

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

**UNSTARRED QUESTION NO.366
TO BE ANSWERED ON 20.07.2021**

STAND-UP INDIA PROGRAMME

366. SHRI VISHNU DAYAL RAM:

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

- (a) the status of Stand-up India programme;
- (b) the details of the allocation made during the last three years, State/UT-wise;
- (c) whether the Government is considering the inclusion of categories such as Other Backward Classes (OBCs), Denotified Tribes (DNTs), Nomadic Tribes (NTs) and Semi-Nomadic Tribes (SNTs) within the scheme;
- (d) if so, the details thereof; and
- (e) the measures taken by the Government in order to further simplify the loan process to make the schemes more effective?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SUSHRI PRATIMA BHOUMIK)**

(a) to (d) : As informed by the Department of Financial Services, Ministry of Finance, the Stand Up India Scheme was launched by the Honourable Prime Minister on 05th April, 2016 and has been extended up to the year 2025. The objective of the Stand Up India Scheme is to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs.1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one woman borrower per bank branch for setting up a green field enterprise in manufacturing, services or trading sector. As on 28.06.2021, a total of 1,16,266 loans amounting to Rs. 26204.49 crore have been extended under the Scheme since inception.

Pursuant to an announcement made by the Finance Minister in the Budget Speech for F.Y.2021-22, the margin money requirement for loans under the Scheme has been reduced from 'upto 25%' to 'upto 15%' and activities allied to agriculture have been included in the Scheme. Apart from this, no other change is contemplated in the scheme.

Government does not allocate funds for loans under the Stand Up India Scheme. Loans under the Scheme are extended by SCBs as per commercial parameters, Board approved policies of respective banks and extant RBI guidelines. An amount of Rs. 500 crore each was however released by Government in FY 2016-17 and FY 2017-18 and Rs 100 crore in FY 2020-21 towards the corpus of Credit Guarantee Fund for Stand Up India (CGFSI).

(e): The Government has taken various steps towards effective implementation of the Scheme, these, inter alia, include provision for submission for online applications by potential borrowers through www.standupmitra.in portal, hand-holding support, intensive publicity campaign, simplified loan application form, Credit Guarantee Scheme, convergence with State and Central government Schemes wherever feasible, reduction in margin money and inclusion of activities allied to agriculture etc.
