

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2393**

**TO BE ANSWERED ON MONDAY, AUGUST 18, 2023/ AGRAHAYANA 27, 1945 (SAKA)**

**STAND UP INDIA SCHEME**

2393: SHRI SANTOSH PANDEY:

Will the Minister of Finance be pleased to state:

- (a) the benefits given to the beneficiaries under Stand-Up India Scheme;
- (b) the eligibility of loan sanctioned to the State of Chhattisgarh under the said scheme since its inception;
- (c) the district-wise number of beneficiaries under the said scheme in Chhattisgarh State; and
- (d) the number of women beneficiaries under the said scheme?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(Dr. BHAGWAT KARAD)

(a) Stand-Up India Scheme was launched on 5<sup>th</sup> April, 2016 to promote entrepreneurship among Scheduled Caste/ Scheduled Tribe and Women borrowers. The Scheme facilitates bank loans to at least one SC/ ST borrower and one-woman borrower per bank branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing, services sectors and activities allied to agriculture.

Following benefits are given to the beneficiaries under the Scheme:

- i. Bank loan between Rs.10.00 lakh and Rs.100.00 lakh.
- ii. Up to 85% of the total project cost is given as loan.
- iii. Beneficiary has to arrange margin money of only 'up to 15%' of the project cost and he /she has a choice to arrange the margin money from other eligible Schemes of Centre/ States. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- iv. The Scheme provides financial assistance to lending Institutions by way of providing credit guarantee under Credit Guarantee Fund Scheme for Stand-Up India (CGFSI).

An online '[www.standupmitra.in](http://www.standupmitra.in)' portal has been developed for Stand Up India Scheme which provides support through more than 8,000 active Hand Holding Agencies to prospective

entrepreneurs in their endeavor to set up business enterprises, starting from training to filling loan applications.

(b) and (c) SC/ ST and Women entrepreneurs above 18 years of age are eligible for availing the loan under the Scheme for setting up greenfield enterprises across the country, including the State of Chhattisgarh. District-wise details of number of beneficiaries for the State of Chhattisgarh are attached at **Annexure**.

(d) The Stand-Up India scheme has facilitated more than 1.77 lakh loans to Women entrepreneurs as on 24.11.2023 since inception of the Scheme.

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**Annexure- as referred to in Part (b) and (c) of Lok Sabha Unstarred Question No. 2393 for reply on 18.12.2023**

**District -wise number of borrowers (accounts sanctioned) under Stand Up India Scheme for State of Chhattisgarh as on 24.11.2023, since inception**

<b>S. No.</b>	<b>District *</b>	<b>Total number of loan accounts sanctioned</b>
1	BALOD	52
2	BALODA BAZAR	114
3	BALRAMPUR	22
4	BASTAR	125
5	BEMETARA	47
6	BIJAPUR	13
7	BILASPUR	460
8	DANTEWADA	65
9	DHAMTARI	92
10	DURG	581
11	GARIYABAND	36
12	GAURELLA PENDRA MARWAHI	23
13	JANJGIR-CHAMPA	192
14	JASHPUR	57
15	KABIRDHAM	76
16	KANKER (UTTAR BASTAR KANKER)	81
17	KONDAGAON	46
18	KORBA	170
19	KOREA	109
20	MAHASAMUND	164
21	MUNGELI	63
22	NARAYANPUR	18
23	RAIGARH	193
24	RAIPUR	1023
25	RAJNANDGAON	165
26	SUKMA	15
27	SURAJPUR	62
28	SURGUJA	188
<b>Total</b>		<b>4252</b>

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\* Data for the five new Districts namely Khairgarh Chhuikhadan Gandai, Manendragarh Chirimiri Bharatpur, Mohla Manpur Ambagarh Chouki, Sakti and Sarangarh Bilaigarh stands subsumed in the original Districts.