

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

STARRED QUESTION NO. *21

ANSWERED ON TUESDAY 22nd JULY, 2025/ 31 ASHADHA, 1947 (SAKA)

Stand-Up India scheme

***21: Shri Baburam Nishad:**

Will the Minister of *Finance* be pleased to state:

- (a) the manner in which Stand-Up India scheme breaks barriers by providing bank loans to SC, ST and women entrepreneurs to start new businesses;
- (b) the increase in the total amount sanctioned under the scheme since 2022;
- (c) the increase in the number of accounts opened by SC, ST and women entrepreneurs; and
- (d) the details of the loan amount, interest rate and repayment under the scheme?

ANSWER

Finance Minister

(SMT. NIRMALA SITHARAMAN)

(a) to (d): A statement is laid on the Table of the House

STATEMENT REFERRED TO IN REPLY TO RAJYA SABHA STARRED QUESTION NO. *21 TO BE ANSWERED ON 22th JULY, 2025 BY SHRI BABURAM NISHAD REGARDING IMPLEMENTATION OF STAND-UP INDIA SCHEME

(a) to (d) The Stand-up India Scheme was launched on 05th April, 2016. The objective of the Stand-Up India Scheme was to provide loans from Scheduled Commercial Banks (SCBs) of value between Rs.10 lakh and Rs.1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one woman borrower per Bank branch for setting up a greenfield enterprise in manufacturing, services or trading sector and also for activities allied to agriculture.

The Scheme provided loans of value between Rs. 10 lakh and Rs.1 Crore at the lowest applicable rate of the bank for that category (rating), not exceeding base rate MCLR+3%+ Tenor premium, with a repayment period of 7 years with a maximum moratorium of up to 18 months.

Apart from linking prospective borrowers with Banks for loans, the online portal (www.standupmitra.in) provided guidance to prospective SC, ST and Women entrepreneurs in their endeavor to set up business enterprises, starting from training to filling up of loan applications as per Bank requirements. The portal also 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, together with addresses and contact number.

The increase in number of accounts and amount sanctioned to SC/ST and Women entrepreneurs under Stand Up India Scheme since April 2022 till March, 2025 is tabulated below:

Increase in number of loan accounts and amount sanctioned to SC/ST and Women entrepreneurs since April 2022 till March 2025							
SC		ST		Women (General)		Total	
No of loan A/Cs	Sanctioned Amt. (Cr.)	No of loan A/Cs	Sanctioned Amt. (Cr.)	No of loan A/Cs	Sanctioned Amt. (Cr.)	No of loan A/Cs	Sanctioned Amt. (Cr.)
30145	6437.59	9625	2037.15	86738	20521.41	126508	28996.15
Source: SIDBI							
