

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UNSTARRED QUESTION No. 2271**  
ANSWERED ON MONDAY 05/08/2024/ SRAVANA 14, 1946(SAKA)

**STAND- UP INDIA LOAN SCHEME**

2271. RAMPRIT MANDAL:

Will the Minister of FINANCE be pleased to state:-

- (a) the demographic distribution (like gender, SC/ST) of the beneficiaries under the Stand-up India loan scheme in the country, State-wise;
- (b) the details of steps taken by the Government to provide benefit to the female entrepreneurs in the country particularly to those belonging to Scheduled Castes (SCs) and Scheduled Tribes (STs);
- (c) the role of financial institutions including banks, microfinance institutions in the implementation of the said scheme;
- (d) the details of the steps taken by the Government to ensure the effective utilisation of loans and assistance for the entrepreneurs;
- (e) the funds allocated under the said scheme, State-wise; and
- (f) the existing system for the regular monitoring and evaluation of the implementation of the said scheme at the State level?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (d) The Stand Up India Scheme was launched on 05<sup>th</sup> April, 2016 and has been extended up to the year 2025. The objective of 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 greenfield enterprise in the manufacturing, services or trading sector and also for the activities allied to agriculture.

State-wise details of number of loans sanctioned since inception of the Stand Up India Scheme to Women and SC/ST entrepreneurs as on June 2024 is as at Annexure.

Apart from linking prospective borrowers to banks for loans, the online portal ([www.standupmitra.in](http://www.standupmitra.in)) developed by Small Industries Development Bank of India (SIDBI) for Stand Up India Scheme is also providing guidance to prospective entrepreneurs in their endeavour to set up business enterprises, starting from training to filling up of loan applications, as per bank requirements. Through a network of more than 8000 hand holding agencies, this portal facilitates step by step guidance for connecting prospective borrowers to various agencies with specific expertise viz skilling centres, mentorship support, entrepreneurship development program centres, district industries centre.

The Government has taken various steps towards effective implementation of the Scheme. These, inter alia, include intensive publicity campaigns, simplification of application form, Credit Guarantee Scheme, reduction in margin money and inclusion of activities allied to agriculture.

Further, the Jan Samarth portal, launched on 06.06.2022 is a one-stop digital platform for linking fifteen Government-sponsored loans and subsidies Schemes including the Stand Up India Scheme. It is a single platform for ease of access to all the eligible beneficiaries and related stakeholders.

(e) Government does not allocate funds under the Stand Up India Scheme. Loans under this Scheme are extended by lending institutions as per their Board approved policies and extant guidelines. However, an amount of Rs. 1200 crore has been released to the National Credit Guarantee Trustee Company Ltd. (NCGTC), a wholly owned company of Government of India, towards the corpus of the Credit Guarantee Fund for Stand Up India (CGFSI).

(f) The performance of the Scheme is monitored/ reviewed periodically at various levels viz. District Level Consultative Committee (DLCC), State Level Bankers' Committee (SLBC), State Level Implementation Committee (SLIC) and other Stake holders.

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**Annexure as referred to in Part (a) of Lok Sabha Unstarred Question No. 2271 for reply on 05.08.2024 regarding " Stand Up India Loan Scheme "**

**State-wise Stand Up India Scheme (SUPI) data for Loan Sanctioned to SC/ST/Women since inception (From April 2016 Till June 2024)**

| Sr. No.              | State Name                             | SC (Incl. Women) | ST (Incl. Women) | Wome n (Gen)  | Total No. of Accounts |
|----------------------|--|------------------|------------------|---------------|-----------------------|
| 1                    | ANDAMAN AND NICOBAR ISLANDS            | 38               | 19               | 314           | 371                   |
| 2                    | ANDHRA PRADESH                         | 3717             | 624              | 9546          | 13887                 |
| 3                    | ARUNACHAL PRADESH                      | 18               | 653              | 31            | 702                   |
| 4                    | ASSAM                                  | 589              | 447              | 2165          | 3201                  |
| 5                    | BIHAR                                  | 870              | 83               | 7123          | 8076                  |
| 6                    | CHANDIGARH                             | 115              | 25               | 511           | 651                   |
| 7                    | CHHATTISGARH                           | 672              | 371              | 3675          | 4718                  |
| 8                    | DAMAN AND DIU & DADRA AND NAGAR HAVELI | 29               | 18               | 104           | 151                   |
| 9                    | DELHI                                  | 852              | 143              | 4922          | 5917                  |
| 10                   | GOA                                    | 104              | 42               | 697           | 843                   |
| 11                   | GUJARAT                                | 2447             | 887              | 13464         | 16798                 |
| 12                   | HARYANA                                | 1208             | 40               | 6122          | 7370                  |
| 13                   | HIMACHAL PRADESH                       | 590              | 324              | 2126          | 3040                  |
| 14                   | JAMMU AND KASHMIR                      | 211              | 210              | 1187          | 1608                  |
| 15                   | JHARKHAND                              | 340              | 277              | 3304          | 3921                  |
| 16                   | KARNATAKA                              | 2508             | 692              | 11738         | 14938                 |
| 17                   | KERALA                                 | 540              | 126              | 8147          | 8813                  |
| 18                   | LADAKH                                 | 47               | 513              | 15            | 575                   |
| 19                   | LAKSHADWEEP                            | 1                | 2                | 0             | 3                     |
| 20                   | MADHYA PRADESH                         | 2547             | 687              | 8475          | 11709                 |
| 21                   | MAHARASHTRA                            | 3881             | 982              | 16964         | 21827                 |
| 22                   | MANIPUR                                | 46               | 169              | 223           | 438                   |
| 23                   | MEGHALAYA                              | 25               | 437              | 108           | 570                   |
| 24                   | MIZORAM                                | 24               | 556              | 31            | 611                   |
| 25                   | NAGALAND                               | 31               | 768              | 66            | 865                   |
| 26                   | ODISHA                                 | 993              | 269              | 5690          | 6952                  |
| 27                   | PUDUCHERRY                             | 60               | 3                | 406           | 469                   |
| 28                   | PUNJAB                                 | 1650             | 89               | 6330          | 8069                  |
| 29                   | RAJASTHAN                              | 1836             | 887              | 9294          | 12017                 |
| 30                   | SIKKIM                                 | 84               | 299              | 207           | 590                   |
| 31                   | TAMIL NADU                             | 3916             | 396              | 17917         | 22229                 |
| 32                   | TELANGANA                              | 2520             | 1666             | 8095          | 12281                 |
| 33                   | TRIPURA                                | 152              | 80               | 304           | 536                   |
| 34                   | UTTAR PRADESH                          | 3795             | 229              | 20597         | 24621                 |
| 35                   | UTTARAKHAND                            | 380              | 192              | 2602          | 3174                  |
| 36                   | WEST BENGAL                            | 3166             | 219              | 9537          | 12922                 |
| <b>Grand Total</b>   |  | <b>40002</b>     | <b>13424</b>     | <b>182037</b> | <b>235463</b>         |
| <i>Source: SIDBI</i> |  |                  |                  |               |                       |