



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:** <https://www.standupmitra.in/>



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 entrepreneurs, 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: <https://www.standupmitra.in/>
3. Through the Lean District Manager (LDM)



FIND LEAD DISTRICT MANAGER: **STANDUP INDIA**

हिन्दी

GOVERNMENT OF INDIA

STAND UP India Entrepreneur and Promoter

मापदंड A SIDBI Subsidiary

सिडबी

एनएचसी.सी.टी.सी. NCGTC

Indian Banks' Association

Login

Home About Us Stand-Up India Scheme Subsidy Schemes Guided Tour FAQ's Help Centers LDMS Connect Centers Downloads

Lead District Manager List

Select State: GUJARAT

Select District: SURAT

Agency Name:

Search

Sr. No	State	District	Agency Name	Email	Address
1	GUJARAT	SURAT	Lead Bank, Bank Of Baroda	ldm[dot]surat[at]bankofbaroda[dot]com	The Lead District Manager Lead Bank Cell Bank of Baroda 6th floor, Baroda Sun Complex, Nr.L.B.Park, Ghod dod Road Surat - 395 007.

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Website Link:

<https://www.standupmitra.in/LDMS>



REGISTER : STANDUP INDIA

हिन्दी

GOVERNMENT OF INDIA

STAND UP India
Entrepreneur and Promoter

मित्र
A SIDBI Subsidiary

sidbi

एन सी जी टी सी
NCGTC

Indian Banks' Association

Login

- 1 Register
- 2 Choose Hand Holding Support
- 3 Fill Application Form
- 4 Apply to preferred Lender

Registration

Location

Business Address (Line 1) *

Business Address (Line 2)

Pin Code

State *

Select State

District *

Select District

Village/Town/City *

Category

Whether Promoters belonging to the category Women and hold 51% or higher stake?

Whether Promoters belonging to the category SC/ST and hold 51% or higher stake?

Step 1: Click on Login

Website Link:

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



FIND HELP CENTRES: STANDUP INDIA

Help Centers Roles of Handholding Agency

By default system populates Handholding Agencies servicing All India from central location in addition Handholding Agencies servicing to your state and district specifically. To only filter state and district specific Handholding Agencies deselect the checkbox.

Select State:
 Select District:
 Select Area of Expertise:
 Agency Name:

Sr. No	Agency Name	Email	Address	Area Of Expertise	Commercial Details Document	Events
1	AISECT Training Centre-G043	palashdiehard[at]yahoo[dot]com	M.D. INSTITUTE FOR INFORMATION TECHNOLOGY P.NO.: 36,2ND FLOOR,B/S TULI HOSPITAL KARMAYOGI SOC-1,CHIKUWADI-ROAD,PANDASARA SURAT P.NO : 39,40,BHATIA COMPLEX 394221	<ul style="list-style-type: none"> Skilling (Vocational) Application filling/Project Report Preparation 	N/A	N/A ★
2	AISECT-AISECT EDUCATION CENTRE-G030	h_dudhat[at]rediffmail[dot]com	NAVKAR INFOSYS 10-12, SHIVAM APARTMENTS,BASEMENT OPP.POLICE STATION,MAIN ROAD,KATARGAM Surat Consituecy 395004	<ul style="list-style-type: none"> Skilling (Vocational) Application filling/Project Report 	N/A	N/A ★

Website Link:

<https://www.standupmitra.in/SUHCs>



FIND CONNECT CENTRES: **STANDUP INDIA**



Connect Centers

Select State

GUJARAT

Select District

SURAT

Agency Name

Search

Sr. No	State	District	Agency Name	Email	Address
1	GUJARAT	SURAT	District Development Office, NABARD	surat[at]nabard[dot]org	C503 Rajhansorange, Palanpore Palgam Road, Surat-395009 District : Surat, Gujarat
2	GUJARAT	SURAT	SIDBI	anisha[at]sidbi[dot]in	402-403, 4th Floor, International Business Centre Piplod, Surat - Dumas Road Surat - 395007 Gujarat Phone No: 0261-2727867

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

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THANK YOU

UNNAT HO !!!

