

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 240
ANSWERED ON TUESDAY 2nd DECEMBER, 2025/ 11 AGRAHAYANA, 1947(SAKA)

STAND-UP INDIA SCHEME

240. SMT. PRIYANKA CHATURVEDI:

Will the Minister of FINANCE be pleased to state:-

- (a) whether Government has plans to conduct an independent assessment of the effectiveness of the scheme, and its translation into sustainable business;
- (b) whether any targeted outreach or handholding mechanism, like mentorship, business planning support, or digital financial literacy are built into the scheme to ensure these entrepreneurs succeed;
- (c) the performance of banks under the schemes and what mechanisms are in place to monitor this performance; and
- (d) whether Government has information on any bank that may be reluctant to extend credit under the scheme, if so, whether any action has been taken against them?

ANSWER

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

(a): An independent impact assessment study for Stand Up India Scheme was undertaken during FY 2019-20. The margin money requirement for loans under the Scheme was reduced from 'upto 25%' to 'upto 15%' and activities allied to agriculture were also included in the Scheme.

Further, evaluation of the Scheme is also being carried out by the Development Monitoring and Evaluation Office (DMEO), NITI Aayog.

(b): Apart from linking prospective borrowers to banks for loans, the online portal (www.standupmitra.in) also provides 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 8000 hand holding agencies, the portal facilitates step by step guidance for connecting prospective borrowers to various agencies with specific expertise viz skilling centres, mentorship support, entrepreneurship development program centres, district industries centre.

(c) and (d): The performance of the Scheme is monitored/ reviewed periodically at various levels viz. District Level Consultative Committee (DLCC), State Level Bankers' Committee (SLBC), State Level Implementation Committee (SLIC) and other Stake holders.

Citizens can approach banks through online portals and customer care numbers for any assistance to directly address their issues to the concerned Bank Branches. Further, the Board of Directors of individual Banks lay down appropriate grievance redressal mechanisms within the organization to resolve customer grievances. If grievances involving deficiency in services rendered by entities regulated by RBI are not resolved to the satisfaction of the customers or not replied to within a period of 30 days by the regulated entity, the customer can approach the “Reserve Bank – Integrated Ombudsman Scheme, 2021” that provides cost-free redressal of complaints.

Government of India also hosts a web-based portal i.e. Centralized Public Grievance Redressal and Monitoring System (CPGRAM) wherein Citizens can file their grievances relating to Ministries/Departments of Government of India of States/UTs.
