

**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:

...2/-

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

(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.

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**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**

<b>Sl. No.</b>	<b>District Name</b>	<b>Number of Beneficiaries</b>
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
<b>Total</b>		<b>3,95,158</b>

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
	<b>Sub Total</b>		<b>14,040</b>	<b>21.36</b>
2	Ballari	Private Sector Banks	1,745	2.71
		Public Sector Banks	22,832	36.53
		Regional Rural Banks	3,435	5.42
	<b>Sub Total</b>		<b>28,012</b>	<b>44.66</b>
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
	<b>Sub Total</b>		<b>32,816</b>	<b>48.85</b>
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
	<b>Sub Total</b>		<b>6,793</b>	<b>12.16</b>
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
	<b>Sub Total</b>		<b>1,70,908</b>	<b>219.28</b>
6	Bidar	Private Sector Banks	331	0.43
		Public Sector Banks	8,795	12.17
		Regional Rural Banks	292	0.36
	<b>Sub Total</b>		<b>9,418</b>	<b>12.95</b>
7	Bijapur	Public Sector Banks	3	0.003
		Regional Rural Banks	3	0.003
	<b>Sub Total</b>		<b>6</b>	<b>0.01</b>
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
	<b>Sub Total</b>		<b>4,791</b>	<b>7.44</b>

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
	<b>Sub Total</b>		<b>6,036</b>	<b>9.06</b>
10	Chikkamagaluru	Private Sector Banks	663	1.02
		Public Sector Banks	4,954	8.03
		Regional Rural Banks	191	0.33
	<b>Sub Total</b>		<b>5,808</b>	<b>9.38</b>
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
	<b>Sub Total</b>		<b>7,391</b>	<b>11.23</b>
12	Dakshina Kannada	Private Sector Banks	1,520	2.39
		Public Sector Banks	16,624	26.30
		Regional Rural Banks	98	0.16
	<b>Sub Total</b>		<b>18,242</b>	<b>28.86</b>
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
	<b>Sub Total</b>		<b>20,652</b>	<b>31.00</b>
14	Dharwad	Private Sector Banks	1,292	1.95
		Public Sector Banks	24,880	36.54
		Regional Rural Banks	3,132	4.94
	<b>Sub Total</b>		<b>29,304</b>	<b>43.43</b>
15	Gadag	Private Sector Banks	470	0.71
		Public Sector Banks	7,335	11.47
		Regional Rural Banks	1,702	2.46
	<b>Sub Total</b>		<b>9,507</b>	<b>14.64</b>
16	Hassan	Private Sector Banks	1,066	1.64
		Public Sector Banks	6,715	11.15
		Regional Rural Banks	315	0.46
	<b>Sub Total</b>		<b>8,096</b>	<b>13.26</b>
17	Haveri	Private Sector Banks	420	0.57
		Public Sector Banks	6,795	11.24
		Regional Rural Banks	1,486	2.39
	<b>Sub Total</b>		<b>8,701</b>	<b>14.20</b>
18	Kalaburagi	Private Sector Banks	513	0.67
		Public Sector Banks	16,911	25.71
		Regional Rural Banks	1,909	2.85
	<b>Sub Total</b>		<b>19,333</b>	<b>29.24</b>

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
	<b>Sub Total</b>		<b>2,363</b>	<b>3.82</b>
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	
<b>Sub Total</b>		<b>10,455</b>	<b>16.43</b>	
21	Koppal	Private Sector Banks	363	0.46
		Public Sector Banks	6,362	9.65
		Regional Rural Banks	1,093	1.61
<b>Sub Total</b>		<b>7,818</b>	<b>11.72</b>	
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	
<b>Sub Total</b>		<b>6,596</b>	<b>10.12</b>	
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	
<b>Sub Total</b>		<b>36,033</b>	<b>55.91</b>	
24	Raichur	Private Sector Banks	754	1.01
		Public Sector Banks	11,623	18.62
		Regional Rural Banks	1,839	2.74
<b>Sub Total</b>		<b>14,216</b>	<b>22.37</b>	
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	
<b>Sub Total</b>		<b>6,925</b>	<b>10.72</b>	
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	
<b>Sub Total</b>		<b>16,380</b>	<b>26.81</b>	
27	Tumakuru	Private Sector Banks	1,760	2.53
		Public Sector Banks	13,963	22.01
		Regional Rural Banks	893	1.18
<b>Sub Total</b>		<b>16,616</b>	<b>25.72</b>	

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
	<b>Sub Total</b>		<b>8,600</b>	<b>15.38</b>
29	Uttara Kannada	Private Sector Banks	586	0.88
		Public Sector Banks	8,487	14.49
		Regional Rural Banks	615	1.07
	<b>Sub Total</b>		<b>9,688</b>	<b>16.45</b>
30	Vijayapura	Private Sector Banks	556	0.78
		Public Sector Banks	12,669	19.41
		Regional Rural Banks	2,365	3.43
	<b>Sub Total</b>		<b>15,590</b>	<b>23.61</b>
31	Yadgir	Private Sector Banks	413	0.58
		Public Sector Banks	6,203	9.98
		Regional Rural Banks	1,023	1.64
	<b>Sub Total</b>		<b>7,639</b>	<b>12.20</b>
<b>Grand Total</b>			<b>5,58,773</b>	<b>822.24</b>