

Karnataka Schemeg

Name of the Scheme	Extension of Interest Subsidy loan scheme at 4% to SC/ST entrepreneurs from Nationalised Banks/The Karnataka State Cooperative Central Banks (DCC Banks) with regard to the loans sanctioned by banks
Description of the Scheme	
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Karnataka State Collateral Security Guarantee Fund Scheme for Micro, Small and Medium Enterprises
Description of the Scheme	
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	

Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Idea2poc (Proof of Concept) Grant
Description of the Scheme	Provide early stage funding to ideas or concepts which are yet to establish the POC in the real world. 'Idea2POC' initiative is part of India's first multi-sector startup policy launched by state. Encourage innovators who may need early-stage funding to stimulate commercialisation of their inventions and to help in validating POC. Enable technology innovators and entrepreneurs to pursue a promising technology idea and validate POC. Idea2POC is given in the form of grant-in-aid but limited to a one time grant of up to Rs.50 lakhs. Funding shall be released in tranches as per the project milestones agreed in the MoA between startup and KBITS.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>Corpus: Up to Rs.50 lakhs for selected ideas</p> <p>Funding support offered is in the form of grant-in-aid.</p> <p>1) Funding level is up to Rs.50 lakhs.</p> <p>2) Fund disbursement is milestone based and is released in installments over a maximum period of 2 years. Proposed</p>

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	<p>project duration cannot exceed 2 years.</p> <p>3) Scheme implementation partner will be identified for non-BT startups herein after referred to as Implementation Partner (IP)</p> <p>4) Scheme implementation partner will be Bangalore Bio Innovation Centre for BT startups herein after referred to as Implementation Partner (IP)</p> <p>5) MOU will be signed between KBITS and Implementation Partner</p>
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	<p>Process to avail: Short listing through evaluations by the panel of judges and presentations before Idea2PoC committee.</p> <p>Call for proposals by Startup Cell, KBITS:</p> <ul style="list-style-type: none"> • Launch the call for Idea2PoC twice every year. • Call for proposals will be open for a minimum of 7 days • Applications will be screened for data sufficiency/eligibility criteria by Startup Cell and then sent for evaluation <p>Where to apply: http://startup.karnataka.gov.in/elevate</p>
Whom to Contact	

Name of the Scheme	Semiconductor Venture Fund
Description of the Scheme	Focused on investment and development of semiconductor industry with investments in units catering to semiconductors, electronics system design and manufacturing (ESDM), embedded systems and such other allied sectors.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	Panel of experts judge the application and have further discussions and presentations to decide on funding.
Sector of the Scheme	

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National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Corpus: Rs.92.95 crores.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	<p>Process to avail:</p> <p>Send executive summary covering aspects like brief background of company & promoters, technology, past financial performance, market opportunities, uniqueness of the product/technology/solution, funding requirements.</p> <p>Where to apply: http://www.kitven.com/application-form</p>
Whom to Contact	<p>email to info@kitven.com or</p> <p>Send physical application form to Karnataka Asset Management Company Private Limited, 403, HVS Court, 4th Floor, HVS Court, 21, Cunningham Road, Bangalore - 560052.</p>

Name of the Scheme	Bio Venture Fund
Description of the Scheme	Fund that invests in companies/enterprises engaged in the agricultural, pharmaceutical, industrial, IT and other services, related to biotechnology and allied industries.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	Panel of experts judge the application and have further discussions and presentations to decide on funding.
Nature & Mode of Assistance	Corpus: Rs.50 crores

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Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	<p>Process to avail:</p> <p>Send executive summary covering aspects like brief background of company & promoters, technology, past financial performance, market opportunities, uniqueness of the product/technology/solution, funding requirements</p>
Whom to Contact	<p>email to info@kitven.com or</p> <p>Send physical application form to Karnataka Asset Management Company Private Limited, 403, HVS Court, 4th Floor, HVS Court, 21, Cunningham Road, Bangaluru - 560052.</p>

Name of the Scheme	AVGC Venture Fund
Description of the Scheme	Fund focused on enterprises engaged in Animation, Visual Effects, Gaming and Comics (AVGC) sector and other related businesses.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	Panel of experts judge the application and have further discussions and presentations to decide on funding.
Nature & Mode of Assistance	Corpus: Rs.20 crores.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	

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Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	<p>Process to avail:</p> <p>Send executive summary covering aspects like brief background of company & promoters, technology, past financial performance, market opportunities, uniqueness of the product/technology/solution, funding requirements</p>
Whom to Contact	<p>email to info@kitven.com or</p> <p>Send physical application form to Karnataka Asset Management Company Private Limited, 403, HVS Court, 4th Floor, HVS Court, 21, Cunningham Road, Bangalore - 560052.</p>

Name of the Scheme	Chief Ministers Self Employment Generation Programme (CMEGP)
Description of the Scheme	<p>Provide all necessary assistance and facilitation for setting up micro enterprises by first generation entrepreneurs, groom them on essential of conceiving new ideas, planning, building project proposal, getting them loans/subsidies under the various loan schemes from Nationalised/Commercial banks, Regional Rural Banks so as to enable them to become self employed and create additional avenue for employment.</p> <p>Scheme is implemented by District Industries Centre and Karnataka State Khadi and Village Industries Board</p>
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>General category: 25% subsidy on the project cost (Maximum Rs.2.50 lakhs)</p> <p>Special category (SC/ST, Backward Community, Minorities, Women, Ex-servicemen/Physically handicapped): 35%</p>

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	subsidy on the project cost (Maximum Rs.3.50 lakhs) Entrepreneur belonging to general category will have to invest 10% of project cost. In case entrepreneur of SC/ST/OBC/Minority/Women/Ex-servicemen/physically handicapped will have to invest 5% of project cost.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	DIC/KVIB's have to invite applications for financial assistance from eligible candidates and receive applications online www.cmegp.kar.nic.in
Whom to Contact	Joint Director, District Industries Centre, District District Officer, Karnataka Khadi and Village Industries Board, District

Name of the Scheme	Karnataka MSME Sarthak Scheme
Description of the Scheme	Provide better employment opportunities by encouraging small and medium industries. Mainly target in the underdeveloped areas - level 2 and 3 areas.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Help in development of industries and maintain industrial growth, generally in backward areas of Tier-2 and Tier-3 centres. Enhance employment opportunities that will help to find jobs in MSME sector and also develop ease of doing business.

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	Industries will be provided with raw materials, goods and services at affordable prices.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Applicant should furnish following documents/records to apply: Trade license and its related documents. Personal ID documents. Bank account details. Self-Help Group registration (SHG) documents
Whom to Contact	

Name of the Scheme	Chaitanya Subsidy cum Soft Loan Scheme
Description of the Scheme	Extends loan to Backward Classes upto Rs.5 lakh unit cost, to take up financial development activities in collaboration with Bank/Financial institutions.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	1. Unit cost is Rs.25,000 will be sanctioned by the corporation and balance will be bank loan. 2. Prevailing interest rate charged by banks on a bank loan.
Financial Information (Subsidy, low interest rate, etc.)	

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DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Website of Backward Classes Welfare Department, Govt. of Karnataka
Whom to Contact	

Name of the Scheme	Chaitanya Self-employment direct loan
Description of the Scheme	Provide credit facilities for agriculture, commercial and service sector activities.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>Unit cost Rs.50,000; Subsidy 30% - maximum Rs.10,000; balance 70% - maximum Rs.40,000 loan at interest of 4%.</p> <p>Unit cost Rs.50,001 to Rs.1,00,000; Subsidy 20% - maximum Rs.20,000; balance 80% - maximum Rs.80,000 loan at interest of 4%.</p> <p>Unit cost Rs.1,00,001 to Rs.2,00,000; Subsidy 15% - minimum Rs.20,000 and maximum Rs.30,000; balance 85% - maximum Rs.1,70,000 loan at an interest rate of 4%.</p>

Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc)	
How to apply	Website of Backward Classes Welfare Department, Govt. of Karnataka
Whom to Contact	

Name of the Scheme	Micro Credit Scheme
Description of the Scheme	Provide small financial assistance to skilled/unskilled persons belonging to backward classes who are below the poverty line. Activities like fruit, vegetable and flower vending, tea stall, etc., will be assisted.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Subsidy: Maximum Rs 5,000. Loan amount: Maximum Rs.10,000. Interest rate: Self-help associations are required to return the loan amount to corporation with an interest rate of 4% per annum. Self-help groups can save on service charges by taking

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	an additional 1% interest.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Loans and Subsidies for Traditional Artisans and Professional Craftsmen
Description of the Scheme	Traditional artisans and craftsmen will be given the credit facilities as per the profession to develop their professional skills.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<ol style="list-style-type: none"> 1. Unit cost Rs.50,000; Subsidy 30% - maximum Rs.10,000; balance 70% - maximum Rs.40,000 loan at an interest rate of 2%. 2. Unit cost Rs.50,001 to Rs.1,00,000; Subsidy 20% - maximum Rs.20,000; balance 80% - maximum Rs.80,000 loan at interest rate of 2%. 3. Unit cost Rs.1,00,001 to Rs.2,00,000; Subsidy 15% - minimum Rs.20,000 and maximum Rs.30,000; balance 85% - maximum Rs.1,70,000 loan at an interest rate of 2%.

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Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Website of Backward Classes Welfare Department, Govt. of Karnataka
Whom to Contact	

Name of the Scheme	Self-Employment Loan Scheme for unemployed graduates
Description of the Scheme	Loan assistance for unemployed graduates for self-employment in business, industry, transport and services sectors.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Loan facilities of up to Rs. 10 lakhs with interest at 6% per annum.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	

Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Selection of candidates: Selection will be done by selection committee constituted by Chief Executive Officer of the District Panchayat Officer.
Whom to Contact	

Name of the Scheme	Financial Assistance for Development of Five Occupations for Vishwakarma Community
Description of the Scheme	Traditional practitioners or entrepreneurs of Vishwakarma communities will be granted loans. Five communities are: 1) Gold and silver; 2) Sculpture; 3) Metal; 4) Wood and 5) Casting work.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Loan up to a maximum of Rs. 80,000 per unit cost and a subsidy of Rs.20,000 will be sanctioned. Loan received should be repaid with principal and interest in 34 monthly installments over a period of 3 years.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	https://www.karnataka.gov.in/kvcdcl/Pages/Schemes.aspx
Whom to Contact	

Name of the Scheme	Self-Employment Direct Plan for Vishwakarma Community
Description of the Scheme	Those who belong to Vishwakarma communities will be granted a loan
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Loan of Rs.40,000 and subsidy of Rs.10,000. Loan received has to be repaid in 34 monthly installments with principal and interest over a period of 3 years.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	https://www.karnataka.gov.in/kvcdcl/Pages/Schemes.aspx
Whom to Contact	

Name of the Scheme	Self employment loans in association with banks for Vishwakarma Community
Description of the Scheme	Those who belong to Vishwakarma communities will be granted a loan
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	

National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>Maximum amount of Rs.5 lakhs will be provided through banks for business, industry, service industry and agriculture based activities of Vishwakarma communities.</p> <p>Unit cost Rs.1 lakh; Subsidy upto 30% - maximum Rs.10,000; plus 20% margin amount</p> <p>Unit cost Rs.1 lakh to Rs.5 lakh</p> <p>Loan will be sanctioned at interest rate of 4%.</p>
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Micro Credit Loan Scheme for Women for Vishwakarma Community
Description of the Scheme	Provide women with credit facilities through self-help groups to carry out small scale business activities in urban and residential areas.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Maximum of Rs.15,000 for small business activities such as fruit,

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	<p>vegetable business, milk business, flower business, fish trade, tea / coffee stall, small business, etc.</p> <p>Loan of Rs.10,000 with an interest rate of 4% will be given and Rs.5,000 will be subsidised.</p> <p>Loan received is repayable in 34 monthly installments over a period of 3 years</p>
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Training and loan scheme for Carpenters and Blacksmiths
Description of the Scheme	Artisans engaged in traditional industries such as blacksmithing, carpentry and carpentry.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Total cost of Rs.1,50,000 allotted to total of 100 beneficiaries statewide in 2017-18 for artisans engaged in traditional industries such as blacksmithing, carpentry and carpentry. Maximum of Rs.25,000 will be sanctioned. 80% loan amount

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	will be charged at 4% interest rate. Loan received has to be repaid in 34 monthly installments with principal and interest over a period of 3 years. There is a period of 2 months moratorium.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Pashu Bhagya
Description of the Scheme	Establishment of cattle, sheep, goat, pig, poultry units
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>Back ended subsidy of 33% to farmers belonging to Scheduled Caste and Scheduled Tribes and 25% to other small and marginal farmers will be provided to establish cattle, sheep, goat, pig, poultry units in availing maximum loan of Rs.1.20 lakh from commercial banks</p> <p>Short term loans upto Rs.50,000 at 0% interest will be provided through Co-operative Banks, on the lines of crop loan, for providing</p>

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	<p>cattle feed/other maintenance expenditure.</p> <p>Subsidy will be provided to members of Milk Producers' Co-operative Societies for payment of insurance premiums upto 5 cattle.</p> <p>Providing Rs.5,000 ex-gratia under 'Kurigahi Suraksha Scheme' will be continued. Grant of Rs.5 crore will be provided for this programme.</p>
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Deputy Director, Animal Husbandry and Veterinary Services
Whom to Contact	

Name of the Scheme	Interest subsidy on loans availed by dairy farmers and shepherds above 6% of interest amount
Description of the Scheme	Interest subsidy will be provided for loans availed by farmers from banks for purchase of two milch animals and 10+1 sheep unit
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Interest subsidy will be provided for loans availed by farmers from banks for purchase of two milch animals (up to Rs.70,000) or for the purchase of sheep unit (10+1) at the rate of Rs.23,600 per unit. Subsidy will be provided on interest above 6% to maximum extent of 5%.
Financial Information (Subsidy, low interest rate, etc.)	

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DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Karnataka Agri Business & Food Processing Policy
Description of the Scheme	Development of Agriculture, Horticulture, Animal Husbandry, Fisheries and allied sectors
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Investment promotion subsidy at 35% of value of fixed assets (VFA) irrespective of zonal and promoter classification up to a maximum of Rs.65 lakhs for MSME Interest subsidy of 6% per annum on term loans will be provided to micro enterprises Exemption from stamp duty & concessional registration for MSME, large and mega agro based industries and agri-infrastructure
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Karnataka Agri Business Development Corporation (KABDC) and Karnataka Udyog Mitra (KUM)
Whom to Contact	

