GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1159
ANSWERED ON MONDAY, 27 JULY, 2026/SHRAVANA 5, 1948 (SAKA)
Loans Sanctioned under Stand Up India Scheme

1159. DR. KALANIDHI VEERASWAMY:
Will the Minister of FINANCE be pleased to state:

(a) the total number of loans sanctioned under the Stand Up India Scheme since its launch, along with the total amount disbursed;
(b) the percentage of loans sanctioned to women entrepreneurs and Scheduled Castes (SCs) /Scheduled Tribes (STs) beneficiaries and the measures taken to ensure equitable access;
(c) the sectors and types of businesses predominantly supported under the scheme;
(d) the total number of accounts that have become non-performing or defaulted and the steps taken to support struggling entrepreneurs while recovering loans;
(e) the progress in providing skill development, mentoring and financial literacy support to Stand Up India beneficiaries;
(f) the monitoring and evaluation mechanisms in place to assess the scheme's effectiveness in promoting entrepreneurship, employment generation and financial inclusion among marginalized groups; and
(g) the new initiatives or policy measures planned to improve outreach, loan utilization and overall impact of the Stand Up India Scheme in the upcoming financial year?

ANSWER

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

(a) As on March, 2025, a total number of 2,75,291 loans have been sanctioned under the Scheme. Further, a total amount of Rs.41,517.68 crore has been disbursed till June, 2026.

(b) The percentage of loans sanctioned to Women, Scheduled Castes (SCs)/Scheduled Tribes (STs) borrowers since inception, as on March, 2025, is as under:

Category	Percentage (%) of loans Sanctioned
(a) Women (other-than SC/ST)	75%
(b) SC/ST	25%
(i) Out of (b) Women	7%
Total	100%

The Government has taken various measures to ensure equitable access. These, inter alia, include intensive publicity campaigns, simplification of application form, Credit Guarantees, reduction in margin money, Scheme to cover activities allied to agriculture.

(c) Maximum loans have been sanctioned under Trading sector followed by Services, Manufacturing and activities allied to agriculture respectively since inception. However, the data regarding type of businesses supported under the Scheme is not maintained centrally.

(d) As on June, 2026, a total number of 11,204 accounts have been reported as non-performing loan accounts since inception.

The following measures are taken to support struggling entrepreneurs while recovering loans:

i. constant follow up and increased frequency of customer connect.
ii. Rescheduling/Restructuring of loans
iii. settlement through Lok Adalats.
iv. restructuring of eligible accounts and One Time Settlement (OTS).

(e) The Scheme was valid/operational till March, 2025. An online portal for Stand Up India Scheme provided 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, this portal facilitated 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.

(f) and (g) The performance of the Scheme was monitored/ reviewed periodically at various levels viz. District Coordination Committee (DCC), State Level Bankers' Committee (SLBC), State Level Implementation Committee (SLIC) and other Stakeholders.

An independent impact assessment study for Stand Up India Scheme was undertaken during FY 2019-20. The evaluation of the Scheme was conducted through DMEO, NITI Aayog during FY 2024-25. As per the study an employment of 4 person per enterprise on an average has been generated.

Handholding support is being provided to existing Stand Up India beneficiaries as banks continuously monitor the loan performance and sustainability of the enterprises as well as provide financial advise wherever required.

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