs. in Crore]				
S. No.	Sector	No Of A/Cs	Sanctioned Amt.	Disbursement Amt.
1	Manufacturing	707	197.04	116.09
2	Services	1,406	292.16	209.22
3	Trading	1,355	291.63	196.82
4	Agriculture Allied	627	119.81	69.11
	Total	4,095	900.65	591.24
SOURCE:SIDBI * Scheme was operational for Sanction till 31.03.2025				
# Agriculture Allied also includes the Sectors not specified				
