

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION No. 1700**

ANSWERED ON THE March 2, 2020, Phalguna 12, 1941 (Saka)

**LOAN UNDER STAND-UP INDIA SCHEME**

1700. SHRI MOHAMMED FAIZALP.P.:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the limit and eligibility criteria for loans under Stand-up India Scheme;
- (b) the details of number of people benefited therefrom and the amount of fund spent thereon so far, State-wise;
- (c) the number of Green Field Projects being carried out successfully availing this loan and those which could not perform even after receiving loans; and
- (d) the manner in which Government plans to avoid turning loans into Non-Performing Assets under the said scheme?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI ANURAG SINGH THAKUR)

(a) Stand Up India (SUPI) scheme was launched by the Government on 5th April, 2016 to facilitate bank loans between Rs. 10 lakh and Rs. 1 crore to Scheduled Caste/Scheduled Tribe and women borrowers from Scheduled Commercial Banks (SCBs), for setting up greenfield enterprises in manufacturing, services or trading sectors.

(b) and (c) As on 25.02.2020, a total of 89,433 loans have been sanctioned for greenfield projects under SUPI since its inception, involving a total sanctioned amount of Rs. 20,051.4 crore. Out of these, as per information compiled by Small Industries Development Bank of India (SIDBI) through the [www.standupmitra.in](http://www.standupmitra.in), portal, 1365 accounts have turned into non-performing assets (NPAs) as on 26.02.2020. State-wise details of loans sanctioned under the scheme, are placed at Annexure.

(d) Details of monitoring mechanism adopted by lenders regarding repayment of loans include, inter-alia, the following:

- pre-sanction field visits to verify the details as provided in the loan application by the borrower and post-sanction visits for verification of assets created out of the loan amount.
- collection of stock statement and its periodic verification with the stock lying at the unit of the borrower for fixing Drawing Power (DP) for working capital for a particular period.
- periodic monitoring of cash flow data, to analyse how a unit spends its money (cash outflows) and from where a unit receives its money (cash inflows).
- monitoring of early warning signals (EWS), which throw up alerts for SCBs to respond to immediately early warning signals (EWS), which throw up alerts for SCBs to respond to immediately.

\*\*\*\*\*

**Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question No. 1700 for answer on 02.03.2020**

**State-wise details of loans sanctioned under SUPI, as on 25.02.2020, since inception of the scheme.**

<b>[Amount in Rs. crore]</b>			
<b>SL No</b>	<b>States/UTs</b>	<b>Total</b>	
		<b>No.of A/Cs</b>	<b>Sanctioned Amt.</b>
1	Andaman and Nicobar	121	22.98
2	Andhra Pradesh	5267	1272.59
3	Arunachal Pradesh	145	36.89
4	Assam	1387	294.82
5	Bihar	3094	582.43
6	Chandigarh	340	68.02
7	Chhattisgarh	2128	511.75
8	Dadra and Nagar Haveli	35	7.95
9	Daman and Diu	33	16.38
10	Delhi	2913	691.71
11	Goa	380	75.09
12	Gujarat	6172	1804.49
13	Haryana	3060	689.83
14	Himachal Pradesh	1128	222.95
15	Jammu and Kashmir	313	66.96
16	Jharkhand	1719	354.96
17	Karnataka	4914	1147.89
18	Kerala	2683	548.55
19	Ladakh	62	9.55
20	Lakshadweep	2	0.53
21	Madhya Pradesh	3552	808.66
22	Maharashtra	6683	1545.66
23	Manipur	163	32.81
24	Meghalaya	171	39.73
25	Mizoram	218	51.98
26	Nagaland	256	49.92
27	Odisha	2618	528.22
28	Puducherry	199	46.72
29	Punjab	2950	610.24
30	Rajasthan	4206	917.69
31	Sikkim	225	30.71
32	Tamil Nadu	8323	1916.87
33	Telangana	5423	1363.66
34	Tripura	157	29.03
35	Uttar Pradesh	11246	2277.59
36	Uttarakhand	1613	357.44
37	West Bengal	5534	1018.12
	<b>Total</b>	<b>89433</b>	<b>20051.4</b>

**Source: As reported by Scheduled Commercial Banks on Stand Up Mitra portal ([www.standupmitra.in](http://www.standupmitra.in))**