

# Unnat Bharat Abhiyan Cell



# Sardar Vallabhbhai National Institute of Technology, Surat

# **Presentation on Standup India**



# **Presentation created by**

➤ Team Saathi (Government Schemes Implementation), UBA Cell, SVNIT, Surat

> Source: Standup India Website.

➤ Link: <a href="https://www.standupmitra.in/">https://www.standupmitra.in/</a>

## **ABOUT STANDUP INDIA**

- > Stand-Up India scheme and web based interactive portal (www.standupmitra.in) were launched by the Hon'ble Prime Minister on April 05, 2016.
- > Standup India is a Scheme for financing SC / ST and/or Women Entrepreneurs.

#### Objective of Standup India:

Facilitate Bank Loans between ₹ 10 lakh and ₹ 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribal (ST) borrower per Bank branch for setting up a Greenfield enterprise.

This enterprises may be in manufacturing, services, or trading sector.

In case of Non-Individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Women entrepreneur.

The Mission Coordinator: Ministry of Commerce & Industry, Government of India

# **ELIGIBILITY: STANDUP INDIA**

## **Eligibility:**

- 1. SC/ST and/or Women entrepreneur s, above 18 years of age.
- 2. Loans under the scheme is available only for the green field project. Green field signifies, in this context, the first time venture of the beneficiary in the manufacturing or service or trading sector.
- 3. In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- 4. Borrower should not be in default to any bank/financial institution.

# LOAN: STANDUP INDIA

#### Nature of Loan:

➤ Composite loan (inclusive of term loan and working capital) between ₹ 10 lakh and up to ₹ 100 lakh.

#### > Purpose of Loan:

For setting up a new enterprise in manufacturing, trading or services sector by SC/ST/Women entrepreneur.

#### Size of Loan:

Composite loan of 75% of the project cost inclusive of term loan and working capital. The stipulation of the loan being expected to cover 75% of the project cost would not apply if the borrower's contribution along with convergence support from any other schemes exceeds 25% of the project cost.

# LOAN: STANDUP INDIA

#### Interest Rate:

> The rate of interest would be lowest applicable rate of the bank for that category (rating category) not to exceed (basic rate (MCLR) + 3% + tenor premium).

#### > Security:

Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as decided by the banks.

## > Repayment:

> The loan is repayable in 7 years with a maximum moratorium period of 18 months.

# LOAN: STANDUP INDIA

## Working Capital:

- ➤ For drawal of Working capital up to ₹ 10 lakh, the same may be sanctioned by way of overdraft. Rupay debit card to be issued for convenience of the borrower.
- Working capital limit above ₹ 10 lakh to be sanctioned by way of Cash Credit Limit.

#### Margin Money:

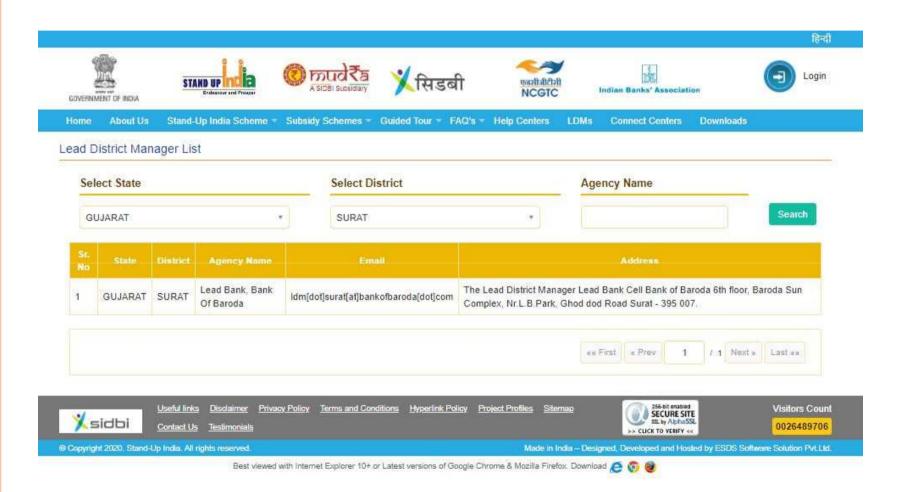
> The Scheme envisages 25% margin money which can be provided in convergence with eligible Central / State schemes. While such schemes can be drawn upon for availing admissible subsidies or for meeting margin money requirements. In all cases, the borrower shall be required to bring in minimum of 10% of the project cost as own contribution.

#### APPLY FOR LOAN: STANDUP INDIA

Access in 3 potential ways:

- 1. Directly at the Bank Branch
- 2. Through SIDBI's Stand-Up India portal Website: <a href="https://www.standupmitra.in/">https://www.standupmitra.in/</a>
- 3. Through the Lean District Manager (LDM)

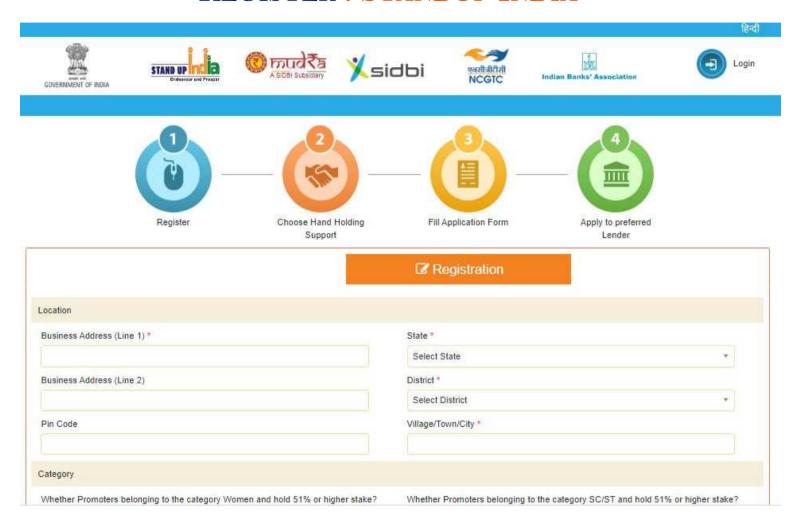
#### FIND LEAD DISTRICT MANAGER: STANDUP INDIA



# Website Link:

https://www.standupmitra.in/LDMS

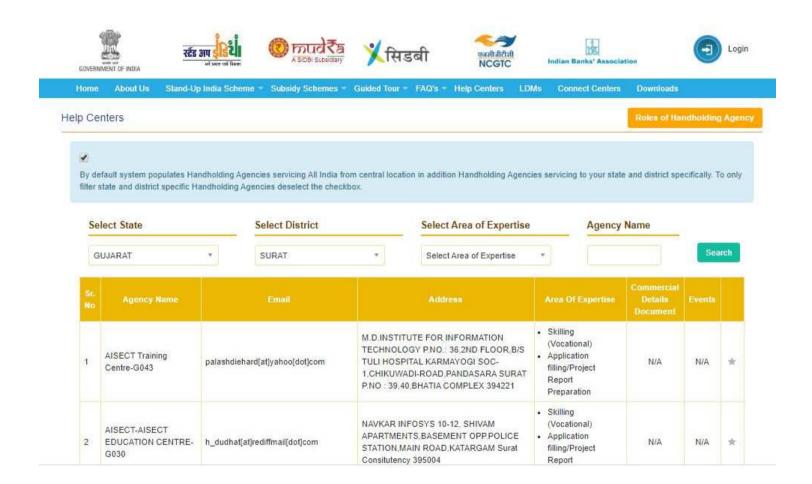
#### **REGISTER: STANDUP INDIA**



Step 1: Click on Login Website Link:

https://www.standupmitra.in/Login/Register

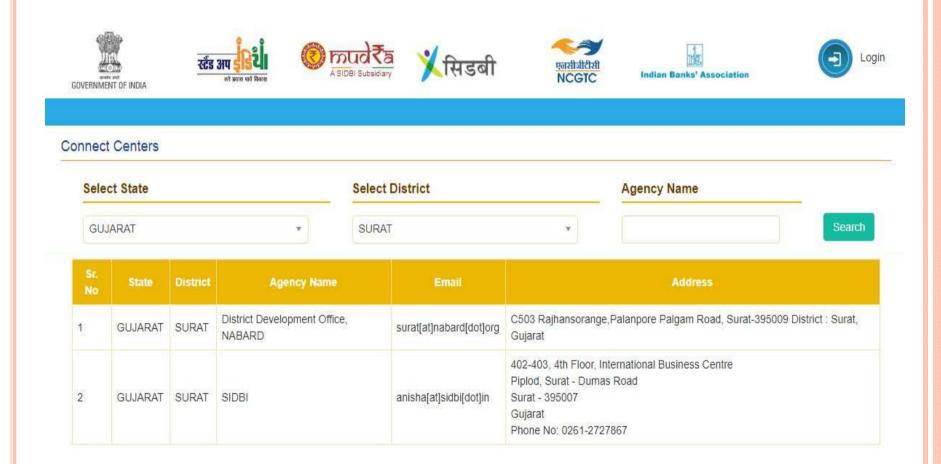
#### FIND HELP CENTRES: STANDUP INDIA



## Website Link:

https://www.standupmitra.in/SUHCs

#### FIND CONNECT CENTRES: STANDUP INDIA



## Website Link:

https://www.standupmitra.in/SUCCs

#### ROLE OF UNNAT BHARAT ABHIYAN PARTICIPATING INSTITUTE

- > Step 1: Visit and meeting with existing nearby Help Centers, Connect Centers and get knowledge on Standup India Benefits & how to get loan for project. (Find from Standup India Portal)
- > Step 2: Conduct surveys and identify the Standup ideas & requirement
- Step 3: Work with Gram Panchayat & Taluka Panachayat / District Panchayat Department for implementation of Standup India in adopted UBA Village cluster.

For more details visit & meet nearby Banks, Help centers, Connect centers, District Industrial Centre, Gram Talati / Taluka Officer @ Taluka (Block) Panchayat, District Panchayat

The details are also available in following document:

- 1. Annexure I StandUpIndia-CheckList
- 2. Annexure II Stand Up India Brochure English
- 3. Annexure III List of Banks signed MoUs with NCGTC

#### **CONTACT INFORMATION**

#### **UNNAT BHARAT ABHIYAN**

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**THANK YOU** 

UNNAT HO!!!