

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 2795
ANSWERED ON TUESDAY 25th MARCH, 2025/ 4 CHAITRA, 1947(SAKA)

LOANS TO FEMALE ENTREPRENEURS OF ODISHA

2795. SMT. SULATA DEO:

SHRI NIRANJAN BISHI:

Will the Minister of FINANCE be pleased to state:-

- (a) whether Government has taken any specific measures to encourage and facilitate loans for female entrepreneurs in the State of Odisha under various schemes like the Stand-Up India, MUDRA Yojana, or other women empowerment initiatives;
- (b) how much financial assistance has been disbursed to female entrepreneurs in Odisha through these schemes over the last three years; and
- (c) whether Government is considering any targeted programs or schemes to specifically support female entrepreneurs in Odisha in light of the State's unique challenge of natural disasters?

ANSWER

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

(a) to (c) The Government has taken various steps towards effective implementation of the Stand Up India Scheme (SUPI) and Pradhan Mantri Mudra Yojana (PMMY). These, inter alia, include intensive publicity campaigns, simplification of application form, Credit Guarantee Schemes, reduction in margin money and inclusion of activities allied to agriculture.

Apart from linking prospective borrowers under SUPI to banks for loans, the online portal (www.standupmitra.in) is providing guidance to prospective entrepreneurs in their endeavour to set up business enterprises, starting from training to filling up of loan applications, as per bank requirements. Through a network of more than 8,000 hand holding agencies, this portal facilitates step by step guidance for connecting the borrowers to various agencies with specific expertise viz skilling centres, mentorship support, entrepreneurship development program centres, district industries centre.

The Jan Samarth portal is a one-stop digital platform for linking fifteen Government-sponsored loans and subsidies Schemes. It provides a quick and efficient way to apply for loans and obtain approvals based on a digital evaluation of the applicant's data. Further, many Banks and financial institutions have developed online platforms and mobile apps for end to end digital processing of loan applications, reducing the need for physical paperwork and in-person visits.

The amount of loans disbursed under SUPI and PMMY to Women entrepreneurs during the last three years i.e. (01.04.2021 till 31.03.2024) for the State of Odisha is as under:

SUPI Amount (Rs. in crore)	PMMY Amount (Rs. in crore)
480.35	36,950.75

Centre for Financial Literacy (CFL) projects are providing financial education and counselling. These projects are covering all the blocks in the country including those in the State of Odisha to support female entrepreneurs. No separate Scheme for support female entrepreneurs in the State of Odisha is under consideration.
