



A HANDBOOK ON SCHEMES FOR STARTUPS

AN INITIATIVE BY FICCI FLO STARTUP CELL



Disclaimer

The graphics and designs used are generic. This document has been compiled from various government website for the purpose of spreading information among women entrepreneurs. Flo does not take responsibility of the accuracy of the schemes mentioned.

FOREWORD



According to a report by Invest India, India has emerged as the **3rd largest ecosystem** for startups globally with over 74,400. DPIIT-recognized startups across 653 districts of the country as of 19th July 2022.

India **ranks #2nd in innovation quality** with top positions in the quality of scientific publications and the quality of its universities among middle-income economies. The innovation in India is not just limited to certain sectors.

Invest India recognizes that startups are solving problems in 56 diverse industrial sectors with **13% from IT services, 9% healthcare and life sciences, 7% education, 5% professional and commercial services, 5% agriculture and 5% food & beverages.**

The robust nature of the Indian start-up ecosystem is evident from all the statistics and the world is increasingly realising the potential carried of the startups.

However, the number of women entrepreneurs and business owners is much lower than male entrepreneurs. **Q1 2022, of the 482 funding deals in the Indian start-up ecosystem, only 78 were raised by women-founded and co-founded startups, i.e., 16.18 percent, according to research by YourStory.**

It is imperative that we invest in creating entrepreneurs and give them an enabling and conducive environment for them to thrive. It is even more pertinent that this growth should be inclusive, and the women are taken along in this path of economic growth and sustainable development.

FLO plays an integral part in this process and contributes effectively towards this growth agenda of the nation. Since the inception, FLO has been working towards

empowering and enabling women entrepreneurs and professionals of India and towards economic self-reliance.

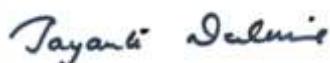
This year, my focus is on empowering women, with special emphasis on, **“Transforming Women's Participation in India's Growth Trajectory”**.

The Start Up & Innovation Initiative one of the vertical under the aegis of my theme this year. The purpose of this national initiative is to encourage and train women towards entrepreneurship and develop experienced women entrepreneurs as investors and mentors to these startups.

FLO Start Up Cell has compiled **A Handbook on Schemes for StartupsFounders and women entrepreneurs**. The objective of this document is to provide handy consolidated information on the schemes relevant to the Start Ups and step by step guidance on how to apply.

I hope the existing and potential startups are immensely benefited by this document.

Thank you, Dr Aarti Gupta, Head of FLO Start Up & Innovation Initiative, ably supported by her team, for leading from the front and making this possible.



Jayanti Dalmia
President, FLO

INTRODUCTION

India today is the 3rd largest startup ecosystem in the world. Women entrepreneurs make up for a significant & growing percentage. Central government in the last few years has been extremely proactive for promoting & helping startups.

Institutional support, access to markets, incubation & funding support have all been provided by the government through various projects & schemes. However we feel that awareness and accessibility to these schemes is still limited. We at FICCI FLO through our startup cell enable capacity building, mentorship & access to finding through our programs.

This handbook is a compilation of schemes for startup founders & women entrepreneurs. The purpose of this is to share with them a tool kit which not only given information but also provides a step-by-step guide on how to apply. The purpose to translate in multiple languages is to make it available for founders PAN India. We will keep updating this document & hope it not only spreads awareness but also makes it easier for entrepreneurs to apply for these schemes.

Thank you.

Poonam Mahajan
Head
FLO ThinkTank

Dr Aarti Gupta
National Head
FLO Startup Cell

LIST OF GOVERNMENT SCHEMES LAUNCHED TO DEVELOP AND ENCOURAGE STARTUP & ENTREPRENEURSHIP IN INDIA FOR WOMEN:

Part I: Start up Funds and Loans

1	SAMRIDH Scheme	Central
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Objective- The SAMRIDH initiative is designed to provide funding support to startups along with helping them bring skill sets together which will help them grow successful.

Details- <https://www.meity.gov.in/writereaddata/files/SAMRIDH%20Scheme%20Document.pdf>

Procedure- First of all go to the official website of Ministry of Electronics and Information Technology Startup. After this the home page of the website will be displayed in front of you .On the home page of the website, you have to click on the option of “register” given in the section of startup. You have to enter the information asked on this page carefully.

After this, after uploading the company logo, you have to click on the option of “Submit”.

In this way you will be able to complete the Procedure Register As Startups easily.

Application Form- <https://meitystartuphub.in>

Quantum of Finance- 40 Lakhs

Eligibility-

- The Accelerator must have been in the business of incubation for more than 3 years. Accelerator must have supported at least 50 startups of which at least 10 have received non public investment or having targeted accelerator program with an experience of running at least 3 cohorts with activities listed as desirable under Samridh
- Accelerator must have operations in India

- The accelerators must have necessary space and infrastructure to carry out activities of startup

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Startup India Seed Fund

Central

Objective- Startup India Seed Fund Scheme (SISFS) aims to provide financial assistance to startups for proof of concept, prototype development, product trials, market entry and commercialization.

This would enable these startups to graduate to a level where they will be able to raise investments from angel investors or venture capitalists or seek loans from commercial banks or financial institutions.

Details- <https://pmmodiyojana.in/startup-india-seed-fund-scheme/>

Procedure- Go to the official website of startup India seed fund scheme

The home page will open before you

On the homepage, you have to click on apply now

After that, you have to click on apply now under the startup section

After that application form will appear before you

In this application form have to enter all the required details like your name, email address, mobile number, etc

After that, you have to upload all the required documents

Now you have to click on submit

By following this procedure you can apply as a startup under the startup India seed fund scheme.

Application Form- <https://www.startupindia.gov.in>

Quantum of Finance-

- All the eligible startups will receive the seed fund under the startup India seed fund scheme as follows:-

- Up to Rs 20 lakh as grant in the case for validation of proof of concept, prototype development or product trial
- Up to Rs 50 lakh of investment for market entry, commercialization, and scaling up through convertible debentures of debt or debt linked instruments

Eligibility-

- The startup should be recognized by DPIIT
- At the time of application, the startup should be incorporated not more than two years ago
- The startup must have business ideas to develop a product or service which will be fit for the market, has the scope of scaling, and viable commercialization

3

Startup India Initiative

Central

Objective- Launched on 16th January, 2016, the Startup India Initiative has rolled out several programs with the objective of supporting entrepreneurs, building a robust startup ecosystem and transforming India into a country of job creators instead of job seekers. These programs are managed by a dedicated Startup India Team, which reports to the Department for Industrial Policy and Promotion (DPIIT).

Details- <https://www.startupindia.gov.in/content/dam/invest-india/Templates/public/Action%20Plan.pdf>

Procedure- go to the Shram Suvidha Portal of the Ministry of Labour and Employment

Register at Shram Suvidha Portal and then login.

After successful login, click link "Is Any of your Establishment a Startup?"

Follow the instructions.

Application Form- <https://shramsuvidha.gov.in/signupUser>

Quantum of Finance-

Stand Up India Scheme facilitate bank loans between 10 lakh and 1 crore to atleast one scheduled caste (SC) or Scheduled Tribe, borrower and atleast one women per bank

branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector.

Eligibility-

The Startup should be incorporated as a private limited company or registered as a partnership firm or a limited liability partnership. Turnover should be less than INR 100 Crores in any of the previous financial years.

4

ASPIRE

Central

Objective- ASPIRE- was launched to set up a network of technology centres and to set up incubation centres to accelerate entrepreneurship and also to promote startups for innovation in agro industry.

Details- <https://www.startupindia.gov.in/content/sih/en/government-schemes/aspire-scheme-promotion-innovation-entrepreneurship-and-agro-industry.html>

Procedure- Application can be sent to Aspire Scheme Steering Committee of Ministry of MSME. Scheme Steering Committee will be responsible for overall policy, coordination, and management support. The Council will be chaired by Secretary, Ministry of MSME

Application Form- <https://aspire.msme.gov.in/ASPIRE/Registration.aspx>

Quantum of Finance- For incubators under designated agencies, the following funding must be provided under ASPIRE Scheme:

- A one-time grant of 100% of the cost of Plant & Machinery other than land and infrastructure or an amount up to Rs. 100 lakh, whichever is less,
- For incubation centres to be set up under PPP mode, the following funding must be provided
- A one-time grant of 50% of the cost of Plant & Machinery other than land and infrastructure or an amount up to Rs. 50.00 lakh, whichever is less, is to be provided.
- The total budget given under this heading would be Rs. 62.50 crore for the establishment of 80 LBIs capable of adequately skilling a targeted 104000 youth over a three-year period.

Eligibility- 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.

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Pradhan Mantri Mudra Yojana (PMMY) | Central

Objective- The MUDRA banks provide startup loans of up to INR 10 lakhs to small enterprises, and businesses, which are non-corporate, and non-farm small/micro-enterprises.

Details- <https://vikaspedia.in/schemesall/schemes-for-entrepreneurs/pradhan-mantri-mudra-yojana-pmmmy>

Procedure- Eligible beneficiaries can apply for Mudra Loan online on Udyamimitra Portal.

Application Form- [https://web.umang.gov.in/web_new/login?redirect_to=department%3Furl%3DUmangVersion2%252Fapi%252Fdeptt%252FUmangVersion2%252F%253FredirectUrl%253Dpmmmy%253FGLOBAL_SERVICE_ID%253D942%2526dept_id%253D138%2526dept_name%253DPradhan%2520Mantri%2520Mudra%2520Yojana%2520\(PMMY\)](https://web.umang.gov.in/web_new/login?redirect_to=department%3Furl%3DUmangVersion2%252Fapi%252Fdeptt%252FUmangVersion2%252F%253FredirectUrl%253Dpmmmy%253FGLOBAL_SERVICE_ID%253D942%2526dept_id%253D138%2526dept_name%253DPradhan%2520Mantri%2520Mudra%2520Yojana%2520(PMMY))

Quantum of Finance- The interventions have been named 'SHISHU', 'KISHOR' and 'TARUN' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur.

- Shishu (Covering loans upto Rs. 50,000/-) : This stage would cater to entrepreneurs who are either in their primitive stage or require lesser funds in order to get their businesses started.

- Kishor (Covering loans upto Rs. 5,00,000/-): This section of entrepreneurs would belong to either those who have already started their business and want additional funds to mobilize their business.
- Tarun (Covering loans upto Rs. 10,00,000/-) : If an entrepreneur meets the required eligibility conditions, he/she could apply loan for upto Rs.10 lakhs. This would be the highest level of amount that an entrepreneur could apply for a startup loan.

Eligibility- Indian Citizen who has a business plan for a non-farm income generating activity such as manufacturing, processing, trading or service sector whose credit need is up to Rs 10 lakh

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Stand Up India Scheme

Central

Objective- The objective of the Stand-Up India scheme is to facilitate bank loans between

10 lakh and 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services, agri-allied activities 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.

Details- <https://www.standupmitra.in/Home/SUISchemes>

Procedure- The scheme which covers all branches of Scehuled Commercial Banks, will be accessed in three potential ways:

Directly at a Bank Branch

Through SIDBI Stand-Up India Portal (www.standupmitra.in)

Through the Lead District Manager

Application Form- <https://www.standupmitra.in/Login/Register#NoBack>

Quantum of Finance- Composite loan (inclusive of term loan and working capital) between 10 lakh and upto 100 lakh.

Eligibility-

- SC/ST and/or woman entrepreneurs, above 18 years of age.
- Loans under the scheme is available for only green field project. Green field signifies, in this context, the first time venture of the
- Beneficiary in the manufacturing, services, agri-allied activities or the trading sector.
- In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- Borrower should not be in default to any bank/financial institution.

7	NewGen Innovation and Entrepreneurship Development Centre (NewGen IEDC)	Central
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Objective- NewGen IEDC has a mission to “promote knowledge based and technology-driven start-ups by harnessing young minds and their innovation potential in an academic environment”

Details- <http://www.newgeniedc-edii.in/NewGen-Doc/NewGen%20IEDC%20project.pdf>

Procedure- Applications are welcome round the year. To apply please fill in the form mentioned.

Application Form- <http://www.newgeniedcedii.in/NewGenDoc/Student%20Projects.pdf>

Quantum of Finance- The Prototype Development Grant of INR 2.5 Lakhs per project would be used to cover the following expenditures. A maximum amount of INR 25,000 to the mentor for the guidance provided to the project team. A maximum amount of INR 25,000 per student group as a stipend.

Eligibility- 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.

8

Cent Kalyani Scheme
Central

Objective- To encourage Women Entrepreneurs to start new project or expand / modernize the existing unit.

Details- https://www.centralbankofindia.co.in/en/Cent_Kalyani

Procedure- The entrepreneur needs to access the concerned branch of Central Bank of India. Submit an application for Cent Kalyani Scheme. Separate forms are available for startups depending on the loan type.

Application Form- <https://www.indiafilings.com/learn/wpcontent/uploads/2019/03/ap1.pdf>

Quantum of Finance- Maximum Rs. 100 Lacs

Eligibility- New as well as Existing Women entrepreneurs for her Micro / Small enterprise (as defined under MSME Act- 2006) .i.e engaged in manufacturing and service activity for eg. Handloom weaving Handicraft, Food-Processing, Garment making etc. etc. Professionals & Self employed women - Doctors, Chartered Accountants, and Engineers or trained in Art or Craft etc. Health /Beauty clinics/Dieticians/Fashion Designing Beauty Parlors .Small Business-Small lunch/canteen, mobile restaurant, circulating library/ tailoring /Day Creches for children, Tailoring, Typing / STD/ Zerox booth etc.Transport Operators- Three wheeler /Four wheeler. (Retail Trade/ Education and training Institute/ Self Help Group not eligible)

9

Mahila Udyam Scheme
Central

Objective- The scheme's prime objective is to provide interest-free loans to the women entrepreneurs and make them self reliant.

Details- <https://www.pnbindia.in/downloadprocess.aspx?fid=2o0PywtHHlMMc3wDW5WYrg==>

Procedure- Visit the official portal of Punjab National Bank. On the Home Page, in the search box, enter the Mahila Udyam Nidhi Scheme and click on the search button. Scroll down the page where you can find out the Application Forms for MSME Loans. Out of the given options, select the Loans upto 1 Crore. Click on the link to download the online

application form. Complete the Application Process by filling in the details like date, place, and signature.

After filling the application form, submit at the nearest PNB Branch for the verification process.

Application Form- <https://www.pnbindia.in/downloadprocess.aspx?fid=xTQ+HD7j/7RiqJWwhzBZFg==>

Quantum of Finance- Amount of loan has been restricted upto Rs. 10,00,000/- only

Eligibility- Any individual women/ women entrepreneur (s)/ Enterprise where women entrepreneurs hold not less than 50% of financial holding. However, preference will be given to women belonging to ST/SC/BPL Card Holders.

Preference will be given to the categories of women entrepreneurs trained in R-SETIs/ Skill Development Institutions etc. any other training institute.

Not a defaulter to any Bank / Financial Institution.

10	National Handicapped Finance and Development Corporation (NHFDC) Micro-Financing Scheme	Central
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Objective- NHFDC has been set up to promote economic and development activities undertaken by Persons with Disabilities.

Details- <http://nhfdc.nic.in/schemes/micro-financing-scheme>

Procedure- A) In the event of NGO/SHG intending to implement MCS through the SCA; the following process shall follow: "i) Application shall be made by the NGO to the respective SCA (State Channelising Agency) in which it is situated, in prescribed application form alongwith all relevant details & documents.

ii) SCA shall be scrutinize the application and verify credentials of NGO in order to satisfy itself regarding the suitability of the NGO for implementation of the Scheme."
 iii) The SCA may sanction loan upto Rs. 2.0 lakh to an NGO for further financing to Self-Help Group (SHGs) of disabled persons or beneficiaries.

iv) Application of an NGO for loan amounting to more than Rs. 2.0 lakh (Rupees Two Lakh only) will be scrutinized by the SCA and forwarded to NHFDC for sanction with due recommendation and credential verification report of the NGO"

Application Form- http://www.nhfdc.nic.in/Upload/NHFDC/VMY_Loan_Application_Format.pdf

Quantum of Finance- the maximum amount of loan to a beneficiary will be limited to Rs.50,000/-

Eligibility-

- a) Any Indian Citizen with 40% or more disability
- b) Age above 18 years.
- c) The borrowers already covered under any other scheme of financing sponsored by Central or State Government or financing institutions and having outstanding loans against their names shall not be eligible.
- d) The borrowers should preferably be regular member of Thrift and Credit Group (Self Help Group).
- e) Preference will be given to women beneficiaries.
- f) Relevant educational/technical/vocational qualification, experience and background.

11

Dena Shakti Scheme

Central

Objective- The Dena Shakti Scheme is aimed at providing affordable financing to women entrepreneurs involved in a wide range of activities. These activities include both Agriculture based and MSME enterprises.

Details- <https://aatmnirbharsena.org/blog/dena-shakti-scheme/>

Procedure- The applicant will have to approach the nearest Dena Bank Branch for applying for this loan. Then the applicant needs to get the application form from the bank office and have to fill out the business loan Shakti scheme application form in a prescribed format. The specified proofs to be submitted along with the Shakti scheme loan application form. The Medium and Micro Enterprise (MSME) branch of UBI (Union Bank of India) provides the application form for the Dena Shakti Scheme.

The applicant will have to approach the nearest Dena Bank Branch for applying for this loan.

Quantum of Finance- The amount of loan provided for the agricultural sector will be up to Rs. 20 lakhs. The amount of loan for manufacturing purposes, retail traders, or small enterprises will be up to Rs. 20 lakhs. Such finance can be both direct and indirect finances. The loan amount for the retail trader and micro-credit will be up to Rs. 50,000 under the micro-credit schemes.

Eligibility-

- Any women involved in retail, service activities, manufacturing will be eligible for the loan in the Dena Shakti Scheme. Women who are working under self-employment such as architects, Chartered Accountants, doctors, etc, will also be eligible for the benefits of the Dena Shakti Scheme.
- The loan will be provided to such women entrepreneurs that are holding the business all by themselves or at least have more than 50 % stake in the business.

12

Mahila Samriddhi Yojna

Central

Objective- To provide Micro Finance to women entrepreneurs belonging to the target group.

Details- <https://nbcfdc.gov.in/loan-scheme-description/5/en>

Procedure- Eligible applicant needs to visit nearest SCA office, apply on prescribed form for Mahila Samridhi Yojana. Fill all mandatory details in the application form and mention the needs and choice of vocation and training requirements, if any. Submit the application along with all required documents to SCA centre. After reviewing the application, the loan will be sanctioned by SCA.

Application Form- <https://www.indiafilings.com/learn/wpcontent/uploads/2018/07/Application-Form.pdf>

Quantum of Finance-

Maximum loan limit per SHG : Rs.15.00 Lakh

Maximum loan limit per beneficiary : Rs.1,25,000/-

Eligibility-

- Women belonging to Backward Classes, as notified by Central Government/State Governments from time to time.
- Applicant's annual family income should be less than Rs. 3.00 Lakh.
- In a SHG 60% of members can be from Backward Classes and remaining 40% members may be from other weaker section like SC/Handicapped/Minorities etc.

13	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women	Central
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Objective- This scheme envisages economic empowerment of women by providing credit (through NGOs), training, development and counseling extension activities related to trades, products, services etc.

Details- <https://www.startupindia.gov.in/content/sih/en/government-schemes/tread.html>. <https://msme.gov.in/sites/default/files/TREAD%20Guidelines.pdf>

Procedure- The applicants can visit the nearest (MSME) – Development Institute to apply for the TREAD Scheme. Then the applicant has to get the application form from the relevant office and have to fill out the application form in a prescribed format. After completing, attach the specified records along with the application form. The concerned official will process the request further.

Application Form- <http://dcmsme.gov.in/schemes/appliform.pdf>

Quantum of Finance- There is a provision for Government of India Grant up to 30% of the loan/ credit maximum up to Rs. 30.00 lakh as appraised by lending institution/ banks.

Eligibility-

- Be a legal entity with a minimum registration of three years.
- Having experience in thrift and saving programmes with SHGs / individuals.
- Be engaged in entrepreneurship and income generation activities for women.
- Have basic infrastructure, qualified support staff and services to undertake micro-enterprise development for women.

14

Mahila Coir Yojana

Central

Objective- Mahila Coir Yojana is a women welfare scheme, purely empowerment program specially designed for the welfare of the rural women of the nations. Under this special welfare scheme, the rural women of the region in which coir production was being processed will be provided valuable assistance in terms of all aspect in order to boost them to get involved in the business activities.

Details- https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/1_3_5_1.html

Procedure- Selection of trainees for in-house training at NCT&DC will be made by inviting applications through advertisements in print and electronic media and through recommendation from the authorities of the coir producing States.

Selection of trainees for training programmes conducted at Regional Extension Centres will be made by the officer-in-charge of the centre through sponsoring of candidates by trade associations, unit owners, Industries Department, NGOs, Co-operatives, etc.

Application Form- <http://coirboard.gov.in/wpcontent/uploads/2018/03/mcy.pdf>

Quantum of Finance- The stipend per trainee for the skill development programmes will be limited to Rs.1000/- per month and in the case of training programmes of less than one month duration, stipend will be disbursed on prorata basis. The honorarium for the trainer will be limited to Rs. 6,000/- per month. An amount of Rs.400/- per head per month will be provided as financial assistance to the training sponsoring agency to meet the operational cost of the training for raw material, power charges, other incidentals etc.

Eligibility-

Rural women artisans in regions producing coir fibre.

15

 Support to Training and Employment
Programme (STEP) for Women

Central

Objective- 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.

Details- http://wbcwdsw.gov.in/User/scheme_STEP

Procedure- Step 1 – eligible NGOs, who are interested to participate in the scheme should register themselves on NGO-PS Portal of NITI Aayog and obtain a Unique ID for this purpose.

Step 2 – the Project proposals will be submitted online to the Ministry of Women and Child Development through the Ministry's NGO Proposal Management System.

Step 3 – these proposals will be addressed to the concerned State Government, which will examine the same and forward it to the Ministry of Women and Child Development with its recommendations.

Step 4 – the proposals recommended by the State Government will be verified by a pre-screening committee, which is set up by the Ministry.

Step 5 – the proposals recommended by the pre-screening committee will in-turn be placed before the Project Appraisal Committee for the final approval.

Step 6 – upon final approval, the fund will be released to the registered NGO.

Application Form- https://wcd.nic.in/sites/default/files/Revised%20schemeof%20STEP_0.pdf

Eligibility- The scheme is intended to benefit women who are in the age group of 16 years and above.

16	Working Capital Loan (WCL) Scheme- Rashtriya Mahila Kosh (RMK)	Central
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Objective- To be a single window facilitator for provision of financial services with backward and forward linkages for women in the unorganized sector through Intermediary Micro Finance Organizations (IMOs) and Women Self Help Groups (SHGs) and to augment their capacities through multi-pronged efforts.

Details- <https://rmk.nic.in/sites/default/files/loan-guidelines.pdf>

Quantum of Finance- Loan amount up to Rs.1 Crore shall be disbursed to NGOs/IMOs/VOs in two equal instalments and loan amount above Rs.1 Crore shall be released in 3 instalments at the ratio of 40:40:20 after unit visit and based on the reports submitted by RMK's representatives. Final disbursement will be made after due approval of competent authority.

Eligibility- The organization must be registered with a statutory body at least for last 3 years on the date of application to RMK.

The office bearers of the organization shall not be elected representatives under The Representation of the People Act, 1951 of any political party/ Managing Committee of any such organization.

17

**Ministry of Skill Development and
Entrepreneurship**

Central

Objective- The Ministry is responsible for co-ordination of all Skill Development efforts across the country, removal of disconnect between demand and supply of skilled manpower, building the vocational and technical training framework, skill up-gradation, building of new skills and innovative thinking not only for existing jobs but also jobs that are to be created. Schemes under this include: Pradhan Mantri Kaushal Vikas Yojana

UDAAN, a Special Industry Initiative for J&K

Start-up Village Entrepreneurship Programme (SVEP), to support entrepreneurs in rural areas to set-up enterprises at the village-level in non-agricultural sectors.

Details- https://en.wikipedia.org/wiki/Ministry_of_Skill_Development_and_Entrepreneurship

Procedure- Interested applicants can apply for PMKVY by registering on the official website.

Application Form- <http://www.pmkvyofficial.org/index.php>

Quantum of Finance- 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 5 lakh. The extent of guarantee cover is 50% of the sanctioned amount of the credit facility for credit from 10 lakh to 100 lakh per MSE borrower for retail trade activity.

Eligibility- New and existing Micro and Small Enterprises engaged in manufacturing or service activity excluding Agriculture, Self Help Groups (SHGs), etc.

18	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)	Central
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Objective- Credit Guarantee Scheme (CGS) was launched to strengthen credit delivery system and to facilitate flow of credit to the MSE sector, create access to finance for unserved, under-served and underprivileged, making availability of finance from conventional lenders to new generation entrepreneurs.

Details- <https://www.cgtmse.in>

Procedure- For more details on the application and registration process, check eligibility and guidelines on the official website.

Application Form- <https://www.cgtmse.in/Home/VS/3>

19	High Risk - High Reward Research	Central
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Objective- 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.

Details- <https://www.startupindia.gov.in/content/sih/en/government-schemes/high-risk-high-reward.html>

Procedure- Submission under HRHR henceforth can only be made against call for proposals which would concurrently open along with CRG.

The proposals will be evaluated through peer review processes as approved by the Board.

Application Form- <https://commonfund.nih.gov/highrisk>

Eligibility- The 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.

20**Dairy Entrepreneurship Development Scheme Central**

Objective- 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)

Details- <https://www.startupindia.gov.in/content/sih/en/government-schemes/dairy-entrepreneurship-development-scheme.html>

Procedure- An eligible applicant can only apply once for each component of the scheme to receive financial assistance.

More than one family member can receive financial assistance under the scheme, but with the condition that they should have separate units. Moreover, both these farms should be at different locations and are separated by a distance of at least 500m.

Priority is to be given to projects that are being implemented under the cluster mode. It includes projects established by dairy farmers, women Self-Help groups, cooperatives, and producer companies.

Priority is to be given to SC/ST, women, small and marginal farmers, BPL farmers, landless farmers and farmers in the drought-hit areas.

Application Form- https://www.nabard.org/auth/writereaddata/File/Annexure_1.pdf

Quantum of Finance- (a) Back ended capital subsidy @25% of the project cost for general category and @33% for SC/ST farmers. The component wise subsidy ceiling will be subjected to indicative cost arrived at by NABARD from time to time

(b) Entrepreneur Contribution (Margin) for loans beyond Rs. 1 lakh* - 10% of the project cost

(*subject to any revision in RBI guidelines)

Eligibility-

- 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.
- An individual will be eligible to avail assistance for all the components under the scheme but only once for each component

21	Design Clinic Scheme for Design Expertise	Central
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Objective- The government of India announced to extend around Rs 60,000 for attending design seminars and up to Rs 3.75 lakhs or 75% of the cost that would be needed in conducting the seminar, where the entrepreneurs and their teams can learn about design theories, interact with design veterans, build a network, and put them into practice.

Details- <https://msme.gov.in/design-clinic>

Procedure- The applicant needs to submit an application form; the format of the application is enclosed here:

Applications for the Design Clinic Scheme can be made in multiple ways

The MSME can make the application with a request for a grant without a design company. In such cases, the Design Clinic Centre will suggest the possible design consultants to the MSME from which to choose from.

The application can be by the MSME along with the Design Consultancy which satisfies the criteria given in here.

The application can be by the MSME along with a Design Consultancy which satisfies the criteria given in here.

Quantum of Finance- 3.75 lakh per programme.

Eligibility- The MSME should be profitable entities in the last three years of its operations. The MSME must demonstrate either an exports performance or potential to exports. PMAC can stipulate the relax criteria for this purpose.

Part II- Provisions for pre-existing industries and MSMEs

22

**Zero Defect Zero Effect (ZED)
Certification Scheme**

Central

Objective- The scheme is an extensive drive to create proper awareness in MSMEs about ZED manufacturing and motivate them for assessment of their enterprise for ZED and support them. After ZED assessment, MSMEs can reduce wastages substantially, increase productivity, expand their market as IOPs, become vendors to CPSUs, have more IPRs, develop new products and processes etc.

Details- <https://msme.gov.in/zero-defect-zero-effect>

Procedure- Access the home page of ZED. The link will redirect to the registration page.

Provide the email Address and Mobile Number after that click on verify option. OTP will be sent to the entered mobile number. Please enter the OTP for validation.

The MSME registration page will be displayed. Provide the details for registration:

The applicant also uses this application to get the ZED Id.

Application Form- <https://zed.org.in/>

Quantum of Finance- 1.9 Lakh per enterprise whereas in case of MSMEs owned by SC/ST entrepreneurs additional support of Rs 10,000/- will be provided.)

Eligibility: All the Udyog Aadhar Memorandum (UAM) registered manufacturing MSMEs are eligible to apply for ZED registration. A self-declaration / undertaking is to be given by the MSME willing to obtain the ZED certification.

23

**Credit Linked Capital Subsidy for
Technology Upgradation (CLCSS)**

Central

Objective- The CLCSS scheme is aimed to facilitate the technology upgradation by providing capital subsidy for the SSI and MSME units including tiny, khadi, village and

coir industrial units. The technology upgradation of infrastructure and machinery will enable the industry to be competitive enough to produce products in a cheaper way.

Details- <https://clcss.dcmsme.gov.in>

Procedure- Online Application and Tracking System has been introduced w.e.f. 01.10.2013. To claim subsidy under CLCSS, eligible MSEs are required to apply online through Primary Lending Institutions (PLIs), from where the MSEs avail term loan. The completed application is being uploaded by the PLI through Online Application and Tracking System to the attached Nodal Agency which, in turn, recommends the application online to Office of DC (MSME) for release of subsidy. After processing of application and subject to availability of funds, due approval is accorded from the Competent Authority with concurrence of Internal Finance Wing, after which funds are released to Nodal Agencies. Funds are then transferred by the Nodal Agencies to the PLIs where the account of the MSE is operated.

Application Form- http://www.dcmsme.gov.in/schemes/SCLCS_FOR_TU_SSI_UNITS.pdf

Quantum of Finance-

Upfront subsidy of 15% on institutional Credit upto Rs. 1.0 Crore (i.e. subsidy cap of Rs. 15.00 lakh) for identified sectors/ subsectors/ technologies.

Eligibility -

Small and micro-enterprises based in semi-urban and rural areas with a valid UAM number are also eligible. Typically, the enterprises include – sole-proprietorship, private limited companies, tiny industries, khadi, coir units, partnerships, village industries, etc.

24

IREDA-NCEF Refinance Scheme

Central

Objective- 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).

Details- <https://www.ireda.in/ireda-ncef-refinance-scheme>

Procedure- The following are the procedure to apply for the refinance under the scheme:

The Scheduled Banks who are applying for the refinance should file their request with IREDA after fulfilling all their eligibility requirements.

The application should include all the details such as eligible loan amount granted and other outstanding amounts under the scheme.

The IREDA issues a confirmation and sanction receipt after the evaluation of the application form.

On submission of the supportive documents and sanction receipt, the IREDA releases the fund to the eligible institutions.

Application Form- [https://www.ireda.in/doc/ncef/application-format\(7\).pdf](https://www.ireda.in/doc/ncef/application-format(7).pdf)

Quantum of Finance- The combustion based Biomass power projects with the installed capacity of 10 MW are eligible to claim loan under the scheme. Each Small Hydro Power Projects with the installed capacity of 25 MW can claim refinance up to Rs. 15 Crores under the scheme.

Eligibility-

The renewable energy projects should be properly functioning for a minimum of three years and should have no materialistic losses.

The gross Non-Performing Assets as a percentage of Gross Advances should normally not exceed 5% for the entire range of the lending institution. State/Central PSU Banks/Govt. NBFC's/FIs are not included in this condition parameter.

25

Single Point Registration Scheme

Central

Objective- 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.

Details- <https://www.nsicspronline.com/home.aspx>

Procedure- Micro & Small Enterprises can either apply online or contact the nearest NSIC office for registration.

The buying agencies & other institutions can verify the certificates through this website.

Quantum of Finance-

Enterprises	Manufacturing Sector	Service Sector
Micro Enterprises	Less than 25Lakh	Less than 10 Lakh
Small Enterprises	25 Lakh – 5 Crore	10 Lakh – 2 Crore
Medium Enterprises	5Crore – 10 Crore	2 Crore – 5 Crore

Eligibility- 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).

26	The Venture Capital Assistance Scheme (VCA)	Central
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Objective- 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.

Details- <https://www.startupindia.gov.in/content/sih/en/government-schemes/venture-capital-scheme.html>

Procedure- To apply for the venture capital assistance scheme, follow the procedure which is mentioned below:

Step 1: The applicant has to visit the official portal of the SFAC, Government of India.

Step 2: Click on “ Venture Capital Assistance Scheme (VCA) ” tab which is visible on the homepage of the portal.

Step 3: At the same page, select “Online submission of venture capital assistance scheme Form” from the list of options to apply for the scheme through online mode.

Step 4: On the next page, Click on “Apply for New venture capital assistance scheme Application” link. Complete the Details

Step 5: Click on “Start Filing Application Form” button, then the application form the venture capital assistance scheme will open up.

Step 6: Fill the application form with the required details

Step 7: After filling the application form, you need to upload the documents required along with the form. Submission of Application

Step 8: Finally click on the “Next” button to complete the process.

Note: The applicant will be provided with the reference number as the acknowledgement number for the confirmation of submission.

Application Form- http://sfacindia.com/VCA_Scheme.aspx

Quantum of Finance- The maximum amount of loan provided under this scheme will be Rs. 50 lakhs.

Eligibility- The project must be in the agriculture sector or any other sector related to the agriculture practices. The project must give the assured market to the producer or farmers. The project must be sanctioned by the banks or financial institution for the grant of loan to the project.

27

Software Technology Park (STP) Scheme

Central

Objective- The STP Scheme is a 100% export-oriented scheme for the development and export of computer software, including export of professional services using communication links or physical media. As a unique scheme, it focuses on one sector, i.e. computer software.

Details- <https://stpi.in/en/stp-scheme>

Procedure- In order to become a certified member unit under STP scheme, approval from the competent authority i.e. Director, STPI-Mumbai is required. Application processing fees and three years advance annual service charges are to be paid considering your projected export turnover.

Application Form- <https://stpcionline.stpi.in/unit/jindex.php>

Eligibility- Following are the eligible applicant who can file for STPI Registration under Software Technology Park Scheme: An Indian Company; A branch office of the foreign company; A subsidiary of a foreign company.

29	Support for International Patent Protection in Electronics & Information	Central
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Objective- 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.

Details- <https://www.meity.gov.in/content/support-international-patent-protection-electronics-information-technology>

Procedure- The procedure to apply online under the scheme is as follows:

Step I) First of all, go through the brochure thoroughly, and make sure that you fall under the eligibility criteria.

Step II) In order to apply, you need to create a Login ID, which would be used in further communications.

Step III) After you have created your user account, you can Login and Apply Online for the Scheme. Before proceeding to apply online, kindly make sure that you have read the Guidelines thoroughly and also checked the List of documents to be uploaded during filling up of the online application form.

Application Form- <http://www.ict-ipr.in/sipeit/login>

Quantum of Finance-

Reimbursement will be limited to a total of Rs 15.0 Lakhs per invention or 50% of the total expenses incurred in filing and processing of patent application upto grant whichever is lesser.

Eligibility-

- 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 criteria will be ascertained from the proof of such registration and last audited balance sheet of the applicant)

30	Dairy Processing and Infrastructure Development Fund (DIDF)	Central
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Objective- The Scheme envisages providing loan assistance to State Dairy Federations, District Milk Unions, Milk Producers Companies, Multi State Cooperatives and NDBD subsidiaries across the country who are termed as Eligible End Borrowers (EEBs). Their objective is to modernize the milk processing plants and machinery and to create additional infrastructure for processing more milk.

Details- <https://dahd.nic.in/dairy-processing-infrastructure-development-fund-didf>

Procedure- Funds will be accessed by viable milk unions and dairy federations through National Dairy Development Board (NDBD) and National Cooperative Development Corporation (NCDC).

Quantum of Finance- Dairy Processing & Infrastructure Development Fund has been set up with a corpus of Rs. 8,004 crore with National Bank for Agriculture and Rural Development (NABARD).

Eligibility- State Dairy Federations, District Milk Unions, Milk Producers Companies, Multi State Cooperatives and NDBD subsidiaries

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Marketing Assistance Scheme

Central

Objective- This scheme aims to provide resources and institutional support to MSMEs in the area of marketing.

Details- https://www.startupindia.gov.in/content/sih/en/government-schemes/marketing_assistance_scheme.html

Procedure- Applications/proposals seeking assistance under the scheme should be submitted to the Branch Manager of the nearest office of the National Small Industries Corporation, with full details and justification in support of the application.

Application Form- https://msme.gov.in/sites/default/files/MATU_30616.pdf

Quantum of Finance- The maximum amount of financial assistance that will be provided for transportation and air-fare charges for General Category is mentioned in the table below:

Type of Enterprise	Other Countries	Latin America
Micro Enterprises	Rs.2 lakh	Rs.2.40 lakh
Small Enterprises	Rs.1.75 lakh	Rs.2.10 lakh
Medium Enterprises	Rs.1 lakh	Rs.1.25 lakh

Eligibility- Organisations such as the industry associations and MSMEs that are related to the MSME sector are eligible to apply for the scheme.

Objective- 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 encourage Micro and Small Enterprises to develop domestic markets and find new ways of promotion of new market access initiatives. It will also cover activites required to facilitate market linkages for effective implementation of Public Procurement Policy for MSEs Order of 2012.

Details- https://www.startupindia.gov.in/content/sih/en/government-schemes/procurement_and_marketing_support_scheme.html

Procedure- The unit will apply to the Office of DC (MSME)/SME division, M/o MSME directly or through implementing agency online/offline, two month prior to the commencement of trade fairs/ exhibitions. After due scrutiny the proposals, the secretariat office will submit the proposal at least 15 days before the event to the Empowered Committee for the final approval.

Application Form- https://msme.gov.in/sites/default/files/Office_memorandum_PandMS.pdf

Quantum of Finance-

- Space rent: 80% of the total cost for the general category. However, special categories such as Sc/ST, women, NER, PH units will get 100% reimbursement. Nonetheless, the limit is Rs 30,000.
- Exigency expenditure: All units irrespective of a category will get 100% compensation. Nevertheless, the maximum compensation is Rs 15,000.
- Maximum Support: For events in metro cities maximum Rs 1.50 lacs or actual cost whichever is lesser. B Class city events maximum support of Rs 1 lac or actual cost whichever is lesser.

Eligibility- Manufacturing I Service sector MSEs registered at Udyog Aadhaar Memorandum (UAM) Portal.

33

Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) | Central

Objective- The Ministry of Micro, Small and Medium Enterprises (MSME), Government of India (GoI) has adopted the cluster development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs) and their collectives in the country.

Details- <https://msme.gov.in/know-about-scheme-1>

Procedure- STEP 1. First Register yourself by clicking on the link button New User Click Here to sign up shown above .

STEP 2. Then Log On by clicking Registered User Click Here To Sign In link button above.

STEP 3. Enter Your User Id and Password. Apply - New Guidelines of MSE-CDP.

STEP 4. After sign in take your own time to fill up all the requested fields of application form.

STEP 5. Finalize application and once finalized no change can be done. Take the print out of the application sign and send application alongwith desired documents if any.

STEP 6. The state government will forward the same to the concerned MSME-DI for their recommendation/verification and further, submission to the office of DC-MSME, within 30 days failing which the applications, will be deleted from the system automatically.

STEP 7. The applicant is also provided with an option to enter his comments online regarding routine of his completed application, so that monitoring can be done on the flow of the applications.

Application Form- The applicant needs to access the official website of the Cluster Development Program of MSME- <https://cluster.dcmsme.gov.in>

Quantum of Finance- The central government grant will be restricted to 70% of the cost of project from Rs. 5.00 crore to Rs. 10.00 crore and 60% of the cost of project from Rs. 10.00 crore to Rs. 30.00 crore. In case of NE & Hill States, Island territories, Aspirational Districts, government grant will be 80% of the cost of project from Rs. 5.00 crore to Rs. 10.00 crore and 70% of the cost of project from Rs. 10.00 crore to Rs. 30.00 crore. The project for CFC with project cost more than Rs. 30.00 crore shall also be considered but the Government assistance would be calculated by taking into account the maximum eligible project cost of Rs.30.00 crore.

Eligibility- State Govt./State Agencies, Clusters, Industrial Associations/ Consortia.

Notes

Compiled by

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