

- **Ministry of Heavy Industries**

● **Production Linked Incentive Scheme For Automobile And Auto Component Industry**

Details

The government of India has approved the scheme “Production Linked Incentive Scheme for Automobile and Auto Components Industry” in India to enhance India’s Manufacturing Capabilities for Advanced Automotive Products.

The “Production Linked Incentive Scheme for Automobile and Auto Components Industry” proposes financial incentives to boost domestic manufacturing of Advanced Automotive Technology products and attract investments in the automotive manufacturing value chain. Its prime objectives include overcoming cost disabilities, creating economies of scale, and building a robust supply chain in areas of Advanced Automotive Technology products. It will also generate employment. This scheme will facilitate the Automobile Industry to move up the value chain into higher value-added products.

Scheme Components: The scheme consists of two components incentivizing incremental sales of automobile and auto components related to Advanced Automotive Technology.

1. Champion OEM Incentive Scheme: The incentive scheme targeted to address the cost disabilities related to Advanced Automotive Technology vehicles faced by OEMs. The Champion OEM Incentive scheme is a ‘sales value linked’ scheme, applicable to Battery Electric Vehicles and Hydrogen Fuel Cell Vehicles of all segments – 2 wheelers, 3-wheelers, passenger vehicles, commercial vehicles, Tractors, Automobiles meant for Military use, and any other Advanced Automotive Technology vehicle as prescribed by MHI depending upon technical developments.

2. Component Champion Incentive Scheme: The ‘Component Champion’ Incentive scheme is aimed at identifying and incentivizing Auto component champions that can achieve the global scale of operations and become ‘Automotive Champions’ for the auto-component manufacturing sector related to Advanced Automotive Technology.

Eligible Product:

1. Pre-approved Advanced Automotive Technology Vehicles and pre-approved Advanced Automotive Technology Components of all vehicles, CKD/SKD kits, Vehicle aggregates of 2- Wheelers, 3- Wheelers, passenger vehicles, commercial vehicles, and tractors including automobiles meant for military use.

2. The list of Advanced Automotive Technology Vehicles and Advanced Automotive Technology Components will be prescribed and can be amended by MHI from time to time depending upon technological developments.

Benefits

The approved applicants will be entitled to receive incentives (% benefit) subject to meeting other conditions of the scheme:

1. Incentive Slabs for Champion OEM and New Non-Automotive (OEM) Investor company:

Determined Sales Value (in ₹ Crore)	Incentives (%age of Determined Sales Value)
<= 2,000	13%
> 2,000 to 3,000	14%
> 3,000 to 4,000	15%
> 4,000	16%
Cumulative Determined Sales Value of ₹10,000 Crore over 5 years	Additional 2%

2. Incentive slab for Component Champion and New Non-Automotive (Component) Investor Company:

Determined Sales Value (in ₹ Crore)	Incentives (%age of Determined Sales Value)
<= 250	8%*
> 250 to 500	9%*
> 500 to 750	10%*
> 750	11%*
Cumulative Determined Sales Value of ₹1,250 Crore over 5 years.	Additional 2%
Battery Electric vehicles & Hydrogen fuel cell vehicles components	Additional 5%

*Multiplied by a factor of 0.9 in the fifth year for eligible sales relating to Internal Combustion Engine (ICE) vehicle components.

Eligibility

The applicant company or its Group company(ies) will need to meet the following common criteria to qualify and receive benefits under the Scheme:

Basic Eligibility Criteria:

1. For a company or its Group company(ies) with an existing presence in India or globally in the Automotive vehicle and components manufacturing business:

Eligibility Criteria	Auto OEM	Auto-Component
Global group* Revenue (from automotive and/or auto component manufacturing)	Minimum ₹ 10,000 crore	Minimum ₹ 500 crore
Investment	Global Investment of Company or its Group* Company(ies) in fixed assets (gross block) of ₹	Global Investment of Company or its Group* Company(ies) in fixed assets (gross block) of ₹150 crores.

3,000 crores.

*Group Company(ies) shall mean two or more enterprises which, directly or indirectly, are in a position to:

Exercise twenty-six percent or more of voting rights in the other enterprise;

Or

Appoint more than fifty percent of members of the Board of Directors in the other enterprise (As defined in the FDI Policy Circular of 2020).

2. For new non-automotive investor companies or its Group company(ies) that may want to participate in this scheme:

Eligibility Criteria	New Non-Automotive investor company or its Group company(ies) (who are currently not in the automobile or auto component manufacturing business)
Global net worth	₹ 1000 crore based on audited financial statements for the year ending March 31, 2021.
Committed investment in India over five year period	As per Minimum New Domestic Investment Conditions mentioned below.

3. Minimum New Domestic Investment Conditions: Cumulative New Domestic Investment Condition of Performance (₹.Crore)

Cumulative new domestic investment to be achieved	Champion OEM (Except 2W & 3W)	Champion OEM 2W & 3W	Component Champion	New Non-Automotive Investor (OEM) company or its Group company(ies)	New Non-Automotive investor (Component) company or its Group company(ies)
Upto or before March 31, 2023	300	150	40	300	80
Upto or before March 31, 2024	800	400	100	800	200
Upto or before March 31, 2025	1400	700	175	1400	350
Upto or before March 31, 2026	1750	875	220	1750	440
Upto or before March 31, 2027	2000	1000	250	2000	500

Note 01: An applicant company or its Group company(ies) must satisfy the entire eligibility criteria to be eligible under the scheme.

Note 02: Non-Automotive companies or its Group company(ies) can qualify for this scheme provided they present a clear business plan to invest in India and generate revenues from Advanced Automotive Technology vehicles or Advanced Automotive Technology components manufacturing.

Note 03: The applicant's new Non-Automotive Investor company or its Group company(ies) will be eligible to claim incentive subject to meeting the cumulative minimum new domestic investment to be achieved for a particular year. The applicant will also have to meet the % Year-on-Year growth criteria from the minimum threshold fixed from the first year.

Note 04: An applicant new Non-Automotive Investor company or its Group company(ies) must satisfy the entire eligibility criteria.

Note 05: New investments should be made from the same legal entity as the one applying for the incentive.

Note 06: The approved Company is required to meet the cumulative investment condition for each year.

Note 07: In the event, any approved company meets the investment condition a few years before the end of the scheme; it will be eligible for incentives throughout the tenure of the scheme subject to meeting other conditions of the scheme.

Note 08: In case the approved company fails to meet the cumulative domestic investment condition in any given year, it will not receive any incentive for that year even if the threshold for Determined sales value is achieved. However, it will still be eligible to receive the benefits under the scheme in the following years if it meets the cumulative domestic investment condition defined for that year.

Note 09: Preference will be given to eligible companies or its Group company(ies) committing to front-load their investment during the scheme period. The proposed investment commitment will be evaluated by calculating the Net Present Value (NPV) of the investment using the bank rate as the discounting factor.

Application Process

Online

The window for receiving applications through the Notice Inviting Applications will be for a period of 60 days.

Step 01: The applicant companies are required to submit an application along with financial & supporting documents.

Step 02: All applications will be submitted through an online portal maintained by the PMA.
<https://pliauto.in/>

Step 03: Applicants need to "Sign in" using their login credentials and apply for the scheme.
<https://pliauto.in/login>

Step 04: The Application Form along with details of all necessary supporting documents, to be submitted at the time of application.

Step 05: A non-refundable application fee would be payable for each application.

Step 06: Upon successful submission of an application, PMA will issue a unique Application ID to the applicant for all future references pertaining to the Scheme.

Note 01: The PMA will process the applications and make appropriate recommendations for approvals under the Scheme.

Note 02: MHI will consider applications, as recommended by PMA through the appropriate channel, for approval under the Scheme.

Note 03: All the applications will be finalized within 60 days from the date of submission of applications or receipt of clarification sought, if any.

Note 04: After receiving approval, the PMA will arrange to issue a letter to the selected applicant within 5 working days, communicating approval under the Scheme.

Note 05: If a selected applicant is found to be ineligible at any stage, or if it has not complied with notifications, orders, guidelines etc. of the Scheme, the envisaged incentive claim of such selected applicant shall be forfeited or recovered with interest, if already paid.

Documents Required

1. Certificate of Incorporation (Issued by ROC)
2. Memorandum & Articles of Association (Submitted to ROC)
3. PAN Card
4. Import Export Code (IEC) Registration Certificate
5. Letter of Authorization by Board of Directors or Managing Director or Equivalent (incl. subsidiary(ies))
6. Certificate from the Company Secretary of the Applicant / Managing Director for Credit History (incl. subsidiary(ies))
7. CIBIL Report of the Company (incl. subsidiary(ies))
8. Business Profile/ Corporate Presentation of the Applicant (incl. subsidiary(ies))
9. GST Registration Certificate (incl. subsidiary(ies))
10. Shareholding Pattern (Latest submitted with ROC and certified by the Company Secretary of the company or in case the applicant is not having any 'Company Secretary' - by the Managing Director) (incl. subsidiary(ies))
11. Profile of Directors
12. Annual Report of Holding Company
13. Self-Certification on Revenue/ Investment/ Net worth from each of the Group Company (ies) whose credentials have been considered
14. Financial Details of Subsidiary(ies)
15. Project Report/ Business Plan (incl. for Subsidiary(ies))
16. Application Fee Payment Proof

- **Ministry Of Science And Technology**

• **Biotechnology Ignition Grant Scheme**

Details

The “Biotechnology Ignition Grant Scheme (BIG)” is a flagship scheme of the Biotechnology Industry Research Assistance Council (BIRAC), (a not-for-profit Section 8, Schedule B, Public Sector Enterprise, set up by the Department of Biotechnology (DBT), Government of India), 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).

Purpose of the BIG scheme:

- Supports ideation to Proof of Concept
- Nurtures entrepreneurship to enable translation of ideas into commercially viable products/ technologies to address unmet need
- Enables Biotech Startup Ecosystem in the country to become globally competitive

Types of projects supported:

BIG scheme supports innovation under Healthcare, Lifesciences, Diagnostics, Medical Devices, Drugs, Vaccines, Drug Formulations and delivery systems, Industrial Biotechnology, Agriculture, Secondary agriculture, Waste Management, Sanitation, Clean Energy, and related areas.

The project proposals can be submitted in any of the following seven categories:

- Devices & Diagnostics
- Drugs including drug delivery
- Industrial Biotechnology including Secondary Agriculture
- Agriculture
- Biosimilars & Stem Cells
- Vaccines
- Bioinformatics & facilities

BIRAC encourages proposals involving integration of Biotech with applied sciences that may include Engineering, Artificial Intelligence, Internet of Things, Sensors, Big Data Analytics, Cloud Computing, Machine Learning, Automation, Robotics, and related disciplines to potentially facilitate

transforming healthcare, life sciences, agriculture, secondary agriculture, and other bio-based industry/markets.

Types of projects not supported:

- Basic/exploratory research projects
- Projects having a low element of novelty
- Projects involving systematic clinical trials, field trials or late-stage validation/certification of the technology.

Note: BIG grant is not a research fellowship and cannot be used to support PhD or any other academic research.

Project Duration:

The funding is provided for a period of up to 18 months. The project is implemented in a milestone-based manner.

Benefits

Support provided to grantees under the scheme:

1. Under the BIG scheme, BIRAC provides a grant-in-aid of up to INR 50 lakhs (approx. USD 75,000) for a period of 18 months.
2. BIG Partners and BIRAC provide continuous mentoring support to the grantees, including but not limited to the following:
 - Technical Mentoring (Connect with Technical Experts)
 - IP Support
 - Legal Support
 - Networking and Outreach
 - Trainings
 - Regulatory Advice
 - Business Mentoring
 - Connect with Investors
 - Any other assistance on a case basis

Eligibility

Eligibility criteria for an Individual:

1. The individual applicant should be an Indian citizen.
2. The primary applicant should be the Project Leader.

3. The applicant has to be incubated in an incubator (Incubator could be located anywhere in the country and may/may not be supported by BIRAC). At the time of application, the applicant is expected to have identified a preferred incubator. LoI/MoU with the incubator is required for final approval.

4. If the applicant is formally employed (or registered as a student) with an academic or research organization, then

- the applicant has to produce a No Objection Certificate (NOC) from the competent authority of the organization indicating that the organization has policies in place to allow the applicant while in service/ on sabbatical/on Extraordinary Leave:
- accept funding support (if successful) as an individual,
- manage the funds through a separate no-lien account in individual capacity
- undertake the BIG project in an incubator
- to create an enterprise.
- Alternatively, the applicant needs to provide an undertaking that he/she plans to terminate his/her association with the current employer and take up the project full-time in the event of grant approval. A resignation/ relieving/ retirement letter will be needed as a supporting document before final approval and release of the grant.

5. If the applicant is formally employed with a for-profit company/LLP,

- the applicant needs to provide an undertaking that he/she plans to terminate his/her association with the current employer and take up the project full-time in the event of grant approval (A resignation/ relieving/retirement letter will be needed as supporting document before final approval and release of the grant.), or,
- Alternatively, the application should be submitted under the Company/LLP category.

6. An individual who is a promoter shareholder of a Biotech company or one of the partners in a Biotech LLP will not be allowed to apply as an individual, irrespective of the percentage of shareholding of the applicant in the company. (In such a case, the application can be submitted through the company/LLP route, in case the company/LLP meets the required eligibility criteria as detailed below).

Eligibility criteria for Company/ LLP:

1. The Company/LLP should be registered under the Indian Companies Act, 1956/2013.
2. The incorporation date of the Company/LLP should not be earlier than 5 years from the date of closing of a particular BIG call.
3. A company is considered as 'owned' by resident Indian citizen(s) if minimum 51% of the capital is beneficially owned by resident Indian citizen(s) and/or Indian companies, which are ultimately owned and controlled by resident Indian citizens.

4. Company/LLP's application should be represented by a Project Leader.
5. The Company/LLP must have its own in-house R&D facility that is functional and adequate to execute the project. If the Company/LLP does not have a functional and adequate laboratory of its own then it should be incubated at an incubator (This shall be verified and confirmed by BIG Partner),
6. If an applicant company, in which any promoter holding more than or equal to 20% of the shares, is a co-promoter of another ineligible company or a partner in another ineligible LLP, then the applicant will not be eligible. The only exception to this shall be a situation wherein the latter ineligible company/LLP is operating in a non-biotech domain. In case the applicant is an LLP: An applicant LLP, in which any of the partners is also a partner in another ineligible LLP or is a co-promoter in another ineligible company, then the applicant will not be eligible. The only exception to this shall be a situation wherein the latter ineligible LLP/company is operating in a non-biotech domain.

Note 01: Every proposal must clearly identify a Project Leader who will take responsibility for the technical and managerial aspects of the project execution.

Note 02: The Project Leader must be technically qualified to undertake the project. The Project Leader must have completed basic undergraduate training in any discipline.

Note 03: In the event that the proposal is shortlisted for presentation in front of the Selection Committee(s), the Project Leader will be required to present the case for support. In the event that a proposal is shortlisted for funding support, the Project Leader will be required to sign the project agreement.

Note 04: The project Leader must be a shareholder in the applicant company.

Note 05: The proposed objectives and deliverables should not have received funding support from any other agency.

Note 06: BIG support can be provided only once to any individual/startup.

Note 07: Biotech Start-ups and Individual Entrepreneurs with innovative ideas having potential for commercialization are eligible to apply.

Note 08: Scientists, Faculty, Research Scholars, and Graduates in any discipline incubating/ intend to incubate at a Bio Incubator.

Application Process

Online

Application process:

Step 01: BIRAC issues a national call inviting applications under BIG at least twice a year (1st of January & 1st of July). The Call for Proposals is advertised through one or more means that may include the BIRAC website, newspapers, journals, and magazines. The Call for Proposals is typically open for a period of up to one and a half months.

Step 02: Application for BIG needs to be submitted online ONLY through the BIRAC website www.birac.nic.in.

Step 03: For proposal submission, the applicant can register on the BIRAC website under “BIG User”.

Step 04: The eligible applicants can fill up and submit their applications by visiting the official website.

Note 01: The BIG Scheme is implemented across the country through BIRAC’s BIG Partners. The Call will mention the names of BIG Partners for the particular call. Names of the BIG Partners and their responsibilities are mentioned in Annexure 2.

Note 02: Applicants are advised to provide sufficient details in their applications to allow for an informed and fair evaluation/review.

Note 03: Requests for changes in a proposal once submitted will not be entertained.

Note 04: Providing incorrect information intentionally is viewed adversely and may lead to disqualification.

Selection process:

BIG selection is a multi-tier process involving the following steps:

Step 01: Eligibility Check: BIG Partners screen the applications for eligibility requirements as laid out in the scheme document and appropriateness under the BIG scheme.

Step 02: Examination by Preliminary Selection Committee (PSC): The PSC examines all eligible proposals on the following contours:

- Scheme fit
- Availability of adequate technical details which are minimally required for online review
- Plagiarism

Step 03: Online review by subject matter experts: Proposals recommended by PSC are reviewed online by 3 or more subject matter experts.

Step 04: Presentation before Thematic Technical Expert Panel (TEP): Based on expert reviews, shortlisted applications are called for a Face-to-face presentation before the Technical Expert Panel (TEP). The TEPs are conducted in a thematic manner where all proposals of a particular theme are evaluated together by a common committee. All proposals are scored by individual TEP Experts and the Geometric Mean of Individual Scores is used to arrive at the final score for a particular proposal.

- Proposals with score ≥ 60 are considered at the next step (ESC)
- Proposals with score < 60 are not considered further

Step 05: Scoring Cut-off decision by the Expert Selection Committee (ESC): ESC takes the final decision with regard to the cut-off score for final selection. Proposals above the decided cut-off will be considered for further due diligence. ESC may choose to have either the same or differential scoring cut off across the themes.

Step 06: ESC-recommended applications are then subjected to final financial and technical due diligence by the BIG Partner. This may require a visit by BIG partner representative(s) to the applicant’s site and involves the following steps:

- Reconfirming eligibility by verification of original documents
- Legal, technical, and financial due diligence

- Confirming applicant's claimed resources: Space, equipment, manpower, advisors, incubation services, samples, etc.
- Confirming compliance strategy with regard to safety, ethics, waste disposal, etc.
- Confirming for any special guidance by ESC
- Justification of budget (usually by verifying quotations); meeting budget caps and other requirements
- Finalization of milestones, budget, and payment schedule; defining clear measurable milestones.

Indicative evaluation criteria: BIG Proposals are reviewed on the following parameters during online review and TEP Stage:

1. Unmet Need (max 20)
2. Value Proposition/Differentiation (max 20)
3. Technical Viability (max 30)
4. Team Strength/Passion (max 15)
5. Business Perspective (max 15)

- Potential
- Clarity/Team's view
- Commercialization Potential (Yes/No)

[Registration guidelines for BIG Scheme\(Company/Individual\)](#)

Documents Required

Documentary evidence for verification by BIG Partners: Before the Technical Expert Panel (TEP)

1. Letter of commitment from Scientific Advisors/ Mentors to serve as honorary advisors
2. Letter of intent of key members of the technical team
3. Letter of interest/intent from the incubator
4. Evidence of access to the unique facility(ies) needed to execute a project
5. Evidence of access to key samples needed to execute the project (eg: bio-fluids)
6. Any other relevant document

Post Expert Selection Panel (ESC):

1. Letter of acceptance or MoU with incubator
2. Formal agreements/ MoUs with other key facility(ies) providers/ suppliers
3. Any other due diligence documents requested on a case-to-case basis by BIG Partners (e.g. technology in licensing; IP rights clarification; NoC from Institute etc.)
4. Undertaking by the applicant that the project with the same objectives and deliverables has not received funding from any other agency.

5. Any other relevant document

◦ **Ministry Of Skill Development And Entrepreneurship**

● **Pradhan Mantri Kaushal Vikas Yojana - Short Term Training**

Details

STT component imparted at PMKVY Training Centres (TC) is expected to benefit candidates of Indian nationality who are either school/college dropouts or unemployed. Apart from providing training according to the National Skills Qualification Framework (NSQF), TCs also impart training in soft skills, entrepreneurship, financial and digital literacy. Upon successful completion of assessment, candidates are provided placement assistance by training providers.

The Short-Term Training (STT) shall be implemented under both Central and State component of the scheme. STT shall have provision for both fresh skilling for trainees who are first time learners and reskilling for the trainees/existing workforce who have already undergone formal/informal skilling and need additional skill sets

Apart from providing training according to the National Skills Qualification Framework (NSQF), additional training shall also be imparted in English, Employability & Entrepreneurship (EEE) modules. Process shall be initiated for imparting add-on Bridge courses and language courses for making schemes compatible to international standards and requirements. This will enhance the potential for international employment of the Indian youth

Duration of the training shall vary as per job role

The scheme shall promote fee-based courses in higher level skills and courses that are NSQF level 5 and above. Review of the courses under PMKVY 3.0 shall be carried out for introducing fees in popular courses with higher industry demand and above average wages. However, PMKVY 3.0 would continue to support weaker and marginalized sections of the society

Benefits

1. **Counselling:**

1. Online Information / Counselling Platform
2. Through Counselling Helpline
3. Through District-level skill information centre

2. **Training:**

1. Digital Content
2. Training in Soft Skills, Entrepreneurship, Financial and Digital Literacy
3. Additional Support

1. Accidental Insurance
2. One-time incentive to all certified candidates
3. Boarding and lodging cost support
4. Conveyance cost
5. Post Placement Stipend
6. Additional support to PwD candidates
7. Induction kit and participant handbook
8. Yearly incentive to Training Provider
9. One-time placement travel cost
10. Career progression support
11. Special Incentive for foreign placements
12. Post Placement Tracking Allowance

3. **Placement**

4. **Post Training Support**

1. The scheme will be compatible with the international standards by provisioning add-on bridge courses and language courses

The scheme will be compatible with the international standards by provisioning add-on bridge courses and language courses.

Note:

It is mandatory for the candidates to have an Aadhaar ID during the enrolment process. It is also mandatory for the students to maintain 70% attendance to be eligible to appear in the assessments

Eligibility

This scheme is applicable to any candidate of Indian nationality who:

1. Is aged between 15-45 years
2. Possesses an Aadhaar card and an Aadhaar linked bank account
3. Fulfils other criteria for the respective job role as defined by the awarding body

Application Process

Offline

The interested candidate can contact the nearest Training Center to apply.

Training Center:

<https://www.pmkvyofficial.org/trainingcenter>

Documents Required

As required for the job role.

◦ **Ministry Of Micro, Small and Medium Enterprises**

● Prime Minister's Employment Generation Programme

Details

Launched in August 2008, Prime Minister's Employment Generation Programme (PMEGP) is a credit-linked subsidy scheme, administered by the Ministry of Micro, Small and Medium Enterprises (MSME). PMEGP aims to generate employment opportunities through the establishment of micro-enterprises in the non-farm sector for rural as well as urban areas. The scheme has been approved for continuation over the 15th Finance Commission cycle i.e., for the period of five years from 2021-22 to 2025-26. PMEGP was formed by merging the two schemes that were in operation till 31st March 2008, namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP). An outlay of ₹13,554.42 Crore has been approved for PMEGP for five Financial Years (2021-22 to 2025-26) to set up about 4,00,000 projects with the creation of 30,00,000 employment @8 persons per unit). In addition, 1,000 Units will be upgraded in each FY.

Objectives

1. To generate employment opportunities in rural as well as urban areas of the country through the setting up of new self-employment ventures/projects/micro enterprises.
2. To bring together widely dispersed traditional artisans! rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.
3. To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
4. To increase the wage-earning capacity of workers and artisans and contribute to an increase in the growth rate of rural and urban employment.

Implementing Agencies

1. At the National level, the scheme is being implemented by the Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency.
2. At the State level, the scheme is implemented through State offices of KVIC, State Khadi and Village Industries Boards (KVIBs), District Industries Centre's (DICs), Coir Board (for coir-related activities), and Banks. The government may also involve other suitable agencies for the implementation of the scheme.

Benefits

Funds under PMEGP Scheme will be available under two major heads:

1. Margin Money Subsidy

- a) Funds will be allocated under annual Budget Estimates toward disbursement of Margin Money (subsidy) for setting up new micro-enterprises/units; and
- b) From the funds allocated under BE for the Margin Money subsidy, ₹ 100 Crores or as approved by the competent authority will be earmarked for each FY towards disbursement of Margin Money (subsidy) for the upgradation of existing PMEGP/REGP/MUDRA units.

2. Backward and Forward Linkages

5% of the total allocation under BE for a Financial Year against PMEGP, or as approved by the competent authority, shall be earmarked as funds under Backward and Forward Linkages and will be utilized for arranging awareness camps, State/District level monitoring meetings, Workshops, Exhibitions, Bankers meetings, TNDA, Publicity, Entrepreneurship Development Programme (EDP) training, Physical verification & Geo-tagging, Evaluation & impacts Assessment study, Setting of Entrepreneurship Facilitation Centre (EFC), Center of Excellence (CoE), Engagement of Field Experts and Data Entry Operators (DEOs), Creation and Upgradation of IT infrastructure, Awards, Call Centre facility, PMU, and other related activities and settlement of other residual liabilities by the KVIC.

Levels of support under PMEGP

1. For setting up new micro-enterprise (units)

a) Categories of beneficiaries under PMEGP (for setting up of new enterprises): General Category
Beneficiary's contribution (of project cost): 10% Rate of Subsidy (of project cost): 15% for Urban Areas, 25% for Rural Areas.

b) Categories of beneficiaries under PMEGP (for setting up of new enterprises): Special Category (including SC, ST, OBC, Minorities, Women, Ex-Servicemen, Transgenders, Differently abled, NER, Aspirational Districts, Hill and Border areas(as notified by the Government), etc.

(i) Beneficiary's contribution (of project cost): 05%

(ii) Rate of Subsidy (of project cost): 25% for Urban Areas, 35% for Rural Areas.

Note:

1. The maximum cost of the project/unit admissible for Margin Money subsidy under the Manufacturing sector is ₹50,00,000.
2. The maximum cost of the project/unit admissible for the Margin Money subsidy under the Business/Service sector is ₹20,00,000.
3. The balance amount (excluding the own contribution)of the total project cost will be provided by Banks.
4. If the total project cost exceeds ₹50,00,000 or ₹20,00,000 for Manufacturing and Service/Business sector respectively, the balance amount may be provided by Banks without any Government subsidy.

2. 2nd Loan for Upgradation of Existing PMEGP / REGP / MUDRA Units

a) Categories of beneficiaries under PMEGP (for upgradation of existing units): All Categories

b) Beneficiary's contribution (of project cost): 10%

c) Rate of Subsidy (of project cost): 15% (20% in NER and Hill States).

Note:

- 1) The maximum cost of the project/unit admissible for Margin Money subsidy under the Manufacturing sector for upgradation is ₹10,00,00,000. The maximum subsidy would be ₹15,00,000 (₹20,00,000 for NER and Hill States).
- 2) The maximum cost of the project/unit admissible for Margin Money subsidy under the Business/Service sector for upgradation is ₹25,00,000. The maximum subsidy would be ₹3,75,000 (₹5,00,000 for NER and Hill States).
- 3) The balance amount (excluding the own contribution)of the total project cost will be provided by Banks.
- 4) If the total project cost exceeds ₹10,00,00,000 or ₹25,00,000 for Manufacturing and Service/Business sector respectively, the balance amount may be provided by banks without any Government subsidy.

Eligibility

For PMEGP new enterprises (Units)

1. Any individual, above 18 years of age.
2. There will be no income ceiling for assistance in setting up projects under PMEGP.
3. For setting up of project costing above Rs.10 lakh in the Manufacturing sector and above ₹ 5,00,000 in the Business /Service sector, the beneficiaries should possess at least VIII standard pass educational qualification.
4. Assistance under the scheme is available only for new projects sanctioned specifically under the PMEGP.
5. Existing Units (under PMRY, REGP, or any other scheme of the Government of India or State Government) and the units that have already availed of Government Subsidy under any other scheme of the Government of India or State Government are not eligible.

For up-gradation of existing PMEGP / REGP / MUDRA units

1. Margin Money(subsidy)claimed under PMEGP has to be successfully adjusted on the completion of the lock-in period of 3 years.
2. The first loan under PMEGP/REGP/MUDRA has to be successfully repaid in the stipulated time.
3. The unit is profit-making with good turnover and has the potential for further growth in turnover and profit with modernization/upgrading of the technology.

Reservation / Preference / Priority

Priority will be given to the persons affected by natural calamities/disasters in the areas which are declared as affected by "disaster" as defined under Section 2(d) of the Disaster Management Act, 2005 by the Ministry of Home Affairs.

Exclusions

For PMEGP new enterprises (Units):

1. Existing Units (under PMRY, REGP, or any other scheme of the Government of India or State Government) and the units that have already availed of Government Subsidy under any other scheme of the Government of India or State Government are not eligible.
2. Only one person from one family is eligible for obtaining financial assistance for setting up of projects under PMEGP. The 'family' includes self and spouse.

Negative List of Activities:

The following list of activities will not be permitted under PMEGP for setting up of micro

enterprises/ projects/units:-

1. Any Industry/ Business connected with Meat(slaughtered), i.e., processing, canning and/or serving items made of it as food, production/Manufacturing or sale of intoxicant items like Beedi/Pan/ Cigar/Cigarette etc., any Hotel or Dhaba or sales outlet serving liquor, preparation/producing tobacco as raw materials, tapping of toddy for sale will not be allowed.
2. Any Industry/Business connected with cultivation of crops/plantation like Tea, Coffee, Rubber etc. Sericulture (Cocoon rearing), Horticulture, Floriculture, Animal Husbandry will not be allowed. However, value addition under these will be allowed under PMEGP. Off Farm/Farm Linked activities in connection with sericulture, horticulture, floriculture etc. will also be allowed.
3. Activities prohibited by Local Government/Authorities keeping in view environment or socio-economic factors will not be allowed .

Application Process

Online

Offline

1. Application For New Unit:

- Visit the official website <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp>.
- Click on the “Apply” button under the “Application For New Unit” tab .
- Furnish all the required details on <https://www.kviconline.gov.in/pmegpeportal/jsp/pmegponline.jsp> and click on Save Applicant Data.
- On the next page, upload the required documents and proceed for final submission.

2. Application For Existing Units (2nd Loan):

- Visit the official website <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp>.
- Click on the “Apply” button under “Application For Existing Units (2nd Loan)” tab.
- Click on the Online Application tab and fill the complete form on : <https://www.kviconline.gov.in/pmegpeportal/pmegpIILOAN/index.jsp>.
- Complete the form and click on Next page, upload the required documents and proceed for final submission.

3. Login Form For Registered Applicant of Second Loan Subsidy for Upgrading of Existing Unit:

- Visit the official website of PMEGP Portal: <https://www.kviconline.gov.in/pmegpeportal/pmegpIILOAN/applicantLogin.jsp>.
- Enter your User ID and Password and click Log in.

Apply Now

Documents Required

1. Caste Certificate
2. Special Category Certificate, wherever required
3. Rural Area Certificate
4. Project Report
5. Education / EDP / Skill Development Training Certificate
6. Any other applicable document

- **Ministry Of Agriculture and Farmers Welfare**

● **Market Research Information Network**

Details

The objective of the Scheme:

- To establish a Nationwide market information Network for speedy collection and
- To facilitate collection and dissemination of information related to better price dissemination of market information and data for its efficient and timely utilization. realization and market access by the farmers. This would cover:

1. Market-related information
2. Price related information
3. Infrastructure related information
4. Market requirement-related information

- To sensitize and orient farmers to respond to new challenges in agricultural marketing by using IT as a vehicle of extension.
- To improve efficiency in agricultural marketing through regular training and extension for reaching region-specific farmers in their local language.
- To provide assistance for marketing research to generate market information for its dissemination to farmers and other market functionaries at the grass root level to create an ambiance of good marketing practices in the country

- The information relating to the Schemes in respect of agricultural marketing implemented by the Government Departments and central agencies. Once the farm produce is standardized and labeled, backed by quality certification, it can be directly offered for sale on spot exchange in national and international markets.

The scheme is being implemented by the Directorate of Marketing & Inspection with technical assistance from the National Informatics Centre (NIC) and in association with the State Agricultural Marketing Boards/Directorates and APMCs. More than 3200 markets are covered under the scheme and more than 2700 markets are reporting data at the Agmarknet portal. More than 350 commodities and 2000 varieties are covered under the scheme.

Implementation Plan

- The agencies involved in the execution of the sub-scheme are Directorate of Marketing and Inspection (DMI), National Informatics Centre (NIC), State Governments through State Agriculture Marketing Boards (SAMBs)/Directorates, other National and State level institutions and individual market committees/authorities that are applicable in the country.
- Efforts would be made to involve private sectors to collect data and maintain the database. PPP options would be explored to bring expertise and value addition to this activity.
- Supply of computers, including installation, would be implemented by IT Division of DAC and other sources such as NIC, APMC and State Departments/agencies.
- AGMARKNET team is strengthened frequently by outsourcing professionals to monitor and update the portal according to GFR provisions with prior approval of IFD.
- The State Implementing Agencies provide DMI with the list of remaining markets that have to be covered for connectivity and replacement of old computers under the sub-scheme.
- Market node collects and transmits relevant information to the State level and AGMARKNET portal. The SAMB/Department nominates a nodal officer to coordinate the functioning of the nodes. The State level nodal officer ensures that market-level officials perform their functions regularly to keep the nodes operational.
- The data reporting officials at the nodes and the State level nodal officer would be motivated to provide regular market data.
- The instrument/device used for data uploading and other official purposes would be kept under the safe custody of the marketing personnel, who is assigned the responsibility for breakage/damage or any malfunctioning due to mishandling.
- A new version of GIS-based Atlas would be enabled by NIC for content enrichment, and the system would be put in place for regular data updates to make the portal more user-friendly.

- Electronic Display Boards/Price Ticker would be provided at every networked market for the display of minimum and maximum price of important commodities.
- Strategic alliances would be developed with corporate, telecom players and private users to strengthen marketing intelligence services through sharing of AGMARKNET data and their dissemination to the farmers through SMS/voice mail/apps through mobile phones etc.
- Facilities would be developed on the farmers portal to register for daily information on prices in nearby markets of their choice.
- Data collected are shared with these agencies without any charges.

Benefits

Mandi rates are disseminated on the portal. Rate availability of all the Mandis facilitates the growers and sellers to sell and purchase their products at good rates.

Eligibility

Eligibility

1.

Application Process

No Application process is specified

Documents Required

No Documents required for this Scheme

◦ **Ministry Of Micro, Small and Medium Enterprises**

• Coir Vikas Yojana-Skill Upgradation and Mahila Coir Yojana

Details

The scheme “Skill Upgradation and Mahila Coir Yojana” is a component of “Coir Vikas Yojana (CVY)” and the scheme was launched by the Ministry of Micro, Small & Medium Enterprises,

Government of India. The Scheme, “Skill Upgradation & Mahila Coir Yojana” consists of two distinct components i.e. (a) Skill Upgradation, (b) Mahila Coir Yojana.

Under the scheme, the Board is conducting various programmes like the Entrepreneurship Development Programme, Awareness Programme, Workshop, Seminar, Exposure Tour, etc. to attract more entrepreneurs to start coir processing units. In order to create the skilled manpower required for the coir industry the Board is implementing various training programmes such as training on manufacturing of value-added coir products, spinning, weaving and other product diversification processes. All these training programmes are also available for women under the Mahila Coir Yojana.

The objectives of the scheme are to:-

- train personnel in the cadres of Supervisors/Instructors/Artisans to meet the requirement of skilled manpower for the development of the coir industry.
- help in the transfer of technology to non-traditional areas through the development of skills of coir workers.
- provide coir yarn spinning ratts, coir processing equipment, machinery items, etc. with a subsidy of 75% under the Mahila Coir Yojana.
- provide self-employment to rural woman artisans in regions producing coir fibre and enabling them to get better returns through the improvement of productivity and quality. Providing them with a better work environment and eliminating of drudgery involved in the traditional methods of spinning and product manufacturing.
- encourage new entrepreneurs both in traditional and non-traditional areas under Entrepreneurship Development Programmes to venture into coir industry and trade and thereby accelerate the development of the industry in the existing and new areas.
- aim at inculcating quality consciousness among the workers at the grassroots level and educate them on proper methods of producing standard quality fibre, yarn and products.
- create awareness among the coconut growers, entrepreneurs etc. to set up coir-based units and to modernize the existing units for better productivity, and quality and also enhance earnings.
- contribute to generating employment in rural areas of the coconut-producing States.

Benefits

Nature of assistance: Coir workers/entrepreneurs will get an awareness of modern technologies developed by the Coir Board. The training programme will help the trainees/ artisans to upgrade their skills in producing coir yarn and other diversified coir products. Management skills can also be acquired by attending EDP programmes to the entrepreneurs to run the Coir units more effectively and efficiently.

Skill Upgradation:

- Under the scheme, the Board is conducting various programmes like the Entrepreneurship Development Programme, Awareness Programme, Workshop, Seminar, Exposure Tour, etc. To attract more entrepreneurs to start coir processing units. In order to create the skilled manpower required for the coir Industry the Board is implementing various value-added products training programmes.
- The candidates undergoing these skill development training programmes are given a monthly stipend amounting to ₹3000/- per month and in the case of training programmes of less than one-month duration, the stipend will be disbursed on a pro-rata basis.
- The honorarium for the trainer will be limited to ₹15,000/- per month.
- An amount of ₹400/- per head per month will be provided as financial assistance to the training sponsoring agency to meet the operational cost of the training for raw material, power charges, other incidentals etc. on submission of a self-certification of Expenditure from the Sponsoring Agency which will be verified and passed by the Regional/Sub Regional Officer for effecting the payment.

Mahila Coir Yojana (MYC):

- The programme envisages providing training only to women artisans.
- The Board is conducting a training programme under the “Mahila Coir Yojana” scheme which is exclusive for rural women artisans. Under the scheme, the training is given in spinning of coir yarn/ various coir processing activities to rural women in regions producing coir fibre in the country.
- The training will be provided on sophisticated machinery/advanced technology in order to scale up the skills of the Mahila Coir Workers.
- The MCY training will be integrated along with LBI in order to make the MCY trainees more entrepreneurial.
- The trained women will be encouraged to avail of assistance under CVY (merged with PMEGP), to set up a unit/start self-employment. The year-wise target for the coir sector will be provided under the PMEGP. Necessary handholding support will be provided by the Coir Board through its field officer to the women artisans to avail of assistance under PMEGP.
- The scheme envisages the distribution of motorized ratts/motorized traditional ratts/electronic ratt for spinning coir yarn; equipment for weaving spinning and production and value-added products to trained women artisans.
- The financial assistance for procurement of machines/equipment may be obtained under the PMEGP scheme for setting up new coir units for which the maximum project cost is up to ₹25 lakhs.

Eligibility

1. Self Help Groups (SHGs), NGOs registered in the Darpan Portal of NITI Aayog, and Government Organizations can apply through the Regional /Sub Regional Office of the Board for organizing training programs at the field level.
2. The Self-help Groups (SHGs), NGOs, and Government Organizations should have adequate infrastructural facilities such as work sheds, power connections, equipment, and raw materials.

Application Process

Offline

- Self Help Groups (SHGs), NGOs registered in the Darpan portal of NITI Aayog, and Government Organizations can apply through the Regional /Sub Regional Office of the Board for organizing training programs at the field level.
- [Application Forms](#) for the Scheme (Skill Upgradation and Mahila Coir Yojana)

Documents Required

Documents/details for Training sponsoring agency:

1. Proof of NGOs registered in the Darpan Portal of NITI Aayog
2. Details of the source of raw material for training
3. Details of power connection
4. Details of availability of machinery for training
5. Details of the mode of acquiring the basic Infrastructure
6. Any other document, as required

Documents/details for candidate/trainee:

1. ID proof (Election ID Card/Ration Card/Aadhaar Card / PAN Card)
2. Proof of address
3. Bank account details
4. Recent passport-size photographs (two copies)
5. Caste Certificate, if applicable
6. Disability certificate, if applicable
7. Any other document, as required

- **Ministry Of Micro, Small and Medium Enterprises**

● **Incubation Scheme**

Details

Launched by the Ministry of Micro, Small & Medium Enterprises , Incubation Scheme Under MSME Innovative Scheme aims 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.

Activities:

- Recognition of eligible institutions as Host Institute (HI) to act as Business Incubator (BI);
- Approval of Ideas of Incubatees submitted through Host Institute (HI);
- Assistance for nurturing of Ideas to HI;
- Assistance towards Capital Support to HI for Plant and Machiner.

Benefits

- Up to maximum of ₹ 15,000,00 /-per idea shall be provided to HI for developing and nurturing the ideas.
- Up to ₹ 1,00,000,00 /- (max) shall be provided to HI for procurement and installation of relevant plant and machines including hardware and software etc. in BI for R&D activities and common facilities for incubatees of BI.

Eligibility

- Institutions such as Technical Colleges, Universities, other Professional Colleges/Institutes, R&D Institutes, NGOs involved in incubation activities, MSME-DIs/ Technology Centres or any Institute/Organization of Central/State Government.

Application Process

Online

Registration:

Step 01: After opening the [official website](#) click on **REGISTRATION** button.

Step 02: Enter all the details and clicking on **Submit** button.

Step 03: After clicking the submit button, registration successfully message will be displayed. Clicking on **OK** button, login window will be displayed.

HI/BI Application for Approval:

Step 01: After successful login, the HI/BI dashboard will be open. HI/BI application will be open by clicking on **Apply for HI/BI Approval** button. After clicking on button Apply button will be displayed.

Step 02: After click on Apply button, HI/BI application window will be display, fill all the detail and click on **Final Submit** button.

Documents Required

1. University Affiliation;
2. All India Council for Technical Education (AICTE) Approval;
3. National Accreditation Board for Testing and Calibration Laboratories (NABL) or Other Accreditation;
4. Last two years audited annual accounts with auditor's report;
5. Any other documents as required.

- **Ministry Of Micro, Small and Medium Enterprises**

● **Reimbursement of membership Fee in Government promoted E-Commerce Portals**

Details

Reimbursement of Membership fee of Government promoted e-commerce portals Scheme is a sub scheme under National Scheduled Caste and Scheduled Tribe Hub (NSSH) scheme. The component has provision for reimbursement of Annual Membership / Subscription fee of Government promoted e-commerce portals such as GeM, e-khadi, Tribal Cooperative Marketing Development Federation of India (TRIFED), Tribes India, MSME Mart, etc. to SC/ST Micro and Small Enterprises (MSEs).

Benefits

The financial assistance may be provided 80% or a maximum of ₹ 25,000/- (excluding applicable taxes) whichever is less, per financial year for new as well as renewals for SC/ST MSE.

Eligibility

1. Applicant should belong to Scheduled Caste(SC) / Scheduled Tribe (ST) category.
2. He/She should represent any Micro and Small Enterprises (MSEs).

Application Process

Online

1. Applicant need to visit the official website <https://www.scsthub.in>.
2. For registration [click on sign-up](#) and provide the following details
 - Full Name
 - Valid Email ID
 - Mobile Number
 - Password and confirm password
3. For login click on [login](#).
4. After login complete the required information.

Documents Required

1. Self-certified copy of Udyam Registration (UR).
2. Self-certified copy of PAN card - in case of proprietorship, PAN card of SC/ST proprietor ought to be submitted.
3. Copy of Caste Certificate of all promoters.
4. Cancelled Cheque of the current account of the enterprise from which the EPC membership fee has been debited.
5. Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year.
6. Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Attested copy of Partnership

Deed for Partnership Firm / Memorandum and Article of Association in case of LLP/Private Limited Company are required.

7. Attested copy of valid membership/registration certificate issued from e-commerce portal along with the copy of receipt of amount paid for membership.

◦ Ministry Of Textiles

● GROUP WORKSHED SCHEME

Details

The objective of the scheme is to facilitate the establishment of worksheds for shuttleless looms in an existing or new cluster, which will provide the required scale of economy for business operations.

To organize powerloom units in a cluster and to provide improved working conditions in terms of more space, work environment, improve work efficiency to enhance their competitiveness in the global market.

ELIGIBLE BENEFICIARIES

- State Government (or) its agency.
- A registered Co-operative society.
- A Company set-up under the Companies Act, 1956 as amended (or) a firm set-up under the Limited Liability Partnership Act, 2008 as amended, by a group of powerloom owners (minimum of four beneficiaries).
- The local powerloom association.

Benefits

MAXIMUM ADMISSIBLE AREA

Shuttleless Looms : 400 Sq.ft / Loom

Weaving Preparatory : 40% of Loomage area

Dormitory : 125 Sq.ft / Person

SUBSIDY CHART

S.No.	Category	Eligible Subsidy on the unit cost of construction	Cap on Subsidy per Sq.ft
1	General	40%	₹ 400
2	SC	75%	₹ 750

Eligibility

1. The group will consist of at least 4 weavers/entrepreneurs having separate legal entities.
2. At least 24 nos. of shuttleless looms of width up to 230 cms (or) 16 nos. of shuttleless looms of wider width i.e. 230 cms and above must be installed.
3. Each beneficiary should have at least 4 looms.
4. Only TUFS-compatible machineries are to be installed.

Application Process

Offline

The advertisement is published in newspapers.

Documents Required

1. To monitor the implementation of the scheme and ensure proper usage of the benefit, the Textile Commissioner shall call for any documents/information from the beneficiary as may be deemed necessary and cause inspection of the unit(s) as and when required.

◦ **Ministry Of Commerce And Industry**

● **Startup India Seed Fund Scheme- For Incubators**

Details

The scheme “Startup India Seed Fund Scheme (SISFS)” was launched by the Department for Promotion of Industry and Internal Trade (DPIIT) on 19th April 2021 with an outlay of INR 945 Crore to provide financial assistance to startups for Proof of Concept, prototype development, product trials, market-entry, and commercialization. Eligible startups can apply for the scheme on the Startup India portal. The Seed Fund will be disbursed to selected startups through eligible incubators across India.

Objective Of The Scheme:

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

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

Features:

- Year-round 'Call for Applications' for Incubators and Startups
- Sector-agnostic
- No mandatory physical incubation
- PAN-India startup programme
- Startups can apply to 3 incubators simultaneously

Benefits

1. A Grant of up to ₹5 (five) crore would be provided to a selected incubator in milestone-based three (or) more installments.
2. A component of Management Fee @ 5% of the Seed Fund grant to the incubator will be provisioned (i.e. if an incubator is granted ₹1 crore of Seed Fund, then by including management fee @ 5%, the total assistance would be ₹1.050 crore).

Note 01: The exact quantum of grant and installments for each incubator will be decided by the Experts Advisory Committee (EAC) based on its evaluation.

Note 02: Incubators shall use the grant only for disbursement to eligible startups and shall not use the grant for facility creation or any other expenses.

Note 03: The Management Fee provisioned for incubators shall not be used by the incubator for facility creation or any other administrative expenses. The Management Fee will be utilized for administrative expenditure, selection and due diligence of startups, and monitoring of the progress of beneficiary startups.

Note 04: Installments shall be released to incubators upon submission of proofs of achievement of milestones as decided by EAC. A Proportionate Management fee shall also be released with each installment.

Note 05: The quantum of the first installment may be up to 40% of the total approved commitment. When the cash-in-hand of the incubator goes below 10% of the total commitment by EAC, the Incubator may request for the next installment, which shall be released to the incubator within 30 days of submission of proof of achievement of milestones.

Note 06: The grant should be utilized fully by the incubator within a period of three years from the date of receipt of the first installment of funds.

Note 07: If the Incubator has not utilized at least 50% of the total commitment within the first 2 years, then the Incubator will not be eligible for any further drawdowns. It will return all unutilized funds along with interest.

Note 08: Interest earned on all unutilized funds available with incubators shall be taken into account and adjusted at the time of the next release.

Note 09: The financing of beneficiaries will be done with efficiency and care. Selected incubators would be responsible for proper management and disbursement of the Seed Fund.

Note 10: The selected incubator shall maintain a transparent process of selection, monitoring, and disbursement mechanism for the fund. Seed Fund would be disbursed to selected startups after due diligence by the incubator.

Note 11: The incubators shall be responsible for providing physical infrastructure to the selected startups for regular functioning, support for testing and validating ideas, mentoring for prototype or product development or commercialization, and developing capacities in finance, human resources, legal compliances, and other functions. They are also expected to provide networking with investors and opportunities for showcasing at various national and international events. If the selected startup does not want to utilize the physical infrastructure of the incubator, the incubator shall offer all other resources and services to the startup.

Note 12: A startup selected by an incubator for assistance under this scheme shall not be charged any fees.

Eligibility

The eligibility criteria for an incubator to apply in the Startup India Seed Fund scheme are as follows:

1. Incubator must be a legal entity:

a) A society registered under the Societies Registration Act 1860, or

b) A Trust registered under the Indian Trusts Act 1882, or

c) A Private Limited company registered under the Companies Act 1956 or the Companies Act 2013,
or

d) A statutory body created through an Act of the legislature.

2. The incubator should be operational for at least two years from the date of application to the scheme.

3. The incubator must have facilities to seat at least 25 individuals.

4. The incubator must have at least 5 startups undergoing incubation physically on the date of application.

5. The incubator must have a full-time Chief Executive Officer, experienced in business development and entrepreneurship, supported by a capable team responsible for mentoring startups in testing and validating ideas, as well as in finance, legal, and human resources functions.

6. Incubator should not be disbursing seed funds to incubatees using funding from any third-party private entity.

7. The incubator must have been assisted by the Central/State Government(s).

8. In case the incubator has not been assisted by Central or State Government(s):

a) The incubator must be operational for at least three years.

b) Must have at least 10 separate startups undergoing incubation in the incubator physically on the date of application.

c) Must present audited annual reports for the last 2 years.

Note: Any additional criteria as may be decided by the Experts Advisory Committee (EAC).

Application Process

Online

Application Procedure:

Step 01: The Call for Applications for incubators will be open online throughout the year.

Step 02: Online [Applications](#) will be invited from incubators across India to participate in the scheme on <https://www.startupindia.gov.in> or any other platform specifically designated for the purpose. (<https://seedfund.startupindia.gov.in/>)

Step 03: Applicants need to register on the [Startup India portal](#), if not registered, using their details.

Step 04: After successful registration, the applicant can login and apply under the scheme by selecting 'Incubator'.

Note 01: The application submission is completely online, and no physical submission of documents is required.

Note 02: There are no application fees for the scheme. Even after the selection of a startup by an incubator for assistance under this scheme, the startup shall not be charged any fees. The incubator or any of its staff members shall not charge any fee in cash or in kind from applicants or beneficiaries under the scheme for any process of selection, disbursement, incubation, or monitoring.

Note 03: An incubator can reapply for funds under the Scheme when it has disbursed or committed its entire previously released grant.

Selection of Incubators:

Incubators shall be selected on the basis of the following parameters:

1. Fulfillment of eligibility criteria
2. Quality of the team of Incubator
3. Available infrastructure, testing labs, etc.
4. Composition of Incubator Seed Management Committee (ISMC)
5. Incubation support provided by incubator in the last three years:

- No. of startups incubated
- No. of startups graduated, i.e. progressed from one stage of the business development cycle to the next
- No. of startups that raised follow-on investments
- No. of startups that crossed revenue of Rs 1 Cr in the last 1 year
- 2-year survival rate of startups from the date of joining incubator

6. Funding support extended to incubatees in the last three years:

- Investment agreements signed between incubators and startups
- No. of startups invested in

- Total corpus allocated to incubatees
- Total investments raised by incubatees from external sources

7. Mentoring provided to incubatees in the last three years:

- No. of mentors hired
- Average mentoring hours allocated per startup per month
- No. of IP (patents, copyrights, designs, and trademarks) registered by incubatees

8. Other support extended to incubatees in the last three years:

- Industry/Corporate connects
- Events held for stakeholder engagements
- Participation in other events

9. Number of startups that the incubator intends to support

10. Quantum of funds applied for, along with fund deployment plan with timelines

11. Any other relevant parameters that decided by the Experts Advisory Committee (EAC).

Documents Required

1. Proof of legal entity Incubator
2. Proof of assistance from Central/State Government
3. Incorporation Certificate
4. PAN Card of legal entity
5. Board Resolution / Authorisation letter / PoA
6. Aadhaar Card of authorized signatory
7. Audited Annual Report for last 2 years
8. Agreement between incubator and startup
9. Pictures of facilities
10. CVs of full-time employees Working for the Incubation Center
11. Incubator Pitch deck
12. Self-declaration from authorized signatory of the incubator
13. Any other relevant document

- **Ministry Of Science And Technology**

● **SITARE-Gandhian Young Technological Innovation Award Grant**

Details

“Students Innovations for Translation & Advancement of Research Explorations (SITARE)” Scheme is started by the Biotechnology Industry Research Assistance Council (BIRAC) for supporting innovative student projects in the area of biotechnology. The scheme’s mandate is to promote and encourage young students for embracing translational research to develop innovative products and technologies addressing unmet needs. The scheme has two components: **SITARE-Gandhian Young Technological Innovation Award Grant (SITARE-GYTI) and SITARE-Appreciation Grant.**

SITARE-Gandhian Young Technological Innovation Award Grant (SITARE-GYTI):

Under the SITARE-GYTI scheme component, 15 innovative student projects will receive funding support of up to INR 15 lakhs each. The scheme encourages postgraduate and doctoral students to undertake projects with commercial potential leading to the creation of biotech startups. The fund recipients are recognized as BIRAC’s SITARE-GYTI beneficiaries. “SITARE-GYTI” Award Grant is not a usual research fellowship.

Nature of Proposals supported:

- Translational research proposals to develop innovative products and technologies with the potential to address unmet needs.
- The work supported through the SITARE-GYTI Award Grant is expected to lead to the creation of biotech startups. Hence, only proposals with the potential to commercialize innovative products and technologies will be considered for support.

Areas covered:

- SITARE-GYTI award grant proposals can be submitted in any domain including Healthcare, Lifesciences, Diagnostics, Medical Devices, Drugs, Vaccines, Drug Formulations and delivery systems, Industrial Biotechnology, Bioinformatics, Agriculture, Secondary agriculture, Waste Management, Sanitation, Clean Energy and Artificial Intelligence/IoT with application in any of these areas.
- BIRAC encourages interdisciplinary proposals from any stream that can help the conversion of innovative ideas into biotech products and technologies in any of the above fields.

Duration of project:

- The funding is provided for a period of up to 24 months. The project is implemented in a milestone-based manner.
- In case the grant award duration extends beyond the degree programme, the grantee is encouraged to incubate in any of the bio incubators for completing the SITARE-GYTI award grant mandate.

Extension:

Extension of grant award duration is discouraged. Request for extension of milestone/project can be considered (without any additional financial implications) only in selected cases based on the recommendation of the SITARE-GYTI Review Committee conducted by SITARE Partner/BIRAC. However, such a request with proper justification must reach SITARE Partner/BIRAC well before the scheduled date of completion of the grant award period.

Benefits

Support provided to beneficiaries under the scheme:

1. The funding support under SITARE is in the form of grant-in-aid.
2. The extent of funding is up to INR 15 lakhs.
3. The fund allocation is milestone-based and released in installments of up to INR 5 lakhs each based on the review of the milestone achieved.
4. SITARE Partner and BIRAC provide continuous mentoring support to the fund recipients, including but not limited to the following:

- Technical Mentoring
- IP Support
- Legal Support
- Networking and Outreach
- Trainings
- Regulatory Advice
- Business Mentoring
- Fundraising

Note: The award grant is non-transferable.

Utilization of Grant Money:

1. **Development of Prototype** (including outsourcing activity)- Up to 30%
2. **Travel:** Up to 15%
3. **Incubator Rentals:** Up to 15%

4. **Manpower:** Up to 15% (may be drawn as salary by the Project Investigator (SITARE-GYTI Fund recipient) during incubation or may be paid to another team member for technical assistance anytime during the project).
5. The fund recipient shall not be eligible to draw any manpower cost while pursuing a degree programme.
6. **Consumables:** Up to 20%
7. **Training and conferences:** Up to 10%
8. **Contingency:** 5%

Eligibility

1. An Indian student pursuing a **Ph.D/Masters*** in any discipline is eligible to apply for this award grant.
2. The student should have a valid ID issued by the Institution/University.
3. A No Objection Certificate (NoC), as per the prescribed format needs to be submitted along with the application.
4. A student can receive a SITARE-GYTI Award Grant only once.
5. The scheme encourages postgraduate and doctoral students to undertake projects with commercial potential leading to the creation of biotech startups.

***Exceptions for exceptional talent:** Meritorious candidature outside the above eligibility criteria may be considered for SITARE with the approval of BIRAC's competent authority.

Application Process

Online

Application process:

- Proposals shall be submitted online only during an active Call for Proposals.
- **Frequency of Call:** Once a year
- **Month of announcement:** August/September
- **Call Duration:** The call is typically open for 45-60 days

The process for submitting the proposals online is detailed below:

Step 01: Log on to the BIRAC website- www.birac.nic.in

Step 02: If you are a registered user, login using the credentials, else you need to register yourself as an individual by clicking on '[New User Registration](#)'.

Step 03: In case of new user registration, a computer-generated password will be sent to the email provided at the time of registration. The password can be changed later.

Step 04: Once you login, you will be navigated to the page displaying the SITARE link.

Step 05: Click on the SITARE-GYTI link under Programmes and the active call will be highlighted.

Step 06: Click on the active call against which you wish to submit the proposal.

Selection Process:

The applications received will be subjected to a basic eligibility check. Stage-wise screening of applications will be done by relevant Committees with domain experts.

1. Initial Stage: At this stage, proposals will be examined for preliminary technical strength and suitability of translational research mandate.
2. Shortlisting Stage: This stage will have a review of applications by a team of experts based on online review comments and a specific project/work plan.
3. Recommendation Stage: At this stage, **final shortlisted candidates*** will be called for presentation before an Expert Panel.

***Class II Rail fare can be reimbursed to the invited outstation students.**

Evaluation Criteria:

The evaluation of proposals received will include the following criteria at each step of selection:

- Novelty
- Technical Rigor
- Competence of Student
- Societal/Commercial Value
- Frugality

Documents Required

1. A valid ID issued by the Institution/University
2. A No Objection Certificate (NoC)
3. PAN Card
4. Educational qualification certificates
5. Details of proposal/report
6. Any other relevant document

◦ **Ministry Of Agriculture and Farmers Welfare**

• Agri-Clinics And Agri-Business Centres Scheme

Details

A welfare scheme by the Ministry of Agriculture and Farmers' Welfare was launched in 2002.

AC&ABC aims at agricultural development by supplementing the efforts of public extension by

providing extension and other services to farmers either on a payment basis or free of cost as per the business model of agri-preneur, local needs, and affordability of the target group of farmers. AC&ABC creates gainful self-employment opportunities for unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture, and biological science graduates with PG in agri-related courses.

NABARD is acting as a subsidy channelizing agency for this scheme.

Committed to this program, the Government is now also providing start-up training to graduates in Agriculture, or any subject allied to Agriculture like Horticulture, Sericulture, Veterinary Sciences, Forestry, Dairy, Poultry Farming, Fisheries, etc. Those completing the training can apply for special start-up loans for ventures.

Benefits

Agri-Clinics -

Agri-Clinics are envisaged to provide expert advice and services to farmers on various aspects to enhance the productivity of crops/animals and increase the incomes of farmers. Agri-Clinics provide support in the following areas:

1. Soil health
2. Cropping practices
3. Plant protection
4. Crop insurance post-harvest technology clinical services for animals, feed and fodder management prices of various crops in the market, etc.

Agri-Business Centres -

Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. These ventures may include maintenance and custom hiring of farm equipment, sale of inputs, and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

The scheme covers full financial support for training and handholding, provision of loans, and credit-linked back-end composite subsidy.

Project activities -

1. Extension consultancy services
2. Soil and water quality cum inputs testing laboratories (with Atomic Absorption Spectrophotometers)

3. Pest surveillance, diagnostic and control services
4. Maintenance, repairs, and custom hiring of agricultural implements and machinery including micro-irrigation systems (sprinkler and drip)
5. Agri Service Centres include the three activities mentioned above (Group Activity).
6. Seed Processing Units
7. Micro-propagation through Plant Tissue Culture Labs and Hardening Units
8. Setting up of Vermiculture units, production of bio-fertilizers, bio-pesticides, and bio-control agents.
9. Setting up of Apiaries (bee-keeping) and honey & bee products' processing units
10. Provision of Extension Consultancy Services
11. Hatcheries and production of fish fingerlings for aquaculture
12. Provision of livestock health cover, setting up veterinary dispensaries & services including frozen semen banks and liquid nitrogen supply
13. Setting up of Information Technology Kiosks in rural areas for access to various agriculture-related portals
14. Feed Processing and testing units
15. Value Addition Centres
16. Setting up of Cool Chain from the farm level onwards (Group Activity)
17. Retail marketing outlets for processed agri-products
18. Rural marketing dealerships of farm inputs and outputs

Eligibility

1. The age of the applicant must be between 18 and 60 years.
2. The applicant must qualify as one of the following -
 - Graduates in agriculture and allied subjects from SAUs/ Central Agricultural Universities/ Universities recognized by ICAR/ UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to the approval of the Department of Agriculture & Cooperation, Government of India on the recommendation of the State Government.
 - Diploma (with at least 50% marks)/ Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments, and State Department of Technical Education.
 - Diplomas in Agriculture and allied subjects offered by other agencies are also considered subject to the approval of the Department of Agriculture & Cooperation, Government of India on the recommendation of the State Government.
 - Biological Science Graduates with Post Graduation in Agriculture & allied subjects.

- Degree courses recognized by UGC have more than 60 percent of the course content in Agriculture and allied subjects.
- Diploma/Post-graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognized colleges and universities.
- Agriculture-related courses at intermediate (i.e. plus two) level, with at least 55% marks.

Exclusions

Retired Employees Getting Pensionary Benefits Are Not Eligible For Subsidy. However, They Can Undergo Training And Establish Self Financed Projects.

Application Process

Online

Step 1: Visit on the [Official Website](#)

Step 2: Fill in the mandatory fields correctly. Upload the required documents in the said format and size.

Step 3: Click "Submit" to complete the application process.

The applicant can check his/her application status by visiting this [link](#).

Documents Required

1. Applicant Aadhaar Number.
2. Email ID.
3. Latest Educational Qualification.
4. Applicant's Bank Account Details.
5. Applicant photo

Till such time as Aadhaar is assigned to an individual, she/he can avail the benefit of the scheme on the production of the following documents:

Aadhaar enrolment ID slip/ Copy of request for Aadhaar enrolment and Voter Identity Card/ PAN/ Passport/ Ration Card/ Employee Government ID/ Passbook of Bank or Post Office/ MGNREGS Card/ Kisan Photo Passport/ Driving Licenses/ any other document as specified by State/ UT.

- **Ministry Of Social Justice and Empowerment**

• **Loan Based Schemes For Safai Karamchari - Sanitary Marts Scheme**

Details

A contributory Loan scheme by Ministry of Social justice and Empowerment for individual beneficiaries/self help groups of Liberated Safai Karamchari, Manual Scavengers and their dependants aged 18 years and above, for setting up A Sanitary Marts (SM) is a one-stop-shop for all things for sanitation and hygiene.

Under this scheme, term loans are extended through State Channelising Agencies (SCA), Regional Rural Banks(RRBs), and Nationalised Banks to the target group.

Loan of Upto 90% of total cost for starting a Sanitary Mart with a maximum of **Rs.15.00 lacs**

Interest rate:

Interest payable by the beneficiaries shall not exceed **4% per annum** (1% p.a. rebate for women beneficiaries and 0.50% rebate for timely repayments.)

Benefits

Loan

Loan of Upto 90% of total cost for starting a Sanitary Mart with a maximum of **Rs.15.00 lacs**

Interest rate

Interest payable by the beneficiaries shall not exceed **4% p.a.** (1% p.a. rebate for women beneficiaries and 0.50% rebate for timely repayments.)

Promoter Contribution

10% of the total cost of a Sanitary Mart will be brought in by the beneficiaries

Repayment Period

Term loans drawn from NSKFDC will be required to be repaid upto **10 years** in **quarterly installments**.

Moratorium Period

A moratorium period of **6 months** in addition to implementation period of **4 months** will be allowed.

Eligibility

The following person(s)/entities shall be considered eligible for availing of financial assistance under the various schemes of NSKFDC:- • Safai Karamcharis (including Wastepickers), identified Manual Scavengers and their dependents.

1. Registered co-operative societies of the target group.
2. Legally constituted association/firm promoted by the target group, and
3. Persons, who produce a certificate from local Revenue Officer/local Municipal Officer/Cantonment Executive Officer/ Railway Officer, Head of the Govt. Departments (i.e. Schools, Colleges, Forest, Health, Education, Animal Husbandry) having rank not less than Gazetted Officer, Elected Members of Municipal Body, Pradhan of Gram Panchayats, and Regional Managers of Regional Rural Banks (RRBs)/Public Sector Banks (PSBs). However, under the MS Act, 2013, a person identified as a Manual Scavenger in a survey, need not provide any certificate once his/her name appeared in the final list of Manual Scavengers prepared by State Governments/Union Territory Administration (<https://nskfdc.nic.in/en/content/home/ms-survey-2018>, <https://nskfdc.nic.in/en/node/79798>).
4. Mukhia/ Sarpanch/ President or any other authority equivalent to Pradhan of Gram Panchayat for the issue of Occupation Certificate to Safai Karamcharis/ dependants; and In case of Municipal Bodies without Gazetted Officers, the head of such Municipal Bodies, maybe the Competent Authority.

Exclusions

Domestic Workers shall not be eligible for the scheme.

Application Process

Online

Offline

1. Loan applications are submitted by the applicants to the district offices of SCAs of NSKFDC of RRBs and Nationalised Banks.
2. These applications are then sent to the head offices where the project proposal is appraised by SCA/RRBs/Nationalised Banks and the projects are sent back to NSKFDC along with recommendations.
3. The Project Appraisal Committee of NSKFDC then appraises the proposals and after finding them in order places it in front of their board of directors for their approval.
4. Once the board of directors approves the project, the letter of sanction is issued by SCAs/ RRBs/Nationalised Banks.
5. Once all the terms and conditions have been accepted, the necessary documents and funds are then released to the concerned beneficiaries.
6. NSKFDC released the funds with the receipt of demand being made from the SCAs/ RRBs/Nationalised Banks after taking into consideration all the parameters of release as per the Lending Policies & Guidelines (LPG) of NSKFDC

Documents Required

Indicative Documents

1. Aadhaar Card (not mandatory)
2. Occupation Certificate

◦ Ministry Of Social Justice and Empowerment

● Credit Based Schemes For SC - Aajeevika Micro-Finance Yojana (Livelihood Microfinance Scheme)

Details

Micro finance scheme by Ministry of Social justice and Empowerment for Entrepreneur of Scheduled Caste Category.

Objective

To provide prompt and need-based micro finance to eligible scheduled caste persons at a reasonable interest rate through NBFC-MFIs to pursue small/micro business activities.

Financial Assistance up to **90% of Project Cost of Rs. 1,40,000** for small income-generating activities at Interest rates chargeable at **11%** (10% for Women)

Eligibility of Non-Banking Financial Company-Micro Finance Institution (MFI)

1. The Last Mile Financier i.e. NBFC-MFI fulfilling the following norms shall be considered eligible to avail financial assistance from NSFDC:
2. The NBFC-MFI should be registered with the RBI as Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI).
3. NBFC-MFI should be following all RBI norms related to Micro Finance.
4. The NBFC-MFI should have 3 years of continuous profit track record.
5. The NBFC-MFI should have Gross Non-Performing Assets (NPA) less than 2 % and net NPA below 0.5% as per their Annual Accounts for the preceding financial year.
6. The NBFC-MFI should be a member of a Credit Bureau.
7. The NBFC-MFI should have minimum Capacity Assessment Rating of mfr5 by CRISIL or its equivalent.
8. The NBFC-MFI should not have defaulted in repayment of outside borrowings in the last three years or undergone a corporate debt re-structuring.
9. The NBFC-MFI should have proper system for internal accounting, risk management, internal audit, MIS, cash management etc. and its annual accounts should have been audited in the last three years.
10. It will be desirable for the NBFC-MFI to have undergone Code of Conduct Assessment (COCA) with a minimum score of 60 or equivalent.

Unit Cost

The unit cost of the project could be up to Rs.1,40,000/-.

Quantum of Assistance

The NSFDC's share could be up to 90% of the project cost. The balance share shall be contributed by the NBFC-MFI and/or beneficiaries.

Rate of Interest

1. Individual

- NSFDC to NBFC-MFI - 4% p.a. for Women , 5% p.a. for Men
- Interest Spread to NBFC-MFI - 8%
- NBFC-MFI to Beneficiaries - 12% p.a. for Women, 13% p.a. for Men

2. Self Help Groups

- NSFDC to NBFC-MFI - 2% p.a. for Women , 3% p.a. for Men
- Interest Spread to NBFC-MFI - 8%
- NBFC-MFI to Beneficiaries - 10% p.a. for Women, 11% p.a. for Men

Interest Subvention

1. (Applicable only for individual borrowers)
2. The Individual beneficiaries shall be eligible to get interest subvention @ 2% per annum from NSFDC on timely full repayment of dues on yearly basis. The amount shall be credited by NSFDC directly to the account of the beneficiaries by Direct Benefit Transfer (DBT) after receiving information from NBFC-MFIs about prompt repayment made by the Individual beneficiaries subject to full repayment made by NBFC-MFIs.

Second Loan

After repayment of earlier loan, the eligible beneficiaries can avail further loan under NSFDC schemes from NBFC-MFIs or other channelizing agencies of the NSFDC.

Benefits

Financial Assistance up to 90% of Project Cost of Rs. 1,40,000 for small income-generating activities at Interest rates chargeable at 11% (10% for Women)

Repayment Period

1. Within 3 and ½ years, in quarterly installments from the date of each disbursement including the moratorium period.
2. The loan is to be repaid in quarterly installments within a maximum period of three and half years from the date of each disbursement including moratorium period.

Moratorium Period

3 months.

1. The Individual beneficiaries shall be eligible to get interest subvention @ 2% per annum from NSFDC on timely full repayment of dues on yearly basis.
2. The amount shall be credited by NSFDC directly to the account of the beneficiaries by Direct Benefit Transfer (DBT).

Note

After repayment of earlier loan, the eligible beneficiaries can avail further loan under NSFDC schemes from NBFC-MFIs or other channelizing agencies of the NSFDC.

Eligibility

The scheme is for entrepreneurs of the Scheduled Caste Category.

Application Process

Offline

The interested eligible person shall contact the nearest Channeling Agency (<https://nsfdc.nic.in/channel-patrnrs/>) .

Indicative Format

<https://Nsfdc.Nic.In/UploadedFiles/Other/Form/Termloan-English.Pdf>

1. The Loan Applications Are To Be Submitted By The Eligible Target Group (Scheduled Castes Persons Having Annual Family Income Up To Rs. 3.00 Lakhs) To The District Offices Of State Channelizing Agencies (SCAs).
2. The District Offices Of SCAs/CAs Forward These Applications, After Scrutiny, To Their Head Offices. The Viability Of The Project Proposals Are Appraised By The SCAs And The Viable Projects Are Forwarded To NSFDC Along With Their Recommendations For Sanction.

3. Eligible Target Group Can Also Submit Their Loan Application To Other Channelising Agencies Of NSFDC Such As Regional Rural Banks/ Public Sector Banks/ NBFC-MFIs Etc. With Whom NSFDC Has Signed Memorandum Of Agreements.
4. The Said Project Proposals Are Appraised By The Project And Banking Desk. The Appraisal Report Is Submitted To The Project Clearance Committee (PCC) For Their Concurrence.
5. The Proposals Which Are Found To Be In Order Are Recommended For Sanction. After Sanction, Sanction Letters Called As Letter Of Intents(LOIs), Along With Terms & Conditions Are Issued To The SCAs/ RRBs/ Public Sector Banks/ NBFC-MFIs Etc. For Acceptance.
6. After Acceptance Of The Terms And Conditions Of The Sanction And Fulfillment Of Prudential Norms, As Applicable, Funds Are Disbursed To The SCAs/ RRBs/ Nationalized Bank For Onward Disbursement To The Beneficiaries.
7. The Disbursement Of Funds Is Made By NSFDC On Receipt Of Demand From The SCAs/ RRBs/ Public Sector Banks/ NBFC MFIs. The Loans Are To Be Repaid By The Beneficiaries As Per The Repayment Schedule Stipulated By The SCAs/CAs

Documents Required

The applicants are required to submit an application in NSFDC's format with details of business and copies of caste, income and experience etc. at the channelising agency office.

Indicative Documents

1. Aadhaar Card
2. Income certificate
3. Caste certificate
4. Bank account statement

◦ **Ministry Of Micro, Small and Medium Enterprises**

● **Design Scheme Under MSME Innovative Scheme**

Details

Launched by the Ministry of Micro, Small & Medium Enterprises, Design scheme will help MSMEs to avail advice on all aspects of design. It helps MSMEs realize and achieve their design-related objectives. This specialist advice will be provided by experienced designers for new product development as well as enhancing existing product portfolio.

The Design scheme is divided in two major parts, viz., Design Projects and Design Awareness Programme.

Design Project: To facilitate MSMEs to develop new design strategies and or design-related products through interventions and consultancy.

Design Awareness Programme: The objective is to create general awareness and sensitization about the value and power of design for businesses through seminars, talks, workshops etc. The purpose of these activities is to sensitize MSMEs about the usage of design/innovation in various facets of their industry.

Benefits

Design Project: Financial assistance under this activity will be utilised for engagement of design consultants for design interventions and expenses pertaining to development of prototype/product. For the design projects approved for any MSME, 75% (Micro) and 60% (Small & Medium) of the total project cost will be contributed by Government of India, up to a maximum of ₹ 40,000,00/- and the remaining project cost will be borne by MSMEs and deposited to the IA.

The total project cost will be provided as a grant in 3 stages:

Stage 1: Strategy & Concept- 40%

Stage 2: Detail Design - 30%

Stage 3: Successful Completion of the prototype/product and Final Report submission - 30%.

Student Project: This component supports design work of bona-fide students by providing financial assistance up to ₹ 2,50,000/-. For the student design projects approved for any MSME, 75% of the total project cost will be contributed by Government of India, up to a maximum of ₹ 2,50,000/- and the remaining project cost will be borne by MSME and deposited to the IA.

Eligibility

1. The beneficiary unit(s) must typically be a registered micro, small or medium enterprises.
2. Should have a valid Udyog Aadhaar Memorandum (UAM) or Udyam Registration certificate.

Application Process

Online

Registration Process:

Step 01: After opening the website <https://innovative.msme.gov.in/> , click on **Design**.

Step 02: On the next window, click on **Join Design Scheme**.

Step 03: Put the **Udyam Registration Number** along with the **Registered Mobile Number**.

Step 04: Click on **Validate**.

Documents Required

1. Udyog Aadhaar Memorandum (UAM) or Udyam Registration (UR) certificate.
2. UAM Registered mobile number

◦ **Ministry Of Micro, Small and Medium Enterprises**

● **Special Credit Linked Capital Subsidy Scheme (SCLCSS) for Scheduled Caste/Scheduled Tribe**

Details

Launched by the Ministry Of Micro, Small & Medium Enterprises, Special Credit Linked Capital Subsidy Scheme (SCLCSS) for Scheduled Caste / Scheduled Tribe is a sub scheme under National Scheduled Caste and Scheduled Tribe Hub (NSSH) scheme. This scheme aims to facilitate capacity augmentation of existing SC/ST MSEs and for creation on new enterprises among SC/ST communities, 25 percent capital subsidy is provided for purchase of plant & machinery / equipment through institutional finance (bank loan).

Benefits

- 25% subsidy to SC/ST MSEs on institutional finance for procurement of Plant & Machinery/equipment (i.e. a subsidy cap of ₹ 25,00,000/-) without any sector-specific restrictions is provided.

Eligibility

1. Sole proprietorships, partnerships, co-operatives, private/public limited companies owned by SC/ST entrepreneurs in manufacturing or service sectors.

2. Must have valid Udyam Registration.
3. SC/ST units graduated from small to medium scale within 3 years of graduation.
4. New industries graduating to medium scale due to loan.

Exclusions

1. Units availing subsidy under SCLCSS shall not be allowed to avail any other subsidy for procurement of the same plant & machinery and equipment from any other scheme of Central / State Government and vice-versa.
2. Fabricated or second-hand machinery.

Application Process

Offline

1. The eligible SC/ST MSEs need to submit the application along with the required documents to their Prime Lending Institution (PLI). This is the bank from which they have availed the term loan for procuring plant and machinery/equipment.
2. The Nodal banks/agencies notified by the Ministry of MSME will then upload the claim application of the SC/ST MSEs on a dedicated MIS Portal.
3. The nodal banks/agencies will only consider proposals for credit that has been approved by their respective branches. For other eligible Primary Lending Institutions (PLIs), SIDBI and NABARD will be the nodal agencies for releasing the subsidy under SCLCSS.

Documents Required

1. Self-certified copy of UAM & GST
2. Self-certified copy of PAN card - In case of proprietorship, PAN card of SC/ST proprietor ought to be submitted
3. Self-certified copy of Caste certificate of proprietor/ all partners/ directors
4. Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Attested copy of Partnership Deed for Partnership Firm / Memorandum and Article of Association in case of LLP/Private Limited Company are required
5. Attested or original copy (signature with stamp) of payment receipt and system generated GST invoice for total amount paid to respective testing center or laboratory for availing various testing services

6. NABL/ BIS attested copy of final testing report received from the laboratory duly stamped and signed for all tests availed by SC-ST MSE unit
7. Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year
8. Cancelled Cheque of the current account of the enterprise from which the testing charges have been debited

◦ Ministry Of Commerce And Industry

● National Startup Awards

Details

The National Startup Awards by the Department of Ministry of Commerce and Industry, the government of India gives to benefit entities from such recognition in various aspects of their business, including but not limited to, business, financing, partnerships, and talent, a role model for other entities and budding entrepreneurs. It will inspire them to be purposeful and responsible about their socio-economic impact.

The first-ever National Startup Awards (‘NSA’) were concluded in October 2020, to recognize and reward outstanding startups and ecosystem enablers that are building innovative products or solutions and scalable enterprises, with high potential of employment generation or wealth creation, demonstrating measurable social impact .

Categories of Award

Award Category	Award Focus Area
Women-Led Innovation	Startups led by at least one-woman director
Impact in Rural Areas	Startups creating wealth, livelihood and improving lives through their innovations in rural areas
NextGen Innovator	Startups with student founders who have built innovative solutions at a young age
India’s Social Impact Champion	Startups working towards social impact in healthcare, Indic language, education, livelihood, or any other allied area
Excellence in Innovation from the North-East and Hilly States/UT	Startups with innovative solutions from Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Himachal Pradesh, Jammu & Kashmir, Ladakh and Uttarakhand
Sustainability Champion	Startups focused on climate change, sustainability, waste management,

	renewables, or allied sectors
Champions of Cultural Heritage	Startups preserving or proliferating textiles, art, and tourism among others
Retail Innovator of the Year	Startups in retail technologies or food processing
Best Startup of the Year	Startup with the aggregate highest score amongst all categories
Rising Star Award	Early-stage startups with growth potential
Genesis Innovators of the year	Startups focused on disruptive technology, including, Deep-Tech
Accessibility Innovation Award	Startups working towards improving accessibility for people with disabilities (PwD)
Financial Inclusion Award	Startups working towards financial inclusion & literacy
AeroInnovate Award	Startups focused on aerospace, drones, or aviation solution
Excellence in Local to Global	Startups with an international consumer base
Independent Trailblazer Award	Startups who have been bootstrapped from their inception
PivotPro Award	Startups that have changed the existing business model and successfully revamped their business in the face of adversity
The Next Pioneer Award	Startups that have strong product-market fit, and are building a sustainable, successful business
Innovators for Agriculture and Animal Husbandry	Startups working for adoption and promotion of innovative farming and production practices
Indigenous Ingenuity Champion	Startups that have been manufacturing in India

Rules for National Startup Awards 2023

1. Participation in the National Startup Awards is voluntary.
2. Startups who have been declared winners under any sector/sub-sector or category in any of the previous editions of the National Startup Awards will not be eligible. However, the finalists of the previous editions may apply.
3. Award application form is to be filled in English only.
4. One startup can nominate itself in maximum 2 categories.
5. Finalists maybe subject to a legal due diligence review by independent third-party evaluators. If the individual/organization refuses to such a request, Startup India holds the right to select the next highest scoring nominee as the award winner.
6. By participating in the National Startup Awards, the startups agree to the Government of India's and its partners use of its name, URL, photos, and videos for promotional purposes on its website and other promotional material.
7. Any false information provided within the context of National Startup Awards by any entity concerning identity, mailing address, telephone number, email address, ownership of right, or

non-compliance with these rules or any terms and conditions or the like may result in the immediate elimination of the entity from the awards process.

8. The decisions of the jury and the evaluation agency shall be final and binding.
9. All support agencies, jury, shall sign (physically or digitally) a non-disclosure agreement with Startup India.
10. DPIIT reserves the right at its sole discretion to cancel, terminate, modify, or suspend the National Startup Awards or not award any entity in any of the categories. DPIIT further reserves the right to disqualify any candidate/entity that tampers with the submission process, commits fraud or is in violation of criminal and/or civil laws.
11. Allowances shall not be paid to any entity for travel or presentation before jury

Benefits

- A cash prize of ₹ 10,00,000/- will be awarded to one winning startup in each of the categories by Department for Promotion of Industry and Internal Trade (DPIIT)
- The winner and the finalists will be given the opportunity to present their solutions to relevant public authorities and corporate for potential pilot projects and work orders.
- The winners and finalists will be given priority for participation in various national and international startup events where DPIIT is participating.

Eligibility

1. The startup should be a (DPIIT)Department for Promotion of Industry and Internal Trade - recognized startup. The entity must submit its certificate of recognition.
2. The entity must submit the Certificate of Incorporation issued by the Ministry of Corporate Affairs or Certificate of Registration from the Registrar of Firms of the respective state
3. The entity must have a hardware or software product or a process solution that is present in the market.
4. The entity must have all applicable trade trade-specific registrations (for example (CE)Common Era, (FSSAI) Food Safety and Standards Authority of India, (MSME)Ministry of Micro, Small & Medium Enterprises, (GST)Goods and Services Tax Registration, etc.)
5. There should not have been any default in the last three years (FY)Fiscal year 2019-20, 20-21, 21-22) by the entity or any of its promoters or any of their group entities.
6. The entity must submit audited financial statements (balance sheet, profit & loss account) for the last three financial years (FY)Fiscal year 2019-20, 20-21, 21-22. In case your startup is less than 3 years old, please upload all available financial statements. Startups that are less than a year old and do not have audited financials will be exempt from this requirement. In case of

non-availability of audited financials for (FY)Fiscal year 21-22, provisional statements issued by Chartered Accountants may be provided.

7. The entity should not be completing 10 years of incorporation on or before March 31st, 2024.

Application Process

Online

Step1: Register on Startup India and obtain DPIIT recognition

In case you are already registered on Startup India and have a DPIIT recognition number, ensure that all the details given on Startup India registration are correct as certain fields will auto-populate in the application form.

Step 2: Go to the '[National Startup Awards](#)' tab on the [Startup India Website](#)

Step 3: Click on the 'Apply for National Startup Awards 2023' tab

Step 4: Click on 'Apply' under the application closing countdown and select the category under which the startup wishes to apply. You will only be able to fill out the form through the registered account of the recognized startup on the Startup India portal.

Step 5: Check the auto-populated details in the participation form for National Startup Awards

Step 6: Fill in the details as mentioned in the application form

Step 7: Ensure to keep the documents ready for upload.

Step 8: Ensure that all the uploads required to comply with the size requirement as mentioned

Step 9: Click 'Submit'

Documents Required

1. Certificate of Recognition issued by DPIIT.
2. Certificate of Incorporation/Certificate from the Registrar of Firms.
3. Memorandum of Association, Partnership deed or other government accepted proof as proof for a woman founder (if applicable).
4. PAN card for founder/co-founder.
5. Aadhar card for founder/co-founder .
6. Startup Pitch Deck (Not more than 10 slides).
7. Trade specific registrations.
8. Proof of Patent, IPR (if applicable).
9. Audited financial statements for the past 3 years (Profit & Loss Statement, Balance Sheet and Income Tax Return) or Provisional financial statements issued by a Chartered Accountant, in case of non availability of audited financials for FY 2021-22.
10. Please attach all relevant documents, MOUs or agreements that would make your application stand out, specially, to differentiate your application and to make it more relevant and specific for the applied category. Eg : Proof of admission into academic institution or proof of graduation or any other relevant document for your application under 'Next Gen Innovator'. Product proof of manufacturing and ownership certificates for manufacturing facility for your application under 'Indigenous Ingenuity Champion' and etc.
11. 120 seconds video explaining your product or service (this video cannot be a YouTube link; it has to be made for application to National Startup Awards). The
12. video should cover – business model, scalability, innovation, social & economic impact on environment
13. Self attested documents with proof of active users, number of employees hired, R&D and prototype development, proof of funding raised, proof of TRL level of startup (if applicable).

- **Ministry Of Textiles**

- **National Handicrafts Development Programme: Infrastructure And Technology Support: EMPORIA**

Details

The scheme "Infrastructure and Technology Support: EMPORIA" is a Component/Sub-Scheme under the Umbrella Scheme "National Handicrafts Development Programme". Under this component, assistance would be provided for the setting up of emporia. These would be set up in commercially viable locations in the implementing agencies' own/rented buildings. The basic objective of the component is to provide a marketing platform to the Local Handicrafts Artisans in their respective area through the outlet and emporia.

Benefits

Financial Assistance and Funding Pattern:

1. The component-wise financial ceiling for emporia will be as mentioned: New emporia (Rented/Own building); Per Unit Cost (₹): 60,00,000. Strengthening / Renovation; Per Unit Cost (₹): 15,00,000.
2. 80% of the admissible amount shall be borne by the O/o the DC (H) and 20% will be contributed by the implementing agency subject to the ceiling specified.
3. In the case of NER, Jammu & Kashmir, Ladakh, and Andaman & Nicobar Islands, Lakshadweep- 90% of the admissible amount will be borne by the O/o the DC (H) and 10% shall be contributed by the implementing agency.
4. 100% assistance will be borne by the Office of the DC (Handicrafts) for the Strengthening / Renovation of the existing Emporia.
5. The rental amount will be borne by the IA.

Eligibility

1. Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. Bodies etc.
2. Eligible Non-Governmental Organizations, Registered SHGs, local statutory bodies, exporter bodies/ associations, Apex Cooperative Societies, and National level Apex Societies (registered

under the society act/ trust act, etc.), and organizations like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.

3. Producer companies registered under Section 8 of the Companies Act. and working for the promotion and development of Handicrafts & Handlooms.
4. Any component can be implemented by the department as well.

Application Process

Offline

For the Implementing Agencies:

The proposals in the [prescribed proforma](#) along with all the (self-attested) [supporting documents](#) in hard copy should reach the concerned [Handicraft Service Center \(HSC\)](#), O/o the DC (HC) in time.

NOTE 1: The proposal sent earlier without any invitation or received after the timeline/last date, mentioned above, will not be entertained.

NOTE 2: Incomplete proposals without the mandatory enclosures and proposals that are not clearly recommended and received after the due date will not be considered.

Documents Required

For Fresh Proposals:

1. Proposal in prescribed proforma.
2. Recommendation letter of Field office/Regional Office.
3. Valid Registration Certificate.
4. Article & Memorandum of Association.
5. Bye-Laws.
6. Three years Balance Sheet & audited statement of accounts.
7. Annual Report of last Year.
8. Affidavit in respect of Non-Corrupt Practice and validity of Registration.
9. Land ownership document/ Lease agreement for the proposed project/Detailed Project Report.
10. Feasibility report of the project to be certified by a scheduled commercial bank.
11. Construction plan and cost estimate duly authenticated by Architect/ Chartered Engineer.
12. Third-party assessment report from a recognized Chartered Engineer/ technical valuer for equipment/ machines to be installed
13. Undertaking that balance of the total cost to be borne by the implementing agency, along with escalated cost, if any.
14. Any other documents mentioned in Proforma/ desired by the competent authority.

NOTE 1: All documents should be attested by Implementing Agency.

NOTE 2: The implementing agency will be required to sign a Memorandum of understanding specifying quantified deliverables.

For Reimbursement Proposals:

1. Monthly Performance Report/ Performance cum Achievement Report (as applicable) with photographs.
2. Verification report (Gist of expenditure) with the mode of payment from concerned Asst. Director, Handicrafts Service Centre/Field formation
3. Utilization Certification in GFR 12A duly verified/certified by Chartered Accountant with membership No. and countersigned by Implementing Agency.
4. An audited statement of accounts and statement of expenditure duly verified/certified by Chartered Accountant with membership No. and countersigned by Implementing Agency.
5. An inspection report from the concerned AD of the field office.
6. Any other documents desired by the competent authority.

For Fresh Proposals as well as Reimbursement Proposals, the applicant is required to certify the following:

1. No financial assistance has been received from any other source for the same purpose.
2. The provisions of the scheme have been fully understood and we take responsibility for the successful completion of the project within the stipulated time.
3. All infrastructures are available with the organization to implement the project.
4. There is no duplication of efforts that takes place with existing schemes of other ministries.
5. The Organization is not involved in any corrupt practices and has not been black-listed by any central/state agencies.
6. No UC is pending in any scheme of the O/o DC (Handicrafts).

◦ **Ministry Of Micro, Small and Medium Enterprises**

• Testing Fee Reimbursement Scheme

[Details](#)

Testing Fee Reimbursement Scheme for Scheduled Caste / Scheduled Tribe is a sub scheme under National Scheduled Caste and Scheduled Tribe Hub (NSSH) scheme. This component has provision for reimbursement on testing fee charged by various National Accreditation Board for Testing (NABL) or Bureau of Indian Standards (BIS) accredited laboratories across the country to SC-ST MSEs.

This is a financial assistance program offered to micro and small enterprises (MSEs) owned by Scheduled Castes (SCs) and Scheduled Tribes (STs) in India. The scheme aims to reduce the financial burden of quality testing for SC/ST MSEs, helping them improve product quality and compete effectively.

Benefits

1. SC-ST MSEs can receive reimbursement of 80% or ₹1,00,000/- (excluding GST and other applicable taxes), whichever is lower, for testing fees paid to NABL or BIS accredited laboratories, labs of government departments/PSUs, and for BIS licenses/certifications.
2. The scheme covers testing of raw materials, semi-finished products, and finished products.
3. Reimbursement can be availed multiple times within a financial year, though there's a cap on the total amount.

Eligibility

1. Applicant should have a micro or small scale industry.
2. Applicant should belong to Scheduled Caste (SC) or Scheduled Tribe (ST).
3. The enterprise must be registered with the Udyam portal or any other valid registration platform recognized by the MSME Ministry.

Application Process

Online

1. Applicant need to visit the official website <https://www.scsthub.in>.
2. For registration [click on sign-up](#) and provide the following details
 - Full Name
 - Valid Email ID
 - Mobile Number
 - Password and confirm password
3. For login click on [login](#).
4. After login complete the required information.

Documents Required

1. Self-certified copy of UAM & GST
2. Self-certified copy of PAN card - In case of proprietorship, PAN card of SC/ST proprietor ought to be submitted
3. Self-certified copy of Caste certificate of proprietor/ all partners/ directors
4. Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Attested copy of Partnership Deed for Partnership Firm / Memorandum and Article of Association in case of LLP/Private Limited Company are required
5. Attested or original copy (signature with stamp) of payment receipt and system generated GST invoice for total amount paid to respective testing center or laboratory for availing various testing services
6. NABL/ BIS attested copy of final testing report received from the laboratory duly stamped and signed for all tests availed by SC-ST MSE unit
7. Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year
8. Cancelled Cheque of the current account of the enterprise from which the testing charges have been debited

◦ **Ministry Of Commerce And Industry**

- **Scheme for Plantation Development (New planting & Replanting) under Medium Term Framework Plan (MTFP) in Traditional Areas (Kerala and Tamil Nadu), Non-Traditional and North Eastern Region**

Details

"Scheme for Plantation Development (New planting & Replanting) under Medium Term Framework Plan (MTFP) in Traditional Areas (Kerala and Tamil Nadu), Non-Traditional and North Eastern Region" by the Rubber Board, Department of Commerce, Ministry of Commerce and Industry. The Scheme is intended to increase the production of natural rubber in India by accelerating new planting and replanting of rubber on scientific lines. Accelerated new planting/replanting would be achieved by giving proper technical guidance and financial assistance to growers.

Benefits

Rate of Subsidy

Traditional Region

1. **General Category:** ₹ 20,000/- ha + ₹ 5,000 /ha for planting material (Polybag/ Root trainer plants) of advanced growth. The assistance will be @ ₹ 10/- per plant limited to 500 plants per ha.
2. **SC Category:** ₹ 35000/- ha + ₹ 5,000 /ha for planting material (Polybag/ Root trainer plants) of advanced growth. The assistance will be @ ₹ 10/- per plant limited to 500 plants per ha.

Non-Traditional and North Eastern Region

1. ₹ 35,000 per ha and ₹ 5,000/ ha for planting material (Polybag/ Root trainer plants) of advanced growth.
2. The assistance will be @ ₹ 10/- per plant limited to 500 plants per ha.

Mode of Payment

1. Planting subsidy shall be paid in single instalments subject to the completion of the stipulated items of work to the satisfaction of the Board.
2. Payment of subsidy shall be only through bank by e-transfer. Beneficiaries should provide Aadhar-linked bank account details in the application for financial assistance.

Eligibility

Traditional

1. The growers owning rubber areas not exceeding 2.00 ha shall be eligible for assistance under Rule VI of the scheme.
2. The planting grant payable will be limited to an area of 1.00 ha.

3. The growers who undertake new planting/replanting rubber in a minimum area of 0.10 ha will be eligible for assistance.
4. The applicant should have absolute possession over the land in respect of which assistance is sought.
5. Areas notified/certified in the documents as paddy fields are not eligible for any kind of assistance under this scheme.

Non-Traditional and North Eastern Region

1. The growers owning rubber areas not exceeding 5.00 ha shall be eligible for assistance under Rule VI of the scheme.
2. The planting grant payable will be limited to an area of 2.00 ha.
3. The growers who undertake new planting/replanting rubber in a minimum area of 0.10 ha will be eligible for assistance.
4. The applicant should have absolute possession over the land in respect of which assistance is sought.
5. Areas notified/certified in the documents as paddy fields are not eligible for any kind of assistance under this scheme.

Other Terms & Conditions

1. The prescribed minimum stand of rubber plants (@450/ha) should be maintained and growth should be satisfactory as assessed by the inspecting officer.
2. The number of non-rubber trees, that already exist in the plantation can be retained in a proportion of 20 trees or 40 coconut palms or 80 Arecanut palms per ha, in a well-distributed manner.
3. Sloppy lands should be protected from soil erosion by contour terracing or construction of contour bunds or digging silt trenches or silt pits and also by planting of cover crops.
4. Boundary protection measures should be adopted.
5. The absolute right to refuse assistance without assigning any reason is vested with the Executive Director of the Rubber Board.

Application Process

Online

Step 1: Register on the [ServicePlus Portal](#). Verify your Email ID and Mobile Number via OTP.

Step 2: Login to the ServicePlus Portal using the Username and Password received over your registered Email ID.

Step 3: In the Left Pane, click "Apply for Service" and then click on "View All Available Services".

Step 4: From the list, click on "RUBBER PLANTATION DEVELOPMENT SCHEME".

Step 5: You will be directed to the application form. Fill in all the mandatory fields (highlighted in a red asterisk).

Step 6: Click "Submit". Note down the Application ID/ Reference ID to track the status of your application.

Apply Now

Documents Required

1. Identity Proof (Preferred Documents - Voter ID, PAN, Driving Licence, Passport)
2. Photocopy of bank passbook showing name of the Account holder, account number and IFS Code of Bank
3. Valid Certificate from Village Officer to prove ownership of the total rubber area owned by the applicant
4. Sketch of the applied area showing descriptions of boundary on all sides with names of the owners
5. Bill of Planting Material purchased (In the case of 2018, 2019, 2020 & 2021 plantations, the bill is not mandatory. Instead, a self-declaration containing purchase details is to be uploaded)
6. Nomination, if applicable (in case of joint ownership/ minor owner)
7. Caste Certificate (in the case of SC Applicants)
8. PAH Declaration Form (in the case of PAH)

◦ **Ministry Of Micro, Small and Medium Enterprises**

• International Cooperation Scheme- Capacity Building of First Time MSE Exporters

Details

The scheme "International Cooperation Scheme" was launched by the Ministry of Micro, Small and Medium Enterprises, Government of India with the aim to capacity build MSMEs for entering the export market by facilitating their participation in international exhibitions/fairs/conferences/seminars/buyer-seller meets abroad as well as providing them with

actionable market-intelligence and reimbursement of various costs involved in export of goods and services. The Scheme provides opportunities for MSMEs to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demand, emergence of new markets, etc. Thus, in totality, all components of the scheme aimed at various aspects required to advance MSMEs' position as emerging export players.

The Scheme would cover the following sub-components:

- Sub-Component-I: Market Development Assistance of MSMEs (MDA)
- Sub-Component-II: Capacity Building of First Time MSE Exporters (CBFTE)
- Sub-Component-III: Framework for International Market Intelligence Dissemination (IMID)

As on date, Sub-Component-I and Sub-Component-II are in operation. Sub-Component-III will be in operation soon.

Sub-Component II: Capacity Building of First Time MSE Exporters (CBFTE):

The key interventions proposed under the scheme are highlighted below:-

Reimbursement of costs incurred by first-time MSE exporters on export shipments –

1. Registration-cum-Membership Certificate (RCMC) paid by the first-time exporters for registration with EPCs.
2. Export insurance premiums paid by MSEs.
3. Fee paid on Testing and Quality Certification acquired by MSEs to export products. This will encourage MSEs to produce and offer products and services of international standards for the export markets.

Benefits

Scale of Assistance and Eligible Items of Expenditure:

Financial assistance towards costs incurred by first-time MSE Exporters on export shipments:-

Registration-cum-Membership Certificate (RCMC) charges/fee paid by the first-time exporter to relate EPCs

Export Insurance Premium paid to Export Credit Guarantee Corporation Ltd. (ECGC) under the ECGC's Small Exporter's Policy

Fee paid on Testing & Quality Certification acquired by MSEs to Export Products (Note: Ministry of MSME shall share the list of beneficiaries who have availed the financial assistance under this sub-

75% of the cost paid subject to a maximum of ₹20,000/- or actual, whichever is lower subject to quarterly reporting by EPCs as per prescribed format.

Maximum financial assistance in a financial year of ₹10,000/- or actual, whichever is lower subject to quarterly reporting by ECGC Ltd. as per prescribed format

75% of the testing and quality certification with a ceiling of ₹1.00 Lakh or actual, whichever is lower, subject to the following conditions: 1. Financial assistance is allowed

component, with MAI Division, Department of Commerce, on quarterly basis)

for a maximum of 3 certificates per financial year with a ceiling of ₹1.00 Lakh per MSE unit. 2. Certificate, for which financial assistance is requested, should be attained within the same financial year.

Eligibility

1. The Micro and Small Enterprises with valid Udyam Registration are eligible to apply under the scheme.
2. To claim the benefits under the scheme, the applicant's Importer Exporter Code (IEC) must not be older than 3 years on the date of export shipment.

Application Process

Online

Step 01: The applicant Organisation will submit an online application for financial assistance, along with the relevant documents in the proforma (prescribed on the IC Scheme portal:

<https://ic.msme.gov.in>) giving full details of expenditure.

Step 02: To apply under the scheme, the applicant organization needs to visit the official website/portal. (https://ic.msme.gov.in/IC_APP/IC_Welcome.aspx)

Step 03: On the home page, select the “Capacity Building of First Time MSE Exporters” to Login, if Already Registered. If the applicant Organization is a new user, click on “New User Register Here” to register under the scheme by selecting the type of Organization.

Step 04: After successful registration, the applicant organization can login with valid credentials. After login, the user will be redirected to their Dashboard where multiple action has to be done.

Note: The admissible financial assistance would be worked out in accordance with the criteria/scale.

Process of seeking financial assistance under the Scheme:

1. **RCMC certificate:** Ministry of MSME to sign MoU with EPCs. These EPCs will then be eligible to apply for financial assistance under the IC scheme. They will be required to apply for financial assistance claims on behalf of MSEs along with all prescribed documents on the IC Scheme portal.
2. **Export Insurance Premium:** Export Credit Guarantee Corporation (ECGC) Ltd. provides insurance to Exporters. The Ministry of MSME will sign a MoU with ECGC Ltd. and claims for financial assistance for the first-time MSE exporters will be released from the IC Scheme to ECGC upon receipt of the application on the updated portal of the IC Scheme.
3. **Testing and Quality Certification:** The Ministry of MSME to sign an MoU with National Small Industries Corporation Ltd. Financial assistance on certifications defined under the scheme will be released to NSIC Ltd. for further dissemination of funds to eligible MSEs.

Documents Required

Documents required for RCMC (Claim Form at [Annexure K](#)):

1. IEC Code not more than 3 years old on the date of export shipment
2. RCMC fee receipt
3. Proof of export carried out in the same financial year for which RCMC is claimed

Documents required for Export Insurance Premium (Claim Form at [Annexure L](#)):

1. IEC code not more than 3 years old on the date of export shipment
2. Receipt of Insurance Premium
3. Proof of export shipment carried out in the same financial year for which insurance is claimed

Documents required for Testing and Quality Certification (Claim Form at [Annexure M](#)):

1. IEC code not more than 3 years old on the date of export shipment
2. Testing and quality certification
3. Proof of export shipment of product for which testing and quality certification is claimed.
4. Proof of mandatory requirement of Testing and Quality Certification for such export.
5. Self-certification by MSE that he/she has not availed benefits under the Market Access Initiative (MAI) Scheme of the Department of Commerce, for the same purpose (As at [Annexure-N](#)).

Note: The above documents are to be duly attested/certified by the applicant organization.

◦ **Ministry Of Defence**

● Innovations for Defence Excellence

Details

Scheme for iDEX-Innovations for Defence Excellence was launched in May' 2021 by Defence Innovation Organization (DIO) under the aegis of the Department of Defence Production (DDP), Ministry of Defence (MoD). iDEX provides grants up to Rs. 1.50 Cr (up to Rs. 10 Cr in case of iDEX Prime) to the Start-ups/MSMEs to fund the projects in many technological areas under Defence India Start-up Challenges (DISC) and Open Challenge through the Support for Prototype and Research Kick start (SPARK Framework). The iDEX scheme, besides fostering innovation and technology development, is also a path to procurement for the Armed Forces as per the Defence Acquisition Procedure 2020 which states that procurement through Innovative solutions could be undertaken under following programmes: -

(a) Innovations for Defence Excellence (iDEX).: Projects of Start-ups, MSMEs etc. with low capital investments and high innovation would be pursued under the iDEX category.

(b) Technology Development Fund (TDF) Scheme. Projects supported through TDF of DRDO for leveraging the domestic capabilities available with Indian Industries especially MSMEs including Start-ups.

iDEX is being funded and managed by a 'Defence Innovation Organization (DIO)' which has been formed under the aegis of Department of Defence Production, Ministry of Defence, Government of India, as a 'not for profit' company as per Section 8 of the Companies Act 2013 for this purpose, by the two founder members i.e. Defence Public Sector Undertakings (DPSUs) - Hindustan Aeronautics Limited (HAL) & Bharat Electronics Limited (BEL). IDEX is functioning as the executive arm of DIO, carrying out all the required activities while DIO will provide high level policy guidance to iDEX.

iDEX aims at creating an ecosystem to foster innovation and technology development in Defence and Aerospace by engaging Industries including MSMEs, start-ups, individual innovators, R&D institutes & academia. It will provide them with grants/fundings and other necessary support to carry out R&D which has potential for future adoption for Indian Defence and aerospace needs.

Achieving the goal of self - sufficiency for the Indian military will require a means to incorporate innovation rapidly in the weapons procurement process. iDEX will function as the executive arm of DIO, carrying out all the required activities while DIO will provide high level policy guidance to iDEX.

Objectives:-

a) Facilitate rapid development of new, indigenised, and innovative technologies for the Indian Defence and Aerospace sector, to meet their needs in a shorter time span.

b) Create a culture of engagement with innovative startups, to encourage co-creation for Defence and Aerospace sectors.

c) Empower a culture of technology co-creation and co-innovation within the Defence and Aerospace sectors.

DIO supports tech-driven firms to create, deploy and commercialize technologies for the Indian Armed Forces, Defence Public Sector Undertakings (DPSUs) & other Govt. Establishments through Defence India Startup Challenges (DISC) and Open Challenges (OC) by providing a SPARK (Support for

Prototype and Research Kickstart) grant upto Rs. 1.5 Crore (The grant amount is upto Rs. 10 Crore under iDEX Prime cases)

Benefits

1) SPARK (Support for Prototype and Research Kickstart) Grant: iDEX provides grants up to Rs. 1.50 Cr (up to Rs. 10 Cr in case of iDEX Prime) to the start-ups/MSMEs to fund the projects in many technological areas under Defence India Start-up Challenges (DISC) and Open Challenge through the Support for Prototype and Research Kick start (SPARK Framework)

2) Partner Incubators Support to iDEX winners:-

(a) Partner Incubator will provide mentorship to startups/MSMEs selected by iDEX-DIO.

(b) Partner Incubator will run programs like accelerators, incubation, etc. to strengthen selected startups/MSMEs beneficial for the India defence sector.

(c) Partner Incubator will undertake initiatives to reach out, spread awareness and promote innovations for defence among students/ researchers at all levels in academia

3) The major benefits from iDEX Scheme to Indian Defence Innovation Ecosystem are:-

(a) Facilitate rapid development of new, indigenized, and innovative technologies for the Indian defence and aerospace sector, to meet needs for these sectors in shorter timelines

(b) Create a culture of engagement with innovative startups, to encourage co-creation for defence and aerospace sectors

(c) Empower a culture of technology co-creation and co-innovation within the defence and aerospace sectors.

Eligibility

Eligible Organisations/ Beneficiaries to avail the grants under Support for Prototype and Research Kickstart (SPARK), the eligibility is as follows:

i. Startups, as defined and recognized by Department of Industrial Policy Promotion (DIPP), Ministry of Commerce and Industry, Government of India.

ii. Any Indian company incorporated under the Companies Act 1956/2013, primarily a Micro, Small and Medium Enterprises (MSME) as defined in the MSME Act, 2006.

iii. Individual innovators are also encouraged to apply (research & academic institutions can use this category to apply), however they are supposed to form a Start-up before signing the SPARK Grant Agreement.

Application Process

Online

Application Link: <https://idex.gov.in/challenge-categories>

Application Process: Please follow the website <https://idex.gov.in> for application process stepwise)

Documents Required

- 1) Company Incorporation Certificate, AoA and MoA(in case of Pvt. Ltd./ Public limited company)
- 2) DPIIT registration/valid MSME certificate
- 3) Latest Audited Balance Sheet, ITR, P&L statements of the Company, if applicable
- 4) Govt. Issued ID Card of applicant

◦ **Ministry Of Finance**

● **Stand-Up India**

Details

A scheme by Ministry of Finance for financing SC/ST and/or Women Entrepreneurs by facilitating bank loans for setting up a greenfield project enterprise in manufacturing, services, trading sector and activities allied to agriculture. The objective of this scheme is to facilitate bank loans between Rs. 10 lakh and Rs. 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. In case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

Benefits

1. Facilitation of composite loan (inclusive of term loan and working capital) between ₹10 Lakhs and ₹100 Lakhs. Rupay debit card to be issued for convenience of the borrower.
2. The web portal by SIDBI provides hand-holding support through a network of agencies engaged in training, skill development, mentoring, project report preparation, application filling, work shed / utility support services, subsidy schemes etc.

Eligibility

1. Finance is provided for Greenfield Enterprises.
2. If the applicant is a male, he must be from SC / ST category.
3. The age of the applicant must be at least 18 years.
4. The applicant must not be in default to any bank/financial institution.

Application Process

Online

Either approach your nearest bank branch to apply (locate your nearest bank here -

<https://www.rbi.org.in/Scripts/query.aspx>) Or Through the Lead District Manager (LDM) (find the address and the email of the LDM of your district here - <https://www.standupmitra.in/LDMS#NoBack>)

Or Apply Through Portal: www.standupmitra.in

Process:

1. The first step is to visit the official portal of StandUp India at: <https://www.standupmitra.in/Login/Register>
2. Enter the full details of the business location.
3. Select the category between SC, ST, Woman, and whether the stake held is 51% or higher.
4. Select the nature of the proposed business; the loan amount desired description of the business, the details of the premises, etc.
5. Populate the fields with past business experience, including tenure.
6. Select the need for hand-holding is required.
7. Enter all the personal details sought, which include the name of the enterprise and the constitution.
8. The last step is to select the register button to complete the process.

Once you have completed registration, you are eligible to initiate the StandUp India Loan Application process with the respective financial institution for the officials to contact you for completing the StandUp India Loan Process and requisite formalities.

Documents Required

1. Proof of Identity: Voter's ID Card / Passport / Driving License / PAN Card / Signature identification from present bankers of proprietor, partner of director (if a company)
2. Proof of Residence: Recent telephone bills, electricity bill, property tax receipt /Passport / voter's ID Card of Proprietor, partner of Director (if a company)
3. Proof of Business Address
4. Proof that the applicant is not a defaulter in any Bank / Financial Institution
5. Memorandum and articles of association of the Company / Partnership Deed of partners etc.

6. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
7. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
8. SSI / MSME registration (if applicable)
9. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan.
10. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.
11. Documents to establish whether the applicant belongs to SC/ST Category, wherever applicable.
12. Certificate of incorporation from ROC to establish whether majority stake holding in the company is in the hands of a person who belongs to SC/ST/Woman category.

For cases with exposure above ₹ 25 Lakhs:

1. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
2. Last three years balance sheets of the Associate / Group Companies (if any).
3. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the tenor of the loan, the details of labour, staff to be hired, basis of assumption of such financial details etc.
4. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc.

◦ **Ministry Of Micro, Small and Medium Enterprises**

● **Raising And Accelerating MSME Productivity (RAMP)**

[Details](#)

Launched on 30th June 2022 by the Hon'ble Prime Minister of India, "Raising and Accelerating MSME Productivity (RAMP)" is a Central Sector Scheme by the Ministry of Micro, Small & Medium Enterprises. The scheme aims to scale up the implementation capacity and coverage of MSMEs in the States, with impact enhancement of existing MSME schemes. It will complement the Atma Nirbhar Bharat Mission by fostering innovation, encouraging ideation, and incubating new business and entrepreneurship by developing quality standards, improving practices and processes, enhancing market access, deploying technological tools, and Industry 4.0 to make MSMEs competitive and self-reliant.

The scheme shall implement regulatory, financial, and implementation reforms as well as firm-level access reforms to provide targeted interventions to MSMEs across recognized challenge areas. In addition to building the Ministry of MSME's capacity at the national level, the RAMP program will seek to scale up implementation capacity and firm coverage in the states of Gujarat, Maharashtra, Punjab, Rajasthan, and Tamil Nadu.

RAMP targets improvement in the performance of 5.55 lakh MSMEs, and aims to enhance access to market and credit by strengthening institutions, enhancing center-state partnerships, addressing issues of delayed payments and greening of MSMEs, and ramping up implementation capacity and MSME coverage in states, with impact enhancement of existing MSME schemes. The total outlay for the scheme is ₹ 6,062.45 crore out of which ₹ 3,750 crore would be a loan from the World Bank and the remaining ₹ 2312.45 crores would be funded by India. The duration of the scheme is five years (2021-22 to 2025-26).

Benefits

1. Address Challenges in the MSME Sector: The RAMP program will address the generic and Covid related challenges in the MSME sector by way of impact enhancement of existing MSME schemes, especially, on the competitiveness front.

2. Address inadequately Addressed Blocks in MSME: The program will bolster the inadequately addressed blocks of capacity building, handholding, skill development, quality enrichment, technological upgradation, digitization, outreach, and marketing promotion, amongst other things.

3. Generate Employment: RAMP program, through enhanced collaboration with States, will be a job-enabler, market promoter, and finance facilitator, and will support vulnerable sections and greening initiatives.

4. Usher in Larger Formalization: In States where the presence of MSMEs is on the lower side, the program will usher in larger formalization resulting from the higher impact of the schemes covered

under RAMP. The SIPs developed by these States would act as a roadmap for the development of an improved MSME sector.

5. Complement the Atmanirbhar Bharat Mission: RAMP will complement the AtmanNirbhar Bharat mission by fostering innovation and enhancement in industry standards, and practices and providing the necessary technological inputs to the MSMEs.

Eligibility

1. The MSME should be registered under the Micro, Small, and Medium Enterprises Development (MSMED) Act, 2006.
2. The MSME should have a valid Udyog Aadhaar Number (UAN).

Application Process

Online

A separate RAMP portal will be developed shortly, with all guidelines, etc.

Documents Required

1. Duly filled and signed Application Form.
2. MSME registration certificate, under the MSMED Act, 2006.
3. Udyog Aadhaar Number (UAN) certificate
4. Project Report, outlining the scope, objectives, methodology, and expected outcomes of your project. The project report should also include a detailed financial plan that highlights the estimated cost of the project and the financial assistance required from the RAMP scheme.
5. Business Plan, outlining the current status of your MSME, the challenges you are facing, and the strategies you plan to implement to enhance your productivity and competitiveness.
6. Bank statement of the MSME for the last six months.
7. Identity proof (Aadhaar Card, PAN Card, Passport, etc)
8. Address proof (Aadhaar Card, Electricity Bill, or Telephone Bill)
9. Goods and Services Tax (GST) Registration Certificate.

Note: You may also need to submit any other supporting documents that may be required by the authorities for the verification of your application.

- **Ministry Of Micro, Small and Medium Enterprises**

● **Scheme of Fund for Regeneration of Traditional Industries**

Details

“Scheme of Fund for Regeneration of Traditional Industries (SFURTI)” is a programme of the Ministry of Micro Small and Medium Enterprises, Government of India and was launched in the year 2005 with the view to make the traditional industries more competitive, market-driven, productive, profitable and capable of providing sustainable employment for traditional industry artisans and rural entrepreneurs. The Coir Board is the Nodal Agency for the implementation of the scheme. The scheme is being implemented by the Board through the Implementing Agencies engaged by the Board for each cluster. This scheme focuses on physical infrastructure creation, technology upgradation, training, product development, innovation, design interventions, marketability, improved packaging and marketing infrastructure with the aim of improving artisanal income.

Objectives of the Scheme:

1. To organize the traditional industries and artisans into collectives to make them competitive and provide support for their long-term sustainability and economy of scale.
2. To provide sustained employment for traditional industry artisans and producers.
3. To enhance the marketability of products of such clusters and collectives by providing support for new products, design intervention and improved packaging and also the improvement of marketing infrastructure.
4. To equip traditional artisans and producers of the associated clusters with improved skills and capabilities through training and exposure visits.
5. To promote collective business enterprises of traditional artisans and producers.
6. To make provision for common facilities and improved tools and equipment for artisans and producers to promote optimum utilization of infrastructure facilities.
7. To provide for the setting up of a multi-product cluster with an integrated value chain and a strong market-driven approach for viability and long-term sustainability of the cluster.
8. To strengthen the cluster governance systems with the active participation of the stakeholders, so that they are able to gauge the emerging challenges and opportunities, respond to them in a coherent manner and ensure equitable distribution of surplus generated by the collective among all the artisans and producers.

9. To promote traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships, to gradually replicate similar models of collective/cluster-based traditional industries.
10. To focus on penetrating uncovered districts, aspirational districts, etc. for setting up collectives covering traditional industries with a special focus on endangered arts and crafts.
11. To support traditional artisans with a special focus on disadvantaged communities like SCs, STs, women, etc.
12. To ensure convergence from the design stage with each activity of the cluster formation and operations thereof.
13. To identify and understand the collective/cluster's target customers, understand their needs and aspirations and develop the present product lines to meet the requirements. Substantial focus should be on the buyer segment that places a premium on natural, eco-friendly, ethically sourced and the uniqueness of the Khadi and Village and Industries products.
14. To develop specific product lines out of the currently offered diversified basket of heterogeneous products based on the understanding of the target consumer segment. A brand unification exercise also needs to be done to maximize the value.
15. To make a paradigm shift from a supply-driven selling model to a market-driven model with the right branding, focus product mix and correct positioning and right pricing to make the offering holistic and optimal for each of the focus categories.
16. To tap E-Commerce as a major marketing channel and devise a quick strategy to make its presence felt in the E-Retail space.
17. To make substantial investments in the area of product design and quality improvement, Research and Development and emerging technologies based on the market trends with an eye to standardizing the quality of inputs and processes so that the products meet the quality benchmarks.
18. To extensively promote the latest technological advancements in order to take local to global in line with the call for 'Atma Nirbhar Bharat'.
19. To establish collectives with a special focus on the adoption of Industry 4.0, blockchain for traceability, digitization of turnover and artisan income, digitization of training modules, effluent treatment, fire safety, green energy, knowledge repositories, etc.
20. To encourage and promote Green and sustainable products and processes.

Project Interventions: The Scheme covers three types of interventions namely Soft Interventions, Hard Interventions and Thematic interventions.

- Soft Interventions: General awareness, counselling, motivation and trust building, Skill development and capacity building, Institution development, Exposure visits, Market

promotion initiatives, Design and product development, Participation in seminars, workshops and training programmes on technology up-gradation etc.

- **Hard Interventions:** Creation of facilities such as Multiple facilities for multiple products and packaging wherever needed, Common Facility centres (CFCs), Raw Material Banks (RMBs), Up-gradation of production infrastructure, Tools and technology up-gradation, Warehousing facility, Training Centre, Value addition and processing Centre.
- **Thematic Interventions:** Cross-cutting thematic interventions at the sector level including several clusters in the same sector with emphasis on both domestic and international markets. These will primarily include Brand-building and promotion campaigns, new media marketing, e-commerce initiatives and innovation.

Institutional Arrangement:

- Scheme Steering Committee (SSC)
- Nodal Agencies (NAs)
- Technical Agency (TA)
- Implementing Agency (IA)

Implementation Methodology:

- Web-Based Project Management System (PMS)
- Identification of a tentative list of clusters
- Engagement and appointment of Technical Agencies (TAs)
- Approval from the Scheme Steering Committee (SSC)
- Pre-requisites for Release of Funds
- Release of Funds to Nodal Agencies (NAs)
- Release of Funds to Implementing Agency (IA)

Benefits

1. 100% of Project cost excluding/except Hard Interventions.
2. 90% of Hard Intervention is eligible for the North Eastern Region, UT of Jammu & Kashmir and Hill States, and 75% of Hard Intervention for Others.

#	Project Intervention	Scheme Funding	Financial Limit	Financial Limit	Implementing Agency Share
A	Cluster Interventions				
	Soft Interventions		Subject to a maximum of	Maximum ₹8	
A1	including skill training, capacity	100%	33% of A (Total cost of Cluster Interventions both	crores per project	Nil

	building, and design development		hard and soft interventions) or ₹25.00 lakh, whichever is less.	(A+B+C)	
A2	Hard Interventions including CFCs, RMBs, training Centres, etc.*	75%		Maximum ₹8 crores per project	25% of Project Cost
B	Cost of Technical Agency	100%	8% of A1+A2 (Total cost of Cluster Interventions both hard and soft interventions)	(A+B+C) Maximum ₹8 crores per project	Nil
C	**Cost of IA/SPV including CDE	100%	Maximum ₹20.00 lakh per project.	(A+B+C) Maximum ₹8 crores per project	Nil

* 90%:10% in the case of the North Eastern Region (NER), UT of J&K and hill states.

** This may include remuneration of Cluster Development Executive (CDE) and other expenses incidental to the entire 3-year project implementation.

Eligibility

1. Non-Government organizations (NGOs), institutions of the Central and State Governments and Semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRIs), Private sector by forming cluster-specific SPVs, Corporates and Corporate Responsibility (CSR) foundations with expertise to undertake cluster development.

Criteria for Selection of Clusters:

1. The Selection of Clusters will be based on their geographical concentration which would be around 500 beneficiary families of artisans/micro-enterprises, suppliers of raw materials, traders, service providers, etc., located within one or two revenue subdivisions in a District (or in contiguous Districts.)
2. The potential for growth in production and generation of employment opportunities will also be considered in selecting clusters under SFURTI.
3. The geographical distribution of the clusters throughout the country, with at least 10% located in the North Eastern region will also be kept in view while selecting Clusters.

Application Process

Online

Step 01: Eligible agencies/organizations may submit the proposal online. The applicant/agency/organization needs to visit on [SFURTI Portal](#) and register/sign up on the portal by entering their correct details.

Step 02: For applicant/organization needs to login through their ID on the [SFURTI Portal](#) and fill out the application form completely.

Step 03: Upload all the relevant documents and verify the details.

Step 04: Submit the application form.

[Instructions For Filling Concept Scorecard](#)

Documents Required

1. Certificate of Registration of the organization
2. Endorsement from Promoting Organisation (if applicable)
3. Establishment date & summary of registered organization
4. List of Governing Body/Board of Directors
5. Details of Areas of activity
6. List of organizations with which formal MoUs/linkages exist
7. Annual Audited statement & IT returns for the last 3 years
8. Details of Recognitions & Awards
9. Details of Team/Staff with cluster experience
10. Bank account details
11. Any other document, as required

◦ **Ministry Of Micro, Small and Medium Enterprises**

• Assistance to Training Institutions Scheme

Details

The scheme “Assistance to Training Institutions (ATI) Scheme” was launched by the Ministry of Micro, Small & Medium Enterprises, Government of India. Under the scheme, assistance would be provided to the training institutions under the Ministry of MSME for the creation, strengthening and expansion of infrastructure, including the setting up of new branches and centres. Further, assistance would be provided for meeting any revenue deficit with the National Institute for Micro, Small and Medium Enterprises (NIMSME).

The financial assistance under the scheme to a state-level EDI will be restricted to a maximum of ₹300 lakhs in each case. This financial assistance would be utilized for the development of physical

infrastructure, procuring equipment, faculty training and the development of capability in undertaking studies and research on issues related to the MSME sector. This financial assistance would be over and above the grant, if any, received by that institution earlier under the ATI scheme. To receive financial assistance under this scheme, an EDI owned and controlled by a State Government or UT would be selected on the recommendation of the State Government or the UT.

Objective:

The objective of the ATI Scheme is to strengthen the capacity for training for Skill Development, and entrepreneurship, providing training to staff of DICs and related Government institutions dealing with MSMEs and strengthening the overall capacity of National Institutions under the Ministry of MSME to undertake these trainings. Under the Skill India Programme, skill training is being given in accordance with the modules approved by the National Skill Qualification Framework (NSQF). The major objective of the scheme is the upgradation of physical infrastructure and training skills of Trainers in National Level Institutions under the Ministry of MSME. The scheme also proposes to improve the capacity of staff working in District Industries Centres and Industries Departments in the states.

Benefits

Assistance under the Scheme:

Scale of Assistance to Training Institutions of the Ministry of MSME:

1. The amount of assistance will not exceed the actual amount required for the creation or strengthening/expansion of the infrastructure of the training institution and meeting the revenue deficit, etc. of NI-MSME.

Scale of Assistance to State-Level EDIs:

1. The maximum assistance under the scheme to a State level EDI will be restricted to ₹3.00 Crore in each case. This grant would be utilized for the development of physical infrastructure, equipment, faculty training, and development of capability for imparting skill development training related to the MSME sector. This grant would be over and above the grant, if any, received by that institution earlier under the ATI scheme.
2. For the purpose of grant under this category, an EDI owned and controlled by a State Government/UT would be selected as recommended by the State Government.

Note: The assisted EDI shall be required to complete the construction within the given timeframe and shall have to furnish the utilization certificate of the assistance sanctioned within the period prescribed in the sanction letter. In the event of a delay in the completion of the project, an extension of the time limit will have to be obtained from the Ministry of MSME with justifications.

Scale of Assistance for Training Programmes:

1. Assistance for skill development programmes under the scheme would be provided based on the duration of the NSQF-compliant training programmes (number of hours of training inputs). The cost of a training programme would be determined as per the following base rates notified by the Ministry of Skill Development and Entrepreneurship vide Notification No.H22011/2/2014-SDE-I dated 15.07.2015 as amended from time to time:-

- Category I Courses: ₹38.50 per head per hour of training.
- Category II Courses: ₹33.00 per head per hour of training.
- Category III Courses: ₹27.50 per head per hour of training.

2. The first installment of the grant would be released in advance. The subsequent installments would be released based on the progress of the utilization of funds already released.

3. Assistance for Training of Trainers (ToTs) programmes would be provided @ ₹60 per trainee per hour (or, the rate prescribed under the common norms/NSQF, whichever is less).

4. Assistance for other types of training programmes would be decided based on the actual requirement in each case.

5. The total amount of assistance to be considered for release as per the above rate will include the cost of overheads such as, motivation camps for selection of eligible trainees, charges towards hiring of space and equipment (if any), electricity/water, stationary, man hour cost of deployment of project personnel, post-training follow-up activities, etc.

6. The trainees would be expected to make their own arrangements for travel and stay during the training period. In case the residential facility is provided by the Training Institution, it may charge the same from the trainee (subject to common norms/NSQF). It would be permissible to dovetail the assistance under this scheme with facilities/benefits available under schemes of other Ministries/Departments/State/UT Governments etc. for reimbursement of travel, boarding, and lodging expenses and stipend, etc. However, it would be the responsibility of the Training Institution to ensure that there is no duplication and that assistance for the same purpose is not claimed under more than one scheme.

Eligibility

Eligibility criteria for assistance to Training Institutions of the Ministry of MSME:

- Assistance may be provided under the scheme for the creation or strengthening/expansion of infrastructure, including the opening of new branches/centres to training institutions of the Ministry of MSME and for meeting the revenue deficit, if any, of the National Institute for Micro, Small and Medium Enterprises (NI-MSME).

Eligibility criteria for assistance to State Level EDIs:

- Assistance may be provided under the scheme to existing State Level EDIs (Entrepreneurship Development Institutes) i.e. owned and controlled by a State Government/UT for creation or strengthening/expansion of their infrastructure.
- The financial assistance will be for the specific needs of each case for the construction of the building, purchase of training aids/equipment, office equipment, computers and for providing other support services e.g. libraries/databases, etc. The costs of land, construction of staff quarters, etc. would not qualify for the calculation of a grant from the Central Government.
- Financial assistance under the scheme will not be available, henceforth, for setting up of a new EDI. However, the proposals approved or committed earlier would be processed for financial assistance in accordance with the pre-revised guidelines.

Eligibility criteria for assistance for Training Programmes:

- Assistance may be provided under the scheme to conduct training programmes in the areas of Skill Development to the following Training Institutions:- (a) NI-MSME, (b) NSIC, (c) KVIC, (d) Coir Board, (e) Tool Rooms/Technology Centres, and (f) MGIRI.
- The financial assistance under this scheme would be of a revenue nature.
- Central Government may prescribe such other conditions, as necessary, before sanction/release of assistance.

Application Process

Offline

Application Process:

The proposals from national and state level EDIs, training institutions of M/o MSME etc. for grant of financial assistance under the scheme shall be submitted to the Deputy Secretary/Director (EDI), M/o MSME, Udyog Bhawan, New Delhi 110011.

Post-Application Process:

Step 01: The proposals for assistance shall be processed for submission to the Screening Committee for consideration.

Step 02: The Screening Committee shall examine all the proposals received under the scheme and submit its recommendations to the Secretary (MSME).

Step 03: After approval of the Secretary (MSME), administrative approval shall be conveyed to the applicant organization, and admissible financial assistance shall be released in accordance with the approval letter. It is clarified that private training institutions/NGOs are not covered under the scheme for assistance for infrastructure support and training programmes.

Miscellaneous:

An online mechanism for maintaining the details related to beneficiaries is already in place @ www.ati.msme.gov.in. To meet the expenditure related to Aadhaar authentication services and maintenance/development of online software and other miscellaneous/administrative expenses related to the Scheme will be met from the budget provision (General Head) under the Scheme.

Documents Required

1. Copy of PAN Card
2. MSME registration certificate/ Udyam Registration of the unit
3. Bank account details
4. Any other document, as required

◦ Ministry Of Commerce And Industry

• Integrated Scheme for Export Promotion & Quality Improvement in Spices and Research and Development of Cardamom: Export Oriented Production: Large Cardamom Certified Nursery (Unit)

Details

The scheme "Export Oriented Production: Large Cardamom Certified Nursery (Unit)" is a Sub-Scheme of the Integrated Scheme for Export Promotion & Quality Improvement in Spices and Research and Development of Cardamom by the Spice Board, Department of Commerce and Industry, Ministry of Commerce. The objective of this scheme is to promote farmers to produce quality and disease-free planting materials in their own fields for replanting.

Benefits

- 33.33% of the cost of production of planting material subject to a maximum of ₹ 3 per seedling for the General Category.
- 75% of the cost of production of planting material @ ₹ 6.75 per seedling for SC/ST.

Time of Payment

Payment of subsidy will be in the succeeding year of planting the mother suckers/ seeds for multiplication in the nursery and satisfactory production of suckers/seedlings.

Mode of Payment

Eligible assistance will be paid to beneficiaries through **Direct Benefit Transfer (DBT)**, except for specific cases like QGBG, weather-based insurance for cardamom (small), and distribution of polythene sheets.

Eligibility

Individual growers/farmers groups having suitable land and facility for irrigating the nursery.

Area of Operation

Sikkim, Darjeeling & Kalimpong districts of West Bengal & other NE States.

Modalities

- Allotment of units will be multiples of 500 with a minimum of 1000 nos. to a maximum of 5000 nos. per beneficiary.
- Farmers will start nursery follow-up visits will be conducted by the Field Staff and necessary technical guidance will be rendered for successful production of planting materials.
- Planting materials produced in the nurseries will be used for replanting / gap filling by the applicants and the balance will be supplied to the neighbouring/needful farmers at an optimum price not exceeding the market price. Designated Officials will conduct final inspections and recommend the eligible cases.

Application Process

Offline

Step 1: Application Submission

Applicants submit their applications with necessary document copies to Field Offices in major spice-growing regions of the country. The applications are entered into the system (GMS) and screened for eligibility based on criteria.

Step 2: Additional Document Submission

Applicants may be required to submit extra documents if requested by the concerned officer, such as SC/ST certificates, legal heirship certificates, and more.

Step 3: Legal Entity Requirement for Farmers Groups

Farmer groups seeking assistance must be a legal entity (e.g., Reg. Society/FPC/FPO/SHG/SPS). An agreement must be executed with the Board in the prescribed format on a ₹200/- stamp paper.

Step 4: Inspection and Recommendation

Officers will issue a conditional permit order after preliminary inspection (if applicable). A final inspection will be conducted by the officer in charge upon successful completion of the activity or purchase of equipment. The date of successful completion communication will determine the "first-come-first-serve" criteria for recommending eligible cases for sanction. Eligible cases will be recommended to the appropriate authority for sanction.

Apply Now

Documents Required

1. Parcha copy / Possession certificate
2. Aadhar card
3. Copy of SC/ST certificate (if applicable)
4. Copy of Bank Passbook e) No Objection Certificate from panchayats if the Land is not in the beneficiary's name.

◦ **Ministry Of Micro, Small and Medium Enterprises**

● Coir Vikas Yojana- Export Market Promotion Scheme

Details

Coir Board is implementing the Central Sector Scheme "Export Market Promotion Scheme" with a view to improving the export performance of the Indian Coir Sector through various export market promotion activities such as sponsoring delegations, participation in seminars and conferences, organizing participation in international fairs, undertaking generic publicity abroad, extending financial assistance to Micro, Small and Medium Enterprises and Exporters, presenting Coir Industry

Awards on an annual basis to recognize the outstanding performance in the areas of export, domestic trade, R&D, functioning of units & societies etc. The programmes are implemented in accordance with the approved Export Market Promotion Guidelines.

Benefits

1. Delegation, Consultancy & Information Sourcing
2. Participation in International seminars and conferences and organizing capacity-building programmes in export-related areas
3. Participation in international fairs/product promotion programmes, catalogue shows and organizing exclusive international fairs and buyer-seller meets for coir
4. Publicity abroad
5. External Market Development Assistance
6. Coir Industry Awards
7. Financial assistance includes assistance for participation in International Exhibitions/Trade Fairs/Buyer seller Meets held in foreign countries:

- 100% of the space rent subject to a maximum of ₹1.00 lakh or actual rent paid in the case of foreign countries, whichever is lower per exporter/enterprise.
- 100% of the economy class airfare subject to a maximum of ₹1.50 lakh/ and ₹1 Lakh in India or actual fare paid, whichever is lower to one representative of the exporter.
- Freight charges- Actual subject to a maximum of ₹25,000/- in foreign countries and ₹20,000/- in India- per exporter/enterprise.

Eligibility

1. Manufacturers, Entrepreneurs, and Exporters of Coir are eligible to apply under the scheme.
2. Exporters and micro, small & medium enterprises of coir and coir products should be registered with the Coir Board, and would be eligible for assistance under the scheme, provided they have not availed the facility from any other source for the same purpose.
3. The Enterprise/exporter shall not have been charged/debarred/ prosecuted/ blacklisted under the Foreign Trade Policy of the Government of India or by the Coir Board.

Note: If any other financial assistance has been received from the Coir Board for the same purpose, the assistance already received will be deducted from the eligible amount of assistance and the balance alone shall be paid.

Application Process

Online

Export Market Promotion Scheme has Two Parts:

1. Exporter & RCMC Registration

2. Export Market Development Assistance (EMDA)

The applicant may fill up the Online Application through the Board [online](#).

Exporter & RCMC Registration:

Stage 1 - New Login Registration:

Step 01: Click on the link "[New Login Registration](#)" in the Login.

Step 02: Enter Name, PAN Number, email, and Mobile Phone Number as per the format given on the screen

Step 03: PAN number, email, and Mobile Phone Number once entered cannot be changed later in the application form.

Step 04: Now, the applicant should select a secret question from the drop-down menu and then type the answer in the next Column.

Step 05: Applicant should now choose your User Name (Please refer to the User Name Policy provided).

Step 06: Enter the Given Security PIN displayed on the screen.

Step 07: Applicant can now finalize the above details by clicking the CONFIRM Button. Please note that the email ID, as well as the Mobile Number provided, should be that of your own as all correspondences in the future will be through email and SMS.

Step 08: Applicant will receive your username and password by email as well as by SMS.

Stage-2 Login to the Portal:

Step 01: In the login section of the login page, type your username and password received through email/SMS and click "Sign In"

Step 02: Immediately applicant will be asked to change your password. Here applicant should set a new password as per the password policy of the site and confirm. Applicants will be automatically asked to re-login with new credentials.

Step 03: After successful login, Applicant will be redirected to your Home Page.

Stage -3 Submit Online Application

Step 01: From The Left side Menu, Expand the Menu item +Registration

Step 02: Further Expand the Menu item + Exporter and Select the Link - Registration

Step 03: Give All the Details and Submit the Form

Step 04: For RCMC Registration Repeat the same steps by selecting the + RCMC Menu Item and - Registration Link

Step 05: Give all the details and submit the Application for RCMC.

Step 06: Take the Print Out of Exporter Registration and RCMC Registration submitted application form from the Portal, and send it to Coir Board along with the Demand draft.

Application status:

- Applicants can check and verify the status of the application on the website by login to your Home Page with their Username and Password.
- Beneficiary/Applicant should visit respective home pages of www.coirservices.gov.in for the latest developments against your application.

Export Market Development Assistance (EMDA):

Stage 1 - New Login Registration

- The applicant may follow the same steps as for Exporter & RCMC Registration.

Stage-2 Login to the Portal

- The applicant may follow the same steps as for Exporter & RCMC Registration.

Stage-3 Submit Beneficiary Registration (Part - A)

Step 01: An Application for EMDA contains two Parts. Part -A consists of common details related to the beneficiary and is called the Beneficiary Registration form. PART-A is common to All Coir Beneficiary schemes.

Step 02: Expand the link +Beneficiary Registration by clicking on the + symbol, the applicant will get the link Registration Part-A

Step 03: After completing Beneficiary registration (Part-A), the beneficiary will get a beneficiary registration Number.

Stage-3: Submit EMDA Application

Step 01: Expand the Link +Export Market Development Assistance by clicking the mouse on the + symbol,

Step 02: Applicant will get the Link - Online application

Step 03: Fill up the Details and submit the Form.

Step 04: Applicant can check Application status at any time by Login to your Home Page and Select the Application Status Link under the + Export Market Development Assistance Menu Item

Stage -4: Submit Claim

Step 01: If the Application is approved by the Coir Board, the applicant can submit the Claim details as soon as the applicant comes back from the Exhibition.

Step 02: Under the EMDA Menu Select the Submit Claim link and fill in the details and submit the claim.

Documents Required

1. MSME Registration Certificate
2. Details of Registration under Coir Board
3. A copy of IE Code

4. A copy of the Signed Purchase Order, if applicable
5. A bank Certificate showing the financial status of your account
6. A copy of PAN Card - Both Side
7. A copy of the SSI Certificate/ Coir Board Industrial Establishment Certificate
8. A copy of the Partnership deed - Self Attested
9. A Limited Company (Memorandum Article of Association)
10. An Affidavit/Declaration in your Company letterhead for submitting the export details to the Coir Board every month without fail
11. Any other document, as required

- **Ministry Of Science And Technology**

- **PRISM (Promoting Innovations in Individuals, Start-ups and MSMEs):
Category-1: Proof of Concept/ Prototypes/
Models**

Details

The scheme "PRISM (Promoting Innovations in Individuals, Start-ups and MSMEs)" by the Department of Scientific and Industrial Research, Ministry of Science and Technology, aims to support individual innovators which will enable them to achieve the agenda of inclusive development - one of the thrust areas of XIIth five year plan (2012-2017). It would also provide support to institutions or organizations set up as Autonomous Organizations under a specific statute or as a society registered under the Societies Registration Act, 1860 or Indian Trusts Act, 1882 leading to the development of state-of-the-art new technology solutions aimed at helping MSME clusters. Thrust Areas: The proposals shall preferably be considered in the following focus sectors: Green technology, Clean energy, Industrially utilizable smart materials, Waste to Wealth, Affordable Healthcare, Water and sewage Management and any other technology or knowledge-intensive area.

Contact Us

Scientist 'G' and Head

Promoting Innovations in Individuals, Start-ups and MSMEs (PRISM)

Department of Scientific and Industrial Research, Technology Bhawan
New Mehrauli Road, New Delhi-110016.
Phone: 011- 26590394; E-mail: skdpande@nic.in ; pkdutta@nic.in

Scientist 'E' and Member Secretary
Promoting Innovations in Individuals, Start-ups and MSMEs (PRISM)
Department of Scientific and Industrial Research, Technology Bhawan
New Mehrauli Road, New Delhi-110016.
Phone: 011- 26590364; E-mail: tripta.garg@nic.in

Benefits

- Project cost up to **₹5,00,000** to help Innovators convert their ideas into demonstrable models/prototypes.
- Maximum support under this category is **₹2,00,000 or 90% of the approved project cost**, whichever is lower.

NOTE 1: The financial support is not an award or a prize or a research fellowship. The financial support is provided for the work to be undertaken.

NOTE 2: Elements like self-salary, rent of own accommodation, creation of infrastructure facility like shed etc should not form the component of support/funds. The support/funds should be mainly for prototype development work/proof of concept.

Eligibility

1. Any Indian citizen including student innovator can avail support to develop their novel idea into demonstrable models/prototypes.
2. The proposals shall preferably be in the following focus sectors: Green Technology, Clean Energy, Industrially utilizable smart materials, Waste to wealth, Affordable healthcare, water & sewage management, and any other technology or knowledge-intensive area.

NOTE 1: When a group of students want to pursue the project, then there has to be an agreement among the group about the lead applicant. Though financial support can be given only to a single applicant by name, a letter of appreciation can be given by the department to all the students of the team, after successful completion of the project.

NOTE 2: The support is primarily aimed at encouraging student innovators. However, in general, any Indian Citizen having an innovative idea or an invention and wishing to demonstrate his idea in the form of a basic stage model/prototype/process thus providing proof of his concept can apply to this category.

Exclusions

- The projects relating to pure software development and those involving pure academic research are not eligible.
- Students pursuing long-term research projects like doctoral research projects or similar projects will not be supported; however, student entrepreneurs will be eligible if they have the right to commercially exploit the technology.

Application Process

Offline

Online

The eligible applicants are requested to submit their applications complete in all respects to the nearest TOCIC.

Step 1: Proposal Submission

Submit your project proposal in the [prescribed format](#) to the nearest TePP Outreach cum Cluster Innovation Centres (TOCICs). You can also consult with TOCIC coordinators for guidance before applying.

Step 2: Initial Screening

Upon receipt, TOCIC coordinators will screen the proposals for completeness. They will forward the proposals to Domain Knowledge Experts for evaluation.

Step 3: Expert Evaluation

Domain Knowledge Experts associated with TOCIC will evaluate the proposals.

Step 4: Recommendation

Complete and evaluated proposals are sent to DSIR for further action. They will be considered by the PRISM Advisory and Screening Committee (PASC) for recommendation.

Step 5: Grant Approval

Once approved by the Department, the applicant needs to sign "Terms & Conditions" before the release of grants-in-aid.

Step 6: Fund Release

The first release is based on project milestones and recommendations by PASC. Subsequent releases depend on project progress assessed by the Project Review Committee (PRC).

Step 7: Project Monitoring

TOCIC and other network partners, including technical experts, will monitor the approved projects.

TOCIC will report project status to DSIR every 3 months. PRCs of external experts will review project progress at least once every 9 months.

Step 8: Project Closure

After successful project closure, the project completion report will be accepted by the Competent Authority in DSIR, based on PRC recommendation.

Apply Now

Documents Required

- Signed Copy of [Application](#)
- Proof of Residence
- Innovation (Brief description of the idea highlighting innovative element)
- Documentary Proof of Prior Work (video, photo, press coverage etc)
- Work Planned
- Profile of Potential User
- Copy of Aadhaar Card
- Residence Certificate issued by a Sub-Divisional Magistrate(SDM)/District Magistrate(DM) or a copy of a ration card or any other document regarding proof of residence
- PAN Number and a copy of the latest Income Tax Returns filed (In case the applicant is an Income Tax Payer)
- Students will have to provide a '[No Objection Certificate](#)' from the Head of their institutions, on the institutions' letter-head along with their application and the commitment from the institutions that the project will be taken to its logical conclusion by the student/concerned faculty.

• Ministry Of Social Justice and Empowerment

• Credit Based Schemes For SC - Term Loan (TL)

Details

A loan scheme by Ministry of Social justice and Empowerment for Entrepreneur of Scheduled Caste Category.

Quantum of Assistance

NSFDC provides term loan up to 95% of the cost of project, subject to the condition that the SCAs contribute their share of assistance as per their schemes and also provide the required subsidy besides tying up of the financial resources from other sources available.

At least 50% of funding to the beneficiaries having annual family income up to Rs. 1.50 lakh and balance 50% funding to the beneficiaries having annual family income above Rs. 1.50 lakh and up to Rs. 3.00 lakh.

Benefits

1. Term loan up to 95% of the cost of project **Upto Rs.5.00 lakh** at Interest rates of **6%**
2. Term loan up to 95% of the cost of project **Above Rs. 5.00 lakh & upto Rs.10.00 lakh** at Interest rates of **8%**
3. Term loan up to 95% of the cost of project **Above Rs. 10.00 lakh & upto Rs.50.00 lakh** at Interest rates of **9%**

Repayment Period

A term loan is to be repaid in quarterly/half-yearly/yearly installments, within a maximum period of 10 years.

Moratorium Period

6 months to 12 months depending upon the nature of the business activity

Eligibility

The scheme is for entrepreneurs of the Scheduled Caste Category.

Application Process

Offline

The interested eligible person shall contact the nearest Channeling Agency

(<https://nsfdc.nic.in/channel-patners/>) .

Indicative Format

<https://nsfdc.nic.in/UploadedFiles/other/form/termloan-english.pdf>

1. The loan applications are to be submitted by the eligible target group (Scheduled Castes persons having annual family income up to Rs. 3.00 lakhs) to the District Offices of State Channelizing Agencies (SCAs).
2. The District Offices of SCAs/CAs forward these applications, after scrutiny, to their Head Offices. The viability of the project proposals are appraised by the SCAs and the viable projects are forwarded to NSFDC along with their recommendations for sanction.
3. Eligible target group can also submit their loan application to other Channelising Agencies of NSFDC such as Regional Rural Banks/ Public Sector Banks/ NBFC-MFIs etc. with whom NSFDC has signed Memorandum of Agreements.
4. The said project proposals are appraised by the Project and Banking Desk. The appraisal report is submitted to the Project Clearance Committee (PCC) for their concurrence.
5. The proposals which are found to be in order are recommended for sanction. After sanction, Sanction Letters called as Letter of Intents(LOIs), along with Terms & Conditions are issued to the SCAs/ RRBs/ Public Sector Banks/ NBFC-MFIs etc. for acceptance.
6. After acceptance of the terms and conditions of the sanction and fulfillment of Prudential Norms, as applicable, funds are disbursed to the SCAs/ RRBs/ Nationalized Bank for onward disbursement to the beneficiaries.
7. The disbursement of funds is made by NSFDC on receipt of demand from the SCAs/ RRBs/ Public Sector Banks/ NBFC MFIs. The loans are to be repaid by the beneficiaries as per the repayment schedule stipulated by the SCAs/CAs

Documents Required

The applicants are required to submit an application in NSFDC's format with details of business and copies of caste, income and experience etc. at the channelizing agency office.

Indicative Documents

1. Aadhaar Card
2. Income certificate
3. Caste certificate
4. Bank account statement

◦ **Ministry Of Commerce And Industry**

● **Scheme for Plantation Development (New planting & Replanting) under Medium Term Framework Plan (MTFP) in Traditional Areas (Kerala and Tamil Nadu), Non-Traditional and North Eastern Region**

Details

"Scheme for Plantation Development (New planting & Replanting) under Medium Term Framework Plan (MTFP) in Traditional Areas (Kerala and Tamil Nadu), Non-Traditional and North Eastern Region" by the Rubber Board, Department of Commerce, Ministry of Commerce and Industry. The Scheme is intended to increase the production of natural rubber in India by accelerating new planting and replanting of rubber on scientific lines. Accelerated new planting/replanting would be achieved by giving proper technical guidance and financial assistance to growers.

Benefits

Rate of Subsidy

Traditional Region

1. **General Category:** ₹ 20,000/- ha + ₹ 5,000 /ha for planting material (Polybag/ Root trainer plants) of advanced growth. The assistance will be @ ₹ 10/- per plant limited to 500 plants per ha.
2. **SC Category:** ₹ 35000/- ha + ₹ 5,000 /ha for planting material (Polybag/ Root trainer plants) of advanced growth. The assistance will be @ ₹ 10/- per plant limited to 500 plants per ha.

Non-Traditional and North Eastern Region

1. ₹ 35,000 per ha and ₹ 5,000/ ha for planting material (Polybag/ Root trainer plants) of advanced growth.
2. The assistance will be @ ₹ 10/- per plant limited to 500 plants per ha.

Mode of Payment

1. Planting subsidy shall be paid in single instalments subject to the completion of the stipulated items of work to the satisfaction of the Board.
2. Payment of subsidy shall be only through bank by e-transfer. Beneficiaries should provide Aadhar-linked bank account details in the application for financial assistance.

Eligibility

Traditional

1. The growers owning rubber areas not exceeding 2.00 ha shall be eligible for assistance under Rule VI of the scheme.
2. The planting grant payable will be limited to an area of 1.00 ha.
3. The growers who undertake new planting/replanting rubber in a minimum area of 0.10 ha will be eligible for assistance.
4. The applicant should have absolute possession over the land in respect of which assistance is sought.
5. Areas notified/certified in the documents as paddy fields are not eligible for any kind of assistance under this scheme.

Non-Traditional and North Eastern Region

1. The growers owning rubber areas not exceeding 5.00 ha shall be eligible for assistance under Rule VI of the scheme.
2. The planting grant payable will be limited to an area of 2.00 ha.

3. The growers who undertake new planting/replanting rubber in a minimum area of 0.10 ha will be eligible for assistance.
4. The applicant should have absolute possession over the land in respect of which assistance is sought.
5. Areas notified/certified in the documents as paddy fields are not eligible for any kind of assistance under this scheme.

Other Terms & Conditions

1. The prescribed minimum stand of rubber plants (@450/ha) should be maintained and growth should be satisfactory as assessed by the inspecting officer.
2. The number of non-rubber trees, that already exist in the plantation can be retained in a proportion of 20 trees or 40 coconut palms or 80 Arecanut palms per ha, in a well-distributed manner.
3. Sloppy lands should be protected from soil erosion by contour terracing or construction of contour bunds or digging silt trenches or silt pits and also by planting of cover crops.
4. Boundary protection measures should be adopted.
5. The absolute right to refuse assistance without assigning any reason is vested with the Executive Director of the Rubber Board.

Application Process

Online

Step 1: Register on the [ServicePlus Portal](#). Verify your Email ID and Mobile Number via OTP.

Step 2: Login to the ServicePlus Portal using the Username and Password received over your registered Email ID.

Step 3: In the Left Pane, click "Apply for Service" and then click on "View All Available Services".

Step 4: From the list, click on "RUBBER PLANTATION DEVELOPMENT SCHEME".

Step 5: You will be directed to the application form. Fill in all the mandatory fields (highlighted in a red asterisk).

Step 6: Click "Submit". Note down the Application ID/ Reference ID to track the status of your application.

Apply Now

Documents Required

1. Identity Proof (Preferred Documents - Voter ID, PAN, Driving Licence, Passport)

2. Photocopy of bank passbook showing name of the Account holder, account number and IFS Code of Bank
3. Valid Certificate from Village Officer to prove ownership of the total rubber area owned by the applicant
4. Sketch of the applied area showing descriptions of boundary on all sides with names of the owners
5. Bill of Planting Material purchased (In the case of 2018, 2019, 2020 & 2021 plantations, the bill is not mandatory. Instead, a self-declaration containing purchase details is to be uploaded)
6. Nomination, if applicable (in case of joint ownership/ minor owner)
7. Caste Certificate (in the case of SC Applicants)
8. PAH Declaration Form (in the case of PAH)

- **Ministry Of Micro, Small and Medium Enterprises**

- **International Cooperation Scheme- Capacity Building of First Time MSE Exporters**

Details

The scheme “International Cooperation Scheme” was launched by the Ministry of Micro, Small and Medium Enterprises, Government of India with the aim to capacity build MSMEs for entering the export market by facilitating their participation in international exhibitions/fairs/conferences/seminars/buyer-seller meets abroad as well as providing them with actionable market-intelligence and reimbursement of various costs involved in export of goods and services. The Scheme provides opportunities for MSMEs to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demand, emergence of new markets, etc. Thus, in totality, all components of the scheme aimed at various aspects required to advance MSMEs' position as emerging export players.

The Scheme would cover the following sub-components:

- Sub-Component-I: Market Development Assistance of MSMEs (MDA)
- Sub-Component-II: Capacity Building of First Time MSE Exporters (CBFTE)
- Sub-Component-III: Framework for International Market Intelligence Dissemination (IMID)

As on date, Sub-Component–I and Sub-Component-II are in operation. Sub-Component-III will be in operation soon.

Sub-Component II: Capacity Building of First Time MSE Exporters (CBFTE):

The key interventions proposed under the scheme are highlighted below:-

Reimbursement of costs incurred by first-time MSE exporters on export shipments –

1. Registration-cum-Membership Certificate (RCMC) paid by the first-time exporters for registration with EPCs.
2. Export insurance premiums paid by MSEs.
3. Fee paid on Testing and Quality Certification acquired by MSEs to export products. This will encourage MSEs to produce and offer products and services of international standards for the export markets.

Benefits

Scale of Assistance and Eligible Items of Expenditure:

Financial assistance towards costs incurred by first-time MSE Exporters on export shipments:-

Registration-cum-Membership Certificate (RCMC) charges/fee paid by the first-time exporter to relate EPCs

75% of the cost paid subject to a maximum of ₹20,000/- or actual, whichever is lower subject to quarterly reporting by EPCs as per prescribed format.

Export Insurance Premium paid to Export Credit Guarantee Corporation Ltd. (ECGC) under the ECGC's Small Exporter's Policy

Maximum financial assistance in a financial year of ₹10,000/- or actual, whichever is lower subject to quarterly reporting by ECGC Ltd. as per prescribed format

Fee paid on Testing & Quality Certification acquired by MSEs to Export Products (Note: Ministry of MSME shall share the list of beneficiaries who have availed the financial assistance under this sub-component, with MAI Division, Department of Commerce, on quarterly basis)

75% of the testing and quality certification with a ceiling of ₹1.00 Lakh or actual, whichever is lower, subject to the following conditions: 1. Financial assistance is allowed for a maximum of 3 certificates per financial year with a ceiling of ₹1.00 Lakh per MSE unit. 2. Certificate, for which financial assistance is requested, should be attained within the same financial year.

Eligibility

1. The Micro and Small Enterprises with valid Udyam Registration are eligible to apply under the scheme.
2. To claim the benefits under the scheme, the applicant's Importer Exporter Code (IEC) must not be older than 3 years on the date of export shipment.

Application Process

Online

Step 01: The applicant Organisation will submit an online application for financial assistance, along with the relevant documents in the proforma (prescribed on the IC Scheme portal:

<https://ic.msme.gov.in>) giving full details of expenditure.

Step 02: To apply under the scheme, the applicant organization needs to visit the official website/portal. (https://ic.msme.gov.in/IC_APP/IC_Welcome.aspx)

Step 03: On the home page, select the “Capacity Building of First Time MSE Exporters” to Login, if Already Registered. If the applicant Organization is a new user, click on “New User Register Here” to register under the scheme by selecting the type of Organization.

Step 04: After successful registration, the applicant organization can login with valid credentials. After login, the user will be redirected to their Dashboard where multiple action has to be done.

Note: The admissible financial assistance would be worked out in accordance with the criteria/scale.

Process of seeking financial assistance under the Scheme:

1. **RCMC certificate:** Ministry of MSME to sign MoU with EPCs. These EPCs will then be eligible to apply for financial assistance under the IC scheme. They will be required to apply for financial assistance claims on behalf of MSEs along with all prescribed documents on the IC Scheme portal.
2. **Export Insurance Premium:** Export Credit Guarantee Corporation (ECGC) Ltd. provides insurance to Exporters. The Ministry of MSME will sign a MoU with ECGC Ltd. and claims for financial assistance for the first-time MSE exporters will be released from the IC Scheme to ECGC upon receipt of the application on the updated portal of the IC Scheme.
3. **Testing and Quality Certification:** The Ministry of MSME to sign an MoU with National Small Industries Corporation Ltd. Financial assistance on certifications defined under the scheme will be released to NSIC Ltd. for further dissemination of funds to eligible MSEs.

Documents Required

Documents required for RCMC (Claim Form at [Annexure K](#)):

1. IEC Code not more than 3 years old on the date of export shipment
2. RCMC fee receipt
3. Proof of export carried out in the same financial year for which RCMC is claimed

Documents required for Export Insurance Premium (Claim Form at [Annexure L](#)):

1. IEC code not more than 3 years old on the date of export shipment
2. Receipt of Insurance Premium
3. Proof of export shipment carried out in the same financial year for which insurance is claimed

Documents required for Testing and Quality Certification (Claim Form at [Annexure M](#)):

1. IEC code not more than 3 years old on the date of export shipment
2. Testing and quality certification
3. Proof of export shipment of product for which testing and quality certification is claimed.
4. Proof of mandatory requirement of Testing and Quality Certification for such export.
5. Self-certification by MSE that he/she has not availed benefits under the Market Access Initiative (MAI) Scheme of the Department of Commerce, for the same purpose (As at [Annexure-N](#)).

Note: The above documents are to be duly attested/certified by the applicant organization.

- **Ministry Of Defence**

• **Technology Development Fund (TDF) Scheme**

Details

Technology Development Fund (TDF) has been established to promote self-reliance in Defence Technology as a part of the 'Make in India' initiative. It is a programme of the Ministry of Defence. This programme is executed by the Defence Research & Development Organisation (DRDO) to meet the requirements of the Tri-Services, Defence Production and DRDO. The Scheme encourages participation of public/private industries, especially MSMEs and startups, so as to create an ecosystem for enhancing cutting-edge technology capability in the defence sector.

Objective:

- The Scheme aims to provide a major fillip to the defence manufacturing sector by encouraging the industry to innovate on defence technologies, in order to place India on the self-reliance trajectory. In addition to providing the grants-in-aid for the development of indigenous technology, the Scheme also provides the industry with various benefits.

Vision:

Building an ecosystem for enhancing cutting-edge technology capability for defence manufacturing to meet the requirements of Tri-Services, Defence Production and DRDO.

Mission:

Creating an ecosystem for promoting self-reliance by building indigenous state-of-the-art systems for defence applications.

Project Duration:

Maximum development period will be four (4) years.

Focus Areas:

- Significant upgradation/ improvements/developments in the existing products/processes/applications.
- Technology readiness level upgradation from TRL 3 onwards to realization of products as per Tri-Services requirements.
- Development of futuristic technologies/innovative products which can be useful for defence applications.
- Import substitution of components whose technologies do not exist in the Indian industry.
- The scheme will be limited to development of technologies or prototypes of products having potential use for National Defence.

Benefits

Funding Support:

- The project cost of up to INR 50,00,00,000/- will be considered for funding.
- The funding may be up to 90% of the total project cost.
- Industry may work in collaboration with academia or research institutions.
- The funding will be linked to mutually agreed milestones.
- Funds will be released either in advance against a bank guarantee of the same amount as collateral, or reimbursement based on the completion of milestones.
- Subsequent installments will be released on successful completion of milestones.

Purpose of Funding Support:

- Aims to provide financial assistance to startups for prototype development and trials.
- Proposes to target nascent startups for project requirements inclusive of funding support of up to 20% to the incubators associated with the startup.
- Option to create partnerships with academia, where the contribution of the academia is up to 40% of the total project effort.

Eligibility

- Public limited company, a private limited company, a partnership firm, a limited liability partnership, one-person company, sole proprietorship registered as per applicable Indian laws registered in India especially MSMEs and Startups.
- Startup must be recognized by Department for Promotion of Industry and Internal Trade (DPIIT) as per Government of India (GOI) guidelines.
- Startup incorporated for less than 3 years from date of submission of application will be considered as nascent startups.
- Nascent Startup should be incubated at one of the Central/State government assisted incubators.
- Startup should not have received any grants/grants-in-aid by any government scheme for a similar technology.
- The startup must be owned and controlled by a Resident Indian citizen with a shareholding of at least 51%.

Application Process

Online

Registration process:

- Every interested Industry /Technology expert/Academia must first register on the TDF portal: <https://tdf.drdo.gov.in/user/custom-popup>
- Click on "**Proceed to Login**" button and then click on "**Register**".
- Fill Name, Contact Details, Organisation Name and choose your value in "**Register As**" and in "**Focus Area**" option.
- Click on the Check Box For Self-declaration of being an Indian Company with 51% of stakes with a Resident Indian Citizen.
- Agree to the Terms and Conditions by clicking the check box.
- Verify the captcha then click on "**Register**" button.

Post-Registration process:

- Visit: <https://tdf.drdo.gov.in/user/custom-popup>
- Click on "**Proceed to Login**" button and enter Email, Password and verify the captcha.
- Click on "**Login**" button and furnish all the details as required.

Documents Required

For release of subsequent installments, the DAs shall be required to submit the following documents:

1. Detailed Project Update Report
2. Utilization Certificate & Statement of Expenses (UC & SE)
3. Certificate from Chartered Accountant

◦ Ministry Of Micro, Small and Medium Enterprises

● MSME Sustainable (ZED) Certification Scheme

Details

Launched by the Ministry Of Micro, Small & Medium Enterprises , MSME Sustainable (ZED) Certification Scheme is an extensive drive to create awareness amongst MSMEs about Zero Defect Zero Effect (ZED) practices and motivate and incentivize them for ZED Certification while also encouraging them to become MSME Champions.

Objective:

The ZED Certification envisages promotion of Zero Defect Zero Effect (ZED) practices amongst MSMEs so as to:

- Encourage and enable MSMEs for manufacturing of quality products using latest technology, tools & to constantly upgrade their processes for achievement of high quality and high productivity with the least effect on the environment.
- Develop an Ecosystem for ZED Manufacturing in MSMEs, for enhancing competitiveness and enabling exports.
- Promote adoption of ZED practices and recognising the efforts of successful MSMEs.
- Encourage MSMEs to achieve higher ZED Certification levels through graded incentives.
- Increase public awareness on demanding Zero Defect and Zero Effect products through the MSME Sustainable (ZED) Certification.
- Identify areas to improve upon, thereby assisting the Government in policy decisions and investment prioritization.

Benefits

Cost of Certification:

- Certification Level 1: BRONZE: ₹ 10,000/-
- Certification Level 2: SILVER: ₹ 40,000/-
- Certification Level 3: GOLD: ₹ 90,000/-

Subsidy on cost of ZED certification:

- Joining Reward of ₹ 10,000/- (Bronze will become free if availed)
- 80-60-50% for Micro, Small & Medium Enterprises Additional subsidy:
- 10% for Women/SC/ST owned MSMEs OR MSMEs in North Eastern Region (NER)/Himalayan/Left Wing Extremism(LWE)/Island territories/aspirational districts.
- 5% for MSMEs which are also a part of the SFURTI OR Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) of the Ministry

Additional subsidy:

- 10% for Women/SC/ST owned MSMEs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts.
- 5% for MSMEs which are also a part of the SFURTI OR Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) of the Ministry.

Financial Assistance in Testing/Quality/Product Certification:

- Up to 75% of the total cost of Testing/Certification, with the maximum ceiling of subsidy being ₹. 50,000/-.

Handholding Support :

- Up-to ₹ 2,000,00/- for consultancy for all ZED certified MSMEs.

Support in Technology Upgradation for Zero Effect Solutions:

- Up-to ₹ 3,000,00/- lakhs for all ZED certified MSMEs.

MSME KAWACH (Knowledge Acquisition through WASH for an Accelerated COVID-19 Handling) Certification:

- After taking ZED Pledge, MSMEs can avail support for their preparedness to mitigate COVID 19 risks after obtaining Certification based on WASH Standard.

Graded incentives:

- MSMEs can avail graded incentives as prescribed for the three ZED Certification Levels. Wherever possible, the incentives provided by States will be linked through API integration with the ZED portal to ensure interoperability

Eligibility

- Should be a Micro, Small and Medium Enterprises (MSMEs) unit.
- Should be registered in Udyam portal.

Application Process

Online

Registration:

Step 01: Visit the [official website](#).

Step 02: Click on **Register Now** button under Zed Certification window.

Step 03: First time user click on **Register Now** button to register.

Step 04: Click on **Proceed**.

Step 05: Provide Udyam Registration Number and associated Mobile Number for Validation then Click on Proceed button.

Step 06: Select Plant Location and its Associated Plant Activity then Click on Proceed.

Step 07: Provide and Confirm Email ID, then Click on proceed.

Step 08: Click on **Proceed** to take pledge.

Step 09: ZED ID & Password and ZED Pledge Certificate will be sent on the email ID provided.

Login:

Step 01: Visit the [official website](#).

Step 02: Click on **Register Now** button under Zed Certification window.

Step 03: Click on **Log In** button.

Step 04: Provide login credentials which has already been sent to the registered Email ID , and click on **Log In**.

Step 05: Access to user dashboard and collect various joining rewards.

Documents Required

1. Udyam Registration Number of the Enterprise.
2. Mobile Number that is associated with the Udyam Registration.
3. Valid Email ID (Login credentials and information/document will be sent on the Unit Email ID)

◦ **Ministry Of Social Justice and Empowerment**

● **New Swarnima Scheme For Women**

Details

A term loan scheme by the Ministry of Social Justice and Empowerment for women entrepreneurs from backward classes to obtain a loan of up to ₹2,00,000/- @ 5% per annum, thereby providing them social & financial security. The scheme is introduced by National Backward Classes Finance and Development Corporation (NBCFDC) and implemented by State Channelising Agencies (SCAs) which act as the nodal agency.

Benefits

1. A subsidy amount of ₹2,00,000/- @ 5% per annum, for self-employment. (The remaining amount has to be self-owned by the beneficiary.)
2. The beneficiary woman is not required to invest any amount of her own on the projects upto cost of Rs.2,00,000/-.

Eligibility

1. The applicant must be a **FEMALE**.
2. The age of the applicant must be between **18 and 55 years**.
3. The applicant must be an **Entrepreneur**
4. The Total Annual **Family Income** of the Applicant must be Less than **₹ 3 Lakh per Annum**

Application Process

Offline

Step 1: Eligible applicant needs to visit nearest SCA office, apply on prescribed form for Swarnima Scheme for Women. You can find your nearest SCA office at this link - <https://nsfdc.nic.in/channel-partners/scas>

Step 2: Enter the necessary details in the application form and mention the needs and choice of vocation and training requirements, if any.

Step 3: Submit your application form and the required documents to the same SCA office. After reviewing the application, the loan will be sanctioned by SCA.

Documents Required

1. Proof of Identity (Aadhaar card)
2. Ration Card
3. Domicile Certificate
4. Caste Certificate (for reserved category)
5. Passport size Photograph of the applicant

◦ **Ministry Of Skill Development And Entrepreneurship**

• Pradhan Mantri Kaushal Vikas Yojana - Special Projects

Details

The Special Projects component of PMKVY envisages the creation of a platform that will facilitate trainings in special areas and/or premises of Government bodies, corporates or industry bodies, and training in special job roles, not defined under the available Qualification Packs (QPs)/National Occupational Standards (NOS). Special Projects require some deviation from the short-term training guidelines under PMKVY. A proposing stakeholder can be institutions of Central or State Government(s), an autonomous body/statutory body or any other equivalent body or a corporate that wants to provide training to candidates.

The objective of Special Projects under PMKVY 3.0 (2020-21) is to undertake project-based skilling interventions, primarily to meet the skilling needs of marginalised or vulnerable groups (to mean hereafter such as Scheduled Castes and Tribes, transgender, Persons with Disabilities (PwDs), women, economically backward people, any other category which identifies as marginalised/vulnerable and is recognised by the Government of India and State Government(s) and those from difficult/remote

geographies, hard to reach areas (such as Left Wing Extremist (LWE) areas, aspirational districts, J&K, Ladakh, North East states, Island territories), which may not meet all the parameters as laid down in the guidelines of Short-Term Training (STT) of PMKVY 3.0 due to special circumstances

Special Projects also envisages to cover short- term skilling initiatives undertaken by reputed industry bodies offering captive placement opportunities; projects with innovative strategies; projects offering local livelihood through creative market linked entrepreneurship, and/or projects assuring international placements

By its very intent, the projects falling under the Special Projects of PMKVY 3.0 are required to be dynamic in approach and need to go beyond the routine short-term skilling to enhance the all-round competency and adeptness of the marginalised sections of the country

The targets under Special Projects will constitute 12% in Centrally Sponsored Centrally Managed (CSCM) component of the total allocated targets under STT of PMKVY 3.0. Such projects will be approved by PMKVY 3.0 Executive Committee. During PMKVY 2.0, states were also permitted to utilise 15% of their targets towards Special Projects. Similarly, in PMKVY 3.0, Ministry of Skill Development and Entrepreneurship (MSDE) permits States to implement 15% of their STT targets as per these Special Project guidelines, within the state STT budget. Such projects will be approved at the State level by State Empowered Committee

Benefits

1. Counselling

1. Online Information / Counselling Platform
2. Through Counselling Helpline
3. Through District-level skill information centre

2. Training

1. Digital Content
2. Training in Soft Skills, Entrepreneurship, Financial and Digital Literacy
3. Additional Support
 1. Accidental Insurance
 2. One-time incentive to all certified candidates
 3. Boarding and lodging cost support
 4. Conveyance cost
 5. Post Placement Stipend
 6. Additional support to PwD candidates

7. Induction kit and participant handbook
8. Yearly incentive to Training Provider
9. One-time placement travel cost
10. Career progression support
11. Special Incentive for foreign placements
12. Post Placement Tracking Allowance

3. Placement

4. Post Training Support

1. The scheme will be compatible with the international standards by provisioning add-on bridge courses and language course

Additional services such as conveyance, boarding & lodging and transportation may be extended by the PMKVY 3.0 Executive Committee/State Empowered Committee for a project beyond the criteria laid down under the guidelines of Short-Term Training (STT) of PMKVY 3.0

The scheme will be compatible with the international standards by provisioning add-on bridge courses and language courses.

Note:

It is mandatory for the candidates to have an Aadhaar ID during the enrolment process. It is also mandatory for the students to maintain 70% attendance to be eligible to appear in the assessments

Eligibility

The scheme is for marginalized or vulnerable groups (to mean hereafter such as Scheduled Castes and Tribes, transgender, persons with disabilities, women, economically backward people, any other category which identifies as marginalized/vulnerable and is recognized by the Government of India and State governments) and those of difficult/remote geographies, hard to reach areas (such as LWE, aspirational districts, J&K, Ladakh, North East states, Island territories) which may not meet all the parameters as laid down in the Guidelines of Short Term Training (STT) of PMKVY 3.0 due to special circumstances.

Application Process

Online

A manual is available on the Skill India Portal (SIP) website (<https://skillindia.nsdcindia.org>) for understanding the process.

SPIAs shall be responsible for entering details of the candidates on Skill India Portal (SIP).

Documents Required

As required for the job role.

- **Ministry Of Social Justice and Empowerment**

- **Credit Based Schemes For SC - Micro Credit Finance**

Details

A Micro finance scheme scheme by Ministry of Social justice and Empowerment for Entrepreneur of Scheduled Caste Category.

Financial Assistance up to Project Cost of Rs. 1,40,000 is provided for small income generating activities

Unit Cost

Upto Rs 1,40,000/-

Quantum of Assistance

upto Rs 90% of the Project Cost

Interest Rate per annum chargeable to

1. SCAs - 2 %

2. Beneficiaries - 5 %

Benefits

Financial Assistance

up to 90% of Project Cost of Rs. 1,40,000 for small income generating activities at Interest rates chargeable at 5%

Repayment Period

Within 3 and ½ years, in quarterly installments from date of each disbursement including moratorium period

Moratorium Period

3 months.

Note

On repayment of loans under Micro-Credit, through the concerned SCAs, the eligible beneficiaries can avail any loan under NSFDC scheme.

Eligibility

The scheme is for entrepreneurs of the Scheduled Caste Category.

Application Process

Offline

The interested eligible person shall contact the nearest Channeling Agency (<https://nsfdc.nic.in/channel-patrnrs/>) .

Indicative Format

<https://Nsfdc.Nic.In/UploadedFiles/Other/Form/Termloan-English.Pdf>

1. [The loan applications are to be submitted by the eligible target group \(Scheduled Castes persons having annual family income up to Rs. 3.00 lakhs \) to the District Offices of State Channelizing Agencies \(SCAs\).](#)

2. The District Offices of SCAs/CAs forward these applications, after scrutiny, to their Head Offices. The viability of the project proposals are appraised by the SCAs and the viable projects are forwarded to NSFDC along with their recommendations for sanction.
3. Eligible target group can also submit their loan application to other Channelising Agencies of NSFDC such as Regional Rural Banks/ Public Sector Banks/ NBFC-MFIs etc. with whom NSFDC has signed Memorandum of Agreements.
4. The said project proposals are appraised by the Project and Banking Desk. The appraisal report is submitted to the Project Clearance Committee (PCC) for their concurrence.
5. The proposals which are found to be in order are recommended for sanction. After sanction, Sanction Letters called as Letter of Intent(LOIs), along with Terms & Conditions are issued to the SCAs/ RRBs/ Public Sector Banks/ NBFC-MFIs etc. for acceptance.
6. After acceptance of the terms and conditions of the sanction and fulfillment of Prudential Norms, as applicable, funds are disbursed to the SCAs/ RRBs/ Nationalized Bank for onward disbursement to the beneficiaries.
7. The disbursement of funds is made by NSFDC on receipt of demand from the SCAs/ RRBs/ Public Sector Banks/ NBFC MFIs. The loans are to be repaid by the beneficiaries as per the repayment schedule stipulated by the SCAs/CAs

Documents Required

The applicants are required to submit an application in NSFDC's format with details of business and copies of caste, income and experience etc. at the channelising agency office.

Indicative Documents

1. Aadhaar Card
2. Income certificate
3. Caste certificate
4. Bank account statement

◦ **Ministry Of Science And Technology**

● Industrial R&D Promotion Programme: Recognition Of In-House R&D Units

Details

The Department of Scientific & Industrial Research (DSIR) is operating a scheme called "Recognition of In-House R&D Units" with the objective of granting recognition & registration to in-house R&D units established by the corporate industry. The In-house R&D units are expected to be engaged in innovative research & development activities related to the line of business of the firm, such as the development of new technologies, design & engineering, process/product/design improvements, development new methods of analysis & testing; research for increased efficiency in the use of resources, such as capital equipment, materials & energy; pollution control, effluent treatment & recycling of waste products or any other areas of research. This is the only scheme in the entire government set-up for benchmarking industrial R&D.

DSIR is the nodal department for granting recognition to in-house R&D units established by corporate companies, Scientific and Industrial Research Organizations (SIROs) and registration to publicly funded research Institutions like universities, IITs, IISc, and Regional Engineering College (RECs) other than hospitals.

Benefits

The Government of India has announced a number of fiscal incentives for research and development by industry from time to time and many of these incentives are implemented through DSIR. The In-house R&D units recognised by DSIR are not only eligible for these incentives (wherever applicable) but also for receiving funds for R&D from other government departments and agencies such as DST, DBT, Deity, MoEF, MNRE, MoFPI, CSIR, ICMR, ICAR, TDB where recognition to the in-house R&D centre by DSIR is a requirement.

Eligibility

For Corporate Industries

1. The applicant should be a company registered under the Companies Act, 1956 or 2013.
2. The company shall be eligible for consideration only after the completion of three financial years after formation.
3. The applicant should have a regular source of income for at least the last two years to sustain the business and this needs to be elaborated in the application.
4. The companies seeking recognition for their in-house R&D units should be engaged in manufacturing or production or in rendering technical services.
5. Companies fully engaged in contract research are also eligible for consideration provided independent infrastructure is available for research activities. Those engaged in research only

at present but have plans to start manufacture at a later date may also be considered for the recognition, if there is a potential.

6. The R&D unit(s) should not be located in residential areas but should be operating on-premises authorized by the relevant Central/State Government. (Proof for such authorization needs to be furnished).
7. Independent infrastructure for research activities and adequate technically qualified manpower should be available (Minimum area for the R&D activities should be at least 1000 sq. ft.).
8. At the time of application, the R&D unit(s) should be functional and should have well-defined, time-bound R&D programmes leading to the development of innovative products and/or technology(ies).

For Biotech Start-Ups

1. The applicant should be a Biotech start-up company conducting high-end research with a scope for generating IPs and revenues out of it.
2. The start-up should have qualified R&D manpower and a basic minimum R&D infrastructure.
3. The Company should have focused research objectives based on innovative and recent advanced technologies, a clear business model and sources of funds for sustainability.
4. The Company should furnish documents/details of collaborations, agreements, MOUs etc. with the Incubator Centre or Technology Parks.
5. The Company should furnish a list of Biotechnology-based project proposals submitted/approved for Government of India funding.

Other Criteria for Recognition

1. The company must spell out a long-term R&D policy which should be displayed prominently in the in-house R&D unit(s).
2. R&D activities should be separate from routine activities of the firm, such as, production and quality control. The units should have separate & identifiable infrastructure for carrying out R&D work.
3. It is preferable that the in-house R&D unit(s) be located outside the factory premises, or it may be located in a separate building within the factory premises or it may be located on a separate floor. In the case of small companies, the R&D unit may be located in a separate room or area. The R&D activities should be clearly demarcated from the manufacturing/quality control activities.

4. The R&D units should have well-defined, time-bound R&D programmes. The unit should maintain a proper record of its R&D activities in the form of documentation.
5. The units should have qualified staff exclusively engaged in R&D and should be headed by a full-time qualified & experienced R&D person who has direct access to the Chief Executive or to the Board of Directors, depending on the size of the company. The number of R&D manpower should be commensurate with the S&T manpower size of the company. The R&D units should maintain separate books of accounts for all the R&D expenditures.
6. Expenditure should be booked when incurred and not allocated. The company should reflect the R&D expenditure (both capital & revenue) in the Annual Report and Statement of Accounts of the company in separate schedules. The R&D expenditure incurred should be commensurate with the financial size of the company.

Application Process

Online

Step 1: The companies desirous of seeking recognition for their in-house R&D units should apply to DSIR online through the [DSIR website](#) or through the [Portal](#).

Step 2: After successful submission of the online application, the companies are required to submit a cover letter, a completely filled-in application form (signed by Managing Director / any Director on Board) along with requisite Annexures in pdf format (in a single attachment less than 20 MB) to the email of Dr. P.K. Dutta, Scientist 'G' and Head RDI, DSIR (pkdutta@nic.in)

NOTE 1: It is informed that the companies interested to apply for DSIR in-house R&D recognition for their in-house R&D unit(s) need not submit the hard copy of the application to DSIR.

NOTE 2: For any software-related problems please write to: dsirsupport@tekmindz.com or by clicking on the customer support on the right-hand top corner.

Documents Required

1. Complete one e-application (.pdf, generated by the system) signed by the MD/whole-time Director of the company.
2. A walk-in CD containing a corporate presentation, a presentation covering the R&D unit & its activities.
3. Latest annual report of the company.
4. A note on the R&D activities of the R&D unit(s), highlighting the ongoing & proposed research activities, and details of past achievements/ completed research projects.
5. A brief write-up on some of the major past achievements, and ongoing and future projects.
6. Details of scientific personnel working in the R&D unit(s) along with qualifications & designation.

7. Details of infrastructure available for research giving the date of installation & value of all major facilities.
8. Layout drawing of the R&D unit vis-à-vis the plant/production unit.
9. A copy of the memorandum & Articles of Association of the company (in case of newly formed companies).

- **Ministry Of Micro, Small and Medium Enterprises**

- **Entrepreneurship and Skill Development Programme**

Details

The O/o DC-MSME under the "Development of MSMEs" vertical has launched the "Entrepreneurship and Skill Development Programme (ESDP)". The Programme is being organized regularly to nurture the talent of youth by enlightening them on various aspects of industrial/business activity required for setting up MSMEs. These Programmes are conducted for youth and other people interested in setting up their own industrial/self-employment venture. Such activities are also organized in ITIs, Polytechnics and other technical institutions/business schools, where skill/talent is available to motivate them towards self-employment.

Aims and objectives:

1. To make aware/train entrepreneurial culture among people.
2. To motivate young persons (Men and Women) representing different sections of society, including SC, ST, Women and Physically Handicapped, Ex-Servicemen and BPL persons, to consider entrepreneurship or self-employment as one of the career options.
3. To enable the target group to think and act in an entrepreneurial way by imparting technical and business skills at an early stage in their career, so that it not only encourages them to consider entrepreneurship as a career opportunity but also helps them become successful in any profession.
4. To provide basic entrepreneurship training aimed at helping entrepreneurs to put their ideas into action, bring an attitudinal & behavioural change in the target group and build their personal entrepreneurial skills.

5. To provide advanced entrepreneurship and advanced management training aimed at helping entrepreneurs by providing high-end/advanced training in the domains of e-commerce, BPO, software, Biotech, Modern Agricultural & Animal Husbandry and processing, Drug Discovery, Genomics, Tech. acquisition from premier labs like BARC/CSIR/DRDO, etc. with the help of premier institutes such as IIMs/IITs/ICAR/CSIR/NIT/Administrative Training Institutes (ATIs), post harvesting and Food Processing institutes, Engineering Institutes, etc.
6. To develop technical and vocational skills or upgrade existing skills of the target group.
7. To support the establishment of new MSMEs and enhance growth of existing ones which will result in improved productivity and job creation. The Implementing Agencies (IAs) will be entrusted with the task of Udyam Registration of ESDP beneficiaries.
8. To support MBA/Engineering students by providing opportunities for Vocational Training and in-depth study and outcome of a few typical ESDP programmes conducted, preparing a compendium of available technology with premier lab for dissemination of technology, etc. to MSMEs. Besides, they will be assigned other work which will be an opportunity to work in the Govt. setup. The hired students will be provided with an experience certificate and stipend.

Benefits

Assistance under the ESDP Scheme: The programme includes the following modules-

- 1. Entrepreneurship Awareness Programme (EAP):** One Day Entrepreneurship Awareness Programme is an activity to identify and motivate traditional/non-traditional entrepreneurs, who have the potential to set up MSEs with the objective of leading them towards entrepreneurship/self-employment. It consists of formal inaugural and technical sessions and one-to-one discussions with interested participants for counselling and mentoring. At least one EAP should be organized in each district. The intake capacity for the programme will be 50 to 100 persons.
- 2. Entrepreneurship-cum-Skill Development Programme (E-SDP)**

- **Existing E-SDP:** This six-week activity is aimed at conducting special entrepreneurship development programmes for new livelihood enterprise creation and rural enterprise development. This is a product-cum-process oriented activity-based programme. Comprehensive training programmes will be organized to upgrade the skills of prospective entrepreneurs coupled with specific skills in hands-on practice or demonstration relating to activities. The programme is suitably tailored to the needs of trade or specific activity and the target group of trainees covered under the specific training programme.
- **Advanced E-SDP:** The Minimum One-Week Advanced E-SDP Programme will have to be conducted with the intake capacity for the programme will be about 20 participants. The advanced ESOP programmes will be conducted through IIMs/IITs/ICAR/CSIR/BARC/IISC/NIT/Agricultural University of Central and State government etc. of repute will be roped in to provide ESDP training.

3. Management Development Programme (MDP)

- **Existing MDP:** This one-week activity is aimed at capacity building of MSMEs through inputs on management practice systems to improve their decision-making capabilities resulting in higher productivity and profitability of existing and potential entrepreneurs and developing new enterprises. Inputs on a variety of topics of managerial functions will be provided to the participants by experts, which aim at the dissemination of knowledge of scientific/modern management techniques/practices. The intake capacity for the programme will be 25-30 participants. The age of the participants will be 18 years and above.
- **Advanced MOP:** The Minimum One-week Advanced MOP Programme will have an intake capacity for the programme will be about 25 participants. The Advance MDP Training Programmes will be conducted through State Administrative Training Institutes (ATIs) and/or other reputed institutions in this domain of Central or State Governments/NITs/Regional Engineering Colleges/Agricultural colleges/Autonomous bodies of Central/State Governments to provide MDP training to MSMEs promoters/executives. In this programme Central/State Governments (including the Ministry of MSME)/Bank officers and other stakeholders can also participate to enhance their knowledge with a minimum of 75% MSME participants.

Note 01: The activities/programmes will be conducted through different field offices of the office of DC (MSME), MSME-DIs, Technology Centres and State Government Agencies, as approved by the Empowered committee headed by AS&DC(MSME) from time to time.

Note 02: Information on flagship programmes/schemes such as MUDRA, Start-up India and Stand-up India, ASPIRE, PMEGP and SC/ST Hub shall be provided to the participants.

Note 03: While providing in-puts on financing, a couple of sessions on alternate sources of funding like Angel Funding, Venture Capital, Crowd Funding etc. may be included in the programme syllabus.

Note 04: Some State Governments have introduced schemes for new entrepreneurs. Adequate care should be taken to provide information on these schemes as well.

Note 05: Special programmes should be organized in Aspirational, Backward Districts and the North Eastern Region (NER) based on the local strength and potential.

Eligibility

1. The age of the participants will be 18 years and above.
2. Youth and other people interested in setting up their own industrial/business/self-employment venture.
3. The qualification of the participants and structure of the fees will be decided by the Implementing Agencies i.e. Director/Officer in charge of the programme conducting organization.
4. About 40% of the targeted beneficiaries of E-SDPs should be from weaker sections of the Society (SC/ST/Women/Physically Handicapped).

Note: Payment of fee will be exempted for SC, ST, Differently- Abled Persons, Ex-Servicemen, Below Poverty Line (BPL) category participants and women.

Application Process

Offline

Application Process:

- The interested & eligible candidates may please contact the nearby MSME Development Institute, MSME-Technology Centre.
- Addresses and contact details of these organizations are available on Web Portal: https://dcmsme.gov.in/All_MSME_DIs_TCs.aspx

Procedure for selection of candidates:

- Web-based MIS shall be developed for developing an integrated database of existing and potential entrepreneurs. Implementing Agencies (IAs) shall upload their progress data on MIS under ESOP on real real-time basis and each IA shall develop its own MIS for the said purpose and integrate the same with MIS under ESOP managed by % DC MSME. Aadhaar's authenticated attendance is mandatory to prevent duplication of beneficiaries under the scheme. All the field offices of DC MSME shall be involved in identifying the candidates for the programme, through inviting online applications.
- The minimum age of participants in the programmes should be 18 years. However, the head of the programme conducting organization may grant relaxation in special cases like school drop-outs etc. based on his/her judicious discretion. Generally, there would be no upper age limit. The qualification for participation in a particular programme shall be mentioned in the programme notification taking into consideration the subject of the training programme.
- Preference would be given to the candidates from SC, ST, Women, Ex-Service Persons of Defence Forces, Differently abled and BPL category persons.
- For Advanced E-SDP and Advanced MDP programmes, the selection of candidates will be based on the recommendations of Field Offices/Headquarter/Other Implementing Agencies. Whereas, the final decision on the selection criteria rests with the AS&DC (MSME)/Headquarters.

Documents Required

1. Identity proof i.e. Aadhaar Card, Voter ID Card, etc.
2. Proof of age
3. Caste certificate, if applicable
4. Disability certificate, if applicable
5. Any other document, if required.

- **Ministry Of Textiles**

- **National Handicrafts Development Programme: Infrastructure And Technology Support: URBAN HAAT**

Details

The scheme "Infrastructure and Technology Support: URBAN HAAT" is a Component/Sub-Scheme under the Umbrella Scheme "National Handicrafts Development Programme". The objective of this component is to set up a permanent marketing infrastructure in towns/ metropolitan cities to provide direct marketing facilities to handicrafts artisans/handloom weavers. This will enable them to sell their products around the year to a wider target audience (or customer segment). There will be an adequate number of stalls selling authentic Indian cuisine from various regions in the country by rotation.

The haat shall be constructed in an area of not less than 8,000 sq. m. and will have a display gallery, food court, etc. The stalls are allotted to artisans on a rotational basis for a nominal rent. The implementing agencies will be encouraged to form SPVs with the active participation of the various agencies dealing with the promotion of Tourism, Culture, Food, Processing Industry, etc., involving the tour operators, and hotel operators in addition to those dealing with handloom and handicrafts for broad basing and ensure utilization of facilities for a long duration for management and day-to-day running of the same.

Benefits

Financial Assistance and Funding Pattern for the Implementing Agencies:

1. The financial ceiling for urban haat is ₹ 8,00,00,000 for each unit.
2. 40% of the admissible amount shall be borne by the O/o the DC(HC) and DC(HL) each. 20% of the admissible amount will be contributed by the implementing agency.
3. Land will be provided by implementing agencies and will be over and above the 20% contribution by the implementing agency.
4. In the case of NER, Jammu & Kashmir, Ladakh, and Andaman & Nicobar Islands, Lakshadweep – 45% of the admissible amount will be borne by the O/o the DC (HC) and DC(HL) each. 10% of the admissible amount shall be contributed by the implementing agency.

5. Assistance will also be given for strengthening/renovation of existing Urban Haats subject to a maximum financial limit of ₹ 2,50,00,000 (100% assistance will be borne by the Office of the DC (Handicrafts) & DC (Handlooms).

NOTE 1: Assistance will also be given for Mini Urban Haats on need-based and feasibility. The financial assistance will be based on the number of stalls, land area & other deliverables in a proportionate manner.

The PAMC shall comprise DC(HC), DC(HL), and a representative of IFW.

Upon receipt of the Financial Assistance, the following shall be the deliverables for the Implementing Agency:

1. Erection of 50-80 Stalls of 10x8 sq. ft. each.
2. 2 Toilets each for Ladies and Gents
3. Dormitory for Craftspersons with provisions for a minimum of 100 people
4. Food Court
5. Pavilion /Stage for Cultural Programme
6. Store Room
7. Meeting/Conference Room
8. Souvenir Shop

Benefits for the Buyers/Tourists:

The Food & Craft Bazaar will provide leisure & recreational facilities for domestic as well as international tourists on the lines of Dilli Haat, which has already attained a prominent status amongst domestic & International buyers/ tourists.

Eligibility

The Implementing Agencies can be the following:

Central/ State Handloom and Handicrafts Development Corporations, Central Cottage Industries Corporation of India Ltd. (CCIC), and any other eligible Govt. Corporations/ agencies promoted by State Government or local Govt. bodies etc. Local statutory bodies, Apex Cooperative Societies, National level Apex Societies (registered under the society act/ trust act, etc.), and organizations like IICT, HMCM, NIFT, MHSC, and Export Promotion Councils.

Application Process

Offline

For the Implementing Agencies:

The proposals in the [prescribed proforma](#) along with all the (self-attested) [supporting documents](#) in hard copy should reach the concerned [Handicraft Service Center \(HSC\)](#), O/o the DC (HC) in time.

The (tentative) timeline/last date for the submission of proposals is as below:

1. Submission of proposals by implementing agencies to the concerned field office (HSC), O/o the DC (HC) latest by 04th November 2022.
2. The concerned HSC should forward the proposal to Hqrs. Office with a copy to the concerned Regional Director, O/o the DC (HC) along with their recommendations latest by 11th November 2022.
3. The proposals in hard copy should reach the Headquarter office by latest by 18th November 2022 at field offices.

NOTE 1: The proposal sent earlier without any invitation or received after the timeline/last date, mentioned above, will not be entertained.

NOTE 2: Incomplete proposals without the mandatory enclosures and proposals that are not clearly recommended and received after the due date will not be considered.

For the Artisans:

Step 1: Visit the [Online Application Form](#).

Step 2: Fill in all the mandatory details: Event Type, Aadhaar Number, Name of Artisan, Photo, ID Card No., Date of Issue, Recognition, Gender, Category, Father/Husband Name, Address, State, District, PIN Code, Mobile Number, Email ID, Craft Practice, Sub Craft Practice.

Step 3: Upload the required (self-attested) documents related to: Past Haat-Bazaar-Exhibition attended in last five years; Assistance detail who will support you in Exhibition.

Step 4: Check the "Declaration" box and click "Submit". You will get acknowledgment of the successful submission of the application on your registered Email ID / Mobile Number, along with a Reference ID.

Documents Required

For Fresh Proposals:

1. Proposal in prescribed proforma.
2. Recommendation letter of Field office/Regional Office.
3. Valid Registration Certificate.
4. Article & Memorandum of Association.
5. Bye-Laws.

6. Three years Balance Sheet & audited statement of accounts.
7. Annual Report of last Year.
8. Affidavit in respect of Non-Corrupt Practice and validity of Registration.
9. Land ownership document/ Lease agreement for the proposed project/Detailed Project Report.
10. Feasibility report of the project to be certified by a scheduled commercial bank.
11. Construction plan and cost estimate duly authenticated by Architect/ Chartered Engineer.
12. Third-party assessment report from a recognized Chartered Engineer/ technical valuer for equipment/ machines to be installed
13. Undertaking that balance of the total cost to be borne by the implementing agency, along with escalated cost, if any.
14. Any other documents mentioned in Proforma/ desired by the competent authority.

NOTE 1: All documents should be attested by Implementing Agency.

NOTE 2: The implementing agency will be required to sign a Memorandum of understanding specifying quantified deliverables.

For Reimbursement Proposals:

1. Monthly Performance Report/ Performance cum Achievement Report (as applicable) with photographs.
2. Verification report (Gist of expenditure) with the mode of payment from concerned Asst. Director, Handicrafts Service Centre/Field formation
3. Utilization Certification in GFR 12A duly verified/certified by Chartered Accountant with membership No. and countersigned by Implementing Agency.
4. An audited statement of accounts and statement of expenditure duly verified/certified by Chartered Accountant with membership No. and countersigned by Implementing Agency.
5. An inspection report from the concerned AD of the field office.
6. Any other documents desired by the competent authority.

For Fresh Proposals as well as Reimbursement Proposals, the applicant is required to certify the following:

1. No financial assistance has been received from any other source for the same purpose.
2. The provisions of the scheme have been fully understood and we take responsibility for the successful completion of the project within the stipulated time.
3. All infrastructures are available with the organization to implement the project.
4. There is no duplication of efforts that takes place with existing schemes of other ministries.

5. The Organization is not involved in any corrupt practices and has not been black-listed by any central/state agencies.

6. No UC is pending in any scheme of the O/o DC (Handicrafts).

◦ Ministry Of Micro, Small and Medium Enterprises

● Intellectual Property Right Scheme Under MSME Innovative Scheme

Details

Launched by the Ministry of Micro, Small & Medium Enterprises , Intellectual Property Right Scheme offers legal and intellectual property filing support including patents, trademarks, copyrights, designs, geographical indications (GI) etc. The programme also provides IP advisory, consultation, Patentability Searches, Technology Gap Analyses and IP commercialisation through the establishment of Intellectual Property Facilitation Centres (IPFCs) across the country.

Objective:

The objective of the scheme is to improve the IP culture in India with the following interventions:

- To enhance the awareness of Intellectual Property Rights (IPRs) amongst the MSMEs and to encourage creative intellectual endeavour in Indian economy;
- To take suitable measures for the protection of ideas, technological innovation and knowledge-driven business strategies developed by the MSMEs for their commercialization and effective utilization of IPR tools.

Activities:

- Establishment of Intellectual Property Facilitation Centres (IPFCs).
- Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design through IPFCs.

Benefits

1. A Grant of up to ₹ 1,00,00,000/- would be provided to an IPFC in milestone-based (three or more) instalments.
2. **Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), and Design:** The maximum financial assistance to the eligible applicants under the IPR component is as follows:

S. No.	Item	Maximum Financial Assistance
1.	Foreign Patent	₹ 5,000,00/-
2.	Domestic Patent	₹ 1,000,00/-
3.	GI Registration	₹ 2,000,00/-
4.	Design Registration	₹ 15,000/-

Eligibility

1. The beneficiary unit(s) must typically be a registered micro, small or medium enterprises.
2. Should have a valid Udyog Aadhaar Memorandum (UAM) or Udyam Registration certificate.

Application Process

Online

Registration Process:

Step 01: After opening the website <https://innovative.msme.gov.in/> , click on **Intellectual Property Rights (IPR)**.

Step 02: On the next window ,scroll down click on **For registration as IPFC**.

Step 03: Fill all the required details and click on **Submit**.

Step 04: Click on **Validate**.

Documents Required

1. Udyog Aadhaar Memorandum (UAM) or Udyam Registration (UR) certificate.
2. UAM Registered mobile number.

◦ **Ministry Of Micro, Small and Medium Enterprises**

● **Export Promotion Council Membership Reimbursement Scheme for Scheduled Caste/Scheduled Tribe**

Details

Launched by the Ministry Of Micro, Small & Medium Enterprises, Export Promotion Council Membership Reimbursement Scheme is a sub scheme under National Scheduled Caste and Scheduled Tribe Hub (NSSH) scheme. Under this scheme, reimbursement will be provided to an Scheduled Caste (SC)/Scheduled Tribe (ST) Micro & small enterprises(MSEs), on annual membership subscription fee/one-time subscription charges/entry fee charged by various Export Promotion Councils (EPC).

Benefits

- Reimbursement of 80% or ₹ 20,000/- (excluding GST and other applicable taxes), whichever is less, in a financial year to SC/ST MSEs on annual membership subscription fee / one time subscription charges / entry fee charged by various Export Promotion Councils (EPC).

Eligibility

1. Applicant should belong to Scheduled Caste(SC)/Scheduled Tribe (ST) category.
2. He/She should represent any Micro and Small Enterprises (MSEs).

Application Process

Online

Registration Process:

Step 01: Visit <https://www.scsthub.in/nssh-schemes/>.

Step 02: From the scheme list select “**Export Promotion Council Membership Fee Reimbursement Scheme**” by clicking on it.

Step 03: On the pop up click on Apply Here button.

Step 04: On the next page enter your Full Name, Valid Email ID, Mobile Number, and Password.

Step 05: Now verify the captcha and click on **Submit** button.

Step 06: Once the account is created Log in with the credentials and furnish all the details as required.

Documents Required

1. Self-certified copy of Udyam Registration.
2. Self-certified copy GST Number (if applicable)
3. Self-certified copy PAN card case of proprietorship, PAN card of SC/ST proprietor ought to be submitted
4. Self-certified copy of Caste certificate of proprietor/ all partners/ directors

5. Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Attested copy of Partnership Deed for Partnership Firm / Memorandum and Article of Association in case of LLP/Private Limited Company are required
6. Attested copy of Certificate of valid Import & Export Code (IEC) allotted by the concerned office of the Joint/ Dy. Director General of Foreign Trade (DGFT)
7. Attested copy of valid Registration Cum Membership Certificate (RCMC) issued by the respective Export Promotion Council (EPC) post registration
8. Original/ Attested copy of Registration Cum Membership Certificate (RCMC) issued earlier by the respective EPC, in case of existing members renewing their memberships
9. Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year
10. Attested (signature with stamp) or original copy of membership fee payment receipt and system generated GST invoice (with breakup of fees paid (entrance fee, annual membership/subscription fee)) for total amount paid to respective Export Promotion Councils (EPCs)
11. Cancelled Cheque of the current account of the enterprise from which the EPC membership fee has been debited

- **Ministry Of Communication**

- **Telecom Technology Development Fund**

Details

Telecommunication technology products require significantly large funding and long gestation periods for R&D and commercialization including the additional efforts and resources for the products to move from prototype to commercial grade. In the cases of high-impact deep-tech projects, elaborated in later sections, there is a need for higher funding to build such products at an affordable cost to enable state of the art services for rural areas in the country. Taking note of this strategic need in the telecom sector and to create a large pool of capital available for R&D in the country, different

financing instruments are offered under various schemes of the Government of India to develop indigenous technologies and solutions.

Apart from the existing R&D funding mechanisms, annual collections under the Universal Service Obligation Fund (USOF) will also be utilized by the Department of Telecommunications (DoT) for funding research and development of technologies, products, and services for the purpose of providing telecom services in rural and remote areas. An allocation of 5% of annual collections from USOF will be available for funding R&D in the Telecom sector, starting with the funds collected in the financial year 2021-22. Commercialization and adoption of these telecom technologies and solutions developed shall be given priority including through USOF schemes. Induction of new technology developments in the telecom sector in rural and remote areas through pilots and trials.

Deliverables are in line with the objectives, scope, and activities envisaged above. The impact of the Scheme would be measured in terms of:

1. Number of products, solutions, Use cases developed, commercialized and its market value;
2. Number of entities received educational order, culminating in getting full-fledged orders; and
3. Number of IPs generated and commercialized.

Benefits

The scheme is envisaged to bridge the digital divide by developing and manufacturing the state-of-the-art technologies for rural and remote areas. The objectives are, inter alia, to promote:

1. Technology Ownership and indigenous Manufacturing (Atmanirbhar Bharat) & reduce import and open up export opportunities;
2. Proliferation of next-generation Telecom technologies in Rural and Remote areas;
3. Creating a culture of Technology co-creation and co-innovation;
4. Promote the ecosystem for research, design, prototyping, development, proof of concept testing, IPR creation, field testing, security, certification, and manufacturing of telecom products, end-to-end Solutions, Usecases, Pilots, inter alia; develop and establish relevant standards to meet national requirements and enable their standardization in international standardization bodies;
5. Promote rural-specific communication technology application/use case development that caters to the needs of rural masses and adds value to their day-to-day activities both economic and social;
6. Create synergies among the Academia, Research Institutes, Start-ups, and Industry for capacity building and development of the telecom ecosystem through outreach to build rural/remote areas relevant technologies and solutions;
7. Bridge the gap between R&D and commercialization of products and solutions;

8. Enable proliferation of affordable broadband and mobile services;
9. Enable technology demonstration, product integration, pilots, and field trials of the products and solutions;
10. Enable Technological/business model innovation in solutions and services by utilizing existing infrastructure of USOF/DoT/GoI funded projects; or
11. Commercialize developed technologies under the scheme. USOF schemes shall incorporate necessary provisions to ensure to enable the rollout of these indigenously developed and piloted technologies developed in all its models.

Eligibility

The following Indian entities are only eligible for support from this fund.

1. Domestic Company(ies) with focus on telecom R&D, Use case development
2. Startups / MSMEs
3. Academic institutions
4. R&D institutions, Section 8 companies / Societies, Central & State government entities / PSUs /Autonomous Bodies/SPVs / Limited liability partnerships- with a focus on telecom research and development
5. Collaborative consortium of the above entities
6. For Pilots: The above entities may partner, inter alia, with PSUs, TSPs, Central/State Government entities, government autonomous bodies, SPVs, etc.
7. For Pilot application: Minimum TRL 7 is required.

Exclusions

Exclusions (if any):

1. When an Indian Company receives a grant under the scheme, it is envisaged to retain its status as a 'Domestic Company' for a minimum period of two (2) years after completion of the project to enable the percolation of public funded R&D benefits into the ecosystem.
2. If a foreign investor¹ or foreign Successor-in-Interest wishes to acquire a majority stake, within the above two-year period, the company can do so, by paying twice the grant principal amount received directly or through a partnership with academia/research institution under the scheme.

Application Process

Online

Application Process: (Stepwise):

- Step 01:** Online submission of Proposal (<https://usof.gov.in/en/home>)
- Step 02:** Screening of the applicant
- Step 03:** Review and due diligence by the Technical Evaluation Committee
- Step 04:** Review and examination by the Administrative Committee
- Step 05:** Final approval from Competent Authority
- Step 06:** Assignment to Implementation Agency
- Step 07:** Continuous monitoring by IA and fund disbursement

Documents Required

1. Applicant and collaborator Resume
2. Registration certificate of the organization/Institute
3. Approval Certificate from your organisation/Institute on their letterhead for submission of Open/Pilot/Chipset Proposal
4. Annual report of last 3 years
5. TAN/ PAN/ CIN of primary applicant/organization
6. Applicant team resume
7. GANTT/ PERT chart
8. Detailed Technical Architecture diagram
9. Presentation of proposal
10. Declaration document

◦ Ministry Of Social Justice and Empowerment

● Mahila Samriddhi Yojana

Details

Mahila Samridhi Yojana (MSY) is a scheme aimed to benefit the women entrepreneurs from backward backgrounds or poor backgrounds. The scheme was launched as part of the National Backward Classes Finance and Development Corporation (NBCFDC) under the Ministry of Social Justice and Empowerment. Under this scheme, the Government provides micro-finance to the women entrepreneurs either directly or through Self-Help Groups (SHGs). This scheme is being implemented by a wide range of channel partners nationwide. Targeted women beneficiaries are identified and given loans either directly or in the form of Self-Help Groups (SHGs). The two main targeted beneficiaries are:

1. **Self-help groups (SHGs):** It aims to strengthen and assist SHGs, particularly those that include women. These people make up the autonomous, economically disadvantaged category.
2. **Women belonging to economically and socially backward classes (targeted groups):** Women from the underprivileged classes are considered, particularly those who fall under the SC or ST category.

Objectives of Mahila Samridhi Yojana

1. To encourage women belonging to minority groups from rural regions and underprivileged classes to adopt an entrepreneurial attitude.
2. To help these women meet their entrepreneurial goals by providing microfinance loans at lower interest rates.
3. To encourage women from scheduled castes or scheduled tribes or any other minority populations to pursue their aspirations.
4. To encourage women to overcome social stigma and gain financial independence.
5. To assist women who are unable to establish their own businesses or careers owing to a lack of financial assistance.
6. It is also a Micro Finance Scheme for women with rebate in interest.

Benefits

1. Financial Assistance up to cost of ₹1,40,000/- is provided.
2. The repayment period is within 3.5 years, in quarterly installments from date of each disbursement including moratorium period.
3. On repayment of loans under MSY, through the concerned State Channelizing Agencies (SCA), the eligible beneficiaries can avail any loan under NSFDC scheme.

Eligibility

1. Applicant must be between 18 to 55 years of age.
2. Applicable to Women belonging to economically and socially backward classes (targeted groups) as notified time to time by the Central/State Government.

Application Process

Offline

- Visit the official website of [NSFDC](#) or your state government portal to apply.
- Download the Mahila Samridhi Yojana [application form](#).
- Fill up the application form carefully and provide the necessary details, such as your age, name, contact information, required amount, etc.

- Submit the form along with the required documents.
- NSFDC provides loans to the eligible target group under its schemes through its Channel Partners. The loan applications are to be submitted by the eligible target group (Scheduled Castes persons having annual family income up to Rs. 3.00 lakhs) to the District Offices of State Channelizing Agencies (SCAs).
- The District Offices of SCAs/CAs forward these applications, after scrutiny, to their Head Offices.
- Eligible target group can also submit their loan application to other Channelizing Agencies of NSFDC such as Regional Rural Banks/ Public Sector Banks/ NBFC-MFIs etc. with whom NSFDC has signed Memorandum of Agreements.
- After acceptance of the terms and conditions of the sanction and fulfillment of Prudential Norms, as applicable, funds are disbursed to the SCAs/ RRBs/ Nationalized Bank for onward disbursement to the beneficiaries.
- The disbursement of funds is made by NSFDC on receipt of demand from the SCAs/ RRBs/ Public Sector Banks/ NBFC MFIs.
- The loans are to be repaid by the beneficiaries as per the repayment schedule stipulated by the SCAs/CAs.

Documents Required

1. Address Proof
2. Identity Proof
3. SHG membership ID
4. Caste certificate (if applicable)
5. Income Certificate from a competent authority
6. Aadhaar Card
7. Bank Account details
8. Recent Passport Size Photographs

- **Ministry Of Micro, Small and Medium Enterprises**

• **International Cooperation Scheme- Market Development Assistance**

Details

The scheme “International Cooperation Scheme” was launched by the Ministry of Micro, Small and Medium Enterprises, Government of India with the aim to capacity build MSMEs for entering the export market by facilitating their participation in international exhibitions/fairs/conferences/seminars/buyer-seller meets abroad as well as providing them with actionable market-intelligence and reimbursement of various costs involved in the export of goods and services. The Scheme provides opportunities for MSMEs to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demand, emergence of new markets, etc. Thus, in totality, all components of the scheme aimed at various aspects required to advance MSMEs' position as emerging export players.

The Scheme would cover the following sub-components:

- Sub-Component-I: Market Development Assistance of MSMEs (MDA).
- Sub-Component-II: Capacity Building of First Time MSE Exporters (CBFTE).
- Sub-Component-III: Framework for International Market Intelligence Dissemination (IMID).

As on date, Sub-Component-I and Sub-Component-II are in operation. Sub-Component-III will be in operation soon.

Sub-Component I: Market Development Assistance of MSMEs (MDA):

Under this component, the following activities are covered:

Physical Medium:

1. Participation (as exhibitors) of MSME delegations of industry associations and government organizations, involved in the promotion of MSMEs, in international exhibitions, trade fairs and buyer-seller meets in foreign countries for exploring potential markets for exports, seeking joint ventures, awareness about latest technologies, etc.
2. Organizing international conferences/summits/workshops/seminars in India on themes relevant to MSMEs by the Industry Associations and Government organizations.
3. Organizing Mega international exhibitions/fairs/buyer-seller meets, conferences/summits/workshops/ seminars abroad by the Ministry of MSME, its organizations solely or in partnership with industry associations for the promotion of the MSME sector.

4. Organizing Mega international conferences/ summits/ workshops/ seminars, bilateral/multilateral Government to Government Events in India by the Ministry of MSME, its organizations solely or in partnership with industry associations for promotion of the MSME sector.
5. Participation of Ministry-led Industrial delegations to International Exhibitions/Fairs/Conferences in foreign countries.

Virtual Medium:

1. Participation (as exhibitors) of MSME delegations of industry associations and government organizations, involved in the promotion of MSMEs, in international exhibitions, trade fairs and buyer-seller meets by foreign organizers for exploring potential markets for exports, seeking joint ventures, awareness about latest technologies, etc.
2. Organizing international conferences/ summits/ workshops/ seminars on themes relevant to MSMEs by the Industry Associations and Government organizations.
3. Organizing Mega international exhibitions/fairs/buyer-seller meets, conferences/summits/seminars/ workshops, bilateral/multilateral Government to Government Events by Ministry of MSME, its organizations solely or in partnership with industry associations for promotion of MSME sectors.

Benefits

1. Under this scheme component, financial assistance is provided on a reimbursement basis for airfare, Space Rent (Stall Charges), Duty allowance, Freight charges, advertisement & publicity charges, entry/registration fees, holding/organizing International conferences/ summits/ workshops/ seminars, etc.

Eligibility

Eligible Organisations:

Events under the scheme can be organized by:

- a) Ministry of MSME and organizations under the Ministry;
- b) State/Central Government Organisations/Institutions; and
- c) Registered Industry/Enterprise Associations

Conditions:

1. The applicant organization should be suitably registered under the relevant Act (i.e., companies under the Companies Act, Societies under the Societies Act, etc.) with the primary objective of promotion and development of MSMEs.
2. The applicant organization should have regular audited accounts for the past 3 years.
3. Events, for which financial support under the Scheme is sought, must be from the list of approved exhibitions/ events/ buyer-seller meets finalized by the Ministry of MSME in each financial year.
4. Financial assistance to one applicant organization would normally be restricted to three events in a financial year. The Screening Committee may, however, recommend a relaxation of this condition for reasons to be recorded and allot more than 3 events.
5. The quantum of assistance shall only be supplemental in nature to the contribution of the organizer.
6. The Industry Associations/organizations are allowed to participate in a particular event continuously for 3 years. After participating in the particular event continuously for 3 years, they will be eligible to participate in the same event after a gap of 2 Years.
7. Selection of the participating units shall be based on the eligibility scorecard prescribed under the scheme (Annexure C) and in no case an MSME unit scoring less than 60 percent marks will be eligible for availing the benefits under the scheme. The applicant organization must satisfy itself in this regard before proposing the name of the MSME unit in the delegation and any discrepancy, if noticed later, shall be the sole responsibility of the applicant organization.
8. While selecting entrepreneurs/participants, the applicant organization should ensure that one MSME unit must not participate in more than 2 events in a financial year under the scheme.
9. The applicant organization should also ensure that the selection is done in a fair and transparent manner, taking into consideration factors like the track record, growth potential, export potential, etc.
10. In order to make representation in such events more inclusive and equitable, the following guidelines must be followed:
 - Adequate representation would be given to SC/ST/Women/NER entrepreneurs in such events.
 - While selecting entrepreneurs as well as representative(s) of the participating units, priority should be given to persons who have not participated in such events earlier with a Government grant.

Application Process

Online

Step 01: The applicant organization will submit an online application for financial assistance, along with the relevant documents and the budget estimate of the expenditure on the proposed event in the proforma online giving full details of expenditure.

Step 02: To apply under the scheme, the applicant organization needs to visit the official website/portal. (https://ic.msme.gov.in/IC_APP/IC_Welcome.aspx)

Step 03: On the home page, select “Market Development Assistance” to [login](#) who have already registered. If the applicant Organization is a new user, click on “[New User Register Here](#)” to register under the scheme by selecting the type of Organization.

Step 04: After successful registration, the applicant organization can login with valid credentials. After login, the user will be redirected to their Dashboard where multiple action has to be done.

Note: The admissible financial assistance would be worked out on the basis of this budget estimate and in accordance with the criteria/scale and further at the discretion of the Screening Committee.

Procedure for Approval of Proposals Furnished by Coir Board and KVIC:

Coir Board/KVIC will mobilize the MSME units and submit the consolidated proposal in the prescribed format on the IC Scheme Portal of the Ministry for seeking in-principle approval of the Screening Committee. As for the claim for reimbursement, Coir Board/KVIC will meet all expenditures from their own budget allocated for this purpose.

Selection of the MSME units participating in the International Fairs/ Exhibitions abroad by Industry Associations/ Government Organizations:

- There shall be a "Score Card" for the selection of the MSME units participating in the International Fairs/ Exhibitions abroad. The Industry Associations/Organizations etc. will furnish the Score Card, duly filled up, along with the application and also give a self-undertaking to the effect that the information furnished in the Score Card is correct and nothing has been concealed. The minimum qualifying score/points should be 60% of the Score Card. The applicant organization must satisfy itself in this regard before proposing the name of the MSME unit in the delegation and any discrepancy, if noticed later, shall be the sole responsibility of the applicant organization.
- Claim will be accepted only in respect of those MSME Units whose names have been submitted by the Industry Associations/Government Institutions in the list submitted along with the application form.

Documents Required

Documents required at the time of submission of application on the IC scheme portal:

1. Budget estimate
2. Copy of the Registration Certificate of the applicant organization (one-time requirement)
3. Copy of Memorandum and Articles of Association (one-time requirement)

4. Copies of Audited Balance Sheet, Profit & Loss Account or Income and expenditure Account of the applicant organization for the last 03 years

Documents required for the settlement of claims for EPCs under the Foreign Trade Policy (FTP) of the Department of Commerce and organizations under the Ministry of MSME, are to be physically submitted to the IC Section, M/o MSME, and uploaded on the IC Scheme Portal.

1. The second and final installment would be contingent upon the submission of the outcome report (as prescribed under the IC Scheme portal), Utilisation Certificate, and Chartered Accountant (CA) certified audit account statements including inter alia sources of funding within 60 days from the date of completion of the event/activity
2. A Certificate declaring that financial assistance has not been sought from another Ministry/Department is to be submitted.
3. Udyam Registration Certificate of all participating MSME units to be submitted.
4. The applicant organization must maintain with them all documents. These records as well as other documents connected with the release of the financial assistance from the Ministry must be maintained till a CAG Audit is conducted.
5. Any other document(s) as sought by the Ministry of MSME.

Documents required to be uploaded at the time of submission of claims on IC Scheme Portal for organisations not having EPC status:

1. Claim Form Duly filled and a copy certified by Chartered Accountant to be uploaded.
2. List of participants along with score card ([Annexure-A](#)).
3. Mandate Form duly filled up by Applicant Organization and verified by the concerned Bank ([Annexure-B](#))
4. Pre-receipt ([Annexure-C](#)).
5. Certification from the association declaring that they have not sought financial assistance from another Ministry/Department for the claim submitted under the IC scheme. ([Annexure-D](#))
6. Udyam Registration Certificate of all participating MSME units
7. Copy of the e-ticket complete in all respects with fare information on the e-ticket for air travel (For Physical Events)
8. Original Boarding Pass [In case of multiple Boarding Passes, provisions of the Original Boarding pass of the destination city (host city of the event under consideration) is a must. In case of non-availability of original boarding pass for reasons to be conveyed in writing, a certificate from the airlines stating that the journey has been undertaken will be acceptable] (For Physical Event)
9. Original Invoice along with receipt of Payment (original) for claiming stall charges, freight charges, advertisement and publicity charges, entry/registration fees, platform charges, Interpretation charges, etc.

10. Any other document(s) as sought by the Ministry of MSME

11. All documents should be self-attested/certified with a seal by the applicant organization.

(All the above documents are to be submitted in original to the IC Section physically)

◦ Ministry Of Micro, Small and Medium Enterprises

● Khadi Karigar Janashree Bima Yojana

Details

A group insurance scheme by MoMSME for khadi artisans (spinners and weavers). The scheme provides insurance cover against normal death, accidental death, permanent or partial disability of the insured artisan. Scholarships are provided to the insurer's children studying in class 9th to 12th.

The artisan must be member of the approved vocation / occupation groups. This scheme was formulated by Khadi and Village Industries Commission (KVIC) in association with the Life Insurance Corporation of India (LIC).

Benefits

1. **For death:** Natural causes – ₹20,000; and Accident – ₹50,000.
2. **For permanent disability** (loss of two eyes or two limbs) – ₹50,000.
3. **For partial disability** (loss of one eye or one limb) – ₹25,000.
4. **Free add-on benefit:** Scholarship of ₹300 per quarter for children of Khadi Karigar, studying in class 9th to 12th standard, subject to a maximum of 2 children per family

Eligibility

1. The applicant must be a Khadi Artisan (Khadi Karigar).
2. The age of the applicant must be between 18 and 59 years.
3. The applicant must be a member of the approved vocation/occupation groups.
4. The group must have a minimum of 25 members.

Application Process

Offline

The nominee of the deceased person will have to follow the below procedure:

1. **Step 1:** The beneficiary will have to furnish the original death certificate of the deceased person to the Pension Group Schemes Department of LIC of India through the Khadi Institution under which the deceased was a member.
2. **Step 2:** In case of accidental deaths, the police enquiry report will also need to be submitted along with the application.
3. **Step 3:** The agency will proceed further to forward the documents along with the claim records/papers to LIC as the branch which has originally finalised in the insurance cover.
4. **Step 4:** The Life Insurance Corporation will settle all the claims by sending account Payee Cheque directly to the beneficiary. This intimation has to be furnished to the concerned State Government.

Documents Required

1. Proof of Age
2. Proof of Income (Income Certificate)
3. Proof of Occupation
4. Aadhaar
5. Bank Details (Aadhaar Seeded)
6. Death Certificate / Certificate of Disability (case specific)

◦ Ministry Of Social Justice and Empowerment

● Credit Enhancement Guarantee Scheme For The Scheduled Castes

Details

To encourage and promote entrepreneurship among the Scheduled Castes who are oriented towards innovations and growth technologies by supporting the Bank and Financial Institutions [designated as Members Lending Institutions (MLIs) for the Scheme], in the form of Credit Enhancement Guarantee (minimum Rs.0.15 crore and maximum Rs.5.00 crore) against Working Capital Loans, Term Loans or Composite Terms Loans granted by (Money Lending Institutions) MLIs to SC entrepreneurs.

Objective of the Scheme

1. The scheme is an initiative that is implemented throughout the nation to enhance entrepreneurship among the Scheduled Caste who are motivated for innovation and growth of the technologies.
2. To promote the financial inclusion of SC entrepreneurs and motivate them towards further growth of SC communities.
3. To facilitate the economic development of SC entrepreneurs.
4. To develop direct and indirect employment generation for the SC population in India.

Sector covered under Scheme

The borrower engaged in primary/ service/ manufacturing sector would be considered for financial assistance by MLIs.

Type of Borrower

Registered companies/ registered partnership firms having more than 51% shareholdings with Scheduled Caste promoters for the past six months having management control of the SC entrepreneurs/ promoters.

Society registered under the Society Act and carrying business in accordance with the general policy of Bank/ FIs, having above 51% shareholdings with Scheduled Caste members at least for six months having management control of the SC entrepreneurs/ promoters.

Sole Proprietorship firms of SC entrepreneurs/ individual SC entrepreneurs.

The Scheduled Caste promoters of companies are given preference ahead of the Registered partnership firms and Registered Societies.

The Scheduled Caste promoter/ partner/ members will not dilute his/ her/ their shareholding/ equity during the currency of the loan.

Lock-in Period

The guarantee cover will have a lock-in period of 12 months from the date of last disbursement. No claim made under the guarantee shall be entertained by IFCI if the account becomes NPA within the lock in period.

Loan

The term 'Loan' shall cover Working Capital Loan, Term Loan / Composite Term Loan granted to SC Enterprises by (Money Lending Institutions) MLIs.

Guarantee Fee and obligation of IFCI on the Guarantee

1. Cost to GOI:

An upfront fee @1.5% flat (exclusive of applicable taxes) for initial set-up of the corpus (the first such corpus announced being Rs.200 crore) for implementing the Scheme shall be paid by GOI to IFCI. Thereafter, annual maintenance fees @ 0.50% p.a. (exclusive of applicable taxes), shall be levied by IFCI on the aggregate Guarantee outstanding as on 31st March every year towards annual maintenance of the scheme, payable at the end of each year during the currency of the Scheme. The upfront fee of 1.50% shall be debited to NLA as soon as the Scheme becomes operational and the annual maintenance fees will be recovered by IFCI by debiting the NLA on 01st April every year on an annualised basis.

2. Cost to MLIs:

Guarantee fee would be levied by IFCI (rates as per following table) on the guarantee cover provided for the First Year and then annual renewal fees of the outstanding Guarantee commitment/obligation, towards renewal of the Guarantee to be paid by MLIs at the beginning of each Financial Year, i.e. 01st April every year. In the event of non-payment of renewal fee by May 31st of that year or any other specified date, the guarantee under the scheme shall not be available to the lending institution/MLI unless IFCI agrees for the continuance of guarantee and the lending institutions/MLI pays penal interest on the renewal fee due and unpaid, with effect from the subsequent June 01, at four percent over IFCI Bench Mark Rate, per annum, or at such rates specified by IFCI from time to time, for the period of delay.

3. The Guarantee obligation shall cease to exist as soon as the underlying loan is repaid or the Guarantee validity period has expired, whichever is earlier.

Benefits

Amount of Guarantee

Minimum Rs.0.15 crore and maximum Rs.5.00 crore.

Individual SC Entrepreneur would be eligible for a guarantee cover of a loan amount of upto Rs. 1.00 crore.

Tenure of Guarantee

Maximum 7 years or repayment period whichever is earlier. However, initially the loan shall be guaranteed for 1 year and renewed at yearly intervals subject to payment of annual renewal fee and satisfactory loan conduct and satisfactory loan review certification by MLIs at the time of renewal.

Repeat Credit Enhancement

In case of satisfactory track record and post liquidation of the First facility under the scheme, the benefits of Guarantee under the scheme may be extended to such SC Entrepreneurs/Enterprises for repeat finance, in order to incentivize and inculcate healthy credit culture amongst the ultimate beneficiaries.

Eligibility

1. Enterprises, projects/units being set up, promoted and run by Scheduled castes in primary, manufacturing and services sector ensuring asset creation out of the funds deployed in the unit, under any State/Central Government Subsidy/Grant Scheme shall be considered;
2. Registered Companies and Societies/Registered Partnership Firms/Sole Proprietorship firms/Individual SC Entrepreneur having more than 51% shareholding by Scheduled Caste entrepreneurs/promoters/members with management control for the past 6 months;
3. Credit Guarantee would be extended to startup SC Entrepreneur.
4. Individual SC Entrepreneur would be eligible for a guarantee cover of a loan amount of upto Rs. 1.00 crore.
5. Documentary proofs of being SC will have to be mandatorily submitted by the entrepreneurs/promoters/partners/society members/sole proprietorship firms/individual SC Entrepreneur at the time of submitting the proposals
6. The Scheduled Caste promoter(s)/Partners/Society members shall not dilute their stake below 51% in the company/enterprise during the currency of the Loan.
7. To be eligible for Guarantee Cover under the Scheme, the banks / FIs/ MLI's shall submit to IFCI a copy of the valid sanction letters/LoI issued to Scheduled Caste beneficiary/enterprise/company/firm/society/sole proprietorship firms/individuals. In order to save time, the information may also be submitted online on the web portal of CEGSSC. The indicative Appraisal Format and Due Diligence Module are provided in the Scheme as Annexure-III and Annexure-IV in the scheme guidelines respectively for facilitation. However, the MLIs who have already developed their own formats and modules are free to use their own appraisal formats/modules.

Application Process

Online

1. Enter the details of the Enterprise details and other mandatory fields
2. Enter the details of the Borrower details and other mandatory fields.
3. The applicant will fill Loan and Bank details and other mandatory fields.
4. Save and Upload the requested documents
5. Submit the document

Documents Required

Documentary proofs of being SC will have to be mandatorily submitted by the entrepreneurs/promoters/partners/society members/ sole proprietorship firms/individual SC Entrepreneur at the time of submitting the proposals;

- **Ministry Of Micro, Small and Medium Enterprises**
- **Bank Guarantee Charges Reimbursement Scheme**

Details

Under the the Ministry Of Micro, Small & Medium Enterprises, Bank Guarantee Charges Reimbursement Scheme is a sub scheme under National Scheduled Caste and Scheduled Tribe Hub (NSSH) scheme. In this reimbursement is provided to SC/ST MSEs on bank charges paid to the bank for issuance of Performance Bank Guarantee (PBG) in favor of the buyer departments from where some work has been awarded to such MSEs.

Benefits

- The assistance under this scheme will be limited to 80% or ₹ 1,00,000/- (excluding GST and all other applicable taxes), whichever is less, on PBG charges paid in a financial year.

Eligibility

1. Applicant should belong to the Scheduled Caste / Scheduled Tribe category.
2. He/she should represent/own any MSEs unit.
3. MSEs availing loans from any Scheduled Commercial Banks, Non-Banking Finance Companies (NBFCs), and State Finance Corporations will be considered under the scheme.

Application Process

Online

1. Applicant need to visit the official website <https://www.scsthub.in>.
2. For registration [click on sign-up](#) and provide the following details
 - Full Name
 - Valid Email ID
 - Mobile Number
 - Password and confirm password
3. For login click on [login](#).
4. After login complete the required information.

Documents Required

1. Self-certified copy of Udyam Registration (UR) & GST (if applicable).
2. Self-certified copy of PAN Card in case of proprietorship, PAN card of SC/ST proprietor ought to be submitted.
3. Copy of Caste Certificate of proprietor/ all partners/ directors.
4. Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Copy of Partnership Deed for Partnership Firm / Memorandum and Article of Association in case of LLP/Private Limited Company are required.
5. Bank attested (signature with stamp) debit statement with Performance Bank Guarantee (PBG)charges mentioning Bank Guarantee number and applicant MSE's name.
6. Bank attested and stamped(signature with stamp) copy of Performance Bank Guarantee (PBG) issued by the bank.
7. Cancelled Cheque of the current account of the enterprise from which Bank Charges have been debited.

8. Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year.
9. Supply Order / Purchase Order/ Work Order from CPSE / Central Govt. organization / Department / State PSE, State Govt. organization / State Department against which PBG is taken and reimbursement is applied for, stating the requirement ofn PBG submission.

- **Ministry Of Micro, Small and Medium Enterprises**

- **PM Vishwakarma**

Details

PM Vishwakarma is a Central Sector Scheme launched by Ministry of Micro, Small and Medium Enterprises to provide holistic and end-to-end support to artisans and craftspeople through access to collateral free credit, skill training, modern tools, incentive for digital transactions and market linkage support. The scheme will initially be implemented for five years up to 2027-28.

Objectives

1. To enable the recognition of artisans and craftspeople as Vishwakarma making them eligible to avail all the benefits under the Scheme.
2. To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to them.
3. To provide support for better and modern tools to enhance their capability, productivity, and quality of products.
4. To provide the intended beneficiaries easy access to collateral-free credit and reduce the cost of credit by providing interest subvention.
5. To provide incentives for digital transactions to encourage the digital empowerment of these Vishwakarmas.
6. To provide a platform for brand promotion and market linkages to help them access new opportunities for growth.

Implementing Agency

- The scheme is conjointly implemented by the following Ministries/Departments:
- Ministry of Micro, Small and Medium Enterprises (MoMSME).

- Ministry of Skill Development and Entrepreneurship (MSDE).
- Department of Financial Services (DFS), Ministry of Finance (MoF).

Benefits

Benefits

1. **Recognition:** Recognition as Vishwakarma through Certificate and ID Card
2. **Skilling:**
 1. Skill Verification followed by 5-7 days (40 hours) of Basic Training
 2. Interested candidates can also enrol for 15 days (120 hours) of Advanced Training
 3. Training Stipend: ₹ 500 per day
3. **Toolkit Incentive:** ₹ 15,000 grant
4. **Credit Support:**
 1. Collateral-free Enterprise Development Loans: ₹ 1,00,000 (First Tranche for 18 months repayment) & ₹ 2,00,000 (Second Tranche for 30 months repayment)
 2. Concessional Rate of Interest: 5% to be charged from the beneficiary with an Interest Subvention cap of 8% to be paid by MoMSME
 3. Credit Guarantee fees to be borne by GoI
5. **Incentive for Digital Transaction:** ₹ 1 per transaction for a maximum of up to 100 transactions (monthly)
6. **Marketing Support:** The National Committee for Marketing (NCM) will provide services such as Quality Certification, Branding and Promotion, e-commerce Linkage, Trade Fair Advertising, Publicity and Other Marketing Activities.

NOTE: Notification to beneficiaries on disbursement of incentives will be done through SMS.

Eligibility

1. The applicant should be an artisan or craftsperson working with hands and tools.
2. The applicant should be engaged in an unorganized sector on a self-employment basis.
3. The applicant should be engaged in one of the 18 family-based traditional trades mentioned in the scheme.
4. On the date of registration for the scheme, the minimum age of the applicant should be 18 years.
5. The applicant should be engaged in the concerned trade on the date of registration.
6. The applicant should not have availed loans under similar credit-based schemes of the Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years.

7. The registration and benefits under the Scheme shall be restricted to one member of the family.

Exclusions

- A person in government service and their family members shall not be eligible.

Application Process

Online - Via CSCs

(i) The eligible beneficiaries are required to get themselves enrolled through nearest CSC in their area.

(ii) The beneficiary can apply either on their own or with the help of the CSCs through Village Level Entrepreneurs (VLEs) or Enumerators.

Registration:

Step 1: Visit the [Official Portal](#) of "PM Vishwakarma" and on the top right corner, click "Login". Then click "CSC - Register Artisans".

You will be taken to the [Registration](#).

Step 2: On the "Registration Now" Page, answer the Set of Questions as Yes/No, and click "Continue". On the "Aadhaar Verification" Page, enter the 6-digit OTP received on your Aadhaar-linked Mobile Number. Click "Continue". On the next page, enter your Aadhaar Number and the Aadhaar Registered Mobile Number. Click "Continue".

Application:

Step 1: Visit your nearest CSC and complete the Biometric Verification Process.

Step 2: In the Online Application Form, fill in all the mandatory details, and click "Submit". In the next screen, note down the "Application Number" for future reference. Click "Done".

Verification:

Stage 1: Verification of Eligibility at Gram Panchayat or ULB level.

Stage 2: Vetting and Recommendation of the Applications by the District Implementation Committee.

Stage 3: The Screening Committee will accord final approval of the beneficiaries for registration after satisfying itself as to their eligibility.

Benefit Disbursal:

After a successful three-step verification, the artisans and craftspeople will formally register under this Scheme as Vishwakarmas. They will receive a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. The certificate will enable the applicants' recognition as a Vishwakarma, making them eligible to avail of all the benefits under the Scheme.

Documents Required

Required documents or information:

- Aadhaar,
- Mobile number,
- Bank details,
- Ration card mandatory for the registration.

Note: 1 In case of a beneficiary not having a ration card, they would be required to produce Aadhaar cards of all family members.

Note: 2 If beneficiary does not have bank account, they will be first required to open a bank account for which hand holding shall be done by the CSC.

◦ **Ministry Of Agriculture and Farmers Welfare**

• **Agriculture Infrastructure Fund**

Details

The financing facility will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points to agri entrepreneurs, farmers, Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Start-ups, state agencies, state sponsored Public Private partnerships, etc.

All scheduled commercial banks, scheduled cooperative banks, Regional Rural Banks (RRBs), Small Finance Banks, Non-Banking Financial Companies (NBFCs) and National Cooperative Development Corporation (NCDC) may participate to provide this financing facility, after signing of Memorandum of Understanding (MoU) with National Bank for Agriculture & Rural Development (NABARD)/DA&FW. If required, need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.

The key objective of the scheme is to mobilize a medium to long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

The scheme covers post-harvest management projects like supply chain services including e-marketing platforms, warehouse, silos, pack-houses, assaying units, sorting & grading units, cold chain, logistics facilities, primary processing centers, ripening chambers and other viable projects for building community farming assets such as organic input production, bio stimulant production units, infrastructure for smart and precision agriculture, supply chain infrastructure for clusters of crops including exports clusters etc.

All loans up to a limit of ₹ 2 crores under this financing facility will have interest subvention of 3% per annum. This subvention will be available for a maximum period of 7 years. An applicant can put up to 25 projects in different locations and each of such projects will be eligible under the scheme for loan upto ₹ 2 crore. Under the scheme, it is mandatory for borrowers to contribute at least 10% of total project cost irrespective of available capital subsidy. Multiple projects in one location are also eligible with an overall cap of ₹2 crore. In case, one eligible entity puts up projects in different locations then all such projects will be eligible under the scheme for loan upto ₹2 crore. However, for a private sector entity, such as farmer, agri entrepreneur, start-up there will be a limit of maximum of 25 such projects. This limitation of 25 projects will not be applicable to state agencies, cooperatives, national and state federations of cooperatives, FPOs, federations of FPOs, SHGs and federation of SHGs.

The Scheme will be operational from 2020-21 to 2032-33. Loan disbursement under the scheme will complete in six years, i.e. by the end of Financial Year 2025-26.

24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis to ensure that benefits of implementation are inclusive and accrued to the intended beneficiaries in accordance with Government guidelines and policies.

Benefits

The scheme targets to provide following benefits:

- 1) Improved marketing infrastructure to allow farmers to sell directly to a larger base of consumers and hence, increase value realization for the farmers. This will improve the overall income of farmers.
- 2) With investments in logistics infrastructure, farmers will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries. This further will make farmers independent and improve access to market.
- 3) With modern packaging and cold storage system access, farmers will be able to further decide when to sell in the market and improve realization.
- 4) Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.

- 5) Government will be able to direct priority sector lending in the currently unviable projects by supporting through interest subvention, incentive and credit guarantee. This will initiate the cycle of innovation and private sector investment in agriculture.
- 6) Due to improvements in post-harvest infrastructure, government will further be able to reduce national food wastage percentage thereby enable agriculture sector to become competitive with current global levels.
- 7) Central/State Government Agencies or local bodies will be able to structure viable PPP projects for attracting investment in agriculture infrastructure.
- 8) With Credit Guarantee, incentive and interest subvention lending institutions will be able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio.
- 9) Refinance facility will enable larger role for cooperative banks and RRBs.

Eligibility

- 1) Participating lending institutions will decide criteria for selection of eligible borrower as per their own policy, keeping in mind the viability of the projects.
- 2) 24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis

Exclusions

- 1) PSUs are directly not eligible under the scheme, but projects sponsored by them under PPP are eligible.

Application Process

Online

Step 01: Apply as a beneficiary on <https://agriinfra.dac.gov.in/Home/BeneficiaryRegistration> and complete registration to generate a Beneficiary ID.

Step 02: Download DPR template from the website. The beneficiary will be able to login with the beneficiary ID created in Step 01.

Step 03: The applicant must then login and fill project details on the portal and submit DPR in given format and submit application.

Step 04: Post submission, the application will be reviewed by Ministry of Agriculture & Farmers Welfare. Eligible applications will be transferred digitally to the selected bank for credit appraisal.

Step 05: Bank will review the project for viability and accordingly sanction the project. The time limit to convey the decision on the loan application to the applicant is set for a maximum period of 60 days from the date of application of the loan.

Documents Required

- 1) Bank's loan application form / Customer Request Letter for AIF Loan duly filled and signed
- 2) Passport size photographs of the promoter/partners/director
- 3) Identity proof – Voter ID card/PAN card/Aadhaar card/Driving license
- 4) Address Proof :
 - Residence: Voter ID card/Passport/Aadhaar card/Driving license/Electricity Bill/Latest property Tax Bill
 - Business Office/Registered Office: Electricity Bill/Latest Property Tax Receipt/Certificate of Incorporation in case of Companies/Certificate of Registration in ca of partnership Firms
- 5) Proof of Registration:
 - In case of Company : Article of Association
 - In case of Partnership : Certificate of Registration of Firm with Registrar of Firm
 - In case of MSMEs : Certificate of Registration with District Industries Centre (DIC)/Udyog Aadhar Copy
- 6) Income Tax Return for last three years, If available.
- 7) Audited Balance Sheet of last 3 Years, If available.
- 8) GST Certificate, if applicable.
- 9) Land ownership records – title deed/lease deed. If applicable, then Permission to mortgage the Immovable Property from the Lessor in case the Property is Leasehold (for primary security)
- 10) ROC Search Report of the Company
- 11) KYC documents of the promoter/firm/company
- 12) Copy of Bank Statement for last one year (If available)
- 13) Repayment track record of existing loans (Loan Statement)
- 14) Net Worth Statements of promoter
- 15) Detailed Project Report
- 16) As applicable - Local authority permissions, Layout plans/estimates, Building sanction

◦ Ministry Of Home Affairs

• Central Assistance For One Time Settlement Of Displaced Families From PoK And

Chhamb Under Prime Minister's Development Package

Details

A relief and rehabilitation scheme by the Ministry of Home Affairs provides central assistance to the displaced families from PoK And Chhamb and settled in the state of Jammu & Kashmir.

The Claimant/Head of the Displaced Persons family or his/her successor or heir residing within the State should be part of the overall category of 36,384 families belonging to any of the following categories:

- i. Pakistan occupied Jammu & Kashmir 1947 Displaced Persons
- ii. Chhamb 1965 and 1971 (camp/non-camp) Displaced Persons

The amount of Central Assistance of Rs. 5,49,692/- per family will be distributed through Direct Benefit Transfer (DBT) method to the eligible beneficiaries by the Central Government directly and State Government will transfer the State's share of Rs. 308/- per family to the beneficiaries through DBT.

Benefits

1. One-Time full and final settlement of Rs. 2,000 crore for rehabilitation package for 36,384 such families against the properties they were forced to part with due to war and hostilities.
2. Supplementary financial assistance so as to enable such families to run small business or to undertake scientific farming, livestock or other land-based activities, which can provide the displaced families some assured and sustained earning.
3. The amount of assistance can also be invested in any annuity scheme, which can give an assured monthly income on sustainable basis.
4. The scheme will have a State share of Rs 308/- and Central share of Rs. 5,49,692/- per family, amounting to Rs 5,50,000/- per displaced family.

(subject to actuals)

Eligibility

1. The Claimant/Head of the Displaced Persons family or his/her successor or heir residing within the State should be part of the overall category of 36,384 families belonging to any of the following categories: "Pakistan occupied Jammu & Kashmir 1947 Displaced Persons", "Chhamb 1965 and 1971 (camp/non-camp) Displaced Persons".
2. The family must possess the required documents that can prove aforesaid.

Application Process

Offline

For identification of the beneficiaries, the government of J&K may stipulate credible and verifiable documents. The state government will verify the documents and recommend the name of the beneficiaries along with copy of Aadhar card and Aadhar linked bank account number of the beneficiaries to the MHA.

Documents Required

1. Aadhaar
2. Proof of having resided either in PoK or in Chhamb.
3. Details of Aadhaar Seeded Bank Account.

◦ **Ministry Of Chemicals And Fertilizers**

● **Pradhan Mantri Bhartiya Janaushadhi Pariyojana**

Details

The scheme "Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)" was launched by the Department of Pharmaceuticals, Ministry of Chemicals & Fertilizers, in November 2008. The branded (Generic) medicines are sold at significantly higher prices than their un-branded generic equivalents, though are identical in therapeutic value. Given the widespread poverty across the country, making available reasonably priced quality generic medicines in the market would benefit everyone.

Objectives:

To make quality generic medicines available at affordable prices to all, Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) was launched by the Department of Pharmaceuticals, Ministry of Chemicals & Fertilizers, Government of India in November 2008. Under the scheme, dedicated outlets known as Janaushadhi Kendras are opened to provide generic medicines at affordable prices. As of 30.11.2023, 10,000 Janaushadhi Kendras are functional nationwide. The product basket of PMBJP comprises 1965 drugs and 293 surgical items. The scheme is implemented by a society registered under the Societies Registration Act, viz., Pharma & Medical Bureau of India (PMBI), [erstwhile Bureau of Pharma PSUs of India (BPPI)].

1. Ensure access to quality medicines for all sections of the population, especially the poor and the deprived ones.
2. Create awareness about generic medicines through education and publicity to counter the perception that quality is synonymous with high prices only.
3. Generate employment by engaging individual entrepreneurs in the opening of the PMBJP Kendra.

Benefits

The scheme is operated by government agencies as well as by private entrepreneurs.

1. **Normal Incentive:** The incentive provided to the Kendra owners has been enhanced from the existing ₹ 2,50,000/- to up to ₹ 5,00,000/- to be given @ 15% of monthly purchases made, subject to a ceiling of ₹ 15,000/- per month.
2. **Special Incentive:** A one-time incentive of ₹ 2,00,000/- (in addition to normal incentives) is to be provided for furniture & fixtures and computers & printers to the PMBJP Kendras opened in the North-Eastern States, Himalayan areas, Island territories, and backward areas mentioned as an aspirational district by NITI Aayog or opened by women entrepreneurs, Divyang, SCs& STs.
3. The prices of Janaushadhi medicines are 50%–90% less than those of branded medicines in the open market.
4. Medicines are procured only from World Health Organization-Good Manufacturing Practices (WHO-GMP)-certified suppliers to ensure the quality of the products.
5. Each batch of the drug is tested at laboratories accredited by the 'National Accreditation Board for Testing and Calibration Laboratories (NABL) to ensure the best quality.
6. The operating agency will be provided a 20% margin on the MRP (excluding taxes) of each drug.

Janaushadhi Suvidha Sanitary Napkin

As an important step in ensuring the health security for Indian women, Janaushadhi Suvidha Oxo-biodegradable Sanitary Napkins were launched on 27.08.2019 to be made available at Re.1/- per pad

only. Janaushadhi Suvidha Napkins are being made available for sale in more than 10,000 PMBJP Kendras across the country. The cumulative sales of Suvidha Napkins as on 30.11.2023 is 47.87 crores.

Eligibility

1. Individual applicants must have a D. Pharma/B. Pharma degree, or he/she has to employ D. Pharma/B. Pharma degree holders and produce proof of the same at the time of submitting applications or at the time of final approval.
2. Any organization or NGO applying for a PMBJK will have to employ B. Pharma / D. Pharma degree holders and produce proof of the same at the time of submitting applications or at the time of final approval.
3. In government hospital premises, including medical colleges, the preferred agencies would be reputed NGOs/Charitable organizations, but individuals would also be eligible.

Application Process

Online

Offline

Step 1: Visit the official website on : <http://janaushadhi.gov.in/index.aspx>.

Step 2: Click on the '[APPLY FOR KENDRA](#)' Tab.

Step 3: Click on the '[CLICK HERE TO APPLY](#)' Tab.

Step 4: Click on the tab '[REGISTER NOW](#)' and fill in the [applicant's details](#) with a unique Mobile number & Email ID.

Step 5: After successful registration, the applicant will get an email containing a unique 'USER ID & PASSWORD' for Portal login

Step 6: [Log in](#) with your USER ID and PASSWORD received or created through the registered email ID

Step 7: The application processing fee amount must be deposited only in the [PMBI's virtual account](#).

Step 8: Fill out the application form carefully.

- (Basic information with details of application processing fee of Rs. 5,000/- under Govt. Category) &
- (Proposed Kendra Details) and other relevant details.

Step 9: Upload the documents e.g., PACS ID, Certificate of Incorporation, PAN Card, Aadhaar Card, Bank Statement for 6 months, etc.

Step 10: Each document must be uploaded under a size of 200KB in PDF/JPEG/PNG/JPG format only.

Step 11: Review the filled-out application & click on the final Submit button.

Note: After completing the above steps, the application form has been submitted successfully and confirmation will be shared on the registered email ID of the applicant. The applicant can also check their application status online at any time by login into the same portal or can call us on the helpline number 18001808080.

Documents Required

Common Documents:

1. Own space or hired space (minimum 120 sq feet) duly supported by ownership, a proper lease agreement, or a space allotment letter.
2. Proof of securing a pharmacist with name, Registration with the State Council, etc. (or it can be submitted at the time of final approval of JAS)
3. Financial capacity to run the Store supported by valid documents or affidavits for having good financial condition and being ready to invest to run Jan Aushadhi Store smoothly as per requirements.
4. Sale License from Competent Authority (Retail Drug License in the name of the applicant and/or TIN Number)
5. A drug license in the name of “Pradhan Mantri Janaushadhi Kendra”.

Special Incentive: Individual

1. Aadhaar Card
2. Pan card
3. Certificate of SC/ST or Divyang (PWD).
4. Pharmacist Registration Certification
5. ITR for the last two years.
6. Bank statement for the last 6 months.
7. Declaration for GST registration once the threshold limit is achieved.
8. Undertaking (whichever is applicable):
 - Woman Entrepreneur
 - Aspirational District (Identified BY NITI AAYOG) Himalayan/Island Territories/North-Eastern States
 - Divyaang/ SC/ST
9. Undertaking a distance policy as per guidelines.

Normal Incentive: Individual

1. Aadhaar Card
2. Pan card
3. General category
4. Pharmacist Registration Certification
5. ITR for the last two years.

6. Bank statement for the last 6 months.
7. Declaration for GST registration once the threshold limit is achieved.
9. Undertaking of distance policy as per guideline.

Normal Incentive: Institutions/ NGO/Charitable Institute/ Hospital etc.

1. Darpan ID (Only for NGO) if others please provide supporting documents.
2. Pan card
3. Registration certificate
4. Pharmacist Registration Certification
5. ITR for the last two years.
6. Bank statement for the last 6 months.
7. Declaration for GST registration once the threshold limit is achieved.
9. Undertaking of distance policy as per guideline.

Normal Incentive: Government/ Govt Nominated Agency

1. Details of the Department that has allocated the space, along with supporting documents/ sanction order.
2. Pan card
3. Govt. nominated agency provides supporting documents.
4. Pharmacist Registration Certification
5. ITR for the last two years, if the nominated operating agency is a Pvt. Entity.
6. Bank statement for the last 6 months, if the nominated operating agency is a Pvt. Entity.
7. Declaration for GST registration once the threshold limit is achieved.
9. Undertaking of distance policy as per guideline.

◦ **Ministry Of Micro, Small and Medium Enterprises**

● **Consortia & Tender Marketing Scheme**

Details

Promotion of the product of Micro and Small Entrepreneurs is one of the major objectives of the Corporation. In the present competitive scenario a need has been felt to facilitate Micro and Small Enterprises to market their goods / services individually or collectively through 'Consortium'.

Accordingly, the scheme for promoting the products of the MSEs has been reviewed in 2011 & named

as “Consortia and Tender Marketing Scheme”. This scheme will especially help the units to enlist themselves for participating in Govt. /private tenders.

Special features of the Scheme:

- The scheme will cover Micro & Small Enterprises registered with National Small Industries Corporation (NSIC) under its Single Point Registration Scheme (SPRS).
- It would also cover Micro & Small Enterprises who apply to get themselves registered with NSIC under the SPRS along with all required documents in terms of the scheme and their factory is inspected before filing of tender in terms of the Tender Marketing Scheme.
- The scheme shall not cover unit(s) engaging in ‘trading activities’ without value addition/packing/ branding.
- The scheme also covers the method of selection of the units for participation in the open tenders and single tenders on nomination basis.
- The scheme takes cares of providing Earnest Money Deposit (EMD) and security deposit on back to back basis.
- The scheme inter alia includes the procedures for formation of Consortium, Capacity Building of MSEs by formation of consortia of the units manufacturing similar products, participation in tenders on behalf of units in a ‘consortia’ to secure orders in ‘bulk’ quantities, distribution of orders amongst units in a ‘consortia’ as per their capacities, facilitate the ‘consortia’ members in meeting their raw materials requirements & facilitating ‘Credit’ for the supplies made.
- To accommodate provisions of this scheme, the legal document such as individual agreement by the units, agreement to be executed by the consortium, board resolution, power of attorney and other related document have been revised and simplified.
- For facilitating promotion and development of Micro & Small Enterprises, the Government of India, Ministry of MSME vide Gazette Notification No. S.O. 581(E) dated 23rd March, 2012 has circulated the Public Procurement Order 2012 for MSME. In the above Public Procurement Order, the Govt. of India has mentioned that “Annual goal of procurement also include sub-contracts to Micro and Small Enterprises by large enterprises and consortia of Micro and Small Enterprises formed by National Small Industries Corporation”.
- NSIC formed Consortia of Micro & Small Enterprises under its Consortia & Tender Marketing Scheme and is supplying the required stores / items and rendering the services as required by the Govt. Depts. / PSUs. NSIC offices continuously monitor the consortia and form new ones depending upon the requirements.

Fixation of Limit for Tender Participation:

In respect of enlisted units willing to participate in tender through NSIC, the branch office shall fix an overall limit up to which the tender(s) can be participated on behalf of such unit at any point of time. The limit shall be the higher of:

- 300% of the monetary limit fixed for the unit under the Single Point Registration Scheme, or
- Last year's turnover, (The 'Last year's turnover' should be turnover for a financial year and the same may either be as per the last audited accounts or as per the provisional results for a financial year, duly certified by the Chartered Accountants).
- Where during the financial year in progress the unit has recorded an appreciable hike in its turnover (duly certified by the Chartered Accountant) with which it exceeds its last year's turnover or the overall limit as mentioned at (i) above, benefit shall be extended to such units and their overall limit may be fixed at the highest value amongst i, ii, or the value of turnover during the financial year in progress.
- While fixing the overall limit the operating and installed capacity of the unit may also be considered.
- The limit so fixed shall remain valid for a year and is subject to review/renewal annually.
- While deciding the overall limit to be fixed for units operating as a consortium, the limits fixed in respect of individual unit as per procedure mentioned above, shall be clubbed. The limit so fixed for a consortium shall remain valid for a year and is subject to review/ renewal annually.
- However, the limit of the unit shall get vacated to the extent of the order already executed. (For example a unit having a limit of ₹ 15,00,00,000/- and an order in execution for ₹ 10,00,00,000/- out of which it has already executed order worth of ₹ 3,00,00,000/-, the balance limit available for tender participation at this point shall be ₹ 8,00,00,000/-).

Annual Fee Structure of Enlistment & Renewal under Consortia & Tender Marketing Scheme:

S.No.	Category	Annual / Renewal Fee
1.	If Monetary Limit under Single Point Registration Scheme (SPRS) is up to ₹ 1,00,00,000/-	₹ 1000+Service Tax
2.	If Monetary Limit under Single Point Registration Scheme (SPRS) is more ₹ 1,00,00,000/- and up to ₹ 5,00,00,000/-	₹ 2500+Service Tax
3.	If Monetary Limit under Single Point Registration Scheme (SPRS) is above ₹ 5,00,00,000/-	₹ 5000+Service Tax
4..	Units owned by SC/ST entrepreneurs are exempted from the enlistment fee	N/A
5.	There will be no fee for the formation of new / renewal of Consortia. However, while at the time of participation in tender by consortia members, enlistment	N/A

fee mentioned above will be applicable.

Service Charges (on line/off line) Open Tender/Limited Enquiries/Nomination Basis/Repeated Orders etc.:

The service charges for various types of above said tenders are proposed on the basis of value of tender irrespective of their category:

Type	Service charges on Bill value before GST (%)
Individual	2.5
Consortia	2

Note:

- In case of micro units, the service charges may be reduced by 0.5% on the above-mentioned charges.
- In case EMD and/ or Security Deposit are arranged by NSIC 1% Additional Service Charges would be charged. The said service charges are excluding GST. The services charges shall be deducted from the payment receipt from the buying department and after deducting the service charges balance amount may be released to the MSE/Consortia.
- Where the NSIC is required to participate in pre-dispatch inspection team along with the buyer department or other agency, a higher rate of service charge can be levied on case to case basis.

Validity of Consortia Agreement:

- Consortium agreement entered into between the Corporation and Consortium shall be valid till officially liquidated by all members and the intimation being served on the respective branch that they (Consortium) do not want to continue as a Consortia members. However, in case of inclusion of new member/s or member/s leaving the consortia of change in Constitution of any member, fresh agreement may be obtained. In order to ascertain the change in the Constitution or addition/deletion of the members, a declaration to the effects to be taken from consortia members that their consortium is alive and there is no change.

Benefits

- Enlistment of the Unit for participating in Government/Private tenders.
- Benefit of 0.5% in service charges to consortium members.

Eligibility

- Micro & Small Enterprises registered with NSIC under its Single Point Registration Scheme (SPRS).

Or,

- Micro & Small Enterprises who apply to get themselves registered with NSIC under the SPRS along with all required documents in terms of the scheme.
- Their factory/unit should be inspected before filing of tender in terms of the Tender Marketing Scheme.

Application Process

Offline

Step 01: The application form, in the prescribed format ([Annexures – A](#) and [A-1](#)) for enlistment under the Tender Marketing Scheme is to be submitted by the applicant Micro & Small Enterprise (MSE), duly signed by the authorized signatory i.e. Proprietor/Partner(s)/Director(s) of the firm /company /society along with the documents mentioned in the application form.

Step 02: Fill the form properly and attach all the necessary documents and send it to the [Concerned/Regional NSIC branch office](#).

Documents Required

1. A passport size photograph of each of the Proprietor/Partner/Director/Society office bearers along with residential proof
2. Self-attested copy of G.P. Registration Certificate
3. Power of Attorney ([Annexure – B](#))/Board Resolution ([Annexure – C](#))/Society Resolution ([Annexure – H](#)) authorizing the Partner/Director /Executive to deal with NSIC for enlistment/tender participation and consortium formation.
4. Bank attested specimen signature of authorized persons.
5. Copies of recent supply orders.
6. Enlistment Fee.