

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 859
ANSWERED ON TUESDAY 11/02/2025/ MAGHA 22, 1946(SAKA)

STAND-UP INDIA SCHEME

859. SHRI KUNWAR RATANJEET PRATAP NARAYAN SINGH:

Will the Minister of FINANCE be pleased to state:-

- (a) the detailed data on the number of beneficiaries under the Stand-Up India Scheme in 2024 in comparison to previous years;
- (b) the detailed data on the sector-wise allocation of funds under the scheme in 2024;
- (c) the impact of Credit Guarantee Fund for Stand-Up India on increased accessibility of collateral-free loans in 2024;
- (d) the measures taken to enhance the handholding support mechanism to new entrepreneurs under the scheme in 2024; and
- (e) whether the scheme had an impact in fostering greenfield enterprises in 2024, and if so, the details thereof?

ANSWER

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

(a) and (b) Detailed data of number of beneficiaries under the Stand Up India Scheme, since inception is attached as Annexure.

Loans are granted to eligible greenfield ventures in manufacturing, services, trading sector and also activities allied to agriculture. There is no sectoral allocation of funds under the Scheme. The Member Lending Institutions (MLIs) sanction loans as per the Scheme guidelines.

(c) The Credit Guarantee Fund for Stand-Up India (CGFSI) provides assistance to MLIs by way of credit guarantee for the loans extended by them under the Stand Up India Scheme. Further, CGFSI has significantly improved access to collateral-free loans for SC/ST and Women entrepreneurs for establishing their businesses.

(d) and (e) Apart from linking prospective borrowers with banks for loans, the online portal (www.standupmitra.in) provides guidance to prospective SC, ST and Women 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, the portal also 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, together with addresses and contact number.

During FY 2023-24, 39,609 loans have been sanctioned under the Stand Up India Scheme to greenfield enterprises.

Annexure as referred to in Rajya Sabha Unstarred Question No. 859 for reply on 11.02.2025 regarding " Stand-up India Scheme"

Year-wise details of beneficiaries under Stand Up India Scheme since inception till 31.03.2024

[Amount Rs. in Crore]

S. No.	Financial Year	SC (incl. Women)		ST (incl. Women)		Women		Total	
		No. of loan Account	Sanctioned Amount	No. of loan Account	Sanctioned Amount	No. of loan Account	Sanctioned Amount	No. of loan Account	Sanctioned Amount
1	FY 16-17	5955	1124.74	1549	309.49	30374	6679.82	37878	8114.06
2	FY 17-18	4617	924.38	1270	255.4	27156	6145.54	33043	7325.32
3	FY 18-19	3019	681.08	1122	263.64	18081	4277.06	22222	5221.78
4	FY 19-20	2549	561.15	1280	275.19	16427	4008.81	20256	4845.15
5	FY 20-21	2767	590.24	867	197.2	11983	2993.77	15617	3781.2
6	FY 21-22	3783	831.89	1237	264.75	14732	3404.69	19752	4501.33
7	FY 22-23	6704	1492.4	2334	524.14	30857	6926.01	39895	8942.55
8	FY 23-24	8909	1918.4	3115	654.31	27585	6316.95	39609	8889.65