Cabinet approves Continuation of Stand-Up India Scheme

To promote entrepreneurship among Women, Scheduled Castes and Scheduled Tribes

Targets to cover minimum 2.5 lakh beneficiaries

Approval for Credit Guarantee Corpus of Rs.4,111 crore

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The Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has approved thecontinuation of Stand-Up India Scheme for a period of 5 years upto 31.03.2031. The scheme aims to promote entrepreneurship among Women, Scheduled Castes (SCs) and Scheduled Tribes (STs) and aims to provide financial assistance to additional 2.5 lakh entrepreneurs in a span of five years. Since its launch in April 2016, the scheme has facilitated loans to more than 2.75 lakh Women/SC/ST entrepreneurs.

Salient features of the scheme:

- **Eligible borrowers**: Women, SC and ST entrepreneurs for setting up new/green field enterprises
- **Quantum of Support**: The loan can be in the form of either Composite (Working Capital and Term Loan) or Term loan for amounts above Rs.10.00 lakh and upto Rs.1.00 crore (upto 85% of the project cost).
- **Eligible Sectors**: Manufacturing, Services, Trading and Agri allied activities.
- **Credit Guarantee coverage**: 85% of the loan amount
- **Guarantee Fee**: Standard guarantee fee of 0.50 %

Impact:

- Credit access for women, SC and ST entrepreneurs, enabling enterprise creation and strengthening entrepreneurship across underserved communities, thereby supporting inclusive economic growth.

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MJPS

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