

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UNSTARRED QUESTION No. 2238**  
ANSWERED ON MONDAY 09/12/2024/ AGRAHAYANA 18, 1946(SAKA)

**IMPLEMENTATION OF STAND-UP INDIA SCHEME**

2238. DR. KALANIDHI VEERASWAMY:

Will the Minister of FINANCE be pleased to state:-

- (a) the details of implementation of the Stand-up India Scheme (SUPI) specifically aimed at promoting greenfield projects among Scheduled Caste (SC), Scheduled Tribe (ST) and women entrepreneurs;
- (b) the percentage of total loans disbursed under SUPI which has been allocated to SC and ST entrepreneurs within Tamil Nadu during the last three years and its comparison with the allocation for women entrepreneurs;
- (c) the measures taken by the Government to ensure that potential beneficiaries are aware of the scheme and have access to the necessary resources and support for applying;
- (d) the challenges reported by SC/ST and women entrepreneurs in accessing loans under SUPI and the action taken by the Government to address these challenges; and
- (e) the manner in which the Government evaluates the success of the Stand-up India Scheme in promoting sustainable business practices and job creation among these marginalized groups?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

- (a) The Stand-up India Scheme was launched on 05<sup>th</sup> April, 2016 and has been extended upto 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 greenfield enterprise in the manufacturing, services or trading sector and also for activities allied to agriculture. As on 31.10.2024, a total of 2.51 lakh loans have been sanctioned as against the allocated target of 2.50 lakh.

(b) Percentage of total loans disbursed under Stand-up India Scheme (during the last three years, i.e. from 01.04.2021 till 31.03.2024) to SC/ST entrepreneurs with comparison to Women entrepreneurs for State of Tamil Nadu, is as under:

<b>SC/ST</b>		<b>Women</b>
<b>Men</b>	<b>Women</b>	
14%	6%	80%

(c) & (d) The Government has taken various steps towards effective implementation of the Scheme and for addressing the challenges faced by potential beneficiaries which, inter alia, include intensive publicity campaigns, simplification of application form, Credit Guarantee Scheme, reduction in margin money and inclusion of activities allied to agriculture.

Apart from linking prospective borrowers with banks for loans, the online portal ([www.standupmitra.in](http://www.standupmitra.in)) 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.

The Jan Samarth portal is a one-stop digital platform for linking fifteen Government-sponsored loans and subsidies Schemes including the Stand Up India Scheme.

(e) An independent impact assessment study for Stand Up India Scheme was undertaken during FY 2019-20. Based on the findings of the study, consultation with stakeholders and pursuant to the announcement made by the Finance Minister in her 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 also been included in the Scheme.

\*\*\*\*\*