



Compendium of Enterprise Support Schemes for Women

*Deendayal Antyodaya Yojana
National Rural Livelihood Mission
Resource Cell*



National Institute of Rural Development & Panchayati Raj
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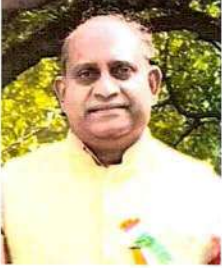
“Today 10 Crore Women are part of the Self-Help Groups. When you go to a village, you will find ‘bank-wali didi’, ‘Anganwadi didi’ and ‘dawai-wali (medicine) didi’. It is my dream to make two crore Lakhpati didi in the villages.”

***Hon’ble Prime Minister
on the 77th Independence Day Speech
(15 August 2023)***



डॉ. जी. नरेंद्र कुमार, आई ए एस
महानिदेशक

Dr. G. Narendra Kumar, IAS
Director General



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Foreword

As we stand at the intersection of rural development and economic empowerment, the National Institute of Rural Development and Panchayati Raj (NIRDPR) takes pride in its commitment to fostering sustainable livelihoods in rural India. Over the last decade, the Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY - NRLM) has been a beacon of change, catalysing social and economic upliftment for millions.

Under the DAY - NRLM flagship program, approximately 10 crore women have been seamlessly integrated into Self-Help Groups (SHGs) and Community-Based Organizations (CBOs). The mission's multifaceted approach encompasses institutional building, social development, financial inclusion, farm livelihoods, and non-farm livelihoods, among other initiatives. This concerted effort has resulted in the creation of a vast social capital and empowered rural households across the nation.

In his address on 15th August, 2023, the Honourable Prime Minister articulated a visionary goal – to transform 3 crore women into "Lakshpati Didis" within the next three years. This ambitious target underscores the emphasis on augmenting income and creating sustainable livelihoods for women through the facilitation of women-led enterprises.

Central to the success of women-led enterprises is the provision of timely, adequate, and affordable finance. Recognizing the pivotal role that finance plays in entrepreneurial ventures, NIRDPR's NRLM Resource Cell has been actively engaged in capacity building. This involves empowering various stakeholders, including Mission Professionals, Bank Officials, Cadres, and Community Resource Persons, with a nuanced understanding of different indicators crucial for enterprise development.

In alignment with the vision of the "Lakhpati Didi" movement and in response to the evolving financial landscape, NIRDPR is proud to present this compendium on enterprise support schemes. This comprehensive guide navigates through both Central and State-level initiatives, providing a roadmap for stakeholders to facilitate the financial empowerment of women entrepreneurs.

Through this compendium, NIRDPR aims to be a catalyst in the journey towards creating thriving, sustainable and economically empowered rural communities. As we delve into the intricate tapestry of enterprise financing, let us collectively contribute to realizing the vision of a prosperous and equitable rural India.


(Dr. G. Narendra Kumar)

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June 03, 2024

MESSAGE

The campaign theme for this year's International Women's Day was '**Inspire Inclusion**' calling upon the nations to inspire inclusion of hitherto excluded women in the socio-economic development process of the country, empowering them to emerge as enablers in the development process.

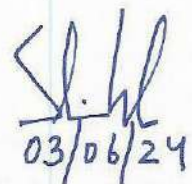
It's heartening to note that the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), the flagship program of the Ministry of Rural Development (MoRD) has touched the lives of 10 crore plus poor women of the country by facilitating their inclusion into the mainstream Banking and made a huge difference to their socio-economic development through 91 lakh plus Self Help Groups (SHGs). **Indeed a truly 'Inspiring Inclusion'!**

In the recent years, the Self Help Group - Bank Linkage Program (SHG-BLP) is transforming itself from mere livelihoods promotion to promoting women enterprises or women-led enterprises. Announcement of 'Lakshpati Didis' Scheme by Hon'ble Prime Minister is a major turning point in this transformation process.

It is observed that different Ministries of Central Government and several State Governments are implementing a host of 'enterprise promotion' schemes for the economic empowerment of women. However, information is somewhat scattered making access to these schemes rather difficult.

In this background, publication of this Compendium is a much needed initiative. I am sure that this Compendium will go a long way in helping transformation of the poor SHG women into entrepreneurs, paving the way for women-led development and their economic empowerment.

I would like to congratulate and commend the efforts of the NRLM-Resource Centre, NIRD-PR Hyderabad for bring out this compendium by compiling three hundred plus schemes of different Ministries under GoI and State Governments.


03/06/24

[Shailesh Kumar Singh]

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June 4, 2024

MESSAGE

Information is knowledge and knowledge is power!

In any empowerment process, dissemination of information is the most critical factor and at the same time a big challenge, particularly, when the outreach is humongous.

The Deendayal Antodaya Yojana National Rural Livelihood Mission (DAY-NRLM) designed to secure the socio-economic empowerment of rural poor women has a very large outreach of 10.01 crore poor women mobilized into Self-help groups spread across the length and breadth of the country. That's the outreach of the programme today and this is the result of combined and sustained efforts of NRLM, SRLMs, NABARD and Banks over the period of last three decades.

There is a paradigm shift in focus of the DAY NRLM from supporting livelihood promotion to enterprise promotion. The Lakhpati Didi initiative announced by the H'onble Prime Minister from the ramparts of Red Fort on 15 August, 2023 is going to-be a game changer in the endeavor of the DAY NRLM. The scheme involves several far-reaching initiatives of skill training, technology integration etc.

The Lakhpati Didi initiative has revised target of reaching 3 crore poor women.

This would call for a massive effort of mobilization and effective dissemination of various schemes for enterprise promotion being implemented by different agencies.

The Compendium on Enterprise support schemes conceptualized and brought out by the NRLMRC, NIRD PR will be very useful for disseminating information about such schemes primarily amongst the potential Lakhpati Didis, SRLMs, Project staff, Banks, CRPs, etc. involved in this process.

Kudos to the Team NRLMRC, NIRD PR for the wonderful work done.


(CHARANJIT SINGH)

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Message

Success of any scheme meant to benefit a large number of people depends largely on the way it is effectively disseminated amongst the intended beneficiaries. Pradhan Mantri Jandhan Yojana (PMJDY) is a shining example of how a scheme should be rolled out ensuring its success and paving way for the Direct Benefit Transfer (DBT). DBT is now benefitting millions of people in the country.

SHG-Bank Linkage Program (SHG-BLP) being implemented by the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) by the Ministry of Rural Development (MoRD) is another example of a high impact scheme touching the lives of millions of poor women in the country. The scheme has successfully alleviated families out of poverty.

The next stage of the programme is to transform three crore women into Lakhpati Didis. This is a very ambitious programme and a significant initiative to usher in the era of the women-led development through women empowerment. This would require large scale efforts in creating awareness about the opportunities amongst the potential Lakhpati Didis.

I am very happy with this timely Initiative of NRLM-RC, NIRD-PR to bring out this Compendium of Enterprise financing for SHG women. This compendium is going to be very useful for all the stakeholders involved in this programme.

I would like to place on record the good work done by the NRLM-RC, NIRD-PR in bringing out this Compendium.


(Smriti Sharan)

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Swati Sharma, IAS
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Ministry of Rural Development
Department of Rural Development
Government of India



Dated: 4th June, 2024

MESSAGE


I would like to congratulate Dr. Radhika Rani, Director NRLM-RC, NIRD-PR, and her team for conceptualizing and developing the Compendium of the Schemes for Enterprise Promotion. This extensive compilation features more than 300 schemes from different departments of the Central Government and the State Governments, meticulously gathered to support the entrepreneurial ambitions of our SHG didis.

I understand that a lot of effort must have been put into compiling this Compendium. It would be a valuable resource for the staff of NRLM, SRLMs, bank officials and CRPs in creating awareness about various schemes amongst the SHG didis.

This compendium represents a significant step forward in our collective effort to support rural entrepreneurs across the nation. By providing accessible and detailed information about the various supportive schemes available, it ensures that our women can pursue opportunities that align best with their entrepreneurial goals and contexts.

I am sure that the Compendium would help in accelerating implementation of the Lakhpati Didis Scheme to a great extent.

Congratulations once again!


(Swati Sharma)
4/6/24

Acknowledgement

In the journey of DAY NRLM towards fostering financial empowerment and sustainable livelihoods for the rural women through the "Lakshpati Didi" initiative under the visionary leadership of Prime Minister Shri Narendra Modi, the NRLM Resource Cell extends heartfelt appreciation to those whose unwavering support has been integral in the creation of the Compendium of Enterprise Support Schemes (Central & State). Their commitment to rural development and financial inclusion has illuminated our path and we express our sincere gratitude to Mr. P Mohaniah (Ex- GM NABARD, NRP), Mr. Tilak Das (Ex-GM SBI), Dr. PP Sahu (Associate Professor CEDFI), Mr. Abhishek Goswami (Mission Manager-FI), Ms. Shefali (Mission Executive-FI), DAY NRLM Team NMMU, NRLMRC Team NIRDPR, under the insightful guidance of Dr. G Narendra Kumar, IAS (DG, NIRDPR).

Each individual and organization mentioned above has played a pivotal role in shaping this compendium, offering their expertise, support and collaborative spirit. Their commitment to the cause of rural development through Women led Enterprises has been integral to the success of this initiative.

We express our gratitude for their tireless efforts and dedication, as we collectively strive to create a positive impact on the lives of women in rural communities.

Thank you for your invaluable contributions.

Dr. Radhika Rani
Director, NRLM Resource Cell
National Institute of Rural Development and Panchayati Raj Hyderabad (Telangana)

* * *

Background

Over the last couple of years, the focus of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has been progressively graduating from livelihoods promotion to enterprise promotion amongst the SHG women. DAY-NRLM has adopted a two-pronged strategy to achieve this objective. Firstly, to increase the number of women in business and secondly, to facilitate graduation of existing women led enterprises. This indeed is the need of the hour as SHG women are aspiring to setup either individual enterprises or group enterprises. There is a paradigm shift in the SHG movement in the country from poverty reduction to wealth creation and employment generation.

The approach of DAY-NRLM complements and forms part of the Amrit Kaal vision of the Government of India, particularly in the guiding principles of Inclusive Development, Reaching the Last Mile, Unleashing the Potential through the extensive outreach of the program.

Various Ministries of Government of India, NABARD, SIDBI etc., are implementing large number of schemes for enterprise promotion. Similarly, several state governments are also having state specific promotional schemes. There are more than 100 central schemes and nearly 200 plus state schemes which could be leveraged by SHG members, SHGs and SHG federations for setting up of enterprises and accelerate the process of transformation from poverty reduction to wealth creation. It is however, observed with concern that there is not enough awareness amongst the intended beneficiaries, facilitating agencies and even amongst the bankers about these schemes.

With a view to bridge the gap between the schemes, intended beneficiaries and other stakeholders, NRLM Resource Cell NIRDPR is happy to bring out this Compendium of Enterprise support Scheme for Women Entrepreneurs. The Compendium provides details of central schemes in brief and a list of schemes being implemented by different states. The schemes have been grouped broadly into four categories viz., (i) Funding Support and Financial Assistance; (ii) Skill upgradation and Capacity Building support; (iii) Market Linkages; and (iv) Mentoring & Incubation Support. To facilitate access to the schemes to obtain further details, links have also been provided both for central and State Schemes. It is hoped that the Compendium will be highly useful to the community, community leaders, staff of SRLMs and bankers in grounding these schemes and paving the way for enterprise promotion and wealth creation amongst SHG women in a big way.

* * *

Abbreviation

SCBs	Scheduled Commercial Banks
PMMY	Pradhan Mantri Mudra Yojana
AMSY	Adivasi Mahila Sashaktikaran Yojana
SIBDI	Small Industrial Bank of India
VCA	Venture Capital Assistance
FPOs	Farmer Producer Organizations
SHG	Self Help Groups
MSME	Micro Small and Medium Enterprises
KVIC	Khadi and Village Industries Commission
NLM	National Livestock Mission
AMI	Agricultural Marketing Infrastructure
INLC	Inland Letter of Credit
CSC	Common Service Center
ICDP	Integrated Cooperative Development Project
SIRDs	State Institute of Rural Development
MoRD	Ministry of Rural Development
Meity	Ministry of Electronics & Information Technology
MSDE	Ministry of Skill Development & Entrepreneurship
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
PM FME	Prime Minister Formalisation of Micro Food Processing Enterprises
DAY-NRLM	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission

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Funding Support and Financial Assistance



Pradhan Mantri Mudra Yojana (PMMY)

Name of Scheme	Ministry of Finance
Scheme Provider	Ministry of Finance
Objective of Scheme	To provide financial support to micro and small enterprises, including individuals, proprietorships, partnerships, and other entities engaged in income-generating activities, to promote entrepreneurship, self-employment, and job creation.
Loan Size	<ul style="list-style-type: none"> • Shishu (up to Rs.50,000), • Kishore (Rs.50,000 to Rs.5 lakh) and • Tarun (Rs.5 lakh to Rs.10 lakh)
Eligible Entities	<ul style="list-style-type: none"> • Individuals • Proprietary concern • Partnership Firm • Private Ltd. Company • Public Company • Any other legal forms
Documents Required	<ul style="list-style-type: none"> • Application form • Identity proof (Aadhaar card, voter ID, etc.) • Address proof • Applicants recent photograph (2 copies) not older than 6 months • Quotation or details of the equipment, goods or services to be financed • Proof of category (SC/ST/OBC, if applicable) • Other documents as required by the lending institution
Collateral Required	No Collateral for loan ranges upto Rs.10,00,000/-
Interest rate	Interest rates are to be charged as per the policy decision of the bank
Link for Application	https://www.mudra.org.in/Home/PMMYBankersKit

Stand Up India Scheme

Name of Scheme	Stand Up India Scheme
Scheme Provider	Ministry of Finance
Objective of Scheme	To facilitate loans from Scheduled Commercial Banks (SCBs) to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one-woman borrower per bank branch for setting up a green field enterprise in manufacturing, services, agri-allied activities or trading sector.
Loan Size	Composite loan between Rs. 10 lakh and Rs.1 Crore
Subsidy on Project	The scheme does not provide a direct subsidy. However, borrowers may be eligible for interest rate concessions under certain circumstances.
Eligible Entities	SC, ST and Women Entrepreneurs (The borrower should be above 18 years of age and should not have defaulted on any loan from any bank or financial institution). In case of non-individual enterprises 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.
Documents Required	<ul style="list-style-type: none"> • Proof of identity and address of the borrower • Caste certificate (for SC/ST entrepreneurs) • Business plan/project report • Quotation of machinery or items to be purchased • Proof of category (SC/ST certificate) • Income proof of the borrower
Collateral Required	Beside primary security, collateral security or guarantee of credit guarantee fund for standup India loans (CGFSIL) as per the bank's discretion.
Interest rate	The rate of interest would be lowest applicable rate of the bank for that category (rating category) not to exceed base rate (MCLR) +3% + tenor premium.
Link for Application	https://www.standupmitra.in/

Start Up India Scheme

Name of Scheme	Start Up India Scheme
Scheme Provider	Ministry of Commerce and Industry
Objective of Scheme	The scheme intends to catalyze startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India. To reduce the regulatory burden on Startups, thereby allowing them to focus on their core business and keep compliance costs low.
Loan Size	Working Capital, Equity Financing, Debt Financing and Grants as per the DPR
Subsidy on Project	Exemptions on Income Tax and Capital Gains Tax for eligible startups; a fund of funds to infuse more capital into the startup ecosystem and a credit guarantee scheme (CGTMSE).
Eligible Entities	DPIIT recognized startups that are within 10 years of incorporation
Documents Required	KYC related documents, Registration documents, DPR etc.
Collateral Required	Coverage under CGTMSE
Interest rate	As per the applicable norms of lending/financing institutions
Link for Application	https://www.startupindia.gov.in/content/sih/en/startup-scheme.html , https://www.startupindia.gov.in/content/sih/en/home-page.html

Prime Minister's Employment Generation Programme (PMEGP)

Name of Scheme	Prime Minister's Employment Generation Programme (PMEGP)		
Scheme Provider	Ministry of MSME		
Objective of Scheme	Generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth.		
Loan Size	Maximum 10 Lakhs in Service Sector Maximum 25 Lakhs in Manufacturing		
Subsidy on Project	Area (location of project/unit)	Urban	Rural
	General Category	15%	25%
	Special (including SC / ST / OBC / Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas etc.	25%	35
Eligible Entities	<ul style="list-style-type: none"> • Individuals above 18 years of age • Self-help groups (SHGs) • Institutions registered under the Societies Registration Act, 1860 • Cooperative societies • Charitable trusts 		
Documents Required	<ul style="list-style-type: none"> • Identity proof and address proof of the applicant • Project report/business plan • Proof of category (SC/ST/OBC/Women/General) • Passport-sized photographs • Relevant certificates and licenses 		
Collateral Required	As per RBI guidelines the project costing upto Rs.10.00 lakhs under PMEGP loans are free from collateral security. The CGTSME provided collateral guarantee for the project beyond Rs.5.00 lakhs and upto Rs.25.00 lakhs under PMEGP scheme		
Interest rate	The interest rates for loans under the PMEGP scheme vary depending on the lending institution's policy. Interest rates are generally competitive and subject to periodic revisions.		
Link for Application	https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp https://www.kviconline.gov.in/		

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

Name of Scheme	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
Scheme Provider	Ministry of MSME
Objective of Scheme	To strengthen credit delivery 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 Members Learning Institutes (MLIs) to new generation entrepreneurs.
Loan Support	Up to Rs.500 lakh per eligible borrower
Eligible Entities	<ul style="list-style-type: none"> • Micro and Small Enterprises (MSEs) as defined by the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006. • Entities engaged in manufacturing or service activities are eligible.
Documents Required	<ul style="list-style-type: none"> • Project report/business plan • Proof of identity and address of the entrepreneur • Proof of registration of the enterprise • Financial statements such as balance sheet, income statements, etc. • Bank statements • Relevant licenses and permissions
Collateral Required	N/A
Interest rate	The interest rates charged by banks and financial institutions as per RBI guidelines are eligible for the CGTMSE.
Link for Application	http://dcmsme.gov.in/www.cgtmse.in

Prime Minister Formalisation of Micro Food Processing Enterprises(PMFME)

Name of Scheme	Prime Minister Formalisation of Micro Food Processing Enterprises Scheme
Scheme Provider	Ministry of Food Processing Industries
Objective of Scheme	<ul style="list-style-type: none"> • Capacity building of entrepreneurs through technical knowledge, skill training and hand holding support services • Increased access to credit to existing micro food processing entrepreneurs for technology upgradation • Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), Producers Cooperatives & Cooperative Societies along their entire value chain to enable microenterprises to avail common services. • Support for transition of existing enterprises into formal framework for registration under regulatory framework and compliance • Integration with organized supply chain by strengthening branding & marketing
Loan Size	As per the project cost & DPR of Individual, Group & Cluster enterprises
Subsidy on Project	<ul style="list-style-type: none"> • Credit linked grant available @ 35% with maximum ceiling of Rs. 10.00 Lakh per unit. Beneficiary contribution minimum of 10% of the project cost • A seed capital of Rs.40,000 per member of the SHG up to a maximum of Rs.4 lakhs per SHG for the purchase of small tools and working capital
Eligible Entities	<ul style="list-style-type: none"> • Individual/Partnership Firm with ownership right of the enterprise • Existing micro food processing units in the survey or verified by the Resource Person • SHGs/FPOs/Producer Cooperatives • Only one person from one family is eligible for obtaining financial assistance (The applicant should be above 18 years of age)
Documents Required	<ul style="list-style-type: none"> • Certificate of Cooperative Society Registration Ownership proof of the business, Rent/Lease Agreement of the business premise, if applicable, Memorandum and Articles of Association, Copy of bye-laws along with its amendments • Aadhar & PAN Card copy of Chairman/Board Member/Chief Executive/President, Proof of Address • Audited Financial Statements along with all schedules for last 3 years with audit reports and ITR
Link for Application	https://pmfme.mofpi.gov.in/pmfme/#/Home-Page

PM Vishwakarma

Name of Scheme	PM Vishwakarma
Scheme Provider	Ministry of Micro Small and Medium Enterprise (MSME)
Objective of Scheme	<ul style="list-style-type: none"> • To enable the recognition of artisans and craftspeople as Vishwakarma, making them eligible to avail all the benefits under the Scheme. • To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to them. • To provide support for better and modern tools to enhance their capability, productivity, and quality of products and services. • To provide the beneficiaries easy access to collateral free credit and reduce the cost of credit by providing interest subvention. • To provide incentives for digital transactions to encourage digital empowerment of Vishwakarma's. • To provide a platform for brand promotion and market linkages to help them access new opportunities for growth
Loan Size	<ul style="list-style-type: none"> • First loan tranche upto Rs. 1,00,000/- • Second loan tranche upto Rs 2,00,000/
Eligible Entities	Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Sculptor (Moortikar, Stone Carver), Stone Breaker, Goldsmith (Sonar), Potter (Kumhaar), Cobbler (Charmakar)/ Shoemaker/ Footwear Artisan, Masons (Rajmistri), Basket/ Mat/ Broom Maker/ Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland Maker (Malakaar), Washerman (Dhobi), Tailor (Darzi), Fishing Net Maker.
Documents Required	Aadhaar, Mobile number, Bank details, Ration card
Interest rate	Interest rates – 5% & Interest subvention to banks 8%
Link for Application	https://pmvishwakarma.gov.in/cdn/MiscFiles/eng_v28.0 PM Vishwakarma Guidelines final.pdf https://pmvishwakarma.gov.in/

DAY-NRLM

(Deendayal Antyodaya Yojana - National Rural Livelihoods Mission)

Name of Scheme	DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission)
Scheme Provider	Ministry of Rural Development
Objective of Scheme	For promoting poverty reduction through building strong institutions for the poor, particularly women and enabling these institutions to access a range of financial services and livelihoods services. To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.
Loan Size	<ul style="list-style-type: none"> • For SHG - 1.5 Lakh to 20 Lakh • For Individual Entrepreneur- 50 K to 10 Lakh
Interest rate & Subvention	<ul style="list-style-type: none"> • For SHG - 7 % upto loan of Rs 03 Lakh (4.5 % IS to banks) , 1year MCLR or 10% (whichever lower) upto loan of Rs. 03-05 Lakh (5% IS to banks). • For Individual Entrepreneur- 02 % Interest subvention to borrower on loan upto 1.5 Lakh.
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Eligible Entities	<ul style="list-style-type: none"> • For SHG - Completed 06 months of existence, Practicing 'Panchasutras', qualified as per grading norms fixed by NABARD. Defunct SHGs are also eligible if they are revived and continue to be active for a minimum period of 3 months. • For For Individual Entrepreneur – Should be a member for 02 years in a SHG (min. 02-year-old) & who have accessed at least one dose of bank loan with timely repayment. Having viable enterprise for min. 02 years, have completed one successful loan cycle of SHG loan. Should not be defaulter with FFI.
Documents Required	<ul style="list-style-type: none"> • KYC and Valid loan application for SHG. • KYC, Loan application with business plan for Individual Entrepreneurs. • Recommendation of Federation & NRLM officials.
Collateral Required	NA
Interest rate	7%
Link for Application	https://aajeevika.gov.in/

Deendayal Antyodaya Yojana - National Urban Livelihoods Mission

Name of Scheme	Deendayal AntyodayaYojana-National Urban Livelihoods Mission (DAY-NULM)
Scheme Provider	Ministry of Housing and Urban Poverty Alleviation
Objective of Scheme	<ul style="list-style-type: none"> • For Individual Enterprise: An Urban poor individual beneficiary desirous of setting up an individual micro-enterprise for self-employment. • For Group Enterprise: A Self Help Group (SHG) or members of SHG constituted under DAY-NULM or a group of urban poor for Self-Employment. The group enterprise should have minimum of 5 members with a minimum of 70% of the members from Urban poor families
Loan Size	<ul style="list-style-type: none"> • For Individual Enterprise- up to Rs. 2 Lakh. • For Group Enterprise- up to Rs. 10 Lakh
Margin & Subsidy	<ul style="list-style-type: none"> • Margin: No margin money for loan up to Rs. 50,000/- and for higher amount of loans, preferably 5% will be taken as margin money and it will not be more than 10% of project cost in any case. • Subsidy: It is in the form of Interest Subsidy which will be difference between 7% Per Annum and rate of interest charged by bank. An additional 3% interest subvention will be provided to all Women SHG who repay their loan in time.
Eligible Entities	Urban poor, including street vendors, self-employed individuals, micro-entrepreneurs and individuals from economically weaker sections.
Documents Required	<ul style="list-style-type: none"> • Member of DAY NULM SHG • Identity proof and address proof • Income certificate • Proof of residence in an urban area • Business plan or project proposal • Any other documents specified by the implementing agency or lending institution
Repayment	Repayment schedule would range between 5 to 7 years after initial moratorium of 6-18 months as per norms of banks.
Interest rate	Rate of interest will be as prescribed by the bank from time to time.
Link for Application	https://nulm.gov.in/ESTP/ESTP_Application_AddNew_SSC.aspx

Animal Husbandry Infrastructure Development Fund

Name of Scheme	Animal Husbandry Infrastructure Development Fund (AHIDF)
Scheme Provider	Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry and Dairying
Objective of Scheme	To establish <ul style="list-style-type: none"> • Dairy processing and value addition infrastructure, • Meat processing and value addition infrastructure, • Animal feed plant, • Breed improvement technology and breed multiplication farm • Animal Waste to Wealth Management (Agri Waste Management) and • Setting up of Veterinary Vaccine and Drugs Manufacturing facilities
Loan details	<ul style="list-style-type: none"> • Loan upto 50 Cr. • Interest Subvention - 03% for all eligible entities
Eligible Entities	<ul style="list-style-type: none"> • Farmer Producer Organization (FPO) • Private companies • Individual entrepreneurs • Section 8 companies • Micro Small and Medium Enterprises
Documents Required	<ul style="list-style-type: none"> • Detailed Project • Supporting documents [Proof of Address, Copy of PAN/TIN /Aadhaar card, MSME certificate (if applicable), proof of land holding (ownership or lease, conversion), education certificate, photocopies of training certificate, income proof, bank statement for last six months relevant for the project. • Change of Land use. • Site Plan of the project. • List of Machinery and Equipment. • Layout plan (both Civil and Machinery) of the processing facility certified by the registered architect. • All Statutory clearances like Clearances from the Local administration, Trade Licenses, Consent of Establishment, Consent to Operate from State Pollution Control Board, FSSAI License required for the project • Roadmap to ensure the Quality management of the product, product promotion and market development.
Margin Required	10%-25%
Interest rate	Interest rates are to be charged as per the policy decision of the bank
Link for Application	The EE will submit the proposal with Detailed Project Report through www.ahidf.udyamimitra.in

Scheme for Venture Capital Fund for Backward Classes

Name of Scheme	Scheme for Venture Capital Fund for Backward Classes
Scheme Provider	Ministry of Social Justice and Empowerment
Objective of Scheme	It is a social initiative to promote entrepreneurship amongst the Backward class to provide financial assistance to the Backward Class entrepreneurs, who will build wealth and value for society and promote profitable businesses
Loan Size	N/A
Subsidy on Project	Financial Assistance upto Rs. 5 crore investment under this category shall be funded maximum 75% of the project cost and 25% project cost will be funded by promoter through govt. subsidy/grant. Above Rs. 5 Cr. maximum
Eligible Entities	<ul style="list-style-type: none"> • The projects being set up in manufacturing, services sector and allied sectors ensuring asset creation out of the funds deployed • Startups would also be eligible for finance as per the scheme guidelines • Women and disabled Backward Classes entrepreneurs will be preferred;
Documents Required	Documentary proof of being from Backward Classes
Collateral Required	N/A
Interest rate	Concessional finance @8% under Venture Capital Fund.
Link for Application	https://www.vcfsc.in/vcfbc/index.html

Adivasi Mahila Sashaktikaran Yojana (AMSY)

Name of Scheme	Adivasi Mahila Sashaktikaran Yojana (AMSY)
Scheme Provider	Ministry of Tribal Affairs
Objective of Scheme	<ul style="list-style-type: none"> • Enhancing the standard of life of tribal women by providing financial independence • Providing better education opportunities and help them take part in the national economic growth process • Affording and extending employment scope for the tribal women to support their families • Connecting infrastructure gaps in the community by supporting for their education, employment, skill improvement, infrastructure, health and hygiene
Loan Size	Upto Rs. 2.00 lakh per unit (Upto 90% of unit cost is provided by NSTFDC as term loan)
Subsidy on Project	The scheme may provide a subsidy component to eligible beneficiaries. The specific details of the subsidy, if applicable, can be obtained from the State channelizing agencies.
Eligible Entities	Tribal women entrepreneurs
Documents Required	<ul style="list-style-type: none"> • Proof of identity and address Caste certificate (ST) • Business plan or project proposal Bank account details • Income proof • Any other documents as specified by the scheme authorities
Collateral Required	N/A
Interest rate	Upto Rs. 1 lakh (SCA – 2% & Beneficiaries – 4%)
Link for Application	https://nstfdc.tribal.gov.in/(S(kjd4dgh3nmngqxa4dci1jbyf))/frm_amsy.aspx

Skill Loan Scheme

Name of Scheme	Skill Loan Scheme
Scheme Provider	Ministry of Skill Development and Entrepreneurship
Objective of Scheme	To provide institutional credit to individuals for skill development courses aligned to National Occupations Standards and Qualification Packs and leading to a certificate/diploma/degree by training institutes as per National Skill Qualification Framework (NSQF).
Loan Size	Rs 5000-1,50,000
Subsidy on Project	The Skill Loan Scheme may provide interest subsidy to eligible candidates, reducing the overall cost of borrowing. The specific subsidy details can vary based on the guidelines of the lending institution and the government.
Eligible Entities	Individuals selected for skill development courses
Applicant's Education Qualification	Proof of skills
Documents Required	<ul style="list-style-type: none"> • Proof of identity and address • Admission letter or proof of enrolment in the skill development training program • Income proof of the applicant or guarantor • Any other documents specified by the lending institution
Collateral Required	Coverage under CGTMSE
Interest rate	Base rate (MCLR) + an add on typically up to 1.5%
Link for Application	https://nsdcindia.org/vidya-kaushal

Venture Capital Assistance (VCA)

Name of Scheme	Venture Capital Assistance (VCA)
Scheme Provider	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	<ul style="list-style-type: none"> • To catalyze private investment in setting up of agribusiness projects and thereby providing assured market to producers for increasing rural income & employment. • To strengthen backward linkages of agribusiness projects with producers. • To assist farmers, producer groups, and agriculture graduates to enhance their participation in value chain through Project Development Facility
Loan Size	<p>Lowest of the following:</p> <ul style="list-style-type: none"> - 26% of the promoter's equity - Rs. 50 Lakhs <p>Projects located in North-Eastern Region, Hilly States (Uttarakhand, Himachal Pradesh, Jammu & Kashmir) and in all cases in any part of the country where the project is promoted by a registered Farmer Producers Organisation</p> <ul style="list-style-type: none"> - 40% of the promoter's equity - Rs. 50 Lakhs
Subsidy on Project	The scheme provides assistance in the form of equity participation or financial assistance to eligible enterprises
Eligible Entities	Agriculture and allied sector enterprises including farmers, farmer producer organizations (FPOs), and agri-entrepreneurs
Documents Required	<ul style="list-style-type: none"> • Business plan or project proposal • Proof of business registration • Financial statements and projections • Identity proof and address proof of the applicant • Any other documents as specified by SFAC
Collateral Required	Coverage under the respective guarantee schemes
Interest rate	The rate of interest in this regard will be the same as charged by the lending bank on its term loan
Link for Application	http://sfacindia.com

Formation and Promotion of 10,000 new Farmer Producer Organizations (FPOs)

Name of Scheme	Formation and Promotion of 10,000 new Farmer Producer Organizations (FPOs)
Scheme Provider	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	To promote the formation and development of 10,000 new Farmer Producer Organizations (FPOs) across India. FPOs aim to enhance the income of farmers, improve their bargaining power, and provide them with better market access and opportunities.
Loan Size	As per the DPR/Business Plan
Subsidy on Project	<ul style="list-style-type: none"> • Upto Rs 18.00 lakh per FPO for a period of 03 years • Equity grant upto Rs. 2,000 per farmer member of FPO with a limit of Rs. 15.00 lakh per FPO
Eligible Entities	Farmer Producer Organizations (FPOs)
Documents Required	<ul style="list-style-type: none"> • Shareholders List along with share capital contribution (CA Certified) • Resolution of board members • Consent of shareholders • Business Plan of FPO and budget for next 18 months. • Financial Audited Reports (CA Certified)
Collateral Required	Credit guarantee facility upto Rs. 2 crore under CGSFPO
Interest rate	As per the respective bank/financial institutions policy
Link for Application	https://pib.gov.in/Pressreleaseshare.aspx?PRID=1696547

Coir Udyami Yojana

Name of Scheme	Coir Udyami Yojana
Scheme Provider	Ministry of MSME
Objective of Scheme	The scheme aims to provide financial assistance and marketing assistance to promote entrepreneurship in the coir industry, and to modernize it. It also aims to increase employment opportunities for women and rural youth and increase efficiency and productivity to enhance the income of the workers engaged in the coir industry.
Loan Size	<ul style="list-style-type: none"> • Maximum admissible cost of the project is 10 lakhs plus working capital, which shall not exceed 25% of the project cost. • Beneficiary's contribution 5% of the project cost • Bank credit 55%.
Subsidy on Project	40% of the project
Eligible Entities	<ul style="list-style-type: none"> • Entrepreneurs above 18 years of age • There will be no income ceiling for assistance for setting up of project under Coir Udyami Yojana. • Assistance under the Scheme is only available for projects for the production of coir fibre /yarn/products etc. coming under coir sector.
Documents Required	<ul style="list-style-type: none"> • Copy of Title Deed of the property on which the unit is proposed to be set up/already located • Proof of Coir Industry experience • Proof of training availed from Coir Board • Machineries proposed to be purchased along with Invoice • Industrial Establishment Certificate issued by DIC • Plan & Estimate for construction of workshed duly certified by Chartered Engineer • Project Profile of the proposed project • In case of SC/ST, copy of Caste Certificate
Collateral Required	Coverage under CGTMSE
Interest rate	As per the respective bank/financial institutions policy
Link for Application	https://www.coirservices.gov.in/frm_login.aspx

Integrated Scheme for Export Promotion & Quality Improvement in Spices And Research & Development

Name of Scheme		Integrated Scheme for Export Promotion & Quality Improvement In Spices And Research & Development		
Scheme Provider		SPICES BOARD INDIA, Ministry of Commerce & Industry Govt. of India		
S.No.	Component	Assistance	Eligibility	Operational Area
1.	Large Cardamom Certified Nursery (Unit)	33.33% of cost of production of planting material of subject to a maximum of Rs 3 per seedling for General Category and 75% of cost of production of planting material @ Rs 6.75 per seedling for SC/ST.	Individual growers'/farmers groups having suitable land and facility for irrigating the nursery.	Sikkim, Darjeeling & Kalimpong district of West Bengal & other NE States
2.	Large Cardamom Replanting/New Planting (Ha)	33.33% of cost of cultivation of large cardamom subject to a maximum of Rs 33,600/- per Ha for General Category and 75% of cost of cultivation Rs 75,000/- per Ha for SC/ST payable in two annual installments of Rs 16,800/- and 37,500/-, respectively.	Small and marginal growers owing up to 8.00 Ha.	Sikkim, Darjeeling & Kalimpong district of West Bengal & other NE States
3.	Irrigation / Water Storage Structures(Nos)	50 % of cost of construction subject to a maximum of Rs 30,000 per unit for General Category and 75% subject to maximum of Rs 45,000/- per unit for SC/ST.	Large cardamom growers having land holding size of 0.10 Ha to 8 Ha are eligible to avail this scheme.	Sikkim, Darjeeling & Kalimpong district of West Bengal & other NE States
4.	Irrigation Equipment (Nos)	50 % of cost of equipment subject to a maximum of Rs 15,000 for General and 75%	Large cardamom growers having land holding size of 0.10 Ha to 8 Ha	Sikkim, Darjeeling & Kalimpong district of West Bengal & other NE States

		subject to maximum of Rs 20,000/- for SC/ST		
5.	Rainwater Harvesting Structure(Nos)	33.33 % of cost of construction subject to a maximum of Rs 18,000 per structure for General and 75% subject to maximum of Rs 40,000 /- per structure for SC/ST	Large cardamom growers having land holding size of 0.10 Ha to 8 Ha	Sikkim, Darjeeling & Kalimpong district of West Bengal & other NE States
6.	Cultivation Of Lakadong Turmeric (Ha)	50% of cost of planting material subject to maximum of Rs 30,000 per Ha	Turmeric growers of NE having land holding size of 0.10 Ha to 8 Ha	Sikkim, Darjeeling & Kalimpong district of West Bengal & other NE States
7.	Cultivation Of NE Ginger (Ha)	50% of cost of planting material subject to maximum of Rs 30,000 per Ha	Ginger growers of NE having land holding size of 0.10 Ha to 8 Ha	Sikkim, Darjeeling & Kalimpong district of West Bengal & other NE States
8.	Small Cardamom Certified Nursery (Units)	33.33% of cost of production of planting material of subject to a maximum of Rs 3 per sucker/ seedling for General Category and 75% of cost of production of planting material @ Rs 6 per sucker/ seedling for SC/ST	Individual cardamom growers/farmers groups having suitable land and facility for irrigating the nursery	Kerala, Tamilnadu & Karnataka
9.	Small Cardamom Replanting/New Planting	33.33% of cost of cultivation of subject to a maximum of Rs 1,00,000/- per Ha for General Category and 75% of cost of cultivation Rs 2,10,000/- per Ha for SC/ST payable in two annual installments of Rs 50,000/- and 1,05,000/- each year respectively.	Individual registered cardamom growers having a land holding size of 0.10 Ha to 8 Ha.	Kerala & Tamilnadu
10.	Small Cardamom Replanting/New Planting	33.33% of cost of cultivation of subject to a maximum of Rs 75,000/- per Ha for General	Individual registered cardamom growers having a land holding size of 0.10 Ha to 8	Karnataka and other States with potential area

		Category and 75% of cost of cultivation Rs 1,68,000/- per Ha for SC/ST payable in two annual installments of Rs 37,500/- and 84,000/- each year respectively.	Ha.	
11.	Department Nursery	Distribution of planting materials on nominal rates fixed based on cost of production.	All Cardamom/spice growers/other agencies facilitating spice cultivation	Karnataka
12.	Organic Certification Groups	50% subject to maximum of Rs 1,50,000/- for ONER groups and 90% subject to a maximum of Rs 2,70,000/- for NER groups	Group which produces organic spices Above 50% of the farmers in the approved list of farmers producing organic spices adopting any cropping system. A group/FPO is eligible for assistance thrice in a block year of 5 years from 2021 to 2026	All spice growing States and regions/UTs in India
13.	Construction Of Vermin-Compost Unit	33.33% of cost one-ton capacity of vermicompost unit @ Rs 4500/- for Gen and 75% @ Rs 10,000/- for SC/ST	Spices growers having holdings from 0.10 ha to 8.00 ha.	All the spice growing States and regions/UTs of India
14.	Organic Seed Bank	50% of cost of production @ Rs 37,500/- per Ha for ginger and turmeric and Rs 22,500/- for herbal spices whichever is less under Gen category and 75% of the cost for SC/ST at a maximum of Rs 56,000 for Ginger and turmeric and Rs 34,000/- per Ha for herbal spices of indigenous varieties which are selected for	Individual growers of any of Indigenous varieties of spices viz., Cochin ginger of Kerala, Nadia Ginger of NE states, Alleppey finger turmeric of Kerala, Rajapuri turmeric of Maharastra, Lakadong /Megha Turmeric of Meghalaya and herbal spices of Tamil Nadu having holding size	Preference for Sikkim, other NE States and then Kerala, Tamilnadu & Maharashtra and other states

		organic cultivation.	from 0.10 ha to 8 ha who are under organic certification are eligible to avail benefits under this component.	
15.	Mint Distillation	50 % of cost of unit, subject to a maximum of Rs 1,88,000 per unit for General Category and 75% subject to maximum of Rs 2,80,000/- per unit for SC/ST & 90% for Spice Producer's Groups in Identified Clusters subject to maximum of Rs 3,38,000/-.	Individual Growers owning a holding size of 0.4 ha to 8 ha and farmer's groups/FPOs consisting of Mint growers as members. Assistance for groups/FPOs will be as in QGBG	Preferably mint growing States and regions in India/UT
16.	Nutmeg /Clove Drier	50 % of cost of unit, subject to a maximum of Rs 37,500/- per unit for General Category and 75% subject to maximum of Rs 56,000/- per unit for NE/SC/ST & 90% Spice Producer's Groups in Identified Clusters subject to maximum Rs 67,500/-	Individual growers having a minimum of 0.10 ha [20 nos. nutmeg/clove trees] and up to 8 ha [1600 nos. nutmeg/clove tress] Assistance for groups/FPOs will be as in QGBG	All spice growing states and regions in India/UT
17.	Pepper Thresher	50 % of cost of unit, subject to a maximum of Rs 37,500/- per unit for General Category and 75% subject to maximum of Rs 56,000/- per unit for NE/SC/ST & 90% Spice Producer's Groups in Identified Clusters subject to maximum Rs 67,500/-	All pepper growers having minimum of 100 yielding vines. Assistance for groups/FPOs will be as in QGBG	Preferably in all pepper growing states and regions in India/UT
18.	Seed Spice Thresher	50 % of cost of unit, subject to a maximum of Rs 75,000/- per unit for General Category and	An individual grower having 0.40 ha and up to 8 ha is eligible to apply.	Preferably in all seed spice growing states and regions in India/UT

		75% subject to maximum of Rs 1,12,000/- per unit for NE/SC/ST & 90% Spice Producer's Groups in Identified Clusters subject to maximum of Rs 1,35,000/-	Assistance for groups/FPOs will be as in QGBG	
19.	Turmeric Boiler	50 % of cost of unit, subject to a maximum of Rs 1,88,000/- per unit for General Category and 75% subject to maximum of Rs 2,28,000/- per unit for NE/SC/ST & 90% Spice Producer's Groups in Identified Clusters subjected to maximum of Rs 3,38,000/-	Individual farmers having a minimum of 0.40 ha - 8 ha under turmeric are eligible to benefit under the scheme. Assistance for groups/FPOs will be as in QGBG	All turmeric growing States and regions/UT in India
20.	Polisher For Small Cardamom, Large Cardamom, Turmeric, Etc	50 % of cost of unit, subject to a maximum of Rs 94,000/- per unit for General Category and 75% subject to maximum of Rs 1,40,000 per unit for NE/SC/ST & 90% Spice Producer's Groups in Identified Clusters subjected to maximum of Rs 1,70,000/	Individual farmers having minimum of 0.40 ha - 8 ha of spices. Assistance for groups/FPOs will be as in QGBG	All spice growing States and regions in India/UT
21.	ICCD For Small Cardamom (Improved Cardamom Curing Devices)	33.33 % of cost of unit, subject to a maximum of Rs 1,50,000/- per unit for General Category and 75% subject to maximum of Rs 3,37,500, per unit for SC/ST & 90% Spice Producer's Groups in Identified Clusters subject to maximum of Rs 4,00,000/-	Registered cardamom growers having a land holding size of 0.40 ha to 8 ha Assistance for groups/FPOs will be as in QGBG	Kerala, Tamil Nadu & Karnataka
22.	ICCD For Large Cardamom (Improved	75% subject to maximum of Rs 3,75,000 per unit for NE/SC/ST &	Large cardamom growers having a land holding size of 0.40 ha	Sikkim, Darjeeling & Kalimpong district of West Bengal & other

	Cardamom Curing Devices)	Kalimpong and Darjeeling District of West Bengal & 90% Spice Producer's Groups in Identified Clusters subject to maximum of Rs 4,50,000/- The assistance includes cost of transportation from South India since fabricators are not available elsewhere	to 8 ha Assistance for groups/FPOs will be as in QGBG	NE States
23.	Large Cardamom Driers (Nos)	33.33 % of cost of unit, subject to a maximum of Rs 16,000/- per unit for General Category and 75% subject to maximum of Rs 28,000/- per unit for NE/SC/ST & Kalimpong and Darjeeling District of West Bengal & 90% Spice Producer's Groups in Identified Clusters subjected to maximum Rs 43,000/-	Marginal Cardamom growers having 0.10 ha to 0.40 ha	Sikkim, Darjeeling & Kalimpong district of West Bengal & other NE States
24.	Spice Cleaners / Graders/ Spiral Gravity Separators	0 % of cost of unit, subject to a maximum of Rs 44,000 /- per unit for General Category and 75% subject to maximum of Rs 66,000, per unit for NE/SC/ST & 90% Spice Producer's Groups in Identified Clusters subject to maximum of Rs 80,000/-.	Spices growers having a land holding size of 0.40 ha to 8 ha. Assistance for groups/FPOs will be as in QGBG	All spice growing States and regions in India/UT
25.	Spice Slicing Machines	50 % of cost of unit, subject to a maximum of Rs 9000/- per unit for General Category and 75% subject to maximum of Rs 13,000/- per unit	Spices growers having a land holding size of 0.40 ha to 8 ha Assistance for groups/FPOs will be as in QGBG	All spice growing States and regions in India/UT

		for NE/SC/ST & 90% Spice Producer's Groups in Identified Clusters subject to maximum of Rs 16,000/-		
26.	Spice Washing Machines	50 % of cost of unit, subject to a maximum of Rs 53,000 /- per unit for General Category and 75% subject to maximum of Rs 80,000/- per unit for NE/SC/ST & 90% Spice Producer's Groups in Identified Clusters subject to maximum of Rs 95,000/-.	Spices growers having a land holding size of 0.40 ha to 8 ha Assistance for groups/FPOs will be as in QGBG	All spice growing States and regions in India/UT
27.	QGBG (Quality Gap Bridging Group) - Spice Producer's Groups in Identified Clusters	Assistance subjected to a maximum of Rs 25 Lakhs per Spice Producer's Groups for the following activities-1. Post-harvest machine /equipment bank: 2. IT support for joining online platform on traceability and improving quantum of sale by the Spice Producer's Groups (hardware +other required accessories and subscriptions) (Rs 1.28 lakhs/ Spice Producer's Groups) 3. Establishment of plot for GAP (Rs 1.50 lakhs/ Spice Producer's Groups)- Area 0.4ha. Assistance proposal based and on standard cost of cultivation, at maximum of Rs.0.50 lakh/plot/year for 3 consecutive years.	Group need to be a legal entity such as registered FPO, FPC, SHG, SPS and other such entities which can enter into a legally binding agreement. Those entities which are restricted from receiving assistance other than promoting/sponsoring agencies are not eligible under the component. Assistance will be released based on terms and conditions by NITI Aayog.	All spice growing States and regions in India preferably in the ODOP (One District One Product) and clusters of Spices under AEP of MoC and operational area of collaborative national and international projects of Spices Board

		4. Support for technical manpower for maintenance of online platforms, GAP plot and office of Spice Producer's Groups (Rs 0.20 lakh/person/month for 3 consecutive years) The above assistance will be provided to Spices Producers Group based on MoU with Spices Board		
28.	Engaging Spice Extension Trainees	Rs 20,000/- per personnel per month for training period of two years, as Spice Extension Trainees Stipend as above and TA/DA will be provided as per norms.	Selection will be minimum 70% from SC/ST category and remaining from General category.	All spice growing States and regions in India/UT
29.	Supply of Silpaulin Sheets	50 % (Gen) and 75% (SC/ST) at maximum of Rs 2000 (Gen) and Rs 3000/- (SC/ST), avg cost per sheet estimated at Rs 4000/-.	Spices growers having land holdings from 0.20 to 8 ha are eligible to avail assistance.	All spice growing States and regions in India with preference for Chilli/turmeric crops.
30.	FRESH-IT (Farmer's Research & Enterprise in Spice Holdings for Innovative Technology)	Grant-in-aid subject to a maximum of Rs 7, 50,000/- per innovation in two installments of Rs 3, 75,000/- in two phases based on the progress / completion of the innovation as recommended by the technical committee constituted for the purpose of evaluating the innovation	The farmer in development of new clones/ cultivars/ variety and machines/ post-harvest improvement equipments developed for improving quality of spices.	.All spice growing States and regions in India
31.	Basic quality testing of spices	50% of the cost subject to a maximum of Rs	Eligibility will be for spice trading centers	All spice growing States and regions in

		10.00 Lakh for basic quality testing at AMC/APMC yards and 75% for Spice Producer's Groups subjected to maximum of Rs 15.00 Lakh.	legally existing spice producing or spice handling or spice trading groups. Assistance will be extended based on MoU with Spices Board.	India
32.	Weather Based Insurance Scheme for small cardamom	5% of premium by GoI, 15% by State Govt and 10% by Beneficiary. Board share will be Rs 16,040/ Ha. (including GST)	Registered cardamom growers having land holding size of 0.10 Ha to 8 Ha	In Idukki district of Kerala on pilot basis
Link for the Application		Export oriented production Spices Board (indianspices.com)		

Loans to Business Correspondents (SBI)

Name of Scheme	Loans to Business Correspondents (SBI)
Scheme Provider	State Bank of India
Objective of Scheme	To meet the working capital requirements of the CSPs & to acquire fixed assets including computer, printer, furniture etc for the CSP/KO outlet.
Loan Size	<ul style="list-style-type: none"> • Minimum: Rs. 25,000/ • New CSPs/KOs: Rs. 2.50 lacs • Existing CSPs/KOs with min. 1 year engagement with BC: 12 times the average commission earned during the last 12 months, with max. loan amount up to Rs. 5 lacs. (Overdraft (OD) / Demand Loan (DL) / Term Loan (TL) are available)
Eligible Entities	<ul style="list-style-type: none"> • Customer Service Providers (CSPs) • Kiosk Operators (KOs) engaged on contract basis by the National / State level Business Correspondents of the Bank (one person per outlet).
Documents Required	<ul style="list-style-type: none"> • Application form • Identity & Address proof (Aadhaar card, voter ID, etc.) • Applicants recent photograph (2 copies) not older than 6 months • Document of BC engagement, Turnover & Commission statement. • Other documents as required by the lending institution
Margin Required	<ol style="list-style-type: none"> 1. For existing CSPs/Kiosk Operators with at least one year engagement with the BC: Nil 2. For New CSPs/KOs who have not completed one year engagement with the BC : <ul style="list-style-type: none"> • Loans upto Rs. 50,000/-: Nil • Loans > Rs. 50,000 to Rs. 2.50 lacs: 10%
Interest rate	Interest rates are to be charged as per extant guidelines of the Bank
Link for Application	Borrowers can visit the nearest SBI branch & also now file online application for on SBI portal. https://sbi.co.in/web/business/sme/lead-generation

Svayam Siddha (SBI)

Name of Scheme	“SVAYAM SIDDHA” INITIATIVE FINANCING WOMAN ENTREPRENEURS WITH EASE INDIVIDUAL MEMBERS OF SHGs (DAY-NRLM) Scheme Code (9246)	
Scheme Provider	State Bank of India in MoU with DAYNRLM (MoRD)	
Objective of Scheme	<ul style="list-style-type: none"> • To provide easy loan to nascent women entrepreneur who are member of SHG under DAYNRLM. • To minimize documentation (Waived off – Submission of Quotation, Financial Statement/projection) • Readymade DPR templates for 30 Schemes. • Aligned with Lakhpati DIDI Initiative to promote women led entrepreneurship. 	
Loan Size	<ul style="list-style-type: none"> • Minimum Project Cost Rs.1.00 lakh, • Loan Minimum Rs.80000/- • Maximum Loan Amount is Rs.5.00 Lakhs 	
Eligible Entities	<ul style="list-style-type: none"> • Women Member for 02 years in SHG under DAYNRLM and have accessed at least one dose of Bank loan with timely repayment. • Experience of running viable business for 02 years • CIBIL - >650/ or “0” • Credit requirement of more than Rs. 75000/- • The beneficiary shall be identified by NRLM/SRLM officials and advised to the Bank. 	
Documents Required	<ul style="list-style-type: none"> • KYC Documents of Individual, mobile no. • Existing account details • SHG Details • Existing/new activity details (KYC Documents- Unit/Activity/ Business Enterprise) • Application for loan (specially designed for NRLM) • Details of supplier from where machinery/raw material is being purchased • Forwarding letter by NRLM/SRLM Official • After loan sanction and disbursement, submission of Bill/invoice 	
Interest rate	Interest rates – As per bank policy & Interest subvention to banks 2% through MoRD. Credit Guarantee fees was reimbursed by the MoRD.	
Identified Activities	Agri and allied Activities: <ul style="list-style-type: none"> • Mushroom Cultivation • Vegetable/high value crops / organic farming 	Manufacturing: <ul style="list-style-type: none"> • Food Processing (jam, jelly, pickles, dairy products etc.), papad, & Traditional Snacks

	<ul style="list-style-type: none"> • Dairy • Poultry • Sericulture • Pisciculture • Floriculture • Goat, Sheep & Pig rearing <p>Trading:</p> <ul style="list-style-type: none"> • Tea/Ice Cream/Milk/cold drinks shop • Grocery/stationery stores • Cosmetic Stores • Fruits/Vegetables shop <p>Services:</p> <ul style="list-style-type: none"> • Beauty Parlour & Saloon • Tailoring & Boutique • Rural/eco-tourism • Restaurants & Catering services • Internet Café & photocopy 	<ul style="list-style-type: none"> • Flour Mill/pulses processing/besan/spices. • Oil Processing Unit • Handloom & Handicraft, weaving and textiles, bags, file covers, baskets etc. • Pottery and ceramics • Artificial jewelry (metals/bamboo/cane etc.) • Bangles/glass/lac items • Agarbatti/Candle wax and other wax items • Soap making/liquid soap/detergent/washing soap/laundrying soap • Metal & Cane Products (Tin boxes, bins, drums) • Woolen Items (Hosiery/Embroidery) • sanitary towels/ sanitary napkins/ toilet rolls etc. <p>Paper/leaf plates/cups & glasses manufacturing unit</p>
<p>Link/process for Application</p>	<p>Submit application in nearest SBI branch along with the forwarding letter of SRLM official.</p>	



PNB Mahila Udyami

Name of Scheme	PNB MAHILA UDYAMI
Scheme Provider	All Branches of Punjab National Bank
Objective of Scheme	<ul style="list-style-type: none"> To empower and encourage women for income generation for activities either in manufacturing/ service/ trading/ small business etc. To finance for setting up new unit / enterprise or for expansion / modernization of existing Unit. For acquisition of fixed assets (Plant & Machinery, equipment, furniture & fixtures) To meet working capital needs for purchase of various products /equipment/tools etc. To meet their day-to-day requirements.
Loan Size	<ul style="list-style-type: none"> Amount of loan has been restricted upto Rs. 10,00,000/- only with purpose to finance for setting up new unit / enterprise or for expansion / modernization of existing unit; for acquisition of fixed assets (Plant & Machinery, equipment, furniture & fixtures) Term Loan and Overdraft Facility to be given.
Eligible Entities	<ul style="list-style-type: none"> 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. Loan facility availed by the beneficiaries under Govt. sponsored scheme are not eligible under PNB MAHILA UDYAMI
Margin	<ul style="list-style-type: none"> Upto Rs. 2.00 Lakh: Nil Above Rs. 2.00 Lakh to Rs. 5.00 Lakh: 20% Above Rs. 5.00 Lakh to Rs. 10.00 Lakh: 25%
Repayment	Term Loan: 3 to 5 years with maximum moratorium period of 3- 6 months depending upon type of activity and income generation. Overdraft: The limit shall be sanctioned for a period of three years. However, the account will be reviewed on yearly basis and be renewed on every three years
Security	<ul style="list-style-type: none"> Personal security of the borrower / asset created by the bank finance. NIL, to be covered under CGTMSE for eligible activities
Interest rate	Interest rates are to be charged as per the policy decision of the bank
Link for Application	Women Empowerment Schemes Schemes for Women Punjab National Bank (pnbindia.in)

PNB WMS (Weaver Mudra Scheme)

Name of Scheme	PNB WMS (WEAVER MUDRA SCHEME)
Scheme Provider	All Branches of Punjab National Bank
Objective of Scheme	To provide working capital requirements (W.C.R.) of the weaver.
Loan details	<ul style="list-style-type: none"> • Need based limit, max. Rs. 5.00 lakh. • Only OD/Cash Credit facility will be provided for working capital requirements • Mudra Card (Rupay Card), having limit upto Rs.50000/, will be issued under this scheme. The money can be withdrawn by the weaver anywhere, anytime from ATM of the bank, as per his requirements
Govt. Support	<ul style="list-style-type: none"> • Margin money subsidy @20% of loan, Max. Rs.10000/-, by MoT, GoI • CGTMSE Fees Loans upto Rs.50000/- :- 0.25% of loan amount by Govt., for 3 years. Loans above Rs.50000/- & upto Rs.5 lakh By Govt. for 3yrs.
Interest Subsidy	6% shall be borne by the borrower and in excess to it by the Govt. (Max. upto 7% for 3 yrs. from date of disbursement.) as interest subsidy, in standard accounts.
Eligible Entities	Any individual registered Weaver
Interest rate	Interest rates are to be charged as per the policy decision of the bank
Link for Application	<u>MSME Banking PNB (pnbindia.in)</u>

PNB SHIKHAR for Jammu & Kashmir and Ladakh

Name of Scheme	PNB SHIKHAR for Jammu & Kashmir and Ladakh
Scheme Provider	All Branches of Punjab National Bank in Jammu & Kashmir and Ladakh
Objective of Scheme	To meet various credit requirements i.e. short term as well as long term for the MSMEs of the Union Territories of Jammu and Kashmir and Ladakh specifically for Hotel Industries, Tour & Travel, Transport, Manufacturing Industries, and services, Ship/Boat /Shikara Industry, traditional activities and any other activities related to MSME business.
Loan Details	<ul style="list-style-type: none"> Maximum- Upto ₹ 200 lacs (Proposals upto ₹ 10.00 Lacs shall be classified under Pradhan Mantri Mudra Yojana (PMMY) of our Bank. Accordingly, no collateral shall be sought for loan upto ₹ 10.00 lakh and CGTMSE guarantee coverage shall be obtained) Term loan , Working capital including Export Credit, Non-fund based limit
Repayment	Term Loan- 7 years including moratorium period maximum upto 12 months on merits (However interest is payable as and when due) } Working Capital- 12 months subject to annual renewal
Interest rate	<ul style="list-style-type: none"> Upto ₹ 50,000 - RLLR+BSP+0.10% Above ₹ 50,000 upto ₹ 20 Lakhs - RLLR+BSP+1.00% Above ₹ 20 Lakhs upto ₹ 200 Lakhs - CARD Rate or RLLR+BSP+1.35% (whichever is lower) Exports – In case where collateral security is available and value of collateral security offered by the customer is more than 75% then additional 0.50% concession in Rate of Interest can be provided by the respective sanctioning authority, subject to minimum of RLLR+BSP.
Eligibility	Proprietorship, Partnership firms, Limited Liability Partnerships (LLPs), Private / Public Ltd. Cos. and other legal entities, existing as well as new borrower. (Scheme is applicable only in Union Territories of Jammu & Kashmir and Ladakh)
Margin	<ul style="list-style-type: none"> Stocks -20% Book Debt -25% Term Loan others - 20% Term loan Purchase of Land - 50% Reduction in margin by 10% in Stock & Book Debt can be allowed on case to case basis. In case of purchase of land, margin shall be 50% of the cost of land (including cost of registration). However, loan amount for the purchase of the land shall not be more than 50% of the total term loan amount sanctioned. Non-Fund based limit: Minimum cash margin of 15% is require
Link for Application	MSME Banking PNB (pnbindia.in)

PNB LAGHU UDYAMI CREDIT CARD

Name of Scheme	PNB LAGHU UDYAMI CREDIT CARD
Scheme Provider	All Branches of Punjab National Bank
Objective of Scheme	To provide hassle free financial support to Small Business units, Retail Traders, Artisans, Village Industries, Micro & Small Enterprises (Manufacturing & Services) & Tiny Units, Professionals and Self-Employed Persons, etc
Loan details	Extent of limit Maximum upto Rs. 10 lakh
Assessment of credit card limit	Credit Card Limit Small business, retail traders, etc upto 20% of the annual turnover Professional and self-employed persons 50% of their gross annual income as per Income Tax Return Micro & Small Enterprises units as per simplified turnover method.
Interest rate	As per Bank policy decision.
Eligibility	Borrowers belonging to the aforesaid categories enjoying Cash Credit limits upto Rs. 10 lakh and having satisfactory dealings with the bank for the last three years.
Margin	<ul style="list-style-type: none"> • For Micro & Small Enterprises (other than Trading) :- Cash Credit (Stocks) • For Micro & Small Enterprises (Trading) Cash Credit (Stocks):- 30% - 40% keeping in view, nature of stocks, price fluctuation, shelf life etc.
Security	<ul style="list-style-type: none"> • Hypothecation of stock, receivable, machinery, equipment, etc. • No Collateral Security & Third Party Guarantee for Loans upto Rs.10 lakh covered under Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE).
Link for Application	MSME Banking PNB (pnbindia.in)

PNB SAMPATTI SCHEME

Name of Scheme	PNB SAMPATTI SCHEME
Scheme Provider	All Branches of Punjab National Bank
Objective of Scheme	<ul style="list-style-type: none"> To provide hassle free credit for working capital requirement To augment long term margin For Purchase/Construction/Renovation of Business Premise/ Office/Godown/ Shop/ Unit /Expansion of business etc. For acquiring/creation of fixed assets needed for business purpose To tide over temporary liquidity mismatch To repay high cost debts (i.e. Business Loans of other Banks/FIs)
Loan details	<ul style="list-style-type: none"> Above ₹10.00 Lakh Overdraft (General/Reducing)/ Term Loan/Non-fund based facility
Assessment of credit card limit	<ul style="list-style-type: none"> 25% of the projected annual sales or receipts, whichever is lower, subject to minimum prescribed LTV. If the borrower is not maintaining proper financial statements such as Doctors, Lawyers, Architecture, other professionals, self-employed etc. MPBF can be given as 4 times of their annual income
Repayment/Tenure of loan	<ul style="list-style-type: none"> OD reducing & Term Loan: 180 months Overdraft General: One Year, subject to annual renewal.
Interest rate	<ul style="list-style-type: none"> Upto 5.00 Cr: RLLR+BSP+1.00% Above ₹5.00 Cr: As per Card rate linked to RLLR+BSP subject to capping of RLLR+BSP+ 1.50%
Eligibility	<ul style="list-style-type: none"> All business enterprises including individual Borrowers for business purpose except certain exclusion.
Loan to Value Ratio(LTV)	<ul style="list-style-type: none"> Residential Property: Maximum upto 65% of R.V. of the property. Other than Residential Property: Maximum upto 60% of R.V. of the property.
Others conditions	<ul style="list-style-type: none"> Property on which construction is not as per approved map plan or map is not available, loan can be granted by taking the realizable value (RV) of land portion only. Conditions of obtaining Completion certificate is exempted In case of let out property, Commercial property is also allowed In addition to Residential property.
Link for Application	MSME Banking PNB (pnbindia.in)

PNB TATKAL SCHEME

Name of Scheme	PNB TATKAL SCHEME
Scheme Provider	All Branches of Punjab National Bank
Objective of Scheme	<ul style="list-style-type: none"> To provide hassle free credit for working capital requirement To augment long term margin For Purchase/Construction/Renovation of Business Premise/ Office/ Godown/ Shop/ Unit /Expansion of business etc. For acquiring/creation of fixed assets needed for business purpose To tide over temporary liquidity mismatch To repay high cost debts (i.e. Business Loans of other Banks/FIs)
Loan details	<ul style="list-style-type: none"> Above ₹10.00 Lakh Overdraft (General/Reducing)/ Term Loan/Non-fund based facility
Assessment of credit card limit	<ul style="list-style-type: none"> 25% of the projected annual sales or receipts, whichever is lower, subject to minimum prescribed LTV. If the borrower is not maintaining proper financial statements such as Doctors, Lawyers, Architecture, other professionals, self-employed etc. MPBF can be given as 4 times of their annual income
Repayment/Tenure of loan	<ul style="list-style-type: none"> OD reducing & Term Loan: 180 months Overdraft General: One Year, subject to annual renewal.
Interest rate	<ul style="list-style-type: none"> Upto 5.00 Cr: RLLR+BSP+1.00% Above ₹5.00 Cr: As per Card rate linked to RLLR+BSP subject to capping of RLLR+BSP+ 1.50%
Eligibility	All business enterprises including individual Borrowers for business purpose except certain exclusion.
Loan to Value Ratio(LTV)	<ul style="list-style-type: none"> Residential Property: Maximum upto 65% of R.V. of the property. Other than Residential Property: Maximum upto 60% of R.V. of the property.
Others conditions	<ul style="list-style-type: none"> Property on which construction is not as per approved map plan or map is not available, loan can be granted by taking the realizable value (RV) of land portion only. Conditions of obtaining Completion certificate is exempted In case of let out property, Commercial property is also allowed In addition to Residential property.
Link for Application	MSME Banking PNB (pnbindia.in)

Venture Capital Fund for Scheduled Castes (VCF-SC)

Name of Scheme	Venture Capital Fund for Scheduled Castes (VCF-SC)
Scheme Provider	Ministry of Social Justice and Empowerment
Objective of Scheme	A national initiative aims to promote entrepreneurship among the scheduled caste population, focusing on innovation and growth technologies. It provides concessional finance to SC entrepreneurs, fostering wealth creation and profitable businesses while creating linkages and a chain effect in the local community.
Loan Size	Rs. 10 lakhs to Rs. 15 Crore.
Subsidy on Project	25% Aggregate assistance not more than two times the current net worth of the Company
Eligible Entities	SC Entrepreneurs
Documents Required	KYC related proof of identity and address Proof of belonging to SC community
Collateral Required	<ul style="list-style-type: none"> • The assets of the project being funded/ assisted under the scheme shall be charged for security. The project assets will include land, building, plant & machinery and rights on licenses/patents. • Pari-pasu charge on assets with the Banks/FIs in case of the companies applying for loan with banks/ FIs on case-to-case basis. • Personal guarantees of the promoters along with buyback agreement shall be entered.
Interest rate	As provided under the scheme
Link for Application	https://www.vcfsc.in/apply-online.html

Scheme of Tex-Venture Capital Fund

Name of Scheme	Scheme of Tex-Venture Capital Fund
Scheme Provider	Ministry of Textiles
Objective of Scheme	SIDBI Venture Capital Fund Limited (SVCL) invests on behalf of the Ministry of Textiles in the form of equity in MSME to kick start an enterprise or expansion. Investments will typically be in innovative private power loom MSME enterprises.
Loan Size	Maximum 50% of the project cost with a ceiling of Rs. 3 crore.
Subsidy on Project	Venture capital assistance
Eligible Entities	Enterprises with innovative business models in the power loom and textile sector
Documents Required	<ul style="list-style-type: none"> • Tex Venture Fund MOA and AOA document • MSME registration documents • KYC / Due Diligence details (PAN, VAT, TIN, Sales Tax, Excise and Customs) of Company, Service Tax) • The certificate under State Tax on Profession, The Trades Unions Act 1926 and Employment Act, 1975 • A certificate under the Shop and Commercial Establishments Act. • Tax returns of the last three financial years
Collateral Required	Coverage under CGTMSE
Interest rate	As per the applicable norms of lending/financing institutions
Link for Application	https://www.cgtmse.in/

NEDFi Opportunity Scheme for Small Enterprises

Name of Scheme	NEDFi Opportunity Scheme For Small Enterprises
Scheme Provider	Ministry of Development of North-Eastern Region (DoNER)
Objective of Scheme	The scheme aims at providing long term financial assistance for setting up new industrial and infrastructure projects as well as for expansion, diversification or modernization of existing industrial enterprises, excluding commercial real estates in the NER.
Loan Size	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.
Subsidy on Project	As per the scheme
Eligible Entities	Local small entrepreneurs of North-East India
Documents Required	<ul style="list-style-type: none"> • Affidavit and Indemnity Bond • Latest Sales Tax Clearance Certificate • Latest Income Tax Clearance Certificate or Copy of latest Income Tax Return • Latest Audited Balance Sheet • The resolution by the Board of Directors of the Company regarding signing authority or copy of partnership deed in case of partnership firm • Advice from Director of Industries regarding the change in bank a/c if any
Collateral Required	As per the scheme
Interest rate	8%
Link for Application	NEDFi Opportunity Scheme for Small Enterprises (NoSSE) (msme.gov.in)

Credit Guarantee Scheme for Farmers Producer Organizations Financing (CGSFPO)

Name of Scheme	Credit Guarantee Scheme for Farmers Producer Organizations Financing (CGSFPO)
Scheme Provider	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	To provide credit guarantee scheme for loans to FPOs by Eligible Lending Institutions (ELIs) thereby minimizing their lending risks in respect of credit facilitates so as to encourage them to provide collateral free credit to FPOs
Loan Size	Credit guarantee for loans upto Rs. 2 Crore
Subsidy on Project	N/A
Eligible Entities	<ul style="list-style-type: none"> • FPO shall be a legal entity incorporated/ registered either under Part IXA of Companies Act or under Co-operative Societies Act of the concerned States (including Mutually Aided or Self-reliant Cooperative Societies Act by whatever name it is called). • FPO with a minimum farmer-members' size of 300 shall be eligible under the Scheme in plains, while in North-Eastern and Hilly areas which are areas at a height of 1000 metre or above mean sea level (including such other areas of UTs), size of 100 shall be eligible. • Existing FPOS will be allowed to avail credit guarantee in case the FPO has already availed credit guarantee earlier under any scheme of Gol or any other scheme, the connected Credit Facility should be closed or it should be different from the one for which Credit Guarantee application is being submitted by the ELI for availing credit guarantee under the Scheme.
Documents Required	<ul style="list-style-type: none"> • Application form • Business plan or project report • Incorporation or registration certificate of the FPO • Audited financial statements of the FPO • Other documents as required by the lending institution
Collateral Required	Credit guarantee for loans upto Rs. 2 Crore
Interest rate	NA
Link for Application	https://www.nabard.org/nabsanrakshan.aspx

Initiative for Development of Entrepreneurs in Agriculture (IDEA)

Name of Scheme	Initiative for Development of Entrepreneurs in Agriculture (IDEA)
Scheme Provider	Ministry of Development of North Eastern Region (DoNER)
Objective of Scheme	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.
Loan Size	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.
Subsidy on Project	As per the eligible subsidy
Eligible Entities	<ul style="list-style-type: none"> • Graduates and Post graduates in agriculture and allied subjects. • Graduates, Post-graduates from other disciplines having experience and skill to undertake Agri Business ventures can also be considered. • The proposed units could be proprietorship, partnership or a company. • The promoter or their units must not be a defaulter in any government scheme and /or with any bank or any other agencies. • The proposed unit for which financial assistance is sought should be located within any of the eight North-Eastern States.
Applicants Education Qualification	<ul style="list-style-type: none"> • Graduates and Post graduates in agriculture and allied subjects. • Graduates, Post-graduates from other disciplines
Documents Required	KYC related documents and other documents as per the financing institutions
Collateral Required	Coverage under the CGTMSE
Interest rate	As per the lending institutions
Link for Application	https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/7_1_2.html

The Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)

Name of Scheme	The Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)
Scheme Provider	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	Assisting primary and marketing societies functioning at the village, mandi, district, regional, state and national levels for construction of godowns of their own to create storage facility and repair/ renovation of existing capacity of godowns under Central Sector Schemes and Corporation Sponsored Scheme.
Loan Size	N/A
Subsidy on Project	The scheme stipulates grants-in-aid of 25% for projects located in cooperatively least developed states, 20% for projects located in cooperatively under-developed states and 15% for projects located in cooperatively developed states for projects related to weaker sections/women cooperatives and labour cooperatives.
Eligible Entities	Primary and marketing cooperative societies functioning at the village, mandi, district, state and national level
Documents Required	Application form and other documents as required
Collateral Required	Hypothecation of assets created and others as per the financing institutions
Interest rate	As per the interest rate prevailing at the time of sanction
Link for Application	https://www.ncdc.in/index.jsp?page=storage=en

Northeast Entrepreneurs Development Program (NEEDP)

Name of Scheme	North East Entrepreneurs Development Program (NEEDP)
Scheme Provider	Ministry of Development of North Eastern Region (DoNER)
Objective of Scheme	Aimed at creating an inclusive entrepreneurial ecosystem that can help foster Socio-Economic Development and Employment Generation in the North East region. Will help them to commercialize and grow their businesses.
Loan Size	For Incubation group: Rs 3 lakhs commercialization grant for 120 startups, additional Rs.7 lakhs for top 20 performers For Pre-incubation group: Rs 1 lakhs prototype grant for 150 startups, additional Rs.4 lakhs for top 25 performers.
Subsidy on Project	As above
Eligible Entities	<p>Pre-incubation:</p> <ul style="list-style-type: none"> • The applicant must be a citizen of India. • The applicant must be a permanent resident from any of the 8 North Eastern states in India. • The applicant should have an idea or a working prototype with commercial viability. <p>Incubation:</p> <ul style="list-style-type: none"> • The applicant must be a citizen of India. • The applicant must be a permanent resident from any of the 8 North Eastern states in India. <p>The applicant should either be at early revenue stage or should have established a Proof of Concept for the business model.</p>
Documents Required	Application and KYC related documents
Collateral Required	NA
Interest rate	NA
Link for Application	https://iimcip.com/needp/#:~:text=North%20East%20Entrepreneurship-%20Development%20Program%20(NEEDP)%20is%20an%20initiative%20of,Generation%20in%20the%20North%20East

Central Sector Scheme of Financing Facility under Agriculture Infrastructure Fund

Name of Scheme	Agriculture Infrastructure Fund (AIF)
Scheme Provider	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	To mobilize a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support to improve agriculture infrastructure in the country
Loan details	<ul style="list-style-type: none"> • Loan upto ₹2 crore per project (for a private sector entity there will be a limit of maximum of 25 such projects) • Interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. • Credit guarantee coverage will be available for eligible borrowers for a loan up to ₹ 2 crore. (fee for this coverage will be paid by the Government.)
Eligible Entities	Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations(FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups and Central/State agency or Local Body sponsored Public Private Partnership Projects, State Agencies, Agricultural Produce Market Committees (Mandis), National & State Federations of Cooperatives, Federations of FPOs (Farmer Produce Organizations) and Federations of Self Help Groups (SHGs). APMCs operating regulated markets for agriculture and allied sector produce including fisheries shall also be eligible.
Documents Required	<ul style="list-style-type: none"> • Detailed Project • Supporting documents [Proof of Address, Copy of PAN/TIN /Aadhaar card, MSME certificate (if applicable), proof of land holding (ownership or lease, conversion), education certificate, photocopies of training certificate, income proof, bank statement for last six months relevant for the project. • Change of Land use, Site Plan of the project, List of Machinery and Equipment. • Layout plan (both Civil and Machinery) of the processing facility certified by the registered architect. • All Statutory clearances like Clearances from the Local administration, Trade Licenses, Consent of Establishment, Consent to Operate from State Pollution Control Board, FSSAI License required for the project • Roadmap to ensure the Quality management of the product, product promotion and market development.
Interest rate	Interest rates are to be charged as per the policy decision of the bank
Link for Application	https://agriinfra.dac.gov.in/Home/BeneficiaryRegistration https://agriinfra.dac.gov.in/Home/WhoCanApply

Innovation and Agri-Entrepreneurship programme under Rashtriya Krishi Vikas Yojana

Name of Scheme	Innovation and Agri-Entrepreneurship programme under Rashtriya Krishi Vikas Yojana
Scheme Provider	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	To promote innovation and agripreneurship by providing financial support and nurturing the incubation ecosystem in the areas of agro-processing, artificial intelligence, digital agriculture, farm mechanisation, waste to wealth, dairy, fisheries etc.
Loan Size	<ul style="list-style-type: none"> i. Agri-preneurship Orientation - 2 months duration with a monthly stipend of Rs. 10,000/- per month. Mentorship is provided on financial, technical, IP issues etc. ii. Seed Stage Funding of R-ABI Incubatees – Funding upto Rs. 25 lakhs (85% grant & 15% contribution from the incubatee). iii. Idea/Pre-Seed Stage Funding of Agripreneurs – Funding up to Rs. 5 lakhs (90% grant and 10% contribution from the incubatee).
Subsidy on Project	As above
Eligible Entities	Agri based startups
Documents Required	Application form and KYC related documents
Collateral Required	NA
Interest rate	NA
Link for Application	https://rkvy.nic.in/static/download/pdf/RKVY-RAFTAAR_Ent.pdf

Support for International Patent Protection in E&IT (SIP-EIT) Scheme for SMEs

Name of Scheme	Support for International Patent Protection in E&IT (SIP-EIT) Scheme for SMEs
Scheme Provider	Ministry of Electronics and Information Technology (MeitY)
Objective of Scheme	For providing financial support to startups and MSMEs to strengthen their competitiveness through innovation and its protection. 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.
Loan Size	NA
Subsidy on Project	Rs. 15.0 Lakhs per invention or 50% of the total expenses incurred in filing and processing of patent application upto grant whichever is less
Eligible Entities	Registered enterprises
Documents Required	<ul style="list-style-type: none"> • Application Form (giving requisite information about the applicant and the invention) • Proof of registration under MSME act 2006 or the proof of registration under companies act and last audited balance sheet of the applicant or a certification from the incubation centre/ park/STPI along with last audited balance sheet of the applicant • Reimbursement Details (As per the format in the application form) • Patentability Search Report • Product brochure (if any) • Copy of official filing with Indian Patent Office of waiver under Section 39 • Latest Annual Report of the Company Declaration (as given in the application form)
Collateral Required	NA
Interest rate	NA
Link for Application	http://www.ipface.org/pdfs/Brochure_SIP-EIT.pdf

Interest Subvention Scheme for Incremental Credit to MSMEs

Name of Scheme	Interest Subvention Scheme for Incremental Credit to MSMEs
Scheme Provider	Ministry of MSME
Objective of Scheme	The Scheme aims at encouraging both manufacturing and service enterprises to increase productivity and provides incentives to MSMEs for onboarding on GST platform which helps in formalization of economy, while reducing the cost of credit.
Loan Size	Incremental working capital and term loan as per the DPR, however, interest subvention limited to loans upto Rs.100 lakhs
Subsidy on Project	Interest subvention on incremental loans upto Rs.100 lakhs
Eligible Entities	All MSMEs who have valid GSTN Number and registered on Udyam portal
Documents Required	Valid Udyog Aadhar Number (UAN) Valid GSTN Number
Collateral Required	NA
Interest rate	The interest relief will be calculated at 2% points per annum, on the incremental, amount of working capital credit or incremental/new term loan disbursed by eligible institutions
Link for Application	http://dcmsme.gov.in/Notification_of_interest_subvention_Scheme_2018.pdf

Credit Linked Capital Subsidy Scheme

Name of Scheme	Credit Linked Capital Subsidy Scheme
Scheme Provider	Ministry of MSME
Objective of Scheme	The revised scheme aims at facilitating technology up-gradation by providing 15% up front capital subsidy to MSEs, including tiny, khadi, village and coir industrial units, on institutional finance availed by them for induction of well-established and improved technologies in specified sub-sectors/products approved under the scheme.
Loan Size	15 lakhs
Subsidy on Project	15% up front capital subsidy
Eligible Entities	MSEs, including tiny, khadi, village and coir industrial units with valid UAM number
Documents Required	Application form and other documents
Collateral Required	NA
Interest rate	NA
Link for Application	https://clcss.dcmsme.gov.in/

Scheme for providing financial assistance to Khadi institutions under MPDA

Name of Scheme	Scheme for providing financial assistance to Khadi institutions underMPDA
Scheme Provider	Ministry of MSME
Objective of Scheme	Publicity, marketing, market promotion and marketing development assistance
Loan Size	Modified MDA (MMDA) shall be allowed @ 30% on the Prime cost of Khadi (cotton, silk, woollen) and Polyvastra
Subsidy on Project	30% to the production institutes, 45% to the selling institutes and 25% to the entrepreneurs
Eligible Entities	Registered khadi institutions
Documents Required	Application form and other documents
Collateral Required	NA
Interest rate	NA
Link for Application	https://pib.gov.in/newsite/PrintRelease.aspx?relid=160777

Interest Subsidy Eligibility Certificate (ISEC) Scheme

Name of Scheme	Interest Subsidy Eligibility Certificate (ISEC) Scheme
Scheme Provider	Ministry of MSME
Objective of Scheme	The main purpose of the ISEC scheme is to assist the registered Khadi sectors by filling the gap between the actual requirements of fund and availability of fund from the budgetary resources.
Loan Size	NA
Subsidy on Project	Interest subsidy of 4%
Eligible Entities	The Khadi institutions, having valid Khadi certificate and sanctioned khadi programme. The Institutions registered with the KVIC/State Khadi and Village Industries Boards (KVIBs) can avail of financing under the ISEC Scheme, the Scheme supports only the khadi and the polyvastra sector.
Documents Required	The State Boards will issue the Interest Subsidy Eligibility Certificate in respect of institutions and societies registered under them should be signed by their C.E.O or Secretary or Executive Officer or Administrator.
Collateral Required	NA
Interest rate	As per the financing institution
Link for Application	https://www.kvic.gov.in/kvicres/isec.php

Workshed Scheme for Khadi Artisans under KVIC

Name of Scheme	Workshed Scheme for Khadi Artisans under KVIC
Scheme Provider	Ministry of MSME
Objective of Scheme	To provide a better work place to Khadi artisans to carry out their spinning and weaving activities efficiently and to provide storage space for raw material, implements, accessories, semi-finished, finished goods, etc.
Loan Size	For construction of individual workshed, an assistance upto Rs 1,20,000/- or 75% of the cost (90% for NER) and for group workshed (minimum 5 & maximum 15 artisans), an assistance up to Rs. 80,000/- per artisan or 75% of the cost (90% for NER), whichever is less, is provided.
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> The artisans working with Khadi Institutions (KIs), affiliated to Khadi and Village Industries Commission (KVIC)/State Khadi and Village Industries Boards (KVIBs) including their departmental activities, shall be eligible for the scheme. The artisans covered under Artisan Welfare Fund Trust (AWFT), Modified Marketing Development Assistance (MMDA) incentive, those who have worked at least 100 days in a year are eligible. Preference shall be given to BPL category. The title of the land should be in the name of the artisan and or his /her spouse.
Documents Required	Application form and other documents
Collateral Required	NA
Interest rate	NA
Link for Application	https://pib.gov.in/newsite/PrintRelease.aspx?relid=113871

Working Capital (Cash Credit) – SIDBI

Name of Scheme	Working Capital (Cash Credit) - SIDBI
Scheme Provider	SIDBI
Objective of Scheme	The objective of the scheme is to provide term loan and working capital for existing customers of SIDBI and existing/new enterprises.
Loan Size	NA
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> • Should be an eligible MSME unit. • SIDBI Assistance for • Existing customers who are banking with SIDBI (including enhancement), and who maybe working with other banks • Existing well performing units who do not enjoy WC facility with any other banks. • New entities, where term loan is considered by SIDBI. • Takeover of working capital accounts, as a part of term loan takeover, may be considered subject to compliance of takeover guidelines.
Documents Required	Application form and other documents
Collateral Required	As per the financing institution
Interest rate	As per the prevailing interest rate
Link for Application	https://www.sidbi.in/home-subproduct3.php

Comprehensive Handlooms Development Scheme (CHDS) - National Handloom Development Programme

Name of Scheme	Comprehensive Handlooms Development Scheme (CHDS) - National Handloom Development Programme
Scheme Provider	NABARD
Objective of Scheme	<ul style="list-style-type: none"> • Loan waiver and recapitalization of handloom weavers' cooperative societies • Waiver of loans to individual weavers • Strengthening of weaver cooperative societies • Three percent interest subsidy for fresh loans to be changed to Six percent subsidy for fresh loans • Credit guarantee for fresh loans (administered by SIDBI) • Training for the functionaries
Loan Size	Rs. 10,000 per weaver
Subsidy on Project	Interest subvention at 7%
Eligible Entities	Handloom weavers
Documents Required	NA
Collateral Required	NA
Interest rate	6%
Link for Application	https://www.nabard.org/content1.aspx?id=603&catid=23&mid=23

Top Up Loan for Immediate Purposes (TULIP) – SIDBI

Name of Scheme	Top Up Loan For Immediate Purposes (TULIP) – SIDBI
Scheme Provider	SIDBI
Objective of Scheme	The objective of the scheme is to provide top up loans for immediate purposes (TULIP). It is an initiative of SIDBI which provides financial assistance to enterprises at quicker sanction within 7 days and with no additional collateral security (except SIDBI FD).
Loan Size	30% of existing exposure or 20% of net sales subject to Max Rs. 2 Crore
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> • Minimum 1 year association with SIDBI with satisfactory track record • Expansion in same line of business at same location Cash profit in last FY
Documents Required	<p>Application form and documents relating to the following:</p> <ul style="list-style-type: none"> • Purchase of machinery / equipment • Need based civil construction/renovation • Acquisition of DG set/other MFAs • Margin money for working capital (MMWC) • To execute sudden/bulk orders which are self-liquidating and are against a min.
Collateral Required	No additional collateral
Interest rate	10% to 11%
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/

Scheme for Purchase of Equipment for Enterprises Development (SPEED)

Name of Scheme	Scheme for Purchase of Equipment for Enterprises Development (SPEED)
Scheme Provider	SIDBI
Objective of Scheme	The objective of the scheme is to provide financial assistance to purchase equipment for enterprises development. It is an initiative of SIDBI which provides upto 100% financing of high-end machineries with quick sanction and disbursement to enterprises.
Loan Size	Upto 100% of the machinery cost subject to maximum of ₹1 crore for New to Bank (NTB) customers and upto ₹2 crore for existing customers of SIDBI.
Subsidy on Project	NA
Eligible Entities	MSME units with at least 3 years operations with stable sales and cash profits in immediate past 2 years.
Documents Required	<ul style="list-style-type: none"> • Proforma Invoice of the Machinery (quotation) • KYC documents (as per Bank's guidelines) • Identity Proof: PAN, Aadhaar Card, Driving License, Voter Identity Card • Address Proof: PAN Card, Valid Passport, Utility bill, etc • Past three years audited financial statements • Statement of immovable properties of promoter/directors • Copy of Memorandum of Association (MoA)/ Partnership deed/ Trust Deed, etc.,
Collateral Required	NA
Interest rate	MCLR based interest rate as per internal rating
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/

Amended Technology Upgradation Funds Scheme (ATUFS)

Name of Scheme	Amended Technology Upgradation Funds Scheme (ATUFS)
Scheme Provider	Ministry of Textiles
Objective of Scheme	Objective of the scheme is to promote 'Make in India' and 'Zero Defect and Zero Effect' in manufacturing. This scheme would facilitate augmenting of investment, productivity, quality, employment, exports and import substitution in textile industry
Loan Size	As per the DPR
Subsidy on Project	The government provides 10%-15% credit linked capital investment subsidy on eligible machineries
Eligible Entities	Employment and technology intensive segments of the textile value chain of industrial ventures, keeping in view promotion of exports and imports substitution
Documents Required	DPR with details of machineries besides KYC related documents
Collateral Required	NA
Interest rate	NA
Link for Application	https://texmin.nic.in/sites/default/files/Atufs_resolution_0.pdf

Scheme for Purchase of Equipment for Enterprises Development Plus (Speed Plus)

Name of Scheme	Scheme for Purchase of Equipment for Enterprises Development Plus (Speed Plus)
Scheme Provider	SIDBI
Objective of Scheme	To provide loans for purchase of equipment for enterprises development. It is an initiative of SIDBI which provides upto 100% financing of high-end machineries with quick sanction and disbursement to enterprises.
Loan Size	Upto 100% of the machinery cost subject to maximum of ₹2 crore for New to SIDBI customers (based on 20% - 30% FD) and up to ₹3 crore for existing customers of SIDBI (based on 15% - 30% FD)
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> • MSME units with at least 5 years operations with stable sales and cash profits in immediate past 3 years • Minimum net sales of ₹ 5 crore and no operating loss in immediate past two years
Documents Required	<ul style="list-style-type: none"> • Proforma Invoice of the Machinery (quotation) • KYC documents (as per Bank's guidelines) • Past three years audited financial statements • In case the application is lodged between April-October, CA certified provisional B/s for previous FY • Statement of immovable properties of promoter/directors • Copy of MoA/Partnership deed/Trust Deed • Copy of consent to establish from PCB
Collateral Required	NA
Interest rate	MCLR based interest rate as per internal rating
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/

National livestock Mission - Entrepreneurship Development & Employment Generation (NLM-EDEG)

Name of Scheme	National Livestock Mission - Entrepreneurship Development & Employment Generation (NLM-EDEG)
Scheme Provider	NABARD
Objective of Scheme	Sustainable development of the livestock sector.
Loan Size	Rs. 12 to 30 lakhs
Subsidy on Project	25%
Eligible Entities	<ul style="list-style-type: none"> • Poultry Venture Capital Fund (PVCF) • Integrated Development of Small Ruminants and Rabbit (IDSRR) • Pig Development (PD) • Salvaging and Rearing of Male Buffalo Calves (SRMBC) • Effective Animal Waste Management • Construction of Storage Facility for Feed and Fodder
Documents Required	NA
Collateral Required	NA
Interest rate	NA
Link for Application	https://www.nabard.org/content1.aspx?id=599&catid=23&mid=530

Term-Loan Assistance for Rooftop Solar PV Plants (STAR)

Name of Scheme	SIDBI Term-Loan Assistance for Rooftop Solar PV Plants (STAR)
Scheme Provider	SIDBI
Objective of Scheme	The objective of SIDBI under the SIDBI Term-Loan Assistance for Rooftop Solar PV Plants (STAR) Scheme is to help the MSME sector in reducing their power bill. Across the segment coverage with 25 KW to 500 KW plants (indicative). Under this scheme loan Amount: ₹10 lakhs to ₹250 lakhs is provided.
Loan Size	Upto Rs. 10 to 250 Lakhs
Subsidy on Project	NA
Eligible Entities	The MSMEs with a minimum existence of 4 years & cash profit for the previous 2 years can reduce power bill by installing rooftop solar plant with 25 KW to 500 KW capacity under this scheme
Documents Required	<ul style="list-style-type: none"> - Income Tax Returns of promoters with IT assessment order for previous 3 years. - List of proposed and existing stakeholders & holding pattern with the name of stakeholders, etc. - KYC Documents (for an individual) KYC proof of mortgagors, guarantors. - Proof of address if there is any change in the address of registered factories or office, etc.,
Collateral Required	NA
Interest rate	10%
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/

SIDBI Make in India Soft Loan Fund for Micro Small and Medium Enterprises (SMILE)

Name of Scheme	SIDBI Make in India Soft Loan Fund for Micro Small And Medium Enterprises (SMILE)
Scheme Provider	SIDBI
Objective of Scheme	To provide soft loans, in the nature of quasi-equity and term loans on relatively soft terms to MSMEs to meet the required debt-equity ratio for the establishment of an MSME as also for pursuing opportunities for growth for existing MSMEs.
Loan Size	Upto 100 lakh.
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> • Mandatory Udyam registration. • Mandatory GST registration. • CIBIL / CMR/ due diligence checks etc.
Documents Required	<ul style="list-style-type: none"> • Proof of Identity: Passport, Driving License, Voter's ID Card, PAN Card and Signature identification from present bankers of the proprietor, partner or director • Proof of residence: Recent telephone bills, property tax receipt, electricity bill, Voter's ID Card of Proprietor, partner of Director (if a company) • Proof of business Address – As per SIDBI's KYC application form for Non- Individuals, etc.,
Collateral Required	NA
Interest rate	MCLR linked attractive ROI (Return on Investment)
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/

SIDBI's Term Loan to Enhance Production of MSMEs (STEP)

Name of Scheme	SIDBI's Term Loan to Enhance Production of MSMEs (STEP)
Scheme Provider	SIDBI
Objective of Scheme	To provide medium/short term financial assistance to eligible MSMEs for augmenting Net Working Capital (NWC) and / or to execute urgent confirmed orders. Incremental working capital requirement may also be funded after satisfying about non enhancement of regular working capital limit from the existing lenders.
Loan Size	<ul style="list-style-type: none"> • Upto Rs 300 lakh for existing customers • Upto Rs 200 lakh for New Customers
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> • Existing MSMEs as per MSMED Act • Minimum 3 years operation of the unit required. (2 years for Existing customer of SIDBI) • WCTL shall be provided to only those enterprises not availing WCL / OD facility from any Banks / FIs. • Operating profit during past 2 years (1 year for Existing Customers). • Standard Scheme Norms apply (CIBIL / CMR, due diligence checks etc.) • Should not be in default to any bank/FI.
Documents Required	SIDBI offers a simple one-page application and built-in checklist for SIDBI's Term Loan to Enhance Production of MSMEs (STEP) Schemes. The Standard KYC checks and due diligence are also available for the STEP Schemes.
Collateral Required	NA
Interest rate	MCLR based ROI as per internal rating
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/

SIDBI Thematic Assistance for Purchase of Capital Assets in New Enterprises (STHAPAN)

Name of Scheme	SIDBI Thematic Assistance for Purchase of Capital Assets in New Enterprises (STHAPAN)
Scheme Provider	SIDBI
Objective of Scheme	Scheme financial assistance is provided to Greenfield Units for setting up new units which includes purchase of land, construction of factory building, purchase of equipment, plant & machinery etc.
Loan Size	<ul style="list-style-type: none"> • TL upto 2000 Lakh, subject to maximum of 75% of the project cost • Till utilization of the corpus as allocated/decided from time to time
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> • New Entities or Greenfield units are eligible • Promoters should have prior experience of 5 years in business for loans above Rs. 5 crore. For loans upto Rs. 5 crores under the scheme, the promoters of the new entity should have prior business experience of 3 years in manufacturing activity • Promoters Contribution – Minimum 25% Standard Norms apply (CIBIL / CMR, due diligence checks etc.)
Documents Required	<ul style="list-style-type: none"> • Proforma Invoice of the Machinery (quotation) • KYC documents (as per Bank's guidelines) • Statement of immovable properties of promoter/directors • Copy of MoA/Partnership deed/Trust Deed • Copy of consent to establish from PCB • Document showing Existing Power load • Application filed for additional power load required • Copy of rent/lease agreement
Collateral Required	NA
Interest rate	Repo Rate + 2.20% to 3.50% (floating) for first year with reset applicable thereafter (as per internal rating)
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/

Agricultural Marketing Infrastructure (AMI)

Name of Scheme	Agricultural Marketing Infrastructure (AMI)
Scheme Provider	NABARD
Objective of Scheme	<ul style="list-style-type: none"> • For developing the agricultural marketing infrastructure by effectively managing the marketable surplus of agriculture including horticulture and of allied sectors including poultry fishery, dairy, livestock and minor forest produce. • For promoting the latest technologies in the agriculture marketing • To create general awareness and give training to entrepreneurs, farmers, market functionaries and other stakeholders on various aspects of agricultural marketing including grading, standardization and quality certification. • Encouraging the private and cooperative sector investments to promote competitive alternative agricultural marketing infrastructure
Loan Size	Upto Rs. 2 crore
Subsidy on Project	@ 25% to 33.33% of the capital cost
Eligible Entities	Eligible financial institutions
Documents Required	NA
Collateral Required	NA
Interest rate	3% per annum up to a limit of Rs.2 crore
Link for Application	https://www.nabard.org/content1.aspx?id=702&catid=23&mid=530

Secured Business Loans for MSMEs

Name of Scheme	Secured Business Loans for MSMEs
Scheme Provider	SIDBI
Objective of Scheme	The objective of the scheme Secured Business Loans for MSMEs is to provide faster dispensation of credit to MSMEs, particularly in the manufacturing and service sectors. The scheme offers financial assistance for planned or unplanned business-related expenses, depending on the strength of the collateral security and the repayment capacity of the MSME, based on current operations.
Loan Size	Upto Rs. 10 crore
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> Existing MSME units having a net profit in 2 years out of last three years with cash profits in all the three years The borrower should not be a defaulter to any bank/ FI The other financial norms as a specified from time to time
Documents Required	NA
Collateral Required	Upto 10 years including moratorium
Interest rate	Floating interest rate linked to MCLR as per credit rating
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/ https://www.sidbi.in/

Asset Light-Assistance to Service Sector Entities

Name of Scheme	Asset Light-Assistance to Service Sector Entities
Scheme Provider	SIDBI
Objective of Scheme	To meet the credit needs of the 'asset light type of businesses mostly in the new emerging segments of service sector which do not involve creation of fixed assets and generally operate from leased/rented premises. The key objective is to provide finance to the emerging segments in the services sector with lower collateral requirements
Loan Size	Need based. Generally, not less than Rs. 50 lakhs. Maximum assistance is subject to caps not exceeding Rs. 50 crores for registered MSME units and Rs. 35 crores for other eligible service sector projects
Subsidy on Project	NA
Eligible Entities	Existing Service Sector Entities with 3 years in operation
Documents Required	A one-page application and a built-in checklist and Standard KYC checks and due diligence
Collateral Required	30-50% of assistance
Interest rate	As per credit rating and linked to PLR
Link for Application	https://onlineloanappl.sidbi.in/OnlineApplication/ https://www.sidbi.in/

Scheme for Asset Backed Assistance to Service Sector Entities

Name of Scheme	Scheme for Asset Backed Assistance to Service Sector Entities
Scheme Provider	SIDBI
Objective of Scheme	To meet the credit needs of entities / projects creating fixed assets as part of the project / business or offering fixed assets as collateral.
Loan Size	<ul style="list-style-type: none"> • Need based. Generally, not less than Rs. 50 lakhs. • Maximum assistance is subject to caps not exceeding Rs. 50 crores for registered MSME units and 35 crores for other eligible service sector projects.
Subsidy on Project	NA
Eligible Entities	New / Existing Service Sector Entities
Documents Required	SIDBI offers a simple one-page application and a built-in checklist for this scheme. The Standard KYC checks and due diligence are also available for the STEP Schemes.
Collateral Required	<ul style="list-style-type: none"> • The assistance shall be secured by assets acquired under the assistance and/ or other unencumbered assets of the borrower. • Other acceptable collateral securities, as may be stipulated.
Interest rate	As per internal rating and linked to PLR
Link for Application	https://www.sidbi.in/en/

Financing End-to-End Energy Efficiency Investments in MSMEs (4E Financing Scheme)

Name of Scheme	Financing End-to-End Energy Efficiency Investments in MSMEs (4E Financing Scheme)
Scheme Provider	SIDBI
Objective of Scheme	<p>The objective of the 4E Financing Schemes is to provide financial products that enable climate and environment friendly investments to:</p> <ul style="list-style-type: none"> • Promote energy saving in MSMEs in India • Reduce the emission of greenhouse gases, especially Carbon Dioxide (CO₂) to contribute towards climate change mitigation and achieve a reduction or avoidance of emissions and pollution. <p>Support MSMEs towards development, up-scaling, demonstration and commercialization of innovative technology-based projects.</p>
Loan Size	Upto 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.
Subsidy on Project	Eligible amount of capital subsidy under CLCSS, TEQUP, etc. shall also be sanctioned along with the loan as per prevalent guidelines
Eligible Entities	MSME units in the manufacturing or services sector
Documents Required	The Borrower shall submit application to SIDBI BOs along-with a copy of the DPR vetted by EEC.
Collateral Required	Collateral security, where-ever necessary for adequate asset coverage
Interest rate	As per the internal rating
Link for Application	https://development.sidbi.in/en/green-loan

General Purpose Term Loan

Name of Scheme	General Purpose Term Loan
Scheme Provider	SIDBI
Objective of Scheme	<ul style="list-style-type: none"> • Setting up of a new MSME unit Expansion/Diversification/modernization/technology up-gradation/quality certification of existing units in MSME sector. • Acquisition of additional machinery / equipment. • For undertaking various marketing related activities and any other activity (having linkages and benefits accruing to MSME sector from the proposed assistance).
Loan Size	Rs. 10 lakhs
Subsidy on Project	NA
Eligible Entities	MSME Entrepreneurs
Documents Required	<ul style="list-style-type: none"> • Proof of Identity: Passport, Driving License, Voter's ID Card, PAN Card and Signature identification from present bankers of the proprietor, partner or director • Proof of residence: Recent telephone bills, property tax receipt, electricity bill, Voter's ID Card of Proprietor, partner of Director (if a company) • Proof of business Address: As per SIDBI's KYC application form for non-individuals • MOA (Memorandum and articles of association) of the firm and Partnership Deed of partners etc.
Collateral Required	Photocopies of lease deeds and title deeds of all the properties being offered as primary and collateral securities
Interest rate	The nature of assistance will be term loan and other forms of assistance such as Working Capital Term Loan, etc.
Link for Application	https://www.sidbi.in/uploads/product/8%20General%20Purpose%20Term%20Loan.pdf https://www.sidbi.in/

Integrated Cooperative Development Project (ICDP)

Name of Scheme	Integrated Cooperative Development Project (ICDP)
Scheme Provider	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	To promote and strengthen the cooperative sector in Meghalaya by providing financial assistance and support to cooperatives for their development and growth, creation of infrastructure facilities such as godowns, banking counter, transport vehicles, small processing units, etc. and strengthening of share capital / providing margin money for augmenting the business of the societies.
Loan Size	NA
Subsidy on Project	NA
Eligible Entities	Cooperatives
Documents Required	<ul style="list-style-type: none"> • Cooperative registration documents • Audited financial statements of the cooperative. • Business plan or project proposal • Bank account details Any other documents as specified by the scheme authorities
Collateral Required	NA
Interest rate	NA
Link for Application	https://megcooperation.gov.in/icdp.html

Fund of Funds for Start-Ups

Name of Scheme	Fund of Funds
Scheme Provider	Ministry of Commerce and Industry
Objective of Scheme	Fund of Funds does not directly invest into startups but provides capital to SEBI-registered Alternate Investment Funds (AIFs), known as daughter funds, who in turn invest money in growing Indian startups through equity and equity- linked instruments. Thus, there is no direct fund allocation from DPIIT to States/UTs under Startup India initiative.
Loan Size	The scheme does not provide loans directly to startups. Instead, it invests in AIFs, which then provide funding to startups. The size of the investments by the Fund of Funds Scheme varies based on the individual AIFs' investment strategies and criteria.
Subsidy on Project	NA
Eligible Entities	<ul style="list-style-type: none"> • The startup should be recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) as an eligible startup under the Startup India initiative. • The startup should be a part of sectors specified by the government.
Documents Required	<ul style="list-style-type: none"> • Startup registration certificate from DPIIT • Business plan • Financial statements • Promoter details and background information • Any other documents specified by the AIF or the scheme guidelines
Collateral Required	The Fund of Funds Scheme does not require collateral since it primarily invests in AIFs rather than providing direct loans to startups.
Interest rate	The scheme does not provide loans or charge interest directly. However, the AIFs in which the Fund of Funds Scheme invests may have their own interest or return expectations, which can vary based on the investment terms and conditions.
Link for Application	https://vcfapplication.sidbi.in/

Swarozgaar Credit Card

Name of Scheme	Swarozgaar Credit Card
Scheme Provider	NABARD
Objective of Scheme	To providing adequate and timely credit i.e. working capital/ or block capital or both to small artisans, handloom weavers, service sector, fishermen, self-employed persons, rickshaw owners, other micro- entrepreneurs, etc. from the banking system in a flexible, hassle free and cost-effective manner. The facility may also include a reasonable component for consumption needs.
Loan Size	Rs. 25,000/ per borrower as composite loan
Subsidy on Project	NA
Eligible Entities	Small artisans, handloom weavers, service sector, fishermen, self-employed persons, rickshaw owners, other micro-entrepreneurs, etc.
Documents Required	<ul style="list-style-type: none"> • Startup registration certificate from DPIIT • Business plan • Financial statements • Promoter details and background information • Any other documents specified by the AIF or the scheme guidelines
Collateral Required	The Fund of Funds Scheme does not require collateral since it primarily invests in AIFs rather than providing direct loans to startups.
Interest rate	11.5%
Link for Application	https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=1373&Mode=0

Skill Upgradation and Capacity Building Support



Vocational Training Programme for Women

Name of Scheme	Vocational Training Programme for Women
Scheme Provider	Ministry of Skill Development and Entrepreneurship
Implementing Agency	Directorate General of Training, Ministry of Skill Development & Entrepreneurship through a network of 11 institutes
Objective of Scheme	The scheme designed to mainstream women into economic activities. Under this project, vocational trades were identified that were particularly suitable for women and their implementation planned. for wage employment in industry, as instructors and also promotes their self-employment. Women Training under Ministry of Skill Development & Entrepreneurship takes care of providing skill training to women in the country which aims at stimulating employment opportunities among women of various socio-economic levels and different age groups.
Sector	Capacity Building
Eligible Entities	Women Entrepreneurs
Target Audience	Women Entrepreneurs
Link for Scheme Info.	https://www.msde.gov.in/en/schemes-initiatives/schemes-initiatives-through-DGT/vocational-training-programme-for-women https://www.msde.gov.in/sites/default/files/2021-08/English-%20Anual%20Report%20of%20MSDE%20for%202020-21.pdf

Entrepreneurship and Skill Development Programme

Name of Scheme	Entrepreneurship and Skill Development Programme
Scheme Provider	Ministry of MSME
Implementing Agency	MSME-DIs & MSME-TCs under the Office of Development Commissioner (MSME)
Objective of Scheme	To nurture the talent of youth by enlightening them on various aspects of industrial/business activity required for setting up MSEs. These Programmes are conducted for youth and other people interested to set up their own industrial/self-employment venture.
Sector	Capacity Building
Eligible Entities	Entrepreneurs
Link for Scheme Info.	https://msmedi.dcmsme.gov.in/



Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

Name of Scheme	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
Scheme Provider	Ministry of Skill Development and Entrepreneurship
Implementing Agency	MSDE, NSDC
Objective of Scheme	<ul style="list-style-type: none"> • Create an ecosystem for the youth to make informed choices on the available skilling avenues. • Provide support to youth for skill training and certification. • Promote sustainable Skill Centers for greater participation of private sector.
Sector	Capacity Building
Eligible Entities	Individuals
Link for Scheme Info.	https://www.msde.gov.in/en/schemes-initiatives/schemes-initiatives-through-nsdc/pradhan-mantri-kaushal-vikas-yojana-pmkvy https://www.msde.gov.in/en/schemes-initiatives/short-term-training/pmkvy-3.0 https://www.msde.gov.in/schemes-initiatives/short-term-training/pmkvy-4.0

Tribal Forest Dwellers Empowerment Scheme

Name of Scheme	Tribal Forest Dwellers Empowerment Scheme
Scheme Provider	Ministry of Tribal Affairs
Implementing Agency	National Scheduled Tribes Finance and Development Corporation (NSTFDC)
Objective of Scheme	To generate awareness, provide training to beneficiaries, give concessional financial assistance, assist in market linkage, etc., through National Scheduled Tribes Finance and Development Corporations (NSTFDCs) to the Scheduled Tribes Forest Dwellers for facilitating productive utilization of land. A Scheduled Tribe person, who has received land right under the Forest Rights Act, 2006 is eligible for availing financial assistance under this scheme
Sector	Capacity Building
Eligible Entities	Tribal forest dwellers
Target Audience	ST Entrepreneurs
Link for Scheme Info.	https://nstfdc.tribal.gov.in/(S(atfbpk2v1avyepa5yaxbhz05))/frm_tfdes.aspx

“Seekho aur Kamao” (Learn and Earn) – For Skill Development of Minorities

Name of Scheme	“Seekho aur Kamao” (Learn and Earn) - For Skill Development of Minorities
Scheme Provider	Ministry of Minority Affairs
Implementing Agency	Ministry of Minority Affairs through selected expert Project Implementing Agencies (PIAs)
Objective of Scheme	<ul style="list-style-type: none"> • To bring down unemployment rate of minorities during 12th Plan period. • To conserve and update traditional skills of minorities and establish their linkages with market. • To improve the employability of existing workers, school dropouts etc.and ensure their placement. • To generate means of better livelihood for marginalized minorities and bring them into the mainstream. • To enable minorities to avail opportunities in the growing market. • To develop potential human resource for the country.
Sector	Capacity Building
Loan Size	Full cost of the approved projects as per prescribed financial norms would be borne by the Ministry (Rs. 25,000 per candidate).
Eligible Entities	<ul style="list-style-type: none"> • Societies of the State Governments/UT Administrations registered under Societies Registration Act. • Any private recognized/registered professional institution. • Any industry or an association of industries like ASSOCHAM, CII, FICCI etc. • Any institution of Central/State Governments including Public Sector. • Civil Societies (CS)/Non-Governmental Organizations (NGOs)
Target Audience	Skill training institutions
Link for Scheme Info.	https://seekhoaurkamao.minorityaffairs.gov.in/

Aajeevika Skills Development Programme

Name of Scheme	Aajeevika Skills Development Programme
Scheme Provider	Ministry of Rural Development
Implementing Agency	Ministry of Rural Development (MoRD), GoI, RSETIs
Objective of Scheme	The scheme provides young people from poor communities an opportunity to upgrade their skills and enter the skilled work force in growing sectors of the economy. The scheme also envisages 75% assured placement and post- placement support. Food and transport support will be provided during the training period.
Sector	Access to business and legal support services
Loan Size	Upto Rs. 10 lakhs per center per year
Eligible Entities	<ul style="list-style-type: none"> • Only poor rural people are eligible to apply. • The age limit of the applicants to be between 18 to 35 years. • Persons with disabilities and persons who belong to Particularly Vulnerable Tribal Groups (PTGs) are also eligible with the upper age limit to 45 years. • Special groups comprising of Persons with Disabilities (PwD), victims of trafficking, manual scavengers, transgender, rehabilitated bonded labour are allowed to enroll if they are above the age of 16 years.
Target Audience	Youth
Link for Scheme Info.	https://aajeevika.gov.in/sites/default/files/resources/Aajeevika%20S-kills%202013%20Guidelines%20low%20res%20pdf.pdf

A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE)

Name of Scheme	A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE)
Scheme Provider	Ministry of MSME
Implementing Agency	SIDBI
Objective of Scheme	To setup a network of technology centers to accelerate entrepreneurship and also to promote start-ups for innovation and entrepreneurship in agro- industry. Three components of this scheme are to setup Livelihood Business Incubators (LBI), Technology Business Incubators (TBI), and Startup promotion through SIDBI.
Sector	Access to business and legal support services
Loan Size	<ul style="list-style-type: none"> • Any Institution/agency of GOI/State Govt. on its own or by any of the agency/organization of the M/o MSME, one-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure or an amount up to INR 100 lakhs, whichever is less to be provided. • In case of LBIs to be set up by Private applicants, a one-time grant of 75% of cost of Plant & Machinery other than the land and infrastructure or INR 75 lakhs, whichever is less to be provided.
Eligible Entities	<ul style="list-style-type: none"> • Any agency/institution of Government of India/ State government or; existing training centers 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.
Target Audience	Individuals, Institutions
Link for Scheme Info.	https://aspire.msme.gov.in/ASPIRE/Registration.aspx

Jan Shikshan Sansthan (JSS)

Name of Scheme	Jan Shikshan Sansthan (JSS)
Scheme Provider	Ministry of Skill Development and Entrepreneurship
Implementing Agency	Jan Shikshan Sansthan (JSS) scheme is being implemented by Ministry of Skill Development and Entrepreneurship through NGOs. The affairs of Jan Shikshan Sansthan are managed by respective Board of Management approved by the Government of India
Objective of Scheme	<ul style="list-style-type: none"> • To improve the occupational skills and technical knowledge of the non/neo literates and persons having rudimentary level of education upto 8th standard and other school dropouts beyond 8th standard i.e. upto class 12th to raise their efficiency, increase productive ability and enhance their livelihood opportunities. • To supplement the income level of the underprivileged and marginalised section of the society in the rural and urban slums including non-literates, neo-literates, unskilled and unemployed youth particularly from SC/ ST/OBC/Minority/Divyangjan/Women throughout the country
Sector	Access to business and legal support services
Eligible Entities	Underprivileged and marginalized youth
Link for Scheme Info.	www.gov.jss.in

Craftsmen Training Scheme

Name of Scheme	Craftsmen Training Scheme
Scheme Provider	Ministry of Skill Development and Entrepreneurship
Implementing Agency	The Directorate General of Training (DGT) under the Ministry of Skill Development and Entrepreneurship (MSDE).
Objective of Scheme	<ul style="list-style-type: none"> • To provide lifelong career through skill training • To equip the work force with appropriate skills / multi skills as per requirement of various sector of economy. • To make youth productive by providing employable skills, both for wage and promote entrepreneurship. • To produce craftsmen of high quality. • To ensure steady flow of skilled workers in industrial /service sectors. • To raise the quality and quantity of industrial production by systematic training of potential workers.
Sector	Access to business and legal support services
Eligible Entities	<ul style="list-style-type: none"> • Private Candidates in the AITT • ITIs admitting Private Candidates
Link for Scheme Info.	https://dgt.gov.in/CTS

Scheme for Promotion of MSMEs in N.E. Region and Sikkim

Name of Scheme	Scheme for Promotion of MSMEs in N.E. Region and Sikkim
Scheme Provider	Ministry of MSME
Objective of Scheme	To provide financial assistance to State Governments for setting up new and modernization of existing Mini Technology Centres.
Sector	Access to business and legal support services
Loan Size	90% of the cost of machinery / equipment / buildings, not exceeding Rs. 10.00 crore.
Eligible Entities	State Governments
Link for Scheme Info.	http://www.dcmsme.gov.in/schemes/Guidlines.07.8.19.pdf



Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Name of Scheme	Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)
Scheme Provider	Ministry of Rural Development
Implementing Agency	Rural Skills Division, MoRD
Objective of Scheme	To skill rural youth who are poor and provide them with jobs having regular monthly wages or above the minimum wages.
Sector	Access to business and legal support services
Eligible Entities	<ul style="list-style-type: none"> • Rural youth who are poor • Focus on SC/ST, minorities and women
Link for Scheme Info.	https://www.india.gov.in/spotlight/deen-dayal-upadhyaya-grameen-kaushalya-yojana

Skill Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP)

Name of Scheme	Skill Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP)
Scheme Provider	Ministry of Skill Development and Entrepreneurship
Implementing Agency	Ministry of Skill Development and Entrepreneurship
Objective of Scheme	To improve short term skill training qualitatively and quantitatively through strengthening institutions, bring in better market connectivity and inclusion of marginalized sections of the society.
Sector	Access to business and legal support services
Eligible Entities	Skill training institutions
Link for Scheme Info.	https://sankalp.msde.gov.in/#/web/web-home



Kumbhar Shashaktikaran Programme under KVIC

Name of Scheme	Kumbhar Shashaktikaran Programme under KVIC
Scheme Provider	Ministry of MSME
Implementing Agency	KVIC
Objective of Scheme	<ul style="list-style-type: none"> • To enhance the income of pottery artisans by providing skill development training and modern automated equipment • To provide skill-development training to Self Help Groups of pottery- artisans on focused products like garden pots, cooking-wears, khullad, water bottles, decorator products, and mural • To establish region-wise pilot projects of focused products • To enhance the production of pottery and to reduce the cost of production
Eligible Entities	<ul style="list-style-type: none"> • Traditional and others (non-traditional) pottery artisans • Rural Unemployed youth • SHG Members • Migrant Labour
Link for Scheme Info.	https://msme.gov.in/sites/default/files/Pottery.pdf



TIFAC-SIDBI Technology Innovation Programme (Srijan)

Name of Scheme	TIFAC-SIDBI Technology Innovation Programme (Srijan)
Scheme Provider	SIDBI
Implementing Agency	SIDBI
Objective of Scheme	The collaborative programme of TIFAC & SIDBI launched on November 01, 2010, aims at facilitating development, demonstration and scaling-up (commercialization) of technology innovation projects pertaining to new product or process development to encourage and promote development of capabilities in MSMEs to innovate and to bring high-risk innovations to the market for opening up opportunities for business linked with innovations.
Loan Size	Currently, the scheme supports upto 80% of project cost, upto a maximum of Rs.100 lakhs, while offering selective assistance in case of costs above Rs.100 lakhs.
Collateral Required	Primary security of moveable assets created or to be created under the project will be taken by way of hypothetical on a first charge basis. Security of land or building of the assisted project may also be taken.
Rate of Interest	5%
Eligible Entities	<ul style="list-style-type: none"> • All new or existing MSME units. • All commercial enterprises or partnership firms. • All Private Limited Companies. • All Public Limited Companies. • All Start-up Companies.
Link for Scheme Info.	https://www.tifac.org.in/index.php/programmes/admin-finance/sidbi

SIDBI Cluster Development Fund

Name of Scheme	SIDBI Cluster Development Fund
Scheme Provider	SIDBI
Implementing Agency	SIDBI
Objective of Scheme	The objective of the scheme is to support the State Governments/State Government sponsored Organizations to create infrastructure towards the development of MSME clusters.
Sector	Access to Infrastructure
Eligible Entities	State Governments/State Government sponsored Organizations
Link for Scheme Info.	https://www.sidbi.in/msme-cluster-development-initiatives.php



Technology and Quality Upgradation Support to Micro, Small & Medium Enterprises (TEQUP)

Name of Scheme	Technology and Quality upgradation Support to Micro , Small & Medium Enterprises (TEQUP)
Scheme Provider	SIDBI
Implementing Agency	SIDBI
Objective of Scheme	<p>The first objective of the present Scheme is to sensitize the manufacturing MSME sector in India to the use of energy efficient technologies and manufacturing processes so as to reduce cost of production and the emissions of GHGs.</p> <p>The second objective of the scheme is to encourage the MSMEs to acquire product certification/licenses from National/International bodies and adopt other technologies mandated as per the global standards.</p>
Loan Size	Upto Rs. 10 Lakhs
Subsidy on Project	Grant to the extent of 25% of the project cost for implementation of Energy Efficient Technologies (EET) subject to maximum of 10 lakh is provided.
Eligible Entities	MSMEs with an Udyog Adhaar Memorandum (UAM) registration
Link for Scheme Info.	https://msme.gov.in/technology-and-quality-upgradation



Credit Linked Capital Subsidy Scheme (CLCSS)

Name of Scheme	Credit Linked Capital Subsidy Scheme (CLCSS)
Scheme Provider	SIDBI
Implementing Agency	SIDBI
Objective of Scheme	The objective of the scheme is to facilitate technology upgradation of micro and small enterprises in the specified products / sub-sectors by providing 15% capital subsidy for the induction of well-established and improved technologies.
Eligible Entities	Micro and Small Enterprises (MSEs) having a valid UAM number.
Link for Scheme Info.	https://my.msme.gov.in/mymsme/reg/COM_ClcssAppForm.aspx



Technology Upgradation Fund Scheme for the Textile Industries(TUFS)

Name of Scheme	Technology Upgradation Fund Scheme for The Textile Industries (TUFS)
Scheme Provider	Ministry of Textiles
Implementing Agency	SIDBI
Objective of Scheme	<ul style="list-style-type: none"> • Employment generation and export by encouraging the apparel and garment industry, which will provide employment to women in particular and increase India's share in global exports. • Promotion of Technical Textiles, a sunrise sector, for export and employment. • Promoting the conversion of existing looms to better technology looms for improvement in quality and productivity. • Encouraging better quality in the processing industry and checking the need for import of fabrics by the garment sector.
Eligible Entities	<ul style="list-style-type: none"> • Silk sector • Handloom sector • Technical textiles • Jute sector • Made up/garment manufacturing • Processing fabrics, fibers, garments, made up, and yarns • Weaving preparatory, weaving, and knitting
Link for Scheme Info.	https://texmin.nic.in/schemes

Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Name of Scheme	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
Ministry	Ministry of MSME
Implementing Agency	Khadi and Village Industries Commission (KVIC) is the nodal Agency for promotion of Cluster development for Khadi.
Objective of Scheme	The objectives of the scheme is to organize the traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability, sustained employment, to enhance marketability of products of such clusters, to equip traditional artisans of the associated clusters with the improved skills, to make provision for common facilities and improved tools and equipment for artisans, to strengthen the cluster governance systems with the active participation of the stakeholders, and to build up innovated and traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships, so as to gradually replicate similar models of cluster-based regenerated traditional industries
Scheme Support	Maximum Rs. 5 Cr. Per project
Eligible Entities	<ul style="list-style-type: none"> • Non-Government organizations (NGOs) • Institutions of the Central and State Governments • Semi-Government institutions • Field functionaries of State and Central Govt. • Panchayati Raj institutions (PRIs)
Link for Scheme Info.	https://sfurti.msme.gov.in/SFURTI/Home.aspx https://msme.gov.in/scheme-fund-regeneration-traditional-industries



USTTAD (Upgrading the Skills and Training in Traditional Arts/ Crafts for Development)

Name of Scheme	USTTAD (Upgrading the Skills and Training in Traditional Arts/ Craftsfor Development)
Ministry	Ministry of Minority Affairs
Objective of Scheme	The scheme aims at capacity building and upgrading of the traditional skills of master craftsmen and artisans; documentation of identified traditional arts/crafts of minorities; set standards of traditional skills; training of minority youths in various identified traditional arts/crafts through master craftsmen; develop national and international market linkages; and preservation of languishing arts/crafts.
Sector	Market Linkages
Loan Size/Training support	Rs.10,000 per trainee for non-residential programme and Rs.13,000 per trainee for the residential programme.
Eligible Entities	<ul style="list-style-type: none"> • The applicant should belong to the minority community. • The applicant age group should be between 14 to 35 years of age.
Link for Scheme Info.	http://164.100.60.121/



Skill Upgradation & Mahila Coir Yojana (MCY)

Name of Scheme	Skill Upgradation & Mahila Coir Yojana (MCY)
Ministry	Ministry of MSME
Implementing Agency	Coir Board
Objective of Scheme	Development of domestic and export markets, skill development and training, empowerment of women, employment/entrepreneurship creation and development, enhanced raw material utilization, trade related services, welfare activities for the coir workers, etc. The scheme also aims at women empowerment through the provision of spinning equipment at subsidised rates after appropriate skill development training. Under MCY, the Coir Board provides
Sector	Market Linkages
Eligible Entities	Rural women artisans in regions producing coir fiber.
Link for Scheme Info.	Skill Upgradation & Mahila Coir Yojana (MCY) (msme.gov.in)



Single Point Registration Scheme- National Small Industries Corporation (NSIC)

Name of Scheme	Single Point Registration Scheme- National Small Industries Corporation (NSIC)
Scheme Provider	Ministry of MSME, National Small Industries Corporation (NSIC), Ministry of MSME, Govt. of India
Objective of Scheme	Government is single largest buyer of a variety of goods. With a view to increase share of purchases from small-scale sector, Government Stores Purchase Programme was launched. NSIC registers Micro & Small Enterprises (MSEs) under Single Point Registration scheme (SPRS) for participation in Government purchases.
Nature of Assistance	<p>The units registered are eligible to get benefits:</p> <ul style="list-style-type: none"> • Issue of tender sets free of cost • Exemption from payment of Earnest Money Deposit (EMD) • In tender participating MSEs quoting price within price band of L1+15% allowed to supply a portion upto 20% of requirement by bringing down their price to L1 price where L1 is non-MSEs. • Every Central Ministries/Departments/PSUs shall set an annual goal of minimum 20% of total annual purchases of products or services produced or rendered by MSEs. Out of the annual requirement of 20% procurement from MSEs, 4% is earmarked for units owned by Schedule Caste /Schedule Tribes. <p>In addition to the above, 358 items are also reserved for exclusive purchase from SSI sector.</p>
Sector	Market Linkages
Eligibility	<ul style="list-style-type: none"> • Micro & Small Enterprises which are registered with the Director of Industries (DI)/District Industries Centre (DIC) as manufacturing/service enterprises or having acknowledgement of Entrepreneurs Memorandum (EM Part-II) are eligible for registration with NSIC under its Single Point Registration Scheme (SPRS). • Micro & Small Enterprises who have already commenced their commercial production but not completed one year of existence. Provisional Registration Certificate can be issued to such Micro & Small Enterprises under Single Point Registration scheme with monitory limit of Rs.5.00 lakhs which shall be valid for the period of one year only from the date of issue after levying the registration fee and obtaining the requisite documents.
Process of applying	<ul style="list-style-type: none"> • Micro & Small Enterprises shall have to apply either on-line on website www.nsicsonline.com or on prescribed application form to concerned Zonal/Branch Office of NSIC. The application form containing terms & conditions are available free of cost
Link for Application	NSIC :: Single Point Registration Scheme



E- Marketing Services - National Small Industries Corporation (NSIC)

Name of Scheme	E-MARKETING PORTAL: - MSME GLOBAL MART
Scheme Provider	National Small Industries Corporation (NSIC), Ministry of MSME, Govt. of India
Objective of Scheme	<ul style="list-style-type: none"> • NSIC has been very fast in adopting the digital technologies launched a B2B portal MSME Global Mart (www.msmemart.com) which provides online platform for B2B marketing and connecting MSMEs with the buyer and suppliers all over the world. The portal aims at significantly reducing/ eliminating the challenge of weak marketing, Market access and visibility of MSMEs in the country. • The MSME Global Mart aspires to connect small and unknown home-businesses, local businesses with prospective buyers online, to contributes and support the growing 'Make In India' economy. The portal showcases products even from hinterlands to get to the national market, thus, providing opportunities to artisans and small sellers from Tier-2/3 towns to come online and become discoverable to customers beyond their local catchment. Thus, MSME Global Mart is contributing significantly in achieving the vision of 'Vocal for Local' mandate.
Key features & benefits	<p>Some of the key features are mentioned here as under:-</p> <ul style="list-style-type: none"> • Create your Company's Web Page in minutes • Display your Products & Services 24*7 • Connect with Buyers & Suppliers Globally • Information's on Events & Exhibitions • Keyword based Unlimited Tender Alert • Franchise & Distributorship Opportunities • Request for Quotations • Trade Leads • Platform to Buy/Sell Used Machinery • Service Available in Multiple Language • Free Membership for SC/ST Entrepreneurs for one year
Membership fee	<ul style="list-style-type: none"> • Basic Membership- This membership is also offered with full feature services on a Trial period basis for 30 days thereafter, the services are offered with limited access to the portal. For availing the full features of the portal, a free member can upgrade to Gold Membership by paying the requisite fee.



	<ul style="list-style-type: none"> • Gold Membership- The services offered under this membership is paid in nature and is available for 1 year. The services can be availed at Rs 6000+ GST and for continuity of the membership members can renew services next year. • Gold Membership (SC/ST)-The services offered under this membership is paid in nature but is exclusively free for SC/ST Entrepreneurs at 100% subsidy for first year and 80% subsidy for subsequent year.
Financial assistance adoption of E-commerce policy under PMS scheme	<ul style="list-style-type: none"> • The Ministry of MSME launched Adoption of e-Commerce Policy under PMS Scheme which provides financial assistance on Annual membership fee/ subscription fee/ contingency expenses (photography, cataloguing, and advertising) for selling products or services by Micro Enterprises through the “MSME Global Mart” portal run by NSIC. • The financial assistance of 75% is provided on paid amount by Micro Enterprises subject to maximum Rs. 25,000/- (excluding applicable taxes) whichever is less per financial year. • An 80% financial assistance is offered to Micro and Small Enterprises under NSSH scheme.
Process of applying	MSME mart Membership can be subscribed directly online or offline through NSIC branches across India. For online membership, visit below link
Link for Application	http://www.msmemart.com/membership , https://nsic.co.in/Corporate/SearchBranch.aspx



Mentoring & Incubation Support



Common Service Center Scheme

Name of Scheme	Common Service Center Scheme
Ministry	Ministry of Electronics and Information Technology (MeitY)
Implementing Agency	CSC e-Governance Services India Limited is a Special Purpose Vehicle (CSC SPV)
Objective of Scheme	<ul style="list-style-type: none"> • The objective is to develop a platform that can enable Government, private and social sector organizations to align their social and commercial goals for the benefit of the rural population in the remotest corners of the country through a combination of IT-based as well as non-IT-based services. • Access to information - all remote/ rural citizens • Delivery of public services – G2C & B2C • ICT for rural Empowerment of socially disadvantaged people for inclusive growth • Access to quality education / skill upgradation • Access to cost efficient & quality health services • CSC as a change agent - To promote rural entrepreneurship, enable community participation and effect collective action for social improvement
Sector	Incubation support
Govt. Support	The amount of Government support (State + Central) based on 33.3% of the normative value works out to Rs 3304 / CSC/ Month
Eligible Entities	Village level entrepreneurs
Link for Scheme Info.	https://www.csc.gov.in/



Agri-Clinics and Agri-Business Centers

Name of Scheme	Agri-Clinics and Agri-Business Centers
Ministry	Ministry of Agriculture and Farmer's Welfare
Implementing Agency	MANAGE, NABARD
Objective of Scheme	<ul style="list-style-type: none"> • To supplement efforts of public extension by providing extension and other services to farmers either on payment basis or free of cost as per business model of agri-preneur, local needs and affordability of target group of farmers • To support agricultural development • To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses.
Sector	Incubation support
Loan Size	Rs. 20 lakhs upto Rs. 100 lakhs
Subsidy on Project	Upto Rs. 20 lakhs
Eligible Entities	Unemployed youth with qualification in agriculture and allied sectors (Minimum 10+2 Diploma in agri and allied subject)
Link for Scheme Info.	https://www.agriclinics.net/OnlineApplication26052020.pdf https://www.nabard.org/content1.aspx?id=595&catid=23&mid=530



Atal Innovation Mission

Name of Scheme	Atal Innovation Mission
Scheme Provider	NITI Aayog
Implementing Agency	NITI Aayog
Objective of Scheme	To create and promote an ecosystem of innovation and entrepreneurship across the country at school, university, research institutions, MSME and industry levels. The Atal Innovation Mission has following two core functions: Entrepreneurship promotion through Self-Employment and Talent Utilization, wherein innovators would be supported and mentored to become successful entrepreneurs and Innovation promotion: to provide a platform where innovative ideas are generated.
Sector	Incubation support
Loan Size	Grant-in-aid from Rs. 20 lakhs upto Rs. 10 crore
Eligible Entities	<ul style="list-style-type: none"> • Atal Tinkering Labs - at school level • Atal Incubation Centers - ""An ecosystem of Startups and Entrepreneurs"" • Atal Community Innovation Centers - serving Unserved and Under-Served regions of India • Atal New India Challenges - Product and Service Innovations with National Impact • ARISE ANIC challenges - to stimulate startup/ MSME industry innovation • Mentor of Change (Mentorship and Partnerships - with Public, Private sector, NGOs, Academia, Institutions)
Link for Scheme Info.	https://aim.gov.in/aic.php



Babasaheb Ambedkar Hastshilp Vikas Yojana

Name of Scheme	Babasaheb Ambedkar Hastshilp Vikas Yojana
Ministry	Ministry of Textiles
Objective of Scheme	To provide need-based assistance for integrated development of potential handicraft clusters with participation of crafts - persons at all stages of implementation. Need based assistance for integrated development of potential handicraft clusters with participation of crafts - persons at all stages of implementation.
Sector	Incubation support
Loan Size	Upto Rs. 75 Lakhs
Subsidy on Project	Grand-in-aid can be given to following: Export Promotion Councils, State/Central Government agencies etc.
Eligible Entities	Artisan clusters
Link for Scheme Info.	http://www.craftclustersofindia.in/site/ahvy_scheme.aspx?mu_id=1



National Beekeeping & Honey Mission (NBHM)

Name of Scheme	National Beekeeping & Honey Mission (NBHM)
Ministry	Ministry of Agriculture and Farmer's Welfare
Implementing Agency	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	To promote holistic growth of beekeeping industry for income & employment generation for farm and non-farm households, to enhance agriculture/ horticulture production, developing infrastructural facilities, including setting up of Integrated Beekeeping Development Centre (IBDC)s/CoE, honey testing labs, bee disease diagnostic labs, custom hiring centres, Api-therapy centres, nucleus stock, bee breeders, etc. and empowerment of women through beekeeping. Besides, the scheme also aims to create awareness about scientific bee keeping under Mini Mission-I, post- harvest management of beekeeping, beehive products, including collection, processing, storage, marketing, value addition, etc.
Sector	Incubation support
Loan Size	Upto Rs. 5 Lakhs
Subsidy on Project	50% to 100%
Eligible Entities	<ul style="list-style-type: none"> • Organizations/ Agencies of the State Departments of Horticulture/ Agriculture/ Forest, etc., viz.; State Bee Boards/ State Bee Missions, State Govt. Societies/ Companies, NHM/ HMNEH, etc., • NDDDB/ GCMMF/ Dairy Cooperatives/ Federations/ NCDC/ NAFED, other Cooperatives which are member of NBB, • Other Member Societies/ Firms/ Companies of NBB, • ICAR/ CAUs/ SAUs, Other Research Organizations/ Institutes including AICRP (HB&P); • KVIC/ State Khadi & Village Industry Boards, NI-MSME, etc. under MSME; etc.
Link for Scheme Info.	https://nbb.gov.in/default.html#:~:text=of%20India%20has%20approved%20a,building%20%26%20trainings%2C%20specific%20focus%20on



Skill Development Training scheme under Directorate of Arecanut and Spices Development (DASD)

Name of Scheme	Skill Development Training scheme under Directorate of Arecanut and Spices Development (DASD)
Ministry	Ministry of Agriculture and Farmer's Welfare
Implementing Agency	Ministry of Agriculture and Farmer's Welfare
Objective of Scheme	To enable and mobilize a large number of unemployed youth to take up outcome-based skill training. The scheme offers meaningful, industry relevant, skill-based training to enable youth to get wages or self-employment leading to increased earnings and/or improved working conditions such as getting formal certifications for informal skills.
Sector	Incubation support
Eligible Entities	Unemployed youth
Link for Scheme Info.	https://www.dasd.gov.in/adminimage/Annual_Report_-_2018-19.pdf



Honey Mission under KVIC

Name of Scheme	Honey Mission under KVIC
Ministry	Ministry of MSME
Implementing Agency	KVIC
Objective of Scheme	To promote Bee Keeping activities and provide self-sustaining employment opportunities among farmers, Adivasis and unemployed youth in rural India, especially in economically backward and remote areas.
Sector	Access to business and legal support services
Loan Size	Upto Rs. 40,000 per batch
Eligible Entities	Prospective Beekeepers/ Entrepreneurs/ Farmers/ Unemployed Youth/ Adivasis / Migrant Workers
Link for Scheme Info.	https://msme.gov.in/sites/default/files/Beekeeping.pdf



National Initiative for Developing and Harnessing Innovation(NIDHI)

Name of Scheme	National Initiative for Developing and Harnessing Innovations (NIDHI)
Ministry	Ministry of Science and Technology
Implementing Agency	Ministry of Science and Technology
Objective of Scheme	<p>To nurture start-ups through scouting, supporting and scaling of innovations. The key stakeholders of NIDHI include various departments and ministries of the central government, state governments, academic and R&D institutions, mentors, financial institutions, angel investors, venture capitalists and private sectors. The scheme has the following sub-components:</p> <ul style="list-style-type: none"> • NIDHI- Technology Business Incubator (TBI) • NIDHI- Seed Support System (SSS) • NIDHI- Promoting and Accelerating Young and Aspiring technology entrepreneurs (PRAYAS) • NIDHI- ACCELERATOR • NIDHI- Centres of Excellence (CoE) • NIDHI- Entrepreneur-in-Residence (EIR)
Eligible Entities	Startups (The proposal for running a Scouting Program may be submitted by a TBI with a minimum 3 years of program of national/regional scale of promoting entrepreneurship (including accelerator or entrepreneur development program).
Link for Scheme Info.	https://www.nstedb.com/new-programmes.htm



Support for Entrepreneurial and Managerial Development of SMEs through Incubators

Name of Scheme	Support for Entrepreneurial and Managerial Development of SMEs through Incubators
Ministry	Ministry of MSME
Implementing Agency	Ministry of MSME
Objective of Scheme	The objective of the scheme is to promote and support untapped creativity and to promote adoption of latest technologies in MSMEs that seek the validation of their ideas at the proof-of-concept level. The scheme also supports engagement with enablers who will advise such MSMEs in expanding the business by supporting them in design, strategy and execution.
Sector	Mentoring & Incubation Support
Eligible Entities	Entrepreneurs, Enterprises, Technical institutions
Link for Scheme Info.	https://my.msme.gov.in/mysmsme/reg/COM_IncubationForm.aspx https://my.msme.gov.in/inc/ https://my.msme.gov.in/inc/AboutIncubation.aspx



International Cooperation Scheme

Name of Scheme	International Cooperation Scheme
Ministry	Ministry of MSME
Implementing Agency	Ministry of MSME
Objective of Scheme	<ul style="list-style-type: none"> • Technology infusion and/or upgradation of Indian micro, small and medium enterprises (MSMEs) • Modernization of MSMEs • Promotion of the exports of MSMEs
Sector	Mentoring
Eligible Entities	<p>The eligibility conditions for financial assistance under the Scheme are:</p> <ul style="list-style-type: none"> • The organization should be suitably registered (i.e., companies under the Companies Act, societies under the Societies Act, etc.) with the primary objective of promotion and development of MSME. • The organization must be engaged in such activities for at least last 3 years and have a good track record. • The organization should have regular audited accounts for the past 3 years. • Events for which financial support under the Scheme is sought, must have significant international participation.
Link for Scheme Info.	https://ic.msme.gov.in/



The National Scheduled Caste and Scheduled Tribe Hub

Name of Scheme	The National Scheduled Caste and Scheduled Tribe Hub
Ministry	Ministry of MSME
Implementing Agency	Ministry of MSME
Objective of Scheme	<p>The National Scheduled Caste and Scheduled Tribe Hub has been formed as a part of the Stand-up India initiative so as to increase market access, ensure the greater involvement of SC/ST entrepreneurs in public procurement and to promote the creation of new enterprises. The Hub seeks to render professional support to SC and ST entrepreneurs to help them fulfil their obligations under the Central Government Procurement Policy, employ applicable business practices and make optimum use of the Stand-up India initiative. The scheme involves the participation of CPSEs/Central Ministries, States, Industry Associations, etc.</p> <p>The National SC/ST Hub (NSSH) would provide professional support to the SC/ST enterprises thereby enabling them to effectively participate in public procurement process. This would involve participation by CPSEs/Central Ministries, States, Industry Associations such as DICCI and others. The Hub would also work towards the development of new entrepreneurs to participate in procurement process leveraging on the 'Stand up India' programme. Selected entrepreneurs would be provided with support and mentoring by industry experts, CPSEs and incubators.</p>
Sector	Mentoring & Incubation
Eligible Entities	SC/ST enterprises and entrepreneurs
Link for Scheme Info.	https://www.scsthub.in/



Technology Incubation and Development of Entrepreneurs(TIDE) 2.0

Name of Scheme	Technology Incubation and Development of Entrepreneurs (TIDE) 2.0
Ministry	Ministry of Electronics and Information Technology (MeitY)
Implementing Agency	Ministry of Electronics and Information Technology (MeitY)
Objective of Scheme	To strengthen the Technology Startups in selected areas of national concern by leveraging emerging technologies. Main objective is the promotion of tech entrepreneurship through financial and technical support to ICTE startups engaged in using emerging technologies such as IoT, AI, Block-chain, Robotics etc., in eight (08) pre-identified areas of societal relevance.
Sector	Mentoring & Incubation
Eligible Entitie	Institutions of higher learning and R&D organisations
Link for Scheme Info.	https://kiitincubator.in/tide-2-0/



Entrepreneurship Development in Six Holy Cities

Name of Scheme	Entrepreneurship Development in Six Holy Cities
Ministry	Ministry of Skill Development and Entrepreneurship
Implementing Agency	NIESBUD
Objective of Scheme	<ul style="list-style-type: none"> To enhance the entrepreneurial activities, entrepreneurship promotion and mentoring of Micro and Small Businesses/enterprises of the select cities through resumption of existing livelihood activities and/or by supporting existing enterprise i.e., manufacturing, service and trading to scale up. Handholding, Mentoring of Beneficiaries and Promotion of entrepreneurial activities related with religious tourism in the holy city mainly in two broad areas – new entrepreneur creation, and Scale up of existing enterprises Grounding of 150 New Entrepreneurs and Scaling Up 200 Existing Entrepreneurs Ministry of Skill Development and Entrepreneurship has implemented Project on Entrepreneurship Development in six Holy Cities of the Country (Puri, Varanasi, Haridwar, Kollur, Pandharpur and Bodh Gaya).
Sector	Mentoring
Eligible Entities	Micro and Small Entrepreneurs in 6 holy cities
Link for Scheme Info.	https://niesbud.nic.in/entrepreneurship-development_holy_city.htm



SIDBI assistance to export Oriented MSMEs under Ubharte Sitaare programme

Name of Scheme	SIDBI assistance to export oriented MSMEs under Ubharte Sitaare programme
Scheme Provider	SIDBI
Implementing Agency	SIDBI
Objective of Scheme	To provide term loans to export-oriented MSMEs for expansion, modernization, diversification, technology/capacity upgradation, product R&D etc., by investment in land and building, machinery and equipment, etc.
Sector	Mentoring
Eligible Entities	Export oriented MSMEs
Link for Scheme Info.	Link for enrolment: - https://onlineloanappl.sidbi.in/OnlineApplication/ https://www.indiafilings.com/learn/sidbi-assistance-to-export-oriented-msmes-under-ubharte-sitaare-programm/



State Schemes



Andhra Pradesh			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	MSME Scheme for SC/ST Entrepreneurs	Financial Assistance	https://esfc.ap.gov.in/ProductsAndServices.jsp#
2	Electric Mobility Policy 2018-23	Financial assistance	https://greenmobility-library https://www.acma.in/uploads/doc/AP%20Policy_final.pdf
3	Electric Mobility Policy 2018-23	Financial assistance	https://greenmobility-library https://www.acma.in/uploads/doc/AP%20Policy_final.pdf
4	Tourism Policy 2020-2025	Financial assistance	https://aptourism.gov.in/media-data/documents/6-1170c3b0fe3613982afab1600627a35d60ebba2d.pdf
5	General loan scheme	Financial assistance	https://esfc.ap.gov.in/ProductsAndServices.jsp#
6	MSME-MTL scheme for working capital & other business needs	Financial assistance	https://esfc.ap.gov.in/ProductsAndServices.jsp#
7	Marketing Assistance Scheme	Marketing assistance, Financial Assistance	https://esfc.ap.gov.in/ProductsAndServices.jsp#

Arunachal Pradesh			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Chief Minister's Indigenous textile promotion scheme	Access to business support	https://anjaw.nic.in/handicraft/ https://www.india.gov.in/information-chief-ministers-indigenous-textile-promotion-scheme-arunachal-pradesh
2	Chief minister's soft loan for skilled persons	Financial assistance	http://skillarunachal.nic.in/UserPortal/CMSSoftLoan.aspx
3	Chief Minister's Krishi Samuh Yojna	Training, Financial assistance	https://govtschemes.in/sites/default/files/2023-04/Arunachal%20Pradesh%20Chief%20Minister%20Krishi%20Samuh%20Yojna%20Guidelines..pdf https://westsiang.nic.in/scheme/chief-ministers-krishi-samuh-yojana-cm-ksy/
4	Mukhyamantri Neel Kranti Abhiyan	Financial Assistance	https://ahvdd.arunachal.gov.in/pdf/eBook/Government%20Scheme%20Handbook.pdf
5	Chief Minister's Krishi Rinn Yojna	Funding	https://ahvdd.arunachal.gov.in/pdf/eBook/Government%20Scheme%20Handbook.pdf https://lohit.nic.in/scheme/chief-ministers-krishi-rinn-yojana/



Assam			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Chief Minister's Start- up fund "Sarothe"	Financial assistance	https://assam.gov.in/scheme-page/206
2	Grants to Women SHGs	Financial assistance	https://ttwd.assam.gov.in/schemes/grants-to-women-shgs-0
3	Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana	Financial assistance	https://assam.gov.in/scheme-page/264
4	Mukhya Mantri Karmajyoti Achari	Access to business support	https://industriescom.assam.gov.in/schmes/mukhya-mantri-karmajyoti-yojana
5	Assam Bikash Yojana & CM's Special Employment Generation Programme	Funding	https://wptbc.assam.gov.in/frontim/potentdata/welfare-schemes-for-st
6	Self Help scheme for SC unemployed youth	Entrepreneurship promotion, Access to business support	https://wptbc.assam.gov.in/frontim/potentdata/scheme-for-welfare-of-sc
7	Self-Employment schemes for manual scavengers	Entrepreneurship promotion	https://nskfcd.nic.in/en/content/revised-srms/self-employment-scheme-rehabilitation-manual-scavengers-srms
8	Computer Training to SC youth	Training	https://wptbc.assam.gov.in/frontim/potentdata/scheme-for-welfare-of-sc
9	Mukhya Mantri Grammya Paribahan Achari (CM's Subsidy Scheme to Entrepreneurs/ Self Help Groups to start 'Light Passenger Vehicle' transport service in villages of Assam)	Financial assistance	https://comtransport.assam.gov.in/latest/guidelines-for-%E2%80%9Cmukhyamantrir-grammya-paribahan-achari%E2%80%9D
10	Matsya Jagaran –Ghare Ghare Pukhuri Ghare Ghare Maach	Financial assistance	https://fisheriesdirector.assam.gov.in/portlets/matsya-jagaran-ghare-ghare-pukhuri-ghare-ghare-maach-0
11	Assam Project on Agribusiness and Rural Transformation (APART)	Funding	https://animalhusbandry.assam.gov.in/projects/projects-under-state-schemes
12	Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY) - Assam Milk, Meat & Egg Mission	Networking	https://animalhusbandry.assam.gov.in/projects/assam-milk-meat-egg-mission
13	Seed Bank Programme	Financial assistance	https://fisheries.assam.gov.in/schemes/schemes#maintitle2



Bihar			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Paddy's community nursery development	Funding	
2	Mukhyamantri Nari Shakti Yojna	Entrepreneurship skilling	https://state.bihar.gov.in/cache/39/Chhatra%20Yojna/Mukhyamantri%20Mahila%20Shashaktikaran%20Chatra%20Yojna/Mukhyamantri%20Nari%20Shakti%20Yojna.pdf
3	Agro-Forestry (Poplar ETP) Scheme	Funding	https://state.bihar.gov.in/cache/36/Media%20Gallery/Scheme%20Info/kvetp1.pdf
4	Seed scheme / Seed distribution on grants	Funding	https://eastchamparan.nic.in/programmes-and-schemes/
5	Grant for Crop Demonstration	Funding	https://eastchamparan.nic.in/programmes-and-schemes/
6	Diyara development scheme	Funding	https://eastchamparan.nic.in/programmes-and-schemes/
7	Chief Minister's Tasar Development Scheme	Funding	https://state.bihar.gov.in/cache/26/Schemes/SchemeInfo-CMTD.pdf
8	Hastkargha Vikas Yojna	Funding, Product and Technology	https://state.bihar.gov.in/cache/26/Schemes/SchemeInfo-MSHVY.pdf
9	Chief Minister's Cluster Handloom Development Scheme	Funding	https://state.bihar.gov.in/cache/26/Schemes/SchemeInfo-CMHD.pdf
10	Mukhyamantri Shram shakti Yojna	Funding, Entrepreneurship skilling	https://bsmfc.org/mukhyamantri-shram-shakti-yojna/
11	Integrated Development Food Processing Sector Yojana	Funding	https://state.bihar.gov.in/cache/26/Schemes/SchemeInfo-IDFPY.pdf



Chhattisgarh			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Start-up policy (2019-2024)	Funding, Starting up	https://industries.cg.gov.in/startupcg/pdf/startup%20package%202019-24.pdf
2	Avjar-karmshala yojna	Funding	https://cg handicraft.cgstate.gov.in/sites/default/files/avjar-karmshala-yojna.pdf
3	Udyam Aakanksha	Legal and compliance support	https://industries.cg.gov.in/Udtank_total_info.aspx
4	Sahkari Samiti Arthik Sahayta	Funding	https://cg handicraft.cgstate.gov.in/sites/default/files/sahkari-samiti-



Goa			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	General Term Loan Scheme	Financial Assistance	https://goaonline.gov.in/AllServices?cat=all
2	Loan cum subsidy for construction of godown	Financial Assistance	https://goaonline.gov.in/AllServices?cat=all
3	Scheme to provide financial assistance to the Publishers for publishing books of Goan Authors	Financial Assistance	https://goaonline.gov.in/HomePage
4	Computer and Accessories	Financial Assistance	https://goaonline.gov.in/HomePage
5	Computerization	Financial Assistance	https://goaonline.gov.in/HomePage
6	Purchase of Transport Vehicle	Financial Assistance	https://goaonline.gov.in/HomePage
7	One Time Grant to Women Self Help Group	Financial Assistance	https://goaonline.gov.in/HomePage
8	Managerial Subsidy to Dairy/Industrial Coop. Societies	Financial Assistance	https://goaonline.gov.in/HomePage
9	Financial assistance towards and for the purpose of setting up of large and small sized retail outlets	Financial Assistance	https://goaonline.gov.in/HomePage
10	Computer and Accessories	Financial Assistance	https://goaonline.gov.in/HomePage
11	Preferential Purchase Scheme Purchase of Products manufactured by local SSI Units through SSI Units through Rate Contract	Marketing assistance	https://goaonline.gov.in/HomePage
12	Grant -in-Aid Scheme to Provide Financial Assistance to Mahila Mandals/Women's Self Help Group- Swawlamban	Financial Assistance	https://goaonline.gov.in/HomePage
13	Composite Loan Scheme for EDC Clients With Good Track Record	Financial Assistance	https://goaonline.gov.in/HomePage



Gujarat			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Scheme for Assistance for Start Ups/Innovation	Financial Assistance, Entrepreneurship skills	https://msmec.gujarat.gov.in/incentivescheme
2	Assistance for Quality Certification	Financial Assistance	https://ic.gujarat.gov.in/assistance-for-quality-certification.aspx
3	Assistance to Organizers for organizing industrial Exhibitions in Gujarat	Financial Assistance	https://ic.gujarat.gov.in/assistance-to-organizers.aspx
4	Assistance in Rent to Micro & Small Enterprises (MSEs)	Financial Assistance	https://msmec.gujarat.gov.in/industrialpolicy_schemetwenty?url=Rent-to-Micro-Small-Enterprises-(MSEs)
5	Scheme for financial assistance in implementation of Information and Communication Technology (ICT)	Financial Assistance	https://msmec.gujarat.gov.in/industrialpolicy_schemetwenty?url=financial-assistance-in-implementation-of-(ICT) https://msmec.gujarat.gov.in/posts?id=76
6	Market Development Assistance to MSME manufacturing sector participation in the exhibition	Financial Assistance	https://msmec.gujarat.gov.in/industrialpolicy_schemetwenty?url=scheme1
7	Scheme for assistance for mini cluster development	Financial Assistance	https://ced.gujarat.gov.in/assets/downloads/Guideline_of_Mini_Cluster.pdf
8	Assistance for Power connection charges	Financial Assistance	https://msmec.gujarat.gov.in/posts?id=76
9	Assistance for raising Capital through SME Exchange	Financial Assistance	https://msmec.gujarat.gov.in/posts?id=76
10	Assistance for Technology Acquisition	Product and technology	https://msmec.gujarat.gov.in/posts?id=76
11	Financial Support to MSMEs in ZED Certification.	Financial Assistance	https://msmec.gujarat.gov.in/posts?id=76
12	Assistance of Capital Investment subsidy, Assistance for Interest Subsidy and Assistance for Reimbursement of CGTMSE Fees	Financial Assistance	https://msmec.gujarat.gov.in/posts?id=76
13	Scheme for financial assistance for Enterprise Resource Planning (ERP)	Financial assistance	https://msmec.gujarat.gov.in/industrialpolicy_schemetwenty?url=Scheme-for-financial-assistance-for-Enterprise-Resource-Planning-(ERP)



Haryana			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Financial Assistance for Training to Scheduled Caste candidates in Un-organised Sector through Private Institutions	Financial Assistance	https://haryanascbc.gov.in/financial-
3	Fiscal Incentives under MSMEs policy	Funding	https://ideas.msme.gov.in/stateschemes/Haryana-22120.pdf
4	Fiscal Incentives under ESDM policy	Legal and compliance support, Financial assistance	https://www.bippharyana.in/policies.html
5	Creation of employment generation opportunities by setting up employment oriented institutes/training programmes.	Training	https://haryanascbc.gov.in/creation-of-employment-generation-opportunities-by-setting-up-employment-oriented
6	Critical Infrastructure Development Scheme	Financial Assistance	https://msme.haryana.gov.in/access-to-infrastructure-and-entrepreneurship-development/

Himachal Pradesh			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	State rural engineering based training program scheme	Entrepreneurship skilling	https://emerginghimachal.hp.gov.in/themes/backend/uploads/policies/srebtp-policy.pdf
2	Mission on Food Processing	Product and technology	https://emerginghimachal.hp.gov.in/themes/backend/uploads/notification/SMFP.pdf
3	Mukhya Mantri Swavlamban Yojana	Financial assistance	https://mmsy.hp.gov.in/



Karnataka			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Idea2poc (Proof of Concept) Grant	Funding	https://startup.karnataka.gov.in/docs/Idea2PoC_OPG_Doc.pdf
2	Self-employment loans in association with banks for Vishwakarma Community	Financial Assistance	https://kvcdcl.karnataka.gov.in/english
3	To provide financial assistance to traditional artisans (Panchavrutthi)	Financial Assistance	https://kvcdcl.karnataka.gov.in/info-2/To+provide+financial+assistance+to+traditional+artisans(Panchavrutthi)/en
4	Kaimagga Vikasa Yojane	Financial Assistance	http://www.karnatakadht.org/english/handlooms-schemes.php
5	Pashu Bhagya	Financial assistance	https://pashubhagya.kar.nic.in/FAQ-en.aspx

Kerala			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Scheme for margin money grant to NanoUnits	Starting up	https://industry.kerala.gov.in/index.php/schemes-mainmenu/margin-money-grand-to-nano-units-schemes
2	Marketing and Export Promotion Scheme	Marketing assistance, Financial Assistance	https://www.handloom.kerala.gov.in/index.php/schemes/handloom-industry
3	Revival and Rehabilitation scheme for Defunct MSMEs and Cashew processing	Financial assistance	https://industry.kerala.gov.in/index.php/schemes-mainmenu/revival-and-rehabilitation-scheme-for-defunct-msmes-and-cashew-processing-units-schemes
4	Establishment of Common Facilities Service Centre for Handicrafts Sector	Training	https://industry.kerala.gov.in/index.php/cfsc-handicrafts
5	Entrepreneur Awareness Programme (EAP)	Entrepreneurship skilling, Training	https://industry.kerala.gov.in/index.php/pages/capacity-building/eap



Madhya Pradesh			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Mukhyamantri Yuva Swarozgar Yojana	Financial assistance	https://mpmsme.gov.in/website/self-employment-schemes
2	Incentive Related to Power	Financial assistance	https://invest.mp.gov.in/wp-content/uploads/2021/06/incentive-list.pdf
3	Set up food processing units of rural youth	Financial Assistance	https://ideas.msme.gov.in/stateschemes/MP-27120.pdf
4	Patent Assistance	Financial assistance	https://mpmsme.gov.in/website/intellectual-properties-support-center
5	Entry Tax Exemption	Financial assistance	https://mpmsme.gov.in:8080/mpmsmecms/Uploaded%20Document/Documents/Entry%20Tax.pdf

Maharashtra			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Seed Money Scheme (SMS)	Starting up	http://di.maharashtra.gov.in/_layouts/15/doistaticsite/English/investors_guide_dic_seed.html
2	District Industries Centre Loan Scheme	Financial assistance	http://di.maharashtra.gov.in/_layouts/15/doistaticsite/English/investors_guide_dic.html

Manipur			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Market Development Support	Financial assistance, Marketing assistance	https://ideas.msme.gov.in/stateschemes/Manipur-9120.pdf



Meghalaya			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Strengthening of SilkReeling Unit	Marketing assistance	https://megseriloom.gov.in/schemes.html#:~:text=Strengthening%20of%20Silk%20Reeling%20Unit,imparting%20training%20to%20the%20rearers.
2	Income Generation Programme for weavers	Access to business support	https://meghalaya.gov.in/schemes/content/37598
3	Training Centre for Self Employment forWomen	Training	https://meghalaya.gov.in/schemes/content/15642
4	Organic Manures	Training	https://meghalaya.gov.in/meghalaya/index.php/schemes
5	Supply Of Agriculture Machinerics	Financial assistance	https://megagriculture.gov.in/Errorpage.aspx
6	Integrated AgricultureTraining Centre (IATC)	Training and skilling	https://megagriculture.gov.in/Errorpage.aspx

Mizoram			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	The Draft Mizoram Industrial and Investment Policy 2021	Financial assistance	https://eodbmizoram.gov.in/storage/act_rule_copy/mizoram_industrial_policy_2021_draft_.pdf

Nagaland			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Startup Nagaland	Starting up	https://www.startupnagaland.in/



Odisha			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Marketing Assistance & Publicity	Marketing assistance	https://crafts.odisha.gov.in/?page_id=377
2	Convergence of ORMAS and Mission Shakti for promotion of livelihood and marketing of rural products	Marketing assistance, Training	https://missionshakti.odisha.gov.in/partnership/ORMAS
3	Support to Farmers for perennial fodder cultivation during the year 2021-22	Product and technology	https://fard.odisha.gov.in/sites/default/files/202303/10.%20Support%20to%20Farmers%20for%20Perennial%20Fodder%20Cultivation%202021-22.pdf
4	Support to Farmers for Azolla Cultivation during the year 2021-22	Product and technology, financial assistance	https://fard.odisha.gov.in/sites/default/files/2023-03/9.%20Support%20to%20Farmers%20for%20Azolla%20Cultivation%202021-22.pdf
5	Support to Farmers for Crop Residue Enrichment during the year 2021-22	Product and technology, financial assistance	https://fard.odisha.gov.in/sites/default/files/2023-03/8.%20Support%20to%20Farmers%20for%20Crop%20Residue%20Enrichment%202021-22.pdf
6	Use of Sex Sorted Semen for Enhancing Milk Production	Access to business support, Product and Technology	https://fard.odisha.gov.in/sites/default/files/202303/6.%20Use%20of%20Sex%20Sorted%20Semen%20for%20Enhancing%20Milk%20Production.pdf
7	Goat Development & Scientific Breeding through Goat Artificial Insemination	Training, Product and technology	https://fard.odisha.gov.in/sites/default/files/202303/6.%20Implementation%20of%20Goat%20Development%20%26%20Scientific%20Breeding%20through%20Goat%20Artificial%20Insemination.pdf
8	Livelihood Support to Farmers through Rural Backyard Poultry rearing during the year 2020-21	Training	https://fard.odisha.gov.in/sites/default/files/202303/4.%20Livelihood%20Support%20to%20Farmers%20through%20Backyard%20Poultry%20to%20Individual%20Members%20of%20Women%20SHG%20Guidelines.pdf
9	Livelihood Support to Farmers through Duckery farming during the year 2021-21	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/2023-03/4.%20Livelihood%20Support%20to%20Farmers%20through%20Duck%20Farming_0.pdf



Compendium of Enterprise Support Schemes for Women

10	Support to Farmers for Layer Farming (1000 Bird Capacity) in Cage System in Individual Mode during the year 2021-22	Training, Marketing assistance	https://fard.odisha.gov.in/sites/default/files/202303/3.%20Support%20to%20Farmers%20for%20Layer%20Farming%20%281000%20Bird%20Capacity%29%20in%20Cage%20System%20in%20Individual%20Mode.pdf
11	Support to Farmers for Broiler Farming (1000 Bird Capacity) under Deep Litter System in WSHG Mode during the year 2021-22	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/202303/2.%20Support%20to%20Farmers%20for%20Broiler%20Farming%20%281000%20Bird%20Capacity%29%20under%20Deep%20Litter%20System%20in%20WSHG%20Mode.pdf
12	Support to Farmers for Broiler Farming (500 Bird Capacity) under Deep Litter System in Individual Mode during the year 2021-22	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/202303/1.%20Support%20to%20Farmers%20for%20Broiler%20Farming%20%28500%20Bird%20Capacity%29%20under%20Deep%20Litter%20System%20in%20Individual%20Mode.pdf
13	Input Assistance to Women Self Help Groups for Pisciculture in Gram Panchayat Tanks during the Year 2021- 22 to 2023-24	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/202303/5.%20Subsidy%20for%20Input%20Assistance%20to%20Women%20Self%20Help%20Groups%20for%20Pisciculture%20in%20Gram%20Panchayat%20Tanks_0.pdf
14	Input Assistance to Farmers for taking up Fish Farming in Farm Ponds under State Plan scheme during the year 2021-22	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/202303/9.%20Input%20Assistance%20to%20Farmers%20for%20taking%20up%20of%20Fish%20Farming%20in%20Farm%20Ponds.pdf
15	Support to Private Fish Hatcheries for adoption of Early Breeding and Year Round Seed Production Technology and for Hatchery Accreditation and Seed Certification under State Plan scheme during the year 2021-22	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/202303/8.%20Support%20to%20Private%20Fish%20Hatcheries%20for%20Adoption%20of%20Early%20Breeding_0.pdf
16	Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology during the year 2021-22	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/202303/6.%20Subsidy%20for%20Intensive%20Shrimp%20%26%20Fish%20Farming%20through%20Bio-Floc%20Technology.pdf
17	Input Assistance to Women Self Help Groups for Pisciculture in Gram Panchayat Tanks during the Year 2021- 22 to 2023-24	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/202303/5.%20Subsidy%20for%20Input%20Assistance%20to%20Women%20Self%20Help%20Groups%20for%20Pisciculture%20in%20Gram%20Panchayat%20Tanks_0.pdf
18	Motorization of Traditional Crafts		https://fard.odisha.gov.in/sites/default/files



Compendium of Enterprise Support Schemes for Women

	for the Financial Year 2021-22	Financial Assistance	/2023-03/3.%20Subsidy%20for%20Motorisation%20of%20Traditional%20Crafts.pdf
19	Support to Coastal Communities for Marine Fisheries for obtaining New Boat, Engine and Net for the Financial Year 2021-22	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/2023-03/2.%20Subsidy%20for%20New%20Boat%2C%20Engine%20%26%20Net%20for%20Development%20of%20Marine%20Fisheries.pdf
20	Excavation of New Tanks under the State Plan Scheme 'Development of Brackish Water Fisheries' for the Financial Year 2021-22	Financial Assistance	https://fard.odisha.gov.in/sites/default/files/202303/4.%20Subsidy%20for%20Excavation%20of%20New%20Tanks%20under%20Brackish%20Water%20Fisheries.pdf



Punjab			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Invest Punjab	Starting up	https://pbindustries.gov.in/static/why_punjab;Key=Fiscal_Incentives_Startup_Units
2	Scheme for availing assistance under the State Mini Cluster Development	Financial assistance	http://investpunjab.gov.in/home
3	Scheme for Exemption from payment of Stamp Duty or Reimbursement thereof	Financial Assistance	http://investpunjab.gov.in/assets/docs/Detailed_Schemes_and_Operational_Guidelines2018.pdf
4	Scheme for Grant of Exemption from payment of Electricity Duty	Financial assistance, Legal and compliance support	http://investpunjab.gov.in/home
5	Scheme for Grant of Exemption from payment of Property Tax	Financial assistance, Legal and compliance support	http://investpunjab.gov.in/assets/docs/Detailed_Schemes_and_Operational_Guidelines2018.pdf
6	Scheme for Exemption from payment of CLU (Change of land use)/EDC (External development charges)	Financial assistance, Legal and compliance support	http://investpunjab.gov.in/assets/docs/Detailed_Schemes_and_Operational_Guidelines2018.pdf
7	Scheme for Exemption from payment of Stamp Duty or Reimbursement there of	Financial Assistance	http://investpunjab.gov.in/assets/docs/Detailed_Schemes_and_Operational_Guidelines2018.pdf
8	Scheme for Investment Subsidy by Way of Reimbursement of VAT/SGST	Financial assistance, Legal and compliance support	https://services.india.gov.in/service/detail/investment-subsidy-by-way-of-reimbursement-of-net-sgstvat-from-department-of-industries-and-commerce-in-punjab
9	Schemes for Fiscal Incentives to MSMEs	Financial assistance	https://pbindustries.gov.in/static/why_punjab;Key=Fiscal_Incentives_MSME_units
10	Scheme for grant of Special Relief Package for Sick MSME & Large Units	Financial assistance	https://pbindustries.gov.in/webportal/uploads/pdf/a3c3f4cdf2becbd13442973e23ec4c0f.pdf



Rajasthan			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Market assistance scheme	Financial Assistance	https://jankalyan.rajasthan.gov.in/#/scheme/detail/364
2	Employment Subsidy For New/Sick enterprises	Financial assistance	https://www.indiasmeforum.org/state_scheme_details.php?id=225
3	Subsidy on ETP	Financial assistance	http://rips.rajasthan.gov.in/site/subsidy?title=Subsidy-on-ETP
4	Conversion Tax	Financial Assistance	https://services.india.gov.in/service/detail/90a-land-conversion-in-rajasthan-1
5	Mandi Fee	Financial Assistance	https://swcs.rajasthan.gov.in/Incentives.aspx
6	Pradhan Mantri Krishi Sinchayee Yojana (Micro Irrigation Scheme)	Financial Assistance	https://pmksy.gov.in/
7	Solar Power Pump Project (Component 'B') -PM Kusum	Access to business support	https://pmkusum.mnre.gov.in/landing-about.html
8	New Establishment Of Fruit Orchards	Financial assistance	https://rkvy.nic.in/static/schemes/horticultuture.html
9	Virasat scheme	Financial Assistance	https://jankalyan.rajasthan.gov.in/#/scheme/detail/361
10	Stamp Duty	Financial Assistance	https://swcs.rajasthan.gov.in/Upload/3cfb7f97-0a9c-41a7-8bd3-e6fa4381a24dIGRS.pdf
11	Investment Subsidy For New/Sick enterprises	Entrepreneurship promotion	https://istart.rajasthan.gov.in/public/pdf/RAJASTHAN%20INVESTMENT%20PROMOTION%20SCHEME%20(RIPS)%202019.pdf
12	Mukhya mantra Special abled self-employment scheme	Financial assistance	https://sje.rajasthan.gov.in/Default.aspx?PageID=115
13	iStart Rajasthan	Starting up	https://istart.rajasthan.gov.in/pages/istart
14	Bhamashah Startup Promotion Fund	Financial assistance	https://istart.rajasthan.gov.in/pages/istart https://www.startupindia.gov.in/srf-2022/reports/Rajasthan State Report 26072020.pdf
15	Bhairon Singh Shekhawat Antyodaya Swarozgar Yojana	Financial assistance	https://rajanujanigam.rajasthan.gov.in/Pdfdownload/06182018152834PMB.S.SHEKHAWAT.PDF



Sikkim			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Dairy Development	Market linkages, Access to businesssupport	https://sikkim.gov.in/scheme/scheme-info/30039?Scheme=Dairy%20Development%20Programme

Tamil Nadu			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Pay Roll Subsidy	Financial Assistance	https://www.msmetamilnadu.tn.gov.in/payroll.php

Telangana			
Sl.No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	T –PRIDE (Telangana State Programme for Rapid Incubation of Dalit Entrepreneurs) Incentive Scheme	Financial Assistance	https://industries.telangana.gov.in/Library/Speech/Notes%20for%20Governer%20Address%20in%202022.pdf



Uttar Pradesh			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Start in UP	Starting up	https://startinup.up.gov.in/
2	One District One Product Funding	Financial Assistance	https://diupmsme.upsdc.gov.in/
3	Training Scheme for Other Backwar Classes	Training	https://diupmsme.upsdc.gov.in/
4	Chief Minister Yuva Swarozgar Yojana, Uttar Pradesh	Financial Assistance	https://www.yuvasathi.in/schemes-detail/up-mukhyamantri-yuva-swarozgar-yojana
5	Industrial Investment PromotionScheme	Financial assistance	http://www.udyogbandhu.com/topics.aspx?mid=Investment%20Promotion%20Scheme
6	Vishwakarma Shram Samaj Yojana	Financial Assistance	https://diupmsme.upsdc.gov.in/login/registration_login
7	TRAINING SCHEME FOR SC/ST	Training	https://diupmsme.upsdc.gov.in/
8	ODOP Marketing Development Assistance (MDA)Scheme	Marketing assistance	https://diupmsme.upsdc.gov.in/
9	Handicraft Skill Development Training Scheme	Training	https://diupmsme.upsdc.gov.in/
10	One District One Product Common Facility Center (CFC)Scheme	Marketing assistance, Access to business support	https://odopup.in/en/article/cfc-scheme
11	Chief Minister Handicrafts Pension Scheme	Financial assistance	https://mainpuri.nic.in/handicraft/
12	One District One Product Training & Toolkit Scheme	Training	https://diupmsme.upsdc.gov.in/



Uttarakhand			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Mukhya Mantri Swarozgar Yojna	Funding	https://doiuk.org/upload/2932013250.PDF
2	Incentive for setting up the Aroma Industry in Aroma Park Policy	Financial assistance	https://www.capuk.in/images/2020/aroma_policy.pdf https://investuttarakhand.uk.gov.in/themes/backend/acts/act_english1547464128.pdf https://investuttarakhand.uk.gov.in/themes/backend/acts/act_english1562319137.pdf
3	Uttarakhand Tourism Policy 2018	Financial assistance	https://uttarakhandtourism.gov.in/sites/default/files/document/type/Operational-Guidelines-for-Uttarakhand-Tourism-Policy-2018.pdf

West Bengal			
Sl. No	Name of the Scheme	Type of Assistance	Link of Scheme information (or) Govt. Website
1	Composite Loan Scheme (CLS)	Funding	http://wbfconline.org/wbfc_loan_schemes/Schemes.pdf
2	General Scheme	Funding	http://wbfconline.org/wbfc_loan_schemes/Schemes.pdf
3	Scheme for Working Capital Term Loan(WCTL)	Financial assistance	http://wbfconline.org/wbfc_loan_schemes/Schemes.pdf
4	Vocational Training and Self-EmploymentScheme	Training	https://www.wbyouthservices.gov.in/vocational_training.html
5	Karma Tirtha	Marketing assistance	https://wbmsme.gov.in/karma_tirtha
6	Single Window Scheme (SWS)	Funding	https://nsws.gov.in/
7	Scheme for Small Road Transport Operators(SRTO)	Funding	http://wbfconline.org/wbfc_loan_schemes/Schemes.pdf
8	Human Resources Development Course in Intellectual Property Rights and Technology Business Management	Entrepreneurship based Certification Courses/Programs	https://dstbt.bangla.gov.in/our_schemes.php
9	Swami Vivekananda Swanirbhar Karmasansthan Prakalpa(SVSKP)	Financial assistance	https://shgsewb.gov.in/svskp/home
10	Karma Sathi Prakalpa	Financial assistance	https://wbmsme.gov.in/sites/all/themes/anonymous/pdf/SAR_706



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