

Government Schemes under

#startupindia

Compiled by



The One Stop Business Solutions

www.tosbs.in

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TEAM



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WHAT WE DO

Preliminary Registrations



A lot of documentation and registrations is required even before you start a business. Let us take care of those while you focus on your business launch.

Regulatory Compliance



Compliance with GST, Income Tax and other laws is always a headache if not done within the right time and in the right way. Let the experts do their job while you focus on your core competence.

Accounting



Accounting is the language of business. It is very crucial to record transactions correctly and in a timely manner to know the financial position.

Strategic Management Consultancy



External assistance can cause a very special 'Turn-Around' moment in a business's life. It prevents complacency creeping in and it can save great organisations from resting too long on their laurels when they could even be 'rusting' on their laurels without realising it.

MIS Execution & Reporting



A good Management Information System(MIS) or ERP always results in better resource management and accurate decisions.

Capital Raising



Growth is very exciting for all entrepreneurs. However, getting capital (equity as well as debt) to provide for more demand or to build additional capacity is a tricky business. Avoid unnecessary costs and allow Professionals to bring money for you.

Business Valuations



It is essential to know how a business is creating value and knowing its worth.

Valuation is required in Mergers & Acquisitions, capital raising, strategic planning, litigation, restructuring, taxation and financial reporting.

Debt Restructuring



Leverage is a double-edge sword. If not handled carefully, it may take your own life.

Act on time, save yourself.

Due Diligence



Due diligence empowers to make informed decisions and avoids surprises at the end of the transactions, be it buying a business or making a partnership or simply entering into a contract.

OUR PHILOSOPHY



All About You

Your business is our business. We believe in making your dreams and goals a reality, and we know just how to do that.

We are prepared to help you at any level, from impartial advice or practical assistance to help you make the most of every opportunity.

Always there with you

Whether you are just starting or looking to restructure we have got you covered. Our mantra is: analyze, identify, advise, execute. Our mission is to create relationships, not transactions. We promise to be there at every step of the way, to resolve your questions or issues.



Our expertise, your prosperity

With experience in accounting, analyzing, advocating and strategies, we thrive on sharing our experience and knowledge to help you make a success of your business. A clear communication and expert collaboration will boost your bottom line.



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TOSBS



Scheme Name	Single Point Registration Scheme
Govt. Dept.	Ministry of Micro Small & Medium Enterprises
Scheme Objective / Particulars	The Government is the single largest buyer of a variety of goods. With a view to increase the share of purchases from the small-scale sector, the Government Stores Purchase Programme was launched in 1955-56. NSIC registers Micro & small Enterprises (MSEs) under Single Point Registration scheme (SPRS) for participation in Government Purchases.
Benefits	<ul style="list-style-type: none">• Free of cost tender info• Exemption from EMD (earnest money deposit)• Advantage in tender participation• Procurement from MSES
Who Can Apply?	All Micro & Small Enterprises having EM Part-II (Optional)/ Udyog Aadhaar Memorandum (UAM) are eligible for registration with NSIC under its Single Point Registration Scheme (SPRS). Micro & Small Enterprises who have already commenced their commercial production but not completed one year of existence.



Scheme Name	Pradhan Mantri Mudra Yojana
Govt. Dept.	Govt. Of India
Scheme Objective / Particulars	<ul style="list-style-type: none">• Micro Units Development and Refinance Agency Ltd. [MUDRA] is an NBFC supporting development of micro enterprise sector in the country. MUDRA provides refinance support to Banks / MFIs for lending to micro units having loan requirement up to 10 lakh.• MUDRA provides refinance to micro business under the Scheme of Pradhan Mantri Mudra Yojana. The other products are for development support to the sector. The bouquet of offerings of MUDRA is depicted below. The offerings are being targeted across the spectrum of beneficiary segments.
Benefits	<p>To signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to, MUDRA offers incentives through these interventions:</p> <ul style="list-style-type: none">• Shishu : covering loans upto 50,000/-• Kishor : covering loans above 50,000/- and upto 5 lakh• Tarun : covering loans above 5 lakh and upto 10 lakh <p>Generally, loans up to 10 lakh issued by banks under Micro Small Enterprises is given without collaterals. Mudra loan is extended for a variety of purposes which provide income generation and employment creation.</p>
Who Can Apply?	<p>The loans are extended mainly for:</p> <ul style="list-style-type: none">• Business loan for Vendors, Traders, Shopkeepers and other Service Sector activities• Working capital loan through MUDRA Cards• Equipment Finance for Micro Units• Transport Vehicle loans



Scheme Name	4E (End to End Energy Efficiency)
Govt. Dept.	Small Industries Development Bank of India (SIDBI)
Scheme Objective / Particulars	<p>SIDBI launched the 4E Intervention on the occasion of “World Environment Day” on June 5, 2014 to provide technical backstopping and support MSME clients for reducing their power & fuel cost.</p> <ul style="list-style-type: none"> • For implementing the Energy Efficiency measures on an end to end basis. • For meeting the part cost of capital expenditure including for the purchase of equipment, machinery, civil works, installation and commissioning. • For enacting the Energy Efficiency measures as recommended in the project report any other related expenditure required by the MSME unit, provided it is not more than 50% of Project Cost. • Financing for second-hand machinery or equipment; purchase of land and construction of the building (except minor civil works) will not be taken up under the scheme.
Benefits	<p>The benefits of SIDBI 4E Scheme is given here:</p> <ul style="list-style-type: none"> • The 4E programme helps MSMEs improve the bottom line through energy savings (10 to 25%), by getting the services of Technical Consultants at a reasonable cost with assurance on the quality of services and savings. • A back-to-back financing product support is granted with the help of the World Bank to offer loans to Energy Efficiency projects to MSME. The term loans are granted at concessional interest rates and on the softer term. • Normal Detailed Energy Audit, Implementation supports and M&V charges range from Rs. 1.5 Lakhs to 2.5 Lakhs. ISTSL also offers all services at very high concessional rates for all the services. • Rs. 30,000 plus applicable taxes for micro and small category units (i.e. Rs. 35,400/- inclusive of taxes. Considering GST at 18%). • Rs. 45,000 plus applicable taxes for medium category units (i.e. Rs. 53,100/- inclusive of taxes. Considering GST at 18%). • Areas covered under the detailed energy audit are all the energy consuming equipment. Recommendations will be based on the retrofits in the existing system, new equipment installation and Technology up gradation. • ISTSL grants its consultancy services for the implementation of all Energy Conservation Measures described in the Detailed Project Report after the Energy Audit conducted by ISTSL for three months from the date of Energy Audit.



	<ul style="list-style-type: none">• ISTSL also provides its consultancy services in the field of resource efficiency, water audit and renewable energy like solar power generation and solar thermal energy.• ISTSL ensures the quality and performance of the review entirely.• SIDBI can consider financing for the projects under its existing schemes.• The empaneled energy audit firm will do the energy audit.
Who Can Apply?	<p>The eligibility criteria to obtain the SIDBI 4E Scheme is explained in detail:</p> <ul style="list-style-type: none">• The Eligible borrowers for SIDBI 4E scheme are Micro, Small or Medium Enterprises (MSME) in the Manufacturing or Service Sector.• Applicant unit should be in operation for three years. The applicant should have earned cash profits in the last two years of operation.• To avail Loan under SIDBI 4E scheme, the Plant has to submit Detailed Energy Audit (DEA) & Detailed Project Report (DPR).



Scheme Name	Aspire - A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship
Govt. Dept.	Govt. Of India, Ministry of MSME
Scheme Objective / Particulars	<p>ASPIRE- was launched to set up a network of technology centers and to set up incubation centers to accelerate entrepreneurship and also to promote startups for innovation in agro industry. The main objectives of the scheme are to:</p> <ul style="list-style-type: none"> • Create new jobs and reduce unemployment. • Promote entrepreneurship culture in India. • Grassroots economic development at district level. • Facilitate innovative business solution for un-met social needs. • Promote innovation to further strengthen the competitiveness of MSME sector. • Total budget plan is Rs.62.50 crore for 2014-2016.
Benefits	<ul style="list-style-type: none"> • 80 Livelihood business incubators (2014-2016) to be set up by NSIC, KVIC or Coir Board or any other Institution/agency of GoI/State Govt. on its own or by any of the agency/Scheme for promotion of Innovation, Entrepreneurship and Agro-Industry organisation of the M/o MSME, one-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure or an amount up to Rs.100 lakhs whichever is less to be provided. • In case of incubation centers to be set up under PPP mode with NSIC, KVIC or Coir Board or any other Institution/agency of GoI/State Govt., one- time grant of 50% of cost of Plant & Machinery other than the land and infrastructure or Rs.50.00 lakhs, whichever is less to be provided. • Assistance towards the training cost of incubates will be met out of the ATI scheme of the Ministry as far as possible for both centers
Who Can Apply?	<ul style="list-style-type: none"> • Implement the Incubation and Commercialisation of Business Ideas Programme through technical/research institutes including those in the field of agro based industry. • These would be designated as Knowledge Partners and would incubate new/existing technologies for their Commercialisation. To provide funds for the incubator/incubation and create necessary synergy between this scheme and the Livelihood Business. • Incubators/Technology Business Incubators and Incubation schemes of MSME/NSIC/KVIC/Coir Board/ Other Ministries/Departments as well as Private incubators.



Scheme Name	SIDBI Make In India Soft Loan Fund For Micro Small and Medium Enterprises (SMILE)
Govt. Dept.	Small Industries Development Bank of India (SIDBI)
Scheme Objective / Particulars	<ul style="list-style-type: none">• SIDBI Make in India Loan for Enterprises (SMILE) was also launched by Mr. Jaitley. The Scheme is intended to take forward Government of India's 'Make in India' campaign and help MSMEs take part in the campaign.• The focus will be on identified 25 sectors under 'Make in India' programme' with emphasis on financing smaller enterprises within the MSME sector. The scheme is expected to benefit approximately 13,000 enterprises, with employment for nearly 2 lakh persons.• The objective of the Scheme is to provide soft loan, in the nature of quasi-equity and term loan on relatively soft terms to MSMEs to meet the required debt-equity ratio for establishment of an MSME as also for pursuing opportunities for growth for existing MSMEs.
Benefits	<ul style="list-style-type: none">• Minimum Loan Size - ₹ 10 lakhs for Equipment Finance & Others: ₹ 25 lakhs.• Longer repayment period up to 10 years including moratorium of up to 36 months.
Who Can Apply?	<ul style="list-style-type: none">• Emphasis will be on covering new enterprises in the manufacturing as well as services sector.• The emphasis will however, be on financing smaller enterprises within MSME.• Existing enterprises undertaking expansion, to take advantage of new emerging opportunities, as also undertaking modernization, technology upgradation or other projects for growing their business will also be covered.



Scheme Name	International Cooperation (IC) Scheme
Govt. Dept.	Ministry of Micro, Small & Medium Enterprises (MSME)
Scheme Objective / Particulars	<ul style="list-style-type: none">• The Scheme, being implemented by the Ministry of MSME, is an ongoing Scheme of the Ninth Plan (under implementation since 1996), which has been continued for the Twelve Plan (2012-13 to 2016-17) with an outlay of Rs. 24.50 crore.• Technology infusion and/or upgradation of Indian micro, small and medium enterprises (MSMEs)• Promotion of the exports of MSMEs.• Modernisation of MSMEs.
Benefits	
Who Can Apply?	<p>The eligibility conditions for financial assistance under the scheme are:</p> <ul style="list-style-type: none">• The organisation should be suitably registered (i.e., companies under the Companies Act, societies under the Societies Act, etc.) with the primary objective of promotion and development of MSME.• The organisation must be engaged in such activities for at least last 3 years and have a good track record.• The organisation should have regular audited accounts for the past 3 years.• Events, for which financial support under the Scheme is sought, must have significant international participation.



Scheme Name	Informediary Services
Govt. Dept.	National Small Industries Corporation (Ministry of Micro, Small and Medium Enterprises)
Scheme Objective / Particulars	<ul style="list-style-type: none"> The startups require intensive networking and information about other business ventures. This scheme provides information on business, technology and finance to MSMEs, and also exhibit core competencies of Indian SMEs. This is done through MSME Global mart - www.msmemart.com. These information is available through annual membership of the portal.
Benefits	<ul style="list-style-type: none"> ➤ The following benefits are provided under the scheme (Depending on the membership plan taken by the User): <ul style="list-style-type: none"> • Interactive Database of MSME • Global & National Tender Notices • Self-web development tool • Centralized mail system • Free mail boxes • Payment Gateway for membership subscription • Popular Products Section • Unlimited global Trade Leads • Trust Seal of NSIC • Multiple Language Support • Other Value added Services ➤ A free membership plan is also provided with limited access and services and a Gold membership plan for SC/STs is also provided with full access and services, which is free of charge.
Who Can Apply?	MSMEs, Startups, Sellers, Buyers, etc.



Scheme Name	Raw Material Assistance Scheme
Govt. Dept.	National Small Industries Corporation (Ministry of Micro, Small and Medium Enterprises)
Scheme Objective / Particulars	Raw Material Assistance Scheme aims at helping MSMEs by way of financing the purchase of Raw Material (both indigenous & imported). This gives an opportunity to MSMEs to focus better on manufacturing quality products.
Benefits	<p>The following benefits are provided under the scheme:</p> <ul style="list-style-type: none">• Financial assistance (Credit) for procurement of raw material up to 90 days.• Materials facilitated under Bulk supplies arrangements are provided at bulk supplier's rate by eliminating the middlemen and thus goods are procured at a lower price.• Discounts received under bulk supplies arrangements are shared with MSMEs, enabling them to reduce cost of purchase of materials (Economies of Scale).• Availability of raw material on credit and enabling MSMEs to execute the orders in hand.•
Who Can Apply?	Any manufacturing MSME having Udyog Aadhaar Memorandum (UAM) can apply for the assistance under the Scheme.



Scheme Name	Credit Facilitation Through Bank
Govt. Dept.	National Small Industries Corporation (Ministry of Micro, Small and Medium Enterprises)
Scheme Objective / Particulars	To meet the credit requirements of MSME units, NSIC has entered into a Memorandum of Understanding with various Nationalized and Private Sector Banks. Through association with these banks, NSIC arranges for credit support (fund or non fund based limits) from banks for the MSMEs.
Benefits	<ul style="list-style-type: none">• Term loans for acquisition of fixed assets (viz, land/building, plant/machinery, other fixed assets) towards setting up of new units and for expansion, modernization and diversification in case of existing units.• Working Capital requirement facility to meet the working capital needs of the MSME units in the form of open cash credit, overdraft against book debts and bill discounting facility.• Non fund based limits such as guarantees, letter of credit, foreign bank guarantees, foreign letter of credit etc. are provided.• The interest rate and the security norms depends upon banks to banks.• The scheme also provide handholding facility to the entrepreneurs and facilitate documentation.•
Who Can Apply?	MSMEs



Scheme Name	NSIC Infrastructure Scheme - IT Incubator
Govt. Dept.	National Small Industries Corporation (Ministry of Micro, Small and Medium Enterprises)
Scheme Objective / Particulars	<ul style="list-style-type: none">• The scheme aims at creating sustainable entrepreneurship development in the area of Information and Communication Technology (ICT) especially first generation entrepreneurs by fostering nurturing the innovative ideas to commercially viable business prepositions.• Entrepreneurs harness the expertise of NSIC in extending hand holding of start-up companies to become successful small enterprises. The scheme also caters to networking between R&D and Industry beneficiaries to create successful commercial ventures.
Benefits	<ul style="list-style-type: none">• Ready to move in Built-up Space, Standard Computer Hardware facilities, Access to Software Library, Internet and Business Centre facilities.• Technology Business Incubator on Information Technology in a conducive environment.• Preliminary Level Training / Counseling, Facilitation in fine tuning business plans, Specialized training, Mentoring Services, Market exposure.• Advanced level Facilitating seed finance / venture capital, Market Survey, Support in legal formalities, Documentation support, Maturity level.• Sourcing of business partners, J. V /technology transfer, Legal and statutory formalities for launch of enterprise.
Who Can Apply?	MSMEs are eligible.



Scheme Name	Material Testing Labs
Govt. Dept.	National Small Industries Corporation (Ministry of Micro, Small and Medium Enterprises)
Scheme Objective / Particulars	Since MSMEs and entrepreneurs are involved in plethora of testing new products and are always in a quest to achieve international standards of excellence. To facilitate their endeavours, NSIC launched Testing Labs Scheme by setting various testing laboratories accredited by NABL / BIS, provides material and product testing, energy audit, facilities, thus, enhancing their overall competitiveness. These Centre are equipped with the State of the Art indigenous equipments for carrying out performance and acceptance tests in the fields of chemical, material, electrical, motor & pumps, metallurgical etc.
Benefits	<ul style="list-style-type: none">➤ All Testing labs are built with state of art infrastructure.➤ All technical Centre are equipped with the collection of the sample for testing in spite of their expertise. Transit time would be extra.➤ The following testing are provided:<ul style="list-style-type: none">• Chemical• CNG• Diesel Engine• Electrical• Energy Auditing• Material• Mechanical• Pump and Motor• Plastic
Who Can Apply?	Any manufacturing MSME having Udyog Aadhaar Memorandum (UAM) can apply for the assistance under the Scheme if their product of testing falls under the ambit of the testing service being offered by the testing lab.



Scheme Name	ISO 9000/ISO 14001 Certification Reimbursement
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	In order to enhance the competitive strength of SMEs, the scheme provides financial incentives to those SMEs/ancillary undertakings that have acquired ISO 9000/ISO 14001/HACCP certification through reimbursement of the expenditure incurred. The scheme is enlarged so as to include reimbursement of expenses in the acquisition of ISO 14001 certification.
Benefits	<ul style="list-style-type: none"> • International Standard Organisation's, the ISO 9000 family addresses various aspects of quality management and contains some of ISO's best known standards. The standards provide guidance and tools for companies and organizations who want to ensure that their products and services consistently meet customer's requirements, and that quality is consistently improved. • The ISO 9000 series standards have been adopted by some 45 countries and its equivalent standard in the Indian context is the Bureau of Indian Standards' (BIS) 14000 series. • The scheme envisages reimbursement of charges incurred for acquisition of ISO-9000/ISO-14001/HACCP certification to the extent of 75% of expenditure, subject to a maximum of ₹75,000 in each case. • It includes 75% of the certification expenses up to a maximum of Rs. 75,000/- (Rupees seventy-five thousand only) to each unit as one-time reimbursement only to those MSEs which have acquired Quality Management Systems (QMS)/ISO 9001 and /or Environment Management Systems (EMS)/ ISO14001and / or Food Safety Systems (HACCP) Certification • The Scheme Contemplates norms of reimbursement as under: <ul style="list-style-type: none"> ♦ Payments made to Certification Agency (excluding travel & hotel expenses & Surveillance charges) = Full Amount ♦ Payments made towards = Up to Rs. 30,000 ♦ The entitlement for reimbursement = 75% ((a) full Amount + (b)up to Rs.30,000/-) up to Rs. 75,000/-
Who Can Apply?	<ul style="list-style-type: none"> • The scheme is applicable to MSEs/ancillary/SSSB units that have already acquired ISO-9000/ISO-14001/ HACCP certification. • The Scheme shall provide one-time reimbursement only against a Permanent SSI registration Certificate. The amount of incentive/subsidy/grant already availed for acquiring ISO 9000 or ISO 14001 Certification under any Central Govt. (including DCSSI Incentive Scheme)/State Govt. /Financial Institution shall be adjusted against the entitlement of reimbursement.



Scheme Name	Marketing Support/Assistance to MSMEs (Bar Code)
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	<ul style="list-style-type: none"> Under this scheme the Ministry conducts seminars and reimburses registration fees for bar coding in order to encourage MSEs to use bar-codes. The basic objective of this scheme is to enhance the Marketing competitiveness of Micro & Small Enterprises (MSEs) by way of: <ul style="list-style-type: none"> Providing 75% of one-time registration fee and annual recurring fee (for first three years) paid by MSEs to GS1 India (GS1 India, an autonomous body under Ministry of Commerce & Industry, Government of India is a solution provider for registration for use of Bar Coding. To become a subscriber of GS1 India, all one has to do is fill up the subscription enquiry or registration form and make the necessary payments as registration fee. Details about registration with GS1 India for use of Bar Coding are available on their website www.gs1india.org). Popularising the adoption of bar codes on large scale amongst MSEs. Motivating and encouraging MSEs for use of bar codes through conducting seminars on Bar Code, etc.
Benefits	<ul style="list-style-type: none"> Bar Coding can have a significant impact on the success of any enterprise/ company and organisation. Timely and accurate capture of product information and its communication electronically across the Supply Chain ahead of physical product flow is critical to lowering inventory costs, in accurate sales forecasting & dynamic production scheduling and in product track and trace. Ministry of MSME, provides the financial assistance for reimbursement of 75% of one-time registration fee (Under SSI-MDA Scheme) w.e.f. 1st January,2002 and 75% of annual recurring fee for first three years (Under NMCP Scheme) w.e.f. 1st June,2007 paid by MSEs to GS1 India (an autonomous body under Ministry of Commerce & Industry, Government of India is a solution provider for registration for use of Bar Coding.) for using of Bar Coding.
Who Can Apply?	Those MSEs who have Entrepreneurial Memorandum Part- II acknowledgement number from Directorate of Industries/ District Industries Centers and also have registration with GS1 India for use of Bar Codes are eligible for 75% reimbursement of one-time registration fee and annual recurring fee (for first three years) paid by them to GS1 India.



Scheme Name	Lean Manufacturing Competitiveness for MSMEs
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	<ul style="list-style-type: none"> Under the Scheme, MSMEs will be assisted in reducing their manufacturing costs, through proper personnel management, better space utilization, scientific inventory management, improved processed flows, reduced engineering time and so on. LMCS (Lean Manufacturing Competitiveness Scheme) also brings improvement in the quality of products and lowers costs, which are essential for competing in national and international markets. The larger enterprises in India have been adopting LMCS to remain competitive, but MSMEs have generally stayed away from such Programmes as they are not fully aware of the benefits. Beside these issues, experienced and effective Lean Manufacturing Counsellors or Consultants are not easily available and are expensive to engage and hence most MSMEs are unable to afford LMCS.
Benefits	<ul style="list-style-type: none"> Financial assistance is provided for implementation of lean manufacturing techniques, primarily the cost of lean manufacturing consultant (80% by GoI and 20% by beneficiaries). Lean manufacturing consultants (LMCs) will raise bills for services provided to Special Purpose Vehicle (SPV). SPV will, in turn, pay the first installment of 20% to the LMC and will obtain reimbursement from the NMIU. Thereafter, Ministry of MSME will transfer funds to the NMIU. SPV payments to LMC will be on a milestone basis in 5 tranches, each of 20% of the amount fixed. Lean Manufacturing Consultant: An Individual or a Consultancy Firm duly registered with or certified by a reputed certification agency in the field of manufacturing technology, quality control etc., would be an eligible entity to participate in the Scheme as a LMC. SSC would reserve the right of considering reputed consultants with requisite qualification and exemplary track record in the field of LM consultancy as an eligible entity.
Who Can Apply?	<ul style="list-style-type: none"> The Scheme is open to all the units throughout the country which qualify as Micro, Small or Medium as per the definition of the MSME Act. (The Micro, Small and Medium Enterprises Development Act, 2006.) The units are required to form a Mini Cluster (These units would work with the assigned LMC to implement the specific LM techniques) of 10 or so units by signing among themselves a Memorandum of Understanding (MoU) to participate in the Scheme. MCs are required to formalize their association by forming a SPV, whose form could be any of the following: <ul style="list-style-type: none"> (a) "Trust" as per the Indian Trust Act, 1882 or any similar Trust Act or



	<p>(b) A private limited company incorporated as per Indian Companies Act, 1956 or</p> <p>(c) A "society" under The Societies Registration Act, 1860 (including any of its State equivalent)</p> <p>or</p> <p>(d) Any similar entity as approved by SSC from time to time</p>
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Scheme Name	Financial Support to MSMEs in ZED Certification Scheme
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	<p>The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs and ZED Assessment for their certification so as to:</p> <ul style="list-style-type: none"> ♦ Develop an Ecosystem for Zero Defect Manufacturing in MSMEs. ♦ Promote adaptation of Quality tools/systems and Energy Efficient manufacturing. ♦ Enable MSMEs for manufacturing of quality products. ♦ Encourage MSMEs to constantly upgrade their quality standards in products and processes. ♦ Drive manufacturing with adoption of Zero Defect production processes and without impacting the environment. ♦ Support 'Make in India' campaign. ♦ Develop professionals in the area of ZED manufacturing and certification.
Benefits	<ul style="list-style-type: none"> • At no participation fees, ministry will organise workshops, sessions, industry awareness programmes. • Financial assistance will be provided to the MSMEs in obtaining a ZED certification. • The subsidy provided by the Government of India for Micro, Small & Medium Enterprises will be 80%, 60% and 50% respectively. There shall be an additional subsidy of 5% for MSMEs owned SC/ST/women and MSMEs located in NER and J&K for assessment & rating/re-rating/gap analysis/hand holding: <ul style="list-style-type: none"> a) Assessment/Rating by empanelled Credit Rating Agencies/other Agencies valid for 4 years (Ministry of MSME will subsidize* 80% of Micro, 60% of Small, 50% of Medium Enterprises' Certification Fee: average 70% of Fee) (Assessment Fee Rs. 10,000/- & Rs 80,000/- per enterprise respectively for Desktop Assessment and ZED rating Complete Assessment). b) Additional rating for Defence angle i.e. Defence ZED by empanelled Credit Rating Agencies/other Agencies valid for 4 years (Ministry of MSME will subsidize* 80% of Micro, 60% of Small, 50% of Medium Enterprises' Certification Fee: average 70% of Fee) (Assessment Fee Rs. 40,000/- per enterprise.) c) Gap Analysis, Handholding, Consultancy for improving rating of MSMEs by Consultants through QCI/NPC, Field formations of O/o DC-MSME viz. MSME-DI, MSME-TC including its autonomous bodies, BEE etc. (Ministry of MSME will subsidize* 80% of Micro, 60% of Small, 50% of Medium Enterprises' Consultancy charges: average 70% of Fee) (Hand holding



	<p>charges Rs. 1.9 Lakh per enterprise whereas in case of MSMEs owned by SC/ST entrepreneurs additional support of Rs 10,000/- will be provided.)</p> <p>d) Re-Assessment/Re-Rating by Credit Rating Agencies & Other Agencies (Ministry of MSME will subsidize* 80% of Micro, 60% of Small, 50% of Medium Enterprises' Certification Fee: average 70% of Fee) (Assessment Fee Rs. 40000/- per enterprise.).</p>
Who Can Apply?	<p>The Scheme is open to all Micro, Small and Medium Manufacturing Enterprises throughout the country. The units should be registered with Ministry of MSME (Udyog Adhar Memorandum), DIC (EM-II) or with any other agency (Industry Association and Govt agency).</p>



Scheme Name	Prime Minister's Employment Generation Programme (PMEGP)			
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises (ARI Division Schemes)			
Scheme Objective / Particulars	The scheme is implemented by Khadi and Village Industries Commission (KVIC) as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The Government subsidy under the scheme is routed by KVIC through the identified banks for eventual distribution to the beneficiaries/entrepreneurs into their bank accounts.			
Benefits	<ul style="list-style-type: none"> MSMEs can upgrade their competence in terms of business and technologies by getting rated through independent, renowned and professional rating agencies empaneled with NSIC. MSEs which get rated under NSIC- "Performance and Credit Rating scheme" have the liberty to get rated by any one of the rating agencies of their preference. It also invariably increases their creditability in business and helps them in getting timely credit from banks at liberal rate of interest. The maximum cost of the project/unit admissible in manufacturing sector is Rs.25 lakhs and in business/service sector is Rs.10 lakhs. Levels of funding under PMEGP: 			
	Categories of Beneficiary's under PMEGP	Beneficiaries contribution (of project cost)	Rate of subsidy (of project cost)	
	Area (location of project/unit)		Urban	Rural
	General Category	10%	15%	25%
	Special (including SC/ST/OBC/ Minorities /Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.)	5%	25%	35%
	The balance amount of the total project cost will be provided by the banks as term loan and working capital.			
Who Can Apply?	<ul style="list-style-type: none"> Any individual above 18 years of age can apply. The beneficiary must have passed at least VIII standard for projects costing above Rs.10 lakhs in the manufacturing sector, and above Rs.5 lakhs in the business/service sector. Only new projects are considered for sanction under PMEGP. SHGs (including those belonging to BPL, provided that they have not availed benefits under any other scheme), Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible. 			



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| | <ul style="list-style-type: none">Existing units (under PMRY, REGP or any other scheme of Government of India or State Government) and units that have already availed Government subsidy under any other scheme of Government of India or State Government are not eligible. |
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Scheme Name	Marketing Assistance Scheme													
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises													
Scheme Objective / Particulars	<ul style="list-style-type: none"> ♦ To enhance marketing capabilities & competitiveness of the MSMEs. ♦ To showcase the competencies of MSMEs. ♦ To update MSMEs about the prevalent market scenario and its impact on their activities. ♦ To facilitate the formation of consortia of MSMEs for marketing of their products and services. ♦ To provide platform to MSMEs for interaction with large institutional buyers. ♦ To disseminate/ propagate various programmes of the Government. ♦ To enrich the marketing skills of the micro, small & medium entrepreneurs. 													
Benefits	<p>a) The maximum net budgetary support for participating in an international exhibition/trade fair would normally be restricted to an overall ceiling of Rs. 30 lakhs per event (Rs. 40 lakhs for Latin American countries).</p> <p>b) The budget for organizing the Domestic Exhibitions/Trade Fair would depend upon the various components of the expenditure, i.e. space rental including construction and fabricating charges, theme pavilion, advertisement, printing material, transportation etc. However, the budgetary support towards net expenditure for organizing such exhibition/trade fair would normally be restricted to a maximum amount of Rs. 45 lakhs. The corresponding budgetary limit for participation in an exhibition/trade fair shall be Rs. 15 lakhs.</p> <p>c) Financial assistance will be provided ranging from 25% to 95% of the Air-Fare and space rent to entrepreneurs on the basis of size and type of the enterprise. Financial assistance for co-sponsoring an event would be limited to 40% of the net expenditure, subject to a maximum amount of 5 lakhs. The following benefits are provided under the scheme:</p> <p>d) Maximum amount of assistance towards air fare, space rental & shipping/ transportation charges for General Category (except Enterprises belonging to NE Region/women/SC/ST Category)</p> <table border="1"> <thead> <tr> <th></th><th>Latin America</th><th>Other Countries</th></tr> </thead> <tbody> <tr> <td>Micro Enterprises</td><td>Rs. 2.40 lakh</td><td>Rs. 2.00 lakh</td></tr> <tr> <td>Small Enterprises</td><td>Rs. 2.10 lakh</td><td>Rs. 1.75 lakh</td></tr> <tr> <td>Medium Enterprises</td><td>Rs. 1.25 lakh</td><td>Rs. 1.00 lakh</td></tr> </tbody> </table>			Latin America	Other Countries	Micro Enterprises	Rs. 2.40 lakh	Rs. 2.00 lakh	Small Enterprises	Rs. 2.10 lakh	Rs. 1.75 lakh	Medium Enterprises	Rs. 1.25 lakh	Rs. 1.00 lakh
	Latin America	Other Countries												
Micro Enterprises	Rs. 2.40 lakh	Rs. 2.00 lakh												
Small Enterprises	Rs. 2.10 lakh	Rs. 1.75 lakh												
Medium Enterprises	Rs. 1.25 lakh	Rs. 1.00 lakh												



	Advertisement, Publicity and theme pavilion: 20% of the total subsidy admissible under the above four sub-heads subject to a maximum of Rs. 20 lakhs.
Who Can Apply?	MSMEs, Industry Associations and other organisations related to MSME sector are eligible to apply. Support may be provided to various institutions, industry associations and organisations engaged in promotion & development of MSMEs, for organizing exhibitions/ fairs within the country for the benefit of MSME sector. This support would be in the form of co-sponsoring of the event by NSIC.



Scheme Name	Procurement and Marketing Support Scheme (P&MS)
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	The Procurement and Marketing Support Scheme would promote and educate MSMEs by organising trade fairs/awareness programs about GeM portal, Online services and other services. The scheme also encourages Micro and Small Enterprises to develop domestic markets and find new ways of promotion of new market access initiatives. It will also cover activities required to facilitate market linkages for effective implementation of Public Procurement Policy for MSEs Order of 2012.
Benefits	<p>The following benefits are provided under the scheme:</p> <ul style="list-style-type: none">• Promoting new market access initiatives like organising participation in National International Trade Fairs/Exhibitions/MSME Expo. etc.• To create awareness and educate the MSMEs about importance methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international I national trade and other subjects I topics relevant for market access developments.• To create more awareness about trade fairs, bar code, digital advertising, e-marketing, GST, GeM portal, public procurement policy and other related Topics etc
Who Can Apply?	Manufacturing or Service sector MSEs registered at Udyog Aadhaar Memorandum (UAM) Portal (Individual Manufacturing/Service MSEs).



Scheme Name	National Awards (Individual MSEs)
Govt. Dept.	Ministry of Micro, Small & Medium Enterprises
Scheme Objective / Particulars	The Ministry of MSME with a view to recognising the efforts and contribution of MSMEs, gives National Awards annually to selected entrepreneurs and enterprises under the scheme of National Awards.
Benefits	<ul style="list-style-type: none">• Selected National awardee is facilitated with cash prize of INR 1 Lakh, INR 0.75 Lakh , INR 0.50 Lakh in order of ranking• Special National Award for women - cash prize of INR 1lakh• Special National Award for SC/ ST Entrepreneur- cash prize of INR 1lakh• Special National Award to NER Entrepreneur- cash prize of INR 1lakh• Special Recognition Award to MSMEs scoring marks above 80% and 50% in case of NER- cash prize of INR 0.20 lakh
Who Can Apply?	The Awards are being given for every calendar year to deserving entrepreneurs of Micro, Small and Medium Enterprises having permanent registration/have filed Entrepreneurs Memorandum with the authorities notified by respective State Governments/UT Administration in accordance with the provisions contained in the Micro, Small and Medium Enterprises Development (MSMED) Act 2006, which came into force on 2 October 2006. The MSMEs should have been in continuous production/service for last four years.



Scheme Name	National Manufacturing Competitiveness Programme (NMCP)
Govt. Dept.	Ministry of Micro, Small & Medium Enterprises
Scheme Objective / Particulars	The National Manufacturing Competitiveness Council (NMCC) has finalised a five-year national manufacturing programme. Ten schemes have been drawn up including schemes for promotion of ICT, mini tool room, design clinics and marketing support for SMEs. Implementation will be in PPP mode, and financing will be tied up. New ZED certification (Zero Defect and Zero Effect Financial support) is also provided under this scheme.
Benefits	<ul style="list-style-type: none"> • Support for entrepreneurial and managerial development of SMEs through incubators • Lean manufacturing competitiveness scheme for MSMEs- Financial assistance for implementing pilot projects. • Apart from this, various other benefits are provided under different schemes: <ul style="list-style-type: none"> ♦ Marketing support/Assistance to MSMEs (Bar code) ♦ Support for entrepreneurial and managerial development of SMEs through incubators ♦ Enabling manufacturing sector to be competitive through Quality Management Standard & Quality Tech. Tools (QMS/QT). ♦ Building awareness on Intellectual Property Rights (IPR) for MSME ♦ Lean manufacturing competitiveness scheme for MSMEs ♦ Design clinic scheme for design expertise to MSMEs manufacturing sector (DESIGN) ♦ Marketing assistance & technology upgradation scheme in MSMEs ♦ Technology and quality upgradation support to MSMEs ♦ Promotion of ICT in Indian manufacturing sector ♦ New ZED certification scheme
Who Can Apply?	Recognised MSMEs and Bodies are eligible for the scheme.



Scheme Name	Performance & Credit Rating Scheme
Govt. Dept.	Ministry of Micro, Small & Medium Enterprises
Scheme Objective / Particulars	This scheme seeks to establish independent, trusted third party opinion on capabilities and credit-worthiness of MSEs, and makes credit available at attractive interest rates and will ensure better productivity. Under this scheme (as per the turnover of the MSE) a percent of Rating Agency charges are reimbursed by Ministry of SSI.
Benefits	<ul style="list-style-type: none">• The fee to be paid to the rating agencies shall be based on the turnover of the Small-Scale Units which has been categorized into three slabs. The slabs of the Turnover and the Share of Ministry of SSI towards the fee charged by the Rating Agency is as follow:• Turnover of MSE Re-imbursement of fee through NSIC:<ol style="list-style-type: none">1. Up to Rs. 50 lakh - 75% of the fee or INR25,000 (whichever is less)2. Above Rs. 50 to 200 lakh - 75% of the fee or INR30,000 (whichever is less)3. More than Rs. 200 lakh - 75% of the fee or INR40,000 (whichever is less)
Who Can Apply?	Recognised MSMEs are eligible.



Scheme Name	Composite Loan		
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises		
Scheme Objective / Particulars	<ul style="list-style-type: none"> The Scheme envisages sanction and disbursement of working capital and term loan together from a single agency. The limit for composite loans has been enhanced to Rs. 25 lakhs in the Comprehensive Policy Package. The Scheme is operated both by banks and financial institutions. State Financial Corporations under Single Window Scheme provide working capital loan along with term loan to new tiny and small scale sector units so as to overcome the initial difficulties and delays faced by them to start production expeditiously. 		
Benefits	Rate of Interest: (Effective)		
	LOAN DESCRIPTION	I TIER During construction period	II TIER Remaining period implementation/ of term loan
	1. TERM LOAN		
	a) For new units in backward area	12.5%	13.5%
	b) For units in non-backward area	13.5%	14.5%
	2. WORKING CAPITAL LOANS		
	a) All loans upto Rs 2 lakhs	15%	
	b) All loans exceeding Rs 2 lakhs	16.5%	
	Repayment		
	Working Capital Component		
	- Not exceeding 10 years (including moratorium up to 13 years)		
	Term Loan Component		
	- Not exceeding 8 1/2 years (including moratorium of 18 months)		
Who Can Apply?	MSMEs		



Scheme Name	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
Govt. Dept.	Small Industries Development Bank of India (SIDBI) and Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	<ul style="list-style-type: none"> • The Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGS) was launched by the Government of India (GoI) to make available collateral-free credit to the micro and small enterprise sector. Both the existing and the new enterprises are eligible to be covered under the scheme. • The Ministry of Micro, Small and Medium Enterprises, GoI and Small Industries Development Bank of India (SIDBI), established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the Credit Guarantee Fund Scheme for Micro and Small Enterprises.
Benefits	<ul style="list-style-type: none"> • Fund and non-fund based (Letters of Credit, Bank Guarantee etc.) credit facilities up to Rs 200 lakh per eligible borrower are covered under the guarantee scheme provided they are extended on the project viability without collateral security or third party guarantee. • The guarantee cover available under the scheme is to the extent of 50%/ 75% / 80% & 85% of the sanctioned amount of the credit facility. The extent of guarantee cover is 85% for micro enterprises for credit up to Rs 5 lakh. The extent of guarantee cover is 50% of the sanctioned amount of the credit facility for credit from Rs 10 lakh to Rs 100 lakh per MSE borrower for retail trade activity. • The extent of guarantee cover is 80%(i) Micro and Small Enterprises operated and/or owned by women; and (ii) all credits/loans in the North East Region (NER) for credit facilities up to Rs 50 lakh. In case of default, Trust settles the claim up to 75% of the amount in default of the credit facility extended by the lending institution for credit facilities up to Rs 200 lakh.
Who Can Apply?	New and existing Micro and Small Enterprises engaged in manufacturing or service activity excluding Educational Institutions, Agriculture, Self Help Groups (SHGs), Training Institutions etc.



Scheme Name	The Design Clinic Scheme for MSMEs
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	<p>The main objectives of the scheme are:</p> <ul style="list-style-type: none">• To create a sustainable design eco system for the MSME sector through continuous learning and skill development• Bring the industrial design fraternity closer to the MSME Sector• Develop an institutional base for the industry's design requirement;• Increase the awareness of the value of design and establish design learning in the MSME• Increase the competitiveness of local products and services through design.
Benefits	<ul style="list-style-type: none">♦ Under the ISEC Scheme, credit at a concessional rate of interest of 4% per annum for working capital, is made available as per the requirement of the institutions. The difference between the actual lending rate and 4% is paid by the Central Government through KVIC to the lending banks.♦ While approving continuation of the scheme for implementation during XII plan period, Govt. of India has approved an unified version of the scheme for Khadi and Ployvastra to facilitate seamless release of interest subsidy to the institutions.
Who Can Apply?	<ul style="list-style-type: none">• All MSMEs with EM registration.• (Design Consultants, Design Students and Firms can also register) for taking advantage of this scheme.



Scheme Name	Marketing Intelligence Services
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises (NSIC Schemes)
Scheme Objective / Particulars	Marketing Intelligence Cell acquires and analyses information for both the existing and potential customers, to understand the market, determine current and future needs and preferences, attitudes and behavior of market; and to assess changes in business environment that may affect the size and nature of the market.
Benefits	<p>Information Available</p> <ul style="list-style-type: none"> • Database of bulk buyers (product-wise), buyers in Government/public sector undertakings. • Database of rate contracts of various Government departments and PSUs. • Information on tenders floated by the Government departments and PSUs. • Database of Indian exporters to various countries, with lists of products • Database of International buyers with lists of products • Database of technology suppliers & projects for MSMEs • Business partner matchmaking (arrange oneto- one meetings for foreign delegations with Indian exporters) • Market Intelligence reports can be found on web portals pertaining to several sectors, trends analysis and export – import statistics. • International library provision with: global importers' directory, sector specific booklets, National and International business related magazines/databases/ booklets, information guides. • List of Micro & Small Enterprises registered NSIC for Government purchases, raw material assistance, performance & credit rating schemes, list of MSME Industrial associations. <p>Nature of Assistance: MSMEs willing to avail any marketing intelligence services of NSIC may fill the request form for:</p> <ol style="list-style-type: none"> 1) Bulk buyers in Government/Public & Private sectors 2) Exporters 3) International buyers 4) Technology suppliers 5) Units registered with NSIC under Single Point Registration Schemes 6) DGS & D registered suppliers.
Who Can Apply?	Potential beneficiaries would be MSMEs seeking business collaboration and co-production opportunities, joint ventures, exporters and importers, and those looking for technology transfer.



Scheme Name	Capacity Building and Technical Assistance (CB&TA)
Govt. Dept.	Ministry of Development of North Eastern Region
Scheme Objective / Particulars	The main aim of the Ministry of Development of North Eastern Region is strengthening of its human resources, particularly the youth, to make them skilled and employable. The skill and knowledge base of administrators in the state governments also needs strengthening to ensure good governance.
Benefits	Grant-in-aid for short-term training courses of up to six months, medium term courses above six months to one year and long duration training courses of above one year. For short duration courses the 1st installment of 75% to be released after receiving the acceptance and the bond executed; the second installment of remaining 25% will be released after submission of expenditure statement; similarly for medium term and long term courses, the 1st installment of 50%, 2nd installment of 40% and 3rd installment of 10% respectively.
Who Can Apply?	All Central and State Government departments, Centres of excellence in training, Education and research Universities, Central and State PSUs, and autonomous organisations under Central, State and local Governments, Reputed Institutions of training and education in the private sector and NGOs and trusts.



Scheme Name	Corporate Finance (North Eastern Development Finance Corporation Ltd Schemes)
Govt. Dept.	Ministry of Development of North Eastern Region
Scheme Objective / Particulars	Providing finance such as normal capital expenditure, working capital margin, short fall in working capital, repayment of high cost debt and general corporate purpose like funding of business acquisition or for brand building, etc., where no tangible asset creation may be envisaged.
Benefits	Minimum exposure would be Rs.50 Lakh and maximum exposure shall be as per the exposure norms of the Corporation.
Who Can Apply?	<ul style="list-style-type: none">• Corporates with minimum 3 years of profitable operations for NEDFi assisted units. Further, the unit should have minimum 5 years of operations in case of other units.• The unit should have good repayment track record in case of NEDFi assisted units. In case of other units, the company as well as the group companies should have good track record with Banks or FIs.• The unit should have a minimum Net worth of Rs.5 crores (Only equity and reserves to be included). Net worth criteria may be lowered to Rs.3 crores depending on merit of the case in deserving cases keeping in view the small size of projects in NE region. Criteria with objectivity to be worked out for ascertaining net worth limit.



Scheme Name	Equipment Finance (North Eastern Development Finance Corporation Ltd Schemes)
Govt. Dept.	Ministry of Development of North Eastern Region
Scheme Objective / Particulars	This scheme intends to provide financial assistance for acquiring specific machinery/ equipment by financially sound and profit making companies having good credit record. The proposed unit should be located in any of the eight North Eastern States.
Benefits	Extent of Assistance <ul style="list-style-type: none">♦ Maximum 70% of cost of equipment plus taxes/duties, transportation and installation charges.♦ Minimum: Rs.25 lakh♦ Maximum: Rs.10 Crores
Who Can Apply?	<ul style="list-style-type: none">• The proposed unit for which financial assistance is sought should be located within any of the eight North-Eastern States.• The proceeds of the term loan should be deployed in creation of fixed assets which will ultimately generate revenues for the unit.• Financially sound companies• Should be in the operation for a period of 5 years and should be making profit for the last three years.• Must have a good credit track record.



Scheme Name	Initiative for Development of Entrepreneurs in Agriculture (IDEA)
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	The scheme intends to promote agri-business ventures in the North-East Region and assist in establishing agri-business as a profitable venture. It also provides gainful employment opportunities and makes available supplementary sources of input supply and services.
Benefits	<p>Extent and Nature of Assistance</p> <ul style="list-style-type: none">• Composite loan comprising Term Loan and Working Capital.• Financial assistance will be extended on need basis, depending upon the nature of the projects and competence of the promoters.• Maximum project size could be Rs.25 lakhs.• Term Loan from NEDFi = Maximum upto 75% of the project cost.• The promoter's contribution will be at least 25% of the project cost.
Who Can Apply?	<ul style="list-style-type: none">• Graduates and Post graduates in agriculture and allied subjects• Graduates, Post-graduates from other disciplines having experience and skill to undertake Agri Business ventures can also be considered.• The proposed units could be proprietorship, partnership or a company.• The promoter or their units must not be a defaulter in any government scheme and /or with any bank or any other agencies.• The proposed unit for which financial assistance is sought should be located within any of the eight North-Eastern States.



Scheme Name	Micro Finance Scheme
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	The scheme envisages meeting micro credit needs Small and Medium size agriculturists, self-employed personnel and entrepreneurs can be reached much more effectively by involving the services of intermediaries, who can understand needs, demand and local situations. Developing and supporting NGOs/ Voluntary Agencies (VAs) with good track record for on-lending to the "needy" for taking up any income generating activities in the rural areas.
Benefits	NEDFi would lend the amount at Prime Lending Rate (PLR) + 0.5 % (administrative charge). Processing fee to the extent of maximum 1% of loan amount. The MFI have to comply with RBI norms. Repayment period is maximum 5 years.
Who Can Apply?	All MFIs which have been in existence for at least 3 years; the MFIs should have good credibility record. Voluntary agencies are also eligible to apply.



Scheme Name	NEDFi Equity Fund
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	The schemes intends to invest in projects promoted by entrepreneurs in North-Eastern Region having sound business ideas with potential for high growth and more than normal returns on investment.
Benefits	Investment in a single project would range from Rs.50-300 lakhs. Assistance will be available for financing terms normally included in the cost of a project, startup working capital and selectively for core current assets during commercial operation.
Who Can Apply?	Individual entrepreneurs or groups of entrepreneurs; The applicant should have a viable business plan which offers above average profitability leading to attractive returns on investment



Scheme Name	NEDFi Opportunity Scheme for Small Enterprises (NoSSE)
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	The scheme aims at providing long term financial assistance for setting up new industrial and infrastructure projects as well as for expansion, diversification or modernisation of existing industrial enterprises, excluding commercial real estates.
Benefits	If the project cost is above Rs.50 lakhs and up to Rs.200 lakhs loan component up to a maximum of Rs.100 lakhs in the form of term loan or working capital or combination of both.
Who Can Apply?	Local small entrepreneurs of North East India.



Scheme Name	NEDFi Opportunity Scheme for Small Enterprises (NoSSE)
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	The scheme has been formulated to help first generation entrepreneurs who are short of equity. New projects in Micro and Small Enterprises, expansion, modernisation of existing units. Technical qualification of the promoter in the relevant field is a pre-requisite.
Benefits	Term loan up to a maximum of 75% of the project cost including one cycle of working capital in deserving cases. Promoter's contribution minimum 25% of project cost.
Who Can Apply?	First generation entrepreneurs, existing entrepreneurs, proprietary & partnership concerns and companies.



Scheme Name	North-East Handloom Handicrafts (NEHH)
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	Promoting enterprises in handlooms and handicrafts sector and providing a platform for sustainable economic growth by promoting the local artisans.
Benefits	<ul style="list-style-type: none">♦ Maximum project cost will be Rs.25 lakhs. Term loan assistance to be up to 75% of the project cost.♦ Promoters' contribution will be minimum 25% of project cost. Interest rate will be 8%, repayment period to be 3-7 years, including moratorium on principal repayment.
Who Can Apply?	Manufactures, Designers, Experts in handlooms and handicrafts products from North-East India. The proposed units could be proprietorship, partnership or company.



Scheme Name	Rupee Term Loan (RTL)
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	Providing medium to long term financial assistance for setting up of new expansion, diversification or modernisation of projects in manufacturing or services sectors.
Benefits	<ul style="list-style-type: none">♦ Normally, the Corporation considers maximum exposure of up to 12% of its net worth in a single project.♦ In case of consortium lending, the total debt component in the project may be decided by the consortium partners, but corporation restricts its maximum exposure to 12% of its net worth and rest of the loan requirement may be sanctioned by other consortium partners promotes contribution should be minimum of 35- 40% of the total project cost.
Who Can Apply?	Existing and prospective entrepreneurs can apply for the scheme. All the eight North-Eastern States are eligible.



Scheme Name	Working Capital Term Loan (WCTL)
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	The scheme aims to provide one-time core working capital assistance to deserving units in the form of working capital term loan.
Benefits	<ul style="list-style-type: none">• Up to maximum of 75% of working capital requirement of business for one cycle of operation.• Promoter margin would be a minimum of 25% of projected one cycle of working capital requirement.
Who Can Apply?	The proposed unit for which financial assistance is sought should be located in any of the eight North-Eastern States.



Scheme Name	WCTL for Contract Finance
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	NEDFi provides financial assistance in the form of gap funding to eligible contractor firms/companies for contract work execution.
Benefits	Working capital term loan assistance is given in the form of gap funding. Interest rate is fixed on the basis of prime lending rate with plus or spread as per the credit worthiness of the borrower, risk perception, rating and other relevant factors.
Who Can Apply?	Eligible contractor firms and companies.



Scheme Name	Women Enterprise Development (WED)
Govt. Dept.	Ministry of Development of North Eastern Region (NEDFL Schemes)
Scheme Objective / Particulars	The scheme provides financial assistance to woman entrepreneurs for taking up business ventures. Existing businesses will also be eligible for expansion, modernisation and diversification.
Benefits	Term loan assistance, maximum 75% of the project cost. Project cost should not exceed Rs.15 lakhs including working capital. Promoter's contribution will be a minimum of 25% of the project cost.
Who Can Apply?	Skilled woman entrepreneurs in the age group of 18-50 years; the applicant has to be engaged in any viable income generating activity including small business trade., etc.



Scheme Name	North-Eastern Region Urban Development Programme
Govt. Dept.	Ministry of Development of North Eastern Region
Scheme Objective / Particulars	The aim is to improve quality of life of urban residents and enhance urban productivity through improved infrastructure and services, with a view to building capacity for enhanced urban governance, finance and service delivery systems through institutional and financial reforms.
Benefits	Financial aid of Rs.1371.4 crore (GoI and Asian Development Bank in the proportion of 30/70) to five states to be used for the described objectives: 90% grant, 10% loan in three phases.
Who Can Apply?	Governments of five states, Tripura, Mizoram Sikkim, Nagaland, and Meghalaya.



Scheme Name	North-East Rural Livelihoods Project (NERLP)
Govt. Dept.	Ministry of Development of North Eastern Region
Scheme Objective / Particulars	<ul style="list-style-type: none">♦ The development objective of the project is to improve rural livelihoods, especially that of women, unemployed youths and the most disadvantaged, in the participating North-Eastern States. There are four components to the project.<ul style="list-style-type: none">i. Social Empowermentii. Economic Empowermentiii. Partnership Developmentiv. Project Management.
Benefits	Financial assistance would be through International Development Association (IDA). This is a world bank funded scheme.
Who Can Apply?	Women, SHG members and unemployed youth in the North Eastern Region.



Scheme Name	Advertising and Publicity by the Ministry of Development of North-Eastern Region
Govt. Dept.	Ministry of Development of North Eastern Region
Scheme Objective / Particulars	The scheme aims to showcase the inherent economic, social and cultural strength of the North-Eastern Region as well as to mainstream the region with the country to move forward in its entirety.
Benefits	The Ministry may provide financial assistance to public enterprises, public trusts, voluntary organisations, NGOs, etc.
Who Can Apply?	Registered Societies, voluntary organisations, public trusts, non-profits/not-for-profit organisations, universities, co-operatives and other similarly placed institutions are eligible for the scheme.



Scheme Name	Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
Govt. Dept.	Khadi and Village Industries Commission under Ministry Of MSME
Scheme Objective / Particulars	<ul style="list-style-type: none"> • SFURTI is a Scheme of Fund for Regeneration of Traditional Industries. Ministry of MSME has launched this scheme in the year 2005 with the view to promote Cluster development. KVIC is the nodal Agency for promotion of Cluster development for Khadi as well as for V.I. products. As on date, a no. of 76 Clusters have come up as per the scheme and many of these clusters have been completed. The Revamped SFURTI Cluster will intensify the sustainability of the programme beyond the project period through creation of Special Purpose Vehicle (SPV) or deemed SPV. Further, the revamped guideline has added many new features for all round development of SFURTI clusters. • To organize the traditional industries and artisans into clusters to make them, competitive and provide support for their long term sustainability. • To provide sustained employment for traditional Industry artisans and rural entrepreneurs; • To enhance marketability of products of such clusters by providing support for new products, design intervention and improved packaging and also the improvement of marketing Infrastructure; • To equip traditional artisans of the associated clusters with the improved skills and capabilities through training and exposure visits; • To make provision for common facilities and improved tools and equipments for artisans; • To strengthen the cluster governance systems with the active participation of the stakeholders, so that they are able to gauge the emerging challenges and opportunities and respond to them in a coherent manner; • To build up innovative and traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships, so as to gradually replicate similar models of cluster- based regenerated traditional Industries.
Benefits	<ul style="list-style-type: none"> • The Scheme would cover three types of interventions namely 'soft Interventions', 'hard Interventions' and 'thematic interventions'. The project outlay for various clusters is as follows: <ul style="list-style-type: none"> ♦ Heritage cluster (1000-2500 artisans *):Rs 8 crore ♦ Major cluster (500-1000 artisans*) : Rs 3 crore ♦ Mini cluster (Up to 500 artisans*) : Rs 1.5 crore <p>Note: *For NER/ J&K and Hill States, there will be 50% reduction in the number of artisans per cluster.</p> <ul style="list-style-type: none"> • Soft Interventions: Max Rs 25.00 lakhs (100% scheme funding)



	<ul style="list-style-type: none">• Hard Interventions: As per project requirement (75% scheme funding)• Cost of Technical Agency Rs 8 % of Soft and Hard interventions (100% scheme funding)• Cost of Implementing Agency/ Cluster Executive: Max Rs 20.00 lakhs (100% scheme funding).
Who Can Apply?	<ul style="list-style-type: none">• Non-Government organizations (NGOs)• Institutions of the Central and State Governments• Semi-Government institutions• Field functionaries of State and Central Govt.• Panchayati Raj institutions (PRIs)



Scheme Name	Coir Udyami Yojana (CUY)
Govt. Dept.	Coir Board
Scheme Objective / Particulars	<ul style="list-style-type: none">• This is a credit linked subsidy scheme for setting up of coir units with project cost upto Rs.10 lakhs plus one cycle of working capital, which shall not exceed 25% of the project cost. Working capital will not be considered for subsidy.• The scheme main objective is to facilitate sustainable development of the Coir Industry in the country and is under the ambit of Ministry of MSME.
Benefits	<ul style="list-style-type: none">• Maximum admissible cost of the project is 10 lakhs plus working capital, which shall not exceed 25% of the project cost. The banks shall consider composite loan instead of term loan to cater to the working capital requirements also. This should be exclusive of Rs.10 lakhs limit proposed. However, subsidy will be computed excluding working capital component.• Beneficiary's contribution 5% of the project cost• Bank credit Rate- 55%• Rate of Subsidy- 40% of the project
Who Can Apply?	Individuals, Companies, Self Help Groups, Non-Governmental Organizations, Institutions registered under Societies Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trust.



Scheme Name	Coir Vikas Yojana
Govt. Dept.	Coir Board (Ministry of Micro, Small and Medium Enterprises)
Scheme Objective / Particulars	<p>The scheme facilitates development of domestic and export markets, skill development and training, empowerment of women, employment/entrepreneurship creation and development, enhanced raw material utilization, trade related services, welfare activities for the coir workers, etc. This is undertaken through following 6 schemes:</p> <ul style="list-style-type: none">♦ Skill Upgradation and Mahila Coir Yojana♦ Export Market Promotion (EMP)♦ Development of Production Infrastructure (DPI)♦ Domestic Market Promotion (DMP)♦ Trade and Industry Related Functional Support Services (TIRFSS)♦ Welfare Measure (Group Personal Accident Insurance Scheme)
Benefits	<ul style="list-style-type: none">• This program provides plethora of benefits under the different schemes. Some of the benefits and include:<ul style="list-style-type: none">♦ Provide coir yarn spinning rats, coir processing equipments, machinery, items, etc. with a subsidy of 75% under Mahila Coir Yojana.♦ Aim at inculcating quality consciousness among the workers at grass root level and to educate them on proper methods of producing standard quality fibre, yarn and products.♦ Create awareness among the coconut growers, entrepreneurs etc. to set up coir based units and to modernize the existing units for better productivity, quality and also enhance earnings.
Who Can Apply?	MSMEs and Individuals



Scheme Name	Amended Technology Upgradation Fund Scheme (ATUFS)	
Govt. Dept.	Ministry of Textiles	
Scheme Objective / Particulars	With Aim of 'Make in India' and 'Zero Defect and Zero Effect' in manufacturing, the government provides credit linked capital investment subsidy. This scheme would facilitate augmenting of investment, productivity, quality, employment, exports and import substitution in textile industry. It will also indirectly promote investment in textile machinery manufacturing.	
Benefits	Every eligible individual entity (not the unit) will be entitled for reimbursement of Capital Investment Subsidy (CIS) under this scheme, as per the following rates:	
	S. No.	Segment
	1	Garmenting, Technical Textiles
	2	Weaving for brand new Shuttle less Looms (including weaving preparatory and knitting), processing jute, silk and Handloom
	3	Composite units/Multiple segments - If the eligible capital investment in respect of Garmenting and Technical Textiles category is more than 50% of the eligible project cost.
	4	Composite Unit/ Multiple segments - IF the eligible capital investment in respect of Garmenting and technical textiles category is less than 50% of the project cost.
Who Can Apply?	Only those entities that fall under the following sectors are eligible to apply: <ul style="list-style-type: none"> • Weaving, Weaving Preparatory and Knitting • Processing of fibres, yarns, fabrics, garments and made up • Handloom Sector • Silk Sector • Jute Sector • Garment/Made up manufacturing • Technical textiles 	



Scheme Name	Tex Fund
Govt. Dept.	Small Industries Development Bank of India (SIDBI)
Scheme Objective / Particulars	The primary objective of the fund is to contribute to the development of the powerloom and related textile sectors. SIDBI Venture Capital Fund Ltd., (SVCL) invests on behalf of Ministry of Textiles in the form of equity in MSMEs to kick start an enterprise/ expansion.
Benefits	<ul style="list-style-type: none">• The Fund shall look for investing in companies involved in new and emerging fields in the textile industry and allied products and services.• Maximum 50% of the project cost with a ceiling of Rs 3 crore is invested by SVCL. (SIDBI Venture Capital Fund Ltd.)• Investments will typically be in innovative private power loom MSME companies.• Investments would be made of the equity shares and/or instruments convertible into equity of Textile Micro and Small Enterprises.
Who Can Apply?	<ul style="list-style-type: none">• SCVL will invests in innovative business models in the power loom and textile related business models with a good management team.• The projects should have a new products and technologies or innovative business model which have the potential to bring superior value proposition to the customers will be given preference.



Scheme Name	Interest Subsidy Eligibility Certificate (ISEC) for Khadi Institutions
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises (KVIC)
Scheme Objective / Particulars	The Interest Subsidy Eligibility Certificate (ISEC) Scheme is an important mechanism of funding khadi programme undertaken by khadi institutions. It was introduced to mobilise funds from banking institutions for filling the gap between the actual fund requirements and availability of funds from budgetary sources.
Benefits	<ul style="list-style-type: none">• Under the ISEC Scheme, credit at a concessional rate of interest of 4% per annum for working capital, is made available as per the requirement of the institutions. The difference between the actual lending rate and 4% is paid by the Central Government through KVIC to the lending banks.• While approving continuation of the scheme for implementation during XII plan period, Govt. of India has approved an unified version of the scheme for Khadi and Ployvastra to facilitate seamless release of interest subsidy to the institutions.
Who Can Apply?	The Khadi institutions, having valid Khadi certificate and sanctioned khadi programme. The Institutions registered with the KVIC/State Khadi and Village Industries Boards (KVIBs) can avail of financing under the ISEC Scheme, the Scheme supports only the khadi and the polyvastra sector.



Scheme Name	Science and Technology (S&T) for Coir Institutions
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	Technology Transfer, Incubation, Testing, Training Entrepreneurs and Service Facilities for the coir MSMEs through extension of the outcomes of research (done at research institutes under the scheme) at the laboratory level for application at the field level and extension of testing and service facility are the objectives of the scheme. The Research and Development activities of the Board are carried out through the twin research institutes: the Central Coir Research Institute, Kalavoor and Central Institute of Coir Technology, Bangalore who uses the fund allotted to this scheme and then further aid the entities working in the coir industry. The scheme also aims at establishing technology incubation centers in one or many places for training the entrepreneurs in the new technologies developed and transferred.
Benefits	<ul style="list-style-type: none"> • The outcome of the research can be availed at the field level by approaching Research Centre for availing assistance in Technology Transfer, Incubation, Testing and Service Facilities of the research institutes (The Central Coir Research Institute, Kalavoor and Central Institute of Coir Technology, Bangalore) • Some indirect and secondary benefits of the scheme are as follow: <ul style="list-style-type: none"> ♦ Continued implementation of the Scheme will result in development of new technologies for reducing drudgery and improving the quality and productivity of the coir products. Continued research activities will result in increasing the acceptance of the coir products both by internal and external markets. ♦ The development of more sophisticated machinery with the features of automation will result in enhanced productivity and income. Elimination of physical strain and better income would attract younger generation to engage themselves into coir activities. ♦ The use of coir products for environment friendly activities will result in environment protection. ♦ Development of new value added products and identification of new areas for application of coir will result in the generation of more national income from a waste material.
Who Can Apply?	All coir production/processing units newly established will be eligible to apply for assistance. All coir production/ processing units registered with Coir Board under Coir Industry (Registration) Rules, 2008 and having Udyog Aadhar are eligible to apply for financial assistance for modernisation under this scheme.



Scheme Name	Comprehensive Handloom Cluster Development Scheme (CHCDS)
Govt. Dept.	Ministry of Textiles
Scheme Objective / Particulars	The objective is to develop Mega Handloom Clusters that are located in clearly identifiable geographical locations that specialize in specific products, with close linkages and inter dependents amongst the key players in the cluster by improving the infrastructure facilities, with better storage facilities, technology up-gradation in pre-loom/on-loom/post-loom operations, weaving shed, skill up-gradation, design inputs, health facilities etc. which would eventually be able to meet the discerning and changing market demands both at domestic and at the international level and raise living standards of the millions of weavers engaged in the handloom industry.
Benefits	The quantum of assistance should be need based depending on the requirement of the cluster, the scope of the activities envisaged in the cluster development project, technical, financial and managerial capacity of the cluster development organization, level of maturity and track record of the cluster etc. The maximum permissible Central cost for each cluster will not exceed Rs.40.00 crore per cluster for a period of 5 Years. This is normally provided as grant. However, part of it can be considered as equity on case to case basis for individual project/s or where it assists in financial closure. Scheme of other Ministries like MSME, Ministry of Rural/Urban Development, Commerce etc. shall be sourced to fund the project.
Who Can Apply?	MSMEs operating in the Handloom Sector are primarily eligible under the scheme.



Scheme Name	Apparel Park
Govt. Dept.	Ministry of Textiles
Scheme Objective / Particulars	Government of India has launched 'Apparel Park for Exports' scheme for imparting focused thrust for setting up of apparel manufacturing units of international standards at potential growth centres.
Benefits	<ul style="list-style-type: none"> • Fiscal Benefits <ol style="list-style-type: none"> 1. 75% of the capital expenditure will be incurred by the State Government on the infrastructural facilities, 25% by the agency - limited to a maximum of INR10 crores. 2. INR 5 crores for setting up of an effluent treatment plant, creche/s, any multi purpose centre/hall for marketing /display etc. 3. Grant upto 50% of the cost of any training facility created in the park - upto a maximum of INR2 crores. • Non-Fiscal Benefits <ol style="list-style-type: none"> 1. Land free of cost for establishing the park of sufficient size. (The size of an apparel park may be approximately 150-250 acres) 2. The location of the apparel park would have access to ports, airports, rail heads etc., availability of raw-materials and the general level of infrastructural facilities available 3. The designated agency will provide high quality infrastructural facilities like power, water, roads. 4. The park will have garment manufacturing units with each unit having atleast 200 sewing machines. It would provide employment to at least 20,000 persons when it becomes fully operational. 5. The State Government will also take the initiative in providing flexibility in labour laws in these clusters 6. Provide skill upgradation of the workers employed in the units under its existing schemes, wherever possible 7. The State Government may not charge any stamp fee on the sale/transfer of land . in this park
Who Can Apply?	Industry associations/ entrepreneurial groups.



Scheme Name	Research and Development
Govt. Dept.	Ministry of Textiles
Scheme Objective / Particulars	The office of the Development Commissioner (Handicrafts), an attached office of Ministry of Textiles, Government of India has been implementing the scheme called Research & Development on all India basis to conduct surveys and studies of important crafts and make in-depth analysis of specific aspects and problems of Handicrafts in order to generate useful inputs to aid policy, planning and fine tune the ongoing initiatives; and to have independent evaluation of the schemes implemented.
Benefits	<ul style="list-style-type: none"> • Fiscal Benefits: <ul style="list-style-type: none"> ♦ Eligible financial assistance for <ol style="list-style-type: none"> 1. Project Leader @Rs. 40,000/- p.m. 2. Senior Research Expert @Rs. 25,000/- p.m. 3. Junior Research Fellow @Rs. 15,000/- p.m. 4. Investigator [Graduate] @Rs. 12,000/- p.m. 5. Computer Operator @Rs. 10,000/- p.m. 6. Documentation & Videography Rs. 1,00,000/ 7. T.A./D.A. @Rs. 18,000/- p.m. 8. Miscellaneous 10% of the total cost • Financial assistance will be as under: <ol style="list-style-type: none"> 1. Halls & Infrastructure - Rs. 1,80,000/- for 3 days 2. Boarding & Lodging for Resource Persons @Rs. 9,000 per day, per head 3. a) T.A. to Resource Persons b) For International Experts @Rs. 12,000/- per persons or AC-I/Air fare economy class whichever is less @Rs. 70,000/- per person or economy class 4. Honorarium to Resource Persons @Rs. 4,000/- per person 5. T.A. to participants including journey period @Rs. 2000/ per participant or AC-III tier fare whichever is less 6. DA to the participants @Rs. 100/- per participant per day 7. Documentation & Videography Rs. 1,00,000/ 8. Hire of Conveyance Rs. 2,00,000/- for 3 days 9. Refreshments & Tea, Lunch etc. @Rs. 400/- per participants per day 10. Publicity including banners, backdrops, pamphlet, booklet, biometric machine, etc. Rs. 2,00,000/



	<ul style="list-style-type: none">• Non-Fiscal Benefits<ol style="list-style-type: none">1. Surveys & Studies on different topics2. Financial Assistance for preparation of legal, para legal, standards, audits and other documentation leading to labeling/ certification3. Conducting Census of Handicraft artisans of the country4. Conducting of workshops/seminars on issues of specific nature relating to handicrafts sector
Who Can Apply?	Assistance under the scheme will be extendable to an organization registered under any of the statutory Acts (Companies Act 1965, Societies Registration Act 1860, Cooperative Act. Etc.) or universities and recognized research institutions



Scheme Name	Rental for Warehousing
Govt. Dept.	Ministry of Textiles
Scheme Objective / Particulars	This scheme aims for providing financial support for renting warehouses abroad.
Benefits	80% of the rental cost towards hiring of warehouses abroad to store handicraft products shall be reimbursed subject to the maximum of Rs.25.00 lakh per unit.
Who Can Apply?	Industry associations/ entrepreneurial groups.



Scheme Name	Mega Cluster
Govt. Dept.	Ministry of Textiles
Scheme Objective / Particulars	<ul style="list-style-type: none"> • Mega cluster approach is a Drive to scale up the infrastructural and production chain at Handicrafts clusters which have remained unorganized and have not kept pace with the modernization and development that have been taking place so far. • The prospect of this sector lies in infrastructural improvement, modernization of the tools, machinery, process and product diversification and creating strong brands. Innovative designs as well as technical know-how, furthered by brand building of the native products hold the key to creating a niche market for the products manufactured by the clusters. The proposed programme is expected to support the Up gradation of infrastructural facilities coupled with market linkages and product development & diversification.
Benefits	<ul style="list-style-type: none"> • Fiscal Incentives: <ol style="list-style-type: none"> 1. Funds to the tune of 3% (max.) of project cost shall be earmarked for establishing baseline data / DPR. 2. 50% of the approved project cost will be released as advance. Second Installment @ 40% of the approved project cost will be released on utilization of 70% of 1st installment. 3. The last 10% amount will be released as reimbursement on completion of project and submission of utilization report etc. • Non-Fiscal Incentives: <ol style="list-style-type: none"> 1. Employment Generation 2. Better living standards for the existing artisans. 3. Foreign Exchange earnings by export; 4. Substantial Increase in quality and value added Production; 5. Increase in the business of small entrepreneurs; 6. Savings in cost by manufacturers in the cluster due to better infrastructure and Government induced benefits; 7. Revenue generation to local bodies and State & Central Governments 8. Growth of industry in an organized form.
Who Can Apply?	The Implementing Agency (IA), which will be a Special Purpose Vehicle (SPV), shall be a legal entity, preferably a Company with the participation of related stakeholders, particularly the leading manufacturers, suppliers, buyers, and artisan federations/SHGs. The SPV shall be selected preferably through open competitive bidding process.



Scheme Name	Stand-Up India for Financing SC/ST and/or Women Entrepreneurs
Govt. Dept.	Small Industries Development Bank of India (SIDBI)
Scheme Objective / Particulars	Stand Up India Scheme facilitate bank loans between 10 lakh and 1 crore to at least one scheduled caste (SC) or Sceduled Tribe, borrower and at least one women per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.
Benefits	
Who Can Apply?	<ul style="list-style-type: none">• SC/ST and/or women entrepreneurs; above 18 years of age• Loans under the scheme is available for only greenfield project. Green-Field signifies,in this context, the first time venture of the benefeciary in the manufacturing or services or trading sector• In case of non-individual enterprises,51% of the shareholding and controlling stakes should be held by either SC/ST and/or Women Entrepreneur• Borrower should not be in default to any bank or financial institution



Scheme Name	Self Employment Lending Schemes- Credit Line 1-Term Loan Scheme
Govt. Dept.	The National Minorities Development & Finance Corporation (NMDFC)
Scheme Objective / Particulars	This scheme is for individual beneficiaries and is implemented through the SCAs.
Benefits	<ul style="list-style-type: none">• Under the scheme, projects costing up to INR 20 lacs are considered for financing.• NMDFC provides loan to the extent of 90% of the project cost subject to a maximum of INR 18 lacs. The remaining cost of project is met by the SCA and the beneficiary.• However, the beneficiary has to contribute minimum of 5% of the project cost.• The rate of interest charged from the beneficiary is 6% p.a. on reducing balance method.• Moratorium Period - 6 months• Repayment period for beneficiaries - 5 years• Means of Financing NMDFC: SCA: Benef. Contribution- 90: 5: 5• Utilization Period- 3 Months
Who Can Apply?	Assistance under Term Loan Scheme is available for any commercially viable and technically feasible venture, which for the purpose of convenience, are classified into the following sectors: Agriculture & allied, Technical trades, Small business, Artisan and traditional occupations, and Transport and services sector.



Scheme Name	Self-Employment Lending Schemes- Credit Line 2-Term Loan Scheme
Govt. Dept.	The National Minorities Development & Finance Corporation (NMDFC)
Scheme Objective / Particulars	This scheme is for individual beneficiaries and is implemented through the SCAs.
Benefits	<ul style="list-style-type: none"> • Under the Term Loan Scheme, projects costing up to INR30 lacs are considered for financing. • NMDFC provides loan to the extent of 90% of the project cost subject to a maximum of INR 27 lacs. The remaining cost of project is met by the SCA and the beneficiary. • The beneficiary has to contribute minimum of 5% of the project cost. • The rate of interest charged from the beneficiary is 8% p.a. on reducing balance method for male beneficiaries & 6% p.a for women beneficiaries. • Rate of Interest for SCAs- 3% pa • Moratorium period- 6 months • Repayment period for beneficiaries- 5 years • Repayment period for the SCAs- 8 years • Means of Financing NMDFC: SCA: Benef. Contribution- 90: 5: 5 • Utilization Period- 3 Months
Who Can Apply?	<ul style="list-style-type: none"> • All Individuals meeting the NDMFC Requirements can apply. • Target groups for NMDFC with regard to direct benefits will be persons belonging to minority communities and under the Credit line 2, concessional credit is provided to the section of Minority population with annual family income of up to Rs.6.00 lacs, defined on the basis of "Creamy Layer" criterion of OBC by Government of India.



Scheme Name	Virasat - A Credit Scheme for Craftpersons
Govt. Dept.	The National Minorities Development & Finance Corporation (NMDFC)
Scheme Objective / Particulars	The purpose of this scheme is to help Artisans and Craftpersons in meeting their working capital (making products as per the demand in the market) and fixed capital requirement (machineries, equipments and tools).
Benefits	<ul style="list-style-type: none">• Maximum Loan limit of upto Rs. 10 lacs can be availed under the scheme.• 1% lower interest rate than charged under term loan scheme (offered by NMDFC).• Further a 1% loan rebate is provided for the women artisans.• NMDFC organise Hunar Haat Exhibitions for promoting traditional crafts. This provides a platform to artisans to sell/get orders for their artefacts.
Who Can Apply?	<ul style="list-style-type: none">• As per the National Commission of Minorities Act, 1992, Artisans in the notified Minorities are Muslims, Christians, Sikhs, Buddhists, and Parsis. Subsequently, Jains community was also added into the list of notified Minority Communities in January, 2014.• Additionally<ol style="list-style-type: none">1. Artisans covered under Credit line-1 with annual family income of Rs 81,000 in rural areas and Rs 1.03 lacs in the urban areas.2. Preference will be given to artisans participating in Hunar Haat exhibitions organised by NMDFC <p>Artisans already sponsored under the concession credit scheme of the Government will not be eligible to again avail loan under this scheme.</p>



Scheme Name	Self Employment Lending Schemes- Credit Line - 1 - Micro Financing Scheme
Govt. Dept.	The National Minorities Development & Finance Corporation (NMDFC)
Scheme Objective / Particulars	Under the Micro Financing Scheme, micro-credit is extended to the members of the Self Help Groups (SHGs), specially the minority women scattered in remote villages and urban slums, who are not able to take advantage of the formal banking credit as well as the NMDFC programmes, through its SCAs. NMDFC is implementing the scheme on the pattern of Grameen Bank of Bangladesh and Rashtriya Mahila Kosh (RMK). The scheme requires that the beneficiaries are organized into Self Help Groups (SHGs) and get into habit of thrift & credit, however small. The scheme envisages micro-credit to the poorest among the poor through NGOs of proven track-record and their network of Self Help Groups (SHGs). It is an informal loan scheme which ensures quick delivery of loan at the door steps of the beneficiaries
Benefits	<ul style="list-style-type: none"> • Under this scheme, small loans up to a maximum of INR 1 lacs per member of SHG are provided through the NGOs / SHGs. The scheme is implemented through the SCAs as well as the NGOs. • Rate of Interest for Beneficiaries/SHGs 7% pa • The repayment period under the scheme is maximum of 36 months. • Rate of Interest for NGOs by NMDFC directly- 1% pa • Repayment period for the SCAs/NGOs- 4 years / 3 years • Utilization Period for the SCAs /NGOs- 3 Months/ 1 Month • Means of Financing NMDFC: SCA: Beneficiary Contribution- 90: 5: 5
Who Can Apply?	Applicable for Self Help Groups/NGOs



Scheme Name	Self Employment Lending Schemes- Credit Line - 1 - Mahila Samridhi Yojana
Govt. Dept.	The National Minorities Development & Finance Corporation (NMDFC)
Scheme Objective / Particulars	It is a unique scheme linking micro-credit with the training to the women members to be formed in to SHGs, in the trades such as tailoring, cutting and embroidery, etc. It is being implemented by NMDFC, through the State Channelising Agencies of NMDFC as well as NGOs. Under the Mahila Samridhi Yojana, training is given to a group of around 20 women in any suitable women friendly craft activity. The group is formed into Self Help Group during the training itself and after the training, micro-credit is provided to the members of the SHG so formed.
Benefits	<ul style="list-style-type: none">• The maximum duration of the training is of six months with maximum training expenses of INR 1,500 p.m. per trainee.• During the training a stipend of Rs. 1,000 p.m. is also paid to the trainees.• The training cost and stipend is met by NMDFC as grant.• After the training, need based micro credit subject to a maximum of INR 1 lac is made available to each member of SHG, so formed at an interest rate of 7% p.a.• Credit Line 1 is the existing stream of concessional credit, being disbursed on the basis of income limits of Rs. 98,000 p.a. for rural areas & Rs.1.20 lacs in urban areas.
Who Can Apply?	Applicable for Self Help Groups.



Scheme Name	Self Employment Lending Schemes- Credit Line - 2 - Micro Financing Scheme
Govt. Dept.	The National Minorities Development & Finance Corporation (NMDFC)
Scheme Objective / Particulars	<ul style="list-style-type: none">• This scheme envisages credit to the poorest amongst the poor through SCAs/NGOs and network of Self Help Groups (SHGs). It is an informal loan scheme which ensures quick delivery of loan at the door steps of the beneficiaries.
Benefits	<ul style="list-style-type: none">• This scheme aims to extend credit to the poorest amongst the poor through SCAs/NGOs and network of Self Help Groups (SHGs). It is an informal loan scheme which ensures quick delivery of loan at the door steps of the beneficiaries.• Under this scheme, small loans up to a maximum of INR 1.5 lacs per member of SHG are provided through the NGOs / SHGs. The scheme is implemented through the SCAs as well as the NGOs.• The repayment period under the scheme is maximum of 36 months (3 Years).• Rate of Interest for NGOs by NMDFC directly- 1% pa• Repayment period for the SCAs/NGOs- 4 years / 3 years• Utilization Period for the SCAs /NGOs- 3 Months/ 1 Month• Means of Financing NMDFC: SCA : Beneficiary Contribution- 90:5 :5
Who Can Apply?	Applicable for Self Help Groups/NGOs



Scheme Name	The Women Entrepreneurship Platform (WEP)
Govt. Dept.	Niti Aayog
Scheme Objective / Particulars	<ul style="list-style-type: none"> NITI Aayog has launched a Women Entrepreneurship Platform (WEP) for providing an ecosystem for budding & existing women entrepreneurs across the country. SIDBI has partnered with NITI Aayog to assist in this initiative. As an enabling platform, WEP is built on three pillars- <i>Iccha Shakti</i>, <i>Gyaan Shakti</i> & <i>Karma Shakti</i> <ul style="list-style-type: none"> <i>Iccha Shakti</i> represents motivating aspiring entrepreneurs to start their business <i>Gyaan Shakti</i> represents providing knowledge and ecosystem support to women entrepreneurs to help them foster entrepreneurship <i>Karma Shakti</i> represents providing hands-on support to entrepreneurs in setting-up and scaling up businesses
Benefits	<ul style="list-style-type: none"> In addition to providing services such as free credit ratings, mentorship, funding support to women entrepreneurs, apprenticeship and corporate partnerships; WEP will encourage entrepreneurs to share their entrepreneurial journeys, stories & experiences to nurture mutual learning. WEP platform, as a driver of change, will also promote offline initiatives and outreach programmes to promote entrepreneurial spirit among potential women entrepreneurs, in collaboration with partner organizations. Also, WEP offers incubation and acceleration support to women founded / co-founded startups through its various partners who handhold women entrepreneurs registered with WEP and provide them necessary support to help them start and scale-up.
Who Can Apply?	<ul style="list-style-type: none"> Women Entrepreneurs who are at ideation stage, have just started off with their startups or are an established startup can register under the scheme to take the benefit. Corporates, NGOs, research organisations, Incubator, Accelerator, etc. who can provide support in any form to the the women entrepreneurs



Scheme Name	Support to training and employment programme for women
Govt. Dept.	Ministry of Women & Child Development
Scheme Objective / Particulars	STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country.
Benefits	The assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc, Handicrafts, Computer & IT enable services along with soft skills and skills for the work place such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality.
Who Can Apply?	<p>The scheme is intended to benefit women who are in the age group of 16 years and above.</p> <p>ELIGIBLE ORGANIZATIONS/ PROJECT IMPLEMENTING AGENCIES (PIAs)</p> <p>Grants-in-aid under the STEP programme may be given to an institution having a distinct legal entity as under:</p> <ol style="list-style-type: none">Institutions or organizations set up as Autonomous Organization under a specific statute or as a Society registered under the Societies Registration Act, 1860 or Indian Trusts Act, 1882 (Not for profit) or other statutes.Voluntary Organizations or Non-Government Organizations registered under the Societies Registration Act, Indian Trust Act carrying out activities which promote the objectives of the STEP programme, with adequate financial and other resources, credibility and experience of the type of activities to be undertaken.Co-operative Societies.



Scheme Name	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	This scheme envisages economic empowerment of women by providing credit (through NGOs), training, development and counseling extension activities related to trades, products, services etc.
Benefits	<ul style="list-style-type: none">• Government Grant up to 30% of the total project cost as appraised by lending institutions which would finance the remaining 70% as loan assistance to applicant women, who have no easy access to credit from banks. The loan and grant amount to any beneficiary would be routed through a NGo that would help the women develop markets of their product and aid the entrepreneurship in the community.• Training and counselling sessions will be provided by the NGOs, whose cost (Upto rs 1 Lac) will be borne by the government provided such institutions also bring their share to the extent of minimum 25%(10% in case of NER) of the Government grant.• Institutions such as Entrepreneurship Development Institutes (EDIs), NIMSME, NIESBUD, IIE, MSME-DIs EDIs sponsored by State Govt. and any other suitable institution of repute will be provided need based Government grant primarily for undertaking activities aiming at empowerment of women such as field surveys, research studies, evaluation studies, designing of training modules, etc. etc. covered under the scheme. The grant shall be limited up to Rs. 5 lakhs per project.
Who Can Apply?	Women Entrepreneurs



Scheme Name	Cent Kalyani Scheme
Govt. Dept.	Central Bank of India
Scheme Objective / Particulars	This scheme envisages empowerment of women to start new project or expand or modernise the existing unit. This scheme provides assistance in the form of capital expenditure (Plant/Machinery) and also meeting day to day expenditure (working capital). This scheme is provided by the Central Bank of India.
Benefits	<ul style="list-style-type: none">• The Quantum of Finance is maximum Rs 100 lacs• There is a concession in rate of interest:<ul style="list-style-type: none">♦ Loan upto Rs 10 lacs - MCLR + 0.25% Loan above Rs. 10 lacs up to Rs. 100 lacs - MCLR + 0.50% Additional Interest concession of 0.25% if account is rated by external agency.♦ There is nil processing fees.
Who Can Apply?	Existing and new women entrepreneurs operating in the Micro, Small and Medium Enterprises as per the MSME Act, 2006.



Scheme Name	Assistance to Professional Bodies & Seminars/Symposia
Govt. Dept.	Department of Science & Technology
Scheme Objective / Particulars	The Programme extends partial support on a selective basis, for organizing seminar / symposia/ training programmes / workshops / conferences at national as well as international level. The support is provided to Research Institutes/ Universities/Medical and Engineering Colleges and other Academic Institutes/ Professional Bodies who organize such events for the scientific community to keep them abreast of the latest developments in their specific areas. The support is generally given for encouraging participation of young scientists and research workers in such events and publication of proceedings / abstracts for wider dissemination. The Programme also supports S&T Professional bodies.
Benefits	
Who Can Apply?	<ul style="list-style-type: none">• Applicant should be and Indian Citizen residing in India• The applicant(s) must hold a regular position in a recognized academic institution or in a national laboratory / recognized R&D institution• Application should be submitted not earlier than 180 days and not later than 60 days, before the date of the event



Scheme Name	NewGen Innovation and Entrepreneurship Development Centre
Govt. Dept.	Department of Science & Technology (DST)
Scheme Objective / Particulars	The NewGen Innovation and Entrepreneurship Development Centre (NewGen IEDC) is being promoted in educational institutions to develop institutional mechanism to create entrepreneurial culture in S&T academic institutions and to foster techno-entrepreneurship for generation of wealth and employment by S&T persons. The NewGen IEDCs are established in academic institutions (science colleges, engineering colleges, universities, management institutes) having requisite expertise and infrastructure.
Benefits	<ul style="list-style-type: none"> • To channelize the knowledge and the energy of youth towards becoming active partners in the economic development process. • To catalyze and promote development of knowledge-based and innovation-driven enterprises and promote employment opportunities amongst youth specially students • To inculcate a culture of innovation driven entrepreneurship • To act as an institutional mechanism for providing various services including information on all aspects of enterprise building to budding S&T entrepreneurs.
Who Can Apply?	<p>The parent institution should fulfill the following criteria:</p> <ul style="list-style-type: none"> • The institution should be a University/Deemed University or an Institute/College offering Engineering, Technology, Science courses at degree level or above for at least 5 years. In case of a college/institute, it should be duly recognized and affiliated and while in case of the private institutions, it should be promoted by a Trust or a Society registered under relevant Acts besides being recognized/affiliated to AICTE/Universities. • Qualified and dedicated faculty in various disciplines with a good Research & Development base and background in industry related activities should be available • Availability of two faculty trained in Entrepreneurship through DST sponsored Faculty Development Programme • Minimum dedicated space of about 5000 square feet for housing the NewGen IEDC and the startups promoted through it, with the availability of utilities like electricity, water, telephone installation and internet connectivity • Availability of workshops, laboratories and computational facilities • Library with a good collection of books and journals • Experience in Entrepreneurship Development and Promotion and Industry related activities such as Consultancy, Product Development, Testing, Calibration etc.



Scheme Name	Udaan training programme for unemployed youth of J&K (SII J&K)
Govt. Dept.	Ministry of Skill Development and Entrepreneurship
Scheme Objective / Particulars	This scheme provides employment oriented training to the youth from the state over five years covering various sectors like business management, software, BPO.
Benefits	The duration, place and nature of training is decided after considering the profile of the candidates and their skill gap. After completion of the training, the corporate training company will take necessary measures for placement of the trainees in association with NSDC. Government of India will bear the expenditure on travel from J&K to training destination, boarding & lodging, stipend and placement fee in respect of trainees.
Who Can Apply?	Graduates, post-graduates and professional degree holders are eligible.



Scheme Name	National Skill Certification & Monetary Reward (STAR scheme)
Govt. Dept.	Ministry of Skill Development and Entrepreneurship
Scheme Objective / Particulars	The scheme is for encouraging skill development among the youth by providing monetary rewards for successful completion of approved training programmes.
Benefits	<ul style="list-style-type: none">• The scheme shall be implemented through Public- Private and Public-Public partnerships.• The scheme will provide monetary incentives for successful completion of market-driven skilltraining to approximately Rs.10 lakh youth in a span of one year from the date of implementation of the scheme.• After the training programme a STAR (Standard Training Assessment & Reward) certificate will be given by GoI, NSDC, RASCI/GJSCI which is valid all over India.• Assessment and training bodies for all purposes of the scheme will be separate and no overlap of roles will be allowed to maintain transparency and objectivity.• The monetary reward will be wholly funded by the Ministry of Finance, Government of India, and will be effected through direct bank transfer to the beneficiaries' accounts.• Appropriate consideration will be provided to the economically backward sections.
Who Can Apply?	<ul style="list-style-type: none">• The scheme is currently meant only for candidates availing themselves of skill development trainings from eligible providers.• Those training providers, who have no prior affiliation with any government institution or NSDC, will go through a pre-screening process of the Sector Skill Councils (SSCs) according to an Affiliation Protocol prepared by NSDC/SSC.• Education of minimum 10th Class pass is necessary and should be 18 years and above.



Scheme Name	Pradhan Mantri Kaushal Vikas Yojana
Govt. Dept.	Ministry of Skill Development and Entrepreneurship
Scheme Objective / Particulars	Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) implemented by <u>National Skill Development Corporation</u> . The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).
Benefits	<ul style="list-style-type: none"> • Short Term Training • Recognition of Prior Learning • Special Projects • Kaushal and Rozgar Mela • Placement Assistance • Continuous Monitoring • Standardised Branding and Communication • The Scheme aims to: <ul style="list-style-type: none"> ♦ Encourage standardization in the certification process and initiate a process of creating a registry of skills ♦ Enable and mobilize a large number of Indian youth to take up skill training and become employable and earn their livelihood. Increase productivity of the existing workforce and align the training and certification to the needs of the country. ♦ Reward candidates undergoing skill training by authorized institutions at an average monetary reward of Rs. 8,000 (Rupees Eight Thousand) per candidate. ♦ Benefit 24 lakh youth at an approximate total cost of Rs. 1,500 crores.
Who Can Apply?	<p>This Scheme is applicable to any candidate of Indian nationality who:</p> <ul style="list-style-type: none"> • Is an unemployed youth or, school/college dropouts. • Possesses an Aadhaar card and a bank account • Has a verifiable alternate ID such as PAN or Voter ID (applicable only for the states of NorthEast region and J&K - Additional IDs may be added from time to time) • Any other criteria, as defined by the SSCs for the respective job roles • College students should not be allowed or enrolled under PMKVY as the Scheme focuses on school/college dropouts. Additionally, in case of corporates or factory premises, candidates cannot be their own employees or daily wagers.



Scheme Name	Apprenticeship Training
Govt. Dept.	Ministry of Labour and Employment
Scheme Objective / Particulars	This scheme aims to provide facilities available in industry for imparting practical training with a view to meeting the requirements for skilled manpower of Industry.
Benefits	Monthly stipend ranging from Rs.1,970 per month to Rs.3,560 per month.
Who Can Apply?	Any person who is 14 years or above, fulfills basic physical and educational standards as per the apprentices act.



Scheme Name	Craftsmen Training
Govt. Dept.	Ministry of Labour and Employment
Scheme Objective / Particulars	The scheme is formulated to impart skills in various vocational trades to meet the skilled manpower requirements for technology and industrial growth by way of Industrial Training Institutes (ITIs).
Benefits	Offer skills at a subsidised (minimal) fee.
Who Can Apply?	Students willing to take part in training should possess academic qualification prescribed for the trade which varies from class-VIII pass to class- XII pass depending upon the trade.



Scheme Name	Skill Development in 34 Districts Affected by Left Wing Extremism
Govt. Dept.	Ministry of Labour and Employment
Scheme Objective / Particulars	The aim is to create skill development infrastructure in the 34 districts closer to the people of left wing extremism (LWE) affected districts. The objective is to establish one ITI & two Skill Development Centers (SDCs) in each of the 34 districts and to run demand driven vocational training courses, both long and short term, to meet the requirement of skilled manpower of various sectors. Under the "skill training" component of the scheme, 30, 120 and 10 youth per district will be trained in long term, short term and instructor training courses respectively.
Benefits	The scheme facilitates skill training programmes for 1,000 youth in long term training and 4,000 youth in short term training with a stipend of Rs.5,000 in Private Institutes and Rs.3,500 in Government Institutes.
Who Can Apply?	State Directorate of Employment and Training



Scheme Name	Skill Development Initiative (SDI)
Govt. Dept.	Ministry of Labour and Employment
Scheme Objective / Particulars	<ul style="list-style-type: none">• The main aim is to provide vocational training to school dropouts, existing workers, ITI graduates, etc., to improve their employability by optimally utilising the infrastructure available in Government, Private Institutions and Industry.• Existing skills of the persons can also be tested and certified under this scheme.
Benefits	100% centrally sponsored demand driven short term training courses based on 'Modular Employable Skills' decided in consultation with industry.
Who Can Apply?	School dropouts, existing workers, ITI graduates.



Scheme Name	Upgradation of 1396 ITIs through PPP
Govt. Dept.	Ministry of Labour and Employment
Scheme Objective / Particulars	The objective of the Scheme is to improve the quality of vocational training in the country and make it demand driven so as to ensure better employability of the graduates.
Benefits	An interest free loan upto Rs. 2.5 cr. is given by the Central Government directly to the IMC on the basis of Institute Development Plan (IDP) prepared by it. The loan is repayable by the IMC in 30 years, with a moratorium of 10 years and thereafter in equal annual instalments over a period of 20 years. Under this scheme the IMC has been given financial and academic autonomy to manage the affairs of the ITI.
Who Can Apply?	Government ITIs



Scheme Name	ExtraMural Research or Core Research Grant
Govt. Dept.	Science and Engineering Research Board (SERB) under Ministry of Science & Technology
Scheme Objective / Particulars	Extramural Research (EMR) funding scheme of SERB to academic institution, research laboratories and other R&D organizations to carry out basic research in all frontier areas of Science and Engineering is in limelight for more than four decades since from the inception of SERC. This scheme encourages emerging and eminent scientist in field of science and engineering for individual centric competitive mode of research funding. Since the scheme provides core research support to the active researchers, the existing name Extramural Research (EMR) has been renamed as Core Research Grant (CRG).
Benefits	The scheme provides core research support to active researchers to undertake research and development in frontier areas of Science and Engineering.
Who Can Apply?	<ul style="list-style-type: none"> Applicants [Principal Investigator (PI) and Co-Principal Investigator(s) (Co-PI(s))] should be Indian citizens. Foreign nationals (including OCI and NRI) are also eligible to apply provided they fulfil the eligibility criteria notified by SERB (SERB Funding Guidelines for foreign nationals dated 27th Oct 2016). The applicant(s) must hold a regular academic/research position in a recognized academic institution or national laboratory or in any other recognized R & D institution in India. Faculties recruited through UGC-Faculty Recharge Program are eligible to apply. INSPIRE Faculty, Ramanujan and Ramalingaswamy Fellows are also eligible to apply provided they have at least three and half years of tenure remaining at the time of submission of application. Investigators who will be superannuating during the duration of the project or already superannuated are also eligible to apply. In such cases, a Faculty/Scientist from the host institute who has at least 5 years of service remaining should be associated as a Co-PI. The host institution should allow the investigator to continue after superannuation and provide required support towards implementation of the project. Aspirants of NPDF, ECRA and CRG (EMR) can submit their proposal only once in a calendar year in any one of these schemes. The PI and Co-Investigator(s) should hold Ph.D. degree in Science, Mathematics, Engineering or M.D / M.S. / M.D.S. / M.V.Sc degree at the time of applying for grant. The term "Regular" in the context of CRG refers to the applicants who are appointed against the sanctioned post or in a tenure post, but are likely to be renewed after the end of the tenure.



Scheme Name	High Risk -High Reward Research
Govt. Dept.	Science and Engineering Research Board (SERB) under Department of Science & Technology
Scheme Objective / Particulars	<p>High Risk and High Reward Research is a scheme supporting and inviting new proposals and ideas expected to have a paradigm shifting influence on the Science and Technology</p> <p>The scheme is aimed at supporting proposals that are new, challenge existing hypothesis, and provide 'out of box' thinking on important problems. It should contain significant risk elements but promise of high reward if the difficulties could be circumvented. It is expected that the success of such proposals will have far reaching implications in S&T. Outcome could be new and significant theoretical or experimental advances, formulation of new hypothesis, or breakthrough science which will lead to new technologies. Proposals that address scientific issues which will result in 'incremental' knowledge will not be supported. Ideally, the proposal must contain bold research ideas which will have wide ranging impact and potential for new scientific and technological innovations.</p>
Benefits	<p>The Scheme for funding High Risk - High Reward Research aims at supporting proposals that are conceptually new and risky, and if successful, expected to have a paradigm shifting influence on the S&T. This may be in terms of formulating new hypothesis, or scientific breakthroughs which aid in emergence of new technologies.</p> <p>Nature & Duration of Support</p> <ul style="list-style-type: none">• The funding is provided normally for a period of three years. In exceptional cases, the duration can be up to 5 years as assessed by the expert committee.• No budget limit is prescribed for this type of projects. The research grant covers equipment, consumables, contingency and travel apart from overhead grants.
Who Can Apply?	<ul style="list-style-type: none">• Applicant should be an Indian citizen residing in India.• The applicant(s) must hold a regular academic/research position in a recognized institution.• The proposals can be submitted by an individual or by a team of investigators. Proposals submitted by a team of investigators must identify a Principal Investigator, who will spearhead the research objectives and administer the grant.



Scheme Name	Multiplier Grants Scheme
Govt. Dept.	Ministry Of Electronics and Information Technology
Scheme Objective / Particulars	<p>Department of Electronics and Information Technology (DeitY) is implementing Multiplier Grants Scheme (MGS). MGS aims to encourage collaborative R&D between industry and academics/ R&D institutions for development of products and packages. Under the scheme, if industry supports R&D for development of products that can be commercialized at institution level, then government will also provide financial support that is up to twice the amount provided by industry. The proposals for getting financial support under the scheme are to be submitted jointly by the industry and institutions.</p> <p>The Scheme is extended upto 31st March 2020 with a total outlay of Rs. 36 Crores and DeitY contribution of Rs. 24 Crore. The Technology Development Council (TDC) budget head will be used for implementation of this scheme. Based on this pilot implementation and feedback, the scheme would be reviewed by Working Group.</p> <ul style="list-style-type: none">• Establish, nurture and strengthen the linkages between the Industry and Institutes• To promote industry oriented R&D at institutes• Encourage and accelerate development of indigenous products and packages• Bridge the gap between R&D / Proof-of-concept and commercialization and Globalization
Benefits	
Who Can Apply?	



Scheme Name	Promoting Innovations in Individuals, Start-ups and MSMEs (PRISM)	
Govt. Dept.	Department Of Science & Industrial Research	
Scheme Objective / Particulars	<p>PRISM (Promoting Innovations in Individuals, Start-ups and MSMEs) scheme aims at to support individual innovators which will enable to achieve the agenda of inclusive development - one of the thrust areas of XIIth five year plan (2012-2017). It would also provide support to institutions or organizations set up as Autonomous Organization under a specific statute or as a society registered under the Societies Registration Act, 1860 or Indian Trusts Act, 1882 leading to development of state-of-art new technology solutions aimed at helping MSME clusters.</p> <p>The proposals shall preferably be considered in the following focus sectors: Green technology, Clean energy, Industrially utilizable smart materials, Waste to Wealth, Affordable Healthcare, Water & Sewage Management and any other technology or knowledge intensive area.</p>	
Benefits		
Who Can Apply?	Programme	Eligibility
	PRISM Phase-I	
	Category-I: Proof of Concept/ Prototypes/ Models Maximum support may be limited to 2.00 lakh or 90% of the total project cost whichever is lower.	Any Indian citizen including student innovator can avail support to develop their novel idea into demonstrable models/prototypes.
	Category-II: Fabrication of working model/process know-how/ testing and trial/patenting/technology transfer etc. (Innovation Incubation) Maximum support may be limited to 20.00 lakh or 90% of the total project cost whichever is lower.	Any Indian citizen having innovative ideas.
	PRISM- Phase-II (Enterprise Incubation)	
	Maximum support may be up to 50.00 lakh limited to 50% of the total project cost. The support may be provided for scaling up technology based innovations, including patenting/design registration/trademark registry/ technology transfer to develop a marketable product/process towards enterprise creation.	Successful PRISM innovators or innovators who have successfully demonstrated proof of concept with the support of other government institutions/agency.



	PRISM-R&D Proposals	
	Maximum support may be up to 50.00 lakh, limited to 50% of the total project cost for developing technology solutions aimed at helping MSME clusters.	Any R&D institute / autonomous institutions/public funded laboratories/ academic institutes and so on.



Scheme Name	Technology Development Programme
Govt. Dept.	Department of Science and Technology Under Ministry of Science & Technology
Scheme Objective / Particulars	<p>Technology Development Programmes (TDP) is to convert proof-of-concepts for development of pre-competitive/commercial technologies/ techniques/ processes. The commercialization of these technologies needs further assessment/incubation, which does not fall in the scope of the Technology Development Programme. Transfer of technology developed under the project to the industry should ideally be the onus of the host institutions. Proposals of incremental R&D over the existing technologies may be considered for support. Theme based concept proposals for proof of feasibility will not be considered under TSDP-DST. Only full fledged complete proposals for development of technology/process/product will be considered under TSDP. Projects related to design and development of Software/IT, as required for products and processes, as a part of technology development project shall be considered. Pure software development does not fall in the scope of the programme.</p>
Benefits	<p>The primary objective of the Programme is to facilitate and support development of products or techniques/technology aimed at specific end use. The Programme stresses on clearly identifying the needs for development of the technology so that the developmental effort could be useful to the target beneficiary. It envisages active user involvement and association in the development effort. The intention is that the products/technologies developed under the Programme become useful for the benefit of the people at large. The specific objectives of the Programme are to</p> <ul style="list-style-type: none">• develop and integrate technologies following a holistic approach in identified areas• promote application of modern/advanced technologies to socio-economic problem solving• promote modernization of traditional technologies, tools and skills• facilitate enhancing quality and performance of the traditional/non-traditional items• encourage developments in application of R&D activities• promote activities aimed at improving technology, technique, material, methods and other appropriate activities conducive for development of technology status in identified areas.
Who Can Apply?	<p>The Project Proposals could be submitted for financial support by scientists/engineers/ technologists working in academic institutions/registered societies/R&D institutions/laboratories having adequate infrastructure/facilities to carry out Technology Development work/prototype building.</p>



Scheme Name	Entrepreneurial and Managerial Development of SMEs through Incubators
Govt. Dept.	Ministry of Micro, Small and Medium Enterprises
Scheme Objective / Particulars	<p>There are multiple objectives of the scheme, some of which are:</p> <ul style="list-style-type: none"> • To promote emerging technological and knowledge based innovative ventures that seek the nurturing of ideas from professionals. • To promote and support untapped creativity of individual innovators and also to assist individual innovators to become technology based entrepreneurs. • To promote networking and forging of linkages with other constituents of the innovation chain for commercialization of their developments.
Benefits	<p>Funding support for setting up of 'Business Incubators (BI)': The cost may vary from Rs 4 to 8 lakh for each incubatee/idea, subject to overall ceiling of Rs 62.5 lakh for each BI.</p> <p>a) Upgradation of infrastructure Rs 2.50 lakh b) Orientation/training Rs 1.28 lakh c) Administrative expenses Rs 0.22 lakh</p> <p>Total assistance per BI Rs 66.50 lakh Around 10 ideas will be incubated by the BI</p>
Who Can Apply?	<ul style="list-style-type: none"> • Any individual or MSME with innovative ideas ready for commercialisation can apply to the host institution (e.g., IITs, NITs, technical colleges, research institutes, etc.) in order to obtain fund support. • Any technical institution (as given in the EoI) that wants to become a host institution can apply to the office of the Development Commissioner-MSME or their nearest MSME-DI for funding support.



Scheme Name	Drugs & Pharmaceutical Research
Govt. Dept.	Department of Science and Technology
Scheme Objective / Particulars	<p>Recognising the profound influence of R&D on the prospects and opportunities for the growth of the Indian Drug Industry, Department of Science and Technology (DST), Government of India mounted the programme on drug development during 1994-95 for promoting collaborative R&D in drugs and pharmaceuticals sector with the following specific objectives:</p> <ul style="list-style-type: none"> • To synergise the strengths of publicly funded R&D institutions and Indian Pharmaceutical Industry. • To create an enabling infrastructure, mechanisms and linkages to facilitate new drug development. • To stimulate skill development of human resources in R&D for drugs and pharmaceuticals; and • To enhance the nation's self-reliance in drugs and pharmaceuticals especially in areas critical to national health requirements.
Benefits	<ul style="list-style-type: none"> • Fiscal Benefits: <ol style="list-style-type: none"> a) Soft Loan for Pharma Industrial R&D Projects - 70% of the project cost at a simple interest of 3% on reducing amount. Repayment in 10 annual equal instalments after the project period. Interest during the implementation period will be amortized and will be payable in maximum of 5 instalments after the project period along with the instalment of principal amount. b) Grant-in-aid to Industry for Clinical trials for developing drugs for neglected diseases • Non Fiscal Benefits: <ol style="list-style-type: none"> a) Support in research in all systems of medicines including setting up of facilities and joint research projects of industry and institution b) Supports both human and veterinary drug development for all types of medicinal systems. Areas where support could be considered are: <ol style="list-style-type: none"> 1. Any component in the innovation chain of new drug development 2. Innovative/cleaner process technology for known drugs/key intermediates, 3. Chiral synthesis of drugs 4. Resolution of racemic drugs 5. Clinical studies 6. Development of new formulations and standardization/testing of traditional formulations.
Who Can Apply?	<p>Any Indian company/firm engaged in drug development manufacturing jointly with:</p> <ul style="list-style-type: none"> • National Laboratory under CSIR, ICMR, etc • University Department/other academic institution such as IIT, IISc., etc • Any other publicly funded R&D institution



Scheme Name	IREDA NCEF Refinance Scheme
Govt. Dept.	Indian Renewable Energy Development Agency (IREDA)
Scheme Objective / Particulars	Indian Renewable Energy Development Agency Ltd. (IREDA) has published a revised refinance scheme under the support by The National Clean Energy Fund (NCEF) elaborating about the revival of the operations of existing biomass power & small hydro power projects affected due to unforeseen circumstances
Benefits	The scheme aims to revive the operations of the existing biomass power & small hydro power projects by bringing down the cost of funds for these projects by providing refinance at concessional rates of interest, with funds sourced from the National Clean Energy Fund (NCEF).
Who Can Apply?	<p><u>Institutions eligible to avail refinance</u></p> <p>Scheduled commercial banks and financial institutions would be eligible for refinance from IREDA under this Scheme. Grant of refinance shall be at the sole discretion of IREDA who would also determine the availability and extent of refinance. The scheduled commercial banks / financial institutions shall be required to satisfy, inter alia, the following parameters to be eligible for availing refinance under the Scheme:</p> <ul style="list-style-type: none"> i) They should be profit-making for the last three years and should have no accumulated losses. ii) Gross Non-Performing Assets as a percentage of Gross Advances should normally not exceed five per cent for the entire portfolio of the lending institution. The condition will not be applicable to State/ Central PSU Banks/Govt. NBFC's/ Govt. FIs iii) The Capital Adequacy Ratio should be in conformity with the prescribed regulatory norms <p><u>Other eligibility conditions</u></p> <ul style="list-style-type: none"> a) Operational grid connected power generation projects: Combustion based Biomass power projects (Upto installed capacity of 10 MW, All Small Hydro Power Projects upto installed capacity of 25 MW**) * In case of combustion based Biomass Power, the projects of more than 10 MW may also be considered, however, the refinance amount will be limited to the amount as per pro rata basis upto 10 MW only, subject to maximum refinance amount that can be availed as per scheme i.e. Rs. 15 Crores. ** Subject to maximum refinance amount that can be availed as per scheme i.e. Rs. 15 Crores. b) Projects viability affected, in view of tariff, abnormal fuel cost escalation issues & Force majeure conditions. c) Project should be revived/operationalized after the utilization of NCEF refinance loan from IREDA.



	<p>d) Plants should have operational history of atleast 2 years after commissioning of the project and the 2 year's average PLF (in case of plant operated for more than 2 years, then the average PLF of any 2 years) should be atleast 20% in case of Biomass Power and 15% in case of Small Hydro Power (SHP) Projects.</p> <p>e) Refinance not exceeding 30% of the loan outstanding, @ 2% interest rate from IREDA to Scheduled commercial banks / FIs (including IREDA) and the same shall be extended by the Banks/FIs to the project developers at the same rate of 2%, subject to, maximum Refinance amount Rs. 15 Cr. per project.</p> <p>f) The project should also have min. of average DSCR of 1.1 after taking into account IREDA refinance amount and should be able to service the loan.</p> <p>g) The project should be revived/operationalized within 6 months from the date of disbursement, In case Bank / FI do not provide the confirmation on revival of the plant within 6 months, the refinance disbursed may be recalled, and the amount has to be refunded to IREDA in one go. (However, in exceptional cases, additional time period of upto 1 year, apart from above 6 months may be given for operationalization/ revival of projects, subject to submission of suitable reasons/ justifications by FIs/ Banks to the satisfaction of IREDA.)</p> <p>The following components of finance/loans are not eligible under the scheme:</p> <p>a) Loan Sanctioned against securitization of future cash flows will not be eligible.</p> <p>b) Working Capital Limits/Loans.</p>
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Scheme Name	Sustainable Finance Scheme
Govt. Dept.	Small Industries Development Bank of India (SIDBI)
Scheme Objective / Particulars	<u>SIDBI</u> has introduced a new scheme called the Sustainable Finance Scheme for funding sustainable development projects that contribute energy efficiency and cleaner production but not covered under the international or bilateral lines of credit. All sustainable development projects such as renewable energy projects, Bureau of Energy Efficiency (BEE) star rating, green microfinance, green buildings and eco-friendly labelling, etc. are applicable for the scope of this scheme.
Benefits	<ul style="list-style-type: none"> The scheme develops the entire value chain of energy efficiency (EE)/ cleaner production (CP) and sustainable development projects that lead to necessary improvements in EE/ CP/ sustainable development in the MSMEs that presently not covered under the viable financing lines of credit. Rate of Interest: The rate of interest applicable would be the standard lending rate by the credit rating of MSMEs.
Who Can Apply?	<ul style="list-style-type: none"> The following are the main goals of the Sustainable Finance Scheme. <ul style="list-style-type: none"> According to the definition laid down by the MSMED Act 2006, new/ existing <u>MSME</u> units would be eligible for assistance under the scheme. Existing units must have a satisfactory track record of the past performance and sound financial position and should not be in default to institutions/ banks. The units should have a minimum credit rating of investment grade or its equivalent according to the internal credit rating model. Renewable energy projects such as solar power plants, wind energy generators, mini hydel power projects, biomass gasifier power plants, etc. for captive/ non-captive use. Any potential CP investments that include waste management Suitable assistance to OEMs that manufacture energy efficient/ cleaner production/ green machinery/ equipment. Further, the OEM has to be an MSME, or it has to supply its products to a substantial number of MSMEs The acceptable standards for this scheme are as follows <ul style="list-style-type: none"> Renewable energy projects like solar power plants, wind energy generators, mini hydel power projects, biomass gasifier power plants, etc. for captive/ non-captive Any potential CP investments that include waste management Suitable assistance to OEMs that manufactures energy efficient/ cleaner production/ green machinery/ equipment. Either the OEM has to be an MSME, or it has to be supplying its products to a substantial number of MSMEs.
Scheme Name	Bridge Loan Against Generation-Based Incentive (GBI) Claims



Govt. Dept.	Indian Renewable Energy Development Agency (IREDA)
Scheme Objective / Particulars	Generation Based Incentive (GBI) was announced by the Ministry of New and Renewable Energy (MNRE) for Grid Interactive Wind and Solar Power Projects with the main aim to broaden the investor base, facilitate the entry of large Independent Power Producers and to provide level playing field to various classes of investors. The GBI is provided over and above the feed in tariff approved by State utilities
Benefits	<ul style="list-style-type: none">• Up to 80% of the existing pending eligible GBI claim, as verified by the IREDA GBI group.• Minimum loan assistance – Rs.20 Lakhs.• Interest Rate 0.90% p.m. (10.80% pa) to be adjusted from the GBI receipts from MNRE against the claim. Shortfall, if any, will be payable by the borrower on demand. The interest shall be calculated on daily basis and shall be charged during the currency of the Bridge loan/till the same is paid/adjusted against the GBI release by MNRE/paid by the borrower
Who Can Apply?	RE developers who have already submitted a valid GBI claim under GBI Scheme at IREDA, which is processed and pending for release of payment on account of non-availability of funds, will be eligible under this scheme.



Scheme Name	Bridge Loan against MNRE Capital Subsidy
Govt. Dept.	Ministry of New and Renewable Energy
Scheme Objective / Particulars	<ul style="list-style-type: none"> The credit under the bill discounting scheme will be available to MNRE Accredited Channel Partners (ACP), State Nodal Agencies (SNA) and other stake holders for purchase and installation of Solar Water Heating System (SWHS) as approved by MNRE The amount of loan assistance/ Bill Discounting Shall be within the unutilized funds of Government Budget/MNRE Scheme for installations of Solar Water Heating Systems (SWHS). In case it is felt that the recovery/payment of subsidy amount against which loan assistance has been provided is doubtful, borrower will be liable to pay on demand entire such amount including interest and other charges to IREDA
Benefits	<ul style="list-style-type: none"> Fiscal Benefits <ol style="list-style-type: none"> Up to 80% of the existing pending eligible GBI claim, as verified by the IREDA GBI group. Minimum loan assistance – INR 20 Lakhs. 0.90% p.m. (10.80% pa) to be adjusted from the GBI receipts from MNRE against the claim. Shortfall, if any, will be payable by the borrower on demand. For interest calculation purpose, last date of the month in which GBI claim is received at IREDA will be considered Non-Fiscal Benefits <ol style="list-style-type: none"> Repayment- Loan amount to be recovered out of capital subsidy received / to be received from MNRE. Shortfall, if any, will be recovered from the borrower, which will be payable on demand.
Who Can Apply?	MNRE Accredited Channel Partners, State Nodal Agencies (SNA) and other stakeholders as approved by MNRE, who have already submitted a valid claim of Capital Subsidy at IREDA, which is pending for release of payment on account of non- availability of funds, will be eligible under the scheme.



Scheme Name	Development/Upgradation of Watermills and setting up Micro Hydel Projects (up to 100 KW capacity)
Govt. Dept.	Ministry of New and Renewable Resources
Scheme Objective / Particulars	The Watermills (WM) and Micro Hydel Projects (MHP) have the potential to meet the power requirements of remote areas in a decentralized manner. The scheme provides grant of Central Financial Assistance for development/ upgradation of WM and setting up of MHP. The scheme also envisages support for specialised studies/survey, strengthening of database, training and capacity building relating to WM and MHP.
Benefits	<ul style="list-style-type: none">• Preference would be given to WM owned by women, women entrepreneurs or received from women NGOs to submit the proposals. The Ministry would also give financial support for training/ capacity building programmes.• Incentive to SNA by CFA would be, an incentive of Rs. 3,500 per watermill in mechanical mode, Rs. 10,000 per WM in electrical/ electrical & mechanical mode, and 1% of the subsidy or a minimum of Rs. 25,000 for each MHP will be provided as service charges, in case the SNA is not the owner of the WM/ MHP. In case project is being implemented by NGO, the service charges will be shared between SNA and NGO in the ratio of 30:70.
Who Can Apply?	The CFA for WM and MHP under the scheme is applicable for the projects to be implemented by the State Government Department/SNA/Local bodies/Cooperatives/NGOs, Entrepreneurs/ Individuals.



Scheme Name	Research, Design, Development, Demonstration (RDD&D) and Manufacture of New and Renewable Energy
Govt. Dept.	Ministry of New and Renewable Resources
Scheme Objective / Particulars	<ul style="list-style-type: none"> • The purpose of this scheme is to make the industry competitive and renewable, energy generation supply self-sustainable/ profitable. • RDD&D activities would focus on research, design and development that would lead to eventual manufacturing of complete systems, even if those activities are required to be shared among different institutions. Thus, there would be a need for system integration broadly covering, inter-alia, the following areas: <ul style="list-style-type: none"> ♦ Alternate Fuels (hydrogen, bio & synthetic); ♦ Green Initiative for Future Transport (GIFT); ♦ Green Initiative for Power Generation (GIPS); ♦ Development of various new and renewable energy systems including high efficiency solar cells and solar cells; ♦ Standalone products to provide cost-effective energy for cooking, lighting, motive power, drinking water and drying; ♦ Distributed new and renewable energy systems to provide cost competitive energy supply options for cooking, lighting and motive power to offset load on the grid; ♦ Products for urban, industrial and commercial applications.
Benefits	Financial assistance for RDD&D projects that involve partnership with industry/civil society organizations should normally be restricted to 50% of the project cost. However, for any proposal from Universities, Government Research Institutions, Private Educational Institutions, etc. Ministry may provide up to 100% funding, depending on project priority. In the case of Private Educational Institutions especially engineering colleges have to furnish a declaration that they do not levy and collect donations for admissions from students while applying for R & D grants.
Who Can Apply?	Research and Development Institutions; Academic Institutions, Autonomous Institutions, Departments/Agencies/PSUs, States/UTs Government, Panchayats, Community based and organisations of civil societies



Scheme Name	Wind Resource Assessment in Uncovered/ New Areas under NCEF Scheme
Govt. Dept.	Ministry of New and Renewable Resources
Scheme Objective / Particulars	The Ministry has initiated a new scheme on implementation of Wind Resource Assessment in Uncovered/New Areas with an aim to assess the realistic potential at 100 m level in 500 new stations under the National Clean Energy Fund (NCEF) also to be implemented through C-WET. SNAs along with Private developers shall invest the entire project cost initially and carry out all necessary works to establish the Wind monitoring stations (WMS).
Benefits	<ul style="list-style-type: none">• Under this scheme, 40% of the total project cost will be provided from NCEF as reimbursement through C-WET and balance 60% of the total project cost shall have to be borne together by the concerned State Nodal Agencies (SNA) of State Government and private developer(s).• Ministry shall release 50% of the NCEF grants in accordance with the proposal of C-WET. The financial sanction for the sites to SNAs/private developers will be given by C-WET. The remaining 50% of the grant amount for that particular sanction order shall be released to CWET.
Who Can Apply?	<ul style="list-style-type: none">• Only the Indian entities viz., Wind farm owners, IPPs, Wind Farm Developers and Wind Turbine Manufacturers are eligible for grant of subsidy in this scheme.• All the private developers shall comply with the Directorate General of Civil Aviation (DGCA) guidelines.• The developer should have in-house resources (e.g., engineering, operation) including experience with environmental permitting and siting issues.



Scheme Name	Joint Advertising Support
Govt. Dept.	Ministry of Tourism
Scheme Objective / Particulars	The India tourism Offices overseas extend advertising support to wholesalers, retailers and other organizations also (like Museums, Clubs, special interest groups, etc.) who wish to organize special India promotions. This is to promote the entrepreneurs products or services to the potential international customers.
Benefits	<ul style="list-style-type: none"> • The overseas India tourism Office should limit the Advertising support to 50% of the total cost. Advertising support for special interest groups, clubs, museums etc. can be considered upto 2/3rd of the cost subject to a maximum of \$ 5,000/- in each case. • Under Delegation of Financial Powers for Advertising support under Plan funds, the following Powers are delegated to Indiatourism offices overseas (in each case): - <ul style="list-style-type: none"> ♦ Regional director, India Tourism - US\$ 20,000 ♦ Director, India tourism - US\$ 10,000 ♦ MTO, India tourism - US\$ 5,000 • In case, RDTOs, MTOs and DTOs have a proposal which exceeds their financial powers, they should take the approval of the Head of Office concerned. For proposals, which merit support more than US\$ 20,000, the same may be forwarded to Headquarters for consideration and administrative approval.
Who Can Apply?	The India Tourism Offices Overseas extend brochure support to wholesalers, retailers and other organizations also (like Museums, Clubs, special interest groups, non-profit organizations etc.) who wish to organize special India tours/promotions. The Advertising support may be extended considering the profile of the company, its potential and productivity.



Scheme Name	Guidelines for Brochure Support
Govt. Dept.	Ministry of Tourism
Scheme Objective / Particulars	Brochure Support is a marketing tool used by National Tourism Offices (NTOs) to promote their tourism products amongst the travel trade and the potential consumer. The India Tourism Offices overseas undertake this activity on regular basis. This support to tour operators etc. is given to ensure that India's tourism products and packages find place in this brochure and other promotional material produced in the international markets. The startups in the Tourism Industry can use this scheme for marketing their products abroad.
Benefits	<ul style="list-style-type: none">• The overseas India tourism Office limits the brochure support to 50% of the total cost on pages pertaining to India or 50% of the total cost for India dedicated brochure, up to a maximum of US\$ 20,000.00 (Dollars Ten Thousand in each case) Higher support can also be considered in specific cases with prior approval from the Headquarters of the Department of Tourism.• Brochure support for nonprofit organizations, special interest groups, clubs, museums etc. who produce promotional materials like brochure / flyers for Indian tour packages for their membership can be considered up to 2/3rd of the cost, subject of a maximum of \$5,000/- in each case.
Who Can Apply?	The India Tourism Offices Overseas extend brochure support to wholesalers, retailers and other organizations also (like Museums, Clubs, special interest groups, non-profit organizations etc.) who wish to organize special India tours/promotions.



Scheme Name	Time Share Resort
Govt. Dept.	Ministry of Tourism
Scheme Objective / Particulars	With the aim of providing standardized world class services to tourists, the Government of India, Ministry of Tourism has a voluntary scheme for classification of privately owned property to fully operational Time Share Resorts subject to criteria being met by the owner and approved by Ministry of Tourism
Benefits	Classified Time Share Resorts approved /approved projects are eligible for various concessions and facilities that are announced by the Government from time to time besides getting worldwide publicity through the India tourism offices located in India and abroad. The TSR and hotels are classified as 5 star/4 star/3 star on the basis of the facilities provided upon the approval of the requisite committee and depending on their ratings they are awarded different benefits.
Who Can Apply?	



Scheme Name	E-Travel Trade Recognition
Govt. Dept.	Ministry of Tourism
Scheme Objective / Particulars	The Ministry of Tourism has a scheme for granting approval to hotel projects from the point of view of this suitability for international tourists. A classification committee set up by the Ministry classifies the functioning hotels under the star system into six categories from star one to five star deluxe. Similarly, the Ministry has a scheme of approving Travel Agents, Tour Operators, Adventure Tour Operators and Tourist Transport Operators, the idea being to encourage quality, standard and service in these categories so as to promote Tourism in India. This is a voluntary scheme open to all bonafide agencies.
Benefits	Recognition through India tourism offices in domestic and international market which will increase the credibility of the applicant.
Who Can Apply?	Travel Agents, Tour Operators, Adventure Tour Operators and Tourist Transport Operators, Hotel owners



Scheme Name	Marketing Development Assistance
Govt. Dept.	Ministry of Tourism
Scheme Objective / Particulars	Ministry of tourism through this particular aims to project India as a multidimensional tourist destination by inviting the foreign media (stakeholders) to promote the Brand 'India'. This scheme also provides financial assistance to local tourist operators/agencies/travel startups/hoteliers to promote by various activities in NE states and Jammu and Kashmir. The scheme also caters to promotion of unexploited and less visited places.
Benefits	Ministry of Tourism would also provide financial assistance to tourism service providers approved by the Ministry of Tourism, Government of India or by the State Tourism Department in the case of North Eastern States and Jammu and Kashmir for participation in travel fairs, annual conventions of Indian Association of Tour Operators / Travel Agents Association of India / Association of Domestic Tour Operators of India / Adventure Tour Operators Association / Federation of Hotels & Restaurants Association of India / Hotels Association of India or any other National level Travel / Tour Association approved / sponsored / recognized by MOT.
Who Can Apply?	This scheme would be applicable to tourism service providers, viz., hoteliers, travel agents, tour operators, tourist transport operators approved by the Ministry of Tourism, Government of India and in the case of North - Eastern states and Jammu and Kashmir, approved by the concerned State Tourism Departments.



Scheme Name	Marketing Development Assistance (MDA) Scheme for Medical Tourism/Wellness Tourism Service Providers
Govt. Dept.	Ministry of Tourism
Scheme Objective / Particulars	This scheme can be leveraged by small enterprises that are venturing into Medical Tourism and Wellness Industry. Financial support under the MDA Scheme will be provided to approved medical tourism service providers, i.e. Representatives of Hospitals accredited by Joint Commission for International Accredited Hospitals (JCI) and National Accreditation Board of Hospitals (NABH) and Medical Tourism facilitators (Travel Agents/Tour Operators approved by Ministry of Tourism, Government of India and engaged in Medical Tourism.
Benefits	A Medical/Wellness service provider is eligible for financial assistance under MDA Scheme to participation in three approved medical/tourism fairs/medical conferences/wellness tourism fairs/wellness conferences and allied road shows (PMT) abroad in one financial year. Financial Assistance would be permissible on travel expenses by air from India to any other country & by air/eurail from one country to another abroad, in economy excursion class fair and/or charges of the built up furnished stall, electricity and water charges etc. subject to a maximum of 75% of the total expenditure or Rs. 2.00 Lac whichever is less.
Who Can Apply?	Financial support under the MDA Scheme will be provided to approved medical tourism service providers, i.e. Representatives of Hospitals accredited by Joint Commission for International Accredited Hospitals (JCI) and National Accreditation Board of Hospitals (NABH) and Medical Tourism facilitators (Travel Agents/Tour Operators approved by Ministry of Tourism, Government of India and engaged in Medical Tourism and to the approved Wellness Centers i.e representative of the Wellness Centers accredited by the State Governments



Scheme Name	Export Development & Promotion of Spices
Govt. Dept.	Species Board (Ministry of Commerce & Industry)
Scheme Objective / Particulars	The programmes under the scheme 'Export Development and Promotion' aims to support exporters to adopt high tech processing technologies or to upgrade existing level of technologies for high end value addition and to develop capabilities to meet the changing food safety standards in the importing countries. The scheme also caters to promoting the Indian species exporter by assisting them in promotion of Indian Goods in International Trade Fairs, Seminars, etc. by reimbursing their expenditure on the same.
Benefits	<p>The core benefit areas of the scheme include Infrastructure development, Research on new applications of spices & new product development, Promotion of Indian Spice Brand abroad, setting up of Infrastructure for common cleaning, grading, processing, packing, storing facilities (Spices Park) in major spice growing/marketing centers, promotion of organic spices, special programmes for North East entrepreneurs etc.</p> <p>The Board is also participating in international trade fairs and exhibitions to show case India's strengths and capabilities in spice processing and value addition.</p> <p>Some of the financial fiscal benefits include:</p> <ol style="list-style-type: none">1. Reimbursement of 50% airfare with limits as per terms for individual exporters2. For delegations, 50% reimbursement with INR1.5 lakh limit per year per exporter
Who Can Apply?	MSMEs in the Industry.



Scheme Name	Agro Processing Cluster Scheme
Govt. Dept.	Ministry of Food Processing Industries
Scheme Objective / Particulars	The scheme aims at development of modern infrastructure and common facilities to encourage group of entrepreneurs to set up food processing units based on cluster approach by linking groups of producers/ farmers to the processors and markets through well-equipped supply chain with modern infrastructure. The units are set up simultaneous along with creation of common infrastructure. Agro processing clusters set up by Project Execution Agency (PEA)/ Organisation such as Govt./ PSUs/ Joint Ventures/ NGOs/ Cooperatives/ SHGs/ FPOs/ Private Sector/ individuals etc. and are eligible for financial assistance subject to terms and conditions under the scheme guidelines.
Benefits	<ul style="list-style-type: none"> • Pattern of Assistance <ul style="list-style-type: none"> ♦ The Scheme envisages grants-in-aid @ 35% of eligible project cost in general areas and @50% of eligible project cost in the North East States including Sikkim and difficult areas namely Himalayan States (i.e. Himachal Pradesh, Jammu & Kashmir and Uttarakhand), State notified ITDP areas & Islands subject to max. of Rs. 10.00 crore per project. ♦ The grants-in-aid is credit linked but not back-ended. • Release of Grant <ul style="list-style-type: none"> ♦ First installment of 35% of the total approved grant is released to the PEA after incurring an expenditure of 35% of the bank term loan and 35% promoters' contribution/ equity; ♦ Second installment of 40% of the total approved grant is released after incurring an expenditure of 75% of the bank term loan and 75% of promoters' contribution / equity; ♦ Third & final installment of 25% of the approved is on completion of the project and submission of requisite documents.
Who Can Apply?	Agro processing cluster may be sanctioned in the same district where CPC of Mega Food Park (MFP) is located. The promoter(s), who have been sanctioned Mega Food Parks, will be eligible under the scheme only after completion of the MFP.



Scheme Name	Research & Development In Processed Food Sector
Govt. Dept.	Ministry of Food Processing Industries
Scheme Objective / Particulars	Under the scheme, the Ministry of Food Processing Industries has been extending financial assistance to undertake demand driven R&D work for the benefit food processing industry in terms of product and process development, efficient technologies, improved packaging, value addition etc. with commercial value along with standardization of various factors viz. additives, colouring agents, preservatives, pesticide residues, chemical contaminants, microbiological contaminants and naturally occurring toxic substances within permissible limits.
Benefits	<ul style="list-style-type: none">• Pattern of Assistance Grant-in-aid is given to the tune of 50% of equipment cost only in general areas and 70% in North East States and difficult areas. Grant is released in three instalments. The pattern of assistance for the Educational Institutions and other government aided project is different.
Who Can Apply?	All Universities, IITs, Central/State Government Institutions, Government funded Organizations, R&D laboratories and CSIR recognized R&D units in private sector.



Scheme Name	Creation / Expansion of Food Processing & Preservation Capacities
Govt. Dept.	Ministry of Food Processing Industries
Scheme Objective / Particulars	The main objective of the scheme is creation of processing and preservation capacities and modernisation/ expansion of existing food processing units with a view to increasing the level of processing, value addition leading to reduction of wastage. The processing activities undertaken by the individual units covers a wide range of post-harvest processes resulting in value addition and/or enhancing shelf life with specialized facilities required for preservation of perishables. While expansion of processing capacity is necessary to increase the level of processing and reduce wastage, the induction of modern technology is intended to make a clear difference in terms of process efficiencies as well as improving the quality of the end product. The setting up of new units and modernization/ expansion of existing units are covered under the scheme.
Benefits	<ul style="list-style-type: none"> The scheme envisages financial assistance to food processing units in the form of grant-in-aid as under: <ul style="list-style-type: none"> 35% of the eligible project cost subject to a maximum of Rs. 5.00 crore in General Areas; 50% of the eligible project cost subject to a maximum of Rs. 5.00 Crores in North Eastern States including Sikkim and Difficult areas including Himalayan States (Himachal Pradesh, J&K & Uttarakhand), State Notified ITDP areas and Islands.
Who Can Apply?	<ul style="list-style-type: none"> NGOs / Cooperatives / SHG's / Public and Pvt. companies / limited liability Partnerships, corporate entity/ proprietorship firms/ Partnership firms engaged or propose to engage in creation/ expansion/ modernization of food processing and preservation capacities would be eligible for financial assistance under the scheme. For the purpose of these guidelines, the above mentioned entities shall be treated as 'Implementation Agency/ Applicant organization'. SC or ST promoters, as the case may be, holding majority stake in the implementation Agency/ applicant organization, will be treated as SC/ST proposals. Such implementation agency/ applicant organization will be treated at par with the difficult areas for the purpose of extending benefits under the scheme.



Scheme Name	Promotion for packaged Tea of Indian origin
Govt. Dept.	Tea Board of India
Scheme Objective / Particulars	The scheme aims to to help Indian exporters for marketing teas of Indian origin in overseas markets on a sustained basis, the sub-component is intended to promote teas of Indian origin therein.
Benefits	<ol style="list-style-type: none">1. Promotional campaign Up to 25% of the cost for reimbursement subject to a ceiling of Rs.50 lakhs per annum per market.2. Displays in International Departmental Stores and in-store demonstration 60% of display and shelf rental cost for reimbursement subject to a ceiling of Rs.25 lakhs per annum per market.3. Product Literature, Website Development 25% of the total cost subject to a ceiling of Rs.50 lakhs per annum per market on reimbursement basis.4. Inspection Charges A maximum of 25% of inspection charges on reimbursement basis.
Who Can Apply?	<ol style="list-style-type: none">1. All Indian registered exporters exporting value added tea would be eligible.2. All registered exporters exporting for the past 3 years and holding valid exporters license and submitting regular monthly export returns to Tea Board.3. All registered Associations of tea producers and exporters are eligible to apply for assistance for promotion of Indian tea brands owned by their member



Scheme Name	Participation in International Fairs and Exhibitions with Tea Board
Govt. Dept.	Tea Board of India
Scheme Objective / Particulars	The scheme aims to provide a platform to the exporters to show case their products in international events for promotion and facilitate generation of trade opportunities through organising interactive sessions between buyers and sellers.
Benefits	For Tea Board led Trade fairs/Exhibition/BSM, assistance to exporters will be permissible for air fare in economy excursion class for one company representative travelling from India on the India-destination-India sector in the shortest route. This will, however, be subject to an upper ceiling per tour as indicated below: - a. For Latin American Countries (LAC) – Rs.1,00,000/- b. For USA, Canada – Rs 70,000/- c. For all other Countries – Rs. 70,000/
Who Can Apply?	1. All exporters holding valid exporters' license are eligible to participate from Tea Board's booth in exhibition. 2. Exporters submitting regular monthly export returns will be eligible for participation only.



Scheme Name	Enhancement of Competitiveness in the Indian Capital Goods Sector
Govt. Dept.	Department of Heavy Industry
Scheme Objective / Particulars	The scheme has been launched to address the technological obsolescence, limited access to quality industrial infrastructure and common facilities. These are pre-requisites for "Make in India". In the words of our Prime Minister "Make-In-India is a Lion's Step': Its Symbol is a Lion Made of Cogs. The Make in India logo is derived from the Ashoka Chakra. The lion in the logo stands for strength and power while the wheels are a sign of development and progress."
Benefits	<ul style="list-style-type: none">• To encourage technology development through joint participation with Academia, Industry R&D institute and Government and facilitate transfer/acquiring the critical technologies.• To create common physical infrastructure for enhancing the competitiveness of the local industry, enabling it to withstand the import penetration.
Who Can Apply?	



Scheme Name	Swarojgar Credit Card
Govt. Dept.	NABARD with Ministry of Finance
Scheme Objective / Particulars	Swarojgar Credit Card (SCC) Scheme was introduced in September 2003 for providing adequate, timely and uninterrupted credit, i.e., working capital including consumption needs and/or block capital requirements to the small artisans, handloom weavers and other self -employed persons including micro-entrepreneurs, SHGs, etc., from the banking system in a flexible, hassle free and cost effective manner.
Benefits	<ul style="list-style-type: none"> • Under this scheme a credit card along with a passbook is issued to the applicant for working capital requirements/Block capital. • Rs. 25,000/ per borrower as composite loan is given under this scheme. The security norms, interest and margin will be as per RBI's norm and is updated over the RBI Website. This is given for a period of five years. • The initial investment in fixed assets and/ or working capital requirement / recurring expenditure of the borrower are to be taken as the base for fixing the limit. The working capital/ recurring expenditure limit may be in the form of a revolving cash credit and fixed as a percentage of the turnover divided by the number of operating cycles per annum. • The credit card holder under this scheme will covered under Group Insurance Scheme whose cost will be borne by the bank and the burrower equally. • The charge of issue or processing of card won't exceed Rs. 50. • This scheme is even extended to SHGs.
Who Can Apply?	Micro-entrepreneurs, Mall artisans, Handloom weavers, Service sector, Fishermen, self-employed persons, rickshaw owners, other micro-enterprises, etc. are eligible.



Scheme Name	Self-Employment and Talent Utilisation (SETU)
Govt. Dept.	Niti Aayog
Scheme Objective / Particulars	SETU will be a Techno-Financial, Incubation and Facilitation Programme to support all aspects of startup businesses, and other self-employment activities, particularly in technology-driven areas. It aims to create around 100,000 jobs through start-ups.
Benefits	An amount of INR 1,000 crore is being set up initially in NITI Aayog for SETU for setting up of incubation centres and enhance skill development to facilitate the startup ecosystem in the country while improving the ease of doing business. This scheme aims at increasing the number of startups by incubation and extending other services for reducing the rate of unemployment in the country.
Who Can Apply?	This scheme is for the Budding entrepreneurs who will be able to get incubation and other support while doing startup.



Scheme Name	Venture Capital by SIDBI Venture Capital Ltd. (SVLC)
Govt. Dept.	Small Industries Development Bank of India (SIDBI)
Scheme Objective / Particulars	The objective of the scheme is to work for best returns by investing in deserving entrepreneurial teams using a combination of capital, strategic mentoring, skills and our vast network of relationships. Under this scheme Investment is made by way of equity and equity type instruments. Financial structuring is done on a case to case basis keeping in view factors like risk perception, growth potential, equity base and market condition. SVCL also co-invests with other VC funds. SVCL does not take a majority stake in a company.
Benefits	<ul style="list-style-type: none"> SVCL invests in companies engaged in wide range of growth sectors, such as life sciences, retailing, light engineering, food processing, information technology, infrastructure related services, healthcare, logistics and distribution, etc in the MSME sector. The Company should have high growth potential so that it can scale up sufficiently within 3 - 5 years of investment so as to provide a profitable exit to investors by way an IPO, Strategic Sale, Mergers & Acquisition, etc. The scale of support is between INR 5 to INR 25 Crore in form of equity and convertible instrument payable after 7 years.
Who Can Apply?	SVCL invests in companies engaged in wide range of growth sectors, such as life sciences, retailing, light engineering, food processing, information technology, infrastructure related services, healthcare, logistics and distribution, etc in the MSME sector. The Company should have high growth potential so that it can scale up sufficiently within 3 - 5 years of investment so as to provide a profitable exit to investors by way an IPO, Strategic Sale, Mergers & Acquisition, etc. The enterprises must have plans to expand operations.



Scheme Name	The Samridhi Fund
Govt. Dept.	Small Industries Development Bank of India (SIDBI)
Scheme Objective / Particulars	The Samridhi Fund is an approx. ₹430 crore social venture capital fund. SIDBI has envisaged the creation of the Samridhi Fund to provide capital to social enterprises which can deliver both financial and social returns, in Bihar, Uttar Pradesh, Madhya Pradesh, Odisha, Chattisgarh, Jharkhand, Rajasthan and West Bengal.
Benefits	<ul style="list-style-type: none"> Investments will typically be in growth stage companies undertaking expansions which already have a sound business model or innovative business model or products and technologies which have the potential of achieving considerable scale. Samridhi can provide growth capital to enterprises through a variety of funding instruments, viz., Equity and Convertible Instruments. Samridhi typically provides capital in the range of INR 5-25 crore. In exceptional cases, Samridhi may invest amounts outside this range, especially when strong developmental impact can be generated. Target sectors includes, but are not be limited to: <ul style="list-style-type: none"> Water & Sanitation Affordable Healthcare Agriculture & Allied services Clean Energy Financial Inclusion (Including MFI's) Education Skill Building, etc.
Who Can Apply?	<p>The conditions necessary for getting funded are as follow:</p> <ul style="list-style-type: none"> Be economically viable Provide access to markets for the poor Be socially relevant and impact the poor as customers, producers or employees Increase the flow of capital to the above mentioned states Focus on Environment, Social and Governance matters. <p>The enterprises must have plans to expand operations in any or all of the following states – Bihar, Chhattisgarh, Odisha, Uttar Pradesh, West Bengal, Madhya Pradesh, Jharkhand and Rajasthan.</p> <p>Samridhi will not invest in any of the following businesses or activities:</p> <ul style="list-style-type: none"> Illegal or banned activities, including child labour.



	<ul style="list-style-type: none">• Businesses dealing with hazardous chemicals, asbestos, pesticides and wastes; ozone depleting substances; and endangered or protected wildlife or wildlife products.• Arms and ammunition• Companies which have been proven to be involved in fraud and corruption.
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Scheme Name	Capital Investment Subsidy Scheme under National Bamboo Mission
Govt. Dept.	National Bamboo Mission
Scheme Objective / Particulars	There are a number of activities under National Bamboo Mission which are to be financed by a credit linked back ended subsidy by Financial Institutions (FIs) including banks. Promoters can submit their project proposals to the eligible financial institutions for the grant of subsidy.
Benefits	<ul style="list-style-type: none"> • Advance Subsidy: 50% of the eligible subsidy amount will be released as advance by State Level Bamboo Development Agency to the participating FI (bank) on submission of a project scrutiny note cum claim form as per requirement and the norms of NBM. The same would be kept in a Subsidy Reserve Fund Account of the concerned borrowers, to be adjusted finally against loan amount of the bank towards the end of the repayment period and completion of project as per the time schedule. • Final instalment of subsidy: The remaining 50% would be disbursed to the participating banks by State Level Bamboo Development Agency after conduct of an inspection by the Joint Monitoring Inspection Committee consisting of officials from the financing bank, State and District Level Bamboo Development Agency and their recommendations to that effect. • Adjustment of subsidy to Borrower's Account: The subsidy released to the bank for individual project will be kept in a separate borrower- wise account. The adjustment of subsidy will be back-ended. Accordingly, the full project cost including the subsidy amount, but excluding the margin money contribution from the beneficiary, would be disbursed as a loan by the banks. The repayment schedule will be drawn on the loan amount in such a way that the total subsidy amount is adjusted after the full bank loan component with interest is liquidated. Utilisation Certificate After release of final instalment of subsidy, a Utilisation Certificate is required to be submitted by the financing bank certifying that the full amount of subsidy received in respect of the project has been fully utilised (by way of crediting to the "Subsidy Reserve Fund Account -Borrower-wise") and adjusted in the books of Account under the sanctioned terms and conditions of the project within the overall guidelines of the scheme. • No interest chargeable on subsidy portion: No interest should be charged on the subsidy by the bank. For the purpose of charging interest on the loan component, the subsidy amount should be excluded. The balance lying to the credit



	<p>of the subsidy reserve fund A/C will not form part of demand and time liabilities for the purpose of SLR / CRR.</p> <ul style="list-style-type: none">• Pattern of Assistance:<ul style="list-style-type: none">♦ Owner's contribution 10%♦ Subsidy from Government of India 50% subject to the maximum ceiling (10% more ' for NER States)♦ Bank loan 40%
Who Can Apply?	<p>The eligible financing institutions under the scheme are:</p> <ol style="list-style-type: none">i. Commercial Banks, Regional Rural banks (RRBs), State Cooperative Banks (SCBs), State Co-operative Agricultural and Rural Development Bank (SCARDBs), Scheduled Primary Urban Cooperative Banks (PUCBs), Agricultural Development Finance Companies (ADFCs), North Eastern Development Finance Corporation (NEDFT), and such other institutionsii. Cooperatives where they seek loan from National Cooperatives Development Corporation (NCDC). <p>Promoters can submit their project proposals to the eligible financial institutions for the grant of subsidy.</p>



Scheme Name	Software Technology Park Scheme
Govt. Dept.	Software Technology Parks of India Under Ministry of Electronics and Information Technology
Scheme Objective / Particulars	<p>The Software Technology Park (STP) Scheme is a 100 percent Export Oriented Scheme for the development and export of computer software, including export of professional services using communication links or physical media</p> <p>This scheme is unique in its nature as it focuses on one product / sector, i.e. computer software. The scheme integrates the government concept of 100 percent Export Oriented Units (EOU) and Export Processing Zones (EPZ) and the concept of Science Parks / Technology Parks, as operating elsewhere in the world.</p>
Benefits	<p>Approvals are given under single window clearance scheme.</p> <ul style="list-style-type: none"> • A company can set up STP unit anywhere in India • Jurisdictional STPI authorities clear projects costing less than Rs.100 million with Indian Investment • 100 Percent Foreign Equity is permitted • All the imports of Hardware & Software in the STP units are completely duty free, import of second hand capital goods also permitted • Re-Export of capital goods is also permitted • Simplified Minimum Export Performance norms i.e. "Positive Net Foreign Exchange Earnings" • Use of computer system for commercial training purposes is permissible subject to the condition that no computer terminals are installed outside the STP premises • The sales in the Domestic Tariff Area (DTA) shall be permissible up to 50 Percent of the export in value terms. • STP units are exempted from payment of corporate income tax up to 2010. • The capital goods purchased from the Domestic Tariff Area (DTA) are entitled for benefits like exemption of excise Duty & reimbursement of Central Sales Tax (CST) • Capital invested by Foreign Entrepreneurs, Know-How Fees, Royalty, Dividend etc., can be freely repatriated after payment of Income Taxes due on them • The items like computers and computers peripherals can be donated to recognized non-commercial educational institutions, registered charitable hospitals, public libraries, public funded research and development establishments, organizations of Govt. of India, or Govt of a State or Union Territory without payment of any duties after two years of their import • 100 Percent Depreciation on Capital Goods over a period of five years.
Who Can Apply?	<ul style="list-style-type: none"> • An Indian company or a subsidiary of foreign company or a branch office of foreign company



Scheme Name	Micro Exporters Policy (MEP)
Govt. Dept.	ECGC Ltd. (Ministry of Commerce & Industry)
Scheme Objective / Particulars	The Small Exporter's Policy is basically the Standard Policy, incorporating certain improvements in terms of cover, in order to encourage small exporters to obtain and operate freely without the different type of risks like Political and Commercial. It is issued to exporters whose anticipated export turnover for the period of one year does not exceed INR 1 crores.
Benefits	<ol style="list-style-type: none"> 1. A 12-month insurance policy for small exporters. 2. Premium payable will be determined on the basis of projected exports on an annual basis subject to a minimum premium of INR 5000 for the policy period. No claim bonus in the premium rate is granted every year at the rate of 5%. 3. For shipments covered under the Small Exporter's Policy ECGC will pay claims to the extent of 95% where the loss is due to commercial risks and 100% if the loss is caused by any of the political risks. <ul style="list-style-type: none"> • Type of risks covered <ul style="list-style-type: none"> ♦ Risks covered on the overseas buyers: <ol style="list-style-type: none"> (i) Insolvency of the buyer. (ii) Failure of the buyer to make the payment due within a specified period, normally 2 months from the due date. (iii) Buyer's failure to accept the goods, subject to certain conditions. ♦ Risks covered on the L/c opening Bank <ol style="list-style-type: none"> (i) Insolvency of the L/c Opening bank (ii) Failure of the L/C opening bank to make the payment due within a specified period normally 2 months from the due date. ♦ b. Political Risks <ul style="list-style-type: none"> ▪ Imposition of restriction by the Government of the buyer's country or any Government action, which may block or delay the transfer of payment made by the buyer. ▪ War, civil war, revolution or civil disturbances in the buyer's country. New import restrictions or cancellation of a valid import license in buyer's country. ▪ Interruption or diversion of voyage outside India resulting in payment of additional freight or insurance charges which cannot be recovered from the buyer. ▪ Any other cause of loss occurring outside India not normally insured by general insurers, and beyond the control of both the exporter and the buyer.



Who Can Apply?	All exporters including Traders, Manufacturers and Service providers, irrespective of MSME Certificate, shall be eligible for the Policy subject to their export turnover up to Rs.100 Lakh.
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Scheme Name	Export Promotion Capital Goods (EPCG) scheme
Govt. Dept.	Ministry of Electronics and Information Technology
Scheme Objective / Particulars	The Zero duty EPCG Scheme is available to exporters of electronic products. It allows import of capital goods for pre-production, production and post-production (including CKD/SKD thereof as well as computer software systems) at zero% customs duty, subject to an export obligation equivalent to 6 times of duty saved on capital goods imported under EPCG scheme, to be fulfilled in 6 years reckoned from Authorization issue-date.
Benefits	<ul style="list-style-type: none"> • The concessional 3% duty EPCG Scheme allows import of capital goods for pre-production, production and post-production (including CKD/SKD thereof as well as computer software systems) at 3% customs duty, subject to an export obligation equivalent to 8 times of duty saved on capital goods imported under EPCG scheme, to be fulfilled in 8 years reckoned from Authorization issue-date. • The capital goods shall include spares (including refurbished/reconditioned spares), tools, jigs, fixtures, dies and moulds. Second hand capital goods, without any restriction on age, may also be imported under the EPCG Scheme. The export obligation can also be fulfilled by the supply of ITA-1 items to the DTA, provided the realization is in free foreign exchange. • To incentivize fast track companies to accelerate exports, there is a provision for early redemption and in cases where Authorization holder has fulfilled 75% or more of specific export obligation and 100% of Average Export Obligation till date, if any, in half or less than half the original export obligation period specified, remaining export obligation shall be condoned.
Who Can Apply?	<ul style="list-style-type: none"> • Exporters of electronic products. • EPCG Authorization holder may also source capital goods from a domestic manufacturer. Such domestic manufacturer shall be eligible for deemed export benefit under FTP. EPCG Authorization holders can opt for Technological Upgradation of existing capital goods imported under EPCG Authorization. Import of second hand capital goods is not permitted under the EPCG scheme.



Scheme Name	Hardware Technology Park Scheme
Govt. Dept.	Software Technology Parks of India Under Ministry of Electronics and Information Technology
Scheme Objective / Particulars	<ul style="list-style-type: none">• Units undertaking to export their entire production of goods and services may be set up under the Electronic Hardware Technology Park (E.H.T.P.) Scheme. Such units may be engaged in manufacture and services.• Commensurate with the policy to give a special thrust to export of electronic hardware, such units would be encouraged to be set up under the aforementioned export oriented scheme.
Benefits	<p>Overall benefits of the scheme are as follow:</p> <ol style="list-style-type: none">1. Electronics Hardware Technology Park unit may import free of duty all types of goods, including capital goods as defined in the Export Import (E.X.I.M.) Policy, required by it for manufacture, services, production and processing or in connection therewith.2. The units shall also be permitted to import goods, including capital goods, free of cost or on loan from clients required for the approved activity.3. Electronics Hardware Technology Park units may procure goods required by them for manufacture, services, production and processing or in connection therewith, duty free, from bonded warehouses in the Domestic Tariff Area set up under the Export Import (E.X.I.M.) Policy.4. Few Additional Financial benefits provided by the scheme are as follow:<ul style="list-style-type: none">• 100% FDI investment permitted through automatic route• Duty free imports/ domestic procurement permissible for Capital goods, Raw materials, Components and other inputs• Central Sales Tax refundable
Who Can Apply?	<ul style="list-style-type: none">• MSMEs• Minimal "Minimum Export Performance" norms i.e., US Dollar one million or three times C.I.F. Value of imported goods whichever is higher & Positive Net Foreign Exchange Earnings against Export Earnings to be achieved over a period of five years.



Scheme Name	Duty Exemption and Remission Scheme						
Govt. Dept.	Ministry of Commerce and Industry						
Scheme Objective / Particulars	<ol style="list-style-type: none"> 1. Duty exemption schemes enable duty free import of inputs required for export production. Duty exemption schemes consist of: <ol style="list-style-type: none"> a. Advance Authorisation scheme b. Duty Free Import Authorisation (DFIA) scheme 2. A Duty Remission Scheme enables post export replenishment / remission of duty on inputs used in export product. Duty Remission Schemes consist of: <ol style="list-style-type: none"> a. Duty Entitlement Passbook (DEPB) Scheme b. Duty Drawback (DBK) Scheme 						
Benefits	<ul style="list-style-type: none"> • An Advance License is issued to allow duty free import of inputs, which are physically incorporated in the export product (making normal allowance for wastage). In addition, fuel, oil, energy, catalysts etc. which are consumed in the course of their use to obtain the export product, may also be allowed under the scheme. • The Financial Benefits under the scheme are as follow: <ol style="list-style-type: none"> 1. Duty exemption schemes enable duty free import of inputs required for export production. 2. A Duty remission scheme enables post export replenishment/remission of duty on inputs used in export product. • Advance License can be issued for:- <table border="1" data-bbox="474 927 1967 1291"> <tr> <td data-bbox="474 927 590 1047">a)</td><td data-bbox="590 927 1967 1047">Physical exports:- Advance License may be issued for physical exports including exports to SEZ to a manufacturer exporter or merchant exporter tied to supporting manufacturer(s) for import of inputs required for the export product.</td></tr> <tr> <td data-bbox="474 1047 590 1169">b)</td><td data-bbox="590 1047 1967 1169">Intermediate supplies:- Advance License may be issued for intermediate supply to a manufacturer-exporter for the import of inputs required in the manufacture of goods to be supplied to the ultimate exporter/deemed exporter holding another Advance License</td></tr> <tr> <td data-bbox="474 1169 590 1291">c)</td><td data-bbox="590 1169 1967 1291">Deemed exports:- Advance License can be issued for deemed export to the main contractor for import of inputs required in the manufacture of goods to be supplied to the categories mentioned in paragraph 8.2 (b), (c), (d) (e) (f),(g) (i) and (j) of the <u>Policy</u>.</td></tr> </table> 	a)	Physical exports:- Advance License may be issued for physical exports including exports to SEZ to a manufacturer exporter or merchant exporter tied to supporting manufacturer(s) for import of inputs required for the export product.	b)	Intermediate supplies:- Advance License may be issued for intermediate supply to a manufacturer-exporter for the import of inputs required in the manufacture of goods to be supplied to the ultimate exporter/deemed exporter holding another Advance License	c)	Deemed exports:- Advance License can be issued for deemed export to the main contractor for import of inputs required in the manufacture of goods to be supplied to the categories mentioned in paragraph 8.2 (b), (c), (d) (e) (f),(g) (i) and (j) of the <u>Policy</u> .
a)	Physical exports:- Advance License may be issued for physical exports including exports to SEZ to a manufacturer exporter or merchant exporter tied to supporting manufacturer(s) for import of inputs required for the export product.						
b)	Intermediate supplies:- Advance License may be issued for intermediate supply to a manufacturer-exporter for the import of inputs required in the manufacture of goods to be supplied to the ultimate exporter/deemed exporter holding another Advance License						
c)	Deemed exports:- Advance License can be issued for deemed export to the main contractor for import of inputs required in the manufacture of goods to be supplied to the categories mentioned in paragraph 8.2 (b), (c), (d) (e) (f),(g) (i) and (j) of the <u>Policy</u> .						
Who Can Apply?	MSME involved in the export business, which can be issued an advance license.						



Scheme Name	The Venture Capital Assistance Scheme
Govt. Dept.	Ministry of Agriculture and Farmers Welfare
Scheme Objective / Particulars	Venture Capital Assistance is financial support in the form of an interest free loan provided by SFAC to qualifying projects to meet shortfall in the capital requirement for implementation of the project.
Benefits	<ul style="list-style-type: none">• Help in assisting agripreneurs to make investments in setting up agribusiness projects through financial participation• Provides financial support for preparation of bankable Detailed Project Reports (DPRs) through Project Development Facility (PDF).
Who Can Apply?	<ul style="list-style-type: none">• Farmers• Producer Groups• Partnership/Proprietary Firms• Self Help Groups• Companies• Agripreneurs• units in agri export zones• Agriculture graduates Individually or in groups for setting up agribusiness projects.



Scheme Name	Dairy Entrepreneurship Development Scheme
Govt. Dept.	National Bank for Agriculture and Rural Development (NABARD)
Scheme Objective / Particulars	The department of Animal Husbandry, dairying and fisheries is implementing Dairy Entrepreneurship Development Scheme (DEDS) for generating self-employment opportunities in the dairy sector, covering activities such as enhancement of milk production, procurement, preservation, transportation, processing and marketing of milk by providing back ended capital subsidy for bankable projects. The scheme is being implemented by National Bank for Agriculture and Rural Development (NABARD)
Benefits	<ul style="list-style-type: none"> • To promote setting up of modern dairy farms for production of clean milk. • To encourage heifer calf rearing, thereby conserving good breeding stock. • To bring structural changes in the unorganised sector so that initial processing of milk can be taken up at the village level itself. • To upgrade the quality and traditional technology to handle milk on a commercial scale. • To generate self-employment and provide infrastructure mainly for unorganised sector.
Who Can Apply?	<ol style="list-style-type: none"> 1. Farmers, individual entrepreneurs, NGOs, companies, groups of organised and unorganised sectors, etc. Groups of organised sector include Self-help Groups (SHGs), dairy cooperative societies, milk unions, milk federations, etc. 2. An individual will be eligible to avail assistance for all the components under the scheme but only once for each component. 3. More than one member of a family can be assisted under the scheme provided they set up separate units with separate infrastructure at different locations. The distance between the boundaries of two such farms should be at least 500 meters. 4. Financial Institutions Eligible for Re-Finance Under the Scheme <ul style="list-style-type: none"> • Commercial Banks • Regional Rural and Urban Banks • State Cooperative Banks • State Cooperative Agricultural and Rural Development Banks • Other Institutions, which are eligible for refinance for NABARD



Scheme Name	Assistance under Scheme for setting up Tea Boutiques in India for Domestic Promotion
Govt. Dept.	Tea Board India (Ministry of Commerce and Industry)
Scheme Objective / Particulars	In order to showcase Tea's wide varieties at one place and excite the customers especially youth about the qualitative nuances and the correct brewing method in a magnificent & aesthetic ambience, the concept of "Tea Boutique" has been proposed by the tea board which is under the Ministry of Commerce and Industry. The Tea Board will handhold a prospective entrepreneur for three (3) years in terms of financial assistance for setting up the Tea Boutique.
Benefits	<p>Nature of assistance: Tea Board will handhold a prospective entrepreneur for three (3) years in terms of financial assistance being provided to him/her as explained below in a structured format:</p> <ul style="list-style-type: none"> • OWNERSHIP (of a a stand-alone boutique) <ol style="list-style-type: none"> 1. Year 1 - 25% of (Capital Expenditure (It excludes land/space value and land value) and Working Capital 2. Year 2 - 50% of Working Capital 3. Year 3 - 25% of Working Capital <p>Upper ceiling of Rs. 20 lakh in Year 1 and Rs. 12 lakh in Year 2 & 3</p> • RENTAL <ol style="list-style-type: none"> 1. Year 1 - 50% of Rental 2. Year 2 - 40% of Rental 3. Year 3 - 30% of Rental <p>Upper ceiling of Rs. 12 lakh in Year 1, 2, 3</p>
Who Can Apply?	<ol style="list-style-type: none"> i. All Indian companies registered with the Tea Board holding valid Registration Certificate (RC) under TMCO 2003 and/or Buyer's registration no. ii. Having financial commitment for the project at least to the tune of 25 lakh iii. Indian partners of Joint venture companies, having equity share of at least 51%



Scheme Name	Biotechnology Ignition Grant (BIG)
Govt. Dept.	Biotechnology Industry Research Assistance Council (BIRAC)
Scheme Objective / Particulars	<ul style="list-style-type: none">• BIRAC believes that the “bio-innovation capital” of the nation would come from novel ideas which have a commercialisation potential and that evolve out from start-ups or academic spin-offs. BIRAC’s strategy is therefore to support the numerous exciting ideas which have an unmet need for funding and mentorship. This strategy is fulfilled through a grant funding scheme called Biotechnology Ignition Grant (BIG) which is available to scientist entrepreneurs from research institutes, academia and startups.• The Applicant must be either an Incubatee or have a registered company with a functional R&D laboratory to be eligible for this grant. The scheme is designed to stimulate commercialization of research discoveries by providing very early stage grants to help bridge the gap between discovery and invention.
Benefits	<ul style="list-style-type: none">• Foster generation of ideas with commercialisation potential• Upscale and validate of proof of concept• Encourage researchers to take technology closer to market through a start up• Stimulate enterprise formation• The call for proposal is announced twice every year, on 1st January and 1st July. As part of this scheme, successful BIG Innovators receive up to INR 50 lakh (appox. \$100K) for research projects with commercialisation potential with duration of up to 18 months. <p>The BIG Scheme is currently managed through 5 BIG Partners across the country who works with the Ignition grantees (BIG Innovators) to provide mentoring, monitoring, networking and other business development related activities.</p>
Who Can Apply?	



Scheme Name	Small Business Innovation Research Initiative (SBIRI)
Govt. Dept.	Biotechnology Industry Research Assistance Council (BIRAC)
Scheme Objective / Particulars	<ul style="list-style-type: none"> The Small Business Innovation Research Initiative (SBIRI) scheme of the Department of Biotechnology, Ministry of Science & Technology, was launched in 2005 to boost Public-Private-Partnership (PPP) efforts in the country. SBIRI was the first of its kind, early stage, innovation focused PPP initiative in the area of Biotechnology. Launching of SBIRI has worked as an enabling platform for the target organizations to realize their potential in terms of product and process development and taking them to the market. It has facilitated innovation, risk taking by small and medium companies and bringing together the private industry, public institutions and the government under one roof to promote the research and innovation in the Indian Biotech Sector. The projects supported under the scheme have resulted in prominent outcomes in the form of some products which have already come to the market and some promising research leads seeing ray of hope for commercialization. To provide support for early stage, pre-proof-of-concept research in biotechnology by industry. To support new indigenous technologies particularly those related to societal needs in the healthcare, food and nutrition, agriculture and other sectors. To nurture and mentor innovative and emerging technologies/entrepreneurs, to assist new enterprises to forge appropriate linkages with academia and government.
Benefits	
Who Can Apply?	<ul style="list-style-type: none"> Solely by a Company incorporated under the Companies Act, 2013 Limited Liability Partnership (LLP) incorporated under the Limited Liability Partnership Act, 2008 Joint Ventures either in the form of Company/ LLP by any of the above entities jointly with other private or public partner(s) (Universities or Institutes). Eligibility Criteria For Industry <ul style="list-style-type: none"> Minimum 51% of the shares of the Company should be held by Indian Citizens holding Indian passport (Indian Citizens do not include Person of Indian Origin (PIO) and Overseas Citizenship of India (OCI) holders) Minimum half of the persons who subscribed their names to the LLP document as its Partners should be Indian citizens. Participating companies should have adequate in-house facility to address the project implementation aspects (which shall be evaluated during the site visit) OR Incubated with any of the recognized Incubation Facility.



	<ul style="list-style-type: none">• Eligibility Criteria for Academic Collaborator<ul style="list-style-type: none">• Public/private university/colleges in India• National research laboratories• Not-for-profit private research labs/societies/foundation
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Scheme Name	Biotechnology Industry Partnership Programme (BIPP)
Govt. Dept.	Biotechnology Industry Research Assistance Council (BIRAC)
Scheme Objective / Particulars	Biotechnology Industry Partnership Programme (BIPP) is a government partnership with Industries for support on a cost sharing basis for path-breaking research in frontier futuristic technology areas having major economic potential and making the Indian industry globally competitive. It is focused on IP creation with ownership retained by Indian industry and wherever relevant, by collaborating scientists.
Benefits	
Who Can Apply?	The proposals can be submitted: <ul style="list-style-type: none">• Solely by an Indian Company* (Small, Medium or Large having DSIR** recognized in-house R&D unit) or• Jointly by an Indian Company and National R&D Organizations and Institutions.• By a group of Indian Companies along with National Research Organizations etc.



Scheme Name	Ayurvedic Biology Program
Govt. Dept.	Science and Engineering Research Board (SERB) under Ministry of Science & Technology
Scheme Objective / Particulars	Extramural Research (EMR) funding scheme of SERB to academic institution, research laboratories and other R&D organizations to carry out basic research in all frontier areas of Science and Engineering is in limelight for more than four decades since from the inception of SERC. This scheme encourages emerging and eminent scientist in field of science and engineering for individual centric competitive mode of research funding. Since the scheme provides core research support to the active researchers, the existing name Extramural Research (EMR) has been renamed as Core Research Grant (CRG).
Benefits	<ul style="list-style-type: none"> • The scheme provides core research support to active researchers to undertake research and development in frontier areas of Science and Engineering. • The CRG scheme provides research support to an individual researcher or a group of researchers working in a recognized academic institution or national laboratory or in other recognized R & D institution in India. • [Private Academic institutions with valid UGC / AICTE / PCI approval, Private R&D Institutions with valid DSIR-SIRO recognition and Voluntary and Non-Governmental Organizations registered under NITI-AAYOG Darpan portal are eligible to host a project.] • The funding is provided normally for a period of three years. • The research grant is provided for equipment, manpower, consumables, travel and contingency. "Overheads" is also be provided to the implementing institution as per prevailing norms of SERB.
Who Can Apply?	<ul style="list-style-type: none"> • Applicants [Principal Investigator (PI) and Co-Principal Investigator(s) (Co-PI(s))] should be Indian citizens. Foreign nationals (including OCI and NRI) are also eligible to apply provided they fulfil the eligibility criteria notified by SERB (SERB Funding Guidelines for foreign nationals dated 27th Oct 2016). • The applicant(s) must hold a regular academic/research position in a recognized academic institution or national laboratory or in any other recognized R & D institution in India. • Faculties recruited through UGC-Faculty Recharge Program are eligible to apply. INSPIRE Faculty, Ramanujan and Ramalingaswamy Fellows are also eligible to apply provided they have at least three and half years of tenure remaining at the time of submission of application.



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| | <ul style="list-style-type: none">• Investigators who will be superannuating during the duration of the project or already superannuated are also eligible to apply. In such cases, a Faculty/Scientist from the host institute who has at least 5 years of service remaining should be associated as a Co-PI. The host institution should allow the investigator to continue after superannuation and provide required support towards implementation of the project.• Aspirants of NPDF, ECRA and CRG (EMR) can submit their proposal only once in a calendar year in any one of these schemes.• The PI and Co-Investigator(s) should hold Ph.D. degree in Science, Mathematics, Engineering or M.D / M.S. / M.D.S. / M.V.Sc degree at the time of applying for grant.• The term "Regular" in the context of CRG refers to the applicants who are appointed against the sanctioned post or in a tenure post, but are likely to be renewed after the end of the tenure. |
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Scheme Name	Central Sector Scheme for Promotion of International Co-operation in AYUSH
Govt. Dept.	Ministry of AYUSH
Scheme Objective / Particulars	<p>To promote and strengthen awareness and interest about AYUSH Systems of Medicine and to facilitate International promotion, development and recognition of Ayurveda, Yoga, Naturopathy, Unani, Siddha, Sowa-Rigpa and Homoeopathy. There are 6 components of the scheme:</p> <ol style="list-style-type: none"> 1. International exchange of experts & officers 2. Incentive to drug manufacturers, entrepreneurs, AYUSH institutions etc. for international propagation of AYUSH by participating in international exhibitions, trade fairs, road shows etc. and registration of AYUSH products (Market Authorisation) at regulatory bodies of different countries such as USFDA/EMEA/UK-MHRA/ NHPD/ TGA etc for exports. 3. Support for international market development and AYUSH promotion-related activities. 4. Translation and publication of AYUSH literature/books in foreign languages. 5. Establishment of AYUSH Information Cells and strengthening of Health Centre/ Institution in foreign countries with AYUSH equipments, etc. 6. International Fellowship/ scholarship Programme for foreign nationals for undertaking AYUSH courses in premier institutions in India.
Benefits	<ul style="list-style-type: none"> • International exchange of experts & officers- Actual and as per entitlement for Government official/ representative/ delegate- To and fro Air fare, Daily allowance and local hospitality, Salary/Foreign Deputation Allowance, Medical facilities & insurance cover, Contingencies • Presentation of AYUSH related scientific research papers in international conferences, workshops, seminar etc.: After having prior approval of the Ministry of AYUSH, 90% of the total expenditure with a max cap of INR 2 lakh for Asian & African countries, INR 3 lakh for f North & South America, Europe and Australia • AYUSH entrepreneurs, AYUSH drug manufacturing industry, AYUSH Health Care providers etc. participating in international exhibitions, trade fairs, road shows etc. with prior approval of the Ministry of AYUSH will be reimbursed 75% of the expenditure for INR 2 lakh for or Asian & African countries, INR 4 lakh for f North & South America, Europe and Australia • Market Authorization/ registration of AYUSH products - with USFDA/ EMEA/ UK-MHRA/ NHPD (Canada)/ TGA, Australia/ New Zealand and other international regulatory agencies, etc. abroad - Reimbursement of expenditure Fee paid to the concerned regulatory agency for registration/ market authorization of product and 50% of fee paid to reputed international consultant (if any). Reimbursement, as above will be limited to a sum of Rs. 50 Lakhs or 75% of the actual total amount incurred on market authorization for one product; whichever is less Strengthening of



	<p>Health Centre/ Institution in foreign countries with AYUSH equipments, etc- - max support of INR 1 Crore</p> <ul style="list-style-type: none">• Translation and publication of AYUSH literature/ books / publicity material etc. in foreign languages- max reimbursement of INR 10 lakh
Who Can Apply?	<ul style="list-style-type: none">• Students, Entrepreneurs, MSMEs, etc. are eligible under this wide ranging scheme.• Selection process in the IC Component will be as follows:<ul style="list-style-type: none">(i) The scheme will be announced on the website of the Ministry of AYUSH.(ii) Application format for Incentive to drug manufacturers, entrepreneurs, AYUSH institutions etc. for international propagation of AYUSH and registration/ market authorization of their products by USFDA/ EMEA/ UK-MHRA/ NHPD/ TGA etc. for exports are given at Appendix-II and Appendix-III respectively.(iii) Application format and documents/ information required from the applicant for presentation of scientific paper in the International Seminar/ Symposium/ Workshop etc. for re-imbursement under I.C. Scheme is at Appendix-I(iv) Application format for organization of International conferences/ workshops/ seminars, etc. in India on AYUSH Systems by State Governments/ Universities/ eminent institutions or organizations etc is given at Appendix-IV.(v) ECS mandate form is at Appendix-VI



Scheme Name	Support for International Patent Protection in Electronics and & Information Technology (SIP-EIT)
Govt. Dept.	Ministry of Electronics & Information Technology
Scheme Objective / Particulars	SIP-EIT is a scheme to provide financial support to MSMEs and Technology Startup units for international patent filing to encourage innovation and recognize the value and capabilities of global IP along with capturing growth opportunities in ICTE sector.
Benefits	
Who Can Apply?	<ul style="list-style-type: none">• The Applicant should be registered under the MSME Development Act 2006 of Government of India as amended from time to time as a MSME unit as per the criteria for such registration (the applicant would be required to furnish the proof of such registration).• The applicant should be a registered company under the Companies Act of Government of India and should fulfill the investment limits in plant and machinery or equipment as defined in the MSME Development Act 2006 of Government of India as amended from time to time (this criterion will be ascertained from the proof of such registration and last audited balance sheet of the applicant).• The applicant should be a registered STP Unit and should fulfill the investment limits in plant and machinery or equipment as defined in the MSME Development Act 2006 of Government of India as amended from time to time (this criterion will be ascertained from the proof of such registration and last audited balance sheet of the applicant).• The applicant should be a technology incubation enterprise or a startup located in an incubation centre/ park and registered as a company (a certification from the incubation centre/ park in this case is mandatory) and should fulfill the investment limits in plant and machinery or equipment as defined in the MSME Development Act 2006 of Government of India as amended from time to time (this criteria will be ascertained from the proof of such registration and last audited balance sheet of the applicant).



Scheme Name	Scheme To Support IPR Awareness Workshops/Seminars in E&IT Sector		
Govt. Dept.	Ministry of Electronics & Information Technology		
Scheme Objective / Particulars	Ministry of Electronics and Information Technology has launched a scheme to Support IPR Awareness Workshops/Seminars for sensitizing and disseminating awareness about Intellectual Property Rights among various stakeholders especially in E&IT sector.		
Benefits	The Grant-in-Aid will be provided to the organization(s) as specified below, for organizing IPR workshops/seminars. The funding will be restricted as per following criteria:		
	S.No.	Category Of Institution/Organization	Maximum Grants-in-aid support
	1.	Educational Institutes	Rs. 2.0 Lakhs
	2.	Industry bodies like MAIT, ELCINA, CII, NASSCOM, FICCI, IESA, ASSOCHAM etc.	Rs. 3.0 Lakhs
	3.	Meity Society(ies) or Meity Autonomous Body(ies)	Rs. 5.0 Lakhs
Who Can Apply?			