

**GOVERNMENT OF INDIA  
MINISTRY OF COMMERCE & INDUSTRY  
DEPARTMENT FOR PROMOTION OF INDUSTRY AND INTERNAL TRADE  
LOK SABHA**

**UNSTARRED QUESTION NO. 2542.  
TO BE ANSWERED ON TUESDAY, THE 16<sup>TH</sup> DECEMBER, 2025.**

**START-UP INDIA AND STAND-UP INDIA SCHEMES**

**2542. SHRI ARVIND GANPAT SAWANT:**

Will the Minister of **COMMERCE AND INDUSTRY** be pleased to state:

**वाणिज्य एवं उद्योग मंत्री**

- (a) the steps taken by the Government for the effective implementation of the Start-up India and Stand-up India schemes in Maharashtra;
- (b) whether the Government has any proposals to address challenges faced by young entrepreneurs in rural and backward districts in the State;
- (c) if so, the details thereof along with the proposed framework for policy changes or convergence of schemes; and
- (d) the present status of entrepreneurship promotion in Maharashtra's aspirational districts in the country?

**ANSWER**

**वाणिज्य एवं उद्योग मंत्रालय में राज्य मंत्री (श्री जितिन प्रसाद)**

**THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE & INDUSTRY  
(SHRI JITIN PRASADA)**

- (a):** Startup India is an initiative by the Government of India. The Government, with an intent to build a strong ecosystem for nurturing innovation, startups and encouraging investments in the startup ecosystem of the country launched the Startup India initiative on 16th January 2016.

Under Startup India initiative, the Government is implementing three flagship Schemes, Fund of Funds for Startups (FFS), Startup India Seed Fund Scheme (SISFS), and Credit Guarantee Scheme for Startups (CGSS) to provide funding opportunities and support startups across sectors at various stages of their business cycle.

FFS has been established to catalyze venture capital investments and is operationalized by Small Industries Development Bank of India (SIDBI), which provides capital to Securities and Exchange Board of India (SEBI)-registered Alternative Investment Funds (AIFs) which in turn invest in startups. Specifically for the State of Maharashtra, Rs. 6821.95 crore was committed to 80 AIFs under FFS as on 31st October 2025.

SISFS provides financial assistance to seed stage startups through incubators. SISFS is implemented from 1st April 2021. Specifically in the State of Maharashtra, Rs. 120.75 crore was approved to 29 incubators under SISFS as on 31st October 2025.

CGSS is implemented for enabling collateral free loans to startups through eligible financial institutions. CGSS is operationalized by the National Credit Guarantee Trustee Company (NCGTC) Limited and has been operationalized from 1st April 2023. Specifically for the State of Maharashtra, 72 loans amounting to Rs. 159.56 crore have been guaranteed for startup borrowers under CGSS as on 31st October 2025.

As per the Department of Financial Services, Ministry of Finance, the Government also launched the Stand-Up India Scheme on 5th April 2016 with the objective to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one woman borrower per bank branch for setting up a greenfield enterprise in the manufacturing, services or trading sector and also for activities allied to agriculture. Specifically in the State of Maharashtra, 25,655 loans have been sanctioned since inception of the Scheme.

**(b) to (d):** The Government has implemented various measures and schemes across the country to support young entrepreneurs in rural, backward, and aspirational districts across the country, including in the State of Maharashtra. Details of such initiatives are placed as **Annexure-I**. As a result of such efforts, there are a total of 215 DPIIT recognised startups as on 31st October 2025 from the 4 Aspirational Districts in Maharashtra viz. Nandurbar, Washim, Gadchiroli and Osmanabad (Dharashiv).

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**ANNEXURE REFERRED TO IN REPLY TO PARTS (b) to (d) OF THE LOK SABHA UNSTARRED QUESTION NO. 2542 FOR ANSWER ON 16.12.2025.**

**Key measures to support young entrepreneurs in rural, backward, and aspirational districts across the country, including in the State of Maharashtra:**

1. The Ministry of Skill Development and Entrepreneurship (MSDE) has been working for promoting entrepreneurship development amongst women, marginalized communities, and individuals from lower socio-economic backgrounds in the country including Maharashtra through its Autonomous Institutes, namely, National Institute for Entrepreneurship and Small Business Development (NIESBUD). MSDE has taken up various initiatives in fostering a supportive entrepreneurship ecosystem comprising of interventions to build entrepreneurial mindset and capabilities and to help and grow enterprises. The Government, through various EDP and ESDP programmes has enhanced the skills of participants through interventions such as Digital Marketing, Financial/Credit and Market Linkages and Industry connect. NIESBUD implemented a project for strengthening the entrepreneurship ecosystem of different marginalized sections of the society and women under the Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) Scheme. Further, MSDE, through NIESBUD and Indian Institute of Entrepreneurship (IIE), is implementing the skilling and entrepreneurship component of PM JANMAN – a scheme of Ministry of Tribal Affairs for upliftment of Particularly Vulnerable Tribal Groups (PVTGs).
2. The Aspirational Districts Programme launched on 5th January 2018 by the Government of India and anchored by NITI Aayog, aims to bring transformative changes in the most under-developed districts of India called Aspirational Districts. There are 112 Aspirational Districts, across 26 States and 1 Union Territory including the State of Maharashtra. In Maharashtra, there are total 4 Aspirational Districts viz. Nandurbar, Washim, Gadchiroli and Osmanabad (Dharashiv). The programme monitors the progress of Aspirational Districts on 49 Key Performance Indicators (KPIs) across sectors such as Health and Nutrition, School Education, Agriculture and Water Resources, Financial Inclusion and Skill Development and Basic Infrastructure to bring development by improving such performance indicators which are critical for improving quality of life or economic productivity of citizens. The broad strategy of the Aspirational Districts Programme rests on the 3 Cs – Convergence (between Central and State Schemes), Collaboration (between Centre, State, District Administration, Development Partners and Citizens) and Competition (between Districts).
3. Credit Guarantee Scheme for Stand Up India (CGSSI) was launched on April 25th, 2016 which covered assistance of over Rs.10 lakhs & upto Rs.100 lakhs (inclusive of working capital) to Scheduled Caste, Scheduled Tribes and Women entrepreneurs for setting up green field enterprises without any collateral security and/or third-party guarantees.
4. Under the Government's Skill India Mission (SIM), MSDE provides skill, re-skill and up-skill training through an extensive network of skill development centres/institutes etc. under various schemes, viz. Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS), National Apprenticeship Promotion Scheme (NAPS) and Craftsman Training Scheme (CTS) through Industrial Training Institutes (ITIs), across the country.

5. Under the Ministry of Rural Development, the Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) through Start-up Village Entrepreneurship Programme (SVEP) supports Self-Help Groups (SHGs) and their family members to set-up small enterprises in the non-farm livelihoods sector.
6. Under Startup India initiative, the flagship funding schemes, (FFS, SISFS, and CGSS), States' Startup Ranking Framework exercise, National Startup Awards, events such as Innovation Week and Startup Mahakumbh, activities to encourage corporates to supporting startups by way of mentorship, access to infrastructure, sharing resources and knowledge, assistance in market linkages and investor connect and district outreach programs are undertaken to encourage grassroots innovation and setting up of startups across the country by entrepreneurs.
7. The Ministry of Education's Innovation Cell (MIC) and All India Council for Technical Education (AICTE) promotes innovation and entrepreneurship across educational institutions.
8. Youth-centric initiatives have been introduced by the Ministry of Youth Affairs and Sports such as setting up of the autonomous body called Mera Yuva Bharat (MY Bharat), the purpose of it, is to provide an over-arching institutional mechanism powered by technology for youth development and youth-led development through Experiential Learning Programs (ELPs), volunteering opportunities, mentorship programme, etc.
9. The Ministry of Minority Affairs (MoMA) implements various skill development schemes namely 'Seekho Aur Kamao', 'Upgrading the Skills and Training in Traditional Arts/Crafts for Development (USTTAD)', 'Nai Roshni' and 'Nai Manzil' for socio-economic development of youth from minority communities. These schemes and initiatives have now been converged into an integrated Scheme called 'Pradhan Mantri Virasat Ka Samvardhan' (PM VIKAS).

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