

ESDS gets PM Narendra Modi's Stand-Up India digital platform live in record time



About Stand-Up India

The Hon'ble PM, Shri. Narendra Modi unveiled his game changer campaign "Stand – Up India" on August 15, 2015 to promote entrepreneurship at grass root level for economic empowerment and job creation. The Stand-Up India Scheme launched to coincide with the celebration of the 125th birth anniversary of Dr. Babasaheb Bhimrao Ambedkar, seeks to leverage the institutional credit

structure to reach out to the underserved sector of people such as scheduled castes, scheduled tribes and women entrepreneurs so as to enable them to participate in the economic growth of the nation. The scheme will benefit at least 2.5 lakh borrowers through 1.25 lakh bank branch networks located across the country



Stand-Up India's Challenge

Stand-Up India asks for a digital solution for lakhs of loan applicants in 30 days.

About 96% small and micro business enterprises are mainly owned by individuals who have no formal institutional credit.

There is absolutely no network of lender, MSME space exists without any symmetry in approach. Apart from this, small business owners do not have financial literacy that is required to access Institutional Loans.

Looking at these scenarios, the Government of India took a decision of bringing these potential entrepreneurs and financial institutions together on a single platform via Stand-Up India in order to achieve the agenda of Make In India.

Stand-Up India wanted to make a revolution by going digital with a solution and technology platform capable of catering to lakhs of entrepreneurs applying for loans every day. Success of Stand-Up India was directly related to the digital solution on which the entire foundation was to be laid.

The Government of India had decided to launch this initiative as early as possible so that maximum entrepreneurs could take benefit of it and threw a challenge to technology companies to develop, design and implement a platform which is robust and highly secure.

However, there was a twist! The Government of India threw challenged to leading technology providers to develop the digital platform in 30 days, considering all odds and evens!



ESDS' Solution

ESDS took the challenge to get India's game changer Stand-Up initiative live in 30 days. Stand-Up India web solution was scheduled for an official launch at the hands of PM Modi, with millions of Indians watching the event live. It was a nail-biting situation for technology providers. However, team ESDS was the only one to accept the challenge. ESDS thought the challenge was exciting and not only did ESDS accept it with grace, but was 100% confident about delivering it in timelines given by Stand-Up India.

Stand-Up India Amazed by ESDS

The Digital Solution goes live in Record Time. Ready for Launch on 5th April, 2016 by Hon PM Modi. ESDS took full charge of the situation. Software implementation team at ESDS analyzed the requirements and carefully took decisions on technology foundation on which Stand-Up India would be laid. Since Stand-Up India is a dynamic platform, team ESDS was always alert about security measures to be taken for management of sensitive data.

Work began towards developing a stand-alone interactive portal. Software analysts, designers, software developers and technical support teams came together to build a platform which was rich in features and easy to use and navigate.



The Solution

It was specially designed, keeping in mind the needs of potential entrepreneurs and convenience to apply for loans and navigate through the interactive portal for support services such as training, skill development programs, mentorship, guidance etc. And accessing the portal for loan registration.

The technical support team analyzed the traffic patterns proactively and decided to implement eNlight cloud solution which could handle infinite set of visitors and sporadic traffic on the portal.

- ✓ For security measures the website/portal was audited for Malware, Trojan, and Vulnerabilities with ESDS MTvScan – A complete security as a service.
- ✓ On completion of work, a highly secure and scalable solution for Stand-Up India was ready to go live. Stand-Up India was amazed to see how ESDS could deliver the solution in record time.



Hon PM Modi launched Stand-Up India on 5th April 2016.



The Benefit

Over 1 Lakh banks are continuously using SUI platform daily, with no hiccups.

The Government of India acquired a digital solution, which is holding more than 1 lakh bank branches seamlessly. With the help of ESDS' technology solution, Stand-Up India is facilitating bank loans to SC/ST/Women borrowers through a centralized platform i.e. Stand-Up Mitra. Through PMMY (Pradhan Mantri Loan Yojana), backed by ESDS, the Government is facilitating the micro units and providing them with sufficient funds, reducing time-to-market.

eNlight-hosted Stand-Up India auto-scales resources whenever there is sporadic traffic spikes. On Maha Login Day, around 10,000 SBI Branches were concurrently using the platform developed by ESDS without interruptions.

Everyday 1,07,411 bankers log into the system apart from a number of hand-holding agencies and connect centers.

According to the PM, helping businesses grow would in turn lead to the development of the Indian economy. ESDS is a core contributor, extending high-end technical support to facilitate the initiative of Stand-Up India.

