



Research Unit
Press Information Bureau
Government of India

7 Years of Stand-Up India

Turning Aspirations into Achievements

(Ministry of Finance)

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Since its launch on 5th April 2016, the Stand-Up India Scheme has been on a mission to empower SC, ST, and women entrepreneurs. It aimed to break barriers by providing bank loans to help them start new businesses.

Over the past 7 years, the scheme has not just funded businesses—it has nurtured dreams, created livelihoods, and driven inclusive growth across India.

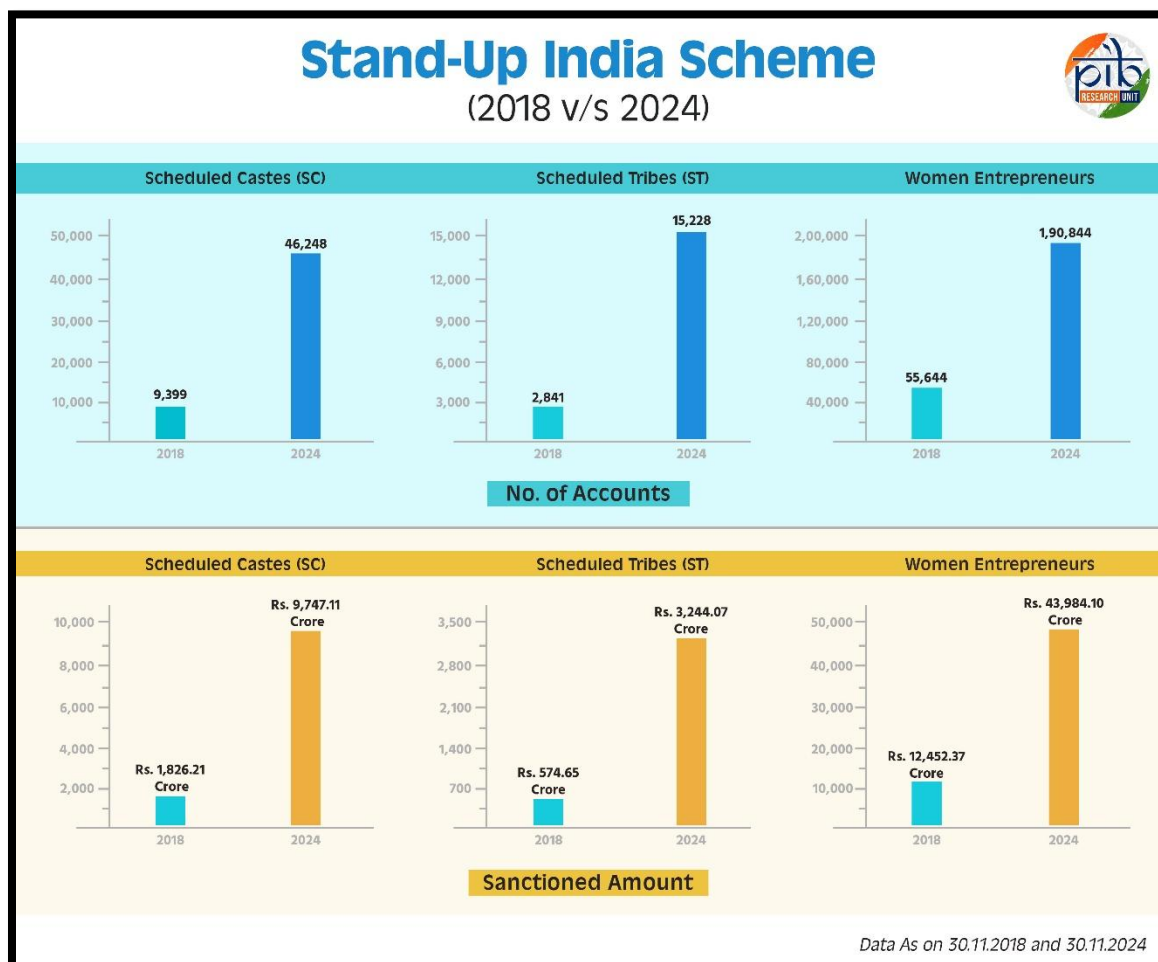
Achievements Under Stand-Up India



The Stand-Up India Scheme has shown remarkable growth over the years, with the total amount sanctioned rising from **Rs. 16,085.07 crore** as of **31st March 2019** to an impressive **Rs. 61,020.41 crore** by **17th March 2025**, since its launch. This reflects a substantial increase, highlighting the scheme's expanding impact in empowering entrepreneurs across the country.

The scheme reflected significant financial empowerment for the SC, ST communities and women entrepreneurs (from March 2018 to March 2024):

- SC accounts grew from **9,399** to **46,248** with loan amounts rising from **Rs. 1,826.21 crore** to **Rs. 9,747.11 crore**.
- ST accounts increased from **2,841** to **15,228** with sanctioned loans jumping from **Rs. 574.65 crore** to **Rs. 3,244.07 crore**.
- From 2018 to 2024, women entrepreneurs saw growth from **55,644** to **1,90,844** accounts, with sanctioned amounts rising from **Rs. 12,452.37 crore** to **Rs. 43,984.10 crore**.





STAND UP India

Eligibility

- ✓ SC/ST and/or women entrepreneurs above 18 years of age.
- ✓ Borrower should not be a defaulter with any bank/financial institution.

Nature of Loan

- ✓ Composite loan between Rs. 10 lakh and Rs. 1 crore through Scheduled Commercial Banks (SCBs).

Purpose of Loan

- ✓ To set up a new enterprise in manufacturing, services, agri-allied activities, or trading by SC/ST/women entrepreneurs.

Size of Loan

- ✓ Covers 85% of the project cost (term loan + working capital).
- ✓ If borrower's contribution + scheme support > 15% of project cost, this rule doesn't apply.

Interest Rate

- ✓ Lowest applicable bank rate for the category (not exceeding base rate + 3% + tenor premium).

Security

- ✓ Primary security required, plus collateral or Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as per bank's decision.

Repayment

- ✓ Loan repayable within 7 years with up to 18 months moratorium period.

Working Capital

- ✓ Up to Rs. 10 lakh: Overdraft with a Rupay debit card.
- ✓ Above Rs. 10 lakh: Cash Credit limit.

Margin Money

- ✓ Up to 15% margin money, with support from central/state schemes.
- ✓ Minimum 10% of project cost must be the borrower's own contribution.

Conclusion

The Stand-Up India Scheme has been a transformative initiative, empowering SC, ST, and women entrepreneurs to turn their business ideas into reality. With significant achievements in loan sanctions and disbursements, it continues to foster inclusive growth. This scheme is not just about loans; it's about creating opportunities, inspiring change, and turning aspirations into achievements.

References

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