



Department of Industries & Commerce

Office of The Directorate of MSME



Compendium of Schemes for MSMEs



Prepared by
Grant Thornton – SIDBI PMU



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Contents

	1
MSME Schemes: Government of India	7
A. Ministry of Micro, Small and Medium Enterprises (MoMSME)	8
B. Ministry of Food Processing Industries	17
C. Ministry of Textile	19
D. Ministry of Chemicals and Fertilizers	22
E. Ministry of Electronics and Information Technology	25
F. Ministry of Commerce and Industries	27
G. Ministry of Finance	29
H. Ministry of New and Renewable Energy	30
I. Ministry of Fisheries, Animal Husbandry & Dairying	32
J. Ministry of Science and Technology	33
K. Ministry of Ayush	34
L. Defence, Research & Development Organisation (DRDO), Government of India	35
M. Ministry of Minority Affairs	36
N. Ministry of Social Justice and Empowerment	36
O. Small Industries Development Bank of India (SIDBI)	38
MSME Schemes: Government of Karnataka	43
A. Department of Industries & Commerce	44
B. Department of Handloom & Textiles	52
C. Karnataka State Financial Corporation	54
D. Visvesvaraya Trade Promotion Centre	55
E. Department of Women and Child Welfare	56
F. Department of Electronics Information Technology, Biotechnology and Science & Technology	57
G. Karnataka State Handicrafts Development Corporation	58
H. Department of Backward Class Welfare	59
I. Department of Minority Welfare	61
J. Karnataka State Coir Cooperative Federation Ltd	63

BASAVARAJ BOMMAI
CHIEF MINISTER



VIDHANA SOUDHA
BENGALURU - 560 001

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Foreword :

The compendium of schemes of Government of Karnataka and Government of India for MSMEs has been crafted to effectively communicate and create awareness among the people for the development of thriving MSME ecosystem in the state.

Government of Karnataka has brought out a comprehensive Industrial Policy 2020-25 wherein various policy level measures have been enshrined for MSMEs to reduce cost of doing business, help MSMEs achieve scale up and improve competitiveness. In order to provide additional support and encouragement to the aspiring entrepreneurs, especially among the underprivileged communities, particularly Scheduled Castes and Scheduled Tribes, through policy measures and institutional network introduced in the Industrial Policy 2020-25. This policy strives to provide an added focus on strengthening of Industrial Infrastructure, pre-establishment support, improving market linkages, credit facilities and economic development. Other policies including Textile & Garment Policy, Research Innovation Policy, Karnataka Start-up policy, EV & Energy Storage Policy, Aerospace Policy, Biotechnology policy, Agribusiness & Food Processing Policy, Tourism Policy etc. have also been highlighted from the MSME perspective.

The compendium presented here captures the essence of these interventions along with highlighting various MSME centric schemes of different Ministries/ Departments of Government of India and schemes of SIDBI for the promotion and development of MSMEs in the state of Karnataka.

I dedicate this compendium to the youth, aspiring and existing entrepreneurs in the state to derive maximum benefit from it.


(BASAVARAJ BOMMAI)
Chief Minister

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Message

The Micro Small and Medium Enterprises (MSMEs) sector is a major contributor to the socio-economic development of the country. In order to support and encourage the spirit of entrepreneurship, Government of Karnataka and Government of India has formulated various schemes benefiting individual enterprise as well as cluster level actors. The compendium of schemes for MSMEs is an initiative to compile all such schemes and present it to the MSMEs stakeholders in the state in order to create awareness and encourage effective utilization of such schemes.

Various schemes of Government of Karnataka including Industries Policy 2020-2025, Textile & Garment Policy, Research Innovation Policy, Karnataka Start-up policy, EV & Energy Storage Policy, Aerospace Policy, Biotechnology Policy, Agribusiness & Food Processing Policy, Tourism Policy etc. have been included for the benefit of the MSMEs in the state. The compendium also contains various schemes of Government of India and SIDBI which are individual as well as cluster centric.

I hope the MSME stakeholders shall benefit immensely from this compendium and shall become partner in growth of the state as well the nation.

(N. Nagaraju (M.T.B.))

Hon'ble Minister for Municipal Administration,
Small Scale Industries & Public Sector Enterprises



Message

The State of Karnataka is the 5th largest home to MSMEs in the country. 542 Engineering colleges, 270 Polytechnic Institutes and 3061 Industrial Training Institutes impart technical education in the State. There are more than 400 Research and Development Institutes operating in education and other sectors. This implies that the State is technologically dominant. As a result, the State is at the forefront of setting up of new industries in Start-ups, Information Technology, Biotechnology, Renewable Energy, Agro-food processing, Aerospace and Textile & Ready-made garments sectors.

2. About 6.90 lakh Micro, Small & Medium Enterprises (MSMEs) in the State of Karnataka provide employment to a total of 63 lakh people. This accounts to 92% job opportunities in the State when compared to 8% of employment in Large and Mega Industries sectors. In terms of local employment and economic development, MSMEs play a pivotal role. MSMEs contribute approximately 30% to the National Gross Domestic Product (GDP).

3. In order to promote the MSME sector in the State, New Industrial Policy for every 5 years is being brought out. Many other schemes including more concessions for backward classes and special class people are being implemented in Commerce and Industry Department. Also, food processing related schemes is being implemented by Agriculture and Horticulture Departments. Information related to all these schemes would be made available at one place to encourage the public.

4. In this view, the present handbook has come out excellent with useful information for setting up of enterprises in the MSME sector. I hope this provides the details of various incentives and concessions available to entrepreneurs to setup industries in the State.



(Pankaj Kumar Pandey)

ಸತ್ಯಭಾಮ ಸಿ, ಭಾ.ಆ.ಸೇ.

ನಿರ್ದೇಶಕರು

ಸೂಕ್ಷ್ಮ, ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಕೈಗಾರಿಕೆಗಳು
ಕೈಗಾರಿಕೆ ಮತ್ತು ವಾಣಿಜ್ಯ ಇಲಾಖೆ



SATHYABHAMA C, I.A.S.

Director

Micro, Small & Medium Enterprises
Department of Industries & Commerce



MESSAGE


It is imperative to highlight that MSMEs are the backbone of the Indian economy contributing nearly 30% of GDP. Karnataka accounting about 6.90 lakhs of MSME enterprises employed approximately 63 lakh in the state and contributes 50% of exports across various sectors.

In order to bring a new impetus to the state government's effort to improve the MSME ecosystem in the state, SIDBI, a principal financial institution for Promotion, Financing and Development of MSME sector in the nation, entered MoU with Government of Karnataka. Grant Thornton Bharat LLP as Project Management Unit (PMU) is engaged for the development of MSME ecosystem in the state in this regard.

The compendium of MSME schemes containing various schemes of Government of Karnataka and Government of India has been drafted by the PMU in order to facilitate awareness and effective utilisation of the schemes. The compendium broadly captures the information regarding fiscal assistance/incentives; marketing support, Infrastructure support, and technological support across diverse sectors in a nutshell for a quick reference, and suitable links have been provided to access the broad scheme guidelines also. This aggregation of information has been provided to benefit not only the MSMEs but also the supporting agencies, state Industries department, KSCDCL, KSSIDC, KIADB, KHDC, SIDBI, KSHDCL etc.

I hope this compendium shall make a handy presentation for the MSMEs as well as for supporting institutions and act as a catalyst for positive change in MSME ecosystem of the state.

I extend my profoundful thanks to Mr. Sathyanarayan Bhat, Joint Director (Planning), Industries and Commerce Department and Mr. Abhay Ravetkar and his team PMU SIDBI for their valuable inputs in conceptualizing this compendium.


(Sathyabhama, C)
Director, MSME

MSME Schemes: Government of India

A. Ministry of Micro, Small and Medium Enterprises (MoMSME)

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail																										
A1	Ministry of MSME	Credit Guarantee Scheme (CGTMSE)	Finance	Collateral free loan	Micro & Small Enterprises (Both existing and new units)	<table><tr><th colspan="4">Maximum Extent of Guarantee based on Credit Facility</th></tr><tr><th>Category</th><th>Credit facility up to 5 lakhs</th><th>Credit facility above 5 lakhs up to 50 lakhs</th><th>Credit facility above 50 lakhs up to 200 lakhs</th></tr><tr><td>Micro Enterprises</td><td>85% of the credit amount</td><td>75% of the credit amount</td><td rowspan="3">75% of the credit amount</td></tr><tr><td>Women entrepreneurs/ Units located in Northeast Region (incl. Sikkim) (other than credit facility up to 5 lakhs to micro enterprises)</td><td colspan="2">80% of the amount in default subject to a maximum of 40 lakh</td></tr><tr><td>All other category of borrowers</td><td colspan="2">75% of the amount in default subject to a maximum of 37.50 lakh</td></tr><tr><td colspan="2">Activity</td><td colspan="2">From 10 lakh up to 100 lakhs</td></tr><tr><td colspan="2">MSE Retail Trade</td><td colspan="2">50% of the amount in default subject to a maximum of 50 lakh</td></tr></table>	Maximum Extent of Guarantee based on Credit Facility				Category	Credit facility up to 5 lakhs	Credit facility above 5 lakhs up to 50 lakhs	Credit facility above 50 lakhs up to 200 lakhs	Micro Enterprises	85% of the credit amount	75% of the credit amount	75% of the credit amount	Women entrepreneurs/ Units located in Northeast Region (incl. Sikkim) (other than credit facility up to 5 lakhs to micro enterprises)	80% of the amount in default subject to a maximum of 40 lakh		All other category of borrowers	75% of the amount in default subject to a maximum of 37.50 lakh		Activity		From 10 lakh up to 100 lakhs		MSE Retail Trade		50% of the amount in default subject to a maximum of 50 lakh		https://www.cgtmse.in/Default/ViewFile/?id=1639653907010_CGTMSE%20-%20Scheme%20Document%20CGS%20I_updated%20as%20on%20December%202021.pdf&path=Page
Maximum Extent of Guarantee based on Credit Facility																																	
Category	Credit facility up to 5 lakhs	Credit facility above 5 lakhs up to 50 lakhs	Credit facility above 50 lakhs up to 200 lakhs																														
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A2	Ministry of MSME	Prime Minister Employment Generation Programme (PMEGP)	Finance	Subsidy	<ul style="list-style-type: none">• Micro, Medium & Small Enterprises.• Individual above 18 years of age with at least VIII standard pass educational qualification.• There will be no income ceiling for assistance for setting up projects under PMEGP.• For setting up of project costing above Rs.10 lakh in the Manufacturing sector and above Rs. 5 lakhs in the Business /Service sector.• Assistance under the scheme is available only for new projects sanctioned	<ul style="list-style-type: none">• The maximum cost of the project/unit admissible for Margin Money subsidy for new units under Manufacturing sector is Rs. 50 lakhs and under Business/Service sector is Rs. 20 lakhs.• General category 15%(Urban), 25%(Rural), Special 25%(Urban), 35%(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, physically handicapped, NER, Hill, and Border areas, etc.)• Own contribution of General category is 10% and special category is 5%.• The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.• If the total project cost exceeds Rs. 50 lakhs and Rs. 20 Lakhs for Manufacturing and Service/Business sector respectively, the balance amount may be provided by Banks without any Government subsidy. <p>Note: 2nd Loan for upgradation of existing PMEGP/REGP/MUDRA units is available under new guidelines</p>	https://msme.gov.in/sites/default/files/Revised-Guidelines-PMEGP-2022.pdf																										

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					<p>specifically under the PMEGP.</p> <ul style="list-style-type: none"> Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are not eligible. <p>Note: There is separate eligibility for upgradation of existing units under PMEGP/REGP/ MUDRA</p>		
A3	Ministry of MSME	Interest Subsidy Eligibility Certificate (ISEC)	Finance	Credit	Khadi institutions	<ul style="list-style-type: none"> Credit at a concessional rate of interest of 4% per annum for working capital. The Central Government through KVIC pays difference between the actual lending rate and 4% to the lending banks. 	https://msme.gov.in/sites/default/files/ISEC-Guideline.pdf
A4	Ministry of MSME	Market Promotion & Development Scheme (MPDA)	Marketing	Finance Grant	Khadi institutions having valid Khadi certificate and categorized as A+, A, B and C	<ul style="list-style-type: none"> Modified MDA (MMDA) shall be allowed @30% on the prime cost of Khadi (cotton, silk, woollen) and "Polyvastra". 	https://msme.gov.in/sites/default/files/Khadi_MPDA_Guidelines.pdf
A5	Ministry of MSME	Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	Technology	Finance Grant	<ul style="list-style-type: none"> NGOs, Institutions of the Central, State and, Semi-Government Field functionaries of State and Central Govt., Panchayati Raj Institutions (PRIs) Similar agencies as above, with suitable expertise to undertake cluster development. 	<ul style="list-style-type: none"> The financial assistance provided for any specific project shall be subject to a maximum of Rs.5 (Five) crore. Regular Clusters (up to 500 artisans) * -Per Cluster Budget Limit -Rs.2.50 crore Major Clusters (more than 500 artisans) -Per Cluster Budget Limit -Rs.2.50 crore 95%:5% in case of Northeastern Region (NER), J&K and hilly states. (IA/SPV may deposit their share in a phased manner with minimum 25% in a single instalment as per the satisfaction of NA). <p>IA: Implementing Agency, SPV: Special Purpose Vehicle & NA: Nodal Agency.</p>	https://msme.gov.in/sites/default/files/Revised%20SFURTI%20Guidelines-2020%20%286.3.20%29.pdf
A6	Ministry of MSME	Coir Industry Technology Upgradation Scheme (CITUS)	Technology	Finance Grant	All coir production/processing units newly established will be eligible to apply for assistance. All coir production/ processing units registered with Coir Board under Coir Industry (Registration) Rules, 2008 and having Udyog Aadhar are	<ul style="list-style-type: none"> Financial assistance shall be 25% of the cost of admissible items of Plant and Machinery procured by the Coir units for modernization, upgradation and/or establishing a new unit. Upper ceiling of the financial assistance will be Rs.2.50 crores per coir unit/ project. 	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
					eligible to apply for financial assistance for modernisation under this scheme. A new unit which has applied for/availed of assistance under this component. scheme will have to complete 5 years of successful operation before applying for assistance under modernisation.		
A7	Ministry of MSME	Science and Technology (S&T) for Coir	Technology	Finance Grant	The Central Coir Research Institute, Kalavoor and Central Institute of Coir Technology, Bangalore	The programmes under the S&T activities for the period 2017-18 to 2019-20 are implemented under the following components: <ul style="list-style-type: none"> • Modernization of Production Processes. • Development of machinery and equipment's. • Product Development and Diversification. Development of Environment Friendly technologies. • Technology transfer, Incubation, Testing and Service Facilities • Ministry allocates fund for above activities. • The Director RDTE, who is heading the Research Institutes CCRI & CICT of the Board, will be the nodal officer all the S&T programmes, fund utilization, settlement, and furnishing reports to HO. • The funds will be released to the Research Institutes from HO of Coir Board on a quarterly basis on certification of utilization of 70% funds released earlier. 	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf
A8	Ministry of MSME	Skill Upgradation & Mahila Coir Yojana (MCY)	Skill development	Finance Grant	Coir artisans and workers engaged in the coir industry	<ul style="list-style-type: none"> • Stipend per trainee Rs.3,000 per month. • Honorarium for the trainer will be limited to Rs.15.000/- per month. • Rs.400/- per head per to the training sponsoring agency for operational cost. 	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf
A9	Ministry of MSME	Export Market Promotion (EMP)	Marketing	Activities / Support/ Finance /Financial assistance	Manufacturers, Entrepreneurs and Exporters of Coir	<ul style="list-style-type: none"> • Delegation, Consultancy & Information Sourcing. • Participation in seminars and conferences. • Participation in international fairs/buyer-seller meets. • Publicity abroad. • External Market Development Assistance. • Coir Industry Awards. Financial assistance includes assistance for participation in International Exhibitions/ Trade Fairs / Buyer seller Meets held in foreign countries: <ul style="list-style-type: none"> • 100% of the space rent subject to a maximum of Rs. 1.00 lakh or actual rent paid in case of foreign countries, whichever is lower per exporter/enterprise. • 100% of the economy class airfare subject to a maximum of Rs. 1.50 lakh/ and Rs.1 Lakh in India or actual fare paid, whichever is lower to one representative of exporter. 	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						<ul style="list-style-type: none"> Freight charges - Actual subject to a maximum of Rs. 25,000 in foreign countries and 20,000 in India- per exporter / enterprise. 	
A10	Ministry of MSME	Domestic Market Promotion Scheme (DMP)	Marketing	Finance	Apex Co-operative Societies, Central Co-op. Societies, Primary Co-operative Societies, Public Sector Enterprises, franchisees appointed by Coir Board in the coir industry and the Showroom and Sales Depots/ Hindustan Coir of the Coir Board.	<ul style="list-style-type: none"> Financial assistance granted at the rate of 10% of their average annual sales turnover of coir products. The Board would follow the GFR and other relevant rules and regulations of government of India for purchase of goods and services required for publicity. 	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf
A11	Ministry of MSME	Trade and Industry Related Functional Support Services (TIRFSS)	Marketing and Research services	-	The Board's officials, stake holders of the industry, manufacturers, coir workers and major market player	<ul style="list-style-type: none"> Provides accessible export data. Survey & Study reports. HRD Program. <p>The expenditure on each of the components, subcomponents and interventions of this scheme will be met by Coir Board strictly as per the provisions of General Financial Rules (GFRs) and instructions issued by the Department of Expenditure, Ministry of Finance, Government of India from time to time, within the approved allocations FY2019-20 Rs.5.50cr was approved.</p>	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf
A12	Ministry of MSME	Welfare Measures (Pradhan Mantri Suraksha Bima Yojana (PMSBY))	Welfare	Insurance	The coir workers to be enrolled through Coir Board may be self-employed, employed under the SFURTI coir clusters, coir workers engaged in the units already registered with the Board, coir workers coming under the fold of Welfare Fund Board, PSUs, Corporations, Federations, Cooperative Societies, etc.	<ul style="list-style-type: none"> Accident insurance coverage is given for death or disability cover for death or disability on account of accident to coir workers. 	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf
A13	Ministry of MSME	Financial Support to MSMEs in ZED Certification Scheme	Technology	Finance	Manufacturing Micro, Small and Medium enterprises (MSME) having Udyam registration	<p>Assessment & Rating/Re-rating/Gap analysis/Hand holding:</p> <ul style="list-style-type: none"> The subsidy provided by the Government of India for Micro, Small & Medium Enterprises will be 80%, 60% and 50% respectively. There shall be an additional 10% for Women/SC/ST owned MSMEs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts. 10% for Women/SC/ST owned MSMEs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts. Financial Assistance in Testing/Quality/Product Certification. Subsidy on Handholding Support. Subsidy on Technology Upgradation for Zero Effect Solutions 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 	https://msme.gov.in/sites/default/files/guidelines-zed-final.pdf http://www.dcmsme.gov.in/CLCS_TUS_Scheme/ZED_Scheme/Scheme_Guidelines.aspx

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						mitigate COVID 19 risks after obtaining Certification based on WASH Standard.	
A14	Ministry of MSME	A Scheme for Promoting Innovation, Rural Industry & Entrepreneurs hip (ASPIRE)	Skill development and Entrepreneurship	Finance Grant	<ul style="list-style-type: none"> Any agency/institution of Government of India/ State government or existing training centres under Ministries/Departments of Government of India/State Government, Industry Associations, Academic Institutions. Any not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs may be eligible to set up an LBI. 	<ul style="list-style-type: none"> In respect of Livelihood Business Incubators (LBIs) to be set up by any Institution/agency of GOI/State Govt. on its own or by any of the agency/organization of the M/o MSME, one-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure or an amount up to 1NR 100 lakh, whichever is less to be provided. In case of LBIs to be set up by Private applicants, a one-time grant of 75% of cost of Plant & Machinery other than the land and infrastructure or 1NR 15,00 lakhs, whichever is less to be provided. A total number of 125 such centers are being targeted to be set up under this component between 2021-22 to 2025-26. 	https://aspire.msme.gov.in/WriteReadData/DocumentFile/ASPIRE_NEW.pdf
A15	Ministry of MSME	Marketing Support/Assistance to MSMEs (Bar Code)	Marketing	Finance Reimbursement	MSEs having EM-II acknowledgement and registered with GS1 India.	<ul style="list-style-type: none"> Reimbursement of registration fee (one time and recurring for 3 years) for bar coding Financial assistance for reimbursement of 75% of one-time registration fee (Under MSE-MDA) 75% of annual recurring fee for first three years (Under NMCP) paid by MSEs to GS1 India for the use of bar coding.	https://msme.gov.in/sites/default/files/MarketingAssis.pdf
A16	Ministry of MSME	Credit Linked Capital Subsidy for Technology Upgradation	Technology	Credit Linked Capital Subsidy	Micro and Small Enterprises.	<ul style="list-style-type: none"> Facilitating technology up-gradation by providing 15% up front capital subsidy. 	https://msme.gov.in/sites/default/files/CreditLinkCapitalSubsidyScheme%282%29%282%29.pdf
A17	Ministry of MSME	Lean Manufacturing Competitiveness for MSMEs	Technology	Finance	Industry associations / Group of approx. 10 MSME units which qualify under MSME-Development Act, 2006 willing to form SPV (Mini Cluster)	<ul style="list-style-type: none"> A financial support by the Government of India up to a maximum of 80% of the Consultant fees for each Mini Cluster will be provided. Remaining 20% is to be borne by the beneficiaries MSME units. 	https://msme.gov.in/sites/default/files/guidelines%20lean.pdf
A18	Ministry of MSME	Design Clinic for Design Expertise to MSMEs	Technology	Finance Grant	<ul style="list-style-type: none"> Expert agencies (Industry Associations, Technical Institutions, or other appropriate bodies), for conducting seminars and workshops. MSMEs or groups of MSMEs, Academic Institutes/ design 	<ul style="list-style-type: none"> Funding support of Rs.60,000 per seminar and 75% subject to a maximum of Rs.3.75 lakhs per workshop. To facilitate MSMEs to develop new Design strategies and or design related products and services through project interventions and consultancy. GOI contribution @ 75% for micro, 60% for SMEs for the project range Rs.15 lakh to Rs.40 lakh. 	http://www.dcmsme.gov.in/schemes/Final%20Guidelines-Design-revised%20approved%20MoF.pdf

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
					companies/ design consultants, etc. applying as co-applicants along with a designated MSME.		
A19	Ministry of MSME	Technology and Quality Upgradation Support to MSMEs	Technology	Finance Grant	<ul style="list-style-type: none"> Expert organisations like PCRA, BEE, TERI, IITs, NITs, etc. State Govt. agencies like MITCON, GEDA, etc. Cluster/industry-based associations of MSMEs NGOs and Technical Institutions. 	<ul style="list-style-type: none"> Funding support of up to 75% for awareness programmes, subject to maximum of Rs.75,000 per programme. Implementation of energy efficient technologies in MSME units 75% of actual expenditure for cluster level energy audit and preparation of model DPR. Setting up of Carbon Credit Aggregation Centres. 50% of actual expenditure subject to maximum Rs.1.5 lakh per DPR towards preparation of subsequent detailed project reports for individual MSMEs on EET projects. Encouraging MSMEs to acquire product certification / licenses from National / International bodies. 75% of the actual expenditure, subject to a maximum Rs 1.5 lakh. 25% of the project cost as subsidy by Government of India, balance amount to be funded through loan from SIDBI/banks/ financial Institutions. MSMEs are required to make the minimum contribution as required by the funding agency. 75% subsidy towards licensing of products to national/ international standards; ceiling Rs 1.5 lakh for obtaining product licensing/marketing to National standards and Rs 2 lakhs for international standards. 	http://www.dcmsme.gov.in/schemes/TEQUPDetail.htm
A20	Ministry of MSME	Entrepreneurial and Managerial Development of SMEs through Incubators	Entrepreneurship development Technology	Finance Grant	Individual or MSME with innovative ideas ready for commercialization can apply to the host institution (e.g., IITs, NITs, technical colleges, research institutes, etc.) to obtain fund support	<ul style="list-style-type: none"> Funding support for setting up of 'Business Incubators (BI)' The cost may vary from Rs.4 to 8 lakh for each incubatee/idea, subject to overall ceiling of Rs.62.5 lakh for each BI. Upgradation of infrastructure Rs.2.50 lakh. Orientation/training Rs.1.28 lakh. Administrative expenses Rs.0.22 lakh. 	https://msme.gov.in/sites/default/files/incubators10.pdf
A21	Ministry of MSME	Enabling Manufacturing Sector to be Competitive through QMS&QTT	Technology	Finance	<ul style="list-style-type: none"> Expert organisations like Quality Council of India (QCI), National Recruitment Board for Personnel and Training, Consultancy Development Corporation, National Productivity Council, Standardisation, Testing & Quality Certification (STQC, a Society under the Ministry of IT), IIQM (Indian Institute of Quality Management), 	<ul style="list-style-type: none"> Funding support for introduction of appropriate course modules in technical institutions through expert organizations. Funding supports up to Rs.79,000/- per programme for conducting QMS/QTT awareness campaign for MSEs through expert organisations. Funding supports up to Rs.2.5 lakh per unit for implementation of QMS and QTT in selected MSMEs through expert organisations. Funding support for conducting C-watch study for product having threat from foreign goods. 	https://msme.gov.in/sites/default/files/QMSQTT10.pdf

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
					<ul style="list-style-type: none"> Industry Associations that have taken active interest in QMS/QT Technical Institutions, Engineering Colleges Tool Rooms and similar bodies and MSEs can apply for assistance under this scheme. 		
A22	Ministry of MSME	Building Awareness on Intellectual Property Rights (IPR)	Technology	Finance	Registered MSME units, association, consultancy firms, expert agencies etc.	<ul style="list-style-type: none"> Conducting awareness/sensitization programmes on IPR (Applicants in this case are MSME organisations and expert agencies) GoI assistance of Rs.1 lakh per awareness programme Conducting pilot studies for selected clusters/groups of industries (Applicants in this case are MSME organisations, competent agencies, and expert agencies). GoI assistance of Rs.2.5 lakh per pilot study. Funding support for conducting interactive seminars / workshops (Applicants in this case are MSME organisations and expert agencies) Funding support for conducting specialised training on IPR (Applicants – Expert agencies) Funding support in the form of Grant on Patent/GI Registration (Applicants in this case are MSME units and MSME organisations) Funding support for setting up IP Facilitation 	http://www.dcmsme.gov.in/schemes/Guidelines-UK.pdf
A23	Ministry of MSME	International Cooperation Scheme	Marketing	Finance	Ministry of MSME and organizations under the Ministry, State/ Central Government Organisations/ Institutions and Registered Industry /Enterprise Associations.	<ul style="list-style-type: none"> Financial assistance on reimbursement basis for airfare, space rent, freight charges, advertisement & publicity charges, and entry/registration fee on reimbursement basis. 	https://msme.gov.in/sites/default/files/RevisedISCcheme2021.PDF
A24	Ministry of MSME	Marketing Assistance Scheme	Marketing	Finance	MSMEs, Industry Associations and other organizations related to MSME sector are eligible to apply.	<ul style="list-style-type: none"> The maximum net budgetary support for participating in an international exhibition/trade fair would normally be restricted to an overall ceiling of Rs.30 lakh per event (Rs.40 lakh for Latin American countries). The budget for organizing the Domestic Exhibitions/Trade Fair would depend upon the various components of the expenditure, i.e., space rental including construction and fabricating charges, theme pavilion, advertisement, printing material, transportation etc. However, the budgetary support towards net expenditure for organizing such exhibition/trade fair would normally be restricted to a maximum amount of Rs.45 lakh The corresponding budgetary limit for participation in an exhibition/ trade fair shall be Rs.15 lakh <p>Financial assistance will be provided ranging from 25% to 95% of the Airfare and space rent to entrepreneurs based on size and</p>	https://msme.gov.in/sites/default/files/MAScheme-New-18112014.pdf

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						type of the enterprise. Financial assistance for co-sponsoring an event would be limited to 40% of the net expenditure, subject to a maximum amount of Rs.5 lakh	
A25	Ministry of MSME	Procurement and Marketing Support Scheme (P&MS)	Marketing	Finance	Individual Manufacturing/Service sector MSEs registered to Udyog Aadhaar.	<ul style="list-style-type: none"> Space rent charges-Subsidy on built up space rent paid-80% for General Category ,100% for SC/ST Women/ Aspirational District Contingency expenditure-100% subject to maximum of 25,000 or actual, whichever is less. Maximum budgetary Support (including Contingency Expenditure- Metro & For A class city 1.5 lakhs (incl. taxes) max or actual, whichever is less. For B class city 1 lakhs (incl. taxes) max or actual, whichever is less. 	https://msme.gov.in/sites/default/files/Guidelines_PMS.pdf
A26	Ministry of MSME	Entrepreneurship Skill Development Programme (ESDP)	Entrepreneurship and Skill Development	Finance	Institutions of Ministry of MSME and existing State level EDIs.	<ul style="list-style-type: none"> 20 % of the total targeted of ESDPs are conducted exclusively for weaker sections of the society i.e. (SC/ST/women and PH) with a stipend of Rs.500/- per month per candidate under the Promotional Package for (Micro, Small Enterprises) MSEs <p>No fee is charged from the candidates under these programmes.</p>	https://msme.gov.in/sites/default/files/Up-Scaled-ESDP-Guidelines.pdf
A27	Ministry of MSME	Assistance to Training Institutions (ATI)	Skill development Training institution's infrastructure	Finance	Institutions of Ministry of MSME and existing State level EDIs.	<ul style="list-style-type: none"> Amount of assistance will not exceed the actual amount for strengthening/ expansion of the infrastructure required by the training institutions of MoMSME. Scale of maximum assistance to the State level EDIs will be restricted to Rs. 3 Crore in each case. Assistance for skill development programmes will be provided as per the prescribed rates. 	https://msme.gov.in/sites/default/files/ATGuidelinesEnglish.pdf
A28	Ministry of MSME	Micro & Small Enterprises Cluster Development (MSE-CDP)	Technology/ Infrastructure	Finance Grant	Clusters, Industrial associations/Consortia	<ul style="list-style-type: none"> For setting up of CFCs with project cost from Rs. 5 Crore to Rs. 10 Crore - Gol contribution is 70% (80% for NE & Hill, Island territories and Aspirational districts). Again, for CFCs with project cost above Rs. 10 Crore to Rs. 30 Crore – Gol contribution is 60% (70% for NE & Hill, Island territories and Aspirational districts). CFC projects above Rs. 30 Crore can be considered under the scheme but the assistance by Gol will be calculated based on maximum eligible project cost of Rs. 30 Crore. For setting up of new industrial estate/ flatted factory complex, Gol contribution is limited to 60% of the project cost from Rs. 5 Crore to Rs. 10 Crore (70% of project cost from Rs. 5 Crore to Rs. 15 Crore for NE & Hill, Island territories and Aspirational districts) whereas the limit of Gol contribution is 50% of project cost from Rs. 5 Crore to 10 Crore for up gradation of flatted factory complex/ industrial estate (60% for NE & Hill, Island territories and Aspirational districts). Projects above Rs. 10 Crore/ 15 Crore can be considered under the scheme but the assistance by Gol will be calculated based on maximum eligible project cost of Rs. 10 Crore/ 15 Crore. 	http://www.dcmsme.gov.in/schemes/Ne%20MSE-CDP.pdf
A29	Ministry of MSME	Infrastructure Development: Sub scheme – MSE CDP	Infrastructure	Finance	SPV In consultation with state department of MSME.	<ul style="list-style-type: none"> Infrastructure Development Projects under the scheme would cover Projects for infrastructural facilities like power distribution network, water, telecommunication, drainage and pollution control facilities, roads, banks, raw material storage and marketing 	

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						<p>outlets, common service facilities and technological backup services for MSEs in the new/ existing industrial estates/areas.</p> <ul style="list-style-type: none"> The GoI grant will be restricted to 60% of the cost of Project (Rs.10.00 crore for Industrial Estate & Rs.15.00 crore for Flatted Factory Complex). GoI grant will be 80% for Projects in NE & Hilly States, Island territories, Aspirational Districts/LWE affected Districts, industrial areas/estates/ Flatted Factory Complex with more than 50% (a) micro/village or (b) women owned or (c) SC/ST units. The State/UT Governments will also meet the cost more than Rs.10.00 crore/ Rs.15.00 crore or any escalation in cost. Variation of 10% max. is admissible in component-wise cost subject to keeping overall Project cost unchanged. 	
A30	Ministry of MSME	Scheme of Surveys, Studies, and Policy Research	Research and Development	Finance	Professional agencies and research institutions involved in making studies and surveys on various sectors with qualified economists, statisticians and belongs to MSME-Dis, organisations under MoMSME such as NSIC, Ni-MSME, MGIRI, Institutions empanelled under the MoMSME, Institutions receiving grants from the Central or State Government Agencies, Institutions registered as professional society under the Societies Registration Act and Institutions registered as Trust under Trusteeship Act.	As decided by the committee on the proposals received. Refer to link for details.	https://msme.gov.in/sites/default/files/OpnlGuidelines-SSandPR-2021-22to2025-26.pdf
A31	Ministry of MSME	National SC-ST-HUB	Welfare	Finance	Ministry of MSME through National Small Industries Corporation (NSIC),	<ul style="list-style-type: none"> Each activity, proposals would be submitted and forwarded by various organisations including NSIC to the Empowered Project Approval Committee chaired by Secretary, MSME for approval. 	https://msme.gov.in/sites/default/files/Revised-NSSH-Guidelines.pdf
A32	Ministry of MSME	Scheme of Information, Education and Communication	IEC	Finance	Implemented by Media Cell of Ministry of MSME.	<ul style="list-style-type: none"> General Financial Rules (GFRs) would be followed while dealing with matters involving public finances in respect of activities to be undertaken in para 5 of the guidelines 	https://msme.gov.in/sites/default/files/guidelines.pdf
A33	Ministry of MSME	Raising and Accelerating MSME Performance	Capacity building, Marketing and Finance	Finance	State Governments	<ul style="list-style-type: none"> Rs. 3750 Crore would be given by World Bank as loan and Rs. 2312.45 Crore would be given by Government of India. The fund will be utilised to promote existing MSME schemes and programmes in India as per Strategic Investment Plan proposed by State Governments. 	https://pib.gov.in/PressReleasePage.aspx?PRID=1811360

B. Ministry of Food Processing Industries

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
B1	Ministry of Food Processing Industries	Infrastructure for Agro-Processing Cluster	Technical Infrastructure	Finance subsidy	Government departments/ PSUs/ Joint Ventures/ NGOs/ Cooperatives/ Self Help Groups/ Farmer Producer Organisations/ Private Sector Companies/ Partnership Firms/ Proprietorship Firms etc.	Grant for Plant & Machinery and related technical civil works: <ul style="list-style-type: none"> The Scheme envisages grant-in-aid @ 35% of eligible project cost in general areas and @50% of eligible project cost in hilly / ITDP and difficult areas subject to max. of Rs.10 crore per project. SC or/and ST promoter(s), as the case may be, shall hold 100% stake in the Project Execution Agency (PEA) 	https://www.mofpi.gov.in/sites/default/files/20220608200951_1.pdf
B2	Ministry of Food Processing Industries	Scheme for Cold chain, Value Addition and Preservation Infrastructure	Technical Infrastructure	Finance	Individuals and organisations (FPOs/ NGOs/ PSUs/ Firms/ Companies/ FPCs)	<ul style="list-style-type: none"> Grants-in-aid will be @35% of the eligible project cost in case of General areas and in case of difficult areas the grant-in aid is 50% of the project cost subject to maximum Rs. 10 Crore per project. 	https://www.mofpi.gov.in/sites/default/files/scheme_guidelines_cold_chain.pdf
B3	Ministry of food Processing Industries	Scheme for Creation /Expansion of Food Processing & Preservation Capacities	Technical Infrastructure	Finance	Any individual or an organization engaged in or that plans to engage in creation/ expansion/ modernisation of food processing and preservation capacities would be eligible for financial assistance under the scheme	<ul style="list-style-type: none"> Grants-in-aid will be @35% of the eligible project cost in case of General areas and in case of difficult areas and projects of SC/ST, GPOs and SHGs the grant-in aid is 50% of the project cost subject to maximum of Rs. 5 Crore. 	https://www.mofpi.gov.in/sites/default/files/cefppc_scheme_guidelines_dated_08.06.2022_1.pdf
B4	Ministry of Food Processing Industries	Creation of Backward and Forward Linkages	Technical Infrastructure	Finance	Any individual, promoters of food processing units, FPOs, SHGs, FPCs, Central and State PSUs	<ul style="list-style-type: none"> Maximum grant-in-aid in this scheme is 35% of the eligible project cost in General areas and 50% of the project cost in case in case of North Eastern States, ITDP areas, Himalayan States and Islands States subject to maximum of Rs. 5 Crore per project. 	https://www.mofpi.gov.in/sites/default/files/guidelines_of_backward_and_forward_linkage_0_0.pdf
B5	Ministry of Food Processing Industries	PM Formalization of Micro food processing Enterprises Scheme (PMFME)	Financial, technical, and business support	Finance	Existing Micro food processing enterprises	<ul style="list-style-type: none"> The Scheme is for upgradation of existing micro food processing enterprises and adopts One District One Product (ODOP) approach. Individual micro food processing units desirous of upgradation of their unit can avail credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit. The beneficiary contribution should be minimum 10% and the balance should be loan from a Bank. Support to FPOs / SHGs / Cooperatives for capital investment along the entire value chain with credit linked grant @ 35% Seed capital @ Rs. 40,000/- per SHG member would be provided to those engaged in food processing for working capital and purchase of small tools. Credit linked grant @35% would be provided to FPOs, SHGs, cooperatives, State owned agencies and private entrepreneurs for development of common infrastructure including common 	https://www.mofpi.gov.in/pmfme/docs/SchemeGuidelines.pdf

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						<p>processing facility, lab, warehouse, cold storage, packaging, and incubation centre.</p> <ul style="list-style-type: none"> Support for branding and marketing would be limited to 50% of the total expenditure. 	https://www.mofpi.gov.in/pmfme/docs/SchemeGuidelines.pdf
B6	Ministry of Food Processing Industries	Operation Greens	Technical Infrastructure	Finance	State Agriculture Federations, FPOs, State Marketing Federations, SHGs, companies, food processors, logistic operators, supply chain operators, retail chains, Central and State Government Organisations	<p>Integrated Value Chain Development Projects: Maximum grants-in-aid would be ₹15 crore per project.</p> <p>Standalone Post-Harvest Infrastructure Projects: Maximum grants-in-aid would be ₹10 crore per project.</p> <p><i>[Grants-in-aid will be considered @35% of eligible project cost for projects in General Areas and @50% of eligible project cost for projects in Difficult Areas as well as for projects of SC/ST, FPOs and SHGs].</i></p>	https://www.mofpi.gov.in/sites/default/files/og_scheme_guidelines.pdf https://www.mofpi.gov.in/Schemes/operation-greens/pattern-assistance-11
B7	Ministry of Food Processing Industries	Setting Up/ Up-gradation of Quality control/Food testing laboratories	Technical Infrastructure	Finance Subsidy	Any private organization, joint ventures, corporate entity, proprietorship, partnership entities and government organization intending to set up/ upgrade its existing Food Testing Laboratory.	<ul style="list-style-type: none"> Government organizations are eligible for grants-in-aid of (i) entire (100%) cost of the eligible cost of the approved equipment and (ii) 2% of the eligible cost of the approved equipment or Rs.15.00 lakh, whichever is lower, towards Technical Civil Work (TCW) and Furniture & Fixtures on lump-sum basis. Private organizations/ entities are eligible for grants-in-aid of (i) 50% (in General Areas)/ 70% (in Difficult Areas as well as for SC/ST applicants) of the eligible cost of the equipment and (ii) 2% of the eligible cost of approved equipment or Rs. 15.00 lakh, whichever is lower, towards Technical Civil Work (TCW) and Furniture & Fixtures on lump-sum basis. When the Ministry itself establishes Food Testing Laboratories or sponsors such projects, there would be no ceiling to financial assistance and the grants-in-aid to be provided to such FTL will be decided on case-to-case basis with the approval of competent authority. 	https://www.mofpi.gov.in/sites/default/files/scheme_gudelines_dated_08062022_as_on_20062022.pdf https://www.mofpi.gov.in/Schemes/food-safety-quality-assurance-infrastructure/setting-up-gradation-quality-control-food-testing-laboratory/pattern-assistance-2
B8	Ministry of Food Processing Industries	Implementation of HACCP/ ISO Standards/Food Safety/Quality Management Systems	Technical Infrastructure	Finance Subsidy	Central/ State Government Organization, IITs, Universities and private sector in the field of food processing sectors.	<ul style="list-style-type: none"> Grant-in-aid is given in the form of re-imbursement of expenditure towards implementation of HACCP/ ISO Standards/ Food safety/ Quality Management Systems @ 50% in general area of eligible project cost subject to maximum of Rs. 17 lakhs. <p><i>With a view to clear the pending proposals, the Ministry has not been accepting fresh application as a temporary measure.</i></p>	https://mofpi.nic.in/Schemes/food-safety-quality-assurance-infrastructure/implementation-haccp-iso-22000-iso-9000-ghp-gmp-etc

C. Ministry of Textile

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
C1	Ministry of Textile	Integrated Textile Park	Infrastructure	Finance	Industry Associations, Groups of Entrepreneurs and Agencies of the State Governments	<ul style="list-style-type: none"> Government of India's (GOI) support under the Scheme by way of grant will be limited to 40% of the eligible project cost subject to a ceiling of Rs.40 crores. GOI support will be provided @90% of the project cost subject to a ceiling of Rs. 40 crores for first two projects (each) in the States of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, and Jammu & Kashmir. Central Government will be entitled to place a nominee on the Board of the SPV of the Park. 	http://texmin.nic.in/sites/default/files/SITP%20guidelines%202020%282%29.pdf
C2	Ministry of Textile	Integrated Processing Development Scheme (IPDS)	Technology	Finance	Industries Associations/ Group of Entrepreneurs. SPVs (Special Purpose Vehicle)	<ul style="list-style-type: none"> The Government of India support under the scheme by the way of grant would be limited to 50% of the project cost, with a ceiling of Rs.75 crores for projects with Zero Liquid Discharge Systems and Rs.10 crores for projects with conventional treatment systems. Support for marine discharge projects would be analysed on a case-to-case basis with a maximum ceiling of Rs.75 crores. The project cost shall be borne by the Centre, State, Beneficiary, Bank loan in the ratio of 50:25:15:10 respectively. 	http://texmin.nic.in/sites/default/files/IPDS_new_guidelines_15122017.pdf
C3	Ministry of Textiles	Incubation Scheme	Skill Development Training	Finance	Individuals/ SPV and State Industrial Development Corporations	<ul style="list-style-type: none"> Infrastructure - 100% grant - in - aid will be provided towards infrastructure support not exceeding Rs 4 cr. per incubatee and Rs. 12 cr. per Incubation Centre. Capacity Building Services and Linkages - 100% grant -in-aid towards Capacity Building Services and Linkages @ Rs 3l lacs (maximum) per incubate. 	http://texmin.nic.in/sites/default/files/Incubation_Scheme_Guidelines_Final.pdf
C4	Ministry of Textiles	Handloom Weavers Welfare	Insurance	Finance	All handloom weavers/workers in the age group of 18-70 years	<ul style="list-style-type: none"> Pradhan Mantri Jeevan Jyoti Bima Yojana – GoI provides Rs. 150 of total premium of Rs. 330. Rest provided by State Government/ Beneficiary. Pradhan Mantri Suraksha Bima Yojana - The entire annual premium of Rs.12/- will be borne by the Govt. of India. Converged Mahatma Gandhi Bunkar Bima Yojana - GoI provides Rs. 290 of total premium of Rs. 470. Rest provided by State Government/ Beneficiary. 	http://handlooms.nic.in/assets/img/Handloom%20Schemes/final%20book%208%20Nov%2021.pdf
C5	Ministry of Textiles	Mega Handloom Cluster	Technical Infrastructure	Technology Upgradation/ Finance- Subsidy	SPVs	<ul style="list-style-type: none"> General States – GoI: State Govt./IA- 80:20 NER States, Himachal Pradesh, Uttarakhand, UTs of Jammu, – GoI: State Govt./IA- 90:10 Kashmir and Ladakh, Land cost shall be borne by the State Govt./Implementing Agency and will not be part of the project cost. 	http://handlooms.nic.in/assets/img/Handloom%20Schemes/final%20book%208%20Nov%2021.pdf
C6	Ministry of Textiles	Cluster Development Programme	Technology/ Infrastructure	Finance/ Subsidy	Weavers, NGOs, State and Central Government organisations	<ul style="list-style-type: none"> The quantum of assist for each cluster would be need based, depending on the requirement of the cluster, the scope of the activities envisaged technical, financial, and managerial capacity of the cluster Organization, level of maturity and past track record 	http://handlooms.nic.in/assets/img/Handloom%20Schemes/fi

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						of the cluster etc. Maximum permissible GoI financial assistance is up to Rs. 2.00 crore per cluster.	nal%20book%208%20Nov%2021.pdf
C7	Ministry of Textiles	Handloom Marketing Assistance	Marketing	Finance	Clusters/agencies such as cooperative societies, PCs, producer groups, SHG, JLG, federations etc	<ul style="list-style-type: none"> Stall rent/ infrastructure, electricity charges, publicity expenses, freight charges, back up services, administrative expenses etc. Rs. 1.50 lakh for meeting the expenses in registering the designs/products. • Rs.1.50 lakh to impart training to personnel of IA and for effective enforcement of G.I. registration. • Financial assistance will be provided for organizing seminars, workshops etc., on merit of the proposal. Export promotion - Maximum of Rs. 30.00 lakh for venue cost, administrative expenses, stall decoration/ maintenance, publicity, cost of catalogues, translation and interpreter charges and any other component approved by the DC (HL). • Travel grant for foreign visitors would be on actual basis or Rs. 50,000/-, whichever is less per participant. Financial support for establishing urban haats. 	http://handlooms.nic.in/assets/img/Handloom%20Schemes/final%20book%208%20Nov%2021.pdf
C8	Ministry of Textiles	Special, Infrastructure & IIHT related projects	Infrastructure	Finance	State and Central government organisations	<ul style="list-style-type: none"> Land cost shall be borne by the State Govt./Implementing Agency and will not be part of the project cost. General States – GoI: State Govt./IA- 80:20 NER States, Himachal Pradesh, Uttarakhand, UTs of Jammu, – GoI: State Govt./IA- 90:10 Kashmir and Ladakh. In case, any project to be implemented by the Central Government Organizations (WSCs/IIHTs), the project cost, including land cost shall be fully funded by the GoI. 	http://handlooms.nic.in/assets/img/Handloom%20Schemes/final%20book%208%20Nov%2021.pdf
C9	Ministry of Textiles	Concessional Credit/Weaver MUDRA Scheme	Credit	Finance	Individual Handloom Weavers / Weaver Entrepreneurs, SHGs, Joint Liability Groups, Handloom organizations, including Primary Handloom Weavers' Co-operative Societies, Apex Handloom Weavers' Co-operative Societies, State Handloom Corporations, SPVs and Handloom Producer Companies.	<ul style="list-style-type: none"> Margin Money Assistance - (i) Individual Handloom Weaver/Weaver Entrepreneur - Margin Money assistance @20% of loan amount, subject to maximum of Rs.25,000/-. (ii) Handloom organization - Margin money assistance @20% of loan amount, subject to maximum of Rs.20.00 lakh (margin money @Rs.2.00 lakh for every 100 weaver/worker). Additional margin money requirement, if any as per banking norms will be borne by the beneficiary Agency. Interest Subvention and Credit Guarantee. 	http://handlooms.nic.in/assets/img/Handloom%20Schemes/final%20book%208%20Nov%2021.pdf
C10	Ministry of Textiles	Comprehensive Power loom Cluster Development Scheme (CPCDS)	Technical Infrastructure	Finance	SPV	<ul style="list-style-type: none"> The plan outlay of Rs.99.99 crores (Rs.75 crore for Power loom Mega Cluster and Rs.24.99 for Silk Mega Cluster) provided for beyond 12th Plan i.e.,2017-18 to 2019-20, Assistance for each approved Power loom/Silk Mega Cluster project would be limited to Rs.50 crore inclusive of administrative expenditure, M&E and professional fee beyond the 12th Five Year Plan i.e.,2017-18 to 2019-20. The land for the projects must be arranged by the SPVs. However, the land cost would not be built into the total project 	

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						cost. Also, the Government grant would not be allowed to be utilized for purchase/procurement of land.	
C11	Ministry of textile	Comprehensive scheme for development of Knitting and knitwear sector under Powered India	Skill Training and Capacity Building Technical infrastructure	Finance/ Subsidy	MSME Units/ Stakeholders of the Cluster	<ul style="list-style-type: none"> Financial assistance up to Rs.200 lakhs per Centre will be provided towards purchase of testing equipment and machineries required for training for the KSCs. The testing equipment and machineries required for training can be decided by the stakeholders of the clusters as per their requirement within the overall cap of Rs.200 lakh Any additional equipment required for KSCs would be purchased by the stakeholders at their own cost. 	http://texmin.nic.in/sites/default/files/GuidelinesforKnittingandKnitwearSector.pdf
C12	Ministry of Textile	Silk Samagra 2	R&D, Training, Technology and Market development	Finance/ Subsidy	Individuals/ Enterprises and State organisations	<ul style="list-style-type: none"> Small and Marginal farmers –GoI contribution are 50% (General states), 65% (General States – for SCSP and TSP) and 80% (Special Status States) New Entrepreneurs – GoI contribution 30% (General States) and 40% (Special Status States, NE and SCSP and TSP) Existing entrepreneurs - GoI contribution 20% (General States) and 30% (Special Status States, NE and SCSP and TSP) 	http://texmin.nic.in/sites/default/files/SILK_SAMAGRA.pdf
C13	Ministry of Textile	National Handicrafts Development Programme	Marketing/ Skill Development / Infrastructure / Technology and R&D	Finance/ Subsidy	Artisans, exporters, and organisation includes Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. bodies.	<ul style="list-style-type: none"> MARKETING SUPPORT & SERVICES – Financial assistance for space rental, transport, freight, TA, DA, insurance etc Skill Development – Trainer cost, wage cost to artisans, raw material cost, administrative charges etc. Ambedkar Hastshilp Vikas Yojana - Financial Assistance will be provided to the tune of INR 500/- per artisan subject to a maximum of Rs. 5.00 lakh per cluster. Direct Benefits – Insurance, Margin Money, and Interest Subvention. 	http://handicrafts.nic.in/pdf/Scheme.pdf#page=1
C14	Ministry of Textiles	Amended Technology Upgradation Fund Scheme	Technology	Subsidy	Units/ entities registered under the Companies Act, 1956 or under the Companies Act 2013 or under Companies Act 2015 with Registrar of the Companies	<ul style="list-style-type: none"> Garmenting and Technical Textiles – 15% on eligible machines Weaving for brand new Shuttle-less looms, processing, jute, silk, and handloom – 10% on eligible machines Composite unit/ multiple segments – 10%/ 15% on eligible machines. Subsidy support has upper limit. 	http://texmin.nic.in/sites/default/files/Guidelines%20%20for%20ATUFS%20dated%2029.02.2016.pdf

D. Ministry of Chemicals and Fertilizers

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
D1	Ministry of Chemicals and Fertilizers	Plastic Park Scheme	Infrastructure	Finance	Industries Associations/ Group of Entrepreneurs. SPVs (Special Purpose Vehicle)	<ul style="list-style-type: none"> Buildings, Plants and Machineries Grant funding up to 50% of the project cost subject to a ceiling of Rs. 40 crores per project. 	https://chemicals.nic.in/sites/default/files/Revised%20Guidelines.pdf
D2	Ministry of Chemicals & fertilizers (Department of Pharmaceuticals)	Scheme for Promotion of Medical Device Parks	Finance	Finance	State Government	<ul style="list-style-type: none"> Financial assistance under the Scheme will be provided for creation of common infrastructure facilities in four Medical Device Parks proposed by State Governments and selected under the scheme. Maximum assistance under the scheme for one Medical Device Park would be limited to Rs. 100 crores. Financial assistance to a selected Medical Device Park would be 70% of the project cost of common infrastructure facilities, in case of North-eastern States and Hilly States financial assistance would be 90% of the project cost. 	https://pharmaceuticals.gov.in/sites/default/files/Gazette%20notification%20of%20Medical%20Device%20schemes.pdf
D3	Ministry of Chemicals & Fertilizers (Department of Pharmaceuticals)	Production Linked Incentive (PLI) Scheme for promotion of domestic manufacturing of critical Key Starting Materials (KSMs)/ Drug Intermediates (DIs) and Active Pharmaceutical Ingredients (APIs) In India.	Finance	Finance Incentives	<ul style="list-style-type: none"> Manufacturers of critical KSMs/DIs and APIs registered in India. subject to threshold investment in green field projects 	<ul style="list-style-type: none"> Tenure of the Scheme: The tenure of the scheme is from FY 2020-21 to FY 2029-30 For fermentation-based products, incentive for FY 2023-24 to FY 2026-27 would be 20%, incentive for 2027-28 would be 15% and incentive for 2028-29 would be 5%. For chemical synthesis-based products, incentive for FY 2022-23 to FY 2027-28 would be 10%. 5. Target Segments: 	https://pharmaceuticals.gov.in/sites/default/files/Gazette%20notification%20of%20bulk%20drug%20schemes_0.pdf
D4	Ministry of Chemicals & fertilizers (Department of Pharmaceuticals)	Scheme for Promotion of Bulk Drug Parks	Finance	Finance	State Government	<ul style="list-style-type: none"> Proposed Parks – 3. Grant -3000 crore Maximum grant-in-aid for one bulk drug park will be limited to Rs 1000 crore per park (Five Years). Project cost: The cost of establishing CIF in the bulk drug park. Duration of the Scheme is from FY 2020-2021 to FY 2024-2025. The grant-in-aid will be 70% of the project cost of the common infrastructure facilities (CIF). The Formulation units shall not be permitted in the park. 	https://pharmaceuticals.gov.in/sites/default/files/Guidelines%20of%20the%20Scheme%20Promotion%20of%20Bulk%20Drug%20Parks_1.pdf

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
D5	Ministry of Chemicals & Fertilizers	Chemicals Promotion Development Scheme	Research and Development	Finance Subsidy	Industries Associations/ Group of Entrepreneurs. SPVs (Special Purpose Vehicle)	<ul style="list-style-type: none"> Buildings, Plants and Machineries Financial support will not exceed 50% of the cost or Rs.7.50 lakhs, whichever is lower, per study/report. 	https://chemicals.nic.in/sites/default/files/CPDS%20guidelines1.PDF
D6	Ministry of Chemicals & fertilizers (Department of Pharmaceuticals)	Pharmaceutica l Promotion and Development Scheme (PPDS)	Finance	Finance	Department of Pharmaceuticals on its own or through financial support by way of grant-in aid to institution, organizations, voluntary organizations, or non- govt. organizations	<ul style="list-style-type: none"> The objective of Pharmaceutical Promotion Development Scheme (PPDS) is promotion, development, and export promotion in pharmaceutical sector by extending financial support for conduct of seminars, conferences, and exhibition, mounting delegations to and from India for promotion of exports as well as investments, conducting studies / consultancies, for facilitating growth, exports as well as critical issues affecting Pharma sector. 100% grant for Programmes organized by govt dept/ institutions/ agencies. 75% grant to autonomous bodies /private agencies/ associations/ private institutions / NGO's or others for activities organized on the initiative of dept. or suggested by department. 50% grant to the activities organized by autonomous bodies /private agencies/ associations/ private NGOs or others for activities organized on their own initiative and having relevance to the mandate of department. For Mega event, like India pharma and India medical Expo Grant will be worked out based on the estimates furnished and parameters like expenditure incurred in the past with concurrence of IFD/ dept. of expenditure. For studies /surveys /online surveys/magazines etc. Grant will 100%, 75% & 50% based on the category as mentioned in guidelines. 	https://pharmaceuticals.gov.in/sites/default/files/Pharmaceutical%20Promotion%20and%20Development%20Scheme%20%28PPDS%29.pdf
D7	Ministry of Chemicals & fertilizers (Department of Pharmaceuticals)	Assistance to Pharmaceutica l Industry for Common Facilities	Infrastructure	Grant	SPV	<ul style="list-style-type: none"> Maximum limit for the grant in aid under this category would be Rs 20.00 crore per cluster or 70% of the cost of project whichever is less. The cost of project includes cost of land, building, administrative and management support expenses including the salary of CEO, engineers, other experts and staff during the project implementation period, preliminary expenses, machinery & equipment, miscellaneous fixed assets, and other support infrastructure such as water supply, electricity, and margin money for working capital. Grant-in-Aid from GoI will not be utilized towards land and building components of the project. 	https://pharmaceuticals.gov.in/sites/default/files/Cluster%20Development%20Scheme_1.pdf
D8	Ministry of Chemicals & fertilizers (Department of Pharmaceuticals)	Assistance to Pharmaceutica l Industry for Common Facilities	Finance		The project will be implemented through a Special Purpose Vehicle (SPV).	<ul style="list-style-type: none"> One time grant-in-aid to be released in various phases for creation of identified infrastructure and common facilities Maximum limit for the grant in aid under this category would be Rs 20.00 crore per cluster or 70% of the cost of project whichever is less. 	https://pharmaceuticals.gov.in/sites/default/files/Cluster%20Development%20Scheme.pdf

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						<ul style="list-style-type: none"> Assistance for Administrative and other management support of SPV during the project implementation period shall not exceed 5 % of the Grant-in-aid. 	
D9	Ministry of Chemicals & fertilizers (Department of Pharmaceuticals)	Pradhan Mantri Bhartiya Aashaadha Pari yojana	Welfare	Finance	Pradhan Mantri Bhartiya Janaushadhi Kandra's owners	<ul style="list-style-type: none"> The Kendra's run by entrepreneurs of any class that are linked with BPPI through software will get incentive up to Rs. 5.00 lakh. The incentive will be given @ 15% of monthly purchase made from PMBI by these Kendra subject to a ceiling of Rs. 15,000/- per month up to total limit of Rs. 5.00 lakh. It will also cover women, divyang, SC, ST & any entrepreneurs running 'Janaushadhi Kendra' in aspirational district as notified by NITI Aayog & in North-Eastern States. For Kendra's opened in backward areas mentioned as aspirational districts (backward districts) by NITI Aayog and in Himalayan, Island territories and North-Eastern States and Kendras run by women entrepreneurs, Divyang, SC, & ST, an amount of Rs. 2.00 lakh in addition to normal incentives as applicable is to be given to entrepreneurs as per followings: - i. Rs. 1.50 lakh reimbursement of furniture and fixtures ii. Rs. 0.50 lakh as reimbursement for computer, internet, printer, scanner, etc. 	https://pharmaceuticals.gov.in/sites/default/files/Website-PMBJP%20December%202021.pdf
D10	Ministry of Chemicals & fertilizers (Department of Pharmaceuticals)	Pharmaceutical Technology Upgradation Assistance Scheme (PTUAS)	Technology	Interest Subvention	Public Sector Financial institution to be identified by bank. Commercial bank extending loan for pharma SMES	<ul style="list-style-type: none"> Eligible units intending to upgrade their manufacturing infrastructure to attain WHO-GMP norms Interest subvention against loan sanctioned by scheduled bank Upper sub limit of interest subvention is restricted to 6% p.a. for period of 3 years. Maximum loan eligible will be Rs.4 crore availed be concerned SME. 	https://pharmaceuticals.gov.in/sites/default/files/Pharmaceutical%20Technology%20Upgradation%20Assistance%20Scheme%20%28PTUAS%29.pdf

E. Ministry of Electronics and Information Technology

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
E1	Ministry of Electronics and Information Technology	Electronics Manufacturing Clusters Scheme	Infrastructure	Finance Subsidy	The State Government or State Implementing Agency (SIA) or Central Public Sector Unit (CPSU) or State Public Sector Unit (SPSU) or Industrial Corridor Development Corporation (ICDC) such as DMICDC, etc	<ul style="list-style-type: none"> • For EMC Project. Financial assistance will be restricted to 50% of the project cost subject to a ceiling of Rs.70 crores for every 100 acres of land. For larger areas, pro-rata ceiling would apply but not exceeding Rs.350 crore per project • For Common Facility Centers (CFCs). Financial assistance will be restricted to 75% of the project cost subject to a ceiling of Rs.75 crores. 	https://www.meity.gov.in/esdm/emc2.0
E2	Ministry of Electronics and Information Technology	Export Promotion Capital Goods Scheme		Concession	Exporters	<ul style="list-style-type: none"> • The concessional 3% duty EPCG Scheme allows import of capital goods for pre-production, production, and post-production (including CKD/SKD thereof as well as computer software systems) at 3% customs duty, subject to an export obligation equivalent to 8 times of duty saved on capital goods imported under EPCG scheme, to be fulfilled in 8 years reckoned from Authorization issue-date. The capital goods shall include spares (including refurbished/reconditioned spares), tools, jigs, fixtures, dies and second-hand capital goods, without any restriction on age, may also be imported under the EPCG Scheme. 	https://www.meity.gov.in/electronic-hardware-schemes
E3	Ministry of Electronics and Information Technology	Scheme for promotion of manufacturing of electronic components and Semi-conductors	Technology	Finance Subsidy	The SPECS will be applicable to investments in new units as well as expansion of capacity/modernization and diversification of existing units.	<ul style="list-style-type: none"> • Financial incentive of 25% of capital expenditure for the manufacturing of goods. 	https://www.meity.gov.in/esdm/SPECS
E4	Ministry of Electronics and Information Technology	Software Technology Park Scheme	Technology	Finance	Software Development companies/ IT Start ups etc..	<ul style="list-style-type: none"> • The STP scheme allows software companies to set up operations in convenient and inexpensive locations and plan their investment and growth driven by business needs. • There are several benefits like-Customs Duty Exemption in full on imports, Central Excise Duty Exemption in full on indigenous procurement, • All relevant equipment / goods including second hand equipment can be imported (except prohibited items), Equipment can also be imported on loan basis/lease 	https://www.meity.gov.in/content/export-promotion-schemes

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						<ul style="list-style-type: none"> 100% FDI is permitted through automatic route, Sales in the DTA up to 50% of the FOB value of exports permissible, Use of computer imported for training permissible subject to certain conditions, Depreciation on computers at accelerated rates up to 100% over 5 years is permissible. 	
E5	Ministry of Electronics and Information Technology	Special Economic Zone Scheme	Finance	Tax Exemptions		<ul style="list-style-type: none"> Duty free import/domestic procurement of goods for development, operation, and maintenance of SEZ units 100% Income Tax exemption on export income for SEZ units under Section 10AA of the Income Tax Act for first 5 years, 50% for next 5 years thereafter and 50% of the ploughed back export profit for next 5 years. Exemption from Central Sales Tax, Exemption from Service Tax and Exemption from State sales tax. These have now subsumed into GST and supplies to SEZs are zero rated under IGST Act, 2017. Other levies as imposed by the respective State Governments. Single window clearance for Central and State level approvals. 	https://www.meity.gov.in/electronic-hardware-schemes#tab1
E6	Ministry of Electronics and Information Technology	Production linked Incentive Scheme for large scale electronics manufacturing	Technology	Finance Subsidy	Support under the Scheme shall be provided only to companies engaged in manufacturing of target segments in India.	<ul style="list-style-type: none"> Under the Second Round, incentives of 5% to 3% shall be extended on incremental sales (over base year i.e., 2019-20) of goods manufactured in India and covered under the target segment, to eligible companies, for a period of four (4) years. 	https://www.meity.gov.in/writereaddata/files/Amendments%20in%20Guidelines%20of%20Production%20Linked%20Incentive%20Scheme%20%28PLI%29%20for%20Large%20Scale%20Electronics%20Manufacturing_11.03.2021.pdf

F. Ministry of Commerce and Industries

#	Ministry/Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
F1	Ministry of Commerce and Industries	Modified Industrial Infrastructure Upgradation Scheme	Technical Infrastructure / Physical Infrastructure / Social Infrastructure		State Implementation Agencies such as SIDCs can apply for funding under the Modified IIUS. SIAs should have sufficient past experiences relating to execution of nature of projects proposed to be undertaken; experience of SIA will be one of the major criteria for entrusting a project to the agency under the scheme	<ul style="list-style-type: none"> GOI support of 50% of project cost (excluding land) subject to ceiling of INR 50.00 Crore 	https://dipp.gov.in/programmes-and-schemes/infrastructure/industrial-infrastructure-upgradation-scheme-iius
F2	Ministry of Commerce & Industries	Trade Infrastructure for export schemes (TIES)	Infrastructure	Finance Subsidy	The Central and State Agencies, including Export Promotion Councils, Commodities Boards, SEZ Authorities and Apex Trade Bodies recognized under the EXIM policy of Government of India; are eligible for financial support under this scheme.	<ul style="list-style-type: none"> GOI support of 50% of project cost (excluding land) subject to ceiling of INR 20.00 Crore. 80% of the total equity in the project with ceiling of Rs 20.00 Crore for North-eastern States and Himalayan States including J&K. Not Eligible for Grant Land. 	https://commerce.gov.in/writereaddata/UploadedFile/MOC_636289964499400263_TIES_Final_guidelines_18_04_2017.pdf
F3	Ministry of Commerce & Industries	Champion Service Sector Scheme	Infrastructure /Skill development		Respective Ministry /Department	<ul style="list-style-type: none"> Assistance in the selected 12 champion sectors. 	https://commerce.gov.in/writereaddata/UploadedFile/MOC_637177295864099394_Guidelines%20CSSS.pdf
F4	Ministry of Commerce & Industries (Department for Promotion of Industry and Internal Trade)	Integrated Development of Leather Sector Sub Scheme (Indian Footwear Leather and Accessories)	Finance		All existing leather units in leather, footwear and accessories industry including tanneries, leather goods saddlery, leather footwear, non-leather footwear and footwear component sector having cash profits for 2 years, undertaking viable and bankable programmes	<ul style="list-style-type: none"> Incentivize investment and manufacturing including job creation by providing backend investment grant/subsidy @ 30% of the cost of plant and machinery to MSME's and 20% of the cost of plant and machinery to other units. 	https://dipp.gov.in/sites/default/files/Guidelines_IDLS.pdf

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
		Development Programme)			of technology upgradation on or after 1 January 2016. New eligible units will be considered only on submission of copy of required documents from all concerned department. For detail - refer to the guidelines.		
F5	Ministry of Commerce & Industries (Department for Promotion of Industry and Internal Trade)	Mega Leather, footwear, and accessories Cluster MLFAC Sub Scheme (Indian Footwear Leather and Accessories Development Programme)	Infrastructure	Finance	SPV	<ul style="list-style-type: none"> Graded assistance is provided up to 50% of the eligible project cost, excluding cost of land with maximum GOI assistance to Rs.125 cr. The outlay of 360 cr. has been proposed for 3-4 new MLFAC in 3 years. 	https://dipp.gov.in/sites/default/files/Guidelines_MLFAC.pdf
F6	Ministry of Commerce & Industries (Department for Promotion of Industry and Internal Trade)	Start-up India Seed Fund Scheme	Technology	Finance	Start-ups and Incubators	<ul style="list-style-type: none"> A Grant of up to Rs. 5 (five) crores would be provided to a selected incubator in milestone-based three (or) more instalments. The exact quantum of grant and instalments for each incubator will be decided by the Experts Advisory Committee (EAC) based on its evaluation. 	https://dpiit.gov.in/sites/default/files/Guidelines-FundScheme-Startup-29January2021.pdf
F7	Ministry of Commerce & Industries (Department for Promotion of Industry and Internal Trade)	Production Linked Incentive Scheme (PLI) for White Goods	Finance		Company incorporated in India under the provisions of the Companies Act 2013	<ul style="list-style-type: none"> The scheme shall extend incentive ranging from 4% to 6% on net incremental sales of eligible products. 	https://dpiit.gov.in/sites/default/files/Guidelines-for-the-PLI-Scheme04062021.pdf

G. Ministry of Finance

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
G1	Department of Economic affairs	Scheme for Financial Support to Public Private Partnerships in Infrastructure (Viability Gap Funding Scheme)	Financial		Central Ministries, State Government or Statutory Authorities (like Municipal Authorities and Councils), which own the underlying asset	<ul style="list-style-type: none"> The Scheme for Financial Support to PPPs in Infrastructure (Viability Gap Funding scheme) of the Government of India is administered by the Ministry of Finance and provides financial support in the form of grants, one time or deferred, to infrastructure projects undertaken through PPPs with a view to make them commercially viable. The Government of India provides total Viability Gap Funding up to twenty per cent of the total project cost, normally in the form of a capital grant at the stage of project construction. The Government or statutory entity that owns the project may, if it so decides, provide additional grants out of its budget up to further twenty percent of the total project cost. 	https://www.pppinindia.gov.in/schemes-for-financial-support https://dea.gov.in/sites/default/files/Scan%20of%20Revamped%20VGF%20Guidelines%20alongwith%20all%20Annexures-compressed.pdf
G2	Department of Financial Services	Emergency Credit Line Guarantee Scheme (ECLGS)	Working Capital	Finance	MSMEs	<ul style="list-style-type: none"> Member Lending Institutions are given 100% guarantee for any funding extended by them to the eligible borrowers. The scheme is valid up to 31.03.2023. 	https://financialservices.gov.in/financial-inclusion-schemes
G3	Department of Financial Services	Pradhan Mantri Mudra Yojana	Entrepreneur ship Development	Finance	Young Entrepreneurs	<ul style="list-style-type: none"> Shishu: loan up to Rs. 50,000/-, Kishore: loan above Rs. 50,000/- to Rs. 5 lakhs and Tarun: loan above Rs. 50 Lakhs to Rs. 10 Lakhs. 	https://www.mudra.org.in/Offerings
G4	Department of Financial Services	Stand Up India Scheme	Greenfield Projects	Finance	Women and SC/ST	<ul style="list-style-type: none"> Loan ranging between Rs. 10 Lakhs to Rs. 1 Crore. Repayment period is 7 years with maximum moratorium period of 18 months. 	https://www.standupmitra.in/Home/SUISchemes

H. Ministry of New and Renewable Energy

#	Ministry/Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
H1	Ministry of New and Renewable Energy	Development of Solar Parks and Ultra Mega Solar Power Projects	Finance		Project Developers and Investors	<ul style="list-style-type: none"> Under the scheme, the Ministry provides Central Financial Assistance (CFA) of up to Rs. 25 lakh per solar park for preparation of Detailed Project Report (DPR). Beside this, CFA of up to Rs. 20.00 lakh per MW or 30% of the project cost, including Grid-connectivity cost, whichever is lower, is also provided on achieving the milestones prescribed in the scheme. Further, the CFA of Rs. 20 Lakh /MW is apportioned on 60:40 basis towards development of internal infrastructure of solar park to the SPPD and for development of external transmission system to Central Transmission Utility (CTU)/ State Transmission Utility (STU) respectively i.e., Rs. 12 lakh per MW or 30% of the project cost whichever is lower is provided to the SPPDs towards development of internal infrastructures if the solar parks and Rs. 8 lakh per MW or 30% of the project cost whichever is lower is provided to the CTU or STU towards development of external transmission system. The above CFA pattern is applicable only for Mode 1 to Mode-5. Mode-6 is without CFA by private entrepreneurs. Further, under Mode-7 the entire CFA of Rs. 20 Lakh/MW is only for External Transmission Infrastructure System. 	https://mnre.gov.in/solar/schemes
H2	Ministry of New and Renewable Energy	Grid Connected Solar Rooftop Scheme	Finance		Residential Consumers	<p>Component A: Central Financial Assistance (CFA)* to Residential sector - 4 GW</p> <p>CFA @ 40% for capacity up to 3 kWp.</p> <p>CFA @ 20% for capacity beyond 3 kWp and up to 10 kWp.</p> <p>CFA @ 20% for GHS/RWA capacity up to 500 kWp (limited to 10 kWp per house and total up to 500 kWp).</p> <p>Domestic manufactured modules and Solar cells to be used.</p> <p>* CFA shall be on % of benchmark cost of MNRE for the state/ UT or lowest of the costs discovered in the tenders for that state/ UT in that year, whichever is lower.</p> <p>Implementing agency: Power Distributing companies (DISCOMs).</p> <p>Component B: Incentives to DISCOMs – for initial 18 GW Capacity</p> <p>Progressive incentive for Discoms for achievements above baseline (the cumulative RTS capacity installed at the end of previous financial year).</p> <ul style="list-style-type: none"> No incentives for capacity addition up to 10%. 5% incentives for addition beyond 10% and up to 15%. 10% incentives for addition beyond 15%. 	https://mnre.gov.in/img/documents/uploads/7ccd3b4b3bb94a51af516e2ee4fde3.pdf https://mnre.gov.in/img/documents/uploads/file_s-1584096172000.pdf

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
H3	Ministry of New and Renewable Energy	CPSU Scheme Phase-II (Government Producer Scheme) for setting up 12,000 MW grid-connected Solar PV Projects with VGF support for self-use by government or through DISCOMs	Finance		Government Producers (PSUs/ Govt. Organisations.) which are under administrative control or have 50% shareholding of Central / State Govt.	<ul style="list-style-type: none"> • GoI Support offered: VGF of up to Rs. 70 lakhs/ MW; actual VGF decided through bidding for VGF required. • Mode of allocation: Bidding through SECI on VGF required • Usage of solar power: Self-Use or use by other Govt. Organisations. through Discoms • Domestic Content Requirement: Domestically manufactured solar PV cells & Modules. 	https://mnre.gov.in/img/documents/uploads/fdd16dbd0a154973a7e5884edeed5e08.pdf

I. Ministry of Fisheries, Animal Husbandry & Dairying

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
I1	Department of Animal Husbandry and Dairying	Animal Husbandry Infrastructure Development Fund (AHIDF)	Infrastructure	Finance - Loan	Farmer Producer Organisations, Private Companies, Section 8 Companies, Individual Entrepreneurs and MSMEs	<ul style="list-style-type: none"> Projects under AHIDF shall be eligible for loan up to 90% of the estimated/ actual project cost from the Scheduled Bank based on submission of viable projects by eligible beneficiaries. Own contribution of Micro and Small units would be 10% and medium enterprises would be up to 15%. In case of other category enterprises own contribution could go up to 25%. Interest rate subvention: 3%. Repayment tenure: 8 years including moratorium period of 2 years. 	https://dahd.nic.in/sites/default/files/Implementation%20Guidelines-AHIDF_compressed.pdf
I2	Department of Animal Husbandry and Dairying	Support to Dairy Cooperatives and Farmers Production Organisation (SDCFPO)	Working Capital	Loan	Farmer Producer Organisations and Cooperative Societies engaged in dairy activities.	<ul style="list-style-type: none"> Maximum eligible amount of working capital loan would be computed based on rule guided in the scheme. Rate of interest on loan would be 5% simple interest per annum. Loan should be repaid within 9 months. Defaulter would have to pay an additional interest rate of 2%. 	https://dahd.nic.in/sites/default/files/SDCFPO%202021-22.pdf

J. Ministry of Science and Technology

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
J1	Technology Development Board (Department of Science & Technology)	Seed Support Scheme	Infrastructure	Finance	STEPS/ TBIs	<ul style="list-style-type: none"> The financial assistance by TDB would facilitate the STEPs/TBIs to build up an incubation fund out of the inflows over a period of 5 years. The inflow would be ploughed back to support the next round of start-ups. The assistance to the incubatee may be in form of loan or equity. 	http://tdb.gov.in/seed-support-scheme/
J2	Science and Engineering Research Board (Department of Science & Technology)	Scheme for Funding Industry Relevant R&D	R&D	Finance/ Grant	i) Indian citizens residing in India, ii) Academic partner holding a regular academic/ research position in and academic institution or national laboratories or recognized R&D institutions and iii) All industries including MSMEs	<ul style="list-style-type: none"> Cap of the fund is Rs. 50 lakh per project. However, to get the fund an industry should share at least 50% of the project cost. The funding would be provided for maximum period of 3 years. 	http://serb.gov.in/irrd.php
J3	Department of Industrial Science & Research	Promoting Innovation in Individuals, Start-ups & MSMEs	Innovation	Finance	<p>For Phase I (Category I): Any Indian citizen including student innovator can avail support to develop their novel idea into demonstrable models/prototypes.</p> <p>For Phase I (Category II): Any Indian citizen having innovative ideas.</p> <p>For Phase II: Successful PRISM innovators or innovators who have successfully demonstrated proof of concept with the support of other government institutions/agency.</p> <p>For R&D Proposals: Any R&D institute / autonomous institutions/public funded laboratories/ academic institutes and so on.</p>	<ul style="list-style-type: none"> For Phase I (Category I): Maximum support may be limited to 2.00 lakh or 90% of the total project cost whichever is lower. For Phase I (Category II): Maximum support may be limited to 20.00 lakh or 90% of the total project cost whichever is lower. For Phase II: Maximum support may be up to 50.00 lakh limited to 50% of the total project cost. The support may be provided for scaling up technology-based innovations. For R&D Proposals: Maximum support may be up to 50.00 lakh, limited to 50% of the total project cost for developing technology solutions aimed at helping MSME clusters. 	http://164.100.166.67/index.php/promoting-innovations-individuals-start-ups-and-msmes-prism

K. Ministry of Ayush

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
K1	Ministry of Ayush	Scheme for Development of Ayush Clusters	Infrastructure , Quality, Productivity and Marketing	Finance	SPV of at least 15 enterprises involved in Ayurveda, Siddha, Unani, Homeopathy and Yoga & Naturopathy activities.	<ul style="list-style-type: none"> The assistance would be restricted to 60 % of the Project Cost subject to a maximum of Rs. 15.00 crores. The remaining 40% would be required to be arranged by the SPV through equity, borrowings from Banks / Financial Institutions and other sources. The assistance from the Department of AYUSH will be utilized only for physical infrastructure, civil works, construction of building, plants & machinery, and equipment. Remaining expenses would be borne by the cluster. 	https://ayushnext.ayush.gov.in/research/uploads/5fc7c7ee90ca8_7113825026-Cluster%20scheme%20without%20Track%20Change%20%2021.pdf

L. Defence, Research & Development Organisation (DRDO), Government of India

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
L1	Defence, Research & Development Organisation (DRDO), Govt. of India	Technology Development Fund	Financial & technical Support for Entrepreneur ship	Technology commercialis ation for	All Type of MSMEs	<ul style="list-style-type: none"> The TDF Scheme extends financial support and expertise to upgrade existing products/ systems, processes, and its applications by reducing production costs, improving functionality and quality by promoting <i>Make in India</i> Creating an Eco-System for promoting self-reliance by building indigenous state-of-the-art systems for Defence Application. 	https://tdf.drdo.gov.in/scheme

M. Ministry of Minority Affairs

#	Ministry/Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
L1	Ministry of Minority Affairs	PM Vikas	Skill Training and Marketing		Artisans	<ul style="list-style-type: none"> Training and capacity building: To build capacity of traditional artisans / master craft persons by providing training in need-based courses. Hunar Haat: Supporting artisans/ craft persons in showcasing and marketing their products and local traditional cuisine. 	https://www.minorityaffairs.gov.in/sites/default/files/Guidelines%20PM%20VIKAS.pdf

N. Ministry of Social Justice and Empowerment

#	Ministry/Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
M1	National Schedule Castes Finance and Development Corporation	Term Loan	Finance	Loan	SC entrepreneurs	<ul style="list-style-type: none"> 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 provide the required subsidy besides tying up of the financial resources from other sources available. (Max project cost Rs. 50 lakh). Term loan is to be repaid in quarterly/half yearly/yearly instalments, within a maximum period of 10 years. 	https://nsfdc.nic.in/en/term-loan
M2	National Schedule Castes Finance and Development Corporation	Micro Credit Finance	Finance	Term Loan	Small income generating activities	<ul style="list-style-type: none"> Financial Assistance up to Project Cost of Rs. 1,40,000. Quantum of assistance will be up to 90% of the project cost. Within 3 1/2 years, in quarterly instalments from date of each disbursement including moratorium period (Moratorium period is 3 months). Interest charged to beneficiary 5%. 	https://nsfdc.nic.in/en/micro-credit-finance
M3	National Schedule Castes Finance and Development Corporation	Mahila Samridhi Yojana	Finance	Term Loan	SC Women	<ul style="list-style-type: none"> Financial Assistance up to Project Cost of Rs. 1,40,000. Quantum of assistance will be up to 90% of the project cost. Within 3 1/2 years, in quarterly instalments from date of each disbursement including moratorium period (Moratorium period is 3 months). Interest rate charged to beneficiary 3%. 	https://nsfdc.nic.in/en/mahila-samridhi-yojana
M4	National Schedule Castes Finance and Development Corporation	Laghu Vyavsay Yojana	Finance	Term Loan	SC Units	<ul style="list-style-type: none"> Financial Assistance up to 90% where unit cost is Rs. 5.00 lakhs. Within 6 years, in quarterly instalments from date of each disbursement including moratorium period (6 months moratorium) 	https://nsfdc.nic.in/en/laghu-vyavsay-yojana

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail												
						<ul style="list-style-type: none">Interest rate charged to beneficiary 6%.													
M5	National Schedule Castes Finance and Development Corporation	Stand Up India	Finance	Term Loan	SC entrepreneurs	<ul style="list-style-type: none">NSFDC would align its Term Loan Scheme to provide loans of above Rs.10.00 lakh and up to Rs.27.00 lakh per unit/profit centre under project costing maximum up to Rs.30.00 lakh per unit to Scheduled Caste entrepreneurs availing funds from Banks/RRBs under Stand-up India Scheme	https://nsfdc.nic.in/en/stand-up-india												
M6	Department of Empowerment of Persons (National Handicapped Finance and Development Corporation)	Divyangjan Swavalamban Yojana	Finance	Concessiona l Loan	Any Indian citizen with 40% or more disability (Disability as defined in PwD Act, 2016 or its amendments). Age above 18 years. However, in case of persons with mental retardation, the eligible age would be above 14 years	<ul style="list-style-type: none">The upper limit to extend concessional credit through various NHFDC schemes would be Rs.50.0 lakhs per beneficiary/unit.A rebate of 1% in interest will be allowed to women with disabilities/persons with disabilities other than OH in self-employment loans of up to Rs.50,000/-. The rebate will be borne by NHFDC. <table><tr><th>Loan amount (Rs. in lakhs)</th><th>Interest Rate (%)</th></tr><tr><td>less than 0.50</td><td>2</td></tr><tr><td>Above 0.50-5.0</td><td>3</td></tr><tr><td>Above 5.0-15.0</td><td>3</td></tr><tr><td>Above 15.0-30.0</td><td>4</td></tr><tr><td>Above 30.0-50.0</td><td>4.5</td></tr></table>	Loan amount (Rs. in lakhs)	Interest Rate (%)	less than 0.50	2	Above 0.50-5.0	3	Above 5.0-15.0	3	Above 15.0-30.0	4	Above 30.0-50.0	4.5	<a href="http://www.nhfdc.nic.in/schemes/DIVYA
NGJAN%20SWAVA
LMBAN%20YOJA
NA.pdf">http://www.nhfdc.nic.in/schemes/DIVYA NGJAN%20SWAVA LMBAN%20YOJA NA.pdf
Loan amount (Rs. in lakhs)	Interest Rate (%)																		
less than 0.50	2																		
Above 0.50-5.0	3																		
Above 5.0-15.0	3																		
Above 15.0-30.0	4																		
Above 30.0-50.0	4.5																		
M7	Department of Empowerment of Persons (National Handicapped Finance and Development Corporation)	Vishesh Microfinance Yojana	Finance	Interest rate subvention	Need based finance for the target group and activities at reasonable rate of interest through NBFC-MFI, Section-8-MFI, and NGO-MFI, SHG Federations, state Government Missions and other state level organizations	<ul style="list-style-type: none">NHFDC's share shall be up to 90% of the project cost. The balance 10% shall be contributed by the Implementing Agencies or other organizations acting as implementing partner of NHFDC, and/or beneficiaries.Max. project cost is Rs. 60,000.	<a href="http://www.nhfdc.nic.in/schemes/VMYoja
na.pdf">http://www.nhfdc.nic.in/schemes/VMYoja na.pdf												

O. Small Industries Development Bank of India (SIDBI)

#	Ministry/Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
N1	SIDBI	SIDBI Make in India Soft Loan Fund for MSME(SMILE)	Credit	Finance	All existing MSMEs	<ul style="list-style-type: none"> Minimum Loan Size - Rs. 10 lakhs for Equipment Finance & Others: Rs. 25 lakhs. Tenure - Longer repayment period up to 10 years including moratorium of up to 36 months 	https://sidbi.in/en/products
N2	SIDBI	Smile Equipment Finance (SEF)	Credit	Finance	MSMEs with existence for at least 3 years having satisfactory financial position.	<ul style="list-style-type: none"> Investment in Plant & Machinery/MFAs/Need based civil construction. Minimum loan amount is Rs.10 Lakh with a cap on maximum loan amount Maximum repayment period shall not be more than 72 months including moratorium. 	https://sidbi.in/en/products
N3	SIDBI	Loans Under Partnership with OEM	Credit	Finance	MSMEs with existence for at least 3 years having satisfactory financial position.	<ul style="list-style-type: none"> Investment in Plant & Machinery purchased from respective OEMs Generally, up to Rs.100 Lakh. Higher loan amount can also be considered subject to Bank's guidelines Normally up to 60 months including eligible moratorium 	https://sidbi.in/en/products
N4	SIDBI	Timely Working Capital Assistance to Revitalise Industries in Times of Corona Crisis (TWARIT)	Credit	Finance	As per Emergency Credit Line Guarantee Scheme (ECLGS) guidelines	<ul style="list-style-type: none"> As per Emergency Credit Line Guarantee Scheme (ECLGS) guidelines 	https://www.sidbi.in/en/products
N5	SIDBI	SIDBI – Loan for Purchase of equipment for enterprise's Development (SPEED)	Credit	Finance	MSME units with at least 3 years operations with stable sales and cash profits in immediate past 2 years	<p>Eligible Expenditure</p> <ul style="list-style-type: none"> For New to Bank (NTB)- Machinery purchased from the OEMs with whom SIDBI has an MoU. Present list of 8 OEMs is as under: Lokesh Machines Ltd., Jyoti CNC Automation Ltd, Milacron India Pvt Ltd, ACE Designers Ltd, ACE Manufacturing Systems Ltd., Bharat Fritz Werner (BfW), HURCO India Pvt Ltd., Batliboi Ltd. For Existing Customer- Any OEM Proposed machinery should relate to same line of business 2nd hand/ refurbished machines are not eligible. <p>Assistance</p> <ul style="list-style-type: none"> Up to 100% of the machinery cost subject to maximum of Rs.1 crore for New to Bank (NTB) customers and up to Rs.2 crore for existing customers of SIDBI. SIDBI reserves the right to sanction lower amount depending upon assessment of repayment capacity <p>Tenure</p> <ul style="list-style-type: none"> 2 to 5 years including moratorium of 3-6 months. 	https://sidbi.in/en/products

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
N6	SIDBI	SIDBI-Loan for Purchase of equipment for enterprise's Development Plus (SPEED PLUS)	Credit	Machinery purchased from identified OEMs	<ul style="list-style-type: none"> MSME units with at least 5 years operations with stable sales and cash profits in immediate past 3 years Minimum net sales of Rs.5 crore and no operating loss in immediate past two years 	<p>Eligible Expenditure</p> <ul style="list-style-type: none"> Machinery purchased from identified OEMs manufacturing high end machines or authorised dealers / Indian subsidiaries of such foreign OEMs, which have strong brand reputation and with whom SIDBI has entered an MoU Proposed machinery should relate to same line of business 2nd hand/ refurbished machines are not eligible <p>Assistance</p> <ul style="list-style-type: none"> Up to 100% of the machinery cost subject to maximum of Rs.2 crore for New to SIDBI customers (based on 20% - 30% FD) and up to Rs.3 crore for existing customers of SIDBI (based on 15% - 30% FD) <p>Tenure</p> <ul style="list-style-type: none"> 2 to 5 years including moratorium of 3-6 months 	https://sidbi.in/en/products
N7	SIDBI	SIDBI's Term Loan to Enhance Production of MSMEs (STEP) Scheme	Credit	Working Capital	<ul style="list-style-type: none"> Existing MSMEs as per MSMED Act with Minimum 3 years operations of the unit required. (2 years for Existing customer of SIDBI) Not availing WCL / OD facility from any Banks / FIs. Operating profit during past 2 years (1 year for Existing Customers). Standard Scheme Norms apply (CIBIL / CMR, due diligence checks etc.) Should not be in default to any bank/FI. 	<ul style="list-style-type: none"> Up to Rs 300 lakh for existing customers Up to Rs 200 lakh for New Customers Both in rupee and foreign currency. Generally, up to 3 years (including moratorium up to 6 months). Availability of CGTMSE cover Simplified documentation Quick sanction and disbursement 	https://www.sidbi.in/en/products
N8	SIDBI	SIDBI and Google Partnership for Assistance to Micro Enterprises (SANGAM)	Credit	Finance	<ul style="list-style-type: none"> Minimum 2 years operations of the unit required. Operating profit during past 2 years. Cash profit during past one year. No default / delinquency to any bank /FI, etc., during past 24 months. Standard Norms apply (CIBIL / CMR, due diligence checks etc.) 	<ul style="list-style-type: none"> Term loan up to 100 Lakh Up to 100% finance Funding of both Capex and working capital requirement. Nil processing fee. Interest rate of 6% p.a. (5.50% p.a. for women run / owned enterprises). Repayment up to 5 years (3 years for WCTL). Availability of CGTMSE cover. 	https://www.sidbi.in/en/products

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
N9	SIDBI	Top up loan for immediate purposes (TULIP)	Credit	Finance	<ul style="list-style-type: none"> At least 1-year association with SIDBI with satisfactory track record Expansion in same line of business at same location Cash profit in last FY 	<p>Eligible Expenditure</p> <ul style="list-style-type: none"> Purchase of machinery / equipment Need based civil construction/renovation Acquisition of DG set/other MFAs (including testing equipment, dies & moulds etc.) Margin money for working capital (MMWC) To execute sudden/specific/bulk orders which are self-liquidating nature and are against a min. BBB rated counter party or a state / central government department counter party with a track record in making timely payments <p>Assistance</p> <ul style="list-style-type: none"> 30% of existing exposure or 20% of net sales subject to Max Rs.2 Crore Max. 5 years (including moratorium of up to 6 months) 	https://sidbi.in/en/products
N10	SIDBI	SIDBI TERM-Loan assistance for rooftop solar PV plants (STAR)	Credit	Finance	<ul style="list-style-type: none"> Vintage: New Customer – 4 years, Existing Customer – 2 years 2 years cash profits Satisfactory repayment track record For New Customer: Minimum IACR of 0.5% (if no CGTMSE cover) Proposed Solar rooftop capacity not to exceed connected load Only On-site projects 	<ul style="list-style-type: none"> 100% finance Zero promoter's contribution FD of 15% to 25% of Loan (interest bearing) Attractive Interest rates Credit Guarantee cover available Simple Loan documentation Direct payment to Supplier <p>Eligible Expenditure</p> <ul style="list-style-type: none"> Purchase of machinery / equipment Need based civil construction/renovation Acquisition of DG set/other MFAs (including testing equipment, dies & moulds etc.) Margin money for working capital (MMWC) To execute sudden/specific/bulk orders which are self-liquidating nature and are against a min. BBB rated counter party or a state / central government department counter party with a track record in making timely payments <p>Coverage -Solar Panels / Equipment's (Including all accessories) from established suppliers, manufacturers, aggregators, etc.& Installation cost</p> <p>Tenure-Repayment up to 5 years (including moratorium of 3 to 6 months)</p>	https://sidbi.in/en/products
N11	SIDBI	Assistance to Re-energize Capital Investments by SMEs (ARISE)	Credit	Finance	<ul style="list-style-type: none"> Minimum two years of operation and audited accounts [for at least two full years] Cash profits in last audited financial results <p>Standard Norms apply (CIBIL / CMR, due diligence checks etc.)</p>	<ul style="list-style-type: none"> TL up to `700 Lakh, subject to maximum of 80% of the project cost Till July 31, 2022 (or) utilization of the corpus as allocated/decided from time to time, whichever is earlier. Attractive RoI. 100% financing for loans up to `Rs. 5 crores, based on FD up to 25% (interest bearing). Quicker sanction. 	https://www.sidbi.in/en/products

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						Facility of TL/FCTL available.	
N12	SIDBI	SIDBI Thematic Assistance for Purchase of Capital Assets in New Enterprises	Credit	Finance	<ul style="list-style-type: none"> New Entities or Greenfield units are eligible Promoters should have prior experience of 5 years in business for loans above Rs. 5 crores. For loans up to Rs. 5 crores under the scheme, the promoters of the new entity should have prior business experience of 3 years in manufacturing activity Promoters Contribution – Minimum 25% Standard Norms apply (CIBIL / CMR, due diligence checks etc.) 	<ul style="list-style-type: none"> TL up to `2000 Lakh, subject to maximum of 75% of the project cost Till October 31, 2022 (or) utilization of the corpus as allocated/decided from time to time, whichever is earlier. Attractive RoI. Quicker sanction. 	https://www.sidbi.in/en/products
N13	SIDBI	SIDBI Assistance to Export Oriented MSMEs under Ubharte Sitaare Programme	Credit	Finance	<ul style="list-style-type: none"> New units - Promoters having sufficient experience in the proposed line of business and major projected revenue from exports. For units co-funded by technocrats from premier institutions (like IIT, IIM, IISc, NIT etc.), sufficient experience in the proposed line of business shall not be insisted upon. Existing units - Fundamentally strong export oriented small and mid-sized companies with satisfactory financials. 	<ul style="list-style-type: none"> Need based financial assistance, subject to maximum of 80% of the project cost. Joint financing with EXIM Bank available. Attractive RoI 20% promoters' contribution (30% for greenfield units) Facility of TL/FCTL available Technical Assistance for mentorship support, equity support, etc. Up to 25 bps performance / milestone linked interest incentive. 	https://www.sidbi.in/en/products
N14	SIDBI	Working Capital (CASH CREDIT)	Credit	Finance	<p>Should be an eligible MSME unit. SIDBI assistance shall be considered to any of the following category of customers.</p> <ul style="list-style-type: none"> Existing customers who are solely banking with SIDBI. 	<ul style="list-style-type: none"> Option to choose banking platform from 2-3 banks Seamless approvals as per customer instructions for setting DP etc. Single window for term loan customer to avail working capital facilities. 	https://sidbi.in/en/products

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
					<ul style="list-style-type: none"> Existing customers of SIDBI (who are also banking with other banks). Existing well performing units who do not enjoy WC facility with any other banks. New entities, where term loan is considered by SIDBI. <p>Takeover of working capital accounts, as a part of term loan takeover, may be considered subject to compliance of takeover guidelines.</p>		

MSME Schemes: Government of Karnataka

A. Department of Industries & Commerce

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail			
A1	Department of Industries & Commerce	Investment Promotion Subsidy for Micro & Small Enterprises	Investment	Finance	Micro and Small enterprises	General Category	https://www.investkarnataka.co.in/wp-content/uploads/2020/11/Booklet-final-.pdf Karnataka Industrial Policy 2020-25 Pg. 72			
						Enterprise		Zone 1	Zone 2	Zone 3
						Micro		30% of VFA (max of INR. 25 lakh)	25% of VFA (max of INR. 20 lakh)	Nil
						Small		25% of VFA (max of INR. 100 lakh)	20% of VFA (max of INR. 90 lakh)	Nil
						Special Category (SC/ST, Women, Minorities, Physically Challenged and Ex-Servicemen Entrepreneurs)				
						Enterprise		Zone 1	Zone 2	Zone 3
						Micro		35% of VFA (max of INR. 30 lakh)	30% of VFA (max of INR. 25 lakh)	10% of VFA (max of INR. 10 lakh)
						Small		30% of VFA (max of INR. 105 lakh)	25% of VFA (max of INR. 95 lakh)	10% of VFA (max of INR. 10 lakh)
						VFA: Value of Fixed Asset				
						A2		Department of Industries & Commerce	Investment Promotion Subsidy for Medium Enterprises	Investment
2.50% of turnover (max 40% of VFA)	2.50% of turnover (max 35% of VFA)	Nil								
A3	Department of Industries & Commerce	Exemption from Stamp Duty for MSMEs	Stamp duty	Exemption	MSMEs	General Category	Karnataka Industrial Policy 2020-25 Pg. 73 (Link in Row 1)			
						Zone 1		Zone 2	Zone 3	
						100%		100%	Nil	
						Special Category				
						Zone 1		Zone 2	Zone 3	
						100%		100%	75%	
A4	Department of Industries & Commerce	Concessional Registration Charges for MSMEs	Registration Charges	Concession	MSMEs	General Category	Karnataka Industrial Policy 2020-25 Pg. 73 (Link in Row 1)			
						Zone 1		Zone 2	Zone 3	
						INR 1/- per INR 1,000/-		Nil		
						Special Category				
						All Zones: INR 1/- per INR 1,000/-				

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail												
A5	Department of Industries & Commerce	Reimburseme nt of Land Conversion Fee for MSMEs	Land conversion fee	Reimbursem ent	MSMEs	<div>General Category<table><tr><td>Zone 1</td><td>Zone 2</td><td>Zone 3</td></tr><tr><td>100%</td><td>100%</td><td>Nil</td></tr></table>Special Category<table><tr><td>Zone 1</td><td>Zone 2</td><td>Zone 3</td></tr><tr><td>100%</td><td>100%</td><td>75%</td></tr></table></div>	Zone 1	Zone 2	Zone 3	100%	100%	Nil	Zone 1	Zone 2	Zone 3	100%	100%	75%	Karnataka Industrial Policy 2020-25 Pg. 73 (Link in Row 1)
Zone 1	Zone 2	Zone 3																	
100%	100%	Nil																	
Zone 1	Zone 2	Zone 3																	
100%	100%	75%																	
A6	Department of Industries & Commerce	Exemption from Tax on Electricity Tariff for MSMEs	Tax on electricity tariff	Exemption	MSMEs	<div>General Category<table><tr><td>Zone 1</td><td>Zone 2</td><td>Zone 3</td></tr><tr><td>100% for 7 years</td><td>100% for 6 years</td><td>Nil</td></tr></table>Special Category<table><tr><td>Zone 1</td><td>Zone 2</td><td>Zone 3</td></tr><tr><td>100% for 8 years</td><td>100% for 7 years</td><td>100% for 4 years</td></tr></table></div>	Zone 1	Zone 2	Zone 3	100% for 7 years	100% for 6 years	Nil	Zone 1	Zone 2	Zone 3	100% for 8 years	100% for 7 years	100% for 4 years	Karnataka Industrial Policy 2020-25 Pg. 73 (Link in Row 1)
Zone 1	Zone 2	Zone 3																	
100% for 7 years	100% for 6 years	Nil																	
Zone 1	Zone 2	Zone 3																	
100% for 8 years	100% for 7 years	100% for 4 years																	
A7	Department of Industries & Commerce	Power Subsidy for Micro and Small enterprises	Power	Subsidy	MSMEs	<div><table><tr><td>Only Zone 1 & Zone 2 (All categories)</td></tr><tr><td>Reimbursement of cost of power paid at INR 1.00/- per unit consumed for a period of 3 years.</td></tr></table></div>	Only Zone 1 & Zone 2 (All categories)	Reimbursement of cost of power paid at INR 1.00/- per unit consumed for a period of 3 years.	Karnataka Industrial Policy 2020-25 Pg. 73 (Link in Row 1)										
Only Zone 1 & Zone 2 (All categories)																			
Reimbursement of cost of power paid at INR 1.00/- per unit consumed for a period of 3 years.																			
A8	Department of Industries & Commerce	Support Artisans	Working capital, tools, and machineries	Finance	Artisans	<div><p>i. Term loan and working capital credit at 4% interest rate to the artisans.</p><p>ii. 10% Market Development Assistance (MDA) on turnover of handicraft products by artisans.</p><p>iii. 75% of grant for machineries and tools for artisan associations, craft complexes, clusters, etc.</p></div>	Karnataka Industrial Policy 2020-25 Pg. 73 (Link in Row 1)												
A9	Department of Industries & Commerce	Interest Subsidy on Technology Up-gradation Loan	Technology	Finance	MSMEs	<div>General Category & Special Category (SC/ST, Women, Minorities, Physically Challenged & Ex-Servicemen Entrepreneurs)<table><tr><td>Zone 1</td><td>Zone 2</td><td>Zone 3</td></tr><tr><td>5% for 6 years*</td><td>5% for 5 years*</td><td>5% for 5 years*</td></tr></table><p>*On loans availed from KSFC & Scheduled Commercial Banks which are not covered under CLCSS of Government of India.</p></div>	Zone 1	Zone 2	Zone 3	5% for 6 years*	5% for 5 years*	5% for 5 years*	Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)						
Zone 1	Zone 2	Zone 3																	
5% for 6 years*	5% for 5 years*	5% for 5 years*																	
A10	Department of Industries & Commerce	Technology Adoption	Technology	Finance	MSMEs	<div><table><tr><th>General Category (All Zones)</th><th>Special Category (All Zones)</th></tr><tr><td>25% of cost (max. INR 50,000/-) for adopting technology from recognized national laboratories.</td><td>50% of cost (max. INR 1,00,000/-) for adopting technology from recognized national laboratories.</td></tr></table></div>	General Category (All Zones)	Special Category (All Zones)	25% of cost (max. INR 50,000/-) for adopting technology from recognized national laboratories.	50% of cost (max. INR 1,00,000/-) for adopting technology from recognized national laboratories.	Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)								
General Category (All Zones)	Special Category (All Zones)																		
25% of cost (max. INR 50,000/-) for adopting technology from recognized national laboratories.	50% of cost (max. INR 1,00,000/-) for adopting technology from recognized national laboratories.																		

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)		Link for Detail
A11	Department of Industries & Commerce	Technology Business Incubation Centre (TBIC)	Technology	Finance	MSMEs	General Category (All Zones)	Special Category (All Zones)	Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)
						25% of the cost of incubation centre (max. INR 50.00 lakh) (Minimum 1 TBIC in Zone 1)	50% of the cost of incubation centre (max. INR 60.00 lakh) (Minimum 1 TBIC in Zone 1)	
A12	Department of Industries & Commerce	Incentives of Quality Certification	Certification	Incentive	MSMEs			Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)
						General Category (All Zones)	Special Category (All Zones)	
						ISO Series Certification: 75% of cost (max. INR 75,000/-) BIS Certification: 50% of fees payable to BIS for certification (max. INR 20,000/-) & 25% of cost (max. INR 50,000/-) for purchase of testing equipment as approved by BIS.	ISO Series Certification: 75% of cost (max. INR 1,00,000/-) BIS Certification: 50% of fees payable to BIS for certification (max. INR 25,000/-) & 25% of cost (max. INR 1,00,000/-) for purchase of testing equipment as approved by BIS.	
						“WEConnect” certification for Women owned Business Enterprises (WBEs) For All Zones For a period of 3 years maximum limit Rs. 75,000/- 100% of certification fees for the 1st year – max INR 30,000/-. 90% of certification fees for the 2nd year – max INR 27,000/- 80% of certification fees for the 3rd year – max INR 18,000/-		
A13	Department of Industries & Commerce	Rainwater Harvesting	Sustainability and Responsible Industrialisati on	Finance	MSMEs	General Category (All Zones)	Special Category (All Zones)	Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)
						50% of cost of equipment (max. INR 2.00 lakh)	75% of cost of equipment (max. INR 2.50 lakh)	
A14	Department of Industries & Commerce	Wastewater Recycling	Sustainability and Responsible Industrialisati on	Finance	MSMEs	General Category (All Zones)	Special Category (All Zones)	Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)
						50% of cost of equipment (max. INR 7.50 lakh)	75% of cost of equipment (max. INR 8.50 lakh)	
A15	Department of Industries & Commerce	Reimburseme nt of Expenses Incurred for Water Audit	Sustainability and Responsible Industrialisati on	Finance	MSMEs	General Category (All Zones) & Special Category (All Zones) 75% subject to max. of INR 1.00 Lakh each for water audit (one time)		Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)		Link for Detail
A16	Department of Industries & Commerce	Zero Discharge	Sustainability and Responsible Industrialisati on	Finance	MSMEs	General Category (All Zones)	Special Category (All Zones)	Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)
						50% of cost of equipment (max. INR 7.50 lakh)	75% of cost of equipment (max. INR 8.50 lakh)	
A17	Department of Industries & Commerce	Recycling of Electronic Waste and Plastic Waste	Sustainability and Responsible Industrialisati on	Finance	MSMEs	General Category (All Zones)	Special Category (All Zones)	Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)
						5% of VFA (max. INR 10.00 lakh)	5% of VFA (max. INR 12.00 lakh)	
A18	Department of Industries & Commerce	Subsidy for Setting Up of ETP	Sustainability and Responsible Industrialisati on	Finance	MSMEs	General Category (All Zones)	Special Category (All Zones)	Karnataka Industrial Policy 2020-25 Pg. 74 (Link in Row 1)
						50% of cost of ETP (max. INR 50.00 lakh)	75% of cost of ETP (max. INR 60.00 lakh)	
A19	Department of Industries & Commerce	Exemption from Stamp Duty & Concessional Registration Charges	Private Industrial Parks	Exemption	Developer	Stamp Duty to be paid shall be exempted and concessional registration charges rate of INR 1/- per INR 1,000/- in respect of loan agreements and for lease deeds, lease-cum-sale deeds, absolute sale deeds executed by Developer in respect of lands purchased for development of private industrial parks in all Zones.		Karnataka Industrial Policy 2020-25 Pg. 77 (Link in Row 1)
A20	Department of Industries & Commerce	Subsidy for setting up Common Effluent Treatment Plant (CETP) / Industrial Hazardous waste disposal projects.	Private Industrial Parks	Subsidy	Developer	One-time capital subsidy up to 50% of the cost of Common Effluent Treatment Plant (CETP) subject to a ceiling of INR 500 Lakh in all Zones.		Karnataka Industrial Policy 2020-25 Pg. 77 (Link in Row 1)
A21	Department of Industries & Commerce	Capital Subsidy for Setting up STP	Private Industrial Parks	Subsidy	Developer	One-time capital subsidy up to 50% of the cost of Secondary Treatment Plants (STPs), subject to a ceiling of INR 1.00 crore in all Zones.		Karnataka Industrial Policy 2020-25 Pg. 77 (Link in Row 1)
A22	Department of Industries & Commerce	Land Subsidy	Private Industrial Parks	Additional Incentives for MSMEs	MSMEs	Special land subsidy to micro & small enterprises in private industrial areas/ parks/ estates/ flatted factories at the rate of 25% of guidance value limiting to maximum extent of up to 1 acre in Zones 1 & 2 only. In such cases land value shall not be considered under the Value of Fixed Assets (VFA) for sanction of any other incentives linked to VFA.		Karnataka Industrial Policy 2020-25 Pg. 77 (Link in Row 1)
A23	Department of Industries & Commerce	Water Charges	Private Industrial Parks	Additional Incentives for MSMEs	MSMEs	Subsidy on water charges for tertiary treated water used by micro and small enterprises established within the private industrial areas/ parks/ estates/ flatted factories shall be available for the initial 5 years of operation of the individual enterprise at the rate of INR 15/- per unit of		Karnataka Industrial Policy 2020-25 Pg. 77 (Link in Row 1)

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
						water (KLD) used in case of establishment of tertiary treatment facilities within / outside the private industrial areas/ parks/ estates/ flatted factories and supplied to such enterprises by the developer	
A24	Department of Industries & Commerce	CETP Charges	Private Industrial Parks	Additional Incentives for MSMEs	MSMEs	To enable continuous usage of CETP, a subsidy on user charges of CETP at the rate of INR 15/- per unit of effluent discharge treated shall be available to micro and small enterprises for the initial 5 years of operation of the enterprise.	Karnataka Industrial Policy 2020-25 Pg. 77 (Link in Row 1)
A25	Department of Industries & Commerce	Investment Promotion Subsidy	Investment	Subsidy	Private and International Industrial Parks	5% of eligible fixed capital investment on building and infrastructure facilities in all Zones.	Karnataka Industrial Policy 2020-25 Pg. 77 (Link in Row 1)
A26	Department of Industries & Commerce	Electricity Tax Exemption	Export	Tax Exemption	MSMEs	100% Electricity Tax exemption for new MSME Export Enterprises (Minimum 50% of the turnover should be in exports) for an initial period of 5 year in Zone-3.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)
A27	Department of Industries & Commerce	Performance Subsidy	Export	Subsidy	MSMEs	MSME Enterprises who double their exports in subsequent years will be paid 1% of FOB value to the tune of maximum of INR 10.00 lakh per unit in all Zones.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)
A28	Department of Industries & Commerce	Bank Charges	Export	Subsidy	MSMEs	Reimbursement of Bank charges on production of EBRC for all exports from MSME sector in all Zones subject to maximum of INR 1.00 lakh per unit.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)
A29	Department of Industries & Commerce	ECGC Charges	Export	Reimbursement	MSMEs	Reimbursement of ECGC charges for MSMEs to an extent of 100% maximum of INR 1.00 lakh per unit per year in all Zones.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)
A30	Department of Industries & Commerce	Certification Charges	Export	Refund of charges	Individual entrepreneurs	Refund of certification charges incurred for obtaining statutory certifications like CE, China compulsory certificate (CCC), GMP, Phytosanitary certificates, IFS-BRC-FSSC 22000 Certification to the extent of 50% of expenses subject to maximum of INR 1.00 Lakh per unit in all Zones.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)
A31	Department of Industries & Commerce	Fees for Acquiring Certification	Export	Refund of charges	Individual entrepreneurs	Refund of fees for individual entrepreneurs for acquiring certification on EXPORT-IMPORT Management course conducted by II, New Delhi or any other recognized institutions for a minimum duration of 4 months shall be reimbursed to the extent of 50% of fees subject to a ceiling of INR 25,000 per candidate per course. The incentive will be available only for one time and for one course in the policy period in all Zones subject to a maximum of INR 1.00 lakh per unit.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)
A32	Department of Industries & Commerce	Establishment of Pharma Park	Infrastructure	Subsidy	Developers/Stakeholders	Common testing laboratory, cold storage & warehousing – one-time capital subsidy up to 50% of the total cost subject to a ceiling of INR 5.00 crore and remaining 50% from the stakeholders / developer in Zones 1 & 2 only.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
A33	Department of Industries & Commerce	Clinical Trials	R&D	Incentive	Developers/Stakeholders	An annual incentive up to 20% of expenditure towards clinical trials for bio availability and bio-equivalence subject to a maximum of INR 1.00 crore per clinical trial in Zones 1 & 2 only.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)
A34	Department of Industries & Commerce	Establishment of Medical Devices Park	Infrastructure	Finance	Developers/Stakeholders	Common facilities, calibration, testing, quality control, waste management, etc. – one-time capital subsidy up to 50% of the total cost subject to a ceiling of INR 5.00 crore and remaining 50% from the stakeholders / developer in all Zones.	Karnataka Industrial Policy 2020-25 Pg. 78 (Link in Row 1)
A35	Department of Industries & Commerce	Institutional Tie-Ups for Advanced Sector Specific Skilling	Infrastructure and technology	Finance	Individuals	Institutional tie-ups/Vocational Training Institutes for sector specific advanced skilling & up-skilling coming up in all Zones through industry associations will be eligible for a 50 per cent capital subsidy on cost of equipment and machinery limited to INR 15.00 Lakh. State will also play the role of a facilitator, if required. This capital subsidy will be available only to 2 units per year during the policy period.	Karnataka Industrial Policy 2020-25 Pg. 79 (Link in Row 1)
A36	Department of Industries & Commerce	On the Job Training	Training/ Skill Development	Stipend	Individuals	On the Job Training: A scheme would be formulated to provide on the job training to 2,000 ITI passed candidates each year to increase the employability of the candidates. It is proposed to give stipend to the extent of 50% of salary paid by the industry subject to ceiling of INR 7,000 pm per candidate. This incentive would be extended up to 6 months of on-the-job training.	Karnataka Industrial Policy 2020-25 Pg. 79 (Link in Row 1)
A37	Department of Industries & Commerce	Entrepreneurs hip Development Programmes	Entrepreneur ship/ Skill Development		Individuals	Entrepreneurship development and management programmes, sector specific skilling programmes, hands-on training, mentoring will be conducted by DICs to promote new generation entrepreneurs and start-ups.	Karnataka Industrial Policy 2020-25 Pg. 79 (Link in Row 1)
A38	Department of Industries & Commerce	Artisan Training Institutes	Skill	Skill enhancemen t	Artisans	Existing Artisan Training Institutes (ATIs) will be utilized on PPP mode for skill enhancement. Industry, industry associations and private players will be encouraged to actively participate in designing curriculum and standards for skill training courses, depute their industry members as faculty and make shop floor available for practical training if required.	Karnataka Industrial Policy 2020-25 Pg. 79 (Link in Row 1)
A39	Department of Industries & Commerce	Artisan Training Beneficiary Stipend	Training	Finance	Artisans	Support towards training cost would be INR 10,000 per month for a maximum duration of 3- 6 months for Artisans in recognized Artisan Clusters.	Karnataka Industrial Policy 2020-25 Pg. 79 (Link in Row 1)
A40	Department of Industries & Commerce	Capital Subsidy for supporting R&D	R&D	Subsidy	Industry Associations	<ul style="list-style-type: none"> Exclusive R&D centres coming up in all Zones through industry / industry associations supporting MSMEs will be eligible for a 50% subsidy on equipment/ machinery limited to INR 500.00 Lakh. Available only to the first 3 R&D centres in each of the respective sectors viz. Automotive & Auto Components; Pharmaceuticals; Medical Devices; Engineering & Machine Tools during the policy period. (Minimum 1 R&D centre in Zone 1). 	Karnataka Industrial Policy 2020-25 Pg. 79 (Link in Row 1)

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
A41	Department of Industries & Commerce	Centre of Excellence	Industry 4.0	Grant	Industry Associations and Institutes	Centre of Excellence for Industry 4.0 shall be setup in the State with the help of industry associations, institutes having requisite capacity and any leading academic technical institution of the State. The State will provide a grant of INR 100 crore for CoE at Bengaluru and its Regional Centres, subject to the condition that such CoE use only existing building/s and taking up of new construction will not be considered.	Karnataka Industrial Policy 2020-25 Pg. 80 (Link in Row 1)
A42	Department of Industries & Commerce	Capital Subsidy for supporting Direct Digital Manufacturing	Industry 4.0	Subsidy	Industry Associations and Institutes	Capital subsidy of 50% limited to INR 500 lakh per centre for the first five units in the State with the help of industry associations / institutes having requisite capacity during the policy period. These common facilities will be housed and managed by industry association / institutes on pay-per-use basis & will act as a repository.	Karnataka Industrial Policy 2020-25 Pg. 80 (Link in Row 1)
A43	Department of Industries & Commerce	Financial Assistance to establish IP Cells and Technology Transfer Centers	Intellectual Property Rights	Grant	Educational Institutions recognized by Commerce and Industries Department	One Time grant of 50%, not exceeding INR 5.00 Lakh, on expenditure incurred in establishment of IP Cells and Technology Transfer Centres (TTCs) at recognized Educational Institutions, Universities and other such Centres identified by the Commerce and Industries Department. (Minimum 1 IP Cells and Technology Transfer Centres in Zone 1).	Karnataka Industrial Policy 2020-25 Pg. 80 (Link in Row 1)
A44	Department of Industries & Commerce	Assistance to establish IP Promotion & Facilitation Hubs	Intellectual Property Rights	Grant	Trade Bodies and Industry Associations recognized by the Commerce and Industries Department	One Time grant of 50%, not exceeding INR 10.00 Lakh, on expenditure incurred in establishment of IP Promotion & Facilitation Hubs at Trade Bodies, Industry Associations recognized by the Commerce and Industries Department. (Minimum 1 IP Promotion & Facilitation Hubs in Zone 1)	Karnataka Industrial Policy 2020-25 Pg. 80 (Link in Row 1)
A45	Department of Industries & Commerce	Incentive for filing a Patent/ Invention	Intellectual Property Rights	Subsidy		Expenditure incurred for filing of a Non-Provisional Patent Application will be subsidized to an extent of 75% & not exceeding INR 1.00 Lakh for each application	Karnataka Industrial Policy 2020-25 Pg. 80 (Link in Row 1)
A46	Department of Industries & Commerce	Encourageme nt for waste management practices	Bio-medical Waste Management	Subsidy	MSMEs	One-time capital subsidy up to 50% of the cost of the bio medical waste management systems (sterilizers etc.,) for all zones subject to a ceiling of INR 2.50 crore for Large Enterprises and INR 50.00 lakh for MSMEs.	Karnataka Industrial Policy 2020-25 Pg. 80 (Link in Row 1)
A47	Department of Industries & Commerce	SARTHAK Scheme	Infrastructure and Technology	Grant	State Government organisations/ Centre of Excellence	Rs. 50 Crore Grant for Centre of Excellence.	Karnataka Industrial Policy 2020-25 Pg. 38 (Link in Row 1)
A48	District Industries Centre	Karnataka Industrial Regional development Board / Karnataka	Land	Discount	SC/ ST entrepreneur	<ul style="list-style-type: none"> Shared Industrial locations Basic comfort imagine full in quantity the enterprise to the installation Max. 3 years. Provision of premises / (shed). 75% off the rate Or The maximum Rs.2.00 crore 	

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
		State small of industries Development corporation from regulars shared for plot / plot / sheds discount				<ul style="list-style-type: none"> Land Subsidy excluded Other Subsidies / Concessions prevailing Industrial policy 	
A49	District Industries Centre	Bank Loans to Small and Micro Industrial Units/ Artisans	Finance	Subsidy	SC/ ST entrepreneurs	<ul style="list-style-type: none"> New / Expansion / Modernization to units Subsidy amount of 60% 	
A59	District Industries Centre	Very small / small Industrial to units Soft Seed Capital financial help	Finance	Seed capital	First Generation Entrepreneurs/ New unit are eligible	50% interest free soft seed capital financial assistance up to Rs. 75 lakhs	
A51	District Industries Centre	Reimbursement of revision fee, legal fee, concurrent loan disbursement fee and other charges	Finance	Fee/ Charges	SC/ ST entrepreneurs	<ul style="list-style-type: none"> Micro Industry: Capital investment limit on machinery is Rs. 25.00 lakh Small Industry: Capital investment limit on machinery is Rs. 500.00 lakh 	
A52	District Industries Centre	Electricity Subsidy	Subsidy	Electricity	SC/ ST Entrepreneurs	<ul style="list-style-type: none"> Subsidy of Rs. 2 per unit for first 5 years 	
A53	District Industries Centre	Tour Grant	Grant	Skill Development	SC/ ST Entrepreneurs	<ul style="list-style-type: none"> Industries operating for 3 years at least. Grant will be given to a tour group having at least 10 entrepreneurs Tour duration should 3 days minimum but should not exceed 7 days Under the scheme an entrepreneur is eligible to visit 2 foreign states and 1 foreign country 	

B. Department of Handloom & Textiles

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
B1	Department of Handloom & Textiles	Interest subsidy on 1% and 3% loan provided by Co-operative banks	Finance	Subsidy	Weavers	<ul style="list-style-type: none"> Weavers' co-operative societies/Non-Agricultural credit Co-operative societies/Urban Co-operative banks provides loan under 1% interest price up to Rs.2.00 lakhs and providing interest subsidy under 3% interest price from Rs.2.00 lakhs to Rs.5.00 lakhs by state government. 	http://www.karnatakadht.org/english/handlooms-schemes.php
B2	Department of Handloom & Textiles	Interest under Thrift Fund Scheme	Finance	Subsidy	Weavers	<ul style="list-style-type: none"> Under Thrift Fund Scheme, 12% of interest will be paid by government to the amount in weaver's account. 	http://www.karnatakadht.org/english/handlooms-schemes.php
B3	Department of Handloom & Textiles	Kaimagga Vikasa Yojana	Raw Material	Finance	Weavers/ Handloom cooperative societies	<ul style="list-style-type: none"> In order to continue the handloom weaving activity and to develop the sector and to attract the young weavers towards handloom weaving government is providing 50% assistance on purchase of cotton/ silk/ woollen handlooms by the beneficiaries and 75% assistance for the handloom co-operative societies. 	http://www.karnatakadht.org/english/handlooms-schemes.php
B4	Department of Handloom & Textiles	One-time assistance to Handloom Co-Operative societies	Working Capital	Finance	Handloom Cooperatives	<ul style="list-style-type: none"> State Government will provide one-time assistance to the handloom co-operative societies that can be utilized by the society as the working capital or to deposit the amount in the bank to increase the borrowing capacity of the society. This will be provided based on the last three years average turnover of the society to the maximum extent of Rs.5.00 lakhs. 	http://www.karnatakadht.org/english/handlooms-schemes.php
B5	Department of Handloom & Textiles	Pneumatic/ Motorized Jacquard Kit	Technology	Finance	Weavers	<ul style="list-style-type: none"> In order to decrease the stress of the handloom weavers and to increase the production capacity government is intended to provide pneumatic / Motorized jacquard kit. Of the total project cost government will provide 75% grant for the general weavers and 90% SC/ST weavers. 	http://www.karnatakadht.org/english/handlooms-schemes.php
B6	Department of Handloom & Textiles	Supply of 02 Ordinary Power looms & Accessories	Technology	Finance	Weavers	<ul style="list-style-type: none"> Unit cost: Rs.3,00,000/- Subsidy (% age) for General: 50% or maximum Rs.1,50,000/- Beneficiary Contribution / Bank loan 50% Subsidy (% age) for SC's/ ST's: 90% or maximum Rs. 2,70,000/- Beneficiary Contribution / Bank loan 10% 	https://karnatakadht.org/english/powerloom-scheme.php
B7	Department of Handloom & Textiles	Electronic Jacquard	Technology	Finance	Weavers	<ul style="list-style-type: none"> Unit cost: Rs.4,50,000/- Subsidy (% age) for General: 50% or maximum Rs.2,25,000/- Beneficiary Contribution / Bank loan 50% Subsidy (% age) for SC's/ ST's: 90% or maximum Rs. 4,05,000/- Beneficiary Contribution / Bank loan 10% 	https://karnatakadht.org/english/powerloom-scheme.php
B8	Department of Handloom & Textiles	Knotting Machine	Technology	Finance	Weavers	<ul style="list-style-type: none"> Unit cost: Rs.5,00,000/- Subsidy (% age) for General: 50% or maximum Rs.2,50,000/- Beneficiary Contribution / Bank loan 50% Subsidy (% age) for SC's/ ST's: 90% or maximum Rs. 4,50,000/- Beneficiary Contribution / Bank loan 10% 	https://karnatakadht.org/english/powerloom-scheme.php

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
B9	Department of Handloom & Textiles	Power Subsidy	Infrastructure	Subsidy	Weavers	<ul style="list-style-type: none"> The Preloom & Power loom units having power connection of 1 to 20 H.P are eligible to avail the subsidy from the department by fixing subsidized tariff rate @ 1.25 per unit, which must be paid by weavers & difference amount of actual levy of electric charges tariff rates & subsidized tariff will be borne by the Department. 	https://karnatakadht.org/english/powerloom-scheme.php
B10	Department of Handloom & Textiles	Common facility centre	Infrastructure	Finance	SPV	<ul style="list-style-type: none"> Unit cost: Rs.10.00 / Rs.15.00 lakhs Subsidy (% age) for General: Rs.10.00 lakhs Subsidy (% age) for SC's/ ST's: Rs.15.00 lakhs 	https://karnatakadht.org/english/powerloom-scheme.php
B11	Department of Handloom & Textiles	Goods Vehicle	Infrastructure	Finance	Weavers (SC/ST) and Cooperatives	<ul style="list-style-type: none"> Subsidy (% age) for Sc's/St's: Subsidy Rs.5,00,000/- 	https://karnatakadht.org/english/powerloom-scheme.php
B12	Department of Handloom & Textiles	Pre-loom activity	Infrastructure	Finance	Weavers (SC/ST)	<ul style="list-style-type: none"> Subsidy (% age) for Sc's/St's: Subsidy Rs.6,00,000/- 	https://karnatakadht.org/english/powerloom-scheme.php
B13	Department of Handloom & Textiles	Mini Power loom Park	Infrastructure	Finance	SPV of at least 15 weavers	<ul style="list-style-type: none"> Unit cost & Subsidy for General: Rs.100.00 lakhs Subsidy (% age) for SC's/ ST's: Maximum Rs.300.00 /90% of project cost whichever is less. 	https://karnatakadht.org/english/powerloom-scheme.php
B14	Department of Handloom & Textiles	Sizing Plant	Infrastructure	Finance	SPV	<ul style="list-style-type: none"> Unit cost & Subsidy for General: Maximum Rs.300.00 /50% of project cost whichever is less. Unit cost & Subsidy (% age) for SC's/ ST's: Maximum Rs.500.00 /90% of project cost whichever is less. 	https://karnatakadht.org/english/powerloom-scheme.php
B15	Department of Handloom & Textiles	Processing Plant	Infrastructure	Finance	SPV	<ul style="list-style-type: none"> Subsidy for all: Maximum Rs.500.00 lakhs /50% of project cost whichever is less. 	https://karnatakadht.org/english/powerloom-scheme.php

C. Karnataka State Financial Corporation

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
C1	Karnataka State Financial Corporation	Interest Subvention Scheme	Infrastructure	Finance	MSMEs	<ul style="list-style-type: none"> Rs. 5.00 lakh is the minimum loan amount. Rs. 5.00 lakh is the maximum loan amount. Rs. 200.00 lakhs for manufacturing and allied services enterprises towards building gross block of plant and machinery directly involved in production. Loans above the said limit will carry contract rate of interest. Interest subvention rate is 5.5% per annum 	https://ksfc.karnataka.gov.in/storage/pdf-files/SCHEMES/ENG%20SUBVEN%20%20BROU.pdf
C2	Karnataka State Financial Corporation	Interest Subsidy Scheme for Scheduled Caste/ Scheduled Tribe Entrepreneurs	Establishment of new firms and expansion of existing ones	Finance	SC/ ST entrepreneurs in MSME sector	<ul style="list-style-type: none"> Rs. 20.00 lakh is the minimum loan amount. Rs. 1000.00 lakh is the maximum amount of loan that can be taken under the scheme. The loan amount includes term loan and one-time working capital term loan. However, maximum amount of working capital loan that can be availed under the scheme is Rs. 50.00 lakh. Working capital loan cannot be repeated. Loan can be availed more than once for expansion of a unit, but the loan amount should not exceed the maximum limit of the loan. Effective interest rate is 4%. 	https://ksfc.karnataka.gov.in/storage/pdf-files/SCHEMES/KSFC%20Scheme%20for%20SC%20-%20ST%20K%20&%20E-pages-deleted%20(1).pdf

D. Visvesvaraya Trade Promotion Centre

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
D1	Visvesvaraya Trade Promotion Centre	Exemption from Stamp Duty and Registration Charges for Lease/ Loan Document Registration	Stamp Duty/ Registration	Exemption	SEZ Developers, Co-developers, and units	<ul style="list-style-type: none"> 100% exemption from stamp duty and registration charges for lease/ loan document to SEZ developers and co-developer and 50% exemption to SEZ units. 	https://vtpc.karnataka.gov.in/info-2/SEZ/en
D2	Visvesvaraya Trade Promotion Centre	Capital Investment Subsidy	Infrastructure	Subsidy	SEZ units	<ul style="list-style-type: none"> Up to Rs. 1 Crore subsidy for establishment of Common Effluent treatment Plant. 	https://vtpc.karnataka.gov.in/info-2/SEZ/en

E. Department of Women and Child Welfare

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
E1	Department of Women and Child Welfare	Stree Shakti Scheme	Finance	Interest subsidy, Training & Marketing	Women below poverty line families, landless agricultural laborers, SC/ST women	<ul style="list-style-type: none"> • 6% interest subsidy for bank loans. • Revolving fund & Bank Linkage. • Incentives will be given to groups generating income and having excess savings. • Training at different levels and marketing support. 	https://dwcd.karnataka.gov.in/info-2/STREESHAKTHI+SCHEME/en
E2	Department of Women and Child Welfare	Amrutha Swasahaya Kuru Uddime Yojana	Finance	Seed money	Self Help Groups	<ul style="list-style-type: none"> • Rs 75.00 crore seed money will be provided to each of the 7500 self-help groups operating in the state to convert as small enterprises. • 	https://dwcd.karnataka.gov.in/info-2/STREESHAKTHI+SCHEME/en

F. Department of Electronics Information Technology, Biotechnology and Science & Technology

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
F1	Department of Electronics Information Technology, Biotechnology and Science & Technology	Financial Support under Electronics System Design & Manufacturing Policy 2017-22	Finance	Incentive, Subsidy and Concession	An ESDM company must be registered with KBITS as a KESDM company	<ul style="list-style-type: none"> 75% of the eligible expenses for patent registration will be reimbursed. (Max. Rs. 2 lakhs for domestic patent & Rs. 10 lakhs for international patent) 50% cost of registration, travel, boarding and lodging expenses for international marketing, events, and conferences (Max. Rs. 5 lakh) 50% cost of trade show participation and exhibition stall rentals (Max. Rs. 5 lakh) R&D grant will be available to only those companies that are less than 7 years old (from the date of incorporation). Max. Rs. 2 Crore. 25% grant available for Start Ups & MSMEs The Govt. of Karnataka will provide up to 10% capital subsidy, up to a maximum of INR 10 Crores to registered KESDM companies, which will be applicable to the first two anchor units in each greenfield cluster Registered KESDM Start-ups and MSMEs will be eligible for reimbursement of up to 50% of testing/certification charges incurred for getting the products tested/certified from any lab domestic/abroad Registered KESDM Start-ups and MSMEs will be eligible for reimbursement of 50% of the cost incurred for developing a prototype of a product. This will be subject to an upper limit of INR 10 Lacs per year, with an allowance of a maximum of 2 sanctions per year per company Interest subsidy of up to 6% per annum on term loans will be provided to registered KESDM Start-ups and MSMEs for a period of five years for loans of up to INR 50 Lacs 100% exemption on Stamp Duty for Start-ups & MSMEs 75% reimbursement of land conversion fee for Start-ups & MSMEs Registered KESDM companies will be eligible for a concessional rate of INR 1 per INR 1000 on registration charges for all loan documents, lease deeds and sale deeds Concession on industrial power tariff One-time capital subsidy to the tune of up to 50% of the cost of ETP. Max. Rs. 50 Lakhs for Start-ups & MSMEs 	https://itbtst.karnataka.gov.in/storage/pdf-files/KESDM%20POLICY%202017-2022.pdf https://itbtst.karnataka.gov.in/storage/pdf-files/ITBT%20101%20ADM%202020%20GO.pdf

G. Karnataka State Handicrafts Development Corporation

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
G1	Karnataka State Handicrafts Development Corporation	Support to Handicrafts Scheme	Subsidy	Raw Material	Bidriware & Sandalwood Artisans registered with	<ul style="list-style-type: none"> • 50% subsidy on raw material (silver & zinc) for Bidriware Artisans • 50% subsidy on raw material (sandalwood) for Sandalwood artisans 	Contact: Karnataka State Handicrafts Development Corporation for additional information

H. Department of Backward Class Welfare

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
H1	Karnataka Vishwakarma Communities Development Corporation Ltd	Financial Assistance to Traditional Artisans (Panchavrutthi Scheme)	Finance	Technology and Skill Upgradation	Traditional artisans of Vishwakarma Community	<ul style="list-style-type: none"> To Purchase modern tools and upgrade the Technological skill, the traditional artisans of Vishwakarma Communities are provided with financial assistance by sanctioning loan to the extent of the unit cost of Rs.1,00,000/- a maximum amount of Rs.80,000/- is provided as loan at the rate of 4% per annum, and a maximum of Rs.20,000/- as subsidy. The loan is repayable in 34 equal instalments with 2 months grace period for 3 years. The Panchavrutthi scheme includes the following occupations (1) Gold& Silver work, (2) Sculpture, (3) Blacksmith, (4) Woodwork& Handicrafts, (5) Metallurgy 	https://kvcdcl.karnataka.gov.in/info-2/To+provide+financial+assistance+to+traditional+artisans(Panchavrutthi)/en
H2	Karnataka Vishwakarma Communities Development Corporation Ltd	Self- Employment Scheme (Direct Loan)	Finance	Loan & Subsidy	Persons belonging to Vishwakarma communities	<ul style="list-style-type: none"> Person from the eligible community pursuing occupations other than traditional occupations are being provided financial assistance to the extent of Rs.40,000/- & 30% subsidy with a maximum of Rs.10,000/- at the rate of 4% per annum. The loan is repayable in 34 equal instalments with 2 months grace period for 3 years. 	https://kvcdcl.karnataka.gov.in/info-2/Self-employment+scheme+(Direct+loan)/en
H3	Karnataka Vishwakarma Communities Development Corporation Ltd	Self- Employment Scheme (With Bank Help)	Finance	Loan & Subsidy	Persons belonging to Vishwakarma communities	<ul style="list-style-type: none"> Person from the eligible community pursuing business, industries service sector and agriculture-based activities are provided financial assistance to the extent of Rs.5,00,000/- as loan, for the unit cost of Rs.1,00,000/- 25% subsidy to the maximum of Rs.25,000/. For the unit cost of Rs.1,00,000/- to a maximum of Rs.5,00,000/- a maximum of Rs.25,000/- subsidy is available. 	https://kvcdcl.karnataka.gov.in/info-2/Self-employment+scheme+with+the+help+of+banks/en
H4	Karnataka Vishwakarma Communities Development Corporation Ltd	Micro Finance for Women	Finance	Support for Trading Activity	Women belonging to Vishwakarma communities	<ul style="list-style-type: none"> Support to start a small business activities like Flower shop, Vegetable and Fruit shop, Fish trade, Coffee-Tea stall and for other marginal trading activities. In this scheme financial assistance to the extent of Rs.10,000/- Loan at the rate of 4% per annum & 30% subsidy with a maximum of Rs.5,000/- is provided. The loan is repayable in 34 equal instalments with 2 months grace period for 3 years. 	https://kvcdcl.karnataka.gov.in/info-2/Micro+Finance+for+Women+through+Self+Help+Groups/en
H5	Nijasharana Ambigara Chowdaiah Development Corporation	Swayam Udyoga Sala Yojana	Finance	Loan & Subsidy	Persons taking up self- employment activities such as petty business, service, and agricultural and allied activities	<ul style="list-style-type: none"> A financial assistance up to Rs. 2,00,000/- per beneficiary. The maximum subsidy under this scheme is 15% to 30% maximum Rs.30000/- of the project cost and the rest is loan at 4% interest rate per annum. 	https://ambigaradevelopment.karnataka.gov.in/info-2/Swayam+Udyoga+Sala+Yojane/en

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
H6	Karnataka Arya Vyasa Community Development Corporation	Self-Employment Loan	Finance	Loan & Subsidy	Persons belonging to Arya Vysya Community	<ul style="list-style-type: none"> The unit cost for this scheme is maximum of Rs 1,00,000/- which is provided with 20% subsidy, a maximum amount of Rs 20,000/- subsidy. The loan for the balance amount of Rs 80,000/- is provided at the rate of 4% interest per annum. 33% of women candidates to be selected for beneficiaries. About 50% of widow and divorced women beneficiaries have to be selected under the women's reservation. The unit cost is minimum of Rs. 50,000 / - and the subsidy for this amount is 20% i.e. Rs. 10,000 / - and the outstanding loan amount is Rs.40,000 / - with an interest at the rate of 4%. 	https://kacdc.karnataka.gov.in/info-2/SELF+EMPLOYMENT+LOAN/en
H7	D Devaraj URS Backward Classes Development Corporation	Assistance to Traditional Artisans and Occupational Groups	Finance	Loan & Subsidy	Traditional artisans and occupational groups belonging to backward classes	<ul style="list-style-type: none"> Financial assistance will be provided of up to Rs.2,00,000/- for artisans. The maximum subsidy under this scheme is 15% to 30% maximum Rs.30000/- of the project cost and the rest is loan at 2% interest rate per annum. 	https://dbcddc.karnataka.gov.in/info-2/State+Government+Programs/Assistance+to+Traditional+Artisans+and+Occupational+Groups/en
H8	D Devaraj URS Backward Classes Development Corporation	Micro Credit Scheme	Finance	Loan & Subsidy	Skilled/unskilled backward classes families, who are below the poverty line	<ul style="list-style-type: none"> To support taking up of economic activities. A financial assistance of Rs.15000/- which includes Rs.5000/- subsidy and Rs.10000/- loan at 4% interest rate per annum. 	https://dbcddc.karnataka.gov.in/info-2/State+Government+Programs/Micro+Credit+Scheme/en
H10	D Devaraj URS Backward Classes Development Corporation	D Devaraj URS Individual Loan Scheme	Finance	Loan & Subsidy	Persons belonging to backward class	<ul style="list-style-type: none"> Financial assistance up to Rs.50,000/- per beneficiary for self-employment activities under business, service, and agricultural and allied activities. The amount includes 30% or maximum of Rs.10,000/-subsidy and remaining is loan amount at 4% interest per annum. 	https://dbcddc.karnataka.gov.in/info-2/State+Government+Programs/D+Devaraj+URS+Individual+Loan+Scheme/en
H11	D Devaraj URS Backward Classes Development Corporation	Chaitanya Subsidy Cum Soft Loan	Finance	Loan & Subsidy	Persons belonging to backward class	<ul style="list-style-type: none"> The Corporation releases 30% or maximum of Rs.10,000/- subsidy for the project cost up to Rs. 25,000 and for the project cost of Rs. 25,001 to Rs. 1.00 lakh, the Corporation releases 20% margin money and subsidy of Rs.10,000/- per beneficiary. For the projects above Rs.1.00 lakh, the Corporation releases 20% Margin Money only. The Corporation charges 4% interest p.a. on margin money. 	https://dbcddc.karnataka.gov.in/info-2/State+Government+Programs/Chaitanya+Subsidy+Cum+Soft+Loan/en

I. Department of Minority Welfare

#	Ministry/ Department	Scheme Name	Component	Subcomponent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
I1	Karnataka Minorities Development Corporation	Direct Loans for Business/ Enterprise	Finance	Loan	<ul style="list-style-type: none"> • Applicant should be resident of Karnataka state • Applicant should belong to a minority community • Applicant Age should be between 18 to 55 years • Applicant should not be defaulter of K.M.D.C. • Loans will be provided only on mortgage of property (building/land) to the corporation. The value of the property should not be less than the loan amount. • Business/Enterprise Loan will be given to only one member of a family 	<ul style="list-style-type: none"> • Loan will be provided to eligible entrepreneurs to start or expand their businesses by mortgaging property (building or land) • If applicant's family income is below Rs. 8.00 lakhs, then the loan will be provided up to Rs. 20.00 lakhs at interest rate of 4% • If applicant's family income is Rs. 8.00 lakhs to 15 lakhs, loan will be provided up to Rs. 20.00 lakhs at interest rate of 6% 	https://kmdc.karnataka.gov.in/33/business-direct-credit-scheme/en
I2	Karnataka Minorities Development Corporation	Self- Employment Scheme	Finance	Subsidy	<ul style="list-style-type: none"> • Applicants must belong to the State Religious Minority Community. • The applicant must be a permanent resident of the State. • The age limit of the applicant is between 18 to 55 years. • Family annual income from all sources should not be more than Rs.81,000/- in rural area and Rs. 1,03,000 in urban areas. • No member of the applicant's family shall be an employee of the State/Central/ Government PSU. 	<ul style="list-style-type: none"> • Loans and subsidy will be provided to the religious minority communities with the help of Nationalized / Scheduled banks to start or improve a small-scale handicraft industry, service sector and agro-based activities. 33% of the unit cost or maximum of Rs. 1.00 Lakh will be given as a subsidy. 	https://kmdc.karnataka.gov.in/29/self-employment-scheme/en

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)	Link for Detail
					<ul style="list-style-type: none"> Applicants should not have availed a loan in KMDC earlier. 		
I3	Karnataka Minorities Development Corporation	Shramashakti Scheme	Finance	Loan/ Subsidy	<ul style="list-style-type: none"> Applicants must belong to the State Religious Minority Community. The applicant must be a permanent resident of the State. The age limit of the applicant is 18 between to 55 years. The annual income of the family from all sources shall not exceed Rs. 3.50 lakh per annum No member of the applicant's family shall be an employee of the State/Central/ Government PSU The applicant should not have availed any loan from KMDC 	<ul style="list-style-type: none"> To develop the traditional skills, to continue in the same business or to start a small business or to improve their businesses, religious minority community entrepreneurs will be trained in artistic and technical skills and provided a loan of Rs. 50,000/- with 4% rate of interest, to be paid in 36 instalments. If the beneficiary repays 50% of the loan within 36 months, the remaining 50% of the loan would be considered a back-end subsidy. If the beneficiary fails to repay the loan within 36 months, 50% of the backend subsidy will be considered as a loan. 	https://kmdc.karnataka.gov.in/22/shramashakthi/en

J. Karnataka State Coir Cooperative Federation Ltd

#	Ministry/ Department	Scheme Name	Component	Subcompon ent	Eligible Applicants	Quantum of Assistance (in Brief)							Link for Detail																																																																					
J1	Karnataka State Coir Cooperative Federation Ltd	Market Development Assistance	Subsidy	Market Development	Micro and Small Coir Industries	<ul style="list-style-type: none">10% subsidy for market development.Coir fibre, coir pith, coir block, coir pith products, coir pith bio-fertilisers etc. Coir handicrafts, coir wood, and other coir innovative products will be considered (transaction related to manufacturing is considered only)Time to time utilization certificate needs to be furnished.							Contact: Karnataka State Coir Cooperative Federation Ltd for more information																																																																					
J2	Karnataka State Coir Cooperative Federation Ltd	Kalpavriksha Kayak Scheme	Finance	Subsidy	Micro and Small Coir Industries	<table><tr><td colspan="8">(Max Limit in Rs. Lakhs)</td></tr><tr><td rowspan="3">Type of Industry</td><td colspan="6">Amount Assistance</td></tr><tr><td colspan="2">General</td><td colspan="2">SC/ST or Any Category Women</td><td colspan="2">SC/ ST Women</td></tr><tr><td>%</td><td>Max Limit</td><td>%</td><td>Max Limit</td><td>%</td><td>Max Limit</td></tr><tr><td>Micro Unit Self Help Society/ Cooperatives</td><td>60</td><td>40.0 0</td><td>+5</td><td>42</td><td>+5</td><td>44.00</td></tr><tr><td>Micro units</td><td>50</td><td>40.0 0</td><td>+5</td><td>42</td><td>+5</td><td>44.00</td></tr><tr><td>Small industry</td><td>40</td><td>200. 00</td><td>+5</td><td>210</td><td>+5</td><td>220.0 0</td></tr><tr><td>Small industry (Thrust Sector)</td><td>45</td><td>250. 00</td><td>+5</td><td>265</td><td>+5</td><td>280.0 0</td></tr><tr><td>Medium Industry</td><td>30</td><td>300. 00</td><td>+5</td><td>310</td><td>+5</td><td>320.0 0</td></tr><tr><td>Medium Industry (Thrust Sector)</td><td>35</td><td>350. 00</td><td>+5</td><td>365</td><td>+5</td><td>380.0 0</td></tr></table>							(Max Limit in Rs. Lakhs)								Type of Industry	Amount Assistance						General		SC/ST or Any Category Women		SC/ ST Women		%	Max Limit	%	Max Limit	%	Max Limit	Micro Unit Self Help Society/ Cooperatives	60	40.0 0	+5	42	+5	44.00	Micro units	50	40.0 0	+5	42	+5	44.00	Small industry	40	200. 00	+5	210	+5	220.0 0	Small industry (Thrust Sector)	45	250. 00	+5	265	+5	280.0 0	Medium Industry	30	300. 00	+5	310	+5	320.0 0	Medium Industry (Thrust Sector)	35	350. 00	+5	365	+5	380.0 0	Contact: Karnataka State Coir Cooperative Federation Ltd for more information
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Small Industries Development Bank of India (SIDBI), established under an Act of Parliament in 1990, acts as the Principal Financial Institution for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector as well as for co-ordination of functions of institutions engaged in similar activities. In the context of the changing MSME lending landscape, the role of SIDBI has been realigned through adoption of SIDBI Vision 2.0 which envisages an integrated credit and development support role of the Bank by being a thought leader, adopting a credit-plus approach, creating a multiplier effect, and serving as an aggregator in MSME space.

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