



DRAFT COMPENDIUM OF STARTUP-SPECIFIC INITIATIVES

Under Central Ministries, Government of India



Government of India
Ministry of Commerce and Industry
Department for Promotion of Industry and Internal Trade

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Compendium of Startup-related Schemes and Initiative

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1. STARTUP INDIA INITIATIVE

The Hon'ble Prime Minister of India, Shri Narendra Modi, announced the launch of "Startup India, Standup India" initiative on 15th August 2015. The Initiative aims at fostering entrepreneurship and promoting innovation by creating an ecosystem that is conducive to growth of Startups. Further to this, an Action Plan for Startup India Initiative was unveiled by the Hon'ble Prime Minister of India on 16th January 2016. The initiative strives to provide a long-due impetus to the entrepreneurial setup in economic landscape of India.

It has been established globally that startups are driving the economic growth of nations, creating employment, and fostering a culture of innovation. It is therefore incumbent on the Government of India to nurture emerging talent and entrepreneurship as part of the larger goal of Atmanirbhar Bharat. The objective is to make India a nation of job creators instead of just job seekers.

The Government of India has been making efforts towards making the vision of the Startup India initiative a reality. Since the launch of the initiative in January 2016, several strategic amendments to the existing policy eco-system have been introduced.

Startup India is a flagship initiative of the Government of India, intended to catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India.

An entity shall be considered as a Startup:

- i. Upto a period of ten years from the date of incorporation/ registration, if it is incorporated as a private limited company (as defined in the Companies Act, 2013) or registered as a partnership firm (registered under section 59 of the Partnership Act, 1932) or a limited liability partnership (under the Limited Liability Partnership Act, 2008) in India.
- ii. Turnover of the entity for any of the financial years since incorporation/ registration has not exceeded one hundred crore rupees.
- iii. Entity is working towards innovation, development or improvement of products or processes or services, or if it is a scalable business model with a high potential of employment generation or wealth creation.

Provided that an entity formed by splitting up or reconstruction of an existing business shall not be considered a 'Startup'.

2. ENGAGEMENTS WITH CENTRAL MINISTRIES AND CPSUs

Startup India works with Central Ministries, Central Government Departments, and CPSUs to support support startups and foster innovation. Following are the various engagement models that have been taken up in past and new engagement models that can be taken up in future to foster innovation and create engagement between Central Ministries and Startups:

- a. **Policy Formation and Implementation:** Dedicating Innovation Policies/ schemes may be and have been developed by respective Central Ministries and Government Departments to accelerate the growth of startups. Requisite government support can be provided through the policy in the form of uptake of strategic technologies, access to pre-commercialization funding, reducing entry barriers etc.
- b. **Mentorship Modules:** Central Ministries/ Government Departments may organize and have been organizing short-term (4-6 months') mentorship modules for a cohort of startups/ innovators, with support from Startup India, to enable mentorship in areas including business plan creation, taxation and legal issues, marketing, sales, supply chain, and sectoral expertise
- c. **Innovation Showcase:** Due to lack of established channels where startups can pitch their ideas (or submit unsolicited proposals), It is proposed that Central Ministries/ Government Departments may conduct biannual innovation showcases, in collaboration with Startup India, to stay abreast about latest technological advancements in infrastructure sector, and engage with them, if found suitable
- d. **Regular Capacity Building of Stakeholders:** Central Ministries/ Government Departments may conduct and have been conducting regular workshops, in collaboration with Startup India, for capacity building of all ecosystem stakeholders, including startups, incubators, Government bodies, investors, academia, etc.
- e. **Knowledge Repository:** Relevant online courses, idea banks, research reports, Central and State Government schemes, sample pitch decks, etc. may be collated with the help of Central Ministries/ Government Departments, & hosted on Startup India portal as a ready knowledge base for startups
- f. **Funding support** may be provided and is being provided by Ministries and Government Departments to handpicked early-stage startups and innovators in the form of **Cash Prizes** and/or **Seed Grant** in the ideation, validation, and commercialization phases to support creation of new, innovative startups in the sector. Through this, startups shall be able to graduate to a stage where they can

raise private investments from angel investors or venture capital firms or seek loans from financial institutions

- g. **Buyer-Seller Meets** may be and are being organized at regular intervals with all Central and State Government Departments, PSUs, Corporate entities, and Industry Associations, to encourage them to procure from startups and offer them pilot opportunities. These interactions would enable the attendees to become aware about innovative solutions relevant to their area of operations.

3. NOTABLE ENGAGEMENTS WITH MINISTRIES/ CPSUs

Startup India, DPIIT has engaged with various Government Departments and assisted them in launching Startup challenges in various sectors and domains

The STARTUP YOGA CHALLENGE by the Ministry of Ayush, in partnership with Startup India and Invest India, is envisaged to invite startups and individuals who have developed products (devices or software applications or both) related to yoga to track the treatment delivery and outcome trajectory over time and will provide valuable health related information about these interventions. The main objectives of the Startup challenge in yoga and wellness applications will be to identify and nurture key talent and innovators in this sector and develop smart novel products in this area.

- The Handloom Grand Challenge by O/o Development Commissioner, Ministry of Textiles, in partnership with Startup India and Invest India invites innovative, cost- effective solutions for developing technologically upgraded handlooms which can provide better quality handloom products with reduced stress/drudgery for weavers during handloom weaving.
- The Department of Fisheries, in association with Startup India, inaugurated the “Fisheries Startup Grand Challenge” on 13th January 2022. The challenge has been launched with an objective to provide a platform to startups to showcase their innovative solutions within the Fisheries and Aquaculture sector. The challenge is expected to foster startup culture within the sector and to establish a strong foundation of the entrepreneurial model, the Department of Fisheries has earmarked funds to the tune of Rs. 3.44 Crore for the challenge. The selected 12 winners of the challenge will be awarded a cash grant of INR 2.00 Lakh each and a seed grant under PMMSY guidelines will also be provided.
- Startup India, in partnership with the NTPC Limited and India Investment Grid (IIG), launched the NTPC Startup Grand Challenge to identify and support innovations and startups working in the fields of water conservation, biomass and clean/alternative energy utilising AI/IoT. The challenge invited applications across 3 problem statements - 2 focused on water conservation and 1 focused on digital biomass market.
- The Department of Animal Husbandry and Dairying, in partnership with Startup India, launched the ‘Animal Husbandry Startup Grand Challenge’, to scout for innovative and commercially viable solutions to address the problems faced by the

animal husbandry and dairy sector. The challenge was launched by Hon'ble Prime Minister, Shri Narendra Modi, in September 2019 at a national animal disease control programme in Mathura. The **second edition** of the Animal Husbandry Startup Grand Challenge 2.0 was launched in 2021 by Union Minister for Fisheries, Animal Husbandry and Dairying, Shri Parshottam Rupala, to scout for innovative and commercially viable solutions to address six problems faced by the animal husbandry and dairy sector.

Impact:

- 250 applications received
 - 12 winners
 - Cash grant of INR 1,02,00,000 to winners
 - Incubation support to winners
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- DPIIT, in partnership with the National Jal Jeevan Mission (NJJM), Department of Drinking Water & Sanitation, launched the Innovation Challenge to develop 'portable devices for testing drinking water quality'. To facilitate and empower people to test drinking water quality at their homes and assure potability of water, there is a need for 'portable water quality testing devices' that can test the quality of water for important parameters.
 - Open Network for Digital Commerce (ONDC) is being established as a first-of-its-kind initiative globally to pave the way for reimagining digital commerce in India and establishing it as a global pioneer. QCI partnered with Startup India to conduct a grand hackathon with the following objectives, Create innovative solutions to power digital commerce in an open network. Initiate wider outreach to the new potential network participants. Startup India provided support in outreach of the Hackathon to the relevant target segment - this included Social Media outreach, support in outreach for Masterclasses for incubators to sensitize and invite participation from startups and innovators.
 - Startup India launched Single Use Plastic Grand Challenge to incentivize innovators and startups to develop design solutions across three problem statements. Through this challenge, first winners for each problem statement received fiscal incentives.
 - Ministry of Textiles along with Startup India launched a Grand challenge for startups in January 2020. The theme targets the single use plastic bag alternative and incentivizes innovators and Startups to develop design solutions. It was aimed that the solutions must also have the same or greater functionality as the products that are designed to be replaced and must be designed with current production methods in mind.
 - Under the Swachh Bharat Grand Challenge, Startup India worked with Ministry of Water and Sanitation to recognise Startups spearheading novel innovations in the field of waste management, water management, air quality management and sanitation. The initiative has helped the Ministry to identify relevant solutions for environmental challenges. Two startups under each sector, have been awarded cash grants.

- DPIIT in collaboration with Ministry of Agriculture has launched an Agriculture Grand Challenge inviting solutions on 12 problem statements. Winners of the challenge have received mentorship, free of cost incubation for a period of 3 months, opportunities to conduct pilot programs and funding support in the form of grants.
- DPIIT in collaboration with Ayushman NHA launched the Ayushman Bharat PMJAY Startup Grand Challenge to generate cutting-edge solutions for supporting the National Health Authority towards more effective implementation of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and empowering 500 million people to gain access to affordable healthcare. Cash prize for winners per problem statement to be disbursed along with mentorship and facilitation for funding and procurement including opportunities for testing and validation.
- Startup India launched **Single Use Plastic Grand Challenge** to incentivize innovators and Startups to develop design solutions across three problem statements. Through this challenge, first winners for each problem statement received fiscal incentives.
- Ministry of Textiles along with Startup India launched a Grand challenge for startups in January 2020. The theme targets the single use plastic bag alternative and incentivizes innovators and Startups to develop design solutions. It was aimed that the solutions must also have the same or greater functionality as the products that are designed to be replaced and must be designed with current production methods in mind.
- The Department of Animal Husbandry and Dairying, in partnership with Startup India, launched the 'Animal Husbandry Startup Grand Challenge', to scout for innovative and commercially viable solutions to address the problems faced by the animal husbandry and dairy sector.
- Apart from channelizing resources from the Government, market opportunities and mentorship have been provided by way of organizing Corporate Grand Challenges in partnership with Softbank, Whatsapp, HDFC, Western Digital, International Accelerator etc.

4. ABOUT - COMPENDIUM OF STARTUP SPECIFIC SCHEMES/ INITIATIVES

Government of India through its various Central Ministries and PSU's have undertaken numerous initiatives to foster innovation and develop a culture of entrepreneurial mindset. These initiatives have been both in policy form and other affiliated support to the ecosystem. The Compendium of Startup Specific schemes has been developed by Startup India, DPIIT with the following objective:

- To create a knowledge repository of Government Schemes and Policies specifically benefiting directly or indirectly to the Startup Ecosystem
- To share different policies/schemes/initiatives taken by different Ministries/Departments/CPSUs regarding the Startup Ecosystem with all ministries, departments and CPSUs
- To encourage Ministries, Departments and CPSUs to take up more policy initiatives to foster innovation and support the Startup Ecosystem of the country

Please note that the list of schemes/ initiatives mentioned below is not exhaustive in nature and has been collated by Startup India team. We request inputs from all the relevant line ministries to provide inputs to the document, to make it exhaustive in nature. Please also note that Startup India has collated all the information from public sources and would request more information on the current status of the schemes mentioned.

Ministry of Science & Technology Schemes

4.1 High Risk - High Reward Research

Nodal Ministry/Department: Ministry of Science & Technology, Science and Engineering Research Board (SERB)

Key Sectors Covered: Science and Technology

Eligibility Criteria:

- 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.

Brief: 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.

Benefits:

- 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.

Link to Application: <https://serbonline.in/SERB/HRR>

4.2 Promoting Innovations in Individuals, Startups and MSMEs (PRISM)

Nodal Ministry/Department: Ministry of Science & Technology, Department of Scientific and Industrial Research

Key Sector Covered: Science and Technology

Eligibility Criteria: The scheme runs in two phases.

- For PRISM I, any Indian citizen including student innovators can apply.
- For PRISM II, PRISM innovators or innovators who have successfully demonstrated proof of concept with the support of government institution/agency, PRISM-R&D proposals and public funded - R&D institutes/ autonomous institutions/ laboratories/ academic institutes etc. are eligible.

Brief: The scheme provides grants, technical guidance and mentoring to individual innovators by incubating their idea towards the creation of new enterprises in phases. It also provides grant-in-aid support to technology solution providers developing technology solutions aimed at helping MSME cluster. The scheme runs in two phases.

Benefits: PRISM Phase-I Category-I: For proof of concept/prototype/models, with project cost upto INR 5 Lakhs, a maximum of INR 2 Lakhs or 90% of the total project cost (whichever is less) is provided.

- PRISM Phase-I, Category-II: For fabrication of working model/ process know-how/testing & trial/ patenting/ technology transfer, etc. with a project costing between INR 5 Lakhs to INR 35 Lakhs, a maximum of INR 20 Lakhs or 90% of the total project cost (whichever is less) is given.
- Prism-Phase-II: Enterprise incubation, with a project costing between INR 35 Lakhs and INR 100 Lakhs, up to INR 50 Lakh limited to 50% of the total project cost is provided. For PRISM-R&D Proposals, up to INR 50 Lakhs limited to 50% of the total project cost is given.

Link to Application: <https://www.indiascienceandtechnology.gov.in/funding-opportunities/startups/promoting-innovations-individuals-startups-and-msmes-prism>

4.3 NewGen Innovation and Entrepreneurship Development Centre

Nodal Ministry/Department: Ministry of Science & Technology

Key Sector Covered: Science and Technology

Eligibility Criteria:

- The institution should be a University/Deemed University or a premier Institute/College offering Engineering, Technology, Science courses at degree level or above for at least 5 years.
- The institution must have at least two faculty members trained in Entrepreneurship through DST sponsored Faculty Development Programme and should have minimum dedicated space of about 5000 square feet for housing the NewGen IEDC

Brief: New Generation Innovation and Entrepreneurship Development Centre (NewGen IEDC) is the programme launched by National Science and Technology Entrepreneurship Development Board (NSTEDB), Department of Science & Technology (DST), Government of India and implemented by EDII, Ahmedabad. NewGen IEDC aims to inculcate the spirit of innovation and entrepreneurship amongst the young S&T students, encourage and support start-up creation through guidance, mentorship & support. NewGen IEDCs would be established in academic institutions where students will be encouraged to take up innovative projects with possibility of commercialization.

Benefits:

Financial assistance to the selected institutions for establishment of NewGen IEDC, towards its non-recurring

As one time establishment cost) of up to Rs. 25 Lakhs and recurring expenditure (Project Development Cost, Travel, Training and Contingencies, etc. of up to Rs. 10 lakhs for five full operational years would be provided.

Link to Application: <https://www.indiascienceandtechnology.gov.in/funding-opportunities/startups/newgen-innovation-and-entrepreneurship-development-centre-newgen-iedc>

4.4 Biotechnology Ignition Grant

Nodal Ministry/Department: Ministry of Science & Technology, Biotechnology Industry Research Assistance Council (BIRAC)

Key Sector Covered: Science and Technology

Eligibility Criteria: Please refer to the following link: chrome extension://efaidnbnmnnibpcajpcglclefindmkaj/https://birac.nic.in/webcontent/BIG_Guidelines_Version_8_Jul_2020.pdf -□ Section 6 (Page 5)

Brief: The Biotechnology Ignition Grant (BIG) is a flagship scheme of BIRAC which recognizes and invests in innovative ideas in the biotech sector. The ideas should have clear potential to translate into commercial products/technologies. BIG supports individual entrepreneurs/ start-ups from ideation to Proof of Concept (PoC)..

Benefits: Under BIG scheme, BIRAC provides grant-in-aid of up to INR 50 lakhs (approx. USD 75,000) for a period of 18 months.

BIG Partners and BIRAC provide continuous mentoring support to the grantees, including but not limited to the following:

- Technical Mentoring (Connect with Technical Experts)
- IP Support
- Legal Support
- Networking and Outreach
- Trainings
- Regulatory Advice
- Business Mentoring
- Connect with Investors
- Any other assistance on case basis

Link to Application: <https://birac.nic.in/big.php>

4.5 Small Business Innovation Research Initiative (SBIRI)

Nodal Ministry/Department: Ministry of Science & Technology, Biotechnology Industry Research Assistance Council (BIRAC)

Key Sector Covered: Science and Technology

Eligibility Criteria:

Eligibility Criteria for Industry

- 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.

Eligibility Criteria for Academic Collaborator

- Public/private university/colleges in India
- National research laboratories
- Not-for-profit private research labs/societies/foundation

Brief: 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. 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.

Benefits:

1. Up to 50 lakhs: 100% grant from BIRAC (primary applicant + collaborating company, if any)
2. More than 50 lakhs: BIRAC grant would be Rs. 50 Lakhs + 50% of the Cost over and above Rs. 50 Lakhs. Remaining cost would be borne by the company

Link to Application: https://birac.nic.in/desc_new.php?id=217

4.6 Name of the Scheme: Financial Assistance to Professional Bodies & Seminars/ Symposia

Nodal Ministry/Department: Ministry of Science & Technology, NSERB INDIA

Key Sector Covered: Science and Technology

Eligibility Criteria:

- 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.

Brief: The primary focus of the scheme is to support events having strong orientation towards scientific research in the areas of basic sciences, engineering, technology, agriculture & medicines. Events dealing with social science, management and those purely concerned with policy matters are generally not encouraged but may be considered as an exceptional case if there is a strong interface with mainstream areas of support. The scientific/technical contents of the events, thematic relevance, contextual impact and extent & level of participation are key components for deciding the support worthiness and quantum of support for individual events.

Benefits:

- SERB extends partial financial support, on selective basis, for organising such events (National as well as International).
- Academic institutions, research laboratories, professional bodies and other non-profit organisations, engaged in promoting scientific research, are eligible for financial support under the scheme. The support is primarily given to encourage participation of young scientists and research professionals in such events along with nominal support for pre-operative expenses like announcements brochures etc.

Link to Application: https://serbonline.in/SERB/seminar_symposia

4.7 Extra Mural Research Funding

Nodal Ministry/Department: Ministry of Science & Technology, NSERB INDIA

Key Sector Covered: Science and Technology

Eligibility Criteria:

- 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.

Brief: Individual centric competitive mode of funding will be provided under the EMR funding schemes. SERB supports potential scientists for undertaking research in frontier areas of S&T in Life Sciences, Physical Sciences, Chemical Sciences, Engineering Sciences, Earth & Atmospheric Sciences & Mathematical Sciences. The Science and Engineering Research Board has decided to invite Core Research Grant (EMR PAC) proposals through Call for Proposals twice a year.

Benefits:

Link to Application: <https://indiabioscience.org/grants/extra-mural-research-funding-individual-centric>

4.8 Technology Development Programme

Nodal Ministry/Department: Ministry of Science & Technology, Department of Science and Technology

Key Sector Covered: Science and Technology

Eligibility Criteria:

- Proposals can 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. The Programme encourages multi-disciplinary Proposals envisaging network/collaboration of various Organizations having diverse expertise and facilities for synergistic implementation of the Projects. Participation of industry is encouraged.
- Project Proposals from academic/R&D Institutions in collaboration with Industry having DSIR recognized R&D Laboratories will be preferred.

Brief: The primary objective of the Programme is to facilitate and support development of products or techniques/technology aimed at specific end use. The specific objectives of the Programme are to develop and integrate technologies following a holistic approach in identified areas

- 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

Benefits:

Link to Application: <https://dst.gov.in/technology-development-program-tdp>

4.9 Drugs and Pharmaceutical Research

Nodal Ministry/Department: Ministry of Science & Technology, Department of Science and Technology

Key Sector Covered: Pharmaceutical

Eligibility Criteria: An agreement amongst the collaborating parties specifying the rights and obligations and terms and conditions of the DST grant is essential. The terms and conditions inter-alia include:

- a. Ownership of intellectual property generated in the project on agreed term
- b. Review of the project by a Monitoring Committee periodically
- c. 30% of the recurring expenditure (Institutional component) to be met by the collaborating industry

Brief: The main objectives of the scheme are 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:

- Supports research in all systems of medicines both modern and Indian System of Medicine.
- Supports joint research projects of industry and institution
- Normally 50:50 sharing of financial requirements between industry and institution
- Research undertaken by industry is funded 100% by industry
- Institution share is supported jointly by government and industry. Capital expenditure: 100% by government, recurring expenditure: 70% by government and 30% by industry
- DSIR recognition of industry is desirable

Link to Application: <https://dst.gov.in/drugs-pharmaceutical-research>

4.10 Biotechnology Industry Partnership Program (BIPP)

Nodal Ministry/Department: Ministry of Science & Technology, Biotechnology Industry Research Assistance Council (BIRAC)

Key Sector Covered: Biotechnology

Eligibility Criteria: BIPP covers four broad categories (I, II, III & IV) as described below:

Category I: Areas with major social relevance but uncertain market driven demand
Category II: High risk, discovery and innovation research with relevance for making India globally competitive

Category III A: Evaluation & validation of already existing products of high national importance promoting local innovation (Clinical Trials)

Category III B: Evaluation & validation of already existing products of high national importance promoting local innovation (Agriculture Field Trials)

Category IV: Shared cost major facilities, critical for enabling innovation

Brief: The main aim of the scheme is to provide support for high risk, accelerated technology development especially in futuristic technologies. Support for very high risk, nationally and socially relevant areas, with no assured market. This would be more of translational research in such cases. It is envisaged that public institutes would be useful partners, so that the basic R&D leads can be translated to product development by the industry.

Provides for product evaluation and validation through support for limited and large-scale field trial for agriculture products and clinical trials (Phase I, II, III) for health care products.

Supporting research project for novel IP generation.

Benefits:

1. Support for high risk, accelerated technology development especially in futuristic technologies.
2. Support for very high risk, nationally and socially relevant areas, with no assured market. This would be more of translational research in such cases. It is envisaged that public institutes would be useful partners, so that the basic R&D leads can be translated to product development by the industry.
3. Provides for product evaluation and validation through support for limited and large-scale field trial for agriculture products and clinical trials (Phase I, II, III) for health care products.
4. Supporting research project for novel IP generation.

Link to Application: https://birac.nic.in/desc_new.php?id=216

Ministry of Electronics and Information Technology Schemes

4.11 Scheme to Support IPR Awareness Workshop/Seminars in E&IT Sector

Nodal Ministry/Department: Ministry of Electronics and Information Technology

Key Sector Covered: IT Sector

Eligibility Criteria:

- This startup scheme is eligible for educational institutes and industry bodies, like MAIT, ELCINA, CII, NASSCOM, FICCI, IESA, ASSOCHAM, etc., DeitY Society(ies) or DeitY Autonomous Body(ies).
- It is mandatory that the organisation should be registered with the Central Plan Scheme Monitoring System (CPSMS) portal, in order to apply for support for IP Awareness Workshop(s)/Seminar(s).

Brief: The aim of the scheme is establishment of Centre of Excellence in Intellectual Property:

- Providing IP Facilitation Support to MeitY Societies and Grantee Institutions
 - Providing Financial Support to Startups and SMEs for International Patent Filing through SIP-EIT Scheme IPR Awareness through Financial Support to Industry Bodies and Academia
- Providing Help-Desk services for IPR
- Creation of IPR Awareness through Digital Media

Benefits: The organisations are provided with a grant of INR 2 Lakhs to INR 5 Lakhs. This includes educational institutes - INR 2 Lakhs, industry bodies - INR 3 Lakhs and Deity Society(ies) or DeitY Autonomous Body(ies) - INR 5 Lakhs.

Link to Application: <https://www.indiascienceandtechnology.gov.in/funding-opportunities/startups/scheme-support-ipr-awareness-seminarsworkshops-eit-sector>

4.12 Support for International Patent Protection in Electronics & Information Technology (SIP-EIT)

Nodal Ministry/Department: Ministry of Electronics and Information Technology

Key Sector Covered: Science and Technology

Eligibility Criteria:

Brief: IP-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: 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.

Link to Application: <https://www.meity.gov.in/content/support-international-patent-protection-electronics-information-technology#:~:text=SIP%2DEIT%20is%20a%20scheme,growth%20opportunities%20in%20ICTE%20sector.>

Ministry of Finance Schemes

4.13 Sustainable Finance Scheme

Nodal Ministry/Department: Ministry of Finance

Key Sector Covered: Energy

Eligibility Criteria:

- 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 must be an MSME, or it has to be supplying its products to a substantial number of MSMEs

Brief: 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 are presently not covered under the viable financing lines of credit.

Benefits:

Suitable assistance using term loan or working capital is granted to the ESCOs that implement EE/ CP/ Renewable Energy Project. To be eligible for this grant, the ESCO must be an MSME or otherwise the unit to which it renders its services has to be an MSME.

Link to Application:

<https://www.startupindia.gov.in/content/sih/en/government-schemes/sustainable-finance-scheme.html>

4.144E (End to End Energy Efficiency)

Nodal Ministry/Department: Ministry of Finance, SIDBI

Key Sector Covered: Energy

Eligibility Criteria:

- MSME units in the manufacturing or services sector.
- Applicant unit should be in operation for at least three years and should have earned cash profit in the last two years of operation and should not be in default to any bank/FI.
- Proposal should be in the range of C1-C8.
- The unit should have undergone the process of Detailed Energy Audit (DEA) through a technical agency / consultant having BEE certified Energy Auditors. Further, the Detailed Project Report (DPR) prepared by the technical agency / consultant should have been vetted by EEC, SIDBI.
- The unit should not have availed Performance Linked Grant under the WB-GEF Project for the proposed EE Project.
- The unit should be in compliance with the Environment & Social Management Framework (refer Appendix I, II & III for details).

Brief: The scheme aims to invent Energy Efficiency measures on an end to end basis. For meeting part cost of capital expenditure including for purchase of equipment/ machinery, installation, civil works, commissioning, etc. for implementing the Energy Efficiency measures as recommended in the DPR, any other related expenditure required by the unit, provided it is not more than 50%.

Benefits: Up to 90% of the Project cost with minimum loan amount of ` 10 lakh and maximum loan amount not to exceed 150 lakh per eligible borrower under this scheme.

Link to Application:

<https://sidbi.in/files/product/3.%20Financing%20Schemes%20for%20Sustainable%20Development.pdf>

Ministry of Food Processing Industries Schemes

4.15 Research & Development in Processed Food

Nodal Ministry/Department: Ministry of Food Processing Industries

Key Sector Covered: Food

Eligibility Criteria: All Universities, IITs, Central/State Government Institutions, Government funded Organizations, R&D laboratories and CSIR recognized R&D units in private sector.

Brief: 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:

- **For the Government organizations/universities/institutions:**
Grant-in-aid is given for 100% of cost of equipment, consumables and expenditure related to salaries for project staff specific to the project for maximum period of three years. Grant is released in three instalments.
- **Funding pattern for Private organizations / universities / institutions:**
Grant-in-aid is given to the tune of 50% of equipment cost only in general areas and 70% in Northeast States and difficult areas. Grant is released in three instalments.
- **Ministry's sponsored projects:**
100% Grant is provided only to public funded organizations of repute for cutting edge areas of research leading to development of innovative products, processes, manufacturing practices and technology.

Link to Application: <https://www.mofpi.gov.in/Schemes/human-resources-and-institutions/research-development-food-processing-sector#:~:text=Under%20the%20scheme%2C%20the%20Ministry,improved%20packaging%2C%20value%20addition%20etc.>

4.16 Agro Processing Cluster Scheme

Nodal Ministry/Department: Ministry of Food Processing Industries

Key Sector Covered: Food

Eligibility Criteria: 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.

Brief: 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.

Benefits: The Scheme envisages grants-in-aid @ 35% of eligible project cost in general areas and @50% of eligible project cost in the Northeast States including Sikkim and difficult areas namely Himalayan States (i.e. Himachal Pradesh, Jammu & Kashmir and Uttarakhand), State notified ITDP areas, Islands and SC/ST entrepreneurs subject to max. of Rs. 10.00 crore per project.

Link to Application: <https://www.mofpi.gov.in/Schemes/agro-processing-cluster>

Ministry of Heavy Industries Schemes

4.17 Enhancement of Competitiveness in the Indian Capital goods Sector

Nodal Ministry/Department: Ministry of Heavy Industries

Key Sector Covered: Technology

Eligibility Criteria:

- Mapping of Skill Gap by SSC and formulating QPs
- Industry validation from 30 Industries and hereafter approval from the Line Ministry
- Proposal along with all necessary enclosures is submitted to NCVET. Draft QPs are scrutinized by NCVET against checklist
- Proposals are uploaded on public domain and shared with stakeholders, hereafter, feedback from stakeholders is shared with submitting body
- Final proposals are tabled at NSQC meeting by NCVET. Approved proposal becomes part of National Qualification Register Existing testing and certification

Brief: The scheme encourages investment in technology up gradation, skill development and augmentation of modern manufacturing capacities for holistic growth of the industry

Benefits:

- To make the sector globally competitive
- To create technology depth
- To create common industrial facility centres
- To foster Industry Academia partnerships

Link to Application:

<https://heavyindustries.gov.in/writereaddata/UploadFile/Notification%20for%20Capital%20Goods%20%20Phase%20II%20.pdf>

Ministry of Housing and Urban Affairs Schemes

4.18 National Urban Livelihoods Mission

Nodal Ministry/Department: Ministry of Housing and Urban Affairs

Key Sector Covered: Employment

Eligibility Criteria:

Brief: The scheme aims to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor.

Benefits:

- Employment through Skill Training and placement
- ESTP Self Employment Programme
- SEP Social Mobilization and Institutional Development
- SMID Shelter for Urban Homeless
- SUH Support to urban Street vendor
- SUSV Capacity Building and Training Programmes - CBT.

Link to Application: <https://nulm.gov.in/>

Ministry of Micro, Small and Medium Enterprises Schemes

4.19 Raw Material Assistance Scheme

Nodal Ministry/Department: Ministry of Micro, Small and Medium Enterprises, NSIC

Key Sector Covered: Raw Material

Eligibility Criteria: The Entrepreneurs are required to apply for Raw Material Assistance only on the prescribed application forms. The application forms downloaded from the link given below may be filled and can be submitted to the nearest Branch Office. The blank forms are also available free of charge from the Branch offices.

Brief: 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:

- Facilitating procurement of Raw Material with credit support up to 180 days
- SMEs helped to avail Economics of Purchases like bulk purchase, cash discount etc.

Link to Application: <https://www.nsic.co.in/schemes/Raw-Material-Against-BG>

4.20 Aspire - A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship

Nodal Ministry/Department: Ministry of Micro, Small and Medium Enterprises

Key Sector Covered: Innovation, Rural Industries & Entrepreneurship

Eligibility Criteria:

- Any agency/institution of Government of India, State government or; existing training centres under Ministries/Departments of Government of India/State Government, Industry Associations, Academic Institutions.
- Any not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs may be eligible to set up an LBI.

Brief: ASPIRE- was launched to set up a network of technology centres and to set up incubation centres to accelerate entrepreneurship and to promote start-ups for innovation in agriculture industry with the following objectives:

- To generate employment opportunities by facilitating formal, scalable micro- enterprise creation.
- To skill, up-skill, re-skill unemployed, existing self-employed/ wage earners in new technologies.
- To provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector

Benefits:

Link to Application: <https://aspire.msme.gov.in/ASPIRE/AFHome.aspx>

4.21 Entrepreneurial and Managerial Development of SMEs through Incubators

Nodal Ministry/Department: Ministry of Micro, Small and Medium Enterprises

Key Sector Covered: Technology

Eligibility Criteria:

Brief: The main objective of the scheme is to promote emerging technological, and knowledge based innovative ventures that seek the nurturing of ideas from professionals beyond the traditional activities of Micro, Small & Medium Enterprises (MSMEs). There are multiple objectives of the scheme, some of which are:

- 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:

Funding support for setting up of 'Business Incubators (BI)': The cost may vary from Rs 4 to 8 lakh for each incubate/idea, subject to overall ceiling of Rs 62.5 lakh for each BI.

- a) Upgradation of infrastructure Rs 2.50 lakh
- b) Orientation/training Rs 1.28 lakh
- c) Administrative expenses Rs 0.22 lakh

Total assistance per BI Rs 66.50 lakh

Link to Application: https://www.startupindia.gov.in/content/sih/en/government-schemes/entrepreneurial_managerial_development.html

4.22 Science and Technology (S&T) for Coir Institutions

Nodal Ministry/Department: Ministry of Micro, Small and Medium Enterprises

Key Sector Covered: Coir industry

Eligibility Criteria:

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.

Brief: 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. Furthermore, following are few more objectives of the scheme:

- 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.

Benefits:

Link to Application:

https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf

4.23 Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women

Nodal Ministry/Department: Ministry of Micro, Small and Medium Enterprises

Key Sector Covered: Trade

Eligibility Criteria:

- Be a legal entity with a minimum registration of three years.
- Having experience in thrift and saving programmes with Self-Help Groups (SHGs).
- Be engaged in income generation activities for women entrepreneurs.
- Have basic infrastructure, qualified support staff and services to undertake micro- enterprise development for women.
- Prior experience in preparing project proposals on behalf of women entrepreneurs / women SHGs for income generation activities and take loan from financial institutions for onward disbursement to them

Brief: This scheme envisages economic empowerment of women by providing credit (through NGOs), training, development and counselling extension activities related to trades, products, services etc.

Benefits: Assistance in the form of the Government of India (Gol) grant of up to 30 per cent of the total project cost. Elected training institutions and NGOs conducting training programmes for empowerment of women beneficiaries identified under this scheme can also avail of Gol grant of up to Rs.1.00 lakh per programme,

Link to Application:

<https://www.startupindia.gov.in/content/sih/en/government-schemes/tread.html>

Ministry of New and Renewable Energy Sources Schemes

4.24 Research, Design, Development, Demonstration (RDD&D) and Manufacture of New and Renewable Energy

Nodal Ministry/Department: Ministry of New and Renewable Energy Sources

Key Sector Covered: Energy

Eligibility Criteria:

Brief: 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.

Benefits:

Link to Application:

https://cag.gov.in/uploads/download_audit_report/2015/Union_Civil_Performance_Renewable_Energy_Report_34_2015_chap_12.pdf

Ministry of Textiles Schemes

4.25 Research and Development

Nodal Ministry/Department: Ministry of Textile

Key Sector Covered: Textiles

Eligibility Criteria:

- (i) In cases of projects involving applied research, the support will be maximum up to of 70% of the total project cost and the balance would have to arrange by the respective Project Executive Agency/Institution from the Industry or its own resources, which would have to be tied up and clearly indicated at the time of submission of Project Proposal. This would ensure that research is directed towards areas required by the industry. If a part or whole of the contribution of the agency is in kind, that should be monetized and included in the project cost.
- (ii) For projects involving basic research, the PAMC can recommend up to 100% funding, on a case-to-case basis with strong justification.

Brief: 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.

Benefits:

- Ensure market-driven research in collaboration with the industry through encouraging contract research projects.
- Development of new products and processes.
- The area of research and development will cover basic and applied research in all areas of textiles value chain and especially in the frontier areas such as technical textiles.
- This component also envisages scaling up/commercializing developed technologies to bring innovative products/processes to the market for opening up new business opportunities in emerging technology areas.
- Commercialization of technology to ensure that the R&D efforts are targeted towards technology development that is relevant and necessary for sector and industry growth.

Link to Application: <http://texmin.nic.in/sector-industry/research-&-development>



Ministry of Agriculture Schemes

4.26 Venture Capital Assistance Scheme

Nodal Ministry/Department: Ministry of Agriculture, SFAC

Key Sector Covered: Agriculture

Eligibility Criteria: Assistance under the Scheme will be available to Individuals; Farmers; Producer Groups; Partnership/Proprietary Firms; Self Help Groups; Companies; Agripreneurs; units in agriexport zones, and Agriculture graduates Individually or in groups for setting up agribusiness projects. For professional management and accountability, the groups have to preferably form into companies or producer companies under the relevant Act

Brief: 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:

- (a) To facilitate setting up of agribusiness ventures in close association with all Notified Financial Institutions notified by the Reserve Bank of India where the ownership of the Central/State Government is more than 50% such as Nationalized banks, SBI & its subsidiaries, IDBI, SIDBI, NABARD, NCDC, NEDFi, Exim Bank, RRBs & State Financial Corporations.
- (b) To catalyse private investment in setting up of agribusiness projects and thereby providing assured market to producers for increasing rural income & employment.
- (c) To strengthen backward linkages of agribusiness projects with producers.
- (d) To assist farmers, producer groups, and agriculture graduates to enhance their participation in value chain through Project Development Facility.
- (e) To arrange training and visits, etc. of agri-preneurs in setting up identified agribusiness projects.
- (f) To augment and strengthen existing set up of State and Central SFAC

Link to Application: http://sfacindia.com/VCA_Scheme.aspx

Ministry of Commerce and Industry Schemes

4.27 Duty Exemption and Remission Scheme

Nodal Ministry/Department: Ministry of Commerce & Industry

Key Sector Covered: Export

Eligibility Criteria:

- MSME involved in the export business, which can be issued a advance license.
- More details are available at: <http://dgftcom.nic.in/exim/2000/policy/chap-04.htm>

Brief: The scheme issues an Advance Licence 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.

Benefits: The Financial Benefits under the scheme are as follow:

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.

Link **to** **Application:**
https://www.startupindia.gov.in/content/sih/en/government-schemes/duty_exemption_and_remission_scheme.html#:~:text=1.,inputs%20used%20in%20export%20product.

4.28 Participation in International Fairs and Exhibitions with Tea Board

Nodal Ministry/Department: Ministry of Commerce & Industry, Tea Board of India

Key Sector Covered: Export

Eligibility Criteria:

1. All exporters holding valid exporters' license are eligible to participate from Tea Board's booth in exhibition. The company shall not be under any investigation/charged/prosecuted/debarred/blacklisted on any grounds related with trade and business
2. Only exporters submitting regular monthly export returns will be eligible for participation
3. The exporter must be dealing in only 100% Indian teas
4. Provision for new entrants will be there as per the table at C 2 below

Brief: To provide a platform to the exporters to show case their products in international events for promotion and facilitate generation of trade opportunities through interaction between buyers and sellers during the exhibition

Benefits: Provides a platform to the exporters to show case their products in international events for promotion and facilitate generation of trade opportunities through interaction between buyers and sellers during the exhibition

Link to Application:

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



Ministry of Defence Schemes

4.29 Technology Development Fund

Nodal Ministry/Department: Ministry of Defence, DRDO

Key Sector Covered: Defence

Eligibility Criteria: Projects under this scheme are single phase fast-track projects open for applications. Some projects are exclusive for startups

Brief: The TDF Scheme extends financial support and expertise to upgrade existing products/ systems, processes, and its applications by reducing production costs, improving functionality and quality by promoting Make in India, and the development of futuristic technologies with defence applications. The Scheme enlists requirements of Service Headquarters of upgrading products/ systems and futuristic defence technologies as Projects for which eligible stakeholders can apply through this platform.

Benefits: Financial Support and expertise to upgrade existing products/systems

Link to Application: <https://tdf.drdo.gov.in>

Ministry of Development of Northeastern Region Schemes

4.30 Working Capital Term Loan (WCTL) for Contract Finance

Nodal Ministry/Department: Ministry of Development of North-eastern Region

Key Sector Covered:

Eligibility Criteria: Eligible contractor firms and companies.

Brief: NEDFi provides financial assistance in the form of gap funding to eligible contractor firms/companies for contract work execution. Working capital term loan assistance is given in the form of gap funding. Interest rate is fixed based on prime lending rate with plus or spread as per the credit worthiness of the borrower, risk perception, rating and other relevant factors.

Benefits: Financial assistance in the form of gap funding

Link

to

Application:

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

4.31 Initiative for Development of Entrepreneurs in Agriculture (IDEA)

Nodal Ministry/Department: Ministry of Development of North-eastern Region

Key Sector Covered: Agriculture

Eligibility Criteria:

- Graduates and Postgraduates 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.

Brief: 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: Composite loan comprising term loan and working capital; maximum project size should be Rs.25 lakh term loan from NEDFi, maximum up to 75% of the project cost, promoter's contribution will be 25% of the project cost.

Link to Application:

https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/7_1_2.html#:~:text=The%20scheme%20intends%20to%20promote,of%20input%20supply%20and%20servi ces.

4.32 Equipment Finance (Northeastern Development Finance Corporation Ltd Schemes)

Nodal Ministry/Department: Ministry of Development of Northeastern Region

Key Sector Covered:

Eligibility Criteria: Corporates with minimum 3 years of profitable operations for NEDFi assisted units, in case of other units the unit should have minimum 5 years of operations.

Brief: 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: Minimum: Rs.25 lakh, Maximum: Rs.10 Crores financial assistance

Link to Application:

<https://my.msme.gov.in/MyMsmeMob/MsmeScheme/NorthEasternDevlop.htm>

4.33 Women Enterprise Development (WED)

Nodal Ministry/Department: Ministry of Development of north-eastern Region

Key Sector Covered: NA

Eligibility Criteria: Skilled woman entrepreneurs in the age group of 18-50 years; the applicant must be engaged in any viable income generating activity including small business trade., etc.

Brief: 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: Financial Assistance of Maximum Rs. 100 Lacs.

Link to Application:

https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/7_1_11.html

4.34 NEDFi Opportunity Scheme for Small Enterprises (NoSSE)

Nodal Ministry/Department: Ministry of Development of north-eastern Region, NEDFL

Key Sector Covered: Sector Agnostic

Eligibility Criteria: Local small entrepreneurs of Northeast India.

Brief: 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.

Link to Application:

https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/7_1_5.html

4.35 Micro Finance (NEDFL Scheme)

Nodal Ministry/Department: Ministry of Development of north-eastern Region, NEDFL

Key Sector Covered: Sector Agnostic

Eligibility Criteria:

- 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.

Brief: 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: Rs.10.0 lakh (Rupees Ten Lakh only).

Link to Application: <http://nhfdc.nic.in/schemes/micro-financing-scheme>

4.36 Equity Fund Scheme (NEDFi)

Nodal Ministry/Department: Ministry of Development of Northeastern Region, NEDFL

Key Sector Covered: Sector Agnostic

Eligibility Criteria: 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.

Brief: The schemes intend 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.

Link to Application:

https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/7_1_4.html

4.37 Rupee Term Loan (RTL)

Nodal Ministry/Department: Ministry of Development of Northeastern Region, NEDFL

Key Sector Covered:

Eligibility Criteria: Existing and prospective entrepreneurs can apply for the scheme. All the eight North-Eastern States are eligible.

Brief: The scheme aims to provide medium to long term financial assistance for setting up of new expansion, diversification, or modernisation of projects in manufacturing or services sectors.

Benefits: Normally, 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.

Link to Application:

https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/7_1_8.html

Central Public Sector Undertaking Schemes

4.38 Venture Capital by SIDBI Venture Capital Ltd. (SVCL)

Nodal Ministry/Department: Public Sector Enterprise, SIDBI

Key Sector Covered: Finance

Eligibility Criteria: A strong committed management team, established performance record and a high degree of integrity, Sustainable competitive advantage, Scalability of operations, Potential for above average profitability, leading to attractive returns on investment, Subscription to equity/ equity type instruments, Unlisted companies preferably MSME and Availability of exit route for Venture Capital investment.

Brief: They aim 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.

Benefits: SVCL provides "smart money" to entrepreneurs. Apart from finance, SVCL provides networking and management support as well with the objective to make the company grow rapidly. SVCL also assists investee companies to attract investment from other venture capitalists in subsequent rounds of financing.

Link to Application: <https://sidbiventure.co.in>

4.39 Samridhi Fund

Nodal Ministry/Department: Public Sector Enterprise, SIDBI

Key Sector Covered: Social Enterprises

Eligibility Criteria: The conditions necessary for getting funded are as follow:

- Be economically viable
- Provide access to markets for the poor
- Be socially relevant and impact the poor as customers, producers, or employees
- The enterprises must have plans to expand operations in any or all the following states - Bihar, Chhattisgarh, Odisha, Uttar Pradesh, West Bengal, Madhya Pradesh, Jharkhand, and Rajasthan.
- Increase the flow of capital to the above-mentioned states
- Focus on Environment, Social and Governance matters.
- Samridhi will not invest in any of the following businesses or activities:
 - Illegal or banned activities, including child labour.
 - 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.

Brief: 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, Chhattisgarh, Jharkhand, Rajasthan and West Bengal.

Benefits: ₹430 crore social venture capital fund

Link

to

Application:

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

4.40 Pradhan Mantri Mudra Yojana

Nodal Ministry/Department: Public Sector Enterprise

Key Sector Covered: Non-Farm, Non-Corporate

Eligibility Criteria: Any 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 10 lakh can approach either a Bank, MFI or NBFC for availing of MUDRA loans under PMMY. The usual terms and conditions of the lending agency may have to be followed for availing of loans under PMMY. The lending rates are as per the RBI guidelines issued in this regard from time to time.

Brief: Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015, for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs.

Benefits: Loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises.

Link to Application: <https://www.mudra.org.in>

4.41 Stand-Up India

Nodal Ministry/Department: Public Sector Enterprise

Key Sector Covered: Sector Agnostic Eligibility

Criteria:

1. SC/ST and/or women entrepreneurs; above 18 years of age
2. Loans under the scheme is available for only greenfield project. Greenfield signifies, in this context, the first-time venture of the beneficiary in the manufacturing or services or trading
3. In case of non-individual enterprises, 51% of the shareholding and controlling stakes should be held by either SC/ST and/or Women Entrepreneur
4. Borrower should not be in default to any bank or financial institution

Brief: Stand Up India Scheme facilitate bank loans between 10 lakh and 1 crore to at least one scheduled caste (SC) or Scheduled 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: Loans between 10 lakh and 1 Crore

Link to Application: <https://www.standupmitra.in/Home/SUISchemes>

4.42 Self Employment and Talen Utilisation (SETU) Scheme

Nodal Ministry/Department: Niti Aayog

Key Sector Covered: Technology

Eligibility Criteria: This scheme is for the Budding entrepreneurs who will be able to get incubation and other support while doing startup.

Brief: 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: This scheme aims at increasing the number of startups by incubation and extending other services for reducing the rate of unemployment in the country.

Link **to** **Application:**
https://www.startupindia.gov.in/content/sih/en/government-schemes/setu_scheme.html

4.43 The Women Entrepreneurship Platform (WEP)

Nodal Ministry/Department: Niti Aayog

Key Sector Covered: Sector Agnostic

Eligibility Criteria: Potential women entrepreneurs, in collaboration with partner organizations can apply for the scheme

Brief: 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.

Benefits: WEP enables key partnerships to bring crucial content, workshops, campaigns and other avenues of learning and growth to its users from trailblazers in the industry.

Link to Application: <https://wep.gov.in>