SBI UPTECH — India's Bank-Led Technology Upgradation Programme for SME Clusters

City Innovation Library · Good practice · India

Quality score: 57/100

Evidence strength: Moderate

Summary

Since 1988, India's largest bank has paired SME credit with in-house technology audits and demonstration units, cutting pollution and fuel costs in foundry, pump and rice-milling clusters from Agra to Coimbatore — though its reach stalled at 15 of 25 targeted clusters.

Key dimensions

Dimension	Score
Evidence of impact / measured results	2/3
Transferability / demonstrated replication	2/3
Scalability	1/3
Sustainability / continuity	1/3
Innovation	2/3
Inclusiveness / equity	2/3
Multi-stakeholder collaboration	2/3

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-09-02

State Bank of India (SBI) — accessed 2026-09-02

SBI FAQ – Project Uptech — accessed 2026-09-02

Foundation for MSME Clusters – Energy Issues in Indian Clusters (background note) — accessed 2026-09-02

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