

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No. 218
ANSWERED ON MONDAY 03/02/2025/ MAGHA 14, 1946(SAKA)

STAND UP INDIA SCHEME

218. SHRI VISHALDADA PRAKASHBAPU PATIL:

SHRI NAVASKANI K:

SHRI C N ANNADURAI:

Will the Minister of FINANCE be pleased to state:-

- (a) the key objectives of the Stand Up India Scheme and the way by which the scheme has contributed to foster entrepreneurship among SC/ST and women entrepreneurs since its inception;
- (b) whether the Government has any details on the number of enterprises established under the scheme, categorized by SC, ST and women beneficiaries;
- (c) whether the Government has any data on the number of beneficiaries and loans disbursed under the Stand Up India Scheme and if so, the details of beneficiaries including women beneficiaries under the Scheme during the last three years, State/UT-wise including Maharashtra;
- (d) the steps taken/being taken to ensure digital inclusion for SC, ST and women entrepreneurs, especially in remote and rural areas to enable them to leverage the benefits of Scheme;
- (e) the role played by public and private sector banks in the successful implementation of the Scheme; and
- (f) the mechanisms put in place by the Government to monitor the implementation and impact of the Scheme at the national and State levels?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (f) The Stand-up India Scheme was launched on 05th April, 2016 with an objective 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.

The Scheme is being implemented by both Public and Private Sector Banks.

The total number of loans sanctioned under Stand-up India Scheme to SC, ST and Women entrepreneurs since inception as on 27.01.2025 is as under:

SC (incl. Women)	ST (incl. Women)	Women
49,031	15,962	1,94,804

State/ UT-wise details of the total number of loans disbursed under Stand Up India Scheme including Women entrepreneurs during the last three years including the State of Maharashtra is attached as Annexure.

The prospective borrowers can apply for loan under Stand Up India Scheme through the online portal (www.standupmitra.in) and Jan Samarth portal.

Apart from linking prospective borrowers with banks for loans, the online portal also provides guidance to prospective SC, ST and Women entrepreneurs, including that of remote and rural areas, in their endeavour to set up business enterprises, starting from training to filling up of loan applications as per Bank requirements.

Performance of the Scheme is monitored and is being reviewed periodically at various levels such as the District Level Consultative Committees (DLCCs), the State Level Implementation Committees (SLICs), the State Level Bankers' Committees (SLBCs) and with Banks through video conference etc. DFS also monitors and reviews the Scheme at regular intervals.

**Annexure as referred to in Lok Sabha Unstarred Question No. 218 for reply on
03.02.2025 regarding " Stand Up India Scheme"**

**State/ UT -wise details of beneficiaries under Stand Up India Scheme including Women
entrepreneurs during the last three years i.e. from April 2021 to March 2024**

Sr. No.	State/ UT	No. of Loans Disbursed
1	ANDAMAN AND NICOBAR ISLANDS	61
2	ANDHRA PRADESH	4711
3	ARUNACHAL PRADESH	130
4	ASSAM	403
5	BIHAR	2582
6	CHANDIGARH	93
7	CHHATTISGARH	1158
8	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	37
9	DELHI	465
10	GOA	148
11	GUJARAT	2958
12	HARYANA	1338
13	HIMACHAL PRADESH	335
14	JAMMU AND KASHMIR	217
15	JHARKHAND	984
16	KARNATAKA	4079
17	KERALA	2242
18	LADAKH	203
19	LAKSHADWEEP	0
20	MADHYA PRADESH	3698
21	MAHARASHTRA	4248
22	MANIPUR	86
23	MEGHALAYA	139
24	MIZORAM	114
25	NAGALAND	169
26	ODISHA	2061
27	PUDUCHERRY	61
28	PUNJAB	1394
29	RAJASTHAN	2316
30	SIKKIM	114
31	TAMIL NADU	1749
32	TELANGANA	3136
33	TRIPURA	155
34	UTTAR PRADESH	4245
35	UTTARAKHAND	761
36	WEST BENGAL	2358
Grand Total		48948

Source: SIDBI