

**GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

**STARRED QUESTION NO. †*47
TO BE ANSWERED ON 19.12.2017**

ACTION PLAN FOR SCS/WOMEN ENTREPRENEURS

†*47. PROF. RAVINDRA VISHWANATH GAIKWAD:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) whether the Government has formulated any action plan to provide assistance to Scheduled Castes (SCs) women entrepreneurs to set up their business in the country;
- (b) if so, the details thereof; and
- (c) the number of people belonging to Scheduled Castes/women entrepreneurs provided employment opportunities in the country during the last three years, State-wise?

ANSWER

**MINISTER OF SOCIAL JUSTICE AND EMPOWERMENT
(SHRI THAAWARCHAND GEHLOT)**

(a) to (c): A Statement is laid on the Table of the House.

Statement for answer to part (a) to (c) of the Lok Sabha Starred Question No. 47 for answer on 19/12/2017 raised by Prof. Ravindra Vishwanath Gaikwad regarding "Action Plan for SCs / Women Entrepreneurs"

(a) Yes, various schemes of the Central Government provide assistance to Scheduled Castes (SCs) women entrepreneurs to set up their business.

(b) The details are given below:

(i) **Pradhan Mantri Mudra Yojana**

The PradhanMantri MUDRA Yojana extends collateral free loans below Rs 10 lakh in the non-agricultural sector to individuals to enable them to set up or expand their business activities. Under the scheme, loan is sanctioned under three categories namely Shishu (uptoRs. 50,000/-) Kishore (Rs. 50,000 to Rs. 5 lakh) and Tarun (Rs. 5 lakh to Rs. 10 lakh).

(ii) **National Scheduled Caste Finance & Development Corporation**

National Scheduled Castes Finance and Development Corporation (NSFDC) of the Ministry of Social Justice and Empowerment provides concessional financial assistance up to 30 lakh in the form of loan to the Scheduled Castes persons living below Double Poverty Line (DPL) (Presently, annual family income of up to Rs. 98,000/- for rural areas and up to Rs. 1,20,000/- for urban areas) to set up their business. The financial assistance is routed through nominated State Channelizing Agencies (SCAs) and other Channelizing Agencies (CAs).

(iii) **Stand Up India Scheme**

Stand Up India scheme aims to facilitate bank loans from Scheduled Commercial banks between Rs. 10 lakh andRs. 1 Crore to atleast one Scheduled Caste (SC) and one woman borrower also per bank branch for setting up a Greenfield enterprise in trading, services or manufacturing sector.

(iv) **Venture Capital Fund-Scheduled Caste**

The Ministry of Social Justice and Empowerment (SJ&E) in order to promote entrepreneurship among the Scheduled Castes and to provide concessional finance to them has, under Social Sector Initiatives, launched a "Venture Capital Fund for Scheduled Castes" (VCF-SC) in the year 2014-15.Under the scheme, financial assistance up to Rs 15 croreis provided to Scheduled CastesEntrepreneur for setting up project related to manufacturing and service sector. The Interest Rate for the financial assistance under the Venture Capital Fund-Scheduled Caste has been fixed at 8 per cent. In case of Scheduled Caste Women Entrepreneur/Disabled Entrepreneur, the financial assistance is given at the rate of 7.75 per cent.

(v) **National SafaiKaramcharis Finance & Development Corporation**

National SafaiKaramcharis Finance & Development Corporation under the Ministry has been providing financial assistance to the SafaiKaramcharis,

Manual Scavengers and their dependents. However, the financial assistance is given to the target group on the basis of 'Occupation' not on 'Caste'.

(vi) **Credit Enhancement Guarantee Scheme for Scheduled Castes**

The Ministry of Social Justice & Empowerment in order to provide guarantee cover to the Scheduled Caste Entrepreneur launched the Credit Enhancement Guarantee Scheme for Scheduled Castes in the year 2014-15. Under the Scheme guarantee cover is extended for loans for working capital, term loans and composite term loans to the Scheduled Caste Entrepreneur.

- (c) The details are given below:
- (i) The State wise details of the scheme of PradhanMantri Mudra Yojana is at **Annexure-I**. Under PradhanMantri Jan-DhanYojna up to Rs 5,000/- as overdraft facility has been provided to 42,41,598 borrowers as on 08.12.2017
 - (ii) The State wise details of National Scheduled Caste Finance & Development Corporation is at **Annexure-II**.
 - (iii) The State wise details of the scheme of Stand Up India is at **Annexure-III**.
 - (iv) The State-wise details of financial assistance under Venture Capital Fund-Scheduled Castes & Credit Enhancement Guarantee Scheme for Scheduled Castes is at **Annexure-IV**.
 - (v) The State-wise detail of Women Beneficiaries under the National SafaiKaramcharis Finance & Development Corporation is at **Annexure-V**.
 - (vi) The State-wise detail of Women Beneficiaries under the National Backward Classes Finance & Development Corporation is at **Annexure-VI**.

Annexure-I

Statement referred to Part (c) of the Starred Question no. 47 for answer on 19/12/2017
regarding Action Plan for SCs / Women Entrepreneurs
State wise Cumulative Report on Pradhan Mantri Mudra Yojana for last three years
(Amount in Rs. Crore)

Sl. No.	Name of State/UT	Scheduled Castes		WOMEN	
		No of A/Cs	Sanctioned Amount	No of A/Cs	Sanctioned Amount
1	Andaman and Nicobar Islands	2845	27.07	5669	79.20
2	Andhra Pradesh	177990	1096.92	567182	4238.25
3	Arunachal Pradesh	629	5.23	1774	35.42
4	Assam	155900	598.25	1454771	4505.19
5	Bihar	1152269	2974.37	6815109	16372.07
6	Chandigarh	5717	17.37	12080	81.28
7	Chhattisgarh	255775	698.10	1564278	3739.71
8	Dadra and Nagar Haveli	735	3.99	3528	18.21
9	Daman and Diu	187	1.23	648	5.66
10	Delhi	101423	314.89	383759	1844.02
11	Goa	1761	11.76	44732	251.64
12	Gujarat	232549	888.27	1888390	6263.56
13	Haryana	715508	1816.63	1217587	3604.08
14	Himachal Pradesh	39602	244.22	65645	522.02
15	Jammu and Kashmir	6210	84.65	43869	588.49
16	Jharkhand	244931	617.12	1928409	4379.94
17	Karnataka	1343925	3993.34	8642722	22606.06
18	Kerala	382589	877.89	1786924	6068.12
19	Lakshadweep	20	0.25	396	3.27
20	Madhya Pradesh	1205675	3041.59	5433815	12979.97
21	Maharashtra	1501740	3798.32	7312407	36562.86
22	Manipur	1329	11.45	40315	151.76
23	Meghalaya	2643	19.30	29018	151.43
24	Mizoram	431	4.96	10880	109.04
25	Nagaland	314	5.33	14011	98.81
26	Odisha	1212117	2508.76	6478512	13198.16
27	Pondicherry	49929	122.43	230192	715.44
28	Punjab	942241	2471.62	1013096	3147.79
29	Rajasthan	640383	1743.44	2150696	5864.82
30	Sikkim	1770	13.61	14494	76.51
31	Tamil Nadu	2495207	5697.97	9934757	25770.33
32	Telangana	99489	564.22	188291	1981.31
33	Tripura	118771	389.24	385517	1235.28
34	Uttar Pradesh	2565034	6113.77	6044876	14816.48
35	Uttarakhand	202392	580.89	554678	1679.42
36	West Bengal	2026066	5452.320874	8103755	20866.86
	TOTAL	17886096	46810.8	74366782	214612.46

Annexure-II

Statement referred to Part (c) of the Starred Question no. 47 for answer on 19/12/2017
regarding Action Plan for SCs / Women Entrepreneurs

State-wise Scheduled Castes / Women Entrepreneurs provided employment opportunities in the country under NSFDC during the last three years

Sl. No.	State / UT	2014-15			2015-16			2016-17		
		Funds disbursed (Rs. in lakhs)	Total SC Beneficiaries	Women Beneficiaries	Funds disbursed (Rs. in lakhs)	Total SC Beneficiaries	Women Beneficiaries	Funds disbursed (Rs. in lakhs)	Total SC Beneficiaries	Women Beneficiaries
1	Andhra Pradesh	0.00	0	0	2504.36	3650	2344	7012.30	4405	1691
2	Bihar	4080.00	24000	15730	2881.36	4590	1922	2455.99	2751	1760
3	Chhattisgarh	504.00	720	418	614.17	117	5	1797.68	681	294
4	Goa	7.00	2	0	5.83	1	0	6.75	1	0
5	Gujarat	1973.80	3197	2333	2214.89	1990	984	4447.80	5247	4183
6	Haryana	90.13	52	23	1214.73	2115	1599	249.68	186	70
7	Himachal Pradesh	162.44	353	155	119.36	272	138	135.77	54	22
8	Jammu & Kashmir	0.00	0	0	769.76	280	80	0.00	0	0
9	Jharkhand	0.00	0	0	953.34	1030	373	6.23	11	7
10	Karnataka	7183.90	9860	4544	3153.40	4505	3003	5787.18	9176	4086
11	Kerala	1120.70	1258	987	4366.04	5431	3724	1788.49	1497	810
12	Madhya Pradesh	0.00	0	0	39.21	72	4	92.15	93	22
13	Maharashtra	4482.63	7462	5633	895.32	1579	798	26.52	12	5
14	Odisha	0.00	0	0	46.51	28	7	83.18	116	18
15	Punjab	0.00	0	0	3.42	6	2	2130.18	3450	1806
16	Rajasthan	1802.67	2539	1243	1344.66	2072	1151	2390.75	2874	1395
17	Tamil Nadu	0.00	0	0	2.37	5	1	7157.67	9032	6738
18	Telangana	0.00	0	0	1893.40	2707	1804	3556.16	2783	1681
19	Uttar Pradesh	1581.75	1765	1085	7884.47	13677	9416	221.67	334	127
20	Uttarakhand	50.66	85	54	712.35	656	357	5.28	9	2
21	West Bengal	2027.00	17600	17540	2903.61	25036	24600	4226.08	35373	35128
22	Assam	198.00	843	843	42.19	103	71	114.41	250	169
23	Manipur	39.60	22	11	100.00	340	340	100.00	345	345
24	Sikkim	96.85	80	47	110.40	80	47	87.90	35	14
25	Tripura	770.00	600	350	1928.34	993	242	3058.05	2770	1371
26	Chandigarh	22.02	66	37	30.00	79	51	53.02	116	58
27	Delhi	0.00	0	0	180.86	102	40	127.82	75	15
28	Puducherry	0.00	0	0	0.00	0	0	45.00	100	100
Total		26193.15	70504	51033	36914.35	71516	53103	47163.71	81776	61917

**Statement referred to Part (c) of the Starred Question no. 47 for answer on 19/12/2017
regarding Action Plan for SCs / Women Entrepreneurs**

State-wise number of loans sanctioned under Stand Up India Scheme for last three years

Sr No	Name of State/UT	Number of loans sanctioned to	
		Scheduled Caste	Women
1	Andaman and Nicobar	4	35
2	Andhra Pradesh	397	1880
3	Arunachal Pradesh	5	10
4	Assam	162	625
5	Bihar	142	1424
6	Chandigarh	18	179
7	Chhattisgarh	157	1147
8	Dadra and Nagar Haveli	2	9
9	Daman and Diu	2	18
10	Goa	12	137
11	Gujarat	394	2461
12	Haryana	197	1561
13	Himachal Pradesh	173	432
14	Jammu and Kashmir	29	120
15	Jharkhand	93	819
16	Karnataka	385	2075
17	Kerala	68	1068
18	Lakshadweep	0	0
19	Madhya Pradesh	381	1842
20	Maharashtra	538	2737
21	Manipur	7	27
22	Meghalaya	6	25
23	Mizoram	7	8
24	Nagaland	13	10
25	National Capital Territory of Delhi	146	1424
26	Odisha	187	1193
27	Puducherry	11	77
28	Punjab	235	1484
29	Rajasthan	282	2041
30	Sikkim	9	23
31	Tamil nadu	399	3347
32	Telangana	439	1903
33	Tripura	34	64
34	Uttar Pradesh	938	4735
35	Uttarakhand	74	707
36	West Bengal	640	2812
	Total	6586	38459

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**State-wise Scheduled Castes / Women Entrepreneurs provided employment
opportunities in the country under VCF-SC & Credit Enhancement Guarantee Scheme
for Scheduled Castes during last three years**

Name of State/UT	Sanctioned Financial Assistance (in Rs. Lakhs)	Number of Companies sanctioned Financial Assistance	No. of Companies owned by Women Entrepreneurs
Punjab	2,016.13	4	-
Gujarat	764.10	3	-
Maharashtra	6,548.82	19	2
Delhi NCR	363.75	3	-
Telangana	4,598.49	10	2
Andhra Pradesh	2,894.00	4	1
Uttar Pradesh	891.00	4	1
Tamil Nadu	1,570.65	4	1
Karnataka	1,466.00	3	2
Pondicherry	450.00	2	-
West Bengal	294.66	2	1
Assam -North East	500.00	1	-
Haryana	476.00	1	-
Chhattisgarh	383.00	1	-
Himachal Pradesh	500.00	1	-
Bihar	472.80	1	-
TOTAL	24,189.40	63	10

Credit Enhancement Guarantee Scheme for Scheduled Castes

Name of State/UT	Guarantee Cover (in Rs. Lakhs)	Number of Companies	No. of Companies owned by Women Entrepreneurs
Maharashtra	197.05	2	0
Telangana	440.70	1	0
Andhra Pradesh	592.20	2	0
TOTAL	1229.95	5	0

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State-Wise Women Beneficiaries under the National Safai Karamcharis Finance & Development Corporation during the last three years

Name of the State/UT	2014-15	2015-16	2016-17
Andhra Pradesh	0	319	247
Bihar	96	87	0
Chandigarh	7	14	37
Chhattisgarh	112	0	0
Delhi	0	342	0
Gujarat	3219	452	4127
HP	75	0	0
Haryana	0	4	6
J&K	174	45	74
Jharkhand	164	349	350
Karnataka	3	857	374
Kerala	0	973	0
MP	113	293	0
Maharashtra	1418	0	0
Nagaland	132	0	171
Odisha	324	280	302
Puducherry	0	25	0
Punjab	18	0	456
Rajasthan	104	70	509
Tamil Nadu	377	504	559
Tripura	120	86	45
UP	2082	2976	1429
Uttarakhand	127	167	0
West Bengal	391	306	9
Telangana	0	0	1370
Total	9056	8146	10064

Annexure-VI

**Statement referred to Part (c) of the Starred Question no. 47 for answer on 19/12/2017
regarding Action Plan for SCs / Women Entrepreneurs**

State-Wise Women Beneficiaries under the New Swarnima & Mahila Samridhi Yojana of National Backward Classes Finance & Development Corporation during the last three years

(Amount in Rs Lakhs)

Sl. No.	Name of the State	2014-15		2015-16		2016-17	
		Amount	Beneficiary	Amount	Beneficiary	Amount	Beneficiary
1	Gujarat	80	800	210	1668	117	476
2	Haryana	75	270	573	1771	175	481
3	Himachal Pradesh	39	172	305	1682	28.08	91
4	Jammu & Kashmir	130	650	115	850	110	640
5	Karnataka	1353.68	6000	1724.5	9555	1904.7	12400
6	Kerala	4135	30850	2227	17622	2987	19875
7	Maharashtra	100	280	370	2130	0	0
8	Punjab	60	164	150	1140	545	1370
9	Tamil Nadu	4361	41164	5962	55810	9081	58111
10	Tripura	230	1700	450	3780	211	1350
11	Uttar Pradesh	300	795	500	5000	715	2102
12	West Bengal	128.4	858	68	445	91	557
13	Chandigarh	0	0	1	4	0	0
14	Chhattisgarh	0	0	25	50	0	0
15	Jharkhand	0	0	40	250	2.5	5
16	Puducherry	0	0	280	2240	150	1100
17	Sikkim	0	0	55	438	0	0
18	Assam	900	6300	500	3500	400	3000
19	Manipur	600	4200	500	3500	400	3000
20	Madhya Pradesh	0	0	0	0	78.18	159
	Total	12492.08	94203	14055.5	111435	16995.5	104717