

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
RAJYA SABHA
UNSTARRED QUESTION NO -3319
ANSWERED ON - 29/03/2023

INNOVATION AND ENTREPRENEURSHIP PROGRAMS FOR SCs & STs

3319. SMT. RANJEET RANJAN
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Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:-

- (a) the details of schemes that promotes entrepreneurship and innovation amongst Scheduled Castes and Scheduled Tribes;
- (b) the details and total number of SCs and STs who have availed these scheme as on date;
- (c) whether Government has any plan to organise Social Innovation Hub to facilitate business ventures and Start-ups by SC and ST community;
- (d) if so, the details thereof;
- (e) if not, the reasons therefor; and
- (f) the steps being taken by Government to promote entrepreneurship and innovation amongst SC and ST communities?

ANSWER

THE MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SUSHRI PRATIMA BHOUMIK)

(a) to (f) Department of Social Justice and Empowerment in order to promote entrepreneurship among the Scheduled Castes and Backward Classes and to provide concessional finance to them has started "Venture Capital Fund for Scheduled Castes (VCF-SC)" in FY 2014-15 and "Venture Capital Fund for Backward Classes (VCF-BC) in FY 2017-18 (but VCF-BC scheme was operational from 1st October 2019 after receiving minimum contribution from MoSJ&E to start the fund as per SEBI regulations). Further, the Ministry of Social Justice & Empowerment (MoSJ&E), Government of India in order to boost entrepreneurship and innovation among the SC students / youth (including SC women youths) has launched "Ambedkar Social Innovation Incubation Mission (ASIIM)" under VCF-SC on 30th September 2020. These schemes are operational and applicable throughout the country.

The brief details about these schemes are as below:

- **Details of VCF-SC:**

- **Present Corpus:** The present corpus of VCF-SC fund is Rs.718.18 Crore with Rs.644.22 Crore Contributed by Govt. of India and Rs.73.96 Crore contributed by IFCI Ltd.
- **Objective:** Investments in projects/units ensuring asset creation out of the funds deployed.
- **Brief Basic Eligibility:**
 - The projects/units being set up in manufacturing, services and allied sector, including startups, ensuring asset creation out of the funds deployed in the unit shall be considered;
 - Minimum existence of project company: in operation for 6 / 12 months;
 - Shareholding criteria:
 - *Companies having at least 51% stake holding by SC entrepreneurs with management control or;*
 - *A new Company which is a successor entity of Business meeting above criteria with sound business model.*
- **Investment size in company:**Rs.0.10 Crore to Rs.15.00 Crore. Aggregate assistance not more than two times the current net worth of the company.
- **Financial assistance**
 - Upto Rs.5 Crore – Upto 75% of the project cost
 - Above Rs.5 Crore – Upto 50% of the project cost
 - In case of Govt. subsidy: Promoters to contribute at least 15% of the project cost.
- **Returns:** 4% p.a. (3.75% for women/ Divyang SC entrepreneurs).
- **Investment Period in Company:**Up to 10 years including moratorium period of up to 36 months.

- **Details of ASIIM under VCF-SC:**

- **Brief Basic Eligibility:**
 - Youth identified by TBIs, Atal incubation Centers, Science and Technology Parks of India (STPI) being promoted DST and other incubation centers supported by GoI.
 - Students awarded under the Smart India Hackathon or Smart India Hardware Hackathon conducted by Ministry of Education.
 - Innovative ideas focusing on the socio-economic development of the society.
 - Start-ups nominated and supported by corporates through CSR funds.
- **Investment size in company:**Maximum Rs.30 Lakh in a company, not more than Rs.10 Lakhs in a year.

- **Investment Period in Company:** Up to 10 years.
- **Details of VCF-BC:**
- **Present Corpus:** The present corpus of VCF-BC fund is Rs.131.75 Crore with Rs.126.42 Crore Contributed by Govt. of India and Rs.5.33 Crore contributed by IFCI Venture Capital Funds Ltd. (a subsidiary of IFCI Ltd.)
- **Objective:**Investments in projects/units ensuring asset creation out of the funds deployed.
- **Brief Basic Eligibility:**
- The projects/units being set up in manufacturing, services and allied sector, including startups, ensuring asset creation out of the funds deployed in the unit shall be considered;
- Minimum existence of project company: in operation for 6 / 12 months;
- Shareholding criteria:
 - *Companies having at least 51% stake holding by BC entrepreneurs with management control or;*
 - *A new Company which is a successor entity of Business meeting above criteria with sound business model.*
- **Investment size in company:**Rs.0.20 Crore to Rs.15.00 Crore. Aggregate assistance not more than two times the current net worth of the company.
- **Financial assistance**
- Upto Rs.5 Crore – Upto 75% of the project cost
- Above Rs.5 Crore – Upto 50% of the project cost
- In case of Govt. subsidy: Promoters to contribute at least 15% of the project cost.
- **Returns:**8% p.a. (7.75% for women/ Divyang BC entrepreneurs).

Investment Period in Company:Up to 10 years including moratorium period of up to 36 months.

The state wise details of Funds Sanctioned and Disbursed under these schemes in last three years is given at **Annexure-1**.

Government of India through various Ministries (Department of Higher Education, Department of Science and Technology, Ministry of Small Scale Industries, IITs, Government and Private Higher Education Institutes have established Innovation Hubs to facilitate business ventures and Start-ups. This is a continuous process and establishment of further Innovation Hubs will continue.

Steps taken to promote entrepreneurship and innovation among SCs and BCs and creating awareness of the schemes along with better implementation of these schemes are as below:

- To create awareness amongst SC / BC entrepreneurs about these funds, efforts are being made regularly by way of publicity in media through advertisements as well as by holding various conferences/meets and webinars. These efforts shall continue to improve awareness.
- A mentorship portal namely www.aye-mentor.in is being run to support SC entrepreneurs who are at the initial stage of their entrepreneurial journey as well as experienced entrepreneurs. Aye-Mentor is the next-gen 1:1 mentoring platform in India bringing together renowned mentors and SC community mentees who need mentoring in various aspects of business and availing the financial assistance under VCF-SC and ASIIM.
- A national level event viz. Aye-League by IFCI Limited was conducted on 14th April 2022, for which national and state level advertisements were published. Through this event the national level awareness about the schemes of VCF-SC and ASIIM were created, which supported creation of pipeline of prospective cases. This Annual event is proposed to be carried out on ongoing basis to create awareness.
- Screening Committee meetings are held generally once/twice a month and Investment Committee meeting is held once a month with MOSJE nominees.
- MoU has been entered between IFCI Venture and National Small Industries Ltd. (SC-ST Hub) on 31st December 2022 for joint promotion of schemes for SCs.
- Handholding for each applied case is being provided to the entrepreneurs through calls/webex and dedicated email (funds@ifciventure.com)
- Grievance Redressal Policy and Portal is in place.
- Due to the changed scheme guidelines now, the initial working capital funding upto 20% of the financial assistance is also provided.
- Newly introduced restructuring guidelines shall support stressed businesses by extending the repayment period and additional working capital.
- Legal due diligence needs to be completed before Sanction. Documentation needs to be completed before disbursement.

Ministry of Tribal Affairs set up National Scheduled Tribes Finance and Development Corporation (NSTFDC) exclusively for economic development of Scheduled Tribes. NSTFDC extends concessional loans to the eligible Scheduled Tribe persons for undertaking any income generation activities/ self-employment through its implementing agencies. The details of entrepreneurship-oriented schemes of NSTFDC are as under:

- **Term Loan Scheme:** NSTFDC provides Term Loan for viable projects costing upto ₹50.00 lakh per unit. Under the scheme, financial assistance is extended upto 90% of the cost of the project and the balance is met by way of subsidy / promoter contribution / margin money.
- **Adivasi Mahila Sashaktikaran Yojana (AMSY):** This is an exclusive scheme for economic development of Scheduled Tribes Women. Under the scheme, NSTFDC, provides loan upto 90% for projects costing upto ₹2.00 lakh. Financial assistance under the scheme is extended at highly concessional rate of interest of 4% per annum.

- **Micro Credit Scheme for Self Help Groups (MCF):** This is an exclusive scheme for Self Help Groups for meeting small loan requirement of ST member. Under the scheme, the Corporation provides loans upto ₹50,000/- per member and maximum ₹ 5 Lakh per Self Help Group (SHG).
- **Adivasi Shiksha Rrinn Yojana (ASRY):** This is an Education loan scheme to enable the ST students to meet expenditure for pursuing technical and professional education including Ph.D. in India. Under this scheme, the Corporation provides financial assistance upto ₹10.00 lakh per eligible family at concessional rate of interest of 6% per annum.
- **Margin Money Support Scheme for ST Entrepreneurs:** In order to finance projects under the Stand-Up India Scheme of Government of India, a separate scheme titled "Margin Money Support Scheme for ST Entrepreneurs" has been formulated in December 2020. Under this scheme, the eligible ST Entrepreneurs are allowed to avail financial assistance of NSTFDC to the extent of 15% of the total project cost under Stand-Up India Scheme.

State-wise loan disbursed by NSTFDC is given at **Annexure-2**.

Ministry of Tribal Affairs is implementing Van Dhan Vikas Karyakaram through TRIFED (Tribal Co-Operative Marketing Development Federation of India Limited) to promote value-addition and marketing of tribal products and minor forest products (MFP) catering to increase in the income of tribal MFP gatherers. As per information received from TRIFED, 3225 Van Dhan Vikas Kendra Clusters (VDVKCs) have been sanctioned in 27 States & UTs benefitting 9.63 lakh tribal MFP gatherers. State-wise number of beneficiaries and the sales generated through these Van Dhan Vikas Kendra (VDVK) clusters is at **Annexure -3**.

Ministry of Tribal Affairs, through its subordinate organization Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED) has been implementing Scheme namely "Institutional Support for Development and Marketing of Tribal Products/Produce" for promotion and development of tribes. Under this scheme, besides other market development activities, TRIFED has also been involved in Retail Marketing activities, which involve procurement of various tribal products from its empanelled tribal suppliers located in different States and marketing the same through Retail network of Tribes India Showrooms and exhibitions across the country.

Ministry of Tribal Affairs also provides funds to State Tribal Research Institute / renowned Research Institutes for under taking research work on Tribal Entrepreneurship Development Programme under the schemes "Support to Tribal Research Institutes " and 'Tribal Festival, Research Information and Mass Education'. Many states Tribal Research Institute provide training for Tribal Entrepreneurship Development Program in their respective state under the scheme "Support to TRI".

Annexure as referred to in reply to Rajya Sabha Unstarred Question No. 3319 due for answer on 29.03.2023

The state wise details of Funds Sanctioned and Disbursed under these schemes in last three years viz. (FY 2020-21, FY 2021-22 and FY 2022-23 till 31st January 2023) are as below:

- VCF-SC:
- Funds released towards the corpus of the funds:

FY	MoSJE, GOI Contribution in VCF-SC
2020-21	30.00
2021-22	70.00
2022-23	35.00

- State wise Funds Sanctioned:

State	2020-21		2021-22		2022-23	
	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned
Andhra Pradesh	1.92	1	0.00		11.16	2
Assam						
Bihar						
Chhattisgarh					2.80	1
Delhi NCR						
Gujarat						
Haryana			0.00		0.77	1
Himachal Pradesh	3.54	1				
Jharkhand					4.92	1
Karnataka	1.44	1	4.47	1	2.06	1
Madhya Pradesh			1.26	1		
Maharashtra	7.23	2	5.79	3	14.60	3
Pondicherry						
Punjab						
Rajasthan	3.14	1				
Tamil Nādu	19.96	5				
Telangana	0.00				13.89	1
Uttar Pradesh						
Uttarakhand						
West Bengal			4.00	1		
Grand Total	37.22	11	15.52	6	50.20	10

- State wise Funds Disbursed:

State	2020-21		2021-22		2022-23	
	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned
Andhra Pradesh	0.40		1.10			
Assam						
Bihar	3.24	1	0.39			
Chhattisgarh						
Delhi NCR						
Gujarat	3.43					
Haryana			0.35			
Himachal Pradesh			2.52	1	0.92	
Karnataka			0.42	1	3.27	1
Madhya Pradesh			0.66	1	0.40	
Maharashtra	9.52	2	6.42	1	5.65	
Pondicherry						
Punjab	0.07					
Rajasthan			2.10	1	1.04	
Tamil Nādu	5.91	2	2.13		6.93	3
Telangana	0.14		0.13		12.96	1
Uttar Pradesh						
Uttarakhand			1.48	1	0.24	
West Bengal	3.01	1	4.89	2	0.80	
Grand Total	25.73	6	22.58	8	32.21	5

- ASIIM under VCF-SC:
- State wise Funds Sanctioned

State	2020-21		2021-22		2022-23	
	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned
Assam					0.60	2
Chhattisgarh			0.30	1		
Delhi					0.30	1
Gujarat	0.30	1	0.90	3		
Haryana					0.30	1
Himachal Pradesh			0.30	1		
Karnataka			0.30	1	0.60	2
Kerala	0.30	1				
Maharashtra	0.60	2	1.50	5	4.95	17
Orissa	0.90	3	0.90	3	0.60	2
Rajasthan	0.30	1			0.90	3
Tamil Nadu	0.60	2	0.60	2	0.60	2
Uttar Pradesh			0.60	2	1.20	4
West Bengal			0.30	1		
Telangana					0.30	1
Uttarakhand					0.30	1
Grand Total	3.00	10	5.70	19	10.65	36

- **State wise Funds Disbursed**

State	2020-21		2021-22		2022-23	
	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned
Assam					0.11	2
Chhattisgarh			0.17	1		
Delhi					0.05	1
Gujarat	0.15	1	0.10	1		
Haryana					0.05	1
Himachal Pradesh			0.10	1		
Karnataka					0.18	3
Kerala			0.10	1		
Maharashtra	0.20	1	0.35	4	0.81	13
Orissa	0.20	2	0.26	4		
Rajasthan					0.11	2
Tamil Nadu			0.51	3	0.10	2
Uttar Pradesh					0.15	3
Grand Total	0.55	4	1.59	15	1.56	27

- **VCF-BC:**
- **Funds released towards the corpus of the funds:**

FY	MoSJE, GOI Contribution in VCF-BC
2020-21	1.84
2021-22	23.79
2022-23	-

- **State wise Funds Sanctioned**

State	2020-21		2021-22		2022-23	
	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned
Andhra Pradesh	9.75	2				
Assam	0.50	1				
Bihar			1.00	1		
Himachal Pradesh					4.76	1
Kerala	2.30	1	5.00	1		
Madhya Pradesh						
Maharashtra	1.00	1				
Rajasthan						
Tamil Nadu	5.00	1				
Uttar Pradesh	6.00	2	5.99	3	0.89	
Total	24.55	8	11.99	5	5.65	1

- **State wise Funds Disbursed**

State	2020-21		2021-22		2022-23	
	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned	Sanction Amount (Rs. Cr.)	No of Companies Sanctioned
Kerala					2.95	1
Madhya Pradesh			2.01	1		
Maharashtra	0.91	1	0.57	1		
Tamil Nadu						
Uttar Pradesh			2.82	3		
Grand Total	0.91	1	5.40	5	2.95	1

Annexure as referred to in reply to Rajya Sabha Unstarred Question No. 3319 due for answer on 29.03.2023

State-wise details of beneficiaries under VDVK program

S.No	Name of State	Total No. of VDVKs	Total No. of beneficiaries/forest gatherers	Amount Sanctioned (in Rs. lakhs)	Amount Released (in Rs. lakhs)	Survey	Trainings completed by VDVKs	Number of operational VDVKs	Total Amount of Sales (Rs. Lakhs)
1	Andhra Pradesh	415	123258	6162.9	3604	402	198	143	134.24
2	Arunachal Pradesh	85	25500	1275	637	16		0	0
3	Assam	302	92119	4530	2640	150	128	128	202.8
4	Chhattisgarh	139	41700	2085	2085	111	139	70	753.04
5	Dadra & Nagar Haveli and Daman & Diu	1	302	15	15			0	0.4
6	Goa	10	3000	150	82.5	1	0	1	27
7	Gujarat	116	34424	1721.2	1721.2	116	2	3	0
8	Himachal Pradesh	4	1110	55.5	41.8		0	0	0
9	Jammu & Kashmir	100	29791	1457	1457		0	0	0
10	Ladakh	10	3000	150	150	5	0	0	0
11	Jharkhand	39	11601	569.7	569.7	39	39	16	20.43
12	Karnataka	140	41748	2087.4	1186.2	14	28	25	7.25
13	Kerala	44	12038	597.25	396.125	26	8	16	2.5
14	Madhya Pradesh	107	32160	1605	1447.5	107	86	62	13.52
15	Maharashtra	264	79350	3960	2460	156	0	32	107.35
16	Manipur	200	60403	2996.8	2075.975	167	139	139	278.12
17	Meghalaya	39	11835	584.1	584.1	9		6	0.16
18	Mizoram	159	46168	2306.55	1444.05	115	44	74	132.79
19	Nagaland	206	61798	3089.9	2129.9	92	70	110	135.01
20	Odisha	170	50094	2479.25	2374.25	115	46	51	348.14
21	Rajasthan	479	144803	7135.6	3753.2	246	19	11	57.28
22	Sikkim	80	23801	1169.05	1169.05	43	0	7	6.82
23	Tamil Nadu	8	2400	120	112.5	7	7	1	64.35
24	Telangana	17	5100	255	255		17	0	0
25	Tripura	32	8893	436.95	331.55	19	15	21	7.19
26	Uttar Pradesh	25	7238	359.55	209.55	8	12	5	4.9
27	Uttarakhand	12	3605	179.95	127.45	10	11	0	1.07
28	West Bengal	22	6719	329.35	329.35	22	0	0	0
		3225	963958	47863	33388.95	1996	1008	921	2304.36

Annexure as referred to in reply to Rajya Sabha Unstarred Question No. 3319 due for answer on 29.03.2023

State-wise Funds Disbursed and No. of beneficiaries assisted under the schemes of NSTFDC during the last three years

(Rs. in lakhs)

S.No.	State	2019-20		2020-21		2021-22	
		Disbursement	Number of beneficiaries	Disbursement	Number of beneficiaries	Disbursement	Number of beneficiaries
1	ANDHRA PRADESH	1285.03	276	5022.24	12533	1127.19	2006
2	ANDAMAN & NICOBAR	245.00	7501				
3	ARUNACHAL PRADESH	0.00	0	970.52	435	814.01	8143
4	ASSAM	58.20	167	5.00	2		
5	BIHAR					11.48	955
6	CHHATTISGARH	932.16	3787	197.49	236	1398.99	1107
7	GUJARAT	394.75	98	1442.03	8230	2022.50	11053
8	HIMACHAL PRADESH	40.83	75	13.40	2	14.00	2
9	JAMMU & KASHMIR	446.25	135	408.75	175	1362.87	410
10	JHARKHAND	633.17	3767	1001.60	10752	1422.00	15523
11	KARNATAKA	47.38	1911	3109.08	3014	1369.31	962
12	KERALA	128.31	89	298.76	192	637.30	436
13	MADHYA PRADESH	4176.26	13282	3360.10	5685	2755.00	2373
14	MAHARASHTRA	1167.56	687	37.27	822	209.06	7408
15	MANIPUR			62.37	65		
16	MEGHALAYA	1745.18	1412	4485.43	35016	694.81	1883
17	MIZORAM	6459.22	4670	3324.18	1399	5450.68	16278
18	NAGALAND	2413.22	51918	1098.72	48240	693.36	48257
19	ODISHA	2298.15	11230	1794.44	22231	2457.92	30026
20	RAJASTHAN	2311.39	3993	2205.16	2664	508.60	588
21	SIKKIM	253.30	100	82.11	21	62.56	16
22	TAMIL NADU	28.50	2775	12.50	1609	15.00	1609
23	TELANGANA	2740.07	8661	5359.23	13065	3111.55	9355
24	TRIPURA	71.41	24	2216.28	1056	580.26	2196
25	UTTAR PRADESH			1.55	4		
26	UTTARAKHAND	102.37	23	6.15	2		
27	WEST BENGAL	558.86	4250	275.64	2089	573.92	4515
	TOTAL	28536.57	1,20,831	36790.00	1,69,539	27292.37	1,65,101
