

**Govt. of India
Ministry of Finance
Department of Financial Services
LOK SABHA
UNSTARRED QUESTION No. 87**

TO BE ANSWERED ON THE 02nd February, 2018 / Magha 13, 1939 (Saka)

Stand-up India Scheme

**87. SHRI GANESH SINGH:
SHRI JOSE K. MANI:**

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

- (a) the details of status of the implementation of Stand-Up India Scheme along with the expenditure incurred on promoting the scheme, State/UT-wise including Madhya Pradesh;
- (b) whether the data regarding the number of applicants seeking loan under the scheme is not available with the Government, if so, the details thereof along with the reasons therefor and the action taken by the Government for not maintaining a centralised data regarding this scheme;
- (c) the number of loan applications that were sanctioned for disbursement are pending and rejected under the scheme;
- (d) whether out of 1.3 lakh Bank branches, barely 6 per cent have provided loan under the said scheme to Scheduled Caste/Scheduled Tribe individuals and less than 25 per cent of the branches have provided loans to women in the General Category, if so, the details thereof and the reasons for such a low rate of loan disbursement to said category under the scheme; and
- (e) the efforts taken by the Government to boost the implementation of the scheme?

ANSWER

**(MINISTER OF STATE IN THE MINISTRY OF FINANCE)
(SHRI SHIV PRATAP SHUKLA)**

- (a) The State/Union Territory-wise number of loans and amount sanctioned including in Madhya Pradesh under the Stand Up India Scheme as on 28.01.2018 is placed at Annexure- 1. Promotion of the Scheme is organized by various agencies including Government, Small Industries Development Bank of India, Banks, District Level Consultative Committee, State Level Bankers' Committee etc. Data for expenditure in this regard is not maintained centrally.
- (b) Yes, Madam. The data regarding the number of applicants seeking loan under the scheme is not maintained centrally as applications can be made online or at individual bank branches across various Scheduled Commercial Banks.
- (c) As per the provisional data uploaded by banks on the www.standupmitra.in portal as on 28.01.2018, disbursal has not yet been reported in 11,353 number of loan accounts. Data in respect of loans rejected is not maintained centrally.
- (d) Since the launch of the Scheme on 05.04.2016, as on 28.01.2018, 6,698 bank branches of Scheduled Commercial Banks (SCBs) have extended loans to Scheduled Tribe (ST) / Scheduled Caste (SC) entrepreneurs and 16,724 bank branches of SCBs have extended loans to Women entrepreneurs in the General Category. The reason for not achieving the targets so far includes inter alia, requirement of handholding support by many first generation entrepreneurs to become eligible borrowers, limited availability of viable business proposals of requisite size in rural and semi urban areas, inability of borrowers to arrange margin money in the absence of convergence support etc.
- (e) The efforts taken by the Government to boost the implementation of Stand Up India Scheme , inter alia, include provision for submission of online applications by potential borrowers through www.standupmitra.in portal, handholding support, publicity campaign, simplified loan application form, collateral free loans through a credit guarantee scheme, refinance support, convergence with State and Central Government schemes wherever feasible, weekly video conference with banks to review performance etc.

Annexure- I

performance under Stand Up India Scheme as on 28.01.2018

[Amount Rs. in Crore]

Sr No	State Name	Number of Accounts Sanctioned	Sanctioned Amount
1	Andaman and Nicobar	44	8.4
2	Andhra Pradesh	2889	673.49
3	Arunachal Pradesh	109	28.38
4	Assam	947	197.2
5	Bihar	1680	319.68
6	Chandigarh	223	41.86
7	Chhattisgarh	1523	347.08
8	Dadra and Nagar Haveli	16	3.34
9	Daman and Diu	21	12.05
10	Goa	175	31.82
11	Gujarat	3355	926.62
12	Haryana	1893	424.55
13	Himachal Pradesh	718	129.76
14	Jammu and Kashmir	223	40.93
15	Jharkhand	1059	207.23
16	Karnataka	2747	641.03
17	Kerala	1267	263.66
18	Lakshadweep	1	0.33
19	Madhya Pradesh	2587	580.27
20	Maharashtra	3824	871.07
21	Manipur	75	13.75
22	Meghalaya	115	24.52
23	Mizoram	109	24.77
24	Nagaland	145	28.07
25	National Capital Territory of Delhi	1739	373.66
26	Odisha	1589	303.57
27	Puducherry	101	23.68
28	Punjab	1862	380.44
29	Rajasthan	2699	555.5
30	Sikkim	72	10.38
31	Tamil nadu	4329	964.4
32	Telangana	2829	660.84
33	Tripura	112	18.87
34	Uttar Pradesh	6465	1285.9
35	Uttarakhand	910	205.75
36	West Bengal	3714	667.64
	Total	52166	11290.46

data reported by banks on Stand Up Mitra portal