

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 248
ANSWERED ON TUESDAY 22nd JULY, 2025/ 31 ASHADHA, 1947(SAKA)

CREDIT-LINKED SCHEME

248. Shri Sujeet Kumar:

Will the Minister of FINANCE be pleased to state:-

- (a) the total budget allocation for the new credit-linked scheme announced in the Union Budget 2025-26 for first-time entrepreneurs from Scheduled Castes, Scheduled Tribes and women, along with its implementation timeline;
- (b) the total credit disbursed to women entrepreneurs under Stand-Up India and Pradhan Mantri Mudra Yojana (PMMY) in the past five years along with the reported NPA levels; and
- (c) whether Government has identified challenges in credit accessibility for targeted groups and if so, the steps taken to improve financial inclusion and ease of access?

ANSWER

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

(a) Budget para 32 of FY 2025-26 states:

" A new scheme will be launched for 5 lakh women, Scheduled castes and Scheduled Tribes first- time entrepreneurs. This will provide term loans up to Rs.2.00 crore during next 5 years The Scheme will incorporate lessons from successful Stand Up India Scheme. Online capacity building for entrepreneurship and managerial skills will also be organized."

Guidelines for implementation of the Scheme along with the budget requirements are being worked out and the Scheme will be rolled out during the current financial year.

(b) The amount of loans disbursed under Stand Up India Scheme (SUPI) and Pradhan Mantri Mudra Yojana (PMMY) to Women entrepreneurs during the last five years i.e. from 01.04.2020 to 31.03.2025 are Rs.18,446 crore and Rs.9,33,044 crore respectively.

The gender wise NPA are not maintained. However, as on 31.03.2025 total reported NPA level under both the Schemes are as under:

SUPI Amount (Rs. in crore)	PMMY Amount (Rs. in crore)
2459.12	45956.11

(c) The Government has taken various steps towards effective implementation of the Schemes to address the challenges faced by potential beneficiaries which, inter alia, include intensive publicity campaigns, simplification of application form, Credit Guarantee Scheme, reduction in margin money and inclusion of activities allied to agriculture.

The Jan Samarth portal is a one-stop digital platform for linking fifteen Government-sponsored loan and subsidy Schemes which include Stand-Up India and PMMY. The portal provides a quick and efficient way to apply for loans and approvals based on a digital evaluation of the applicant's data.
