

Compendium of Schemes for MSMEs: Government of Andhra Pradesh and Government of India





Y.S. JAGAN MOHAN REDDY



**CHIEF MINISTER
ANDHRA PRADESH**

AMARAVATI

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FOREWORD

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

Government of Andhra Pradesh has a comprehensive Industrial Development Policy (IDP) 2020-2023 wherein various policy level measures have been enshrined for MSMEs to reduce the cost of doing business, help MSMEs achieve scale 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, Jagananna Y.S.R Badugu Vikasam policy is being introduced. This policy strives to provide an added focus on strengthening pre-establishment support, improving market linkages, credit facilities and economic development. Other policies including EV policy 2018-2023, Electronics Policy 2021-2024, IT policy 2021-24, Tourism Policy 2021-2025 and Oxygen Policy 2021-22 have also been highlighted from 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 also schemes of SIDBI for the promotion and development of MSMEs in the state of Andhra Pradesh.

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

(YS JAGAN MOHAN REDDY)



**Foreword by Hon'ble Minister of Industries, Commerce, Investments,
Infrastructure, IT and Skill Development and Training, Andhra Pradesh**

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 Andhra Pradesh 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 MSME stakeholders in the state in order to create awareness and encourage effective utilisation of such schemes.

Various Government of Andhra Pradesh schemes including Industrial Development Policy 2020-2023, Y.S.R Jagananna Badugu Vikasam, EV policy 2018-2023, Electronics Policy 2021-2024, IT policy 2021-24, Tourism Policy 2021-2025 and Oxygen Policy 2021-22 have been included for the benefit of the MSMEs in the state. The compendium also contains various Government of India and SIDBI schemes 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.

Shri Makepati Goutham Reddy,
Hon'ble Minister of Industries, Commerce, Investments,
Infrastructure, IT and Skill Development and Training



Foreword by Hon'ble Special Chief Secretary to Government of Andhra Pradesh, Industries, Commerce, Infrastructure & Investments Department

It is constant endeavor of the State as well as Central Government to promote a conducive ecosystem for the growth and development of entrepreneurship in India. MSME is the growth engine for the state as well as national economy, contributing significantly to the GDP, employment creation and wealth – both capital and social.

Government of Andhra Pradesh has taken many such initiatives in form of policy and schemes which are aimed at reducing the cost of doing business, enhance ease of doing business and help MSMEs achieve scale and improve competitiveness. Industrial Development Policy 2020-2023, Y.S.R Jagananna Badugu Vikasam, EV policy 2018-2023, Electronics Policy 2021-2024, IT policy 2021-24, Tourism Policy 2021-2025 and Oxygen Policy 2021-22 are some of the policy level interventions which state has taken to create an enabling environment for MSMEs in the state. There are various other Government of India schemes under various ministries and departments which are also aimed at providing fiscal, technological, skill specific and marketing assistance.

A compendium has been prepared which includes summary of each schemes for quick reference and consumption. I sincerely request the MSME stakeholders to avail this opportunity and make use of the central as well as state government schemes, wherever applicable.

Shri R. Karikal Valaven, IAS,
Special Chief Secretary to Government of Andhra Pradesh,
Industries, Commerce, Infrastructure & Investments Department



**Foreword by Hon'ble Director, Industries, Commerce, & Export
Promotion, Government of Andhra Pradesh**

It is imperative to highlight that MSMEs are the backbone of the Indian economy contributing nearly 30% of GDP. Andhra Pradesh accounting 25 lakh MSME enterprise employed about 70 lakh in the state contributes 40% of exports across various sectors.

In order to bring impetus to the state government's effort to improve the MSME ecosystem in the state, SIDBI, a principal financial institution for Promoting, Financing and Development of MSME sector in the nation, entered into an MoU with Government of AP. A Project Management Unit (Grant Thornton Bharat LLP) was established for the development of MSME ecosystem in the state.

The compendium of MSME schemes containing various schemes of Government of AP and Government of India has been drafted by the SIDBI PMU team (Grant Thornton Bharat LLP) 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, technological support across diverse sectors in nutshell for a quick reference, and suitable links have been provided to access the broad scheme guidelines also. This aggregation of information has been done to benefit not only the MSMEs but also the supporting agencies, including but not limited to, state Industries department, APIIC, APSFC, APTPC, APMSMEDC etc.

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

Shri JVN Subramanyam, IAS,
Director, Industries, Commerce, & Export Promotion
Vice Chairman and Managing Director, APIIC
Chief Executive Officer, APEDB

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Snapshot of schemes

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail								
A. Government of Andhra Pradesh															
1	Department of Industrial Industries	Industrial 2021 – 23	Policy Fiscal Incentives	Subsidy	Micro & Small Enterprises	<ul style="list-style-type: none"> Reimbursement of 100% stamp duty and Transfer duty paid by the industry on purchase, for lease of land/shed/buildings, mortgages and hypothecations. Fixed power cost reimbursement @ Rs. 1.00 per unit for a period of five years from the date of commencement of commercial Production Reimbursement of 100% of net SGST accrued to state for a period of 5 years from the date of commencement of commercial production or up to realization of 100% fixed capital investment, whichever is earlier 15% Investment Subsidy on Fixed Capital Investment limited upto Rs. 20 lakh, whichever is lower Interest subsidy of 3% on the term loan taken for fixed capital investment by new Micro and Small enterprises for 5 years from the date of commencement of commercial production Reimbursement of 25% land conversion charges for Industrial use limited to Rs. 10 lakh 	http://apindustries.gov.in/industriesSpandana/Data/APIIndustrail_Development_policy2023.pdf								
2	Department of Industrial Industries	Industrial 2021 – 23	Policy Fiscal Incentives	Subsidy	Medium Enterprises	<ul style="list-style-type: none"> 100% Reimbursement of net SGST accrued to the State for 5 years or 100% fixed capital investment, whichever is lower, from the date of commencement of commercial production, linked to employment <table border="1"> <thead> <tr> <th>Direct Employment</th> <th>SGST reimbursement</th> </tr> </thead> <tbody> <tr> <td><1000</td> <td>50%</td> </tr> <tr> <td>1000 to 2000</td> <td>75%</td> </tr> <tr> <td>2000+</td> <td>100%</td> </tr> </tbody> </table>	Direct Employment	SGST reimbursement	<1000	50%	1000 to 2000	75%	2000+	100%	http://apindustries.gov.in/industriesSpandana/Data/APIIndustrail_Development_policy2023.pdf
Direct Employment	SGST reimbursement														
<1000	50%														
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2000+	100%														

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3	Department of Industries	Industrial Policy 2021 – 23	Fiscal Incentives Special	Subsidy	Package for Women Entrepreneurs belonging to Scheduled Caste /Scheduled Tribe /Backward Classes /Minority Communities	<ul style="list-style-type: none"> • Reimbursement of 100% stamp duty and Transfer duty paid by the industry on purchase, for lease of land/shed/buildings, mortgages and hypothecations • 50% rebate in land cost limited to 20 lakhs in Industrial Estates/Industrial Parks for MSEs • 25% Land conversion charges for the industrial use limited to 10 lakhs for MSEs. • Fixed power cost reimbursement @ 1.25 per unit for 5 years from the date of commencement of commercial production • 35% investment subsidy on fixed capital Investment limited to Rs.50 Lakhs for MSEs. The subsidy will be released only after 3 years of continuous operation with atleast 80% efficiency in all parameters i.e employment, production etc • Interest subsidy of 3% on the term loan taken on the fixed capital investment for a period of 5 years from the date of commencement of commercial production for MSEs. • Reimbursement of 100% net SGST to Micro and Small Enterprises for a period of 5 years from the date of commencement of commercial production or up to realization of 100% fixed capital investment, whichever is earlier • Reimbursement of 75% net SGST to medium enterprises for a period of 5 years from the date of commencement of commercial production or up to realization of 100% fixed capital investment, whichever is earlier • Reimbursement of 50% SGST to large enterprises for a period of 5 years from the date of commencement of commercial production or up to realization of 100% fixed capital investment, whichever is earlier 	http://apindustries.gov.in/industriesSpandana/Data/APIndustrial_Development_policy2023.pdf
4	Department of Industries	ReSTART	Finance	Subsidy	Micro, Small & Medium Enterprises	<ul style="list-style-type: none"> • Waiver of fixed /demand charges against contracted maximum demand for manufacturing and allied units for a period of 3 months from April 2020 to June 2020 • Working capital loans - To meet the liquidity crisis, a loan of Rs.2.00 Lakhs to Rs.10.00 	https://www.apindustries.gov.in/ReSTART-Package/Default.aspx

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail									
						Lakhs will be provided to MSMEs @ 6% - 8% interest rate plus processing fee of 0.25 %.										
5	Department of Industries	Y.S.R Jaganna. Badugu Vikasam Special Industrial Policy for SC and ST entrepreneurs 2020 - 23	Finance	Subsidy	Micro & Small Enterprises	<p>Stamp Duty</p> <ul style="list-style-type: none"> Reimbursement of 100% stamp duty and Transfer duty paid by the industry on purchase, for lease of land/shed/buildings, mortgages and hypothecations. <p>Land Allotment</p> <ul style="list-style-type: none"> 50% rebate in land cost limited to Rs. 20 lakh in industrial estates/ industrial parks for MSEs 25% land conversion charges for the industrial use limited to Rs. 10 lakh for MSEs <p>Power</p> <ul style="list-style-type: none"> Fixed power cost reimbursement @1.50 per unit for 5 years from the date of commencement of commercial production <p>Investment Subsidy</p> <table border="1"> <thead> <tr> <th>Area</th> <th>Women</th> <th>Men</th> </tr> </thead> <tbody> <tr> <td>Manufacturing</td> <td>45% on FCI limited to Rs. 1 crore</td> <td>45% on FCI limited to Rs. 1 crore</td> </tr> <tr> <td>Service and Transport</td> <td>45% on FCI limited to Rs. 75 lakh</td> <td>45% on FCI limited to Rs. 1 crore</td> </tr> </tbody> </table> <p>Interest Subsidy</p> <ul style="list-style-type: none"> @9% over and above 3% for 5 years from the date of commencement of commercial production for MSEs <p>Quality Certification</p> <ul style="list-style-type: none"> 100% of the cost incurred for Quality certification/ patent registration limited to Rs. 3 lakh for MSEs <p>Seed Capital Assistance</p> <ul style="list-style-type: none"> 25% of machinery cost for first generation entrepreneur for establishing micro unit 	Area	Women	Men	Manufacturing	45% on FCI limited to Rs. 1 crore	45% on FCI limited to Rs. 1 crore	Service and Transport	45% on FCI limited to Rs. 75 lakh	45% on FCI limited to Rs. 1 crore	https://apedb.gov.in/downloads/Jagaanna_YSR_Badugu_Vikasam.pdf db.gov.in/downloads/Jagaanna_YSR_Badugu_Vikasam.pdf
Area	Women	Men														
Manufacturing	45% on FCI limited to Rs. 1 crore	45% on FCI limited to Rs. 1 crore														
Service and Transport	45% on FCI limited to Rs. 75 lakh	45% on FCI limited to Rs. 1 crore														

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6	Department of Industries	Electric Vehicle Policy 2018 -23	Finance	Subsidy	Micro, Small & Medium Enterprises	<ul style="list-style-type: none"> 25% of Fixed Capital Investment (FCI) up to a maximum of INR 15 lakhs for Micro industries. 20% of Fixed Capital Investment (FCI) up to a maximum of INR 40 lakhs for Small and INR 50 lakhs for Medium Industries. 10% of Fixed Capital Investment (FCI) up to a maximum of INR 10 Crores for first two units, under Large industries, in each segment of Electric Vehicle (2 wheelers, 3 wheelers, 4 wheelers, buses), battery and charging equipment, hydrogen storage and fuelling equipment manufacturing. For specific clean production measures, as certified by APPCB, 35% subsidy on cost of plant & machinery for MSMEs up to a maximum of INR 35 lakhs 	https://apedb.gov.in/downloads/EV%20Policy_AP_2018-23.pdf
7	Department of Industries	Electronics Policy 2021 -24	Finance	Subsidy	Micro, Small & Medium Enterprises	<p>25% subsidy, for MSMEs for sustainable green measures on total FCI of the project (excluding cost of land, land development, preliminary and pre-operative expenses and consultancy fees) with a ceiling of INR 50 crore.</p> <p>Investment Subsidy for Zone A (Brownfield)</p> <ul style="list-style-type: none"> 20% of Fixed Capital Investment (FCI) up to INR 20 Cr. for Electronics industries 25% of Fixed Capital Investment (FCI) up to INR 25 Cr. for Electronics industries categorized as SC/ ST/ BC/ Women enterprises <p>Subsidy for Zone B (Greenfield)</p> <ul style="list-style-type: none"> Reimbursement of 25 percent of cost incurred on domestic transport up to a sum of INR 50 lakh per annum for 5 years Global Electronics industry firms in relocating their existing plants to India, as a special consideration, a reimbursement of 50% of cost incurred on import of manufacturing equipment, up to a sum of INR 2 Cr. shall be offered To provide interest subsidy on term loan @ 5 percent up to INR 1.50 Cr. per year for a period of 5 years 	https://apedb.gov.in/downloads/2021ITC_MS5_Electronics%20Policy%202021-24.pdf

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Land Conversion Charges

- Conversion of land is permitted by the relevant Government authority, GoAP will waive 100% of Land Use Conversion charge

Power

- New Tourism Projects electricity charges shall be reimbursed @ Rs.2.00 per Unit for a period of (5) five years from COD

8 Department of Tourism Industries Policy Finance Subsidy Micro, Small & Medium Enterprises

Category	Type of Project	Max. extent of land
Micro, Small, Medium Tourism Projects	Hotels (3-Star and above category hotels as per guidelines of Ministry of Tourism, Government of India)	Upto 5 acres
	Resorts, including beach resorts, jungle resorts, hill resorts etc. (Three-Star and above category hotels as per guidelines of Ministry of Tourism, Government of India)	
	MICE centres	Upto 10 acres
	Wayside amenities	Upto 3 acres

<https://apedb.gov.in/downloads/TourismPolicy.pdf>

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
9	Department of Industries	IT Policy 2021 – 24	Technology	Incentive	Micro, Small & Medium Enterprises	<p>Employment creation incentive</p> <p>A one-time incentive of 10 percent of annual salary capped as below.</p> <ul style="list-style-type: none"> • INR 1,00,000 per local employment position for high-end IT jobs created in the State • INR 75,000 per local employment position for mid-level IT jobs created in the State • INR 50,000 per local employment position for entry-level jobs created in the State <p>For Women/ SC/ ST</p> <ul style="list-style-type: none"> • INR 1,50,000 per local employment position for high-end IT jobs created in the State • INR 1,12,500 per local employment position for mid-level IT jobs created in the State. • INR 75,000 per local employment position for entry-level IT jobs created in the State <p>Work from Home incentive</p> <p>A one-time incentive of up to INR 20,000 per employment position to cover expenses related to remote working hardware, software, bandwidth costs etc.</p> <p>Quality Certification</p> <p>50 percent reimbursement on quality certification charges up to INR 5 lakhs per firm will be provided to IT firm</p> <p>Transport Subsidy</p> <p>A transport subsidy of INR 500/- per employment position per month shall be provided for a period of 2 years, capped to a maximum of INR 10 lakhs per firm</p> <p>Incentives to training institutes</p> <p>A one-time incentive of INR 10,000/- per local full-time direct employment position facilitated in the State</p> <p>Land Cost Incentive for IT Parks</p> <p>A one-time incentive of INR 50,000 per employment created capped at 60 percent of the land value will be granted to the developer as a reimbursement on land cost, provided the IT park developer creates at</p>	https://apedb.gov.in/downloads/AP%20IT%20Policy%202021-24_MS6.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
						least 5,000 entry-level jobs or equivalent within the park	
						<p>Revival / Refurbishment of PSA based Units (Air Separation)</p> <ul style="list-style-type: none"> Capital Subsidy of 20% of Fixed Capital Investment (FCI) (If not already availed) limited to Rs.20.00 lakhs per MT. Power cost Reimbursement of INR 2.0 Per unit for three years from the date of commencement of commercial production limited to Rs.7.00 Lakhs per MT <p>Setting Up New Oxygen Manufacturing Units (PSA Based Technology)– Captive Model</p> <ul style="list-style-type: none"> Capital Subsidy of 30% of Fixed Capital Investment limited to Rs.30.00 Lakhs per MT Power Cost Reimbursement of INR 2.0 per unit for two years from the date of commencement of Commercial production limited to Rs.7.00 Lakhs per MT <p>Setting Up New Oxygen Manufacturing Units (PSA Based Technology) - Non Captive Model</p> <ul style="list-style-type: none"> Capital Subsidy of 30% of Fixed Capital Investment limited to Rs.30.00 Lakhs per MT Power Cost Reimbursement of INR 2.0 per unit for two years from the date of commencement of Commercial production limited to Rs.7.00 Lakhs per MT An additional power subsidy of INR 0.5 per unit for two years will be given to the unit if unit goes into COD <p>Setting Up Oxygen Manufacturing Units (LOx Based Technology)</p> <ul style="list-style-type: none"> Capital Subsidy of 20% of Fixed Capital Investment limited to Rs.20 Lakhs per MT. Power cost Reimbursement for five Years from Date of commencement of Commercial Production (DCP) limited to Rs.7.00 Lakhs per MT <p>Setting Up Helium - Oxygen Manufacturing Units (Heliox Based Technology)</p>	
10	Department of Oxygen Industries	Oxygen Policy 2021 – 22	Finance	Subsidy	Micro, Small & Medium Enterprises		https://apedb.gov.in/downloads/oxygenpolicy.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
						<ul style="list-style-type: none"> Capital Subsidy of 25% of Fixed Capital Investment (FCI) limited to Rs.25.00 Lakhs Per MT Power cost Reimbursement for five Years from Date of commencement of Commercial Production (DCP) limited to Rs.7.00 Lakhs per MT <p>First year – Rs. 2 per unit, 2nd year – Rs. 1.5 per unit, 3rd year – Rs. 1 per unit</p>	

B. Ministry of Micro Small & Medium Enterprises (MoMSME)

1	Ministry MSME	of Prime Minister Employment Generation Programme (PMEGP)	Finance	Subsidy	Micro, Small & Medium Enterprises	<p>The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs.</p> <p>Categories of Beneficiary's Rate of subsidy under PMEGP (of project cost)</p> <p>Area (location of project/unit) 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.)</p> <p>The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.</p>	https://msme.gov.in/11-prime-ministers-employment-generation-programme-pmegp
2	Ministry MSME	of Credit Guarantee Scheme (CGTMSE)	Finance	Collateral free loan	Micro & Small Enterprises	CGTMSE offers credit guarantee to financial institutions that provide loans to MSMEs	https://www.cgtmse.in/
3	Ministry MSME	of Interest Eligibility Certificate (ISEC)	Finance	Credit	Khadi institutions	<p>Credit at a concessional rate of interest of 4% per annum for working capital</p> <p>The Central Government through KVIC pays difference between the actual lending rate and 4% to the lending banks</p>	https://msme.gov.in/node/1763#A3

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
4	Ministry MSME	of Market Promotion & Development Scheme (MPDA)	Marketing	Finance Grant	Khadi institutions having valid Khadi certificate and categorized as A+, A, B and C	Modified MDA (MMDA) shall be allowed @30% on the prime cost of Khadi (cotton, silk, woolen) and <i>Polyastra</i>	https://msme.gov.in/sites/default/files/Khadi_MPDA_Guidelines.pdf
5	Ministry MSME	of Revamped Scheme of Fund for Regeneration Of Traditional Industries (SFURTI)	Technology	Finance Grant	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.	The financial assistance provided for any specific project shall be subject to a maximum of Rs.5 (Five) crore. Regular Clusters (upto 500 artisans)* -Per Cluster Budget Limit -Rs.2.50 crore Major Clusters (more than 500 artisans) -Per Cluster Budget Limit -Rs.5 crore 95%:5% in case of North Eastern Region (NER), J&K and hilly states. (IA/SPV may deposit their share in a phased manner with minimum 25% in a single installment as per the satisfaction of NA.)	https://msme.gov.in/sites/default/files/Revised%20SFURTI%20Guidelines-2020%20%286.3.20%29.pdf
6	Ministry MSME	of Coir Industry Technology Upgradation Scheme (CITUS)	Technology	Finance Grant	Entrepreneurs in the categories of SHGs, Associations, Enterprises from small/medium/co-operative/public sector	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_CV_Y.pdf
7	Ministry MSME	of 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 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 for fund above activities. The Director RDTE, who is heading the Research Institutes CCRI & CICT of the Board, will be the nodal officer all of 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	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CV_Y.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
						basis on certification of utilization of 70% funds released earlier.	
8	Ministry MSME	of Skill Upgradation & Mahila Yojana (MCY)	Skill Coir development	Finance Grant	Coir artisans and workers engaged in the coir industry	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 month to the training sponsoring agency for operational cost	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf
9	Ministry MSME	of Export Market Promotion (EMP)	Marketing	Activities/Support/ Finance /Financial assistance	Manufacturers, Entrepreneurs and Exporters of Coir	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: 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. Freight charges - Actual subject to a maximum of Rs. 25,000 in foreign countries and 20,000 in India-per exporter/enterprise.	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf
10	Ministry MSME	of Domestic Promotion Scheme (DMP)	Market 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.	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

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11	Ministry MSME	of Trade and Industry Marketing and Related Functional Research Support Services (TIRFSS)			The Board's officials, stake holders of the industry, manufacturers, coir workers and major market player	Provides accessible export data Survey & Study reports HRD Program 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.5.50 cr was approved.	https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CV_Y.pdf
12	Ministry MSME	of 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.	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_CV_Y.pdf
13	Ministry MSME	of Financial Support to MSMEs in ZED Certification Scheme	Technology	Finance	Manufacturing Micro, Small and Medium enterprises (MSME) having Udyam Registration	Assessment & Rating/Re-rating/Gap analysis/Hand holding 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 subsidy of 5% for MSMEs owned SC/ST/women for assessment & rating/re-rating/gap analysis/hand holding: Assessment/Rating by empanelled Credit Rating Agencies/other Agencies valid for 4 years (Ministry of MSME will subsidize* 80% of Micro, 60% of Small, 50% of Medium Enterprises' Certification Fee: average 70% of Fee) (Assessment Fee Rs. 10,000/- & Rs 80,000/- per enterprise respectively for Desktop Assessment and ZED rating Complete Assessment). Additional rating for Defence angle i.e. Defence ZED by empanelled Credit Rating Agencies/other Agencies valid for 4 years (Ministry of MSME will	https://msme.gov.in/sites/default/files/guidelines-zed-final.pdf

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						<p>subsidize* 80% of Micro, 60% of Small, 50% of Medium Enterprises' Certification Fee: average 70% of Fee) (Assessment Fee Rs. 40,000/- per enterprise.)</p> <p>Gap Analysis, Handholding, Consultancy for improving rating of MSMEs by Consultants through QCI/NPC, Field formations of O/o DC-MSME viz. MSME-DI, MSME-TC including its autonomous bodies, BEE etc. (Ministry of MSME will subsidize* 80% of Micro, 60% of Small, 50% of Medium Enterprises' Consultancy charges: average 70% of Fee) (Hand holding charges Rs. 1.9 Lakh per enterprise whereas in case of MSMEs owned by SC/ST entrepreneurs additional support of Rs 10,000/- will be provided.)</p> <p>Re-Assessment/Re-Rating by Credit Rating Agencies & Other Agencies (Ministry of MSME will subsidize* 80% of Micro, 60% of Small, 50% of Medium Enterprises' Certification Fee: average 70% of Fee) (Assessment Fee Rs. 40000/- per enterprise.)</p>	
14	Ministry MSME	A Scheme for Skill Promoting development Innovation, Rural and Industry & Entrepreneurship (ASPIRE)	Finance Grant	Finance Grant	Technical/research institutes, Incubation schemes of MSME/NSIC/KVIC/Coir Board/Other Ministries/Departments as well as Private incubators	<p>One-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure or an amount upto Rs.100 lakh, whichever is less to be provided</p> <p>In case of incubation centres to be set up under PPP mode with NSIC, KVIC or Coir Board or any other Institution/agency of GOI, one-time grant of 50% of cost of Plant & Machinery other than the land and infrastructure or Rs.50 lakh, whichever is less to be provided</p> <p>A total number of 150 such centres are being targeted to be set up under this component with an estimated financial outgo of Rs.135 Crore</p>	https://msme.gov.in/sites/default/files/ASPIRE-Guidelines-Final-03Jun15.pdf
15	Ministry MSME	Credit Linked Technology Capital Subsidy for Technology Upgradation	Marketing	Credit linked capital Subsidy	Micro and Small Enterprises	Facilitating technology up-gradation by providing @15% up front capital subsidy	https://msme.gov.in/sites/default/files/CreditLinkCapitalSubsidyScheme%282%29%282%29.pdf
16	Ministry MSME	Marketing Support/Assistance to MSMEs (Bar Code)	Marketing	Finance Reimbursement	MSEs with and registration with GS1 India	<p>Reimbursement of registration fee (one time and recurring for 3 years) for bar coding</p> <p>Financial assistance for reimbursement of 75% of one-time registration fee (Under MSE-MDA)</p>	https://msme.gov.in/sites/default/files/MarkAssis.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
						75% of annual recurring fee for first three years (Under NMCP) paid by MSEs to GS1 India for the use of bar coding	
17	Ministry MSME	of 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)	A financial support by the Government of India upto 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
18	Ministry MSME	of Design Clinic for Design Expertise to MSMEs	Technology	Finance Grant	Expert agencies (Industry Associations, Technical Institutions or other appropriate bodies), conducting seminars and workshops MSMEs or groups of MSMEs, Academic Institutes/design companies/design consultants, etc. applying as co-applicants along with a designated MSME	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/DesignClinic.htm
19	Ministry MSME	of Technology and Quality Upgradation Support to MSMEs	Technology	Finance Grant	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.	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	http://www.dcmsme.gov.in/schemes/TEQUPDetail.htm

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						for obtaining product licensing/marketing to National standards and Rs 2 lakhs for International standards.	
20	Ministry MSME	of 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.) in order to obtain fund support	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	http://www.dcmsme.gov.in/schemes/incubator.htm
21	Ministry MSME	of Enabling Manufacturing Sector to be Competitive through QMS & QTT	Technology	Finance	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), Industry Associations that have taken active interest in QMS/QTT Technical Institutions, Engineering Colleges Tool Rooms and similar bodies and MSEs can apply for assistance under this scheme.	Funding support for introduction of appropriate course modules in technical institutions through expert organizations. Funding support up to Rs.79,000/- per programme for conducting QMS/QTT awareness campaign for MSEs through expert organisations. Funding support 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
22	Ministry MSME	of Building Awareness on Intellectual Property Rights (IPR)	Technology	Finance	Registered MSME units, association, consultancy firms, expert agencies etc.	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.	https://msme.gov.in/sites/default/files/Revised%20IPR%20Guidelines_5.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
						<p>Funding support for conducting interactive seminars/workshops (Applicants in this case are MSME organisations and expert agencies)</p> <p>Funding support for conducting specialised training on IPR (Applicants – Expert agencies)</p> <p>Funding support in the form of Grant on Patent/GI Registration (Applicants in this case are MSME units and MSME organisations)</p> <p>Funding support for setting up IP Facilitation</p>	
23	Ministry MSME	of International Cooperation	Marketing	Finance	Government Registered Associations	<p>Institutions and Industry</p> <p>International Events held in foreign countries: Rs. 25.00 lakh per event</p> <p>International Events held in India: Rs. 5.00 lakh per event for participation in International exhibitions/trade fairs and Rs. 4.50 lakh for organization of International Conferences/Seminars.</p> <p>Holding/organising International conferences/seminars/ workshops in India by Ministry of MSME or organizations under it:-For each event, Administrative Wing of the Ministry of MSME would seek the approval for the budget from Minister of MSME after consulting IFW</p>	https://msme.gov.in/sites/default/files/IC-Scheme-Guidelines-June-2018.pdf
24	Ministry MSME	of Marketing Assistance Scheme	Marketing	Finance	MSMEs, Industry Associations and other organizations related to MSME sector are eligible to apply.	<p>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).</p> <p>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</p> <p>The corresponding budgetary limit for participation in an exhibition/trade fair shall be Rs.15 lakh financial assistance will be provided ranging from 25% to 95% of the Air-Fare and space rent to entrepreneurs on the basis of size and type of the enterprise. Financial assistance for co-sponsoring</p>	https://msme.gov.in/sites/default/files/MASHEME-New-18112014.pdf

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						an event would be limited to 40% of the net expenditure, subject to a maximum amount of Rs.5 lakh	
25	Ministry MSME	of Procurement and Marketing Marketing Support Scheme (P&MS)		Finance	Individual Manufacturing/Service MSEs.	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
26	Ministry MSME	of Entrepreneurship Skill Development Programme (ESDP)	Entrepreneurship and Skill Development	Finance	These programmes are conducted by MSME-DIs of Ministry	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 <i>No fee is charged from the candidates under these programmes.</i>	https://msme.gov.in/sites/default/files/Up-Scaled-ESDP-Guidelines.pdf
27	Ministry MSME	of Assistance to Skill Training Institutions (ATI)	to Skill development Training institution's infrastructure	Finance	Institutions of Ministry of MSME and existing State level EDIs.	Amount of assistance will not exceed the actual amount for strengthening/expansion of the infrastructure required by the training institutions of this Ministry. Scale of maximum assistance to the State level EDIs will be restricted to Rs.2.5 crore in each case. Assistance for skill development programmes will be provided as per the prescribed rates.	https://msme.gov.in/sites/default/files/Revised-ATI-GUIDELINES-without-research.pdf
28	Ministry MSME	of Micro & Small Enterprises Cluster Development (MSE-CDP)	Technology	Finance Grant	Clusters, Industrial associations/Consortia	Hard interventions, i.e., setting up of CFCs with maximum eligible project cost of Rs.15 crore with Gol contribution of 70% (90% for special category States and for clusters with more than 50% women/micro/village/SC/ST units). Infrastructure development in the new/existing industrial estates/areas in which the maximum eligible project cost is Rs.10 crore, with Gol contribution amounting to 60% of project cost (80% for special category States and for clusters with more than 50% women/micro/SC/ST units)	http://www.dcmsme.gov.in/mse-cdprog.htm
29	Ministry MSME	of Marketing Hub/Exhibition	Marketing	Finance	Clusters, Industrial associations/Consortia	Gol grant will be restricted to 70% of the cost of Project of maximum Rs.20.00 crore.	http://www.dcmsme.gov.in/mse-cdprog.htm

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		Centres by Associations Sub scheme – MSE CDP			Association desirous of availing Gov assistance under this component needs to form an SPV (comprising of at least 20 member units of association). An SPV should be a Section 8 company (as per Companies Act 2013).	90% for CFCs in NE & Hill States, Island territories, Aspirational Districts/LWE affected Districts Clusters with more than 50% (a) micro/village or (b) women owned or (c) SC/ST units. The cost of Project includes cost of Land (subject to maximum of 25% of Project Cost)	
30	Ministry MSME	of Infrastructure Development: Sub scheme –MSE CDP	Infrastructure	Finance	SPV In consultation with state department of MSME.	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 outlets, common service facilities and technological backup services for MSEs in the new/existing industrial estates/areas. The Gov 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). Gov 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 in excess of 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.	http://www.dcmsme.gov.in/schemes/New-Guidelines.pdf
31	Ministry MSME	of Scheme of Research and Studies Development Policy	Research and Development	Finance	concerned organizations/Divisions under Ministry of MSME	As decided by the committee on the proposals received Refer to link for details	https://msme.gov.in/sites/default/files/REVISED-GUIDELINES-OF-SCHEM-OF-SURVEY.pdf
32	Ministry MSME	of National HUB	SC-ST- Welfare	Finance	Ministry of MSME through National Small Industries Corporation (NSIC),	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/guidelinesSC-ST-HUB.pdf

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33	Ministry MSME	of Scheme of IEC Information, Education and Communication		Finance	Implemented by Media Cell of Ministry of MSME.	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
34	Ministry MSME	of Plan (S&T), Coir Board (CSS of S&T of Coir Board)	Grant	Finance Grant	Research institutions such as CCRI, Alleppey and CICT, Bangaluru	Grant for R&D activities, infrastructure creation and repairs (R&D only).	http://coirboard.gov.in/wp-content/uploads/2018/03/st.pdf
35	Ministry MSME	of Assistance to Training Institutions (ATI)	Infrastructure	Finance	Any State/Union Territory Government training institutions, NGOs and other development agencies	Maximum assistance for creation or strengthening of infrastructure will be Rs.150 lakh on matching basis, not exceeding 50% of project cost. However, for the North-Eastern Region (including Sikkim), Andaman & Nicobar and Lakshadweep, maximum assistance on matching basis would be Rs.270 lakh or 90% of project cost, whichever is less. Maximum assistance per trainee per hour for entrepreneurship development and skill development programmes is Rs.50 (Rs.60 for NER, A&N and Lakshadweep)	https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/0_3_1.html
36	Ministry MSME	of ISO 9000/ISO 14001 Certification Reimbursement	Finance	Incentive	MSE	The scheme envisages reimbursement of charges for acquiring ISO-9000/ISO-14001/HACCP certification to the extent of 75% of expenditure subject to a maximum of Rs.75,000 in each case.	https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/0_2_2.html#:~:text=The%20scheme%20envisages%20reimbursement%20of.to%20avail%20the%20incentive%20scheme.
37	Ministry MSME	of Micro Finance Programme Performance and Credit Rating	Credit	Finance	MFIs/NGOs	Government of India provide funds for micro finance programme to SIDBI, which is called 'Portfolio Risk Fund' (PRF). At present SIDBI takes fixed deposit equal to 10% of loan amount. The share of MFIs/NGOs is 2.5% of loan amount (i.e., 25% of security deposit) and balance 7.5% (i.e., 75% of security deposit) is adjusted from funds provided by the Government of India.	http://www.dcmsme.gov.in/schemes/microfinance.htm
38	Ministry MSME	of Performance and Credit Rating	Credit	Finance	Any enterprise registered in India as a Micro or Small Enterprise is eligible to apply	Turnover of MSE Re-imbursalment of fee through NSIC Up to Rs.50 lakh, 75% of the fee or Rs.25,000 (whichever is less) Above Rs.50 to 200 lakh, 75% of the fee or Rs.30,000 (whichever is less) More than Rs.200 lakh 75% of the fee or Rs.40,000 (whichever is less)	https://msme.gov.in/sites/default/files/PCR_EN.pdf

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39	Ministry MSME	of Raw Material Assistance	Credit	Finance	Registered MSMEs	<p>Financial assistance for procurement of raw material up to 90 days</p> <p>MSEs helped to avail economics of purchases like bulk purchase, cash discount, etc.</p> <p>All the procedures, documentation & issue of letter of credit in case of imports taken care of.</p>	https://www.startupindia.gov.in/content/sih/en/government-schemes/raw_material_assistance.html#:~:text=and%20Medium%20Enterprises)-.Raw%20Material%20Assistance%20Scheme%20aims%20at%20helping%20MSMEs%20by%20way%20better%20on%20manufacturing%20quality%20products.&text=Financial%20assistance%20(Credit)%20for%20procurement,material%20up%20to%2090%20days
40	Ministry MSME	of Single Point Registration	Marketing		MSME	<p>The units registered are eligible to get the benefits listed below:</p> <p>Issue of tender sets free of cost</p> <p>Exemption from payment of Earnest Money Deposit (EMD)</p> <p>Tender participating MSEs quoting price within the price band of L1+15% allowed to supply a portion up to 20% of requirement by bringing down their price to L1 price where L1 is non-MSEs.</p> <p>Every Central Ministry/Department/PSU shall set an annual goal of minimum 20% of total annual purchases of products or services produced or rendered by MSEs; out of the mandatory 20% procurement from MSEs, 4% is earmarked for units owned by Schedule Castes/Schedule Tribes.</p> <p>In addition to the above, 358 items also reserved for exclusive purchase from MSE sector.</p>	https://www.nsic.co.in/schemes/Single-Point-Registration.aspx
41	Ministry MSME	of Janshree Yojana for Khadi Artisans	Bima Insurance	Finance	Khadi Karigar (spinners and weavers) aged between 18 - 59 years. Khadi Karigar should be below, or marginally above the poverty line.	<p>For death due to:</p> <p>(1) Natural causes – Rs.20,000; and</p> <p>(2) Accident – Rs.50,000.</p> <p>For permanent disability (loss of two eyes or two limbs) – Rs.50,000.</p>	https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/1_3_1.html

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						For partial disability (loss of one eye or one limb) – Rs.25,000. Free add-on benefit: Scholarship of Rs.300 per quarter for children of Khadi Karigar, studying in 9th to 12th standard, subject to a maximum of 2 children per family	
42	Ministry MSME	of Coir Yojana	Udyami Credit	Finance	Individuals, Companies, Self Help Groups, Non-Governmental Organizations, Institutions registered under Societies Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trust.	Maximum admissible cost of the project is 10lakhs plus working capital, which shall not exceed 25% of the project cost. Beneficiary's contribution 5% of the project cost • Bank credit Rate 55% • Rate of Subsidy 40% of the project	https://www.startupindia.gov.in/content/sih/en/government-schemes/coir_udyami_yojana.html
43	Ministry MSME	of Performance and Credit Rating Scheme	Awards Reward	Finance	Small and medium enterprises	75% of rating fee subject to maximum of Rs.25,000 reimbursed having turnover up to Rs.50 lakh 75% of rating fee subject to maximum of Rs.30,000 reimbursed having turnover above Rs.50 lakh to Rs.2 crore. 75% of rating fee subject to maximum of Rs.40,000 reimbursed having turnover above Rs.2 crore.	https://msme.gov.in/sites/default/files/PCR_EN.pdf
44	Ministry MSME	of National Awards (Individual MSEs)	Reward	Cash	Micro and small enterprises	Cash prizes to selected enterprises.	http://www.dcmsme.gov.in/schemes/award_scheme.htm
45	Ministry MSME	of Design Expertise Grant to manufacturing sector	Grant	Finance	Registered MSMEs manufacturing	Grant of Rs.15 lakh to Rs.40 lakh for design work	http://www.dcmsme.gov.in/schemes/Design-Guidelines-CLCS-TUS-2019-2020.pdf
46	Ministry MSME	of Development of Infrastructure Production Infrastructure (DPI) Scheme – coir	of Infrastructure	Finance	Existing coir production units	Financial assistance to coir production units at 25% of cost of equipment's subject to maximum of Rs.6 lakhs for setting up of defibering unit, Rs.4 lakhs for automatic spinning unit and Rs.5 lakhs for others including coir pith. For composite or multiple unit maximum ceiling of financial assistance is Rs.9 lakhs. Scheme also provides for extending financial assistance up to Rs.2 lakhs for modernisation/renovation of existing units.	www.coirboard.gov.in

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
C. Ministry of Food Processing Industries (MoFPI)							
47	Ministry of Food Processing Industries	Infrastructure for Agro-Processing Cluster	Technical Infrastructure	Finance subsidy	Single Promoter can also apply	Grant for Plant & Machinery and related technical civil works 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://mofpi.nic.in/Schemes/agro-processing-cluster
48	Ministry of Food Processing Industries	Scheme for Cold chain, Value Addition and Preservation Infrastructure	Technical Infrastructure	Finance	Single promoter also apply.	Grant for Plant & Machinery and related technical civil works Financial assistance (grant-in-aid) of 35% the total cost of plant and machinery and technical civil works in General Financial assistance (grant-in-aid) of 50% the total cost of plant and machinery and technical civil works in General areas subject to a maximum of Rs.10 Crore.	https://mofpi.nic.in/Schemes/cold-chain
49	Ministry of Food Processing Industries	Scheme for Creation/Expansion of Food Processing & Preservation Capacities	Technical Infrastructure	Finance	Single promoter also apply	Grant for Plant & Machinery and related technical civil works 35% of the eligible project cost which is maximum of Rs. 5 Crore for General Area.	https://mofpi.nic.in/Schemes/creation-expansion-food-processing-preservation-capacities-unit-scheme
50	Ministry of Food Processing Industries	Creation of Backward and Forward Linkages	Technical Infrastructure	Finance	Single promoter can also apply	Grant for Plant & Machinery and related technical civil works The maximum admissible grant for each project would be 35% Assistance to Farmer Producer Organizations would be provided @50%	https://mofpi.nic.in/Schemes/scheme-creation-backward-and-forward-linkages
51	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	The Scheme is for upgradation of existing micro food processing enterprises and also 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	https://mofpi.nic.in/pmfme/#:~:text=Ministry%20of%20Food%20Processing%20Industries.upgradation%20of%20existing%20micro%20food

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						<p>beneficiary contribution should be minimum 10% and the balance should be loan from a Bank.</p> <p>Support to FPOs/SHGs/Cooperatives for capital investment along the entire value chain with credit linked grant @ 35%</p> <p>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</p> <p>Credit linked grant @35% would be provided to FPOs, SHGs, cooperatives, State owned agencies and private entrepreneurs for development of common infrastructure including common processing facility, lab, warehouse, cold storage, packaging and incubation center.</p> <p>Support for branding and marketing would be limited to 50% of the total expenditure</p>	
52	Ministry of Food Processing Industries	Operation Greens	Technical Infrastructure	Finance	Single promoter can also apply	<p>Plant & Machinery and related technical civil works</p> <p>50% of eligible project cost subject to max. of Rs.50 crores per project.</p> <p>In case, where PIA is FPO and SC/ST, grant in aid will be at 70% of project cost subject to maximum of Rs.50 crore per project</p>	https://mofpi.nic.in/Schemes/operation-greens
53	Ministry of Food Processing Industries	Setting Up/Up-gradation Quality control/Food testing laboratories	Technical Infrastructure	Finance Subsidy	Central/State Government and its organizations/universities (including Govt. owned deemed universities implementing agencies/private sector organizations/universities including deemed universities	<p>Grant-in-aid of entire cost of laboratory equipment.</p> <p>25% of the cost of technical civil work to house the equipment and furniture and fixtures associated with the equipment for general areas</p> <p>80% of the monthly emoluments of two technical staff for two years from the date of completion of the laboratory.</p> <p>All other implementing agencies/private sector organizations/universities including deemed universities will be eligible for grant-in-aid of 50% of cost of laboratory equipment and 25% of the cost of technical civil work to house the Equipment and furniture and fixtures associated with the equipment for general areas.</p> <p>When the Ministry establishes/sponsors such food testing laboratories, there would be no ceiling to financial assistance and the amount to be approved</p>	https://mofpi.nic.in/Schemes/food-safety-quality-assurance-infrastructure/setting-up-gradation-quality-control-food-testing-laboratory

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						will be decided on case to case basis with the approval of Competent Authority.	
54	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.	Grant-in-aid is given in the form of re-imbursalment 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. <i>With a view to clear the pending proposals, the Ministry has not been accepting fresh application as a temporary measure.</i>	https://mofpi.nic.in/Schemes/food-safety-quality-assurance-infrastructure/implementation-haccp-iso-22000-iso-9000-ghp-gmp-etc
55	Ministry of Food Processing Industries	Modernisation of Abattoirs	Grant	Finance	Local bodies, PSUs, co-operatives, boards	50% of cost of plant and machinery and technical civil works	https://mofpi.nic.in/sites/default/files/OperationalGuidelinesfortheschemeofModernizationofAbattoirs.pdf
56	Ministry of Food Processing Industries	Research & Development, Quality Assurance, Codex and Promotional Activities	Grant	Finance	Central/State Government and its organisations, universities, etc.	Grant-in-aid of entire cost of lab equipment, 25% cost of technical civil works to house equipments	https://mofpi.nic.in/Schemes/human-resources-and-institutions/research-development-food-processing-sector
57	Ministry of Food Processing Industries	Modernisation of Abattoirs	Grant	Finance	Local bodies, PSUs, co-operatives, boards	50% of cost of plant and machinery and technical civil works	https://mofpi.nic.in/sites/default/files/OperationalGuidelinesfortheschemeofModernizationofAbattoirs.pdf
58	Ministry of Food Processing Industries	National Mission on Food Processing (NMFP)	Grant	Finance	Food processing industries	All states, in the ratio of 75:25 between GoI and states, in NER 90:10 ratio, and in UTs 100% grant	https://mofpi.nic.in/National-mission-on-food-processing/nmfp-centrally-sponsored-scheme
D. Ministry of Textiles							
59	Ministry of Textile	Integrated Textile Park	Infrastructure	Finance	Industries Associations/Group of SPVs(Special Purpose Vehicle)	The Government of India's (GOI) support under the Scheme by way of Grant or Equity will be limited to 40% of the project cost subject to a ceiling of Rs.40 crore for parks.	http://texmin.nic.in/sites/default/files/scheme_technical_textile_070116.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
						<p>The combined equity stake of GOI/State Government/State Industrial Development Corporation, if any, would not exceed 49%.</p> <p>GOI support will be provided @90% of the project cost subject to a ceiling of Rs.40 crore for first two projects in the States of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim and Jammu & Kashmir.</p>	
60	Ministry Textile	of Integrated Processing Development Scheme (IPDS)	Technology	Finance	Industries Associations/Group of Entrepreneurs. SPVs (Special Purpose Vehicle)	<p>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.</p> <p>Support for marine discharge projects would be analysed on a case to case basis with a maximum ceiling of Rs.75 crores.</p> <p>The project cost shall be borne by the Center, State, Beneficiary, Bank loan in the ratio of 50:25:15:10 respectively.</p>	http://texmin.nic.in/sites/default/files/IPDS_new_guidelines_15122017.pdf
61	Ministry Textiles	of Integrated Development Scheme	Skill Development Training	Finance	Individuals Enterprise/Unit	<p>GOI support would be 75% of the training cost or Rs.10,000</p>	http://texmin.nic.in/sites/default/files/Incubation_Scheme_Guidelines_Final.pdf
62	Ministry Textiles	of Comprehensive handlooms cluster development scheme (CHCDS)	Infrastructure	Finance	SPVs	<p>The maximum permissible Central cost for each cluster will not exceed Rs.40.00 crore per cluster for a period of 5 Years.</p> <p>This is normally provided as grant. However, part of it can be considered as equity on case-to-case basis for individual project/s or where it assists in financial closure.</p>	http://handlooms.nic.in/writereaddata/1202.pdf
63	Ministry Textiles	of Comprehensive handicrafts cluster development scheme (CHCDS)	Technical Infrastructure	Technology Upgradation/Finance-Subsidy	SPVs	<p>Funds to the tune of 3% (max.) of project cost shall be earmarked for establishing baseline data/DPR against which performance can be compared at the end of the project.</p> <p>Funds would be released in 3 instalments</p> <p>1st instalment of 40% as advance on SPV acquiring land.</p> <p>2nd instalment of another 40% on utilization of 2/3 of first</p>	http://texmin.nic.in/sites/default/files/11d_Guidelines_of_development_of_mega_cluster_scheme_Handicrafts_nmcc_cs_20090312.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail	
						Instalment. iii) Balance as 3rd and final instalment as reimbursement.		
64	Ministry Textiles	of Yarn Scheme	Supply Finance	Finance Subsidy	Individual weavers, Self Help Groups, Joint Liability Groups and cooperative societies.	Raw material Cotton, Domestic Silk, Woolen and Linen yarn required for production of handloom items will be covered under the 10% price subsidy.	http://handlooms.nic.in/writereaddata/1230.pdf	
65	Ministry Textiles	of Yarn Scheme	bank Finance		Registered Cooperative Society, Trust, Company set up under the Companies Act, 1956, Firm set up under Limited Liability Partnership, 2008.	Raw material Government shall provide interest free corpus fund of maximum Rs.200 Lakh per yarn bank to the applicant.	http://texmin.nic.in/sites/default/files/PowerTex%20India%20Brochure%20English.pdf	
66	Ministry Textiles	of Comprehensive Power loom Cluster Development Scheme (CPCDS)	Technical Infrastructure	Finance	SPV	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 has to be arranged by the SPVs. However, the land cost would not be built into the total project cost. Also the Government grant would not be allowed to be utilized for purchase/procurement of land.	Revised CPCDS guidelines.pdf (texmin.nic.in)	
67	Ministry textile	of Comprehensive scheme for development of Knitting and knitwear sector under Powertex India	Skill Building and Technical infrastructure	Training Capacity Subsidy	Finance	MSME Units/Stakeholders of the Cluster	Financial assistance up to Rs.200 lakhs per Center will be provided towards purchase of testing equipment and machineries required for training for the KSCs. The testing equipments 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.	Comprehensive Scheme Guidelines for Development of Knitting & Knitwear Sector under PowerTex India (texmin.nic.in)
68	Ministry textile	of Additional Grant for Apparel Manufacturing	Grant	Finance	Industry associations/entrepreneurial groups	40% of the proposed project cost with Rs.10 crore limit per park	http://texmin.nic.in/sites/default/files/guidelines%20	

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
		Units for Integrated Textile Park(SITP)					of%20apparel%20manufacturing%20units.pdf
69	Ministry textile	Catalytic Development Programme (CDP) in Project Mode	Credit		Co-operatives and para-statal bodies	Project based funding through implementing agencies, with preference to small and marginal farmers	http://texmin.nic.in/sites/default/files/Guidelines%20CDP.pdf
70	Ministry textile	Pashmina Wool Development	Infrastructure		Pashmina wool growers in the project area	Provides/exchanges Pashmina bucks, sheltering, pasturing, fodder and combing, de-hairing, sheering, training	http://woolboard.nic.in/download/L.B.pdf
71	Ministry textile	Design and Technology Upgradation	Grant	Finance	State/Central handicrafts corporations, apex cooperative societies	100% grant-in-aid for each activity in training; for tools, 100% with a limit of Rs.10,000 per kit per person	https://msme.gov.in/schemes/technology-upgradation-and-quality-certification
72	Ministry textile	Babasaheb Ambedkar Hastshilp Vikas Yojana	Skill Development Training	Finance	Apex cooperatives, corporations, state/central agencies	Support to handicrafts through social, technological, marketing, financial and cluster specific infrastructure related interventions	https://www.drishtias.com/daily-updates/daily-news-analysis/ambedkar-hastshilp-vikas-yojana-ahvy
73	Ministry textile	Human Resource Development (HRD)	Grant	Finance	Recognised vocational training institutions, ITIs, polytechnics, etc.	Capital grant and training grant, with a limit of Rs.1.45 crore, for five years - 100% grant-in-aid	https://www.meity.gov.in/human-resource-development
E. Ministry of Chemicals and Fertilizers							
74	Ministry Chemicals and Fertilizers	Plastic Scheme	Park Infrastructure	Finance	Industries Associations/Group of Entrepreneurs. SPVs (Special Purpose Vehicle)	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/FPP260613.pdf
75	Ministry Chemicals fertilizers	Chemicals & Promotion Development Scheme	Research and Development	Finance Subsidy	Industries Associations/Group of Entrepreneurs. SPVs (Special Purpose Vehicle)	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
76	Ministry Chemicals fertilizers (Department Of Pharmaceuticals)	Production & Incentive Scheme for promotion of domestic manufacturing of critical Starting Materials (KSMs)/Drug Intermediates	Linked Finance (PLI) for of Key Materials	Finance Incentives	Manufacturers of critical KSMs/DIs and APIs registered in India. subject to threshold investment in green field projects	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/Gazettee%20notification%20of%20bulk%20drug%20schemes_0.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
		(DIs) and Active Pharmaceutical Ingredients (APIs) In India.					
77	Ministry of Chemicals & fertilizers (Department Of Pharmaceuticals)	Bulk & Industrial Parks	Drug Finance		State Government	<p>Proposed Parks - 3</p> <p>Grant -3000 crore</p> <p>Maximum grant-in-aid for one bulk drug park will be limited to Rs 1000 crore per park (Five Years)</p> <p>Project cost: The cost of establishing CIF in the bulk drug park.</p> <p>Duration of the Scheme is from FY 2020-2021 to FY 2024-2025.</p> <p>The grant-in-aid will be 70% of the project cost of the common infrastructure facilities (CIF)</p> <p>The Formulation units shall not be permitted in the Park.</p>	https://pharmaceuticals.gov.in/sites/default/files/Guidelines%20of%20the%20Scheme%20Promotion%20of%20Bulk%20Drug%20Parks_1.pdf
78	Ministry of Chemicals & fertilizers (Department Of Pharmaceuticals)	Scheme of Promotion of Medical Device Parks	for Finance		State Government	<p>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.</p> <p>Maximum assistance under the scheme for one Medical Device Park would be limited to Rs. 100 crore.</p> <p>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.</p>	https://pharmaceuticals.gov.in/sites/default/files/Gazette%20notification%20of%20Medical%20Device%20schemes.pdf
79	Ministry of Chemicals & fertilizers (Department Of Pharmaceuticals)	Pharmaceutical Promotion and Development Scheme (PPDS)	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	<p>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.</p>	https://pharmaceuticals.gov.in/sites/default/files/Pharmaceutical%20Promotion%20and%20Development%20Scheme%20%28PPDS%29.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
						<p>100% grant for Programmes organized by govt. dept./institutions/agencies</p> <p>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.</p> <p>50% grant to the activities organized by autonomous bodies/private agencies/associations/private institutions/NGO's or others for activities organized on their own initiative and having relevance to the mandate of department.</p> <p>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.</p> <p>For studies/surveys/online surveys/magazines etc. Grant will 100%, 75% & 50% based on the category as mentioned in guidelines.</p>	
80	Ministry of Chemicals & fertilizers (Department Of Pharmaceuticals)	Pharmaceutical & Technology Upgradation Assistance Scheme (PTUAS)	Technology		Public Sector Financial institution to be identified by bank. Commercial bank extending loan for pharma SMES	<p>Eligible units intending to upgrade their manufacturing infrastructure to attain WHO-GMP norms</p> <p>Interest subvention against loan sanctioned by scheduled bank</p> <p>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.</p>	https://pharmaceuticals.gov.in/sites/default/files/Pharmaceutical%20Technology%20Upgradation%20Assistance%20Scheme%20%28PTUAS%29.pdf
81	Ministry of Chemicals & fertilizers (Department Of Pharmaceuticals)	Assistance to Pharmaceutical Industry for Common Facilities	to Finance		The project will be implemented through a Special Purpose Vehicle (SPV).	<p>One time grant-in-aid to be released in various phases for creation of identified infrastructure and common facilities</p> <p>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.</p> <p>Assistance for Administrative and other management support of SPV during the project implementation period shall not exceed 5 % of the Grant-in-aid.</p>	https://pharmaceuticals.gov.in/sites/default/files/Cluster%20Development%20Scheme.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
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F. Ministry of Electronics and Information Technology

82	Ministry of Electronics and Information Technology	of 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.	<p>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</p> <p>For Common Facility Centers (CFCs); Financial assistance will be restricted to 75% of the project cost subject to a ceiling of Rs.75 crores.</p>	EMC-2.0-Guidelines-01062020.pdf (meity.gov.in)
83	Ministry of Electronics and Information Technology	of 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.	Financial incentive of 25% of capital expenditure for the manufacturing of goods.	https://www.meity.gov.in/sdm/SPECS
84	Ministry of Electronics and Information Technology	of 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.	The Scheme shall extend an incentive of 4% to 6% on incremental sales (over base year) of goods manufactured in India and covered under target segments, to eligible companies, for a period of five (5) years	https://www.meity.gov.in/writereaddata/files/production_linked_incentive_scheme.pdf
85	Ministry of Electronics and Information Technology	of Software Technology Park Scheme	Technology	Finance Exemption	Software Development companies/IT Start ups etc.	<p>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.</p> <p>There are several benefits like-Customs Duty Exemption in full on imports, Central Excise Duty Exemption in full on indigenous procurement,</p> <p>All relevant equipment/goods including second hand equipment can be imported (except prohibited items), Equipment can also be imported on loan basis/lease</p> <p>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,</p>	https://www.meity.gov.in/content/export-promotion-schemes#tab1

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
						Depreciation on computers at accelerated rates up to 100% over 5 years is permissible.	
86	Ministry of Electronics and Information Technology	Special Economic Zone Scheme	Finance	Tax Exemptions		<p>Duty free import/domestic procurement of goods for development, operation and maintenance of SEZ units</p> <p>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.</p> <p>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.</p> <p>Single window clearance for Central and State level approvals.</p>	https://www.meity.gov.in/content/export-promotion-schemes#tab1
87	Ministry of Electronics and Information Technology	Export Promotion Capital Goods Scheme	Finance	Concession	Exporters	<p>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.</p>	https://www.meity.gov.in/electronic-hardware-schemes#tab3

G. Ministry of Commerce and Industries

88	Ministry of Commerce and Industries	Small Exporters Policy (SEP)	Incentive	Insurance Premium	Exporters with turnover below Rs.5 crore	A12-month insurance policy for small exporters	https://www.startupindia.gov.in/content/sih/en/government-schemes/micro_exporters_policy.html#:~:text=The%20Small%20Exporter's%20Policy%20is,not%20exceed%20INR%201%20crores.
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#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
89	Ministry of Commerce and Industries	Small and Medium Exporters Policy	Incentive	Insurance Premium	Exporters of goods and services with investment in plant and machinery as per MSMED Act	A 12-month insurance policy for small and medium exporters, with 90% coverage and loss limit of Rs.10 lakh	http://pahleindia.org/pdf/MSMEs-Policy-Brief.pdf
90	Ministry of Commerce and Industries	Participation in International Fairs and Exhibitions with Tea Board	Subsidy	Finance	All exporters holding valid export license	Economy class airfare for one representative from India.	http://www.teaboard.gov.in/pdf/Revised_Scheme_for_Participation_in_International_fairs_and_exhibitions_with_Tea_Board_29_11_17_pdf2688.pdf
91	Ministry of Commerce and Industries	Promotion of Packaged Tea of Indian Origin	Reimbursement	Finance	All registered exporters with valid license	Reimbursement for year-1 - 75%; year-2 - 50%; year-3 - 25% of lease/rental charges of floor area or display; with a limit of Rs.12 lakh per annum	https://www.startupindia.gov.in/content/sih/en/government-schemes/promotionforpackaged_tea.html#:~:text=Board%20of%20India-.The%20scheme%20aims%20to%20to%20help%20Indian%20exporters%20for%20marketing.teas%20of%20Indian%20origin%20therein.&text=Promotional%20campaign%20Up%20to%2025.lakh%20per%20annum%20per%20market.
92	Ministry of Commerce and Industries	Promotion of Indian Spice Brands Abroad	Credit	Interest	All spices exporters having brands registered with Spices Board	Interest free loan up to 100% for slotting fee and 50% for product development.	https://www.indiafilings.com/learn/promotion-of-indian-spice-brands/#:~:text=Under%20this%20scheme%2C%20the%20Government.beyond%20the%20ethnic%20Indian%20population.
93	Ministry of Commerce and Industries	International Trade Fairs/Meetings (Spices Board Schemes)	Reimbursement	Finance	All registered exporters and representatives associations	Reimbursement of 50% airfare with limits as per of terms for individual exporters; for delegations, 50% reimbursement with Rs.1.5 lakh limit per year per exporter	http://www.indianspices.com/sites/default/files/trade_fairsparticipation.pdf
94	Ministry of Commerce and Industries	Modified Industrial Infrastructure	Technical Infrastructure/Physical Infrastructure/S		State Agencies such as SIDCs	Implementation 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/in

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
		Upgradation Scheme	ocial Infrastructure		apply for funding under the Modified IIUS.		dustrial-infrastructure-upgradation-scheme-iius
					SIA's should have sufficient past experiences relating to execution of nature of projects proposed to be undertaken; past experience of SIA will be one of the major criteria for entrusting a project to the agency under the scheme		
95	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.	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/UploadedFiles/MOC_636289964499400263_TIES_Final_guidelines_18_04_2017.pdf
96	Ministry of Commerce & Industries	Champion Service & Sector Scheme	Infrastructure/Skill development		Respective Ministry/Department	Assistance in the selected 12 champion sectors	https://commerce.gov.in/writereaddata/UploadedFiles/MOC_637177295864099394_Guidelines%20CSS_S.pdf
97	Ministry of Commerce & Industries (Department for Promotion of Industry and Internal Trade)	<i>Integrated Development of Leather Sector Sub Scheme</i> Indian Footwear and Leather Accessories Development Programme.		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 of technology upgradation on or after 1 January 2016. New eligible units will be considered only on submission of copy of required documents	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_IDL_S.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
					from all concerned department. For detail - refer to the guidelines.		
98	Ministry of Commerce & Industries (Department for Promotion of Industry and Internal Trade)	<i>Mega Leather, footwear and accessories Cluster MLFAC Sub Scheme</i> Indian Footwear Leather and Accessories Development Programme	Infrastructure	Finance	SPV	Graded assistance is provided upto 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

H. Ministry of New and Renewable Energy

100	Ministry of New and Renewable Energy	Development of Solar Parks and Ultra Mega Solar Power Projects	Finance		Project Developers and Investors	and 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 as the case may be 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/img/documents/uploads/d9f99dc08abd4b6988ba7ee3be288ee1.pdf
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#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
101	Ministry of New Renewable Energy	Grid Connected and 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 upto 500 kWp)</p> <p>Domestic manufactured modules and Solar cells to be used* 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> <p>No incentives for capacity addition up to 10%</p> <p>5% incentives for addition beyond 10% and up to 15%</p> <p>10% incentives for addition beyond 15%</p>	https://mnre.gov.in/img/documents/uploads/7ccd3b4b3bb94a51af516e2ee4fde3.pdf https://mnre.gov.in/img/documents/uploads/file_s-1584096172000.pdf
102	Ministry of New Renewable Energy	CPSU and 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. Orgns.) which are under administrative control or have 50% shareholding of Central/State Govt.	<p>GoI Support offered: VGF of upto Rs. 70 lakhs/MW; actual VGF decided through bidding for VGF required.</p> <p>Mode of allocation: Bidding through SECI on VGF required</p> <p>Usage of solar power: Self-Use or use by Other Govt. Organisations through Discoms</p> <p>Domestic Content Requirement: Domestically manufactured solar PV cells & Modules</p>	https://mnre.gov.in/img/documents/uploads/fdd16dbd0a154973a7e5884edeed5e08.pdf
103	Ministry of New and Setting up Distributed	Scheme for Finance	Finance		CPSUs like NTPC, NLC, SECI, REIL, etc.	Types of Projects Supported: Standalone Solar PV Power Project, standalone Battery Energy Storage System (BESS), Solar PV plant with Battery Energy	https://mnre.gov.in/solar/schemes

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
	Renewable Energy	Connected Solar PV Power Projects in Andaman and Nicobar and Lakshadweep Islands with Capital Subsidy				Storage System (BESS), Transmission System for Solar PV Power Plant and Floating Solar PV power plants (with or without Battery Energy Storage System) in Andaman & Nicobar Islands and Lakshadweep Islands. Gol Support offered: CFA of upto 40% of the project Cost; Implementation Arrangement: The scheme is being implemented through Central Public Sector Undertakings (CPSUs) viz., NTPC, NLC, REIL, SECI etc. on Build, Own and Operate (BOO) basis. Andaman & Nicobar and Lakshadweep Administrations will buy the electricity from the Implementing Agencies at a tariff determined by JERC/CERC by taking into account the CFA	
104	Ministry of New and Renewable Energy	PM KUSUM	Grant	Finance	Individual farmers and FPOs	MNRE CFA and State Government's subsidy will be adjusted in the system cost and beneficiary will have to pay only the remaining balance.	https://mnre.gov.in/solar/schemes
105	Ministry of New and Renewable Energy	Research, Design, Development, Demonstration (RDD&D) and Manufacture of New and Renewable Energy	Grant	Finance	Research and Development Institutions; Academic Institutions, Departments/Agencies/PSUs, States/UTs Government, Panchayats, Community based and organisations of civil societies	Financial assistance for RDD&D projects that involve partnership with industry/civil society organizations should normally be restricted to 50% of the project cost. However, for any proposal from Universities, Government Research Institutions, Private Educational Institutions, etc. Ministry may provide up to 100% funding, depending on project priority. In the case of Private Educational Institutions especially engineering colleges have to furnish a declaration that they do not levy and collect donations for admissions from students while applying for R & D grants.	https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/6_2.html
106	Ministry of New and Renewable Energy	Wind Resource Assessment in Uncovered/New Areas under NCEF Scheme	Grant	Finance	Only the Indian entities viz., Wind farm owners, IPPs, Wind Farm Developers and Wind Turbine Manufacturers are eligible for grant of subsidy in this scheme. All the private developers shall comply with the Directorate General of Civil Aviation (DGCA) guidelines.	Under this scheme, 40% of the total project cost will be provided from NCEF as reimbursement through C-WET and balance 60% of the total project cost shall have to be borne together by the concerned State Nodal Agencies (SNA) of State Government and private developer(s). Ministry shall release 50% of the NCEF grants in accordance with the proposal of C-WET. The financial sanction for the sites to SNAs/private developers will be given by C-WET. The remaining 50% of the grant amount for that particular sanction order shall be released to CWET.	https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/6_3.html

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
107	Ministry of New and Renewable Energy	Scheme for Setting up of over 500 MV Grid Connected SPV Power Projects under 4of JNNSM PHASE -2	Finance		Project Developers and Investors	The Project developer will be provided a Viability Gap Funding based on his bid. The upper limit for VGF is kept at Rs. 1.0 crore/MW for open category and Rs. 1.25 crore/MW for projects in Domestic Content Requirement (DCR) category. Amendment in guidelines regarding DCR category has also been issued.	https://mnre.gov.in/solar/schemes
I. Ministry of Science and Technology Energy							
108	Ministry of Science and Technology Energy	Science and Engineering Research Council (SERC)	& Finance		Scientists, academic, industrial and R&D organisations	Salaries, equipments, travel, overheads, etc.	http://www.facweb.iitkgp.ac.in/~skbarai/Serc.pdf
109	Ministry of Science and Technology Energy	State Science and Technology Programme (SSTP)	Science & Grant		Students of 6th to 10th class from every middle and high school	Core grant assistance towards entire cost of competitions	https://sstp.dst.gov.in/
110	Ministry of Science and Technology Energy	Science and Technology Application for Rural Development (STARD)	and Grant		Recognized schools, colleges, NGOs, etc.	Long term support for core personnel, equipment, salaries, travel, overheads, etc.	https://www.scienceandsociety-dst.org/stard.htm
111	Ministry of Science and Technology Energy	Science and Technology Weaker Sections (STAWS)	and Grant		Recognised schools, colleges, R&D institutions and universities	Equipment, salaries, consumables, internal travel, overheads, etc.	https://www.scienceandsociety-dst.org/staws.htm#:~:text=Science%20and%20Society%20Division%20Home%20Page&text=This%20scheme%20is%20aimed%20at.artisans%2C%20landless%20labourers%2C%20etc.
112	Ministry of Science and Technology Energy	Critical Technology Programme (CTP)	Grant		Individuals, academic groups, R&D institutions and units	Salaries, equipment, consumables, internal travel, overheads, etc.	https://www.dcsa.mil/mc/tp/
113	Ministry of Science and Technology Energy	Science and Technology Women	and Grant		NGOs, schools, colleges, R&D institutions, etc.	Equipment, salaries, consumables, internal travel, overheads, etc.	https://dst.gov.in/st-women

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
114	Ministry of Science and Technology Energy	Entrepreneurship and Development Cell (EDC)	Finance		Universities, colleges, institutions offering science and management courses	Financial assistance for setting up EDC and for meeting recurring expenditure	https://www.aicte-india.org/downloads/ENTREPRENEURSHIP%20DEVELOPMENT%20CELL.pdf
115	Ministry of Science and Technology Energy	Entrepreneurship Development Programme	Grant		Training and R&D institutions	Assistance of Rs.2 lakh	https://www.yourarticlelibrary.com/entrepreneurship-development-programmes-meaning-need-and-objectives-of-edp/40707#:~:text=As%20the%20term%20itself%20denotes,successfully%20run%20his%20%2F%20her%20enterprise.
116	Ministry of Science and Technology Energy	Technology Business Incubators (TBI)	Finance		R&D institutions/academic institutes	Financial assistance for five years	http://www.nstedb.com/institutional/tbi.htm
117	Ministry of Science and Technology Energy	Bio-Technology Ignition Grant (BIG)	Finance Grant	Loan	Incubates/recognised bio-tech start-ups	Up to Rs.50 lakh	https://birac.nic.in/webcontent/big_user_guide.pdf
118	Ministry of Science and Technology Energy	Animal/Agriculture/Marine Bio-Technology/Bio-Resource Programme	Grant		Individuals/institutions	Grant for R&D in aquaculture and marine biotechnology	http://dbtindia.gov.in/schemes-programmes/research-development/agriculture-animal-allied-sciences/aquaculture-marine
119	Ministry of Science and Technology Energy	Bio-Technology Industry Partnership Programme (BIPP)	Grant		R&D oriented SMEs	Grant and soft loans up to Rs.1 crore	https://www.startupindia.gov.in/content/sih/en/government-schemes/biotechnology-industry-partnership-programme.html
120	Ministry of Science and Technology Energy	Bio-Technology Industry Research Assistance Programme (BIRAP)	Finance		Academia and collaborating companies	Depending on the merit of the case	https://biotech.co.in/en/pilot-biotechnology-industry-research-development-assistance-programme-birap-public-private

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
121	Ministry of Science and Technology	Bio-Technology Ignition Grant (BIG)	Grant		Incubates/recognised bio-tech start-ups	Up to Rs.50 lakh	https://www.birac.nic.in/big.php
J. Ministry of Skill Development and Entrepreneurship							
122	Ministry of Skill Development and Entrepreneurship	Pre-Departure Orientation Training (PDOT)	Training & Skill development		Individual person	Given the need to orient potential migrant workers with regards to language, culture, do's and don'ts in the destination country, the emigration process and welfare measures, PDOT program has been launched.	https://www.msde.gov.in/schemes-initiatives/schemes-initiatives-through-nsdc/pre-departure-orientation-training-pdot-
K. Ministry of Petroleum and Natural Gas							
123	Ministry of Petroleum and Natural Gas	Corpus Fund Scheme (CFS)	Infrastructure		SC/STs category citizens.	Financial assistance would be provided by bank, wherein OMCs are supposed to facilitate provision of loan. OMCs also provide working capital to distributors. The recovery of working capital plus interest is through 100 installments commencing from the 13th month of the operation of distributorship.	http://petroleum.nic.in/sites/default/files/Corpus.pdf
124	Ministry of Petroleum and Natural Gas	Delhi Kerosene Free Scheme	Subsidy		People belonging to Below Poverty Line (BPL)/Antyodaya Anna Yojana (AAY) card holders in Delhi.	Under this scheme 50 % of the Security Deposit of Cylinder and Pressure Regulator is being borne by the Ministry of Petroleum & Natural Gas. Rest of the 50% is borne by the Government of National Capital Territory of Delhi. Delhi Government also provides assistance of Rubber pipe and hot plate to them. 100% assistance provided.	http://petroleum.nic.in/sites/default/files/Kerosene.pdf
L. Ministry of Mines							
125	Ministry of Mines	'Scheme of Mining' for the Construction Material (Minor Minerals)	Grant		Firms/associations/companies can participate in the bid process.	The period of grant of lease/contract may vary from 7-10 years. Financial assistance would be provided from 'Aravalli Rehabilitation Fund (ARF). The ARF is established with a view to funding all such schemes considered necessary for the protection and preservation of the Aravalli ranges in the state of Haryana	https://ibm.gov.in/writereaddata/files/10202016094948MCR_2016_18092016%20from%20SKS.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
M. Ministry of Road Transport and Highways							
126	Ministry of Road Transport and Highways	Financial assistance for Administering Road Safety Programmes	Grant		NGOs/State/UT/Autonomous Body/Educational Institution engaged in research activity or field programmes relating to Road Safety.	The total amount of assistance for any project shall not exceed Rs.5 lakh. The grant will be released in three stages- 50% in advance after the project/scheme is sanctioned; 25% after the completion of the programme and submission of documentary proof with photographs, etc. and the balance 25% after the receipt of Final Action Taken report from the concerned State Transport Authority	http://ihtransport.gov.in/pdf/MoRTH_Guidelines_for_Road_Safety_Advocacy.pdf
N. NABARD							
127	NABARD	Producer Organisations Development Fund (PODF)	Credit		Marketing federations/corporations/cooperatives	Fund assistance to credit support, capacity building and market linkage organisations	https://www.krishaksarathi.com/podf.html
128	NABARD	Dairy Venture Capital Fund	Credit		Individuals	50% of the outlay as interest free loan	https://dahd.nic.in/related-links/dairy-poultry-venture-capital-funds
129	NABARD	Establishing Poultry Estates and Mother Units for Rural Backyard Poultry	Credit		Individuals	For unit of 1,500 chicks per batch: Rs.1.36 lakh	http://www.kiran.nic.in/schemes.html
130	NABARD	Establishment/Modernisation of Rural Slaughter Houses	Credit	Subsidy	Organisations, firms, entrepreneurs, partnership NGOs and	50% of the total financial outlay as capital subsidy	http://www.kiran.nic.in/scheme_slaughter_houses.html#:~:text=Centrally%20Sponsored%20Scheme%20%2D%20Establishment%2F%20Modernisation%20of%20Rural%20Slaughter%20Houses&text=To%20establish%20a%20new%20system.and%20distribution%20on%20commer

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
							cial%20basis.&text=Minimize%20clandestine%20slaughter%20and%20provide%20pollution%20free%20environment.
131	NABARD	Commercial Production Units of Organic Inputs	Credit	Subsidy	Individuals	Subsidy @ 25% of the capital cost of the project	https://www.nabard.org/content.aspx?id=592
132	NABARD	Poultry Venture Capital Fund	Credit		Farmers, NGOs, cooperatives, SHGs, etc.	25% of outlay as back ended capital subsidy, 10% margin, rest bank loan	http://animalhusbandryjammu.nic.in/Programmes%20&%20Schemes/PVCF.pdf
133	NABARD	Credit Capital (CLCS)	Linked Credit Subsidy		SMEs.	Technology up-gradation of MSEs in the specified products/sub-sectors by way of induction of well-established and improved technologies approved under the scheme for which capital subsidy is extended by the government.	http://www.dcmsme.gov.in/schemes/credit_link_scheme.htm
134	NABARD	Swarozgar Card	Credit	Credit Card	Small artisans, Handloom weavers and other self-employed persons including Micro - entrepreneurs, SHGs, etc.	Working capital including consumption needs and/or block capital	https://www.startupindia.gov.in/content/sih/en/government-schemes/swaroigar_credit_card.html
135	NABARD	NABARD Warehousing scheme	Credit		Agencies owned/sponsored by State/Central Govt, Panchayati Raj institutions, cooperatives (and their Federations), Farmers Producers Organisations (FPOs), Federations of Farmers Collectives, Apex marketing boards, Private Companies, Individual Entrepreneurs.	Loans will be provided for projects involving creation of storage infrastructure, with a minimum capacity of 5,000 MT, for agricultural and allied produce including construction of warehouses, silos & cold storage. Priority will be given for the projects proposed in the eastern & north-eastern and food grain deficit states.	https://www.nabard.org/content.aspx?id=571
O. SIDBI							
136	SIDBI	SIDBI Make in India Fund for MSME(SMILE)	Soft Loan	Credit	All existing MSMEs	<ul style="list-style-type: none"> • Minimum Loan Size - Rs. 10 lakh for Equipment Finance & Others, Rs. 25 lakh. • Tenure - Longer repayment period upto 10 years including moratorium of upto 36 months 	https://sidbi.in/en/products

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
137	SIDBI	Smile Equipment Finance (SEF)	Credit		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
138	SIDBI	Loans Under Partnership with OEM	Credit		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, upto Rs.100 Lakh. Higher loan amount can also be considered subject to Bank's guidelines Normally upto 60 months including eligible moratorium 	https://sidbi.in/en/products
139	SIDBI	Working Capital Credit (CASH CREDIT)	Credit		<p>Should be an eligible MSME unit.</p> <p>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. 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>	<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
140	SIDBI	SIDBI – Loan for Purchase of equipment for enterprise's	Credit		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 	https://sidbi.in/en/products

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
		Development (SPEED)				<p>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</p> <ul style="list-style-type: none"> Proposed machinery should relate to same line of business 2nd hand/refurbished machines are not eligible. <p>Assistance Upto 100% of the machinery cost subject to maximum of Rs.1 crore for New to Bank (NTB) customers and upto Rs.2 crore for existing customers of SIDBI. SIDBI reserves the right to sanction lower amount depending upon assessment of repayment capacity Tenure 2 to 5 years including moratorium of 3-6 months.</p>	
141	SIDBI	SIDBI-Loan for Credit Purchase of equipment for enterprise's Development Plus (SPEED PLUS)		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 into an MoU Proposed machinery should relate to same line of business 2nd hand/refurbished machines are not eligible <p>Assistance Upto 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) Tenure 2 to 5 years including moratorium of 3-6 months</p>	https://sidbi.in/en/products
142	SIDBI	SIDBI Finance Scheme (STFS)	Trader Credit Scheme	Working Capital requirement and need based capital expenditure	MSME Retailers/Wholesalers (including stockists, super-stockists, distributors, dealers, organized retailers including supermarkets, malls departmental stores, retail chains, etc.) in existence for at	<p>Eligible Expenditure</p> <p>Any business-related expenditure i.e. Working Capital requirement and need based capital expenditure (including renovation of existing owned shops), if any (excluding non-business-related commodity trading of metals, gems & jewellery, etc)</p>	https://sidbi.in/en/products

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
					least 3 years having satisfactory financial position. Drop in sales turnover, if any, should not exceed 10% year-on-year in the last 2 years.	<p>Assistance</p> <p>Minimum Rs.10 lakh and maximum Rs.1 crore. The assistance shall be need based.</p> <p>Further, the total assistance from SIDBI for working capital and capex should not exceed maximum ceiling of Rs.1 crore.</p> <p>Tenure</p> <p>Repayment period would depend upon cash flow and size of the business subject to maximum repayment period of 60 months including moratorium</p>	
143	SIDBI	SIDBI - Retail Credit trade loan scheme for Trade Finance (RLS)			<ul style="list-style-type: none"> Existing well performing MSE Retail & Wholesale Traders Min 3 years in operations with stable sales & cash profits in past 3 years. Satisfactory track record with Banks/FIs/NBFC for past 12 months Both MSE Retail Traders & Dealers (dealing with products of at least one large reputed supplier having turnover of around Rs.1000 crore or more) and Wholesale Traders are covered (Export trade & large commercial real estate-based models are not covered under RLS) 	<p>Eligible Expenditure</p> <p>For Capex: Acquisition of business premises, godown, shop, office premises, repair, furnishing, renovation of existing business premises and/or purchase of furniture & fixtures, equipment's, tools, computers, UPS, DG set, etc.</p> <p>For working capital/additional working capital (in case the borrower is already having working capital/overdraft facility with some other Bank/FI).</p> <p>Assistance</p> <p>Loan amount: Rs.10 lakh to Rs.100 lakh Retailers/traders and dealers: upto Rs.50 lakh Wholesale traders (stockists, super stockists, etc.) – upto Rs.100 lakh Finance towards working capital – Max 20% of the sales turnover of last FY Security may include upto 25% FD depending on risk profile</p> <p>Tenure</p> <p>36 to 60 months (including moratorium of up to 3 months)</p>	https://sidbi.in/en/products
144	SIDBI	Top up loan for Credit immediate purposes (TULIP)			<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 	<p>Eligible Expenditure</p> <p>Purchase of machinery/equipment Need based civil construction/renovation Acquisition of DG set/other MFAs (including testing equipment, dies & moulds etc.)</p>	https://sidbi.in/en/products

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
					<ul style="list-style-type: none"> Cash profit in last FY 	<p>Margin money for working capital (MMWC)</p> <p>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> <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) 	
145	SIDBI	SIDBI TERM-Loan Credit assistance for rooftop solar PV plants (STAR)			<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 	<p>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 Eligible Expenditure 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 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
146	SIDBI	SIDBI Assistance Credit to facilitate emergency response against Corona Virus (SAFE)			<ul style="list-style-type: none"> For New to Bank customer <ul style="list-style-type: none"> At least two years of cash profits and account not in SMA1/2 category For existing Bank customer <ul style="list-style-type: none"> Cash profit in last audited balance sheet and account not in SMA1/2 category 	<p>Eligible Expenditure -To finance all existing MSMEs who are manufacturing any products or providing any services directly related to fighting Corona Virus Loan amount -Max. upto Rs. 50 Lakh Interest Rate -5% p.a. fixed on reducing balance basis Tenure</p> <p>Term Loan: Upto 5 years including moratorium</p> <p>WCTL: Upto 18 months including moratorium</p>	https://www.investindia.gov.in/bip/resources/sidbi-assistance-facilitate-emergency-response-against-coronavirus-0#:~:text=To%20help%20support%20the%20efforts%20of%20SAFE%20Plus.

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
147	SIDBI	SIDBI Assistance to facilitate emergency response against Corona Virus (SAFEPLUS)	Credit		<ul style="list-style-type: none"> For New to Bank customer <ul style="list-style-type: none"> At least two years of cash profits and account not in SMA1/2 category For existing Bank customer <ul style="list-style-type: none"> Cash profit in last audited balance sheet and account not in SMA1/2 category 	<ul style="list-style-type: none"> Eligible Expenditure-To meet emergency/additional working capital requirement of all existing MSMEs having confirmed order(s) from Central/State Govt./Govt. agencies nominated for the purpose and who are manufacturing any products or providing any services directly related to fighting Corona Virus (Covid-19) Loan amount- Maximum upto Rs.100 Lakh (linked to turnover of the unit. Interest Rate -5% p.a. fixed on reducing balance basis 	https://www.investindia.gov.in/bip/resources/sidbi-assistance-facilitate-emergency-response-against-coronavirus-0#:~:text=To%20help%20support%20the%20efforts.SAFE%20scheme)%20and%20SAFE%20Plus.
148	SIDBI	Refinance for Small Road Transport Operators (SRTOS)	Credit		Small road transport operators	Re-financing	https://sidbi.in/oldsmallbank-schemes/refinance-small-road-transport-operators-srtos
149	SIDBI	Special Liquidity support to MSME's through NBFC's	Credit	Loan NBFC	via MSME's requiring bona -fide business purposes	Financial assistance	https://sidbi.in/files/circulars/20200422161912.pdf
150	SIDBI	Special Refinance scheme for MSME's	Credit	Loan	Micro and Small Enterprises as per MSMED Act, 2006	Financial assistance	https://sidbi.in/files/circulars/20200422161912.pdf
151	SIDBI	Special Liquidity support to MSME's through MFIs and MACS	Credit	Loan	MSE's Micro Finance borrowers	Financial assistance	https://sidbi.in/files/circulars/20200422161912.pdf
152	SIDBI	Composite Loan	Credit		Artisans, micro-units, village and cottage industries	Loan, not exceeding Rs.25 lakh	https://sidbi.in/oldsmallbank-schemes/composite-loan-scheme-0
153	SIDBI	Single Window	Credit		New projects in MSE sector	Loans for fixed assets and working capital	https://sidbi.in/oldsmallbank-schemes/single-window-scheme-sws
154	SIDBI	Rehabilitation of Sick Industrial Units	Credit		Potentially viable cottage and village units	MSEs, Assistance for sick MSEs	Assistance for rehabilitation of potentially viable sick MSEs https://www.dcmsme.gov.in/sido/news19.htm
155	SIDBI	Development of Industrial	Credit		Promoters of Industrial infrastructure	Financial support for industrial infrastructure	https://sidbi.in/oldsmallbank-schemes/scheme-

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
		Infrastructure for MSME Sector					development-industrial-infrastructure-ssi-sector
156	SIDBI	Integrated Infrastructural Development (IID)	Credit		Public sector corporations, NGOs	Ceiling on project cost is Rs.500 lakh; cost in excess of Rs.500 lakh may be met by the State/UT Government	https://www.dcmsme.gov.in/schemes/iidscheme.htm
157	SIDBI	Bills discounting Equipment	Re- Credit		Manufacturer sellers/purchaser - users of indigenous machinery/capital equipment, one of whom should be in the small scale sector	- Usance of bills; normally 2-5 years	https://sidbi.in/oldsmall/bank-schemes/bills-re-discounting-equipment-scheme
P. Ministry of Consumer Affairs, Food and Public Distribution							
158	Ministry of Consumer Affairs, Food and Public Distribution	Antyodaya Anna Yojana (AAY)	Subsidy		It is for the poorest of the poor (living in the BPL) that the Antyodaya Anna Yojana has been conceived. Antyodaya Anna Yojana has started in six States - Himachal Pradesh, Rajasthan, Madhya Pradesh, Chhattisgarh, Andhra Pradesh, Uttar Pradesh and the UT of Dadra & Nagar Haveli.	100% subsidy to the eligible applicants	https://dfpd.gov.in/writereaddata/Portal/Magazine/9proc.pdf
Q. Niti Aayog							
159	Niti Aayog	Self-Employment and Utilization (SETU)	Training & Skill development		Start up businesses entrepreneurs/Incubators Technology area	or An amount of Rs.1,000 crore is being set up initially in NITI Aayog for SETU. This amount will initially rest with the NITI Aayog. It will be used for setting up of incubation centers and enhance skill development. It aims to create around 100,000 jobs through start-ups.	https://www.startupindia.gov.in/content/sih/en/government-schemes/setu_scheme.html
R. Ministry of Communication and Information Technology							
160	Ministry of Communication and Information Technology	Technology Incubation and Development of Entrepreneurs (TIDE)	Grant		Institutions	Grant-in-aid of up to Rs.155 lakh, payable in installments	https://www.meity.gov.in/writereaddata/files/Details_of_Technology_Incubation_and_Development_of_Entrepreneurs(TIDE)_Scheme_Rev.PDF
161	Ministry of Communication and International Patent Protection	Support to International Patent Protection	Reimbursement	Finance	Any registered MSME or TIC	Up to 50% of total patent cost by reimbursement, with Rs.15 lakh limit	http://www.ipface.org/pdfs/Brochure_SIPEIT.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
	Information Technology	in Electronics and IT(SIP-EIT)					
162	Ministry of Communication and Information Technology	Software Technology Parks and of India (STPI)	Tax Exemptions	Finance	Software companies	Tax and duty exemptions	https://www.meity.gov.in/writereaddata/files/NIT_0.pdf
163	Ministry of Communication and Information Technology	Special Economic Zone (SEZ)	Tax Exemptions	Finance	Medium and large industries	Tax and duty exemptions of varying definitions; single window clearance	https://www.gtap.agecon.purdue.edu/resources/download/4103.pdf
164	Ministry of Communication and Information Technology	Electronics Hardware Technology Park (EHTP)	Tax Exemptions	Finance	Net foreign exchange earners	100% FDI, duty-free imports, 100% tax exemption, etc.	https://www.startupindia.gov.in/content/sih/en/government-schemes/hardware-technology-park-scheme.html
165	Ministry of Communication and Information Technology	Export Promotion of Capital Goods (EPCG)	Tax Exemptions	Finance	Manufacturer exporters, merchant exporters, certified service providers	Zero duty to electronic products exporters, concessional 3% on import of capital goods, including pre- & post-production, and software systems	https://www.meity.gov.in/writereaddata/files/EPCG_DEScheme.pdf
166	Ministry of Communication and Information Technology	Duty Exemption and Remission	Tax Exemptions	Finance	All the licensed exporters	Issues advance license, permits duty-free replenishment of inputs and drawback of import changes	http://dgftcom.nic.in/exim/2000/changesftp2015-20/ftp01/CHAP04.pdf
167	Ministry of Communication and Information Technology	Deemed Exports	Tax Exemptions	Finance	All licensed exporters	Exemption of terminal excise duty against ICB, or refund	https://www.meity.gov.in/writereaddata/files/DeemedExportScheme(1).pdf
S. Ministry of Health & Family Welfare Schemes							
168	Ministry of Health & Family	Development of AYUSH Clusters	Grant	Finance	SPV formed by at least 15 enterprises located in an existing cluster shall be eligible for funding under the scheme.	The assistance would be restricted to 60% of the Project Cost subject to a maximum of Rs.15.00 crores.	https://main.ayush.gov.in/sites/default/files/7113825026-Cluster%20scheme%20wi

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail	
		Welfare Schemes					https://main.ayush.gov.in/sites/default/files/Final%20Revised%20Scheme%20Circulated.pdf	
169	Ministry of Health & Family Welfare Schemes	Extra & Research AYUSH	Mural Grant in	Finance	Medical, Scientific and Research & Development institution, University/institutional department in Government and private sector with adequate infrastructure & technical expertise	The Ministry of AYUSH will provide financial support for staff, equipment and contingencies (recurring and non-recurring) for the project up to an amount not exceeding Rs. 70.00 Lakh.	https://main.ayush.gov.in/sites/default/files/Final%20Revised%20Scheme%20Circulated.pdf	
170	Ministry of Health & Family Welfare Schemes	Promotion & Information, Education, and Communication (IEC) in AYUSH	of Grant	Finance	Drug Manufacturers, Entrepreneurs, AYUSH Institutions, Industry representatives, Government bodies.	The grant will be limited to 50% of the cost of participation in fair a maximum of Rs.1,00,000.	https://main.ayush.gov.in/sites/default/files/4883654432-IEC%20Scheme%20%20%2020.pdf	
171	Ministry of Health & Family Welfare Schemes	Promotion & International operation AYUSH	of Reimbursed Co- in	Finance	Drug manufacturers, Entrepreneurs, AYUSH institutions, Industry representatives, Government bodies.	75% of the expenditure can be reimbursed limited to maximum of Rs.2 lakh (whichever is less) per industry, incurred on air-travel (economy class), boarding & lodging and product display arrangement, including hiring of stalls for entrepreneurs, industry representatives.	https://main.ayush.gov.in/sites/default/files/-Revised%20IC%20scheme%20%20%2020ic.pdf	
T. Ministry of Environment Forest & Climate								
172	Ministry of Environment Forest and Climate	Grants-in-Aid Voluntary Agencies NAEB	for Grant by	Finance	Registered Organisations; Societies, Companies or Recognized Schools, Colleges and Universities.	Non-profit Registered Cooperatives, Trusts; and, (100%) Grants-in-Aid scheme.	Financial assistance to NGOs/Voluntary Agencies (VAs) for afforestation, tree planting and eco development activities under a Central Sector	https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/9_1.html
173	Ministry of Environment Forest and Climate	Waste Minimization and resource conservation	Grant &	Finance	NGO, Societies, Corporates and Research Institutions.	Grants/Assistance will also be given for studies related to environmental management.	https://beeindia.gov.in/sites/default/files/4Ch13.pdf	
U. Ministry of Heavy Industries and Public Enterprises								
174	Ministry of Heavy Industries and Public Enterprises	Capital Scheme	Goods Grant	Finance	MSMEs, Local Industry Financial Central/State R&D Institution, PSUs etc.	Local industries, Associations, Institutions, Government, Central/State	Central Assistance will be by way of one-time grant-in-aid (not equity) not exceeding 80% of the project.	https://dhi.nic.in/writereaddata/UploadFile/Minutes6thAPEXComte636431549821121376.pdf

#	Ministry/ Department	Scheme Name	Component	Sub component	Applicant	Quantum of Assistance (in Brief)	Link for Detail
175	Ministry of Heavy Industries and Public Enterprises	Excise duty/GST concession to PWDs	Tax Exemptions	Finance	On cars being able to be driven by the physically handicapped; or A person with physically handicapped can also drive the car.	Ministry of Finance, Government of India, has allowed a concessional rate of excise duty of 8% as against the normal rate of 16% and 24%	https://dhi.nic.in/writereaddata/UploadFile/Revised%20guidelines21stApril20GST_OPD.pdf
176	Ministry of Heavy Industries and Public Enterprises	Custom Concession	Duty Tax Exemptions	Finance	Any Manufacturer in automotive sector	Concessional rate of customs duty for selected import of machinery and equipment.	https://www.cbic.gov.in/resources/htdocs-cbec/customs/cst1718-020218/G.E.%2043.pdf;jsessionid=EA532A40D49282CDE1DD684EA43F3490
V. Ministry of Corporate Affairs							
177	Ministry of Corporate Affairs	Fast Track Mode	Exit Support		Defunct companies under section 560 of the Companies Act, 1956	For getting its name struck off from the register of companies, the Ministry has decided to modify the existing route through e-form – 61 and has prescribed the new Guidelines. The Guidelines for “Fast Track Exit mode” for defunct companies under section 560 of the Companies Act, 1956 are enclosed herewith.	https://www.fasttrackexitode.com/pdf/Procedure_under_FTE.pdf
178	Ministry of Corporate Affairs	EES Filing and Information	Assistance		Defunct companies	Assistance for filing loan application and providing security/guarantee	www.mca.gov.in
W. Ministry of Culture							
179	Ministry of Culture	Award of Scholarship to Young Artists in different Cultural Fields	Reward	scholarship	Individual	400 scholarships. Each scholar will be paid Rs.5,000 per month for a period of 2 years.	www.indiaculture.nic.in
X. Ministry of Minority Affairs							
180	Ministry of Minority Affairs	Hunar Haat	Skill Upgrading, Skills and Training		Artisans and culinary experts of small and medium enterprises	Market linkages on national platform	http://minorityaffairs.gov.in/en/registration-form-master-artisans-craftsmen-shgs-culinary-experts-traditional-delicacies

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Y. Ministry of Finance							
181	Ministry of finance Department of Economic affairs	Scheme for Financial Support to Public Private Partnerships in Infrastructure (Viability Gap Funding Scheme)	Financial		Central Ministries, State Government or Authorities (like Municipal Authorities and Councils), which own the asset	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

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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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