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Q26

With reference to 'Stand Up India Scheme', which of the following statements is/are correct? 1. Its purpose is to promote entrepreneurship among SC/ST and women entrepreneurs. 2. It provides for refinance through SIDBI. Select the correct answer using the code given below (a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2 Official key: C.

UPSC Civil Services Prelims 2016 · General Studies · 2 marks · Current Affairs and GK
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Explanation**(a)**

Statement 1 only. **Stand Up India** does target SC/ST and women entrepreneurs, but **SIDBI** refinance is also part of the architecture. 1 alone is incomplete.

(b)

Statement 2 only. **SIDBI** refinance is right, yet the purpose in statement 1 is also correct. This letter is not the key.

(c) Official key

Both 1 and 2. **Stand Up India (2016)** finances greenfield enterprises of SC/ST and women borrowers through bank loans, with **SIDBI** providing refinance support. That stored letter is the official key.

(d)

Neither. Both statements match the scheme, so 'neither' is not the key.

Summary

Official key is (c) both 1 and 2. **Stand Up India** is an SC/ST and women greenfield-loan scheme with **SIDBI** in the refinance loop. Honour the stored letter (c).

Related possible facts

These can be asked in a future Prelims paper.

Launch

April 2016

Loan window (design)

₹10 lakh to ₹1 crore for a greenfield enterprise

Bank obligation (design)

At least one SC/ST and one woman borrower per branch

SIDBI

Small Industries Development Bank of India

Related scheme

MUDRA for smaller non-corporate loans

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