

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 2964

ANSWERED ON TUESDAY 19th AUGUST, 2025/ 28 SRAVANA, 1947(SAKA)
**OPERATIONAL SUSTAINABILITY OF ENTERPRISES FINANCED UNDER
STAND-UP INDIA SCHEME**

2964. SHRI SUJEET KUMAR:

Will the Minister of FINANCE be pleased to state:-

- (a) the proportion of enterprises financed under the Stand-Up India scheme, being operational three years after the disbursement of loans; and
(b) the data on the performance and status of enterprises supported under the scheme State-wise and sector-wise (manufacturing, services, and trading)?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b) The Stand-Up India Scheme was launched on 5th April 2016 with aim to promote entrepreneurship among the SC/ST and Women by facilitating bank loans of value between Rs.10 lakh and Rs.1 crore to at least one SC/ ST borrower and one-woman borrower per bank branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing, services sectors & activities allied to agriculture.

A total of 2,75,291 loan accounts amounting to Rs.62,791 crores have been sanctioned under the Scheme since inception as on March,2025.

Data related to enterprises financed under the Stand Up India Scheme, which are operational after 3 years of loan disbursement is not being maintained centrally.

State-wise data for Stand Up India Scheme, as on 31.03.2025, is as at Annexure.

Sector -wise number of accounts sanctioned under the Scheme since inception as on March, 2025 is as under:

S. No.	Sector	No of Loan A/Cs	Sanctioned Amount (Rs. in crore)
1	Trading	95,851	20239.18
2	Services	89,914	20102.80
3	Manufacturing	68,751	18026.91
4	Activities allied to Agriculture and others	20,775	4421.58
Total		2,75,291	62,790.47

Annexure as referred to in respect of Rajya Sabha Unstarred Question No. 2964

State-wise details of beneficiaries under Stand Up India Scheme since inception as on March, 2025

S. No.	State/ UT	No of Loan A/Cs	Sanctioned Amount (in Rs. crore)
1	ANDAMAN AND NICOBAR ISLANDS	399	81.79
2	ANDHRA PRADESH	15389	3501.5
3	ARUNACHAL PRADESH	1004	199.68
4	ASSAM	3,752	881.01
5	BIHAR	9556	1913
6	CHANDIGARH	695	166.85
7	CHHATTISGARH	5313	1356.76
8	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	175	47.43
9	DELHI	6924	1700.03
10	GOA	932	209.89
11	GUJARAT	19206	5548.21
12	HARYANA	8591	1936.72
13	HIMACHAL PRADESH	3,476	835.79
14	JAMMU AND KASHMIR	1786	387.11
15	JHARKHAND	4563	956
16	KARNATAKA	16846	3750.4
17	KERALA	10501	2033.93
18	LADAKH	641	125.29
19	LAKSHADWEEP	3	0.63
20	MADHYA PRADESH	13733	3426.79
21	MAHARASHTRA	25656	6131.94
22	MANIPUR	537	117.59
23	MEGHALAYA	679	159.05
24	MIZORAM	702	165.2
25	NAGALAND	959	214.31
26	ODISHA	8385	2000.11
27	PUDUCHERRY	570	134.3
28	PUNJAB	9403	2082.89
29	RAJASTHAN	15142	3486.56
30	SIKKIM	670	104.28
31	TAMIL NADU	26567	5887.31
32	TELANGANA	14387	3352.61
33	TRIPURA	673	137.15
34	UTTAR PRADESH	28674	6008.16
35	UTTARAKHAND	3932	950.54
36	WEST BENGAL	14870	2799.66
Total		275291	62790.47

Source: As per data reported by banks on SIDBI portal