GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 899
TO BE ANSWERED ON: 27.07.2026

SC/ST BENEFICIARIES IN PUNJAB UNDER THE STAND-UP INDIA SCHEME

899. SHRI SATNAM SINGH SANDHU:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) year-wise number of SC/ST beneficiaries in the state of Punjab under the Stand-Up India scheme since 2021 of the scheme;
(b) the total amount of loans disbursed to SC/ST women entrepreneurs in the State during the current fiscal year ;
(c) the steps taken to organize awareness camps in rural districts; and
(d) the measures taken to facilitate collateral-free loans for SC/ST startups?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SUSHRI SHOBHA KARANDLAJE)

(a) and (b): Stand-Up India scheme was launched by Department of Financial Services (DFS) in April 2016 with an objective to facilitate loans of value between Rs. 10 lakh and Rs.1 crore from Scheduled Commercial Banks (SCBs) to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one-Woman borrower per bank branch for setting up green-field enterprise in manufacturing, services or trading sector, including activities allied to agriculture. The scheme was operational till March, 2025.

Year-wise details of number of SC/ST beneficiaries under the scheme in Punjab since FY 2021-22 till FY 2024-25 are as under:

Financial Year	No. of loans sanctioned to SC/ST entrepreneurs
2021-22	153
2022-23	321
2023-24	327
2024-25	617

(c): The Stand-up India scheme was operational till March 2025. However, as informed by State Level Banker's Committee (SLBC) Punjab, awareness camps for general financial literacy are being imparted through Financial Literacy Centers (FLCs)/Center for Financial Literacy (CFL) and bank branches in the rural districts. There are 3498 rural branches, 47 FLCs and 51 CFL working in the State of Punjab, as on 31.03.2026. A total of 37,528 outdoor camps were organized during FY 2025-26 which were attended by 6,35,922 participants.

(d): Government has taken a number of measures to facilitate collateral-free loans for SC/ST startups, which inter-alia includes:

i. As informed by Department for Promotion of Industry and Internal Trade (DPIIT), Startup India initiative was launched in January 2016, with intent to build a strong ecosystem for nurturing innovation, startups and encouraging investments in the startup ecosystem of the country. Credit Guarantee Scheme for Startups (CGSS) is implemented for enabling credit access through debt funding to startups through eligible financial institutions by guaranteeing upto a specified limit against credit instruments.

ii. The Ministry of Micro, Small and Medium Enterprise (MSME) implements Credit Guarantee Scheme (CGS) for Micro Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantees for the credit facilities extended to MSEs, including SC/ST startups, without collateral security or third-party guarantee. There is a provision of enhanced guarantee coverage upto 85% and 10% concession in guarantee fees for MSEs led by SC/ST entrepreneurs.

iii. Further, banks are being sensitized through various meetings conducted by SLBC to facilitate collateral free loans for SC/ST startups.

****