

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

STARRED QUESTION NO. *333

ANSWERED ON MONDAY, MARCH 16, 2026/ PHALGUNA 25, 1947 (SAKA)

Stand-Up India Scheme in Tamil Nadu

*333. SHRI MANI A:

Will the Minister of *Finance* be pleased to state:

(a) whether the Government has undertaken a district-level assessment of the implementation of the Stand-Up India Scheme in Dharmapuri district of Tamil Nadu, particularly with regard to outreach to women and SC/ST entrepreneurs, if so, the details thereof;

(b) whether any data is available on applications received, loans sanctioned, average processing time and sector-wise enterprise formation in the district during the last three years, if so, the details thereof;

(c) whether measures such as enhanced awareness campaigns, structured handholding, entrepreneurship training and improved bank coordination through District Industries Centres and Common Service Centres have been strengthened in Dharmapuri, if so, the details thereof;

(d) whether any special initiatives or district-wise targets are being considered by the Government to expand Stand-Up India coverage in aspirational and backward districts of Tamil Nadu, including Dharmapuri, if so, the details thereof; and

(e) whether outcomes in terms of enterprise sustainability, employment generation and credit access are being monitored to further refine implementation in the district and if so, the details thereof?

ANSWER

Finance Minister

THE MINISTER OF FINANCE

(SMT. NIRMALA SITHARAMAN)

(a) to (e): A statement is laid on the Table of the House

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. *333 TO BE ANSWERED ON 16th MARCH, 2026 BY SHRI MANI A REGARDING “STAND-UP INDIA SCHEME IN TAMIL NADU”

(a) and (b) A total number of 154 loan applications have been received in the District of Dharmapuri, Tamil Nadu out of which, 135 loans have been sanctioned during the last three years. District level data related to sector-wise enterprise formation is not maintained.

No, district-level assessment of the implementation of the Stand-Up India Scheme in Dharmapuri District of Tamil Nadu has been taken by Government.

State Level Bankers' Committee (SLBC) monitors implementation of the Scheme with special emphasis given on outreach

The Scheme was valid/ operational till March, 2025.

(c) and (d) The Government has undertaken various measures 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.

Apart from linking prospective borrowers to banks for loans, the online portal (www.standupmitra.in) developed by Small Industries Development Bank of India (SIDBI) for Stand Up India Scheme also provided 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.

Further, enhanced awareness campaigns have been rolled out in collaboration with District Industries Centres (DICs) and Common Service Centres (CSCs). Structured handholding support, entrepreneurship training modules, and improved bank coordination have been implemented at District level. District-level officers have been tasked with ensuring timely guidance and grievance redressal for applicants. To make the loan process easier to applicants, there are 2 retired Chief Managers appointed on full time basis as Credit Mentors at DIC. Their role is to act as Bridge between applicant and Bank to explain the process in friendly manner and help them to complete it properly.

Stand Up India 2.0 Scheme is under process of implementation based on the learning of Stand Up India Scheme.

(e) An independent impact assessment study for Stand Up India Scheme was undertaken during FY 2019-20. Further, the evaluation of the Scheme was conducted through DMEO, NITI Aayog during FY 2024-25.

The performance of the Scheme is also monitored/ reviewed periodically at various levels viz. District Coordination Committee (DCC), State Level Bankers' Committee (SLBC), State Level Implementation Committee (SLIC) and other Stakeholders. However, there has been no specific District level studies about these parameters.
