

**Govt. of India
Ministry of Finance
Department of Financial Services
LOK SABHA
UNSTARRED QUESTION No. 803**

TO BE ANSWERED ON THE Friday, December 14, 2018/Agrahayana 23, 1940 Saka)

Stand up India Scheme

**803. SHRI RAVINDRA KUMAR PANDEY:
SHRI S.P. MUDDAHANUME GOWDA:
SHRI NISHIKANT DUBEY:
SHRI RAJESHBHAI CHUDASAMA:
SHRI RAJESH PANDEY:**

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

- (a) the number of loans sanctioned and disbursed to women applicants and applicants from tribal and Scheduled Caste communities till date, under the Stand up India Scheme, State-wise including Karnataka;
- (b) whether the Government has achieved the targets regarding number of beneficiaries under the Scheme;
- (c) if so, the details thereof and if not, the reasons therefor;
- (d) whether some banks have not given even a single loan under Stand up India Scheme to SCs/STs; and
- (e) if so, the details of the names of such banks and the penal action taken against them?

ANSWER

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

(a) 68,352 loans have been sanctioned under Stand Up India Scheme up to 09.12.2018. The State-wise number of loans sanctioned and disbursed to woman applicants and applicants from Scheduled Tribe (ST) and Scheduled Caste (SC) under the Stand Up India Scheme including Karnataka as on 09.12.2018 is placed at Annexure- 1

(b) & (c) The Stand Up India Scheme is being implemented through all Scheduled Commercial Banks (SCBs) to benefit 2.5 lakh borrowers at a minimum of two borrowers per bank branch comprising at least one SC/ST borrower and at least one woman borrower. The branches of Scheduled Commercial Banks (SCBs) are progressively extending loans under the Scheme. 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.

(d) & (e) All Public Sector Banks (PSBs) have reported loans extended by them under the Stand Up India Scheme to SC/STs. However, certain Private Scheduled Commercial Banks, Scheduled Small Finance Banks, Foreign Banks and Regional Rural Banks (RRB) have so far not reported the loans extended by them. A list of these banks is placed at Annexure-II. Government and Small Industries Development Bank of India (SIDBI) have taken up the matter for vigorous implementation of the scheme with such banks directly or through the Indian Banks Association (IBA), National Bank for Agriculture and Rural Development (NABARD) and the sponsor bank (for RRBs) as the case may be.

State-wise number of loans sanctioned and disbursed under Stand Up India Scheme as on 09.12.2018

Sr No	StateName	Number of loans to SC		Number of loans to ST		Number of loans to Women		Total	
		Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed
1	Andaman and Nicobar	5	3	2	2	50	41	57	46
2	Andhra Pradesh	772	575	165	118	3159	2143	4096	2836
3	Arunachal Pradesh	9	9	108	99	12	7	129	115
4	Assam	202	156	144	117	784	667	1130	940
5	Bihar	185	141	24	21	2056	1505	2265	1667
6	Chandigarh	24	16	10	4	239	178	273	198
7	Chhattisgarh	202	164	102	76	1559	1253	1863	1493
8	Dadra and Nagar Haveli	3	1	6	6	15	10	24	17
9	Daman and Diu	3	3	0	0	24	21	27	24
10	Goa	15	16	7	6	222	158	244	180
11	Gujarat	553	422	209	160	3814	2931	4576	3513
12	Haryana	261	231	15	13	2089	1763	2365	2007
13	Himachal Pradesh	217	194	75	71	593	514	885	779
14	Jammu and Kashmir	41	35	70	69	184	164	295	268
15	Jharkhand	124	95	91	74	1162	928	1377	1097
16	Karnataka	556	407	140	98	2983	2360	3679	2865
17	Kerala	86	75	9	8	1703	1503	1798	1586
18	Lakshadweep	0	0	1	1	0	0	1	1
19	Madhya Pradesh	484	399	127	110	2408	2019	3019	2528
20	Maharashtra	790	576	139	102	4064	2912	4993	3590
21	Manipur	13	8	42	30	50	48	105	86
22	Meghalaya	12	3	93	79	33	26	138	108
23	Mizoram	11	9	122	93	8	6	141	108
24	Nagaland	12	10	153	136	18	14	183	160
25	NCT of Delhi	191	154	18	16	1959	1604	2168	1774
26	Odisha	235	177	71	56	1696	1287	2002	1520
27	Puducherry	13	10	0	0	107	83	120	93
28	Punjab	295	235	23	14	1967	1542	2285	1791
29	Rajasthan	378	308	213	185	2910	2437	3501	2930
30	Sikkim	14	11	54	45	50	27	118	83
31	Tamil nadu	736	519	59	39	5188	3914	5983	4472
32	Telangana	826	493	354	222	2977	1759	4157	2474
33	Tripura	42	27	17	15	75	63	134	105
34	Uttar Pradesh	1296	1030	100	84	7161	5933	8557	7047
35	Uttarakhand	116	98	49	39	1075	904	1240	1041
36	West Bengal	755	653	46	40	3623	3049	4424	3742
	Total	9477	7263	2858	2248	56017	43773	68352	53284

Source: As reported by Scheduled Commercial Banks on Stand Up Mitra portal (www.standupmitra.in)

List of banks which have not yet reported loans extended to SCs/STs entrepreneurs under Stand Up India Scheme on the Stand Up Mitra portal as on 09.12.2018

Private Sector Banks

1	Axis Bank Limited
2	Bandhan Bank Limited
3	Catholic Syrian Bank Limited
4	City Union Bank Limited
5	DCB Bank Limited
6	Dhanlaxmi Bank Limited
7	IDFC Bank Limited
8	Karur Vysya Bank Limited
9	Kotak Mahindra Bank Limited
10	Lakshmi Vilas Bank Limited
11	Nainital Bank Limited
12	RBL Bank Limited
13	Tamilnad Mercantile Bank Limited

Scheduled Small Finance Banks

1	Au Small Finance Bank Limited
2	Capital Small Finance Bank Limited
3	Equitas Small Finance Bank Limited
4	Suryoday Small Finance Bank Limited
5	Ujjivan Small Finance Bank Limited
6	Utkarsh Small Finance Bank Limited

Foreign Banks

1	AB Bank Limited
2	Abu Dhabi Commercial Bank PJSC
3	Abu Dhabi Commercial Bank PJSC
4	Australia & New Zealand Banking Group Limited
5	Bank of America
6	Bank of Bahrain and Kuwait B.S.C.
7	Bank of Ceylon
8	Bank of Nova Scotia
9	Barclays Bank Plc
10	BNP Paribas
11	Citibank N.A.
12	Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.
13	Credit Agricole Corporate & Investment Bank
14	Credit Suisse A.G
15	CTBC Bank Co. Limited
16	DBS Bank Limited
17	Deutsche Bank A.G.,
18	Doha Bank
19	Emirates NBD Bank PJSC
20	First Abu Dhabi Bank PJSC

21	FirstRand Bank Limited
22	Hong Kong and Shanghai Banking Corporation Limited
23	Industrial & Commercial Bank of China Limited
24	Industrial Bank of Korea
25	JP Morgan Chase Bank N.A.
26	JSC VTB Bank
27	KEB Hana Bank
28	KEB Hana Bank
29	Krung Thai Bank Public Co. Limited
30	Mashreqbank PSC
31	Mizuho Bank Limited
32	National Australia Bank
33	Qatar National Bank SAQ
34	Sberbank
35	SBM Bank (Mauritius) Limited
36	Shinhan Bank
37	Societe Generale India
38	Sonali Bank Limited
39	Standard Chartered Bank
40	Sumitomo Mitsui Banking Corporation
41	The Bank of Tokyo - Mitsubishi UFJ, Limited
42	The Royal Bank of Scotland plc.
43	United Overseas Bank Limited
44	Westpac Banking Corporation
45	Woori Bank
Regional Rural Banks	
1	RRB Bihar KGB
2	RRB Chaitanya Godavari GB
3	RRB Ellaquai Dehati Bank
4	RRB Kaveri GB
5	RRB Kerala GB
6	RRB Madhyanchal GB
7	RRB Malwa GB
8	RRB Meghalaya Rural Bank
9	RRB Mizoram Rural Bank
10	RRB Nagaland Rural Bank
11	RRB Purvanchal GB
12	RRB Rajasthan Marudhara GB
13	RRB Saurashtra GB
14	RRB Sutlej GB
15	RRB Telangana GB
16	RRB Uttar Banga KGB
17	RRB Uttar Bihar GB
18	RRB Vananchal GB