GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1366
ANSWERED ON MONDAY, 27 JULY, 2026/SHRAVANA 5, 1948 (SAKA)
Stand up India Scheme in Mumbai

1366. PROF. VARSHA EKNATH GAIKWAD:
Will the Minister of FINANCE be pleased to state:

(a) whether the Government has reviewed the implementation of the Stand-Up India Scheme in Mumbai, Maharashtra, if so, the details and key findings thereof;
(b) the number of Scheduled Caste, Scheduled Tribe and women entrepreneurs in Mumbai who have availed loans ranging from 10 lakh to 1 crore under the Scheme during the last three years and the current year;
(c) whether eligible beneficiaries in Mumbai are being provided margin money support of upto 25 percent of the project cost through convergence with eligible Central and State Government the schemes, if so, the details thereof; and
(d) whether the Government is aware of difficulties faced by SC/ST and women entrepreneurs in Mumbai in obtaining timely loan sanctions, collateral-related assistance, mentoring and handholding support under the Scheme, if so, the details thereof and the corrective steps taken thereon?

ANSWER

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

(a) No specific study for the implementation of the Stand-Up India Scheme in Mumbai, Maharashtra has been conducted.

However, an independent impact assessment study for Stand Up India Scheme at national level was undertaken during FY 2019-20.

Further, the evaluation of the Scheme was conducted through DMEO, NITI Aayog during FY 2024-25. Few of the key findings of evaluation are as under:

i. Study found Stand Up India Scheme to be largely aligned with the Sustainable Development Goals (SDGs) and the National Policy for Women.
ii. Stand Up India Scheme businesses across sectors have generated an employment of around 4 to 12 employees on an average.
iii. Stand Up India Scheme loans helped entrepreneurs in improving their financial conditions and reduced reliance on informal credit by improving cash flow and increased revenue.

(b) The number of Scheduled Caste, Scheduled Tribe and Women entrepreneurs in Mumbai who have availed loans ranging from Rs.10.00 lakh to Rs.1.00 crore under the Scheme during last three years (April, 2023 till March, 2025) is as under:

Category	No. of Loans Sanctioned
Scheduled Caste (SC)	223
Scheduled Tribe (ST)	18
Women (incl.SC/ST)	1,244
Total*	1,485

*The Scheme was operational till March, 2025 for sanctions.

(c) Scheme allows for convergence of project cost upto 15% with other eligible central and state government Schemes. Data for such convergence details is not maintained centrally.

(d) To mitigate the difficulties faced by SC/ST/Women entrepreneurs, the Government has taken various steps towards effective implementation of the existing Schemes. These, inter alia, include intensive publicity campaigns, simplification of application form, Credit Guarantee Scheme, reduction in borrower's own contribution, inclusion of activities allied to agriculture and frequent reviews at various level to monitor the achievement against allocated target etc.

Apart from linking prospective borrowers with banks for loans, the online portal (www.standupmitra.in) 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.

The Jan Samarth portal acts as a one-stop digital platform for linking various Government-sponsored loan schemes, including Stand Up India Scheme (SUPI), thereby facilitating easy access for applicants under the loan Schemes.

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