



All Key Government Grants & Schemes for Female Business Owners and Startups in India (August 2025)

Below is a comprehensive, demo-ready list of major government grants, schemes, and funds for **female entrepreneurs** and **startups** in India. You can filter and present these in your GrantGenie site — especially emphasizing female business owners, founders, and women-led ventures.

Top Grants & Schemes for Women Entrepreneurs in India

- **Udyogini Scheme**
 - For rural women/small business owners, loans for income-generating activities; concessional interest rates; focus on economically weaker sections.^[1]
- **Stand Up India Scheme**
 - Loans between ₹10 lakh–₹1 crore for women and SC/ST entrepreneurs starting manufacturing, trading, or service businesses. Direct link to financial independence; available pan-India.^[1]
- **Annapurna Scheme**
 - For food service and catering entrepreneurs; loans up to ₹50,000 for equipment/raw material. Designed specifically for women wanting to start food businesses.^{[2] [1]}
- **Pradhan Mantri Mudra Yojana (PMMY)**
 - Collateral-free business loans: Shishu (up to ₹50,000), Kishor (₹50,000–₹5 lakh), Tarun (₹5 lakh–₹10 lakh). Open to women and marginalized groups; for new/existing micro business.^{[3] [4] [5] [2] [1]}
- **Mahila Udyam Nidhi Scheme (SIDBI)**
 - Loans up to ₹10 lakh for setting up/expanding women-owned MSMEs; flexible repayment and lower interest rates.^[1]
- **Bharatiya Mahila Bank Business Loan**
 - Business funding up to ₹20 crore targeted at large-scale women-led enterprises.^[2]
- **Orient Mahila Vikas Yojana**
 - Up to ₹25 lakh for sole proprietorships/partnerships where women own at least 51% shares; collateral-free; interest concession.^[2]
- **Dena Shakti Scheme**
 - ₹20 lakh for sectors like agriculture, manufacturing, retail; lower interest rates for women owners.^[2]
- **Pradhan Mantri Rozgar Yojana (PMRY)**
 - Loans up to ₹2 lakh (business), ₹5 lakh (services/industry), and subsidy for skill-based self-employment for women.^{[1] [2]}
- **Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme**
 - Up to 30% of project cost as grant to NGOs supporting women. Also has training grants and easy access to skill development.^{[6] [1]}
- **Mahila Coir Yojana**
 - Focus on rural women: grants/loans and training for coir-based product businesses.^[1]
- **Credit Guarantee Scheme for Startups (CGSS)**
 - Operational since April 2023, guarantees loans for women-led ventures; up to ₹24.6 crore in support already provided to women founders.^[7]
- **Women Entrepreneurship Platform (WEP — NITI Aayog)**
 - Resource hub, funding access, mentorship, and programs (including Sequoia Spark equity-free grant, ₹100,000).^{[8] [9] [10]}

Major Grants and Schemes for General Startups

These are open to all founders (including women), but you should feature those with special women's quotas or support.

- **Startup India Seed Fund Scheme (SISFS)**
 - Up to ₹50 lakh for product development, proof of concept, market entry, commercialization. For DPIIT-recognized startups less than 2 years old. ^[11] ^[12] ^[3]
- **MSME Innovation Scheme**
 - Grants up to ₹15 lakh (idea stage), ₹1 crore (commercialization), supports innovation in small businesses; open to startups. ^[3]
- **Atal Innovation Mission (AIM) Grants**
 - Funds for R&D, product innovation, and scaling in diverse areas; eligibility varies by program. ^[3]
- **Biotechnology Ignition Grant (BIG) by BIRAC**
 - Up to ₹50 lakh for biotech startups with novel ideas; open cycles. ^[3]
- **Technology Development Board (TDB) Grant**
 - Support for AI, robotics, clean energy, commercialization of new tech. ^[13]
- **TIDE 2.0 (MeitY)**
 - Up to ₹7 lakh for early-stage startups in AI, IoT, cybersecurity, and other tech. ^[14] ^[3]
- **State Startup Funds & Quotas**
 - Punjab (25% funds for women startups), Rajasthan (₹100 crore for women-led startups), Tripura (50% VC funds and market stall reservation for women), Tamil Nadu, Telangana (WE Hub), etc.. ^[15]

State-Specific Women Startup Grants

- **Telangana WE Hub**
 - Free business incubation, business linkage, startup support for women founders. ^[15]
- **Punjab**
 - Interest subsidy to women founders; 25% of startup funds dedicated to women entrepreneurs. ^[15]
- **Tripura**
 - 50% reservation for women in government VC funds, stalls, and market complexes. ^[15]
- **Rajasthan**
 - ₹100 crore earmarked for women-led startups. ^[15]
- **West Bengal, Tamil Nadu, Puducherry, Ladakh, Dadra & Nagar Haveli, Daman & Diu**
 - Monthly allowances, training, marketing support, and dedicated policies for women entrepreneurs. ^[15]

Private Grants (for completeness)

- **Sequoia Spark Fellowship** (via WEP) — ₹100,000 grant, equity-free for women founders. ^[8]
- **HSBC Female Entrepreneur Fund** — Dedicated investment/funding for women. ^[16]
- **Eileen Fisher Women Owned Business Grant Program** — Innovation/social impact focus; international but relevant for Indian founders. ^[17]

How to Use for Your Site Demo

- Focus on **7–10 most popular schemes above** for your Results Page.
- Add a filter/tick for “women-led startup,” show all pan-India and state schemes.
- Give eligibility, amounts, links to apply, and “why it matches you” summary.

This list is accurate as of August 2025 and captures all major government grants and schemes relevant for female business owners and entrepreneurial startups in India.



Grant Name

- Funding Amount
- Eligibility Criteria
- Application Deadline
- Location (State/Region)
- Sector/Industry
- Apply Link (gov portal)
- Short Description

Here's a structured table capturing key details for major government grants and schemes for female business owners and startups in India, based on up-to-date sources as of August 2025:

Grant Name	Funding Amount	Eligibility Criteria	Application Deadline	Location (State/Region)	Sector/Industry	Apply Link (gov portal)	Short Description
Udyogini Scheme ^[18] ^[19]	Up to ₹3 lakh	Women, age 18–55, rural focus, economically weaker section	Rolling/varies	Pan-India, rural areas	Multiple (trade, agric., etc.)	State-specific portals	Loans concess rates 1 micro-entrep
Stand Up India ^[18] ^[20]	₹10 lakh – ₹1 crore	Women, SC/ST, new businesses (manufacturing, services, trading)	Rolling	Pan-India	Manufacturing, Service, Trading	https://www.standupmitra.in	Term I first-ti wome entrep
Annapurna Scheme ^[18]	Up to ₹50,000	Women opening food businesses/catering	Rolling	Pan-India	Food service, catering	Major banks	Workii for foc startu
Pradhan Mantri Mudra Yojana (PMMY) ^[21]	Up to ₹10 lakh	Any woman starting micro-business/expanding existing one	Rolling	Pan-India	All sectors	https://www.mudra.org.in	Collat loans enterp
Mahila Udyam Nidhi (SIDBI) ^[22] ^[23]	Up to ₹10 lakh	Women-led MSMEs, new or expansion	Rolling	Pan-India	MSME (various)	SIDBI branches	Flexib for bu setup,
Bharatiya Mahila Bank Business Loan ^[23]	Up to ₹20 crore	Women-led large enterprises	Rolling	Pan-India	All eligible sectors	Bharatiya Mahila Bank	Large-ventur for wc
Trade Related Entrepreneurship Assistance & Development (TREAD) ^[24] ^[19]	30% of project cost (as grant)	Women entrepreneurs, via NGOs	Rolling	Pan-India	Trading, Industry	Ministry of MSME/NGO	Grant for tra busin dev.
State-Level Grants (Punjab) ^[24]	Varies (25% of funds earmarked)	Women founders based in Punjab, compliance with state startup policy	Rolling	Punjab	Startups, various sectors	Punjab Startup Portal	Intere: reserv for wc
State-Level Grants (Rajasthan) ^[24]	Dedicated ₹100 crore fund	Women-led startups based in Rajasthan	Rolling	Rajasthan	Tech, MSME, other startups	Rajasthan Startup Portal	Suppc wome via Bh Techn
WE Hub (Telangana) ^[24]	Incubation, support	Women founders based in Telangana	Rolling	Telangana	Multiple	https://wehub.telangana.gov.in	Zero-c startu suppc linkag mentc
Sequoia Spark Fellowship (WEP) ^[25] ^[26]	₹100,000 grant	Women-founded startups, selection-based	Deadline-uniform (annual)	Pan-India	Tech, innovation	https://wep.gov.in/access-finance	Equity fundir mentc wome found

- For **Apply Links**, use official portals like StandUpMitra, PMMY, WEP, and state-specific portals.
- Most schemes are **rolling** (open throughout the year), but check specifics for competitive grants.

This table covers what you need for your Results Page—each scheme's purpose, funding, who's eligible, location, sector focus, portal, and a short description for quick demo/reference. ^[18] ^[21] ^[22]

Eligibility Criteria for the New Rs.2 Crore Women Entrepreneurs Scheme (2025)

Key Points

- **Who Can Apply?**
 - First-time women entrepreneurs.
 - Women from SC/ST communities are especially eligible.
 - The scheme also applies to Scheduled Castes (SCs) and Scheduled Tribes (STs) first-time entrepreneurs as part of its inclusive focus. [\[27\]](#) [\[28\]](#) [\[29\]](#) [\[30\]](#)
- **Business Type**
 - Must be a new (greenfield) enterprise—starting a business for the first time, not for existing units. [\[28\]](#) [\[31\]](#) [\[27\]](#)
 - Term loans are provided for establishing a new business, not expansion.
- **Ownership Requirements**
 - For non-individual enterprises (e.g., a partnership or private limited company), at least 51% of the financial holding and controlling stake should be held by a woman entrepreneur. [\[32\]](#)
 - In case of individual entrepreneurs, the applicant must be female.
- **Loan Amount**
 - Up to Rs.2 crore per eligible entrepreneur.
 - The scheme is designed for 500,000 first-time entrepreneurs over the next 5 years. [\[29\]](#) [\[30\]](#) [\[27\]](#) [\[28\]](#)
- **Location & Coverage**
 - Pan-India—there are no specific regional restrictions; accessible through public sector banks and the Jan Samarth portal for loans. [\[31\]](#) [\[29\]](#)
- **Additional Program Features**
 - Online entrepreneurship and managerial capacity building (training in business basics like marketing and accounting) will be organized alongside the loan. [\[31\]](#) [\[29\]](#)

Where to Apply

- Public sector banks (online and branch)
- The official Jan Samarth portal (digital loan applications)

This scheme is a major 2025 government initiative targeting new women, SC, and ST entrepreneurs who want to launch a business, ensuring full ownership by women and providing both financing and skill-building resources. [\[27\]](#) [\[28\]](#) [\[29\]](#) [\[32\]](#) [\[31\]](#)

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