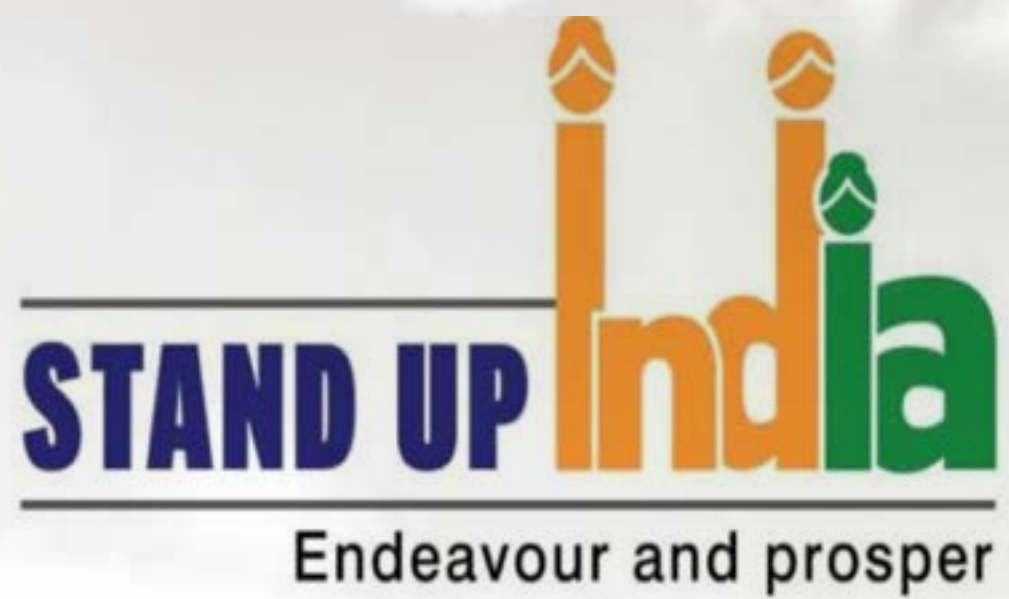




BOSS WALLAH
BE THE BOSS



How to Get up to ₹1 Crore Stand-Up India Loan?

Empowering SC/ST & women entrepreneurs
to launch new businesses in India.

What is the Stand-Up India Scheme?

- Provides **₹10 lakh to ₹1 crore** loans to **first-time SC/ST or women entrepreneurs**
- Loans are **term loans and working capital** combined
- For New projects in **manufacturing, services, or trading**
- Available at **all scheduled commercial bank branches** in India

Why Stand-Up India? (Benefits)

- **Collateral-free loan with credit guarantee** from CGFSI (Credit Guarantee Fund for Stand-Up India)

- Banks are **mandated** to provide:
 - 1 loan to an SC/ST entrepreneur
 - 1 loan to a woman entrepreneur**Every year, per branch**

- **Interest rates** are competitive and **negotiable** with the bank

Who is Eligible?

- **SC/ST or women entrepreneurs, aged 18 or above**

- **Must be starting their first business in manufacturing, services, or trading sectors**

- **Business can be proprietorship or partnership, LLP, or Pvt Ltd (51%+ ownership must be with eligible individuals)**

- **No past defaults with any bank or NBFC**

How to Choose the Right Bank

- Approach **any public or private bank** branch near you

- Prefer branches that haven't met their **2-loans/year target**

- Use <https://www.standupmitra.in/> to Locate participating banks & View application status

- Contact Lead District Manager (LDM) of your district for help with approvals

Documents Checklist

- **KYC:** Aadhaar, PAN, address proof

- **Caste certificate** (if SC/ST)

- **Business plan or project report**

- **Bank statements, ITRs** (if applicable)

- **Proof of business location** (rental agreement, ownership doc)

- Firm registration, partnership deed, or incorporation certificate (for non-individuals)

- Quotation for machinery or equipment (if any)

What Businesses Can You Start?

- **Manufacturing:** Garment unit, packaging, home-based production
- **Services:** Tailoring, cloud kitchen, mobile repair shop, transport
- **Trading:** Kirana store, fashion boutique, online resale
- **Agri-Allied:** Dairy, goat farming, food processing, nursery, composting

Preparing Your Project Report (Must-Have)

- **Business overview:** Nature, scope, location
- **Market research:** Demand, competitors, pricing
- **Financials:**
 - Cost of setup
 - Break-even timeline
 - Revenue/profit forecasts
- **Loan breakup:** How much term loan & working capital
- **Repayment plan:** EMI schedule & income source
- Quotes/invoices from suppliers if purchasing equipment

How to Apply (Step-by-Step)

1. Visit <https://www.standupmitra.in/>

2. Click “Register” as a borrower

3. Fill in your profile & business details

4. Get matched with a bank & handholding agency

5. Submit documents + project report

6. Attend bank meeting & present plan

7. Track application progress online or via bank

Key Stats & Scale

- Over **1.8 lakh entrepreneurs** funded

- **₹61,000+ crore** disbursed

- Nearly **80% of loans** given to women-led businesses

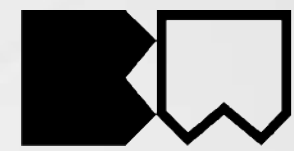
- Scheme is active in **all Indian districts**

- **Every bank branch** = 2 new entrepreneurs/year
(1 SC/ST + 1 Woman)

Real-Life Success Story

Sonalben, Gujarat

Received ₹39 lakh loan under Stand-Up India.
Started a **women-run embroidery unit**.
Today, she **employs 8 local women**, repays EMI on time,
and has orders from 3 states.



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