



SIDBI Cluster Intervention Program

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### **SIDBI Schemes for Startups**



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# **Stand-Up India for Financing SC/ST and/or Women Entrepreneurs**

About	<ul> <li>Stand Up India Scheme facilitates bank loans between 10 lakh and 1 crore to at least one scheduled caste (SC) or Scheduled Tribe borrower and at least one women per bank branch for setting up a greenfield enterprise</li> <li>Enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.</li> </ul>
Eligibility/ Applicability	<ul> <li>SC/ST and/or women entrepreneurs; above 18 years of age</li> <li>Loans under the scheme is available for only greenfield project. Greenfield signifies, in this context, the first-time venture of the beneficiary in the manufacturing or services or trading sector</li> <li>In case of non-individual enterprises,51% of the shareholding and controlling stakes should be held by either SC/ST and/or Women Entrepreneur.</li> <li>Borrower should not be in default to any bank or financial</li> </ul>
Nature of Assistance	institution for Manufacturing, Service, Trading.  •Bank Loan between 10 Lakh - 1Crore.
How to Apply	Can be applied from Stand-Up India portal (www.standupmitra.in)     Directly at Bank Branch     Through Lead District Manager

### Pradhan Mantri Mudra Yojana

About	<ul> <li>Micro Units Development and Refinance Agency Ltd. [MUDRA] is an NBFC supporting development of micro enterprise sector in the country.</li> <li>MUDRA provides refinance support to Banks / MFIs for lending to micro units having loan requirement upto 10 lakh. MUDRA provides refinance to micro business under the Scheme of Pradhan Mantri MUDRA Yojana.</li> <li>The other products are for development support to the sector. The bouquet of offerings of MUDRA is depicted below. The offerings are being targeted across the spectrum of beneficiary segments.</li> </ul>
Eligibility/ Applicability	Non-corporate, Non-farm small/micro enterprises
Nature of Assistance	<ul> <li>There are three categories of businesses, which can avail loans under MUDRA loan for startups</li> <li>Category 1: Shishu, which is for new businesses. Loans up to Rs 50,000 can be availed.</li> <li>Category 2: Kishor, which is a mid-aged business. Loans up to Rs 5 lakh can be availed.</li> <li>Category 3: Tarun, which is an existing, experienced business. Loans up to Rs 10 lakh can be availed.</li> <li>Generally, loans up to 10 lakh issued by banks under Micro Small Enterprises is given without collaterals</li> </ul>
How to Apply	• https://www.mudra.org.in/ContactUs

### **Financing Schemes for Sustainable Development**

About	SIDBI has introduced Sustainable Finance Scheme for funding sustainable development projects that contribute energy efficiency and cleaner production but not covered under the international or bilateral lines of credit.  All sustainable development projects such as renewable energy projects, Bureau of Energy Efficiency (BEE) star rating, green microfinance, green buildings and eco-friendly labelling, etc. are applicable for the scope of this scheme.
Eligibility/ Applicability	<ul> <li>Renewable energy projects like solar power plants, wind energy generators, mini hydel power projects, biomass gasifier power plants, etc. for captive/ non-captive.</li> <li>Any potential CP investments that include waste management.</li> <li>Suitable assistance to OEMs that manufactures energy efficient/ cleaner production/ green machinery/ equipment. Either the OEM has to bean MSME, or it has to be supplying its products to a substantial number of MSMEs.</li> </ul>
Nature of Assistance	<ul> <li>Suitable assistance using term loan or working capital is granted to the ESCOs that implements EE/ CP/ Renewable Energy Project. To be eligible for this grant, the ESCO must be an MSME or otherwise the unit to which it renders its services has to be an MSME.</li> <li>The rate of interest applicable would be the standard lending rate by the credit rating of MSMEs.</li> </ul>
How to Apply	For more details, please visit <a href="https://sidbi.in/en">https://sidbi.in/en</a>



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### The Women Entrepreneurship Platform (WEP)

About	<ul> <li>The Women Entrepreneurship Platform (WEP) is a first of its kind, unified access portal which brings together women entrepreneurs, to build a nurturing ecosystem that enables them to realize their entrepreneurial aspirations</li> <li>As an aggregator platform, WEP hosts information and services relevant to women entrepreneurs.</li> <li>WEP enables key partnerships to bring crucial content, workshops, campaigns and other avenues of learning and growth to its users from trailblazers in the industry</li> </ul>
Eligibility/ Applicability	<ul> <li>Women Entrepreneurs who are at ideation stage, have just started off with their startups or are an established startup can register under the scheme to take the benefit.</li> <li>Corporates, NGOs, research organizations, Incubator, Accelerator, etc. who can provide support in any form to the women entrepreneurs</li> </ul>
Nature of Assistance	<ul> <li>In addition to providing services such as free credit ratings, mentorship, funding support to women entrepreneurs, apprenticeship and corporate partnerships; WEP will encourage entrepreneurs to share their entrepreneurial journeys, stories &amp; experiences to nurture mutual learning</li> <li>WEP platform, as a driver of change, will also promote offline initiatives and outreach Programmes to promote entrepreneurial spirit among potential women entrepreneurs, in collaboration with partner organizations</li> <li>Also, WEP offers incubation and acceleration support to women founded / co-founded startups through its various partners who handhold women entrepreneurs registered with WEP and provide them necessary support to help them start and scale-up</li> </ul>
How to Apply	Applicants can register via their Google or Facebook Id or by filling the online application form available under the register tab at: <a href="https://wep.gov.in/">https://wep.gov.in/</a>

### **Ministry of Electronics & Information Technology**



Ministry of Electronics and Information Technology Government of India

# **Support for International Patent Protection in Electronics and & Information Technology (SIP-EIT)**

About	•This Scheme aims 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.
Eligibility/ Applicability	<ul> <li>The applicant should be a registered (Software Technology Park) Unit and should fulfill the investment limits in plant and machinery or equipment as defined in the MSME Development Act 2006 of Government of India.</li> <li>Should be a technology incubation enterprise or a startup located in an incubation centre/ park and registered as a company and should fulfill the investment limits in plant and machinery or equipment.</li> <li>The applicant should have already filed a patent application for the said invention in India or have taken waiver under Section 39 of Indian Patent Act.</li> </ul>
Nature of Assistance	Reimbursement will only be applicable to expenditures incurred from the date of acceptance of complete application by DeitY, subject to approval of competent authority and will be limited to a total of Rs 15.0 Lakhs per invention or 50% of the total expenses incurred in filing and processing of patent application upto grant whichever is less.
How to Apply	<ul> <li>The procedure to apply online under the scheme is as follows: <ol> <li>First of all, go through the brochure thoroughly and make sure that you fall under the eligibility criteria.</li> <li>In order to apply, you need to create a Login ID, which would be used in further communications.</li> <li>After you have created your user account, you can Login and Apply Online for the Scheme.</li> </ol> </li> </ul>

### **Export Promotion Capital Goods (EPCG) scheme**

About	•The Zero duty EPCG Scheme is available to exporters of electronic products. It allows import of capital goods for preproduction, production and post-production at zero% customs duty, subject to an export obligation equivalent to 6 times of duty saved on capital goods imported under EPCG scheme, to be fulfilled in 6 years reckoned from Authorization issue-date.
Eligibility/ Applicability	<ul> <li>Exporters of electronic products.</li> <li>EPCG Authorization holder may also source capital goods from a domestic manufacturer.</li> <li>EPCG Authorization holders can opt for Technological Upgradation of existing capital good imported under EPCG Authorization.</li> </ul>
Nature of Assistance	<ul> <li>The concessional 3% duty EPCG Scheme allows import of capital goods for pre-production, production and post-production at 3% customs duty, subject to an export obligation equivalent to 8 times of duty saved on capital goods imported under EPCG scheme.</li> <li>To incentivize fast track companies to accelerate exports, there is a provision for early redemption and in cases where Authorization holder has fulfilled 75% or more of specific export obligation and 100% of Average Export Obligation till date, if any, in half or less than half the original export obligation period specified.</li> </ul>
How to Apply	Eligible applicants who are electronics exporter can find more details at: <a href="http://dgft.delhi.nic.in/dgftcla/pdffile/Schemes/EPCG.pdf">http://dgft.delhi.nic.in/dgftcla/pdffile/Schemes/EPCG.pdf</a> and can reach out at <a href="https://meity.gov.in/contact-us">https://meity.gov.in/contact-us</a>

### **Ministry of Science and Technology**



# **Biotechnology Ignition Grant Scheme (BIG)**

About	<ul> <li>The Biotechnology Ignition Grant (BIG) is a flagship scheme of BIRAC which recognizes and invests in innovative ideas in the biotech sector. The ideas should have clear potential to translate into commercial products/technologies. BIG supports individual entrepreneurs/ start-ups from ideation to Proof of Concept (PoC).</li> <li>The BIG Scheme is currently managed through 8 BIG Partners across the country who works with the Ignition grantees (BIG Innovators) to provide mentoring, monitoring, networking and other business development related activities.</li> </ul>
Eligibility/ Applicability	•The Applicant must be either an Incubatee or have a registered company with a functional R&D laboratory to be eligible for this grant.
Nature of Assistance	•Under BIG scheme, BIRAC provides grant-in-aid of upto INR 50 lakhs (approx USD 75,000) for a period of 18 months.
How to Apply	<ul> <li>BIRAC issues a national call inviting applications under BIG at least twice a year (1st of January &amp; 1st of July ).</li> <li>Application for BIG needs to be submitted online ONLY through BIRAC website <a href="www.birac.nic.in">www.birac.nic.in</a>.</li> </ul>

# **Students Innovations for Translation & Advancement of Research Explorations (SITARE)**

About	<ul> <li>Students Innovations for Translation &amp; Advancement of Research Explorations (SITARE) Scheme is aimed at supporting innovative student projects in the area of biotechnology.</li> <li>The scheme's mandate is to promote and encourage young students for embracing translational research to develop innovative products and technologies addressing unmet needs.</li> </ul>
Eligibility/ Applicability	<ul> <li>An Indian Student pursuing Ph.D/Masters* in any discipline is eligible to apply for this award grant.</li> <li>Meritorious candidature outside the above eligibility criteria may be considered for SITARE with approval of BIRAC's competent authority.</li> </ul>
Nature of Assistance	<ul> <li>Gandhian Young Technological Innovation Award Grant (SITARE-GYTI): 15 innovative student projects will receive funding support of upto INR 15 lakhs each.</li> <li>SITARE - Appreciation Grant:10 students are selected and provided a grant support of up to INR 1 lakh each to encourage their inquisitiveness and sustained efforts.</li> </ul>
How to Apply	<ul> <li>Proposals shall be submitted online only during an active Call for Proposals. Frequency of Call: Once a year</li> <li>Month of announcement: August/September Call Duration: The call is typically open for 45-60 days</li> <li>Log on to the BIRAC website <a href="www.birac.nic.in">www.birac.nic.in</a> for submitting the proposal online.</li> </ul>

### **Extramural Research or Core Research Grant**

About	<ul> <li>Extramural Research (EMR) funding scheme of SERB encourages emerging and eminent scientist in field of science and engineering for individual centric competitive mode of research funding.</li> <li>Since the scheme provides core research support to the active researchers, the existing name Extramural Research (EMR) has been renamed as Core Research Grant (CRG).</li> </ul>
Eligibility/ Applicability	<ul> <li>The applicant must hold a regular academic/research position in a recognized academic institution or national laboratory or in any other recognized R &amp; D institution in India.</li> <li>Investigators who will be superannuating during the duration of the project or already superannuated are also eligible to apply.</li> <li>Private Academic institutions with valid UGC / AICTE / PCI approval, Private R&amp;D Institutions with valid DSIR-SIRO recognition and Voluntary and Non-Governmental Organizations registered under NITI-AAYOG Darpan portal are eligible to host a project.</li> </ul>
Nature of Assistance	<ul> <li>The CRG scheme provides research support to an individual researcher or a group of researchers working in a recognized academic institution or national laboratory or in other recognized R &amp; D institution in India.</li> <li>The funding is provided normally for a period of three years.</li> <li>The research grant is provided for equipment, manpower, consumables, travel and contingency. "Overheads" is also be provided to the implementing institution as per prevailing norms of SERB.</li> </ul>
How to Apply	<ul> <li>The Call for applications will be notified through the website www.serbonline.in and www.serb.gov.in.</li> <li>The application form along with a proper research proposal highlighting the research work to be undertaken should be submitted online through the website www.serbonline.in</li> </ul>

# **Empowering Youth for Undertaking Value Added Innovative Translational Research (E-YUVA)**

About	<ul> <li>The scheme provides funding support (through fellowship and research grant), technical and business mentoring, exposure to bio incubation model, orientation to entrepreneurial culture etc. to students at various levels.</li> <li>The scheme provides support under following two categories: BIRAC's Innovation Fellows (for postgraduates and above) and BIRAC's E-Yuva Fellows (for undergraduate students)</li> </ul>
Eligibility/ Applicability	<ul> <li>An Indian Student who has completed Masters/ Ph.D. in any discipline is eligible to apply for this BIRAC's Innovation Fellowship.</li> <li>In case of PhD candidates, the fellow should apply within 2 years of completion of degree.</li> <li>In case of Masters candidates, the fellow should apply within 3 years of completion of degree.</li> <li>Female candidates are exempt from the above conditions</li> </ul>
Nature of Assistance	•BIRAC's Innovation Fellows will receive fellowship grant and annual research grant as mentioned below: INR 30,000 per month for Post-graduate fellow INR 50,000 per month for Post-doctoral fellow BIRAC's E-Yuva Fellows will receive quarterly stipend and annual research grant as mentioned below: Quarterly Stipend: INR 7,500 per quarter per student of the team Annual research grant: INR 2,50,000 per team
How to Apply	<ul> <li>Proposals shall be submitted online only during an active Call for Proposals. Frequency of Call: Once a year</li> <li>Month of announcement: August/September Call Duration: The call is typically open for 45-60 days</li> <li>Log on to the BIRAC website <a href="www.birac.nic.in">www.birac.nic.in</a> for submitting the proposal online.</li> </ul>

# **High Risk - High Reward Research**

About	<ul> <li>High Risk and High Reward Research is a scheme supporting and inviting new proposals and ideas expected to have a paradigm shifting influence on the Science and Technology</li> <li>This may be in terms of formulating new hypothesis, or scientific breakthroughs which aid in emergence of new technologies.</li> </ul>
Eligibility/ Applicability	<ul> <li>The Applicant should be an Indian citizen residing in India.</li> <li>The applicant(s) must hold a regular academic/research position in a recognized institution.</li> <li>The proposals can be submitted by an individual or by a team of investigators.</li> <li>Proposals submitted by a team of investigators must identify a Principal Investigator, who will spearhead the research objectives and administer the gran.</li> </ul>
Nature of Assistance	<ul> <li>The funding is provided normally for a period of three years. In exceptional cases, the duration can be up to 5 years as assessed by the expert committee.</li> <li>No budget limit is prescribed for this type of projects. The research grant covers equipment, consumables, contingency and travel apart from overhead grants</li> </ul>
How to Apply	<ul> <li>The Submission under HRHR henceforth can only be made against call for proposals which would concurrently open along with CRG.</li> <li>The proposals will be evaluated through peer review processes as approved by the Board.</li> </ul>

# **Ayurvedic Biology Program**

About	•The programme on Ayurvedic Biology was initiated primarily by the office of the Principal Scientific Advisor to the Government of India. The programme, now reconceived, is being implemented by the Science and Engineering Research Board (SERB). Against this background, the SERB constituted a Task Force to promote the application of basic sciences in the investigation of Ayurvedic concepts, procedures and products, and nurture the discipline of Ayurvedic Biology.
Eligibility/ Applicability	<ul> <li>Applicant should be an Indian citizen residing in India</li> <li>The applicant(s) must hold a regular academic/research position in a recognized institution</li> <li>The proposals can be submitted by an individual or by a team of investigators.</li> <li>Proposals submitted by a team of investigators must identify a Principal Investigator, who will spearhead the research objectives and administer the grant.</li> </ul>
Nature of Assistance	The SERB constituted a Task Force to promote the application of basic sciences in the investigation of Ayurvedic concepts, procedures and products, and nurture the discipline of Ayurvedic Biology.
How to Apply	<ul> <li>Applicant(s) should first register into the online website (https://serbonline.in/SERB/HomePage)</li> <li>After log-in, applicant(s) are required to fill all the mandatory fields in Profile Detail section under User Profile. which includes Bio-data, Photo, Institute Address etc</li> </ul>

# New-Gen Innovation and Entrepreneurship Development Centre

About	•The New-Gen Innovation and Entrepreneurship Development Centre (New-Gen IEDC) is being promoted in educational institutions to develop institutional mechanism to create entrepreneurial culture in S&T academic institutions and to foster techno-entrepreneurship for generation of wealth and employment by S&T persons.
Eligibility/ Applicability	<ul> <li>The institution should be a University/Deemed University or an Institute/College offering Engineering, Technology, Science courses at degree level or above for at least 5 years.</li> <li>Availability of two faculty trained in Entrepreneurship through DST sponsored Faculty Development Programme.</li> <li>Minimum dedicated space of about 5000 square feet for housing the NewGen IEDC with the availability of utilities like electricity, water, telephone installation and internet connectivity</li> </ul>
Nature of Assistance	<ul> <li>To catalyze and promote development of knowledge-based and innovation-driven enterprises and promote employment opportunities amongst youth specially students</li> <li>To inculcate a culture of innovation driven entrepreneurship</li> <li>To act as an institutional mechanism for providing various services including information on all aspects of enterprise building to budding S&amp;T entrepreneurs.</li> </ul>
How to Apply	The Host Institution shall submit the proposal for setting up of an NewGen IEDC <a href="http://www.newgeniedc-edii.in/#NewGenIEDC">http://www.newgeniedc-edii.in/#NewGenIEDC</a> as per the proforma to EDII, Ahmedabad.

### **Technology Development Programme**

About	<ul> <li>Technology Development Programmes (TDP) is to convert proof-of-concepts for development of pre-competitive/ commercial technologies/ techniques/ processes aimed at specific end use.</li> <li>The Programme stresses on clearly identifying the needs for development of the technology so that the developmental effort could be useful to the target beneficiary.</li> </ul>
Eligibility/ Applicability	•The Project Proposals could be submitted for financial support by scientists/engineers/ technologists working in academic institutions/ registered societies/ R&D institutions/l aboratories having adequate infrastructure/ facilities to carry out Technology Development work/ prototype building.
Nature of Assistance	<ul> <li>The project cost of up to INR 10 Cr will be considered for funding, subject to a maximum of 90% of the total project cost.</li> <li>The funding will be through provision of grants to the industry.</li> </ul>
How to Apply	Online Application. Check the link below for projects: <a href="https://tdf.drdo.gov.in/project">https://tdf.drdo.gov.in/project</a>

# **Small Business Innovation Research Initiative (SBIRI)**

About	•The Small Business Innovation Research Initiative (SBIRI) scheme of the Department of Biotechnology, Ministry of Science & Technology, was launched in 2005 to boost Public-Private- Partnership (PPP) efforts in the country
Eligibility/ Applicability	<ul> <li>The proposals can be submitted by solely by a Company incorporated under the Companies Act, 2013 Limited Liability Partnership (LLP) incorporated under the Limited Liability Partnership Act, 2008 or Joint Ventures either in the form of Company/ LLP by any of the above entities jointly with other private or public partner(s) (Universities or Institutes).</li> <li>Public/private university/colleges in India</li> <li>National research laboratories</li> <li>Not-for-profit private research labs/societies/foundation</li> </ul>
Nature of Assistance	•For Project Costing up to 50 Lakh: 100% grant from BIRAC •For Project Costing up more than 50 lakh: BIRAC grant would be Rs. 50 Lakhs + 50% of the Cost over and above Rs. 50 Lakhs. Remaining cost would be borne by the company
How to Apply	<ul> <li>BIRAC issues a national call inviting applications under BIG three times a year (15<sup>th</sup> of February, 15<sup>th</sup> of June &amp; 15<sup>th</sup> of October).</li> <li>Application for BIG needs to be submitted online ONLY through BIRAC website <a href="www.birac.nic.in">www.birac.nic.in</a></li> </ul>

### Ministry of Micro, Small, and Medium Enterprises (MSME)



सूक्ष्म , लघु और मध्यम उद्यम मंत्रालय MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

# **Entrepreneurship and Skill Development Programme** (ESDP)

About	<ul> <li>The objective of the programme is to motivate the youth to consider self employment or entrepreneurship as one of the career options.</li> <li>The ultimate objective is to promote new enterprises, capacity building of existing MSMEs and inculcate entrepreneurial culture in the country.</li> <li>As per scheme guidelines, in EAP and E-SDP there should be overall 40% women participation.</li> </ul>
Eligibility/ Applicability	•Youths representing different sections of the society including SC/ST/Women, Physically Handicapped, Exservicemen and Below Poverty Line (BPL) persons and existing MSMEs.
Nature of Assistance	<ul> <li>Industrial Motivational Campaign (IMC): One day/Two days Industrial Motivation Campaigns are organized to identify and motivate traditional / non-traditional entrepreneurs and for Clusters SPVs/ Industry Associations/ Chambers for propagating schemes for MSMEs.</li> <li>Entrepreneurship Awareness Programmes (EAPs): These are being organized regularly to nurture the talent of youth by enlightening them on various aspects of industrial activity required for setting up MSEs.</li> <li>Entrepreneurship-cum-skill Development Programmes (E-SDP): Comprehensive training programmes are organized to upgrade skills of prospective entrepreneurs, existing workforce and develop skills of new workers and technicians of MSEs.</li> <li>Management Development Programmes (MDP) and Mega Events: The objective of imparting training here is to improve the decision-making capabilities of existing &amp; potential entrepreneurs resulting in higher productivity and profitability.</li> </ul>
How to Apply	•ESDP Programmes are implemented through MSMEDIs/ TCs/ Other IAs. <a href="https://msmedi.dcmsme.gov.in/">https://msmedi.dcmsme.gov.in/</a>

# A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)

About	<ul> <li>The scheme supports in setting up Livelihood Business Incubators (LBIs) and Technology Business Incubators (TBIs) to skill youths for own enterprises and incubation of innovative ideas.</li> <li>LBIs are set up to train/skill youths in various vocations/ fields primarily in agro-rural space to enable them, either to set up own enterprises or seek wage employment in related fields/industries.</li> <li>TBIs are set up to promote youths to incubate new and innovative ideas in agro-rural space by providing basic incubation facilities.</li> </ul>
Eligibility/ Applicability	<ul> <li>For LBIs:         <ul> <li>Any agency/institution of Govt. of India/ State Govt.</li> <li>Any Private Institution under PPP mode with any agency of Govt. of India/State Govt.</li> </ul> </li> <li>For TBIs:         <ul> <li>Existing Incubation Centers under Ministries/Departments of Govt. of India</li> <li>National/ Regional institutions of Govt. of India/ State Govt.</li> <li>New TBIs can be set up by Industry Associations Academic Institutions, R&amp;D labs, Universities, Govt. entities and Technology Park.</li> </ul> </li> </ul>
Nature of Assistance	<ul> <li>•Maximum Rs. 1 cr. to Government agencies and maximum Rs. 50 Lakh to private agencies for procuring plant and machinery</li> <li>•Maximum Rs. 1 cr. given to new TBIs and maximum Rs. 30 Lakh to existing TBIs for procurement of plants and machinery.</li> </ul>
How to Apply	•Proposal to be filled up as per the prescribed format given in https:// aspire.msme.gov.in and submitted to the Ministry through Member Secretary, Scheme Steering Committee at <a href="mailto:is.ari@nic.in">is.ari@nic.in</a>

### Coir Vikas Yojna (CVY)

About	•The scheme facilitates development of domestic and export markets, skill development and training, empowerment of women, employment/entrepreneurship creation and development, enhanced raw material utilization, trade related services, welfare activities for the coir workers, etc
Eligibility/ Applicability	<ul> <li>All coir production/processing units newly established will be eligible to apply for assistance. All coir production/ processing units registered with Coir Board under Coir Industry (Registration) Rules, 2008 and having Udyog Aadhar are eligible to apply for financial assistance for modernisation under this component.</li> <li>A new unit which has applied for/availed of assistance under this component will have to complete 5 years of successful operations before applying for assistance under modernisation.</li> </ul>
Nature of Assistance	•The ceiling of prices of different items of machinery will be unto 2.5 Cr.
How to Apply	•The checklist along with the details of the different provisions and the feautres of this scheme can be found at the following webiste: <a href="http://coirboard.gov.in/wp-content/uploads/2015/06/CVJ.pdf">http://coirboard.gov.in/wp-content/uploads/2015/06/CVJ.pdf</a>

# **Credit Guarantee Scheme for Micro & Small Enterprises** (CGTMSE)

About	<ul> <li>The scheme aims to encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating credit guarantee support for collateral free / third-party guarantee-free loans to the Micro and Small enterprises (MSEs), especially in the absence of collateral.</li> <li>The guarantee cover available under the scheme is to the extent of 50%/ 75% / 80% &amp; 85% of the sanctioned amount of the credit facility.</li> <li>The extent of guarantee cover is 85% for micro enterprises for credit up to 5 Lakh. The extent of guarantee cover is 50% of the sanctioned amount of the credit facility for credit from 10 lakh to 100 Lakh per MSE borrower for retail trade activity.</li> </ul>
Eligibility/ Applicability	Existing Entrepreneurs     Aspiring Entrepreneurs
Nature of Assistance	<ul> <li>Credit guarantee for loans up to Rs. 2 crores, without collateral and third-party guarantee.</li> <li>Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakh) to 75% (others).</li> <li>50% coverage is for retail activity.</li> </ul>
How to Apply	•Through Member Lending Institutions (Banks and NBFCs)

# Credit Linked Capital Subsidy Component (CLCS & TU Scheme)

About	<ul> <li>The objective of CLCS component of CLC-TUS is to facilitate technology to MSEs through institutional finance for induction well established and proven technologies in the specific sub-sector/products approved under the scheme:</li> <li>Upfront subsidy of 15% on institutional credit up to Rs. 1 crore (i.e., a subsidy cap of Rs. 15.00 lakh) for identified sectors/subsectors/ technologies.</li> <li>In order to ensure fair inclusion of SC/ST category, women entrepreneurs and entrepreneurs from NER, Hill States (Jammu &amp; Kashmir, Himachal Pradesh &amp; Uttarakhand) Island Territories (Andaman &amp; Nicobar and Lakshadweep), and the identifies Aspirational Districts/ LWE Districts, the subsidy has also been proposed to be admissible also for investment in acquisition/ replacement of plant &amp; machinery/equipment &amp; technology up-gradation of any kind.</li> </ul>
Eligibility/ Applicability	Existing Entrepreneurs     Aspiring Entrepreneurs
Nature of Assistance	<ul> <li>Induction of established and improved technologies.</li> <li>15% Subsidy on institutional credit up to Rs 1.00 crore with a subsidy cap of Rs.15.00 lakh</li> </ul>
How to Apply	•As per Scheme guidelines - Through Prime lending Institution / Nodal Banks.

### **Procurement and Marketing Support (PMS) scheme**

About	•The scheme aims to enhance the marketability of products and services in the MSME sector, promote new market access initiatives, create awareness and educate the MSMEs about various marketing relevant topics, create more awareness about trade fairs, digital advertising, emarketing, GST, GeM portal, public procurement policy and other related topics etc.
Eligibility/ Applicability	•Existing Entrepreneurs
Nature of Assistance	<ul> <li>Participation of Individual MSEs in domestic Trade Fair/Exhibition</li> <li>Capacity building of MSMEs in Modern Packaging Technique / Development of Marketing Haats.</li> <li>Organizing Domestic Trade Fair&amp; Exhibition/ Vendor Development Programs/ National &amp; International Workshops &amp; Seminars/ Awareness programs</li> </ul>
How to Apply	•Apply on <a href="https://my.msme.gov.in/MyMsme/Reg/COM_Matu.aspx">https://my.msme.gov.in/MyMsme/Reg/COM_Matu.aspx</a>

# **International Cooperation (IC) Scheme**

About	<ul> <li>The scheme aims to enhance the competency of MSMEs, capture new markets for their products, and explore new technologies for improving manufacturing capacity, etc.</li> <li>The scheme supports MSMEs by way of participation in international events for exploring export opportunities, access to international business networks, technology upgradation/modernization, improved competitiveness, awareness of better manufacturing practices etc.</li> </ul>
Eligibility/ Applicability	•Existing Entrepreneurs
Nature of Assistance	<ul> <li>For Participation in International Exhibition/Fair:         <ul> <li>Economy class Air fare fair (maximum of Rs. 1 Lakh).</li> <li>Stall charges (maximum Rs. 1.25 Lakh).</li> <li>Freight Charges (maximum Rs. 25,000/-)</li> <li>Entry/Registration fee up to Rs. 5000/-</li> </ul> </li> <li>For Organizing International Conference in India         <ul> <li>Cost for organizing the event subject to a maximum of Rs. 4.50 Lakh.</li> <li>Airfare for foreign speakers (minimum 03) up to a maximum of Rs. 2.50 lakh.</li> </ul> </li> </ul>
How to Apply	•Apply on <a href="http://ic.msme.gov.in/">http://ic.msme.gov.in/</a>

### **Ministry of Communication and Information Technology**



# Digital Communication Innovation Square (DCIS) Champion Services Sector Scheme (CSSS)

#### About •To ecosystem promote the for research. design. development, proof of concept testing, Minimum Viable Product (MVP), Intellectual Property Rights (IPR) creation, pilot project and manufacturing i.e., complete value chain to make India a global hub for production of telecommunication equipment and a centre for digital communication services. Eligibility/ startup/MSME fulfilling the eligibility • A conditions **Applicability** mentioned can avail a maximum support upto Rs 40 Lakh for proposed technology product/solutions. Minimum proposals are proposed to be supported under the scheme. The grant will be divided into two tranches that will be released in a phased manner based on designated milestones to be intimated at the time of approval of the proposal. Typically, the first tranche would be augmentation of the product and next tranche would be for deployment of the product. **Nature of** A Startups (Scaling Stage)/MSMEs who have already tested **Assistance** their prototypes (hardware/software innovations) with or without any user agency and are seeking further validations before becoming market-ready with a demonstrable demand are therefore encouraged to apply. How to Apply Startups need to apply online through TCOE India portal (https://www.tcoe.in/).

### **Ministry of Agriculture and Farmers Welfare**



# **The Venture Capital Assistance Scheme**

About	Venture Capital Assistance is financial support in the form of an interest free loan provided by SFAC to qualifying projects to meet shortfall in the capital requirement for implementation of the project.
Eligibility/ Applicability	<ul> <li>Farmers</li> <li>Producer Groups</li> <li>Partnership/Proprietary Firms</li> <li>Self Help Groups</li> <li>Companies</li> <li>Agripreneurs</li> <li>Units in Agri export zones</li> <li>Agriculture graduates Individually or in groups for setting up agribusiness projects</li> </ul>
Nature of Assistance	<ul> <li>Help in assisting Agripreneurs to make investments in setting up agribusiness projects through financial participation</li> <li>Provides financial support for preparation of bankable Detailed Project Reports (DPRs) through Project Development Facility (PDF)</li> </ul>
How to Apply	• http://sfacindia.com/VCAapplicationform.aspx

### **Ministry of Defence**



### **Innovations for Defence Excellence (i-DEX)**

About	<ul> <li>The SPARK grants - offered to startups selected through the DISC initiatives launched under the iDEX banner, are aimed at catalyzing open innovation enabling Indian innovators and entrepreneurs to deliver technologically advanced solutions to the Indian military.</li> <li>The primary goal, therefore, is delivering defense grade products to address the needs of the military identified through the challenges</li> </ul>
Eligibility/ Applicability	Startups     MSMEs     Individual Innovators
Nature of Assistance	<ul> <li>•The selected applications will be funded up to ₹1.5 crores in the form of equity/other relevant structures.</li> <li>•Apart from the fund, selected applicants may also be given entry to accelerator programs run by iDEX partners, where they will be supported in technology and business development through mentorship under the innovation and entrepreneurship experts</li> <li>•The selected applicants may also be supported in terms of access to defence testing facilities and experts for their product/technology development</li> <li>•Interface with the military (Army/Navy/Airforce) top brass about key innovative technologies &amp; encourage their adoption with suitable assistance</li> </ul>
How to Apply	<ul> <li>_Full Details of a Single Point of Contact for the applying entity</li> <li>Entity Details</li> <li>Proposal Details – these are the details of the proposal in response to the iDEX Challenge problem statements/focus areas.</li> <li>https://mod.gov.in/</li> </ul>

### **AGNIi – Accelerating Growth of New India's Innovations**

About	<ul> <li>The National Technology Commercialization Program, showcasing India's best innovations</li> <li>AGNIi helps commercialise Indian technological innovation. We convene India's finest technologists and their deployment-ready technologies – from startups and laboratories – with top technology users from Indian and global enterprise, government, and non-profit sector. We help those who have technology, deliver it where it is needed. We help those who need technology, find it.</li> </ul>
Eligibility/ Applicability	•Startups and Entrepreneurs
Nature of Assistance	<ul> <li>Identify and provide commercialization support to market-ready indigenous innovations</li> <li>Collaborate with existing innovation programs</li> <li>Support to government laboratories for commercialization of their market ready inventions</li> <li>Capacity building of scientists, innovators and technology transfer offices</li> <li>Bridging the gap between industry and academia</li> </ul>
How to Apply	• https://www.agnii.gov.in/register/innovator;



# Incentives for Start-ups and Incubators under Govt. of Uttar Pradesh Startup Policy

### **Incentives for Incubators**

Capital grant	<ul> <li>Capital grant on setting up/scaling up technology infrastructure for the private host institutes shall be reimbursed up to 50% of the eligible amount subject to maximum limit of INR 1 Crore, first installment to be capped at 25% of the maximum limit</li> <li>The demand for the same shall be raised on quarterly basis by incubators.</li> <li>The limit of INR 1 crore shall be increased to INR 1.25 crore for incubators established in Purvanchal/ Bundelkhand regions</li> </ul>
Operational expenditure	<ul> <li>Financial support to incubators upto INR 30 Lakhs per year to cover operational expenditure for 5 years or until self-sustainable whichever is earlier. This incentive shall be granted to those incubators which have 10 or more startups incubated.</li> <li>The year-on-year continuation of operational expenditure support shall be solely dependent on incubator's performance assessed through Incubator Performance Evaluation Framework.</li> </ul>
Acceleration Programs	<ul> <li>A matching grant of INR 5 Lakhs per year (Maximum INR 2 Lakhs per program) shall be given to competent institutions (upto 25 institutions per year) to run acceleration programs for supporting the startup</li> <li>Acceleration programs with minimum 10 startups participating shall be eligible to get incentives under this program and maximum 100 programs could be organized in a year under the policy</li> <li>The competent institutions in this case would be Gol/GoUP supported/sponsored incubators, angel investors registered with SEBI/Banks or reputed academic institutions.</li> </ul>
Navratna Incubators	<ul> <li>All Navratna incubators shall get incentive of INR 10 Lakhs per annum for the expenses incurred to support host institutes/incubators for developing/scaling up the incubation capabilities</li> </ul>

### **Incentives for Start-ups(1/2)**

### Sustenance allowance at the rate of INR 15,000 per month per startup for a period of one-year up to 10 startups per Sustenance incubator per year shall be given to startups at the idea Allowance stage • The seed capital will be given in the form of Marketing Assistance up to INR 5 Lakhs per startup up to 10 startups per incubator per year to launch the Minimum Viable Product (MVP) in the market The seed capital will be disbursed in milestone-based Seed Capital/ installments (e.g. 40% + 30% + 30%) in three tranches, the Marketing first being advance and remaining two on completing the **Assistance** milestones The GeM portal provides exemption to Startups from criteria of 'prior experience', 'turnover' and 'submission of EMD' to provide equal opportunity to young entrepreneurs For products and services not listed on GeM portal, PMIC may provide recommendation to state level procurement agencies (Department of MSME/Finance etc.) to earmark a specific value or percentage of total public procurements allocated for startups Government Women led startups: 25% incubation seats at GoUP **Procurement** recognized incubators shall be given on priority basis to startups with women founders/co-founders on preferential basis.

### **Incentives for Start-ups(2/2)**

Support to Start- ups	<ul> <li>Free incubation shall be provided for 6 months at government owned/managed Incubator, AKTU Innovation Hub and the proposed Center of Excellence such as SGPGI to support health tech startups</li> <li>Performance of the 14 startups shall be evaluated at the end of six months and the incubation can be extended for six more months on satisfactory report. Overall free incubation period shall not be more than 12 months period.</li> </ul>
Patent Filing Cost	The cost of filing of successful patent shall be reimbursed to the incubated startups for Indian as well as foreign awarded patents: INR 2 Lakhs for Indian patents and INR 10 Lakhs for International Patents
Event Participation	<ul> <li>Reimbursement to startups for participation in events – upto INR 50,000 for national events and INR 1 Lakh for international events.</li> <li>This is applicable to all GOI registered startups which are incorporated in Uttar Pradesh.</li> </ul>
Eligibility	<ul> <li>Any startup incorporated in Uttar Pradesh having innovative idea/concept will be eligible to receive support under this policy and such Startup must be registered with Gol under Startup India program</li> </ul>



# Incentives for Start-ups and Incubators under Govt. of Haryana Startup Policy

### **Incentives for Incubators**

Capital Subsidy	<ul> <li>Government Host Institutes shall be provided capital grant of 50% of Capital Investment (excluding land cost) for setting up Incubator, Subject to max INR 1 Cr</li> <li>Private Host Institutes shall be provided capital grant of 50% of Capital Investment (excluding land cost) for setting up Incubator, Subject to max INR 50 lakh</li> </ul>
Exemption on Rental Charge	<ul> <li>Incubators would be given 50% exemption on lease rent and operation &amp; maintenance charge for Govt. owned building for 3 years, up to a maximum of INR 5 lakh per annum per incubator</li> </ul>
Recurring expense reimbursement	<ul> <li>Govt. Incubators shall get the support for recurring expenses as Operational Subsidy assistance up to the limit of INR 1 lakh per year for a period of 3 years</li> </ul>
Stamp Duty & registration Reimbursement	<ul> <li>Incubators shall be provided 100% Stamp duty registration exemption on purchase/lease of land/Office space/IT Building with the condition of commencing operation within 2 years</li> </ul>
Mentoring & Training	<ul> <li>In order to provide mentoring for priority issues such as fundraising, scaling, recruitment and product interface, Incubators shall be provided Mentoring Assistance support up to a limit of INR 3 lakh per year</li> </ul>
Assistance for participating in Fair/Exhibition	<ul> <li>The Industry association/Incubators leading a delegation of startups to National and International Fair/Exhibition or for organizing such fair/exhibition/seminars should be provided financial assistance up to INR 25 Lakh or as actual basis.</li> <li>At most 12 such events would be supported by the State government annually.</li> </ul>
Startup Competition assistance	•To encourage entrepreneurship culture in colleges, eligible Institutes of National Importance, State Universities & Central Universities based in Haryana, established Incubators in these institution's premises shall be supported by state government to organize such startup competition fest annually in which state shall aid up to the limit of INR 5 lakh per event

### **Incentives for Start-ups**

# Innovation promotion subsidy

- Reimbursement of 25% of lease rental subsidy to eligible startup units established in the state, operating from Incubators/IT Parks/Industrial Clusters or any other notified location shall be eligible for a period of 1 year subject to the ceiling of INR 1 lakh per annum.
- Government to empanel software/mobile app development agencies for extending programming/app development support to eligible startups and would reimburse development cost to the tune of 60% for application development undertaken through empaneled agencies, to the ceiling of INR 1 lakh per startup.
- Cost reimbursement for max 3 Patent/Quality certification per unit up to a limit of INR 2 lakh for domestic & INR 5 lakh for International Patent/Quality certification upon successfully receiving them

### Assistance for Program/App development

# Incentives for Start-ups and Incubators under Govt. of Delhi NCT Startup Policy-2019 (to be implemented)

# **Incentives for Start-ups and Incubators**

General Administrative Support	<ul> <li>The Government will provide loans of up to Rs. 10 lacs to recognized startups or entrepreneurs with disbursement after completion of specific milestones. These loans shall be interest-free for the first year, with an interest rate of 6% after one year.</li> </ul>
Public Procurement	<ul> <li>Up to 10% of all goods and services procured by Delhi Ministries/Departments/PSUs may be through recognized startups, as per applicable guidelines/policies with exemptions for the requirements of prior experience, minimum prior turnover and earnest money deposits in public procurement.</li> <li>The government will empanel several Chartered Accountants to assist startups and aspiring entrepreneurs with company incorporation or related services at subsidized rates</li> </ul>
Capital Grant to Incubators	<ul> <li>The Government of Delhi will provide a one-time, matching capital grant of up to Rs. 1 crore to any university that wishes to set up or scale up an incubation facility</li> <li>Any university-run incubator may be considered for the grant, regardless of whether it is open to all or open exclusively to university students</li> <li>The grant may be used towards any capital expenditure (excluding the cost of real estate) for the incubator and will be disbursed in stages, upon completion of predetermined milestones</li> </ul>
Patent Filing Cost Reimbursement	<ul> <li>The Government of Delhi shall reimburse recognized startups or entrepreneurs for 100% of the filing fees and 100% of the legal fees for successfully granted domestic patents, up to a prescribed limit</li> </ul>

# **Thank You**