



**PRESS INFORMATION BUREAU**  
( Research Unit )  
**Ministry of Information and Broadcasting**  
**Government of India**



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**FREQUENTLY ASKED QUESTIONS**

**STAND UP INDIA SCHEME**

(Ministry of Finance)

April 05, 2022

**1. What is "Stand Up India" Scheme?**

Stand Up India Scheme facilitates bank loans between 10 lakh and 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise.

**2. When was the stand-up India scheme launched?**

Prime Minister launched the Stand Up India Scheme on [April 05, 2016](#)<sup>1</sup> in Noida, Uttar Pradesh. This scheme has been extended up to the year 2025.

**3. Why was this scheme launched?**

The Stand-Up India scheme is based on recognition of the challenges faced by SC, ST and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business. The scheme, therefore, endeavors to create an ecosystem which facilitates and continues to provide a supportive environment for doing business

**4. What is the objective of the Scheme?**

The objective of Stand Up India is to promote entrepreneurship amongst women, Scheduled Castes (SC) & Scheduled Tribes (ST) categories, to help them in starting a Greenfield enterprise in trading, manufacturing and services sector, by both ready and trainee borrowers.

**5. Who all are eligible for the Stand-Up India Scheme?**

- SC/ST and/or women entrepreneurs, above [18 years of age](#).<sup>2</sup>
- Loans under the scheme are available for only green field projects. Green field signifies, in this context, the first-time venture of the beneficiary in the manufacturing, services or the trading sector & activities allied to agriculture
- In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- Borrowers should not be in default to any bank/financial institution.

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<sup>1</sup> <https://archive.pib.gov.in/newsite/PrintRelease.aspx?relid=138606>

<sup>2</sup> <https://www.pib.gov.in/PressReleaseDetailm.aspx?PRID=1709415>

## 6. Who all are eligible lending institutions for extending loans under the scheme?

All branches of Scheduled Commercial banks across the country are eligible.

## 7. How to avail loan under Stand-Up India Scheme?

The scheme, which covers all branches of Scheduled Commercial Banks, will be accessed in three potential ways:

- Directly at the branch
- Through Stand-Up India Portal ([www.standupmitra.in](http://www.standupmitra.in))
- Through the Lead District Manager (LDM)

## 8. What is the rate of interest charged under the Stand-Up India Scheme?

The [rate of interest](#)<sup>3</sup> would be lowest applicable rate of the bank for that category (rating category) not to exceed (base rate (MCLR) + 3%+ tenor premium).

## 9. What is the repayment tenure under the Stand-Up India Scheme?

The repayment period is a [maximum of up to 7 years](#)<sup>4</sup> with a maximum moratorium period of up to 18 months.

## 10. What will be the other benefits under the Scheme?

Apart from linking prospective [borrowers to banks for loans](#)<sup>5</sup>, the [Stand Up Mitra Portal](#) designed by SIDBI for Stand-Up India Scheme also provides handholding support through a network of agencies engaged in training, skill development, mentoring, project report preparation, application filling, work shed/utility support services, subsidy schemes etc.

## 11. Are there any changes made in the scheme?

Pursuant to an announcement by the Union Finance Minister in the Budget speech FY 2021-22, the following changes have been made in the Stand Up India Scheme:

- The extent of margin money to be brought by the borrower has been reduced from ‘**upto 25%**’ to ‘**upto 15%**’ of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution;
- Loans for enterprises in ‘**Activities allied to agriculture**’ e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food & agro-processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

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<sup>3</sup> <https://www.standupmitra.in/Home/SUISchemes>

<sup>4</sup>ibid

<sup>5</sup> <https://standupmitra.in/Home/FAQs>

## 12. What are the achievements under Stand-Up India Scheme?

- As on March 21, 2022, **Rs. 30160 crore** has been sanctioned under Stand Up India Scheme to **133,995** accounts.
- More than **1 lakh women promoters (81%)** have benefitted from this scheme during its six years of operation.
- Total number of SC/ST and Woman borrowers benefitted under Stand Up India scheme are mentioned below (as on 21.03.2022):

(Amt. in Rs. Crore)

SC		ST		Women		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.
19310	3976.84	6435	1373.71	108250	24809.89	<b>133995</b>	<b>30160.45</b>

### References:

- <https://www.standupmitra.in/>
- <https://www.pib.gov.in/PressReleaseDetailm.aspx?PRID=1709415>
- <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1737320>
- <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1744439>
- <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1776546>
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