

STAND-UP INDIA (SUI)

SUI Scheme facilitates bank loans between Rs.10 lakh and Rs.100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and woman beneficiary. Target of 2 loans per bank branch has been given for setting up Greenfield Enterprise. Loans under the scheme had been extended to 13 SC/ST/Women beneficiaries amounting to Rs. 2.13 Crores during FY 2019-20.

Bank-wise Progress under the Scheme as on 30.09.2019 is as follows:-

PERFORMANCE UNDER STAND UP INDIA As on 30.09.2019

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Andhra Bank	1	10	0	0	1	10
2	Bank of Baroda	1	21	2	30	3	51
3	Canara Bank	0	0	0	0	0	0
4	IDBI Bank	0	0	0	0	0	0
5	State Bank of India	0	0	1	15	1	15
6	Syndicate Bank	0	0	0	0	0	0
7	IndusInd Bank	0	0	4	75	4	75
8	Tripura Gramin Bank	0	0	1	17	1	17
9	UCO Bank	0	0	1	18.9	1	18.9
10	United Bank of India	1	10.5	1	16	2	26.5
11	Bank of India	0	0	0	0	0	0
GRAND TOTAL		3	41.5	10	171.9	13	213.4

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However fresh loans has decreased due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunity in rural area for credit absorption above Rs.10.00 lacs is also proving to be a deterrent.

It is also observed that the banks are not updating the Stand Up India Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.