

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 1975
ANSWERED ON TUESDAY 10th MARCH, 2026/ 19 PHALGUNA, 1947(SAKA)

LOANS TO SC/ST YOUTH

1975. SHRI CHANDRAKANT DAMODAR HANDORE:

Will the Minister of FINANCE be pleased to state:-

- (a) whether Government provides cheaper loans to youth from SC/ST communities; and
(b) if so, the details of such schemes & loans disbursed by Government in the last five years, year-wise and State-wise?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b) Various Schemes are being operated by Government of India, where SC/ST entrepreneurs are the targeted beneficiaries. Few of them are listed below:

(i) Stand-Up India (SUPI) Scheme was launched on 05.04.2016. The objective of the Scheme was to facilitate 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 greenfield enterprises, in manufacturing, services or trading sector, including activities allied to agriculture.

The Scheme was valid/ operational till March 2025. New Scheme is under process of implementation.

State-wise/ Year-wise details of loans disbursed to SC/ST entrepreneurs during last five years is at Annexure- I.

(ii) The Ministry of Social Justice & Empowerment (MoSJE), Govt of India, launched Venture Capital Fund for Scheduled Castes in FY 2014-15 at concessional coupon rates. The objective of the schemes is to promote entrepreneurship in India amongst the Scheduled Castes community by providing concessional finance to them. MoSJE has launched an initiative viz. Ambedkar Social Innovation and Incubation Mission (ASIIM scheme) as sub-scheme of VCF-SC on 30th September 2020 to promote young SC researchers and students with their innovation for financial support of Rs.30 lakh under the scheme.

State-wise/ Year-wise details of loans disbursed to SC/ ST entrepreneurs during last five years is at Annexure- II.

(iii) Further, Ministry of Tribal Affairs, Govt of India, launched Venture Capital Fund for Scheduled Tribes (VCFST) in 2024 for providing financial assistance to Scheduled Tribes community at concessional coupon rates.

State-wise/ Year-wise details of loans disbursed to SC/ST entrepreneurs during last five years is at Annexure- III.

(iv) Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing the Prime Minister's Employment Generation Programme (PMEGP). Which is a central sector scheme generating employment opportunities primarily in rural areas by assisting prospective entrepreneurs in setting up new micro enterprises in the non-farm sector. Under PMEGP, beneficiaries belonging to rural areas and those belonging to Scheduled Castes are covered under special category of beneficiaries who are eligible for higher rate of subsidy and lower own contribution to the project cost.

State-wise/ Year-wise details of loans sanctioned to SC/ ST entrepreneurs during last three years is at Annexure- IV.

(v) Special Credit Linked Capital Subsidy Scheme (SCLCSS) was introduced under National SC-ST Hub (NSSH) scheme in 2017 with an objective to promote new enterprises and support the existing enterprises in their expansion for enhanced participation of SC/ST entrepreneurs in the public procurement.

Year-wise details of loans sanctioned to SC/ ST entrepreneurs during last three years is at Annexure-V. State-wise details are not maintained under Scheme.

Government of India also provide loans to entrepreneurs including that of SC/ ST category under various other Schemes viz:

(vi) Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free credit upto Rs.20 lakh by Member Lending Institutions (MLIs), i.e., Scheduled Commercial Banks (SCBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).

State-wise/ Year-wise details of loans sanctioned to SC/ ST entrepreneurs during last five years is at Annexure- VI.

(vii) PM Vishwakarma Scheme, launched on September 17, 2023, aims to provide end-to-end holistic support to traditional artists and craftspeople engaged in 18 identified trades through access to skill training, collateral free credit, modern tools, market linkage support and incentive for digital transactions. Beneficiaries are eligible for a working capital demand loan in two tranches.

State-wise/ Year-wise details of loans sanctioned to SC/ ST entrepreneurs during last three years is at Annexure- VII.

(viii) PM SVANidhi Scheme, was launched in 01.06.2020 by the Ministry of Housing and Urban Affairs (MoHUA) with the aim to help street vendors restart their businesses which were adversely affected by the Covid-19 pandemic. The scheme valid up till 31.12.2024 was further extended until March 31, 2030.

As on 04.03.2026, total of 109.70 lakh loans, amounting to 17,135 crores, have been disbursed to 73.89 lakh beneficiaries under the scheme.

Further, out of the total beneficiaries, approx. 15.50 lakh (21%) belong to Scheduled Castes category and approx. 2.20 lakh (3%) belong to Scheduled Tribes category.

Annexure I as referred to Rajya Sabha Unstarred Question No. 1975 for 10.03.2026 on "Loans to SC/ST youth"

State -wise/ Financial Year-wise Number of Loans disbursed under Stand Up India Scheme since April 2020 till February 2026

S. No.	State / UT Name	2020-21		2021-22		2022-23		2023-24		2024-25 and till Feb. 2026)		Total	
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST
1	Andaman And Nicobar Islands	4	0	6	10	16	1	0	0	1	2	27	13
2	Andhra Pradesh	97	22	212	26	848	123	824	125	465	71	2,446	367
3	Arunachal Pradesh	2	28	1	41	0	53	1	57	2	49	6	228
4	Assam	14	30	26	36	25	28	78	34	125	58	268	186
5	Bihar	29	6	136	4	135	23	62	5	448	19	810	57
6	Chandigarh	12	0	7	6	14	0	5	0	2	0	40	6
7	Chhattisgarh	15	13	37	29	74	64	140	66	163	88	429	260
8	Daman and Diu & Dadra And Nagar Haveli	0	0	2	1	4	2	2	2	6	2	14	7
9	Delhi	99	11	81	5	42	2	30	2	320	8	572	28
10	Goa	0	0	4	2	2	2	39	19	29	6	74	29
11	Gujarat	112	35	139	34	254	110	355	130	464	223	1,324	532
12	Haryana	145	1	117	1	143	3	49	0	182	10	636	15
13	Himachal Pradesh	20	10	33	15	38	23	24	30	105	66	220	144
14	Jammu And Kashmir	18	10	10	3	10	18	15	10	14	14	67	55
15	Jharkhand	9	14	38	16	24	35	18	32	144	84	233	181
16	Karnataka	148	23	239	64	422	135	278	74	458	126	1,545	422
17	Kerala	26	3	26	5	24	20	164	54	334	19	574	101
18	Ladakh	0	2	0	23	12	87	12	63	4	45	28	220
19	Lakshadweep	0	0	0	1	0	0	0	0	0	0	0	1
20	Madhya Pradesh	58	15	176	43	334	91	594	162	579	143	1,741	454
21	Maharashtra	170	18	278	52	430	85	173	73	614	197	1,665	425
22	Manipur	1	12	9	13	2	22	1	6	10	36	23	89
23	Meghalaya	1	5	0	7	1	29	2	76	5	77	9	194
24	Mizoram	0	31	0	67	0	76	0	48	1	75	1	297
25	Nagaland	1	56	2	31	0	108	0	61	2	60	5	316
26	Odisha	65	15	56	13	97	37	176	8	301	96	695	169
27	Puducherry	2	0	2	0	6	1	5	1	6	0	21	2
28	Punjab	239	11	133	15	149	2	169	3	429	38	1,119	69
29	Rajasthan	93	26	105	26	257	83	156	47	405	294	1,016	476
30	Sikkim	11	15	10	14	8	37	1	15	6	67	36	148
31	Tamil Nadu	193	10	246	15	212	1	467	49	1,331	143	2,449	218
32	Telangana	130	84	100	82	160	142	385	380	577	343	1,352	1,031
33	Tripura	11	5	12	6	11	7	25	8	34	21	93	47
34	Uttar Pradesh	137	8	184	6	266	16	407	9	1,036	56	2,030	95
35	Uttarakhand	12	10	30	1	42	19	51	10	130	51	265	91
36	West Bengal	295	14	367	33	568	22	275	7	881	31	2,386	107
Total		2,169	543	2,824	746	4,630	1,507	4,983	1,666	9,613	2,618	24,219	7,080

Source: SIDBI

**Annexure-II as referred to Rajya Sabha Unstarred Question No. 1975 for 10.03.2026 on
"Loans to SC/ST youth"**

**State -wise/ Financial Year-wise details of Loans disbursed under Ambedkar Social
Innovation and Incubation Mission since April 2021 till February 2026**

S. No.	State/ UT	<i>Amt (In Rs. Crore)</i>				
		2021-22	2022-23	2023-24	2024-25	2025-26
1	Assam	0	0.11	0.04	0.31	0.1
2	Chhattisgarh	0.07	0.13	0.2	0.05	0.1
3	Delhi	0	0	0	0.08	0.02
4	Gujarat	0.14	0.15	0.25	0.2	0.18
5	Haryana		0.05	0.05	0.19	0
6	Himachal Pradesh	0.05	0.05	0.05	0.05	0
7	Karnataka	0.07	0.36	0.28	0.43	0.04
8	Kerala	0.1	0	0.06	0	0
9	Maharashtra	0.33	1.15	1.46	0.94	0.74
10	Orissa	0.38	0.06	0.51	0.19	0.04
11	Rajasthan	0	0.11	0.1	0.1	0.04
12	Tamil Nadu	0.2	0.26	0.13	0.07	0
13	Uttar Pradesh	0	0.32	0.32	0.33	0.19
14	Telangana	0	0.06	0.13	0	0
15	Uttarakhand	0	0	0.06	0	0
16	Manipur	0	0	0.13	0.08	0.09
	Total	1.34	2.81	3.77	3.03	1.53

Source: IFCI

**Annexure-III as referred to Rajya Sabha Unstarred Question No. 1975 for 10.03.2026 on
"Loans to SC/ST youth"**

**State -wise/ Financial Year-wise details of Loans disbursed under VCF-SC since April 2021
till Feb 2026**

S. No.	State-UT	Amt (In Rs. Crore)				
		2021-22	2022-23	2023-24	2024-25	2025-26
1	Andhra Pradesh	1.1	2.51	9.56	2.19	0.47
2	Bihar	0.39	0	0	0	0
3	Chhattisgarh	0	0	0	1.5	0.80
4	Haryana	0.35	0	0.38	0.39	0
5	Himachal Pradesh	2.52	0.92	0.1	5.82	0
6	Karnataka	0.42	3.27	1.96	0	8.86
7	Madhya Pradesh	0.66	0.4	0.2	0	0
8	Maharashtra	6.42	6.6	24.61	11.94	14.44
9	Punjab	0	0	1.72	0.55	0
10	Rajasthan	2.1	1.04	0.89	0.76	0
11	Tamil Nadu	2.13	6.93	1.62	0.23	2.96
12	Telangana	0.13	12.96	0	2.04	0
13	Uttarakhand	1.48	0.24	0	0	0
14	West Bengal	4.89	0.8	3.33	0.88	0.87
	Total	22.58	35.67	44.37	26.3	28.40

VCF-ST	
Amt in Rs. Crore	
	2025-26
Chhattisgarh	1.52
Total	1.52

Annexure-IV as referred to Rajya Sabha Unstarred Question No. 1975 for 10.03.2026 on "Loans to SC/ST youth"

State -wise/ Financial Year-wise Number of Loans sanctioned under PMEGP since April 2022 till March 2025

(Amount Rs. in crore)

S. No.	State/UT Name	FY 2022-23		FY 2023-24		FY 2024-25	
		No. of beneficiaries	Loan Sanctioned	No. of beneficiaries	Loan Sanctioned	No. of beneficiaries	Loan Sanctioned
1	Andaman Nicobar	121	7.14	135	5.17	61	3.54
2	Andhra Pradesh	3073	380.48	5577	512.82	3249	421.45
3	Arunachal Pradesh	158	19.28	169	48.62	156	25.17
4	Assam	2596	172.67	2417	187.57	3170	266.4
5	Bihar	4459	358.97	6837	573.46	5035	443.88
6	Chandigarh-UT	15	1.75	10	0.93	5	1.01
7	Chhattisgarh	2543	219.58	2379	229.48	1853	197.76
8	Delhi	72	18.41	50	13.09	26	6.66
9	Goa	66	8.48	68	9.85	39	5.45
10	Gujarat*	3071	733.58	3000	990.06	1783	625.68
11	Haryana	1559	195.94	1398	231.88	788	137.65
12	Himachal Pradesh	930	90.27	974	107.63	796	86.06
13	Jammu Kashmir	12023	679.38	15065	827.44	9863	691.17
14	Jharkhand	1851	145.96	2101	155.14	1452	106.93
15	Karnataka	5618	486.02	4672	497.3	2839	286.03
16	Kerala	3129	212.32	3389	233.79	2260	174.73
17	Ladakh	91	10.87	122	16.18	135	18.88
18	Lakshadweep	2	0.07	0	0	0	0
19	Madhya Pradesh	5957	561.26	5292	581.23	2626	297.82
20	Maharashtra**	3625	399.69	2766	380.72	1857	314.58
21	Manipur	545	41.86	348	23.79	608	43.63
22	Meghalaya	306	18.43	280	20.38	1114	97.45
23	Mizoram	412	41.99	401	55.71	484	47.47
24	Nagaland	469	43.38	517	81.71	1262	102.28
25	Odisha	3880	328.86	2975	295.04	1867	163.63
26	Puducherry	25	2.11	30	2.96	38	3.79
27	Punjab	1564	227.2	1469	288.18	970	210.88
28	Rajasthan	2037	345.03	1678	395.89	916	224.32
29	Sikkim	57	3.61	132	13.32	316	32.73
30	Tamil Nadu	6140	521.04	6814	590.81	3949	356.37
31	Telangana	2540	302.75	2503	327.73	1850	246.4
32	Tripura	703	48.49	588	43.08	730	55.11
33	Uttar Pradesh	11601	1107.37	11689	1307.76	5518	638.26
34	Uttarakhand	1803	139.2	1354	126.96	734	71.29
35	West Bengal	2126	212.66	1919	217.43	1359	154.98
Grand Total		85167	8086.1	89118	9393.11	59708	6559.44
<i>Source: KVIC portal</i>							

**Annexure-V as referred to Rajya Sabha Unstarred Question No. 1975 for
10.03.2026 on "Loans to SC/ST youth"**

**Financial Year-wise details of Loans disbursed under Special Credit Linked Capital
Subsidy Scheme since April 2020 till Feb 2026**

S. No.	Financial Year	No. of SC/ST Beneficiaries	Amount of Subsidy
1	2020-21	537	53,39,66,076
2	2021-22	285	34,82,42,204
3	2022-23	577	69,66,11,137
4	2023-24	645	72,40,00,981
5	2024-25	608	68,25,32,474
6	2025-26	43	6,24,06,528
Total		2695	3,04,77,59,400

** State-wise details are not maintained*

Annexure VI as referred to Rajya Sabha Unstarred Question No. 1975 for 10.03.2026 on "Loans to SC/ST youth"

State-wise/ Financial Year-wise Number of Loans disbursed under PMMY since April 2020 till March 2025

S. No.	State / UT Name	2020-21		2021-22		2022-23		2023-24		2024-25		Total	
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST
1	Andaman And Nicobar Islands	99	18	12	10	47	50	38	23	67	45	263	146
2	Andhra Pradesh	54,699	18,925	70,090	23,006	83,556	26,474	1,20,971	22,123	1,32,523	21,496	4,61,839	1,12,024
3	Arunachal Pradesh	175	3,095	87	2,956	780	7,096	559	10,534	1,752	12,855	3,353	36,536
4	Assam	63,750	51,080	36,547	29,302	31,500	34,233	31,785	31,807	54,833	31,737	2,18,415	1,78,159
5	Bihar	8,13,317	2,75,762	10,64,641	3,60,626	12,99,929	3,67,584	14,55,742	3,97,795	11,81,389	3,07,585	58,15,018	17,09,352
6	Chandigarh	3,889	112	4,060	195	5,537	498	4,981	254	5,242	334	23,709	1,393
7	Chhattisgarh	1,46,784	1,54,801	1,28,954	1,51,683	1,32,546	1,60,910	1,20,182	1,42,400	1,16,813	1,63,198	6,45,279	7,72,992
8	Daman and Diu & Dadra And Nagar Haveli	57	278	34	233	48	191	76	167	187	480	402	1,349
9	Delhi	34,336	7,509	34,166	6,711	37,723	6,593	39,769	5,066	20,755	2,321	1,66,749	28,200
10	Goa	736	291	867	559	1,041	709	1,899	726	1,500	460	6,043	2,745
11	Gujarat	1,09,010	1,50,870	1,32,312	2,00,365	1,01,198	2,09,932	1,43,637	1,99,812	86,470	1,53,962	5,72,627	9,14,941
12	Haryana	4,15,994	28,873	4,59,187	31,743	4,88,997	30,328	3,83,127	23,308	2,51,705	11,857	19,99,010	1,26,109
13	Himachal Pradesh	25,337	3,397	25,105	3,019	35,710	5,299	30,072	5,141	17,392	2,837	1,33,616	19,693
14	Jammu And Kashmir	3,617	1,945	5,452	2,294	11,744	3,135	10,102	4,947	10,437	5,561	41,352	17,882
15	Jharkhand	2,71,969	1,35,869	3,12,747	1,49,607	3,94,079	1,92,573	3,90,349	1,98,196	3,15,062	1,71,502	16,84,206	8,47,747
16	Karnataka	5,38,167	2,33,477	4,93,594	2,07,913	5,63,811	2,47,204	6,93,590	2,82,400	5,73,178	2,33,369	28,62,340	12,04,363
17	Kerala	1,82,045	51,095	1,70,534	43,305	1,18,240	26,882	1,60,340	37,094	98,383	26,328	7,29,542	1,84,704
18	Ladakh	13	5,356	16	5,427	19	6,715	72	6,038	74	7,145	194	30,681
19	Lakshadweep	21	1,195	7	615	20	1,389	44	1,599	31	1,720	123	6,518
20	Madhya Pradesh	5,54,339	4,26,785	5,96,359	4,28,630	7,02,552	4,94,022	6,94,492	4,33,535	6,25,679	4,55,916	31,73,421	22,38,888
21	Maharashtra	5,17,174	2,32,924	5,88,411	2,80,764	6,34,833	3,38,947	6,77,760	3,49,706	5,72,395	3,01,107	29,90,573	15,03,448
22	Manipur	4,780	2,534	4,484	2,222	2,006	2,668	483	586	644	940	12,397	8,950
23	Meghalaya	4,174	14,473	357	8,250	750	11,911	818	11,793	907	10,380	7,006	56,807
24	Mizoram	57	9,805	157	8,705	766	12,993	930	13,088	349	9,368	2,259	53,959
25	Nagaland	574	10,295	392	8,554	220	5,023	364	4,069	503	2,147	2,053	30,088
26	Odisha	7,10,803	2,95,575	6,15,857	3,46,307	6,20,959	3,17,170	5,73,612	2,96,958	4,33,945	2,44,541	29,55,176	15,00,551
27	Puducherry	4,729	1,770	5,546	3,087	6,683	419	12,321	1,153	6,160	998	35,439	7,427
28	Punjab	5,90,494	33,236	6,56,699	36,055	6,92,088	27,888	4,83,068	18,340	2,31,669	8,463	26,54,018	1,23,982
29	Rajasthan	6,12,021	4,37,861	6,97,811	4,75,111	7,69,565	4,13,241	6,44,684	3,25,097	4,89,596	2,34,904	32,13,677	18,86,214
30	Sikkim	1,314	1,177	1,448	815	1,385	874	2,166	2,751	1,738	1,394	8,051	7,011
31	Tamil Nadu	3,58,707	86,397	4,53,630	1,29,718	6,26,198	36,466	7,65,009	79,467	4,44,506	52,563	26,48,050	3,84,611
32	Telangana	25,596	13,368	16,214	10,386	20,533	12,436	62,314	22,843	82,116	28,657	2,06,773	87,690
33	Tripura	60,747	60,881	78,807	81,608	68,766	89,080	54,587	57,494	55,356	58,214	3,18,263	3,47,277
34	Uttar Pradesh	13,25,566	1,81,713	16,99,186	2,38,124	19,21,248	2,31,725	20,01,579	2,24,556	13,71,056	1,51,559	83,18,635	10,27,677
35	Uttarakhand	69,099	10,416	79,744	14,936	1,09,603	14,020	1,09,233	13,982	73,912	9,301	4,41,591	62,655
36	West Bengal	8,94,228	1,80,124	9,31,188	2,25,243	8,51,234	1,99,748	7,18,790	1,38,628	6,78,852	1,29,182	40,74,292	8,72,925
	Total	83,98,417	31,23,282	93,64,702	35,18,084	1,03,35,914	35,36,426	1,03,89,545	33,63,476	79,37,176	28,54,426	4,64,25,754	1,63,95,694

Source: As per data uploaded by Member Lending Institutions on Mudra portal

Annexure VII as referred to Rajya Sabha Unstarred Question No. 1975 for 10.03.2026 on "Loans to SC/ST youth"

State -wise/ Financial Year-wise Number of Loans disbursed under PM Vishwakarma Scheme since April 2023 till February 2026

S. No.	State / UT Name	2023-24		2024-25		2025-26 till Feb 2026		Total	
		SC	ST	SC	ST	SC	ST	SC	ST
1	Andaman And Nicobar Islands	0	0	0	0	1	3	1	3
2	Andhra Pradesh	0	0	3,504	625	3,705	620	7,209	1,245
3	Arunachal Pradesh	0	0	0	12	1	155	1	167
4	Assam	0	0	2,072	290	774	116	2,846	406
5	Bihar	0	0	1,742	223	1,957	241	3,699	464
6	Chandigarh	0	0	0	0	17	0	17	0
7	Chhattisgarh	0	0	623	789	367	414	990	1,203
8	Dadra And Nagar Haveli And Daman and Diu	0	0	2	7	2	10	4	17
9	Delhi	0	0	13	1	26	1	39	2
10	Goa	0	0	17	33	18	22	35	55
11	Gujarat	0	0	2,858	1,835	899	497	3,757	2,332
12	Haryana	0	0	1,533	4	593	2	2,126	6
13	Himachal Pradesh	0	0	808	24	468	18	1,276	42
14	Jammu And Kashmir	0	0	1,101	312	249	59	1,350	371
15	Jharkhand	0	0	329	230	314	184	643	414
16	Karnataka	0	0	14,021	6,401	5,487	2,099	19,508	8,500
17	Kerala	0	0	203	5	161	3	364	8
18	Ladakh	0	0	4	313	10	224	14	537
19	Lakshadweep	0	0	0	1	0	18	0	19
20	Madhya Pradesh	0	0	5,003	2,396	4,698	1,743	9,701	4,139
21	Maharashtra	0	0	3,360	901	4,191	1,002	7,551	1,903
22	Manipur	0	0	23	9	93	197	116	206
23	Meghalaya	0	0	0	3	1	15	1	18
24	Mizoram	0	0	0	16	0	31	0	47
25	Nagaland	0	0	0	151	3	225	3	376
26	Odisha	0	0	1,963	658	1,984	447	3,947	1,105
27	Puducherry	0	0	0	0	7	0	7	0
28	Punjab	0	0	569	0	457	0	1,026	0
29	Rajasthan	0	0	7,111	1,665	3,694	707	10,805	2,372
30	Sikkim	0	0	8	9	25	78	33	87
31	Tamil Nadu	0	0	0	0	0	0	0	0
32	Telangana	0	0	2,444	645	871	269	3,315	914
33	Tripura	0	0	901	234	219	49	1,120	283
34	Uttar Pradesh	0	0	1,491	40	1,236	22	2,727	62
35	Uttarakhand	0	0	137	15	275	14	412	29
36	West Bengal	0	0	0	0	0	0	0	0
Total		0	0	51,840	17,847	32,803	9,485	84,643	27,332