

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No. 18
ANSWERED ON MONDAY 21st JULY, 2025/ 30 ASHADHA, 1947(SAKA)

STAND-UP INDIA SCHEME

18. Shri Chhatrapal Singh Gangwar:

Shri Vijay Kumar Dubey:

Smt. Himadri Singh:

Smt. Poonamben Hematbhai Maadam:

Shri Govind Makthappa Karjol:

Shri Narayan Tatu Rane:

Shri Godam Nagesh:

Shri Praveen Patel:

Shri Chandan Chauhan:

Shri Lumbaram Choudhary:

Shri Vishweshwar Hegde Kageri:

Shri Dulu Mahato:

Shri Dineshbhai Makwana:

Shri Pradeep Kumar Singh:

Shri Kripanath Mallah:

Shri Vishaldada Prakashbapu Patil:

Shri Bidyut Baran Mahato:

Dr. Hemant Vishnu Savara:

Shri Captain Brijesh Chowta:

Shri Gajendra Singh Patel:

Shri Dilip Saikia:

Shri Malaiyarasan D:

Shri Vishnu Dayal Ram:

Shri Madhavaneni Raghunandan Rao:

Shri Balabhadra Majhi:

Shri Bibhu Prasad Tarai:

Shri Ravindra Shukla Alias Ravi Kishan:

Shri Alok Sharma:

Shri Anurag Sharma:

Shri Navaskani K:

Shri Naba Charan Majhi:

Shri Kanwar Singh Tanwar:

Shri Suresh Kumar Kashyap:

Will the Minister of FINANCE be pleased to state:-

- (a) the salient features of the Stand-up India Scheme and the details of achievements made thereunder;
- (b) the manner in which the Stand-up India Scheme breaks barriers by providing bank loans to SC, ST and Women entrepreneurs to start new business along with the criteria fixed for selection of beneficiaries;
- (c) the growth in the total amount sanctioned and accounts opened by SC, ST and Women entrepreneurs under the scheme since 2018 in various States of the country, State-wise including Karnataka, Maharashtra, Tamil Nadu, Uttar Pradesh and Himachal Pradesh;
- (d) the details of the bank loan provided to SC, ST and Women entrepreneurs in the tribal areas of the country including Palghar district in Maharashtra;
- (e) the details of the loan amount, interest rate and repayment under the said scheme across the country, State-wise including Shimla Lok Sabha Constituency in Himachal Pradesh; and
- (f) the role of financial institutions in facilitating the disbursement of loans under the Stand-up India Scheme in various States including Tamil Nadu and the challenges being faced in reaching out to the targeted beneficiaries along with the number of new businesses established so far, State-wise?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (e) The Stand-up India Scheme was launched on 05th April, 2016 with an objective to provide 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 31.03.2025, a total of 2.75 lakh loans amounting to Rs.62,790 crore have been sanctioned as against the allocated target of 2.50 lakh loan accounts.

The basic eligibility criteria under Stand Up India Scheme is as under:

1. SC/ST and/or woman entrepreneurs, above 18 years of age.
2. In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
3. Borrower should not be in default to any bank/financial institution.
4. Loan should be composite i.e. working capital & term loan both.

The growth in number of loan accounts and amount sanctioned to SC/ST and Women entrepreneurs in the country (including the State of Karnataka, Maharashtra, Tamil Nadu, Uttar Pradesh and Himachal Pradesh) of since April 2018 till March, 2025 is as at Annexure -I.

State-wise details of loans sanctioned to SC/ST and Women entrepreneurs across the country including tribal areas and the District of Palghar, Maharashtra and Shimla, Himachal Pradesh (since inception, as on March 2025) is as at Annexure- II.

The Scheme provided loans of value between Rs. 10 lakh and Rs.1 Crore at the lowest applicable interest rate of the Bank for that category (rating). It is not to exceed (base rate MCLR+3%+ Tenor premium) with a repayment period of 7 years with a maximum moratorium of up to 18 months.

(f) The Government has taken various steps towards effective implementation of the Scheme extended through financial institutions across various states, including Tamil Nadu. 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. State- wise data of disbursal for greenfield enterprises established is as at Annexure-II.

Annexure I as referred to in Part (c) of Lok Sabha Unstarred Question No. 18 for reply on 21.07.2025 regarding " Stand -up India Scheme "

State-wise Stand Up India Scheme (SUPI) growth in accounts opened and amount sanctioned for Loans to SC/ST/Women (since April 2018 till March 2025) including the States of Karnataka, Maharashtra, Tamil Nadu, Uttar Pradesh and Himachal Pradesh

[Amount Rs. in Crore]

S. No.	State/ UT	Growth in No. of loan Accounts	Growth in Sanctioned Amount
1	ANDAMAN AND NICOBAR ISLANDS	339	70.23
2	ANDHRA PRADESH	11721	2639.81
3	ARUNACHAL PRADESH	872	166.23
4	ASSAM	2461	611.6
5	BIHAR	7143	1456.66
6	CHANDIGARH	437	115.83
7	CHHATTISGARH	3411	922.36
8	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	124	27.95
9	DELHI	4805	1237.34
10	GOA	695	166.33
11	GUJARAT	14508	4229.52
12	HARYANA	6194	1407.34
13	HIMACHAL PRADESH	2609	676.1
14	JAMMU AND KASHMIR	1306	288.89
15	JHARKHAND	3152	677.17
16	KARNATAKA	13389	2946.74
17	KERALA	8813	1685.13
18	LADAKH	585	116.73
19	LAKSHADWEEP	2	0.3
20	MADHYA PRADESH	10293	2651.15
21	MAHARASHTRA	20270	4902.71
22	MANIPUR	420	95.07
23	MEGHALAYA	525	125.84
24	MIZORAM	551	132.11
25	NAGALAND	743	173.68
26	ODISHA	6099	1552.38
27	PUDUCHERRY	406	96.97
28	PUNJAB	7014	1598.3
29	RAJASTHAN	11686	2761.18
30	SIKKIM	579	90.4
31	TAMIL NADU	20350	4529.35
32	TELANGANA	10439	2447.35
33	TRIPURA	521	110.51
34	UTTAR PRADESH	19904	4263.01
35	UTTARAKHAND	2722	676.46
36	WEST BENGAL	9978	1907.94

Grand Total	205066	47556.69
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**Annexure-II as referred to in Part (d) of Lok Sabha Unstarred Question No. 18 for reply on 21.07.2025
regarding " Stand-up India Scheme "**

**State-wise Stand Up India Scheme (SUPI) data for Loan Sanctioned to SC/ST/Women (including
Palghar and Shimla District) since inception (From April 2016 till March 2025)**

[Amount Rs. in Crore]

S.No.	State/ UT	SC (Incl. Women)		ST (Incl. Women)		Women (General)		Total	
		No of A/Cs	Sanctioned Amt.	No of A/Cs	Sanctioned Amt.	No of A/Cs	Sanctioned Amt.	No of A/Cs	Sanctioned Amt.
1	ANDAMAN AND NICOBAR ISLANDS	39	7.13	21	6.07	339	68.59	399	81.79
2	ANDHRA PRADESH	4,274	1002.65	698	155.56	10,417	2343.28	15,389	3501.5
3	ARUNACHAL PRADESH	21	5.63	938	182.84	45	11.22	1,004	199.68
4	ASSAM	732	173.78	518	121.93	2,502	585.29	3,752	881.01
5	BIHAR	1,396	266.28	112	19.54	8,048	1627.17	9,556	1913
6	CHANDIGARH	117	27.9	25	5.53	553	133.42	695	166.85
7	CHHATTISGARH	836	201.09	464	94.37	4,013	1061.29	5,313	1356.76
8	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	32	5.84	20	3.64	123	37.95	175	47.43
9	DELHI	1,289	293.37	161	32.41	5,474	1374.24	6,924	1700.03
10	GOA	118	32.92	42	8.48	772	168.49	932	209.89
11	GUJARAT	2,993	719.18	1,117	259.92	15,096	4569.11	19,206	5548.21
12	HARYANA	1,531	288.92	51	14.1	7,009	1633.7	8,591	1936.72
13	HIMACHAL PRADESH	710	151.55	398	92.63	2,368	591.61	3,476	835.79
14	JAMMU AND KASHMIR	243	47.34	255	51.2	1,288	288.57	1,786	387.11
15	JHARKHAND	489	88.05	371	74.8	3,703	793.16	4,563	956
16	KARNATAKA	3,108	661.1	868	166.96	12,870	2922.34	16,846	3750.4
17	KERALA	1,045	184.08	152	25.06	9,304	1824.79	10,501	2033.93
18	LADAKH	50	10.54	572	110.52	19	4.23	641	125.29
19	LAKSHADWEEP	1	0.2	2	0.43	0	0	3	0.63
20	MADHYA PRADESH	3,290	766.52	875	187.28	9,568	2472.98	13,733	3426.79
21	MAHARASHTRA	4,788	1122.83	1,240	284.02	19,628	4725.09	25,656	6131.94

22	MANIPUR	54	11.73	229	53.47	254	52.4	537	117.59
23	MEGHALAYA	30	6.1	530	124.14	119	28.81	679	159.05
24	MIZORAM	21	4.66	646	152.9	35	7.65	702	165.2
25	NAGALAND	33	6.61	847	190.41	79	17.29	959	214.31
26	ODISHA	1,285	290.94	366	74.92	6,734	1634.25	8,385	2000.11
27	PUDUCHERRY	82	17.44	7	0.97	481	115.89	570	134.3
28	PUNJAB	2,151	428.26	127	28.34	7,125	1626.29	9,403	2082.89
29	RAJASTHAN	2,768	617.02	1,401	285.98	10,973	2583.56	15,142	3486.56
30	SIKKIM	91	13.17	361	59.25	218	31.86	670	104.28
31	TAMIL NADU	5,958	1096.31	641	117.3	19,968	4673.7	26,567	5887.31
32	TELANGANA	3,182	726.65	2,027	447.16	9,178	2178.8	14,387	3352.61
33	TRIPURA	190	40.72	102	18.92	381	77.52	673	137.15
34	UTTAR PRADESH	5,225	1000.11	287	62.2	23,162	4945.84	28,674	6008.16
35	UTTARAKHAND	630	136.12	268	54.31	3,034	760.12	3,932	950.54
36	WEST BENGAL	4,100	715.39	252	45.28	10,518	2038.99	14,870	2799.66
Grand Total		52,902	11168.15	16,991	3612.84	205,398	48009.47	275,291	62790.47
	Distt. Palghar (Maharashtra)	26	5.28	13	1.77	302	66.07	341	73.13
	Distt. Shimla (Himachal pradesh)	104	21.77	29	6.29	368	89.55	501	117.61