स्वच्छ भारत
एक कदम स्वच्छता की ओर
MSME SCHEMES

Government of India

Ministry of Micro, Small & Medium Enterprises
(An ISO 9001:2008 Certified Organisation)
Indian economy thrives through the means of enterprise creation as one of the prime movers of the economy. In this direction, “Make in India and Made in India” movement is integral to entrepreneurship development across the country. Therefore, Micro, Small and Medium Enterprises (MSMEs) play a vital role for strengthening the Indian economy.

MSMEs have been contributing to spreading entrepreneurial culture through business innovations. Unique feature of MSMEs is that they are widely dispersed across sectors of economy producing diverse range of products and services to meet local as well as global markets. Needless to mention that the contribution of MSME is 8 per cent of GDP, 45 per cent of manufacturing output and 40 per cent of exports of the country and uniquely they are least investment driven with high returns. Employment creation is next to agriculture, thus MSME sector has potential of tapping individuals to associate with economic activities by way of self-employment.

One of the priorities of our Government is the inclusive concept in enterprise creation. In this endeavour, this compilation would benefit all those entrepreneurs including first generation, women, scheduled tribes, scheduled castes, handicapped, ex-servicemen, marginalized communities, etc., for enabling them in creating enterprises.

Ministry of MSME has a number of schemes and programmes to help and assist entrepreneurs’ especially small businesses. Though ours is a dedicated Ministry for MSME, number of other Ministries in the Government of India has been supporting the cause. Leveraging information would enable prospective and existing entrepreneurs to spiral up their business prospects.

In order to appreciate, understand and utilize the compiled information, it is recommended to every entrepreneur (budding, existing), institution (Government, private) engaged in training of trainers, entrepreneurship and skill development, etc., to take advantage of this for enterprise creation. This becomes a ready reference and reckoner for everyone.

(Kalraj Mishra)
Ministry of MSME has been consistently enunciating policies resulting in enabling schemes and programmes for enhancing competitiveness of enterprises. New initiatives of the ministry and market driven economy give rise to increasing product portfolio. Various ministries extend support in the areas of skill development programmes, market development assistance, technology support, credit flow, public procurement policies, participation in exhibitions both within the country and overseas, etc.

Union Minister for MSME, Shri Kalraj Mishra has been our guiding force to the process of entrepreneurship culture creation. Further, innovative steps are being taken up to augment enterprise growth. This compilation enables the first generation entrepreneurs with lot of business ideas and thoughts who could derive full benefit in terms of minimizing their struggle to look for right source of information for their guidance. Existing entrepreneurs could plan for expansion and diversification.

Transition from micro to small and medium enterprise is a continuous process in entrepreneurial domain. This is possible by harnessing the resources and support that is prevalent and created by the Government of India through various ministries.

I solicit one and all to take full advantage of this compilation and join hands to prosper.

(Giriraj Singh)
Various Ministries and Department of Government of India have been running Schemes targeted towards MSME Sector. It has been a good initiative by our Ministry to have collated this information into a single compilation. I congratulate NIMSME (National Institute for Micro, Small and Medium Enterprises) for this endeavour.

Information is power. Unfortunately people for whom certain types of information are disseminated are seldom able to locate such information. MSMEs are especially handicapped because such enterprises are run essentially by the entrepreneur along with one or two close associates. Thus, unlike a large enterprise which may have designated set of personnel to scout for available information continuously MSME entrepreneur do not have that luxury. On this count also this compilation would serve a very useful purpose.

In addition to entrepreneurs belonging to micro, small and medium sector, policy makers, academics and public at large may also find this compilation useful.

I convey my best wishes.

(Anup K. Pujari)
Quenching the thirst of entrepreneurs for enterprise operations is the focus of the Ministry of MSME. With this spirit behind, the ministry has been engaged in finding solutions to the issues related to enterprise promotion and development. Ministry of MSME creates policy framework for entrepreneurship development in the country. While its arms and extended field offices are engaged in translating these policies into reality on the ground, several other ministries of Government of India are also contributing towards this direction.

In this context, it is found relevant to compile these support services and schemes offered by various other ministries for proper dissemination and use by all concerned and especially those interested in venturing their own enterprises. To sum it up, this compilation is comprehensive information on enterprise development.

I appreciate the efforts taken by ni-msme in bringing out the schemes of various ministries as compendium and strongly believe that everyone associated with the process of entrepreneurship building would take full advantage of the outcome of the compilation. Let every stakeholder take the lead and move forward to augment their enterprises.

(Surendra Nath Tripathi)
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MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES
SME Division Schemes

Related scheme  International Cooperation (IC)

Description  The scheme covers the following activities:

a) Deputation of MSME business delegations to other countries for exploring new areas of technology infusion/upgradation, facilitating joint ventures, improving markets for MSMEs products, foreign collaborations, etc.

b) Participation by Indian MSMEs in international exhibitions, trade fairs and buyer-seller meets in foreign countries as well as in India, in which there is international participation.

c) Holding international conferences and seminars on topics and themes of interest to MSMEs.

Nature of assistance  IC scheme provides financial assistance of up to 95% of airfare and space rent for entrepreneurs. Assistance is provided on the basis of size and type of the enterprise. It also provides assistance for common expenses of delegations like freight & insurance, local transport, secretarial/communication services, printing of common catalogues, etc.

Who can apply  

a) State/Central Government Organisations;

b) Industry/Enterprise Associations; and

c) Registered Societies/Trusts and Organisations associated with promotion and development of MSMEs
How to apply  
Apply online, or applications can be sent for financial assistance in the prescribed form to the Director (International Cooperation), Ministry of MSME, Udyog Bhavan, New Delhi - 110 011

Related scheme  
**Assistance to Training Institutions (ATI)**

Description  
The assistance shall be provided to training institutions in the form of capital grant for creation/strengthening of infrastructure and support for conducting entrepreneurship development and skill development training programmes.

Nature of assistance  
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).

Who can apply  
Any State/Union Territory Government training institutions, NGOs and other development agencies can apply for assistance for creation or strengthening of infrastructure.

Training institutions who wish to conduct training programmes under the scheme will have to enroll themselves with national level EDI i.e., **ni-msme**, Hyderabad.
### How to apply

Organisations who wish to apply for assistance for creation or strengthening of infrastructure may send their applications to the Director (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi - 110 107.

Training institutions who wish to conduct training programmes or persons who wish to enroll for training programmes under the scheme may visit [http://msmetraining.gov.in/](http://msmetraining.gov.in/) or approach the EDI mentioned above.

### Related scheme  Marketing Assistance

**Description**  
Under **marketing assistance** the assistance is provided for following activities:

a) Organising exhibitions abroad and participation in international exhibitions/trade fairs

b) Co-sponsoring of exhibitions organised by other organisations/industry associations/agencies

c) Organising buyer-seller meets, intensive campaigns and marketing promotion events

**Nature of assistance**  
Financial assistance of up to 95% of the air-fare and space rent for entrepreneurs; assistance is provided on the basis of size and type of the enterprise

Financial assistance for co-sponsoring would be limited to 40% of the net expenditure, subject to a maximum amount of Rs. 5 lakh

**Who can apply**  
MSMEs, Industry Associations and other organisations related to MSME sector
How to apply  The applications/proposals for seeking assistance under the scheme shall be submitted to the nearest office of the National Small Industries Corporation, with full details and justification.

### Development Commissioner (DC-MSME) Schemes

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<td><strong>Description</strong></td>
<td>Ministry of Micro, Small and Medium Enterprises, GoI and Small Industries Development Bank of India (SIDBI), established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement Credit Guarantee Fund Scheme for Micro and Small Enterprises. The corpus of CGTMSE is being contributed by GoI and SIDBI.</td>
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<tr>
<td><strong>Nature of assistance</strong></td>
<td>Collateral free loans up to a limit of Rs.50 lakh - for individual MSEs</td>
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<td><strong>Who can apply</strong></td>
<td>Both existing and new enterprises are eligible under the scheme.</td>
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<td><strong>How to apply</strong></td>
<td>Candidates meeting the eligibility criteria may approach banks/financial institutions, which are eligible under the scheme, or scheduled commercial banks and select Regional Rural Banks.</td>
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<th>Credit Linked Capital Subsidy (CLCS) for Technology Upgradation</th>
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<td><strong>Description</strong></td>
<td>Technology upgradation would ordinarily mean induction of state-of-the-art or near state-of-the-art technology. In the varying mosaic of technology covering more than 7,500 products in Indian small scale sector, technology upgradation would mean a significant step up from the present</td>
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technology level to a substantially higher one involving improved productivity, and/or improvement in quality of products and/or improved environmental conditions including work environment for the unit. It includes installation of improved packaging techniques as well as anti-pollution measures and energy conservation machinery. Further, units in need of introducing facilities for in-house testing and on-line quality control would qualify for assistance, as the same are a case of technology up-gradation.

Replacement of existing equipment/technology with same equipment/technology will not qualify for subsidy under this scheme, nor would the scheme be applicable to units upgrading with used machinery.

Nature of assistance The revised scheme aims at facilitating technology upgradation by providing 15% up-front capital subsidy to MSEs, including tiny, khadi, village and coir industrial units, on institutional finance availed by them for induction of well established and improved technologies in specified sub-sectors/products approved under the scheme.

Revised CLCS has been amended as follows:

a) Ceiling on loans under the scheme has been raised from Rs.40 lakh to Rs.1 crore

b) Rate of subsidy has been enhanced from 12% to 15%.

c) Admissible capital subsidy is calculated with reference to purchase price of plant and machinery, instead of term loan disbursed to the beneficiary unit.
d) Practice of categorisation of MSEs in different slabs on the basis of their present investment for determining eligible subsidy has been done away with; and

e) Operation of the scheme has been extended up to 31st March, 2007. The above revisions/amendments were made effective from September 29, 2005.

**Who can apply**

Eligible beneficiaries include sole proprietorships, partnerships, co-operative societies, and private and public limited companies in the MSE sector. Priority shall be given to women entrepreneurs.

**How to apply**

Candidates meeting the eligibility criteria may approach all scheduled commercial bank, scheduled cooperative bank [including urban cooperative bank co-opted by SIDBI under Technological Upgradation Fund (TUF)], Regional Rural Bank (RRB), State Financial Corporation (SFC) and North-Eastern Development Financial Institution (NEDFi).

**Related scheme**  ISO 9000/ISO 14001 Certification Reimbursement

**Description**

SME has emerged as dynamic and vibrant sector and is contributing significantly to industrial production, export and employment generation. The process of economic liberalisation and market reforms has opened up Indian SMEs to global competition. In order to enhance the competitive strength of SMEs, the Government has introduced an incentive scheme for their technological upgradation/quality improvement and environment management. The scheme provides incentives to those SMEs/ancillary
undertakings who have acquired ISO 9000/ISO 14001/HACCP certification. The scheme is enlarged so as to include reimbursement of expenses for acquiring ISO 14001 certification.

Nature of assistance 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.

Who can apply Permanent registered Micro and Small Enterprises (MSEs) are eligible to avail the incentive scheme. The scheme is applicable to those MSEs/ancillary/SSSB units who have already acquired ISO-9000/ISO-14001/ HACCP certification.

How to apply MSEs with their EM No. are required to submit their application, duly completed, to their local Director, MSME-DI addresses given in the following website: www.dcmsme.gov.in

Related scheme Micro & Small Enterprises Cluster Development Programme (MSE-CDP)

Description The Ministry of MSME has adopted cluster development approach as a key strategy for enhancing productivity and competitiveness as well as capacity building of MSEs and their collectives in the country. Clustering of units also enables the providers of various services to them, including banks and credit agencies, to provide their services more economically, thus reducing the costs and improving the availability of services for these enterprises.

Objectives of the scheme:

i) To support sustainability and growth of
MSEs by addressing common issues such as improvement of technology, skills and quality, market access and access to capital.

ii) To build the capacity of MSEs for common supportive action through the formation of self-help groups, consortia, upgradation of associations, etc.

iii) To create/upgrade infrastructural facilities in the new/existing industrial areas/clusters of MSEs.

iv) To set up common facility centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc.)

Nature of assistance
- Diagnostic Study
- Soft Intervention
- Setting up of Common Facility Centres (CFCs)
- Infrastructure Development (Upgradation/New)

Cost of project and Govt. of India assistance:
- Diagnostic study - maximum cost Rs.2.50 lakh.
- Soft interventions - maximum cost of project Rs.25.00 lakh, with GoI contribution of 75% (90% for special category States and for clusters with more than 50% women/micro/village/SC/ST units).
- Hard interventions, i.e., setting up of CFCs – maximum eligible project cost of Rs.15.00 crore with GoI 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; maximum eligible project cost Rs.10.00 crore, with GoI contribution of 60% (80% for special category States and for clusters with more than 50% women/micro/SC/ST units).

Who can apply  
Industrial associations/Consortia, Clusters

How to apply  
Only online applications are considered with effect from 01-04-2012. Hard copy of applications need to be sent through State Governments or their autonomous bodies or field institutes of the Ministry of MSME i.e., MSME-DIs. The proposals are to be approved by the Steering Committee of MSE-CDP.

Related scheme  
Micro Finance Programme

Description  
The Union Government has launched a scheme of micro finance and tied up with the existing programme of SIDBI by way of contributing towards security deposits required from the MFIs/NGOs to get loan from SIDBI. The scheme is being operated in the under-served States and under-served pockets/districts of other States.

Nature of assistance  
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.
Who can apply        MFIs/NGOs
How to apply        Submit the proposal in the prescribed form to SIDBI.

Related scheme        **MSME Market Development Assistance (MDA)**
Description        As part of a comprehensive policy package for MSMEs, MSME-MDA scheme has been announced with a view to increasing the participation of representatives of participating units. The provision of MSME-MDA scheme has been modified recently. MDA is offered in three forms as mentioned below:

1) Participation in the international exhibitions/fairs - for registered small & micro manufacturing enterprises with DI/DIC.

2) Financial assistance for using Global Standards (GS1) in barcoding.


Purchase and Price Preference Policy - This is administered through Single Point Registration Scheme of NSIC. Under this, 358 items are reserved for exclusive purchase from MSME by the Central Government. Other facilities include tender documents free of cost, exemption from earnest money and security deposit and 15% price preference in Central Government purchases - for individual MSMEs.
Nature of assistance: The scheme offers funding up to 75% in respect of to and fro air fare for participation by MSME entrepreneurs in overseas fairs/trade delegations. The scheme also has provision of funding for producing publicity material (up to 25% of costs), sector specific studies (up to Rs.2 lakh) and for contesting anti-dumping cases (50% up to Rs.1 lakh) - for individual MSMEs & associations.

Who can apply: Individual MSMEs & industry associations.

How to apply: Candidates meeting the eligibility criteria may send their applications to Office of the DC-MSME through the concerned Micro, Small and Medium Enterprise Development Institutions (MSME - DIs).

Related scheme: National Awards (Individual MSEs)

Description: MSMEs have registered tremendous growth and progress in terms of quality of production, exports, innovation, product development and import substitution, very much beyond the expected objectives of the setting up of MSMEs. Entrepreneurial efforts have made it possible to produce a number of items, which were hitherto imported. In quite a few cases new variants so produced are having additional attributes over their original versions and are capable of solving a multitude of user problems. All this has become possible owing to the ambitions and visionary spirit of entrepreneurs of MSMEs.

The MoMSME with a view to recognising the efforts and contribution of MSMEs, gives National Awards annually to selected entrepreneurs and enterprises under the scheme of National Awards.
## Nature of assistance

<table>
<thead>
<tr>
<th>No.</th>
<th>Category</th>
<th>I National Award (Cash Prize Rs.1.00 lakh)</th>
<th>II National Award (Cash Prize Rs.0.75 lakh)</th>
<th>III National Award (Cash Prize Rs.0.50 lakh)</th>
<th>Special National Award for women (Cash Prize Rs.1.00 lakh)</th>
<th>Special National Award to SC/ST Entrepreneur (Cash Prize Rs.1.00 lakh)</th>
<th>Special National Award to NER Entrepreneur (Cash Prize Rs.1.00 lakh)</th>
<th>Special Recognition Award to MSMEs scoring marks above 80% and 50% in case of NER (Cash Prize Rs.0.20 lakh)</th>
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<tbody>
<tr>
<td>1.</td>
<td>Outstanding efforts in Entrepreneurship in Micro, Small &amp; Medium Enterprises (MSMEs)</td>
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<td>Outstanding efforts in Entrepreneurship in Micro &amp; Small Enterprises engaged in manufacturing</td>
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<td>ii)</td>
<td>Outstanding Efforts in Entrepreneurship in Micro &amp; Small Enterprises rendering Services.</td>
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<td>iii)</td>
<td>Outstanding Efforts in Entrepreneurship in Medium Enterprises engaged in manufacturing.</td>
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<td>Research &amp; Development Efforts in Micro, Small &amp; Medium Enterprises (MSMEs)</td>
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<td>ii)</td>
<td>Research &amp; Development Efforts in Medium Enterprises</td>
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<td>3.</td>
<td>Quality Products in Micro &amp; Small Enterprises (MSEs) in each selected product groups</td>
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<td>4.</td>
<td>National award for Entrepreneurship Service</td>
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Who can apply

Deserving entrepreneurs managing MSMEs having permanent registration/having filed Entrepreneurs’ Memorandum Part-II with notified authorities. The MSMEs should have been in continuous production/servicing at least during the last three years.

How to apply

Eligible enterprises may send nominations in the prescribed proforma (may download from the Ministry of MSME website) to Director, MSME-DI of the state where their MSME is registered/they have filed Entrepreneurs’ Memorandum (EM).

Related scheme

National Manufacturing Competitiveness Programme (NMCP)

Description

The National Manufacturing Competitiveness Council (NMCC) has finalised a five-year national manufacturing programme. Ten schemes have been drawn up including schemes for promotion of ICT, mini tool room, design clinics and marketing support for SMEs. Implementation will be in PPP mode, and financing will be tied up. Under this plan following schemes are being implemented.

1) Marketing support/Assistance to MSMEs (Bar Code).

2) Support for entrepreneurial and managerial development of SMEs through incubators.


4) Building awareness on Intellectual Property Rights (IPR) for MSME.
5) a) Lean manufacturing competitiveness scheme for MSMEs.
   b) Compendium of success stories.

6) a) Design clinic scheme for design expertise to MSMEs manufacturing sector (DESIGN).
   b) Case studies of design projects under design clinic scheme for MSMEs.

7) Marketing assistance & technology upgradation scheme in MSMEs.

8) Technology and quality upgradation support to MSMEs.

9) Promotion of ICT in Indian manufacturing sector.

Nature of assistance Varies for each scheme; visit the following website: http://www.dcmsme.gov.in/schemes/nmcp_scm.htm

Who can apply MSMEs

How to apply Submit the proposal in the prescribed form to be obtained from the DC-MSME.

**i) Marketing Support/Assistance to MSMEs (Bar Code)**

Description Under this scheme MSEs are encouraged and motivated to use bar-codes by conducting seminars and reimbursement of registration fees for bar coding.

Nature of assistance Reimbursement of registration fee (one time and recurring for 3 years) for bar coding. Financial assistance for reimbursement of 75% of one-time registration fee (Under MSE-MDA) w.e.f. 1st January, 2002 and 75% of annual recurring fee for
first three years (Under NMCP) w.e.f. 1st June, 2007 paid by MSEs to GS1 India for the use of bar coding.

Who can apply The scheme is applicable to those MSEs with EM-II registration and registration with GS1 India for use of barcode.

How to apply On getting registration for use of barcode for products, (http://www.gs1india.org/), take the following steps for reimbursement of fee:

- Fill the prescribed application form for claiming reimbursement on bar code.
- The application form along with formats for supporting documents may be collected from the Director, MSME-DI, or can be downloaded from http://www.dcmsme.gov.in/
- The filled-in application form with required documents is to be submitted to the office of MSME-DI.
- The address of MSME-DI is given on the website: http://www.dcmsme.gov.in/Contacts.htm#two

ii) Entrepreneurial and Managerial Development of SMEs through Incubators

Description The scheme endeavours to provide early stage funding for nurturing innovative business ideas (new indigenous technology, processes, products, procedures, etc.) which could be commercialised in a year. Under this scheme financial assistance is provided for setting up of business incubators.

Nature of assistance 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.

Items @ per BI:
a) Upgradation of infrastructure Rs. 2.50 lakh
b) Orientation/training Rs. 1.28 lakh
c) Administrative expenses Rs. 0.22 lakh
Thus the total assistance per BI - Rs. 66.50 lakh

Who can apply

Any individual or MSME having innovative ideas ready for commercialisation can apply to the host institution (e.g., IITs, NITs, technical colleges, research institutes, etc.). See the list of host institutions at following web address:

http://www.dcmsme.gov.in/schemes/Institutions_Detail.pdf

Any technical institution (as given in the EoI) which wants to become host institution can apply to the office of the Development Commissioner – MSME or their nearest MSME-DI for funding support.

How to apply

• Application can be made by the technical institution which wants to be host institution, once a Request for Proposal (RFP)/Expression of Interest (EoI) is released.

• Any individual or MSME can apply directly to their nearest host institution, a list of host institutions is given on the website: http://www.dcmsme.gov.in/schemes/Institutions_Detail.pdf
iii) Enabling Manufacturing Sector to be Competitive through Quality Management Standards and Quality Technology Tools

Description
The scheme endeavours to sensitise and encourage MSEs to understand and adopt latest Quality Management Standards (QMS) and Quality Technology Tools (QTT).

Nature of assistance
- Funding support for introduction of appropriate course modules in technical institutions
- Funding support for conducting ‘QMS awareness’ workshops (applicant – expert organisation or industry associations)
- Funding support for conducting competition watch (C-watch), study and analysis
- Funding support for introduction of QMS and QTT in selected MSMEs (applicant – expert organisation or industry association)
- Participation in international study mission (MSEs as selected by Monitoring and Advisory Committee)
- A total contribution of Rs.425 lakh per year to be made by the GoI for introduction of course material, training the trainer, awareness workshop and other activities
- Funding support of Rs.1.25 lakh per programme to be provided for conducting awareness programme.
- Under C-watch
  - GoI contribution of Rs.2.5 lakh for
professional study on threatened products.

- GoI contribution of Rs.7.5 lakh for technical exposure visit
- GoI contribution of Rs.2.5 lakh for procurement of samples
- GoI contribution of Rs.5 lakh for product development
- GoI contribution of Rs.1.5 lakh for popularisation of improved products

- GoI contribution of Rs.2.5 lakh/unit for covering the costs of diagnostic study and for implementation of Quality Technology Tools/Quality Management Standards (25 to 50% cost will be paid by the participating units)

- GoI contribution of Rs.2.5 lakh per SME for International visit (25% and 50% cost to be collected by the Micro and Small Enterprise respectively).

Who can apply

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.
How to apply MSEs or clusters may contact Office of the DC-MSME. The DC office will finalise the MSME clusters for conducting the Awareness Programme on Quality Management Standards and Quality Technology Tools (QMS/QTT).

iv) Building Awareness on Intellectual Property Rights (IPR)

Description The purpose of the scheme is to enhance awareness among the MSMEs about Intellectual Property Rights, to take measures for protecting their ideas and business strategies. Effective utilisation of IPR tools by MSMEs would also assist them in technology upgradation and enhancing their competitiveness.

Nature of assistance Funding support for:

- Conducting awareness/sensitisation programmes on IPR (Applicants – MSME organisations and expert agencies)
- Conducting pilot studies for selected clusters/groups of industries (Applicants – MSME organisations, competent agencies and expert agencies)
- Funding support for conducting interactive seminars/workshops (Applicants – MSME organisations and expert agencies)
- Funding support for conducting specialised training on IPR (Applicants – Expert agencies)
- Funding support in the form of Grant on Patent/GI Registration (Applicants – MSME units and MSME organisations)
- Funding support for setting up IP Facilitation
Centre (IPFC) for MSME (Applicants – MSME organisations and IPR facilitating agencies)

- Funding support for organising interaction with international agencies (Applicants – MSME organisations and IPR facilitating agencies)

- GoI assistance of Rs.1 lakh per awareness programme

- GoI assistance of Rs.2.5 lakh per pilot study

- GoI assistance of Rs.2 lakh per programme of interactive seminar

- GoI assistance of Rs.6 lakh per short term training programme and Rs.45 lakh per long term training programme

- For registered Indian MSMEs, one time financial support limited up to Rs.25,000 on grant of domestic patent and Rs.2 lakh for foreign patent; for registering under Geographical Indications of Goods Act, one time financial support limited up to Rs.1 lakh

- A total financial support by GoI up to Rs.65 lakh each for establishing IPFCs which will include one-time grant of Rs.45 lakh and Rs.18 lakh as recurring expenses for 3 years, and Rs.2 lakh as miscellaneous charges

- Financial support by GoI up to Rs.5 lakh and Rs.7.50 per event for domestic interventions and international exchange programme respectively.

Who can apply

- Registered MSME units
- MSME organisations like industry associations, societies, cooperatives, firms, trusts, NGOs, Institutions and Universities with a track record of assisting MSMEs

- Competent agencies like consultancy organisations, research institutes, individual experts or agencies having sound technical and financial capabilities to conduct pilot studies with at least five years of experience

- Expert agencies - like TIFAC, Patent Facilitation Centres, NRDC, Indian Patent Office, Registrar of Trademarks, Registrar of Geographical Indications, D.B.T., Registrar of Copyrights, MoHRD, NIIPM, IITs, Law Schools, patent attorneys, individual IPR experts, WIPO, EU-TIDP, USPTO, KIPO/KIPA, IIFT, DIT, MoEF, Ministry of MSME, DSIR and other such bodies

- Quasi-Government or Government aided bodies

- Private units, provided they are sponsored by MSME associations.

How to apply Application forms for each of the components are given with scheme guidelines at:


v) Lean Manufacturing Competitiveness for MSMEs

Description The scheme is intended for enhancing the manufacturing competitiveness of MSMEs through the application of various Lean Manufacturing (LM) techniques.

Nature of assistance Financial assistance for implementation of lean
manufacturing techniques, primarily the cost of lean manufacturing consultant (80% by GoI and 20% by beneficiaries).

Lean manufacturing consultants (LMCs) will raise bills for services provided to Special Purpose Vehicle (SPV); SPV will pay the first installment of 20% to the LMC and will get it reimbursed by the NMIU; funds will be transferred to the NMIU by GoI. The payment to LMC by SPV would be on a milestone basis in 5 tranches of 20% each.

Who can apply
The scheme is open to all manufacturing MSEs. The units should be registered with the DIC (EM-II) or with any other agency (professional body, association, Government agency, department, etc.). The units are required to form a MC, ideally of 10 units (minimum 6), by signing among themselves a Memorandum of Understanding (MoU) to participate in the scheme.

How to apply
• A group of SMEs can apply for the scheme, hence either a recognised SPV can apply or a mini cluster can be formed by a group of 10 or more units.

• The SPV can apply to the National Monitoring and Implementing Unit (National Productivity Council for the Scheme) in the given format.

• The approval is given in two steps; first, the provisional approval, and final approval is given once the criteria of the provisional approval are fulfilled.
vi) Design Clinic for Design Expertise to MSMEs Manufacturing Sector (DESIGN)

Description The scheme is for increasing competitiveness of MSMEs and hence to spread awareness on the importance of design and its learning.

Nature of assistance

- Funding support for ‘Design Awareness’ workshops & seminars
- Funding support for implementing ‘Design’ projects
- GoI contribution of Rs.60,000 per seminar and 75% subject to a maximum of Rs.3 lakhs per workshop
- 60% of the total approved project cost or Rs.9 lakhs, whichever is less, in case of individual MSME or a group of not more than three MSME applicants
- 60% of the total approved project cost or Rs.15 lakhs, whichever is less, in case of a group of four or more MSME applicants
- 40% to be contributed by the applicant MSME(s) in both cases.

Who can apply

- Expert agencies (Industry Associations, Technical Institutions or other appropriate bodies), for conducting seminars and workshops
- MSMEs or groups of MSMEs as prime applicants
- Academic Institutes/design companies/design consultants, etc., as co-applicants along with a designated MSME (prime applicant)
• Individual (e.g., design students) as co-applicants in collaboration with the academic institution and MSME (prime applicant).

How to apply

• For conducting workshops and seminars, expert agencies can directly apply to design clinic centres.

• For design projects, application can be made by MSMEs without a design company or along with design consultant/academic institution, by submitting the proposal to Design Clinic Centre, or through internet.

• Apply online at http://www.designclinicsmsme.org/ or download the form from: www.dcmsme.gov.in/schemes.

vii) Marketing Assistance & Technology Upgradation

Description

This is a GoI initiative for adoption of modern marketing techniques by MSMEs, consistent with the requirement of global markets. The scheme is divided into eight sub-components, and GoI assistance is available in various proportions.

Nature of assistance

• Funding support for conducting awareness on new packaging technologies (applicant as mentioned in EoI)

• Cluster based studies on packaging status and need for upgradation (gap analysis) (applicant as mentioned in EoI)

• Unit based intervention for packaging requirement (pilot) (applicant as mentioned in EoI)
• Funding support for conducting skill upgradation / development programmes for modern marketing techniques (applicant as mentioned in EoI)

• Funding support for conducting trade competition studies (applicant as mentioned in EoI)

• Funding support to MSMEs belonging to North-Eastern Region for participation in marketing events

• Funding for participation of MSMEs in State/District level local exhibitions/trade fairs support (reimbursement) (Registered MSMEs)

• Funding support (in the form of re-imbursement) to MSMEs for adopting corporate governance practices (Registered MSMEs)

• Funding support for setting up of marketing hubs

• Re-imbursement to ISO 18000/ISO 22000/ISO 27000 certification for MSMEs

• GoI assistance of Rs.0.50 lakh per programme (GoI:unit :: 80:20) - per awareness programme

• GoI assistance of Rs.10 lakhs (GoI:unit :: 80:20) - for cluster based study on packaging.

• GoI assistance of Rs.9 lakhs (GoI:unit :: 80:20) for a group of 10 units towards unit based interventions for packaging requirements in clusters
• GoI assistance of Rs.6 lakhs (GoI: unit :: 80:20) per cluster for skill upgradation programmes

• GoI assistance of Rs.8 lakhs (GoI:unit :: 80:20) per trade competition study

• Re-imbursement up to Rs.75,000 per unit (North–East) for space charge, to and fro and transport charges

• The total re-imbursement up to Rs.30,000 per unit for SC/ST/woman/physically handicapped entrepreneurs, and Rs.20,000 per person for other MSME units for participation in state and district level trade fairs

• Re-imbursement up to 50% of total expenditure subject to maximum of Rs.45,000 per MSME for adopting corporate government practices

• Funding support of Rs.30 lakhs (GoI) for marketing hubs, plus Rs.5 lakhs (GoI) for furniture, IT, etc., and recurring expenses of Rs.15 lakhs (80% GoI, 20% private units) for 2 years

• One time re-imbursement of expenditure to the extent of 75% subject to a maximum of Rs.1 lakh in each case for acquiring ISO certification.

Who can apply

• Any competent agency as mentioned in the EoI guidelines, MSMEs, Industry Associations, NGOs

How to apply

For participation of MSMEs in state/district level trade fairs:
• SSC supported by the office of DC-MSME will identify and approve the manufacturing MSME clusters/units for participating in state/district level local/exhibitions/trade fairs on the basis of responses received through MSME-DIs, Industry Associations, and NGOs

• The applicant MSME will submit its claim along with required documents to the local MSME-DI office for re-imbursement in the prescribed format.

For adopting corporate governance practices office of the DC-MSME will identify the MSME units for participating in this activity on the basis of the request received through the MSME-DIs, Industry Associations and NGOs

The applicant MSME unit should submit the claim along with required documents to the local MSME-DI office for re-imbursement in the prescribed format for re-imbursement of certification

The application form is given along with the schemeguidelines at: (http://www.dcmsme.gov.in/schemes/MarkAssis.pdf)

Fill in the application form and send it to the Regional MSME-DI along with supporting documents.

viii) Technology and Quality Upgradation Support to MSMEs

Description The scheme advocates the use of energy efficient technologies (EETs) in manufacturing units so as to reduce the cost of production and adopt clean development mechanism.
Nature of assistance • Capacity building of MSME clusters for energy efficiency/clean development and related technologies (Applicant – for awareness programme and model DPRs by expert agencies as mentioned in the EoI; for energy audits, DPRs and EET projects by expert agencies, associations or MSMEs)

• Implementation of energy efficient technologies in MSME units (Applicant - registered MSME unit, to be implemented by SIDBI)

• Setting up of Carbon Credit Aggregation Centres (associations, technical institutions and ESCOs)

• Encouraging MSMEs to acquire product certification/licenses from National/International bodies

• Funding support of 75% for awareness programmes subject to maximum of Rs.75,000 per programme

• 75% of actual expenditure for cluster level energy audit and preparation of model DPR

• 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

• 25% of the project cost as subsidy by Government of India, balance amount to be funded through loan from SIDBI/banks/financial Institutions; minimum contribution as required by the funding agency to be made by the MSME
• 75% of the actual expenditure, subject to a maximum Rs.15 lakhs for establishing Carbon Credit Accreditation Centres

• 75% subsidy to manufacturing MSME towards licensing of products to national/international standards; maximum GoI assistance allowed per MSME: Rs.1.5 lakh for obtaining product licensing/marking to National standards and Rs.2 lakhs for obtaining product licensing/marking to International standards.

Who can apply

• 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.

How to apply

• Obtain product certification from national standardisation bodies (like BIS and BEE) or international product certifications (CE, UL, ANSI, etc.)

• For re-imbursement of fees, the application is forwarded in the specified format (given in annexure-IV of scheme guidelines), to MSME-DI concerned, along with required documents.
### National Small Industries Corporation (NSIC) Schemes

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Performance and Credit Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>This scheme seeks to establish independent, trusted third party opinion on capabilities and credit-worthiness of MSEs, and makes credit available at attractive interest rates. It endeavours to enable MSMEs recognition in global trade, ensure prompt sanctions of credit from banks and financial institutions, subsidized rating fee structure for MSEs, facilitate vendors/buyers in capability and capacity assessment of MSEs, enable the MSEs to ascertain the strengths and weaknesses of their existing operations and take corrective measures.</td>
</tr>
<tr>
<td>Salient features:</td>
<td>The scheme is a combination of credit and performance factors including operations, finance, business and management risk, allowing uniform rating scale for all empanelled rating agencies. MSEs have the liberty to choose from the empanelled rating agencies. The fee structure is turn-over based. Partial re-imbursement of rating fee may be obtained through NSIC.</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Turnover of MSE Re-imbursement of fee through NSIC</td>
</tr>
<tr>
<td>Up to Rs.50 lakh</td>
<td>75% of the fee or Rs.25,000 (whichever is less)</td>
</tr>
<tr>
<td>Above Rs.50 to 200 lakh</td>
<td>75% of the fee or Rs.30,000 (whichever is less)</td>
</tr>
</tbody>
</table>
More than Rs.200 lakh 75% of the fee or Rs.40,000 (whichever is less)

Who can apply
Any enterprise registered in India as a Micro or Small Enterprise is eligible to apply.

How to apply
Any Micro or Small enterprise wishing to apply for rating will have to fill up the prescribed application form and submit the same to the nearest branch of NSIC or to the rating agency chosen by it or through empanelled rating agencies: CARE, CRISIL, India Ratings, ICRA, ONICRA, SMERA, Dun & Bradstreet (D&B), SMERA.

Related scheme
Bank Credit Facilitation

Description
To meet the credit requirements of MSME units, NSIC has entered into a Memorandum of Understanding with various nationalised and private sector banks. Through syndication with these banks, NSIC arranges for credit support (fund or non-fund based limits) from banks without any cost to MSMEs.

Furthermore, MSMEs can upgrade their competence in terms of business and technologies by getting rated through independent, renowned and professional rating agencies empanelled with NSIC. MSEs which get rated under NSIC- “Performance and Credit Rating scheme” have the liberty to get rated by any one of the rating agencies of their preference. It also invariably increases their creditability in business and helps them in getting timely credit from banks at liberal rate of interest.
Nature of assistance  All documentation pertaining to completion and submission of the credit proposal to banks shall be undertaken by NSIC.

Who can apply  Micro, Small and Medium Entrepreneurs.

How to apply  Please visit NSIC website to download the loan application forms for Bank Credit Facilitation.

http://www.nsic.co.in

**Related scheme  Raw Material Assistance**

Description  The scheme aims at helping MSEs by way of financing the purchase of raw material (both indigenous & imported). This gives an opportunity to MSEs to focus better on manufacturing quality products.

Nature of assistance  • Financial assistance for procurement of raw material up to 90 days

• MSEs helped to avail economics of purchases like bulk purchase, cash discount, etc.

• All the procedures, documentation & issue of letter of credit in case of imports taken care of.

Who can apply  Registered MSMEs

How to apply  Entrepreneurs can apply through the prescribed application forms along with requisite fee to regional & branch offices of NSIC. For details refer NSIC website.

**Related scheme  Single Point Registration**

Description  The government is the single largest buyer of a variety of goods. With a view to increasing the share of purchases from MSEs, the ‘Government
Stores Purchase Programme’ was launched. NSIC registers MSEs under Single Point Registration Scheme (SPRS), are eligible for participation in Government purchases.

Nature of assistance The units registered are eligible to get the benefits listed below:

- Issue of tender sets free of cost
- Exemption from payment of Earnest Money Deposit (EMD)
- 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.
- 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.
- In addition to the above, 358 items also reserved for exclusive purchase from MSE sector.

Who can apply

- MSEs which are registered with the Director of Industries (DI)/District Industries Centre (DIC) as manufacturing/service enterprises or having acknowledgement of Entrepreneurs Memorandum (EM Part-II) are eligible for registration with NSIC under its SPRS.
MSEs which have already commenced their commercial production, but not completed one year of existence can be issued with Provisional Registration Certificate under SPRS with monitory limit of Rs.5 lakh, which shall be valid for a period of one year only from the date of issue after levying the registration fee and obtaining the requisite documents.

How to apply
MSEs shall have to apply either on-line on website www.nsicspronline.com or on prescribed application form to concerned zonal/branch office of NSIC. The application form containing terms & conditions is available free of cost.

Related scheme Infomediary Services
Description
NSIC offers Infomediary Services, which is one-stop and a one-window bouquet of aids that will provide information on business, technology and finance, and also exhibit core competencies of Indian SMEs. The corporation is offering services through its MSME Global Mart www.msmemart.com; which is a Business to Business (B2B) and Business to Customer (B2C) compliant web portal. Services are available through annual membership.

Nature of assistance Platinum membership:
A member who joins both B2B and B2C portals, will get unlimited access to all B2B and B2C features and is allowed to upload images of 10 products.

1) Joining fee of Rs.10,000 + service tax for one year
2) Renewal charges of Rs.10,000 + service tax
3) For international customers, US$ 250 for one year.

Nature of assistance Gold membership:

A member who joins only B2B or B2C portal will be allowed the features of any one portal, whichever is opted for, and allowed to upload images of 10 products.

1) Joining fee of Rs.5,000 + service tax for one year
2) Renewal charges of Rs.5,000 + service tax for one year
3) For International customers, US$ 125 for one year

Basic member: Free, with limited access to B2B portal only.

Who can apply Entrepreneurs

How to apply Download the application form from NSIC website
Download the infomediary services membership revision request form also from NSIC website
Send the filled-in form to:
Technology Infomediary Services and Data Centre (TISDC)
National Small Industries Corporation Ltd., NSIC Bhavan, Okhla Industrial Estate, New Delhi – 110020
Related scheme  Marketing Intelligence Services Lease

Description  Marketing Intelligence Cell acquires and analyses information for both the existing and potential customers, to understand the market, determine current and future needs and preferences, attitudes and behaviour of market; and to assess changes in business environment that may affect the size and nature of the market. The information includes:

- Database of bulk buyers (product-wise), buyers in Government/public sector undertakings.
- Database of rate contracts of various Government departments and PSUs.
- Information on tenders floated by the Government departments and PSUs.
- Database of Indian exporters to various countries, with lists of products
- Database of International buyers with lists of products
- Database of technology suppliers & projects for MSMEs
- Business partner matchmaking (arrange one-to-one meetings for foreign delegations with Indian exporters)
- Market Intelligence reports can be found on web portals pertaining to several sectors, trends analysis and export–import statistics.
- International library provision with: global importers’ directory, sector specific booklets, National and International
business related magazines/databases/booklets, information guides.

- List of Micro & Small Enterprises registered with NSIC for Government purchases, raw material assistance, performance & credit rating schemes, list of MSME Industrial associations.

Nature of assistance • Online request form: MSMEs willing to avail any marketing Intelligence services of NSIC may fill the form for:

1) Bulk buyers in Government/Public & Private sectors
2) Exporters
3) International buyers
4) Technology suppliers
5) Units registered with NSIC under Single Point Registration Schemes
6) DGS & D registered suppliers.

Who can apply Potential beneficiaries would be MSMEs seeking business collaboration and co-production opportunities, joint ventures, exporters and importers, and those looking for technology transfer.

How to apply Applications may be obtained and sent, dully filled-in, to:

Marketing Intelligence Cell, Block F, NTSC Complex, NSIC, Okhla Industrial Estate, New Delhi. Telephone: +91-11-26382047,64650781, 64651703
Email: mic@nsic.co.in, mangaermic@nsic.co.in.
Related scheme  Bill Discounting

Description  The scheme covers purchase/discounting of bills arising out of genuine trade transactions i.e., purchase of supplies made by small scale units to reputed Public Limited Companies/State and Central Government Departments/Undertakings.

Bills drawn by small-scale units for supplies made by them and duly accepted by purchaser will be financed against security of bank guarantee in favour of NSIC.

Purchaser unit(s) may approach NSIC for sanction of annual limits by furnishing information as per the prescribed application form.

Nature of assistance

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Effective rate of interest (w.e.f., 20/09/2011)</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Units having valid SE 1A rating under NSIC’s rating scheme</td>
<td>12.40%</td>
</tr>
<tr>
<td>ii) Units having valid SE 2A rating under NSIC’s rating scheme</td>
<td>12.90%</td>
</tr>
<tr>
<td>iii) Units having valid SE 1B rating under NSIC’s rating scheme</td>
<td>12.90%</td>
</tr>
<tr>
<td>iv) Other units</td>
<td>13.40%</td>
</tr>
</tbody>
</table>

Assistance against the security of BG/SDR/FDR.

The concessional rate of interest on the good rated units, as mentioned at Sl. nos. (i), (ii) and (iii) above shall be applicable only to those cases, where the units make timely repayments of the
Corporation’s dues. The units which have not re-paid its dues within the stipulated 90 days, shall not be eligible for the concessional rate of interest.

The rate of interest on the delayed payment shall be charged as:

The Additional rate of interest on delayed payment shall continue to be charged 3% over and above the normal rate of interest (i.e. 13.40%) for the delays beyond 90 days.

Who can apply: Entrepreneurs

How to apply: Application for request to sanction limit under Bill Discounting Scheme is to be submitted by seller unit duly signed by authorised signatory i.e., Proprietor/Partner/Director of the Firm/Company in duplicate in prescribed form.

8. NSIC Infrastructure

Related scheme: i) Exhibition Hall, Hyderabad – A perfect venue for organising Exhibitions/Conferences

Description: Exhibitions/product display events are organised in the hall to showcase competencies of MSEs and to capture market opportunities. The exhibition complex is strategically located and has lush green surroundings. It has very good transport connectivity.

Nature of assistance:
- Exhibition hall of 18,000 sq.ft.
- Conference hall with a seating capacity of 100 persons
- Ample two-wheeler & car parking space
- 100% power back-up facility
• Food court
• Earthquake resistance structure
• Two atriums for ventilation and natural lighting
• CCTV for security surveillance
• PA system
• Modern fire-fighting system technology
• Pleasing lush green landscape all around the building
• 24 hrs. water supply through R.O system

Who can apply Entrepreneurs

How to apply Application copy can be obtained from website: www.nsic.co.in, e-mail: emdbphyd@nsic.co.in
Tel- +9908499222 / 040-27141422 / 27125802, Fax- 271141411.

**Related scheme** ii) **IT Incubator**

Description The scheme is meant for creating sustainable entrepreneurship development in the area of ICT especially among first generation entrepreneurs, nurturing the innovative ideas in to commercially viable business propositions, encouraging commercialisation of R&D outputs into commercial ventures.

Also, the scheme harnesses the expertise of NSIC in extending hand-holding of start-up companies to become successful MSEs..

For utilisation of the space and infrastructure of NSIC-TBI, the prospective entrepreneur have to pay a monthly licence fee to NSIC. In addition to the licence fee, business center, telephone and internet charges are also payable on actuals.
Expert services like marketing, legal, accountancy are also chargeable.

Nature of assistance
• Ready to move in built-up space, standard computer hardware facilities, access to software library, internet and business centre facilities
• Preliminary level training/counselling, facilitation of fine tuning the business plans, specialised training, mentoring services, market exposure
• Advanced level facilitation of seed finance/venture capital, market survey, support in legal formalities, documentation support, maturity level
• Sourcing of business partners, J.V./technology transfer, legal and statutory formalities for launch of enterprise, selection process

Who can apply
Persons who would like to become an entrepreneur or founded an enterprise; groups of researchers’ nearby Universities who are partially financed by an industrial partner in-charge and who develop products adapted to this partner’s needs; students or ideally potential employees of start-ups, who are in need of some practical training in the Industry; people who have established credibility in the Industry and would subsequently like to start product development on their own are eligible to apply.

Investors who financially commit themselves to researchers’ groups as well as to the start-ups at the incubator; clients and sales partners who are
interested in cooperation with researchers’ groups and start-ups at the incubator. Industrial Enterprises, Universities and private training Institutions which are interested to transfer their know-how within the qualifying offers of the incubator and mediate their clients may also apply.

**How to apply**

Filled in applications can be sent to:

Project Manager - NSIC TBI-Okhla, NTSC Premises
Okhla Industrial Estate, New Delhi - 110020
Tel: 011-26926513 E-mail: itincubator@nsic.co.in

**Related scheme**

iii) **Exhibition-cum-Marketing Development Business Park**

**Description**

The need of growing corporate and business entrepreneurs for establishment of their operations in an extraordinary - business environment is increasing. To cater to these needs, an Exhibition-Cum-Marketing Development Business Park, a five storied building, having a covered area of 1,50,000 sq. ft. with the provision of exhibition space on the ground floor and office space on the upper floors has been constructed at NSIC-TSC Complex, ECIL Post, Hyderabad spread over a sprawling area of 8 acres.

**Nature of assistance**

- Aesthetics of building by providing ACP, structural glazing, fountains, etc.
- 100% power back-up facility
- Ample parking space
- Capsule elevators
- Large column free space in office areas
- Conference hall with a seating capacity of 100 persons
- Exhibition hall of 18,000 sq. ft.
- Food court
- Earthquake resistant structure
- Polished granite flooring in all common areas
- Two atriums for ventilation and natural lighting
- CCTV for security surveillance
- PA system
- Modern fire-fighting technology
- Pleasing lush green landscape all around the building
- Rain water harvesting
- Wide approach road for hassle-free traffic movement
- Wide corridors inside the building

Who can apply Corporate and business entrepreneurs

How to apply The applications/proposals for seeking assistance can be submitted to NSIC, with full details and justification.

**Related scheme iv) Software Technology and Business Parks**

Description NSIC has established Software Technology-cum-Business Parks in New Delhi and Chennai for providing space to Small and Medium Enterprises in software development and to IT/ITES/MSME units not registered with STPI or units that are falling under the overall definition of MSME. Units other than MSME such as banks/PSUs/financial institutions, corporate sector would also be considered for allotment.
Nature of assistance  Facilities available: Built-up space in modules/hall having areas varying from 400 sq. ft. to 4,000 sq. ft.

100% power back-up, Speed data link: High speed data communication facility through satellite connection is available. The member units can avail 64 kbps to 2 Mbps dedicated leased channels, one telephone line for business promotion.

Who can apply  Entrepreneurs

How to apply  Download the application forms from NSIC website and the filled in application form should be submitted to:

Officer In-charge, NSIC-STBP Complex
Okhla Industrial Estate, New Delhi - 110 020

or

Officer In-charge
NSIC-STBP, Chennai

**Related scheme v) Exhibition Grounds, New Delhi**

Description  To showcase competencies of small scale industries and to capture market opportunities NSIC has constructed its own state-of-the-art Exhibition Complex adjacent to its corporate office.

Nature of assistance  1,500 sq. mtrs. of fully air-conditioned built-up area 16,000 sq. mtrs of open space with hard standing base

Facility of cafeteria including open theatre
Separate entry and exit gates
Ample parking space to accommodate more than 1,000 cars 500 KVA uninterrupted power supply through DG set 24 hours water supply

Facility available for conferences and business meetings

Who can apply Entrepreneurs

How to apply Apply to:
Dy. General Manager, NSIC
Website: www.nsic.co.in.

**ARI Division Schemes**

**Related scheme** Prime Minister’s Employment Generation Programme (PMEGP)

**Description** The scheme is implemented by Khadi and Village Industries Commission (KVIC) as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The Government subsidy under the scheme is routed by KVIC through the identified banks for eventual distribution to the beneficiaries/entrepreneurs into their bank accounts.

**Nature of assistance** The maximum cost of the project/unit admissible in manufacturing sector is Rs.25 lakhs and in business/service sector is Rs.10 lakhs.

**Levels of funding under PMEGP:**

<table>
<thead>
<tr>
<th>Categories of beneficiaries</th>
<th>Beneficiary’s contribution (of project cost)</th>
<th>Rate of subsidy under PMEGP (of project cost)</th>
</tr>
</thead>
</table>

46
<table>
<thead>
<tr>
<th>Area (location of project/unit)</th>
<th>Urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>General category</td>
<td>10%</td>
<td>15%</td>
</tr>
<tr>
<td>Special (including SC/ST/OBC/Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.)</td>
<td>05%</td>
<td>25%</td>
</tr>
</tbody>
</table>

The balance amount of the total project cost will be provided by the banks as term loan and working capital.

Who can apply

Any individual above 18 years of age can apply. The beneficiary must have passed at least VIII standard for projects costing above Rs.10 lakh in the manufacturing sector, and above Rs.5 lakh in the business/service sector. Only new projects are considered for sanction under PMEGP. SHGs (including those belonging to BPL, provided that they have not availed benefits under any other scheme), Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible.

Existing units (under PMRY, REGP or any other scheme of Government of India or State Government) and units that have already availed Government subsidy under any other scheme of Government of India or State Government are not eligible.
How to apply

The State/Divisional Directors of KVIC in consultation with KVIB and Director of Industries of the respective states (for DICs) will give advertisements locally through print & electronic media inviting applications along with project proposals from prospective beneficiaries desirous of establishing the enterprise/starting of service units under PMEGP.

The beneficiaries can also submit their application online at http://www.kviconline.gov.in/pmegp/pmegponlineapp and take the printout of the application and submit the same to respective offices along with the detailed project report and other required documents.

Related scheme **Janshree Bima Yojana for Khadi Artisans**

Description

In order to provide insurance cover to Khadi artisans, a scheme of group insurance in the name of Khadi Karigar Janshree Bima Yojana (JBY) was launched. This scheme was formulated by KVIC in association with the Life Insurance Corporation of India (LIC).

Nature of assistance

For death due to: (1) Natural causes – Rs.20,000; and (2) Accident – Rs.50,000.

For permanent disability (loss of two eyes or two limbs) – Rs.50,000.

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.
Who can apply Khadi Karigar (spinners and weavers) aged between 18 - 59 years. Khadi Karigar should be below, or marginally above the poverty line.

How to apply Nominee of the deceased Khadi Karigar to submit original death certificate to Pension Group Schemes Department of LIC of India through the Khadi Institution under which the deceased was a member.

**Related scheme** Market Development Assistance

**Description** A flexible, growth stimulating and artisan oriented Market Development Assistance (MDA) scheme has been introduced in place of the erstwhile system of Rebate. Under the MDA, financial assistance is provided to institutions @ 20% of the value of production of Khadi and Polyvastra, to be shared among the artisans producing Institutions and selling Institutions in the ratio 25:30:45. MDA allows the Institutions flexibility to use the assistance for improving the outlets, products and production processes, besides giving incentive to customers, etc.

**Nature of assistance** MDA shall be allowed @ 20% on cost of production of Khadi (cotton, silk, woollen) and Polyvastra to the extent of production target approved by the Standing Finance Committee (SFC) of KVIC for the year.

**Who can apply** The Khadi institutions, having valid Khadi certificate and categorised as A+, A, B and C only are eligible to avail MDA grant from KVIC.

**How to apply** The total amount of MDA on production will be claimed by the producing Institution from the
KVIC and will be distributed amongst the stakeholders viz., spinners and weavers, producing Institutions and selling Institutions in the ratio 25%, 30% and 45% respectively. Producing Institutions shall submit quarterly claim of MDA based on the actual production achieved during the preceding quarter of the financial year. The difference, if any, would be adjusted in the last quarter of the financial year on the basis of audited accounts by the Chartered Accountants. The MDA shall be preferably reimbursed electronically by the State/Divisional office of the KVIC on quarterly basis.

**Related scheme**  **Science & Technology Schemes**

**Description**  The Scheme envisages extension of the fruit of the research at the laboratory level for application at the field level and extension of testing and service facility. The Research and Development activities of the Board are carried out through the twin research institutes; the Central Coir Research Institute, Kalavoor and Central Institute of Coir Technology, Bangalore.

**Nature of assistance**  Technology Transfer, Incubation, Testing and Service Facilities

**Who can apply**  The research outcomes are beneficial to the coir industry and trade in India and abroad

**How to apply**  The trade/Manufactures/Entrepreneurs/Coir Workers can approach Research Centre for availing assistance in Technology Transfer, Incubation, Testing and Service Facilities
Related scheme  Coir Udyami Yojana (Earlier known as Schemes for Rejuvenation, Modernisation and Technology Upgradation of Coir Industry)

Description  This is a credit linked subsidy scheme for setting up of coir units with project cost up to Rs.10 lakh plus one cycle of working capital which shall not exceed 25% of the project cost. Working capital will not be considered for subsidy.

Nature of assistance  Maximum admissible cost of the project is 10 lakhs 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

Who can apply  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.

How to apply  The applications can be collected from Coir Board Offices, District Industries Centres, Coir Project Offices, Panchayati Raj Institutions and the Nodal Agencies approved by the Board for this purpose and have to be submitted directly to the Coir Board Field Offices or through the DICs.

Coir Vikas Yojana

Related scheme  i.  Export Market Promotion

Description  Coir Board is implementing the Central Sector
Scheme of Export Market Promotion with a view to improve the export performance of Indian Coir Sector through various export market promotion activities such as sponsoring delegations, participation in seminars and conferences, organising participation in international fairs, undertaking generic publicity abroad, extending financial assistance to Micro, Small and Medium Enterprises and Exporters, presenting Coir Industry Awards on an annual basis to recognize the outstanding performance in the areas of export, domestic trade, R&D, functioning of units & societies etc.


Who can apply Manufacturers, Entrepreneurs and Exporters of Coir

How to apply The application forms can be had from the Coir Board HO and also can be downloaded from the website

Related scheme ii. Skill Upgradation & Mahila Coir Yojana (MCY)

Description Skill Upgradation & Mahila Coir Yojana (MCY) is one of the key schemes under the Scheme Coir Vikas Yojana earlier it was known as Coir Plan(General) scheme which provides development of domestic and export markets, skill development and training, empowerment of
women, employment/entrepreneurship creation and development, enhanced raw material utilization, trade related services, welfare activities for the coir workers, etc. Mahila Coir Yojana (MCY), in particular, aims at women empowerment through the provision of spinning equipment at subsidised rates after appropriate skill development training.

Nature of assistance The stipend per trainee for the skill development programmes will be limited to Rs.1000/- per month and in the case of training programmes of less than one month duration, stipend will be disbursed on prorata basis. The honorarium for the trainer will be limited to Rs. 6,000/- per month. An amount of Rs.400/- per head per month will be provided as financial assistance to the training sponsoring agency to meet the operational cost of the training for raw material, power charges, other incidentals etc.

Under MCY, the Coir Board provides 75% cost of motorised Ratt/motorised traditional Ratt as one time subsidy, subject to a ceiling of Rs.7,500 in the case of motorised Ratt and Rs.3,200 for motorised traditional and Electronic Ratt.

Who can apply Rural women artisans in regions producing coir fibre.

How to apply Selection of trainees for in-house training at NCT&DC will be made by inviting applications through advertisements in print and electronic media and through recommendation from the authorities of the coir producing States.

Selection of trainees for training programmes
conducted at Regional Extension Centres will be made by the officer-in-charge of the centre through sponsoring of candidates by trade associations, unit owners, Industries Department, NGOs, Co-operatives, etc.

Related scheme iii. Development of Production Infrastructure (DPI)

Description Coir Board is implementing the plan scheme ‘Development of Production Infrastructure’ with the objective of providing modern infrastructure facilities to coir production units, resulting in improvement of productivity and quality and also in creation of employment opportunities especially for women in the rural areas. It also aims the establishment of new “State of the Art” Coir Processing Units, Spread of the industry to potential areas, Enhanced utilization of available raw material, Attracting new generation entrepreneurs to the industry, Modernisation of existing unit, Production of high value customer oriented products, Make the Coir Industry competitive, Adoption of eco friendly production techniques and Achieve the target of a pollution free coir industry with technological advancements.

Nature of assistance Under the DPI scheme the Coir Board financial assistance is provided for setting up of coir units with a project cost up to Rs. 10 lakhs in the country. Subsidy will be provided @ 25% of the project cost subject to a maximum of Rs. 6 lakh for setting up of De-fibering Unit, Rs.4 lakh for Automatic Spinning Unit and Rs.5 lakh for others, including Coir Pith Unit. For a Composite or a
Multiple Unit, the maximum monetary ceiling of assistance would be Rs. 9 lakh. For calculation of subsidy amount, the cost of building will be restricted to a maximum of Rs. 8 lakh for Defibering and coir pith units and Rs. 6 lakhs for others including Automatic spinning Unit.

Who can apply
All new coir processing units registered with Coir Board under Coir Industry (Registration) Rules, 2008 and registered with the DIC of the respective region of the entire coir sector of the country with project cost exceeding Rs.10/- lakh each or more than the ceiling fixed in Coir Udyami Yojana Scheme are eligible for assistance under the scheme.

How to apply
The unit shall submit the application in the prescribed format for grant of financial assistance for new units under the scheme within 6 months from the date of commencement of production of the unit. The date of commencement of production should be supported by a certificate issued by the General Manager, DIC of the respective area.

Related scheme
iv. Personal Accident Insurance’ Scheme Coir Workers

Description
The Coir Board is implementing the plan scheme ‘Welfare Measures-Coir Workers Group Personal Accident Insurance’ scheme for providing financial compensation to deceased/disabled coir worker/nominee. The entire insurance premium is paid by the Coir Board to the insurance company selected by calling quotations. The financial compensation is provided by the insurance company to the disabled coir workers or nominee of the disabled or deceased coir workers.
Nature of assistance: Compensations payable under the scheme are given below.

1. Accident death: Rs. 50,000
2. Permanent total disability: Rs. 50,000
3. Permanent partial disability: Rs. 25,000
4. Provision for finger cut: Depending upon the finger and limited to applicable percentages of capital sum insured.

Who can apply: Coir workers aged 18 years and above engaged in the industry (no upper age limit) are covered under the insurance scheme. The disabled coir worker or nominee of the disabled/deceased coir worker can apply for the claim. Considering the welfare of the women who form the majority of the group proposed, the accident in their case will include death and disablement arising out of and traceable to sterilisation and consequent complications, arising out of pregnancy, child birth, caesarean hysterectomy, removal of breast as well as murder and rape, etc.

How to apply: In the event of an eligible admissible claim, the claim form should be submitted through the offices of Coir Board authorised for the purpose within the time limit fixed by disabled coir worker or a nominee of the disabled/deceased coir worker.

Related scheme: v. Trade and Industry Related Functional Support Services (TIRFSS)

Description: Collection of statistical data pertaining to various aspects like production, productivity, labor infrastructure, raw material, marketing, etc is required for providing feedback to the trade and
industry and for formulating appropriate policy for the overall organized and systematic development of Coir Board. Introducing e-governs system in order to assess the schemes and services of coir Board by the public easily and to make all the activities in transparent way. Organize HRD programs for Coir workers for uploading their knowledge in all spheres.

Nature of assistance Accessible export data such as name of export countries, quantum of export in country basis. Survey & Study reports of various sectors is available for the Coir Industry. HRD Program can be utilised by coir workers for the betterment of their knowledge in tunes of modern technology.

Who can apply Coir workers, New Enterpronerers can be availed HRD program organized under the scheme.

How to apply The Entrepreneurs/Coir Workers can approach regional offices of the Board for undergoing HRD program being organized in different region.

**Related scheme vi. Domestic Market Promotion Scheme**

Description Domestic Market Promotion is one of the major functions envisaged under the Coir Industry Act 1953, Under the Scheme the Board is undertaking various measures for popularizing coir and coir products and expanding the domestic market. The following activities are undertaken by the Board for the purpose. I. Establishment and Maintenance of Showrooms & Sales Depots. II. Participation in Domestic Exhibitions.

Nature of assistance The Scheme proposes to provide financial assistance to the Apex Co-operative Societies,
Central Co-op. Societies, Primary Co-operative Societies, Public Sector Enterprises in the coir industry and the Showroom and Sales Depots of the Coir Board. The MDA is granted at the rate of 10% of their average annual sales turnover of coir products including coir yarn and rubberized coir goods during the preceding three financial years. This Assistance will be shared on 1:1 basis between the Central Government and the concerned State/Union Territory Government. The disbursement of Central share of MDA will be subject to the budgetary outlay available with the Coir Board under the relevant schemes.

Who can apply  
Apex societies, Central Co-operative societies, primary Co-operatives, Public Sector Enterprises, Showrooms & Sales Depots of the Board.

How to apply  
The MDA application form can be had from the Coir Board HO and also can be downloaded from the website of coirboard.

Aspire

**Related scheme**  
Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro-Industry)

**Description**  
The main objectives of the scheme are to:
(i) Create new jobs and reduce unemployment
(ii) Promote entrepreneurship culture in India
(iii) Grassroots economic development at district level
(iv) Facilitate innovative business solution for un-met social needs, and
(v) Promote innovation to further strengthen the competitiveness of MSME sector.
Nature of assistance 80 Livelihood business incubators (2014-2016) to be set up by NSIC, KVIC or Coir Board or any other Institution/agency of GoI/State Govt. on its own or by any of the agency/Scheme for promotion of Innovation, Entrepreneurship and Agro-Industry organisation of the M/o MSME, one-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure or an amount up to Rs.100 lakhs whichever is less to be provided

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/State Govt., one-time grant of 50% of cost of Plant & Machinery other than the land and infrastructure or Rs.50.00 lakhs, whichever is less to be provided.

Assistance towards the training cost of incubates will be met out of the ATI scheme of the Ministry as far as possible for both centres.

Total budget plan is Rs.62.50 crore for 2014-2016.

Who can apply? Implement the Incubation and Commercialisation of Business Ideas Programme through technical/research institutes including those in the field of agro based industry. These would be designated as Knowledge Partners and would incubate new/existing technologies for their commercialisation. To provide funds for the incubator/incubation and create necessary synergy between this scheme and the Livelihood Business Incubators/Technology Business Incubators and Incubation schemes of MSME/NSIC/KVIC/Coir Board/ Other Ministries/Departments as well as Private incubators.
How to apply? Application can be sent to Aspire Scheme Steering Committee of Ministry of MSME. Scheme Steering Committee will be responsible for overall policy, coordination, and management support. The Council will be chaired by Secretary, Ministry of MSME.

8. Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Related scheme Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Description The main objectives of the scheme are to:

- To organize the traditional industries and artisans into clusters to make them, competitive and provide support for their long term sustainability
- To provide sustained employment for traditional Industry artisans and rural entrepreneurs;
- To enhance marketability of products of such clusters by providing support for new products, design intervention and improved packaging and also the improvement of marketing Infrastructure;
- To equip traditional artisans of the associated clusters with the improved skills and capabilities through training and exposure visits;
- To make provision for common facilities and improved tools and equipments for artisans;
- To strengthen the cluster governance systems
with the active participation of the stakeholders, so that they are able to gauge the emerging challenges and opportunities and respond to them in a coherent manner;

- To build up innovative and traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships, so as to gradually replicate similar models of cluster-based regenerated traditional Industries.

Nature of assistance The Scheme would cover three types of interventions namely 'soft Interventions', 'hard Interventions' and 'thematic interventions'. The project outlay for various clusters is as follows:

- Heritage cluster (1000-2500 artisans*): Rs 8 crore
- Major cluster (500-1000 artisans*): Rs 3 crore
- Mini cluster (Up to 500 artisans*): Rs 1.5 crore

*For NER/ J&K and Hill States, there will be 50% reduction in the number of artisans per cluster.

Soft Interventions: Max Rs 25.00 lakhs (100% scheme funding)

Hard Interventions: As per project requirement (75% scheme funding)

Cost of Technical Agency Rs 8% of Soft and Hard interventions (100% scheme funding)

Cost of Implementing Agency/ Cluster Executive: Max Rs 20.00 lakhs (100% scheme funding).

Who can apply? Non-Government organizations (NGOs), Institutions of the Central and State Governments and, Semi-Government institutions, field functionaries of State and Central Govt.,
Panchayati Raj institutions (PRIs), etc with suitable expertise to undertake cluster development.

**How to apply?**
The above eligible agency/organization has to submit the proposal to the State Office, KVIC and the same is to be scrutinized at State Level and Zonal Level before submitting to Scheme Steering Committee for approval.

**Source:** [http://msme.gov.in/mob/home.aspx](http://msme.gov.in/mob/home.aspx)
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP SCHEMES
**Related scheme**  
**Udaan training programme for unemployed youth of J&K (SII J&K)**

**Description**  
This scheme provides employment oriented training to the youth from the state over five years covering various sectors like business management, software, BPO.

**Nature of assistance**  
The duration, place and nature of training is decided after considering the profile of the candidates and their skill gap. After completion of the training, the corporate training company will take necessary measures for placement of the trainees in association with NSDC.

Government of India will bear the expenditure on travel from J&K to training destination, boarding & lodging, stipend and placement fee in respect of trainees.

**Who can apply**  
Graduates, post-graduates and professional degree holders are eligible.

**How to apply**  
Interested youth for availing the training programme need to visit http://nsdcudaan.com/ website and select the programme.

To become a corporate trainer partner, proposal may be submitted in the prescribed formats to udaan@nsdcindia.org.

**Related scheme**  
**National Skill Certification & Monetary Reward (STAR scheme)**

**Description**  
The scheme is for encouraging skill development among the youth by providing monetary rewards for successful completion of approved training programmes.
The scheme shall be implemented through Public-Private and Public-Public partnerships.

The scheme will provide monetary incentives for successful completion of market-driven skill training to approximately Rs.10 lakh youth in a span of one year from the date of implementation of the scheme.

After the training programme a STAR (Standard Training Assessment & Reward) certificate will be given by GoI, NSDC, RASCI/GJSCI which is valid all over India.

Nature of assistance: Assessment and training bodies for all purposes of the scheme will be separate and no overlap of roles will be allowed to maintain transparency and objectivity. The monetary reward will be wholly funded by the Ministry of Finance, Government of India, and will be effected through direct bank transfer to the beneficiaries’ accounts. Appropriate consideration will be provided to the economically backward sections.

Who can apply: The scheme is currently meant only for candidates availing themselves of skill development trainings from eligible providers.

Those training providers, who have no prior affiliation with any government institution or NSDC, will go through a pre-screening process of the Sector Skill Councils (SSCs) according to an Affiliation Protocol prepared by NSDC/SSC

Education of minimum 10th Class pass is necessary and should be 18 years and above.

How to apply: Visit website for details: www.nscsindia.org and
approach respective SSC or approach the following:

National Skill Development Corporation, Block A, Clarion Collection, Shaheed Jeet Singh Marg, New Delhi - 110016.

**Related scheme**  **Pradhan Mantri Kaushal Vikas Yojana**

**Description**
The objective of this scheme is to encourage skill development for youth by providing monetary rewards for successful completion of approved training programs.

Key features of the PMKVY includes adhering to standards (National Occupational Standards – NOS and Qualification Packs – QPs for specific job roles), fund is directly transferred to the trainees bank account, Training would be based upon assessment of skill demand and the skill gap studies, it will be aligned to the demand from the Central Governments other flagship programmes, it will target drop out students after class 10 and class 12, special focus would be on youth in regions affected by left-wing extremists and from North Eastern States and J&K, trainees with prior experience or skills and competencies will be assessed and they will also be given monetary rewards for undergoing assessments, Monetary reward for various job roles within a sector would also vary, Robust regime for registration of training providers would be followed, Awareness building & mobilization activities would be carried out with the involvement of local State and district Governments as well as involvement of Members of Parliament in the activities to ensure
greater outreach and ownership. Improved curricula, better pedagogy and trained instructors (all skill training would include soft skill training, personal grooming, behavioural change for cleanliness and good work ethics as a part of the training curricula), Enhanced monitoring, mentorship support, evaluation and grievance redressal.

Nature of assistance The Scheme aims to:

- **Encourage standardization in the certification process and initiate a process of creating a registry of skills**

- Enable and mobilize a large number of Indian youth to take up skill training and become employable and earn their livelihood. Increase productivity of the existing workforce and align the training and certification to the needs of the country.

- Provide monetary awards for Skill Certification to boost employability and productivity of youth by incentivizing them for skill trainings

- Reward candidates undergoing skill training by authorized institutions at an average monetary reward of Rs.8,000 (Rupees Eight Thousand) per candidate.

- Benefit 24 lakh youth at an approximate total cost of Rs. 1,500 crore.

Who can apply This Scheme is applicable to any candidate of Indian nationality who:

a) undergoes a skill development training in an
eligible sector by an eligible training provider as defined above;
b) is certified during the span of one year from the date of launch of the scheme by approved assessment agencies as defined above;
c) is availing of this monetary award for the first and only time during the operation of this scheme.

The scheme would be implemented through NSDC training partners. Currently NSDC has 187 training partners that have over 2300 centres. In addition, Central / State Government affiliated training providers would also be used for training under the scheme. All training providers will have to undergo a due diligence before being eligible for participating under this scheme. Focus under the PMKVY would be on improved curricula, better pedagogy and better trained instructors. Training would include soft skills, personal grooming, behavioral change for cleanliness, good work ethics. Sector Skill Councils and the State Governments would closely monitor skill training that will happen under PMKVY.

How to apply

For further information please check the website of NSDC

Source: http://www.skilldevelopment.gov.in/
MINISTRY OF LABOUR AND EMPLOYMENT SCHEMES
### Related scheme: Apprenticeship Training

**Description:** This scheme aims to provide facilities available in industry for imparting practical training with a view to meeting the requirements for skilled manpower of Industry.

**Nature of assistance:** Monthly stipend ranging from Rs.1,970 per month to Rs.3,560 per month.

**Who can apply:** Any person who is 14 years or above, fulfills basic physical and educational standards as per the apprentices act.

**How to apply:** Employers and apprentices fulfilling the norms obligations under the Act can send their proposals to the Department of Education through state apprentice advisors, who are also the prime implementers of this scheme.

### Related scheme: Craftsmen Training (ITIs)

**Description:** The scheme is formulated to impart skills in various vocational trades to meet the skilled manpower requirements for technology and industrial growth by way of Industrial Training Institutes (ITIs).

**Nature of assistance:** Offer skills at a subsidised (minimal) fee.

**Who can apply:** Students willing to take part in training should possess academic qualification prescribed for the trade which varies from class-VIII pass to class-XII pass depending upon the trade.

**How to apply:** Proforma for admission may be obtained from the State Directorate dealing with Craftsmen Training Scheme or from the Principal of the concerned Industrial Training Institute conducting training programmes under Craftsmen Training scheme.
### Related scheme: Skill Development in 34 Districts Affected by Left Wing Extremism

**Description**
The aim is to create skill development infrastructure in the 34 districts closer to the people of left wing extremism (LWE) affected districts. The objective is to establish one ITI & two Skill Development Centers (SDCs) in each of the 34 districts and to run demand driven vocational training courses, both long and short term, to meet the requirement of skilled manpower of various sectors. Under the “skill training” component of the scheme, 30, 120 and 10 youth per district will be trained in long term, short term and instructor training courses respectively.

**Nature of assistance**
The scheme facilitates skill training programmes for 1,000 youth in long term training and 4,000 youth in short term training with a stipend of Rs.5,000 in Private Institutes and Rs.3,500 in Government Institutes.

**Who can apply**
State Directorate of Employment and Training

**How to apply**
Candidates can apply in the prescribed format which will be taken through local DET office or directly through ITI/Skill Development Centre (SDC) where the said scheme is being offered.

### Related scheme: Skill Development Initiative (SDI)

**Description**
The main aim is to provide vocational training to school dropouts, existing workers, ITI graduates, etc., to improve their employability by optimally utilising the infrastructure available in Government, Private Institutions and Industry.
Existing skills of the persons can also be tested and certified under this scheme.

Nature of assistance 100% centrally sponsored demand driven short term training courses based on ‘Modular Employable Skills’ decided in consultation with industry.

Who can apply School dropouts, existing workers, ITI graduates

How to apply Candidates can approach the VTPs in their locality for assistance in getting trained in the selected module. VTP will arrange for their assessment by any one of the Assessing Bodies selected by RDAT.

**Related scheme**  **Upgradation of 1396 ITIs through PPP**

Description The objective of the Scheme is to improve the quality of vocational training in the country and make it demand driven so as to ensure better employability of the graduates.

Nature of assistance An interest free loan upto Rs. 2.5 cr. is given by the Central Government directly to the IMC on the basis of Institute Development Plan (IDP) prepared by it. The loan is repayable by the IMC in 30 years, with a moratorium of 10 years and thereafter in equal annual instalments over a period of 20 years. Under this scheme the IMC has been given financial and academic autonomy to manage the affairs of the ITI.

Who can apply Government ITIs

How to apply 1396 ITIs are being selected with a compulsory requirement of forming an Institute Management Committee (IMC) consisting of Industry members as well as faculty.

*Source: [http://labour.gov.in/content/](http://labour.gov.in/content/)*
Related scheme  Capital Goods Scheme

Description  Under the Capital Goods Scheme assistance is provided for following activities:

a) Common engineering facility centre may be set up by the local industry and the industry association so that manufacturing services, hitherto, not available, will be accessible to capital goods sector in the catchment area.

b) Integrated industrial infrastructure facilities for machine tool industry provide an ecosystem for manufacturing of machine tools in industrial cluster mode in order to cut down the logistic cost substantially and therefore making the sector cost effective having enhanced export capability and favourable for attracting more investment.

c) The Centre will become test and certification centre for statutory and regulatory requirements of earthmoving machinery. The facility will be implemented by the Government of India.

d) The fund will provide financial assistance to existing capital goods industrial units for acquiring / transferring and assimilating advanced technologies and also development of technologies through contract route, in-house route or through joint route of contract in order to achieve global standards and competitiveness.

Nature of assistance  a) Central Assistance will be by way of one time grant-in-aid (not equity) not exceeding 80%
of the project cost subject to maximum of Rs. 48.96 crore for two Common Engineering Facility Centres

b) One time grant-in-aid (not equity) not exceeding 80% of the project cost subject to maximum of Rs. 125 crore.

c) Central Assistance will be Rs. 100 crore from DHI, during the Pilot phase.

d) Central Assistance will be by way of one time grant upto 25% of the cost of Technology Acquisition of each technology. Maximum amount given shall not exceed Rs. 10 crore. The funding support will be through a Government R & D institution.

Who can apply MSMEs, Local industries, Industry Associations, Financial Institutions, Central / State Government, R&D Institution, Central / State PSUs etc

How to apply Application may be submitted for each technology development projects which facilitates global competitiveness. Applications and enclosures (including DPR) to be sent in duplicate. Soft copies of the application in prescribed format and DPR (one each in MS Word format and in pdf format) to be sent in Compact Disc.

Related scheme Excise duty concession to PWDs

Description Under Excise duty concession to PWDs the assistance is provided for following activities:

Issue of an excise duty concession certificate on purchase of cars by the physically handicapped
persons stipulates that this concession can be claimed on if a Deputy Secretary/Director in the Ministry of Industry certifies that the vehicles is fit for use by the handicapped persons.

**Nature of assistance**

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%.

**Who can apply**

on cars being able to be driven by the physically handicapped; or

A person with physically handicapped can also drive the car.

**How to apply**

a) A medical certificate from the Medical Officer of a Government Hospital, as per the prescribed proforma.

b) A certificate from the manufacturer of a passenger car to the effect that a booking has been made with them and that the passenger car to be delivered to the handicapped person has specifically been designed or fitted with special control devices or gadgets, depending upon the type of disability of the person, such as auto transmission, grip assembly, accelerator pedals, hand control, etc. fitted in the depending upon whether the disability is in right/left arm or in both legs or in combination.

c) An affidavit by the applicant that he had not availed of this concession in the last 5 years and that he will not dispose of the cars with excise duty concession after purchase for a period of 5 years.
The application from the physically handicapped persons, duly meeting the above requirements may be sent to The Under Secretary (AEI Section) Ministry of Heavy Industries & Public Enterprises, Department of Heavy Industry, Room No. 384, Udyog Bhawan, New Delhi-110011.

**Related scheme** Custom Duty Concession

**Description** Under Custom Duty Concession the assistance is provided for following activities:

Application for grant of concessional rate of customs duty under “Project Import” Scheme in respect of imported machinery and equipments for initial setting up of the project/for effecting substantial expansion of the project in respect of Automotive Sector is to be sent to the Department of Heavy Industry

**Nature of assistance** Concessional rate of customs duty for selected import of machinery and equipments.

**Who can apply** Any Manufacturer in automotive sector

**How to apply** The application needs to be sent at the following address: Joint Secretary [Auto Division] Department of Heavy Industry Ministry of Heavy Industries and Public Enterprises Udyog Bhawan, New Delhi.

**Source:** [http://dhi.nic.in/](http://dhi.nic.in/)
Related scheme: Financial Assistance for Promotion of Youth Activities and Training (FAPYAT)

Description:
The Ministry of Youth Affairs and Sports has various schemes to assist the youth and encourage them to promote national integration and eradicate social evils.

The scheme of FAPYAT will have the following sub-components:

a) Vocational Training: The objective is to develop leadership qualities, to prevent the migration of rural youths to cities by making them realize the importance of agriculture, and to enable entrepreneurs to learn modern methods of training.

b) Entrepreneurship Development: The aim is to promote an understanding of the process of entrepreneurship among the youth, to equip the youth with skills for designing and planning projects, and to help unemployed youth.

c) Exhibition: The objectives are to project the contributions made by youth in development activities, to channelize active participation in nation building activities, and to provide a platform for displaying their skills.

Nature of assistance:
Under the scheme financial assistance would be provided under normative pattern.

Who can apply:
The age criteria for youths to join these training programmes are between 15-35 years.

How to apply:
The eligible NGO will submit its application along with requisite documents, with the
recommendations of any of the following:
State Government, UT Administration, District Collector/DM, NYK, NSS Regional Centre.

Application must be sent to: Deputy Secretary/Director (Training), Ministry of Youth Affairs and Sports, Shastri Bhavan, New Delhi

**Related scheme National Programme for Youth and Adolescent Development (NPYAD)**

**Description** The scheme envisages developing leadership qualities and personality of youth and to channelise their energy towards socio-economic development and growth of the nation.

- Foster the spirit of adventure, risk taking, team work, and capacity of ready and vital response to challenging situations and of endurance among youth;
- Motivating the youth to act as a focal point for dissemination of knowledge in the rural areas and involve them in nation building process.

**Nature of assistance** Grants-in-aid shall be released to the project implementing agency up to 50% of the approved amount as 1st installment. In case of State/UT governments, NSS and NYKS advance up to 90% may be released. The balance shall be released on completion of the programme.

Selection of women beneficiaries will have a distinct priority and care should be taken to include at least one-third beneficiaries from women. Youth Leadership and Personality Development Training Grants will be awarded to recognised institutions.
Who can apply Members of youth clubs affiliated to the Nehru Yuva Kendra Sangathan, NSS, state government youth organisations, state level organisations (SLOs) and Universities.

How to apply Proposals should be sent directly to the Union Ministry of Skill Development, Entrepreneurship, Youth Affairs and Sports.

Related scheme National Youth Corps (NYC) implemented through Nehru Yuva Kendra Sangathan (NYKS)

Description The objective is to tap the potential of youth and channeling their energy towards nation building.

- To set up a group of disciplined and dedicated youth who have the inclination and spirit to engage in the task of nation building.
- To facilitate realisation of inclusive growth (both social and economic).
- To act as points for dissemination of information, and basic knowledge in the community.
- To act as group modulators and peer group educators.
- To act as role models for younger people especially towards enhancement of public ethics, probity and dignity of labour.

Nature of assistance Volunteers will be paid an honorarium of Rs.2,500 per month for their engagement up to two years (including the period of training which will be for 4 weeks) in identified development activities.
Who can apply

The scheme enables young men and women in the age group of 18-25 years to serve up to two years on a full time basis up to March 2012 for which they receive an honorarium of Rs.2,500 per month. Representation from the weaker sections of the society and gender balance is encouraged. Qualification of minimum 10th class pass is eligible.

How to apply

Any young person wishing to enroll shall be required to submit application, in the prescribed format to the concerned District Youth Coordinator of NYKS.

Source: http://yas.nic.in/en/schemes
MINISTRY OF NEW AND RENEWABLE ENERGY SCHEMES
**Related scheme**  Development/Upgradation of Watermills and setting up Micro Hydel Projects (up to 100 KW capacity)

**Description**  The Watermills (WM) and Micro Hydel Projects (MHP) have the potential to meet the power requirements of remote areas in a decentralized manner. The scheme provides grant of Central Financial Assistance for development/upgradation of WM and setting up of MHP. The scheme also envisages support for specialised studies/survey, strengthening of database, training and capacity building relating to WM and MHP.

**Nature of assistance**  Preference would be given to WM owned by women, women entrepreneurs or received from women NGOs to submit the proposals. The Ministry would also give financial support for training/capacity building programmes.

Incentive to SNA by CFA would be, an incentive of Rs.3,500 per watermill in mechanical mode, Rs.10,000 per WM in electrical/electrical & mechanical mode, and 1% of the subsidy or a minimum of Rs.25,000 for each MHP will be provided as service charges, in case the SNA is not the owner of the WM/MHP. In case project is being implemented by NGO, the service charges will be shared between SNA and NGO in the ratio of 30:70.

**Who can apply**  The CFA for WM and MHP under the scheme is applicable for the projects to be implemented by the State Government Department/SNA/Local bodies/Cooperatives/NGOs, Entrepreneurs/Individuals.
How to apply

Apply through the Ministry of New & Renewable Energy.

Related scheme Development of Solar Parks and Ultra Mega Solar Power Projects

Description

India, with its large population and rapidly growing economy, needs access to clean, cheap and reliable sources of energy, the clean power generated by these solar projects. This scheme plays a major role in reducing India’s carbon footprint, promote high end technical investments and empower local communities.

Nature of assistance

At the state level, the solar park will enable the states to bring in significant investment from project developers, meet its Renewable Purchase Obligation (RPO) mandates and provide employment opportunities to local population.

Who can apply

The solar parks will be developed in collaboration with the State Governments. The implementation agency would be Solar Energy Corporation of India (SECI) on behalf of GoI. SECI will handle funds on behalf of GOI. The States applying under the scheme will have to designate an agency for the development of solar park.

How to apply

Apply through the Ministry of New & Renewable Energy.

Related scheme Research, Design, Development, Demonstration (RDD&D) and Manufacture of New and Renewable Energy

Description

The purpose of this scheme is to make the industry competitive and renewable, energy generation supply self-sustainable/profitable.
RDD&D activities would focus on research, design and development that would lead to eventual manufacturing of complete systems, even if those activities are required to be shared among different institutions. Thus, there would be a need for system integration broadly covering, inter-alia, the following areas:

i) Alternate Fuels (hydrogen, bio & synthetic);
ii) Green Initiative for Future Transport (GIFT);
iii) Green Initiative for Power Generation (GIPS);
iv) Development of various new and renewable energy systems including high efficiency solar cells and solar cells;
v) Stand alone products to provide cost-effective energy for cooking, lighting, motive power, drinking water and drying;
vi) Distributed new and renewable energy systems to provide cost competitive energy supply options for cooking, lighting and motive power to offset load on the grid;

vii) Products for urban, industrial and commercial applications.

Nature of assistance 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.

Who can apply Research and Development Institutions; Academic Institutions, Autonomous Institutions, Departments/Agencies/PSUs, States/UTs, Government, Panchayats, Community based and organisations of civil societies

How to apply Applications and proposals are invited through advertisements placed in newspapers and/or on the MNRE website.

Related scheme Wind Resource Assessment in Uncovered/New Areas under NCEF Scheme

Description The Ministry has initiated a new scheme on implementation of Wind Resource Assessment in Uncovered/New Areas with an aim to assess the realistic potential at 100 m level in 500 new stations under the National Clean Energy Fund (NCEF) also to be implemented through C-WET. SNAs along with Private developers shall invest the entire project cost initially and carry out all necessary works to establish the Wind monitoring stations (WMS).

Nature of assistance 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 C-WET.

Who can apply

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.

The developer should have in-house resources (e.g., engineering, operation) including experience with environmental permitting and siting issues.

How to apply

Private developers shall submit the detailed proposals on the prescribed format to respective SNA’s. The concerned SNA’s will ensure that the first lot of proposals for wind monitoring stations allotted to the state concerned shall be submitted to C-WET within 6 months from the date of issue of the scheme.

Source: http://www.mnre.gov.in/schemes/r-d/scheme-10/
MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION SCHEMES
1. Capacity Building and Technical Assistance (CB&TA) scheme

Related scheme  Capacity Building and Technical Assistance (CB&TA)

Description  The main aim of the Ministry of Development of North Eastern Region is strengthening of its human resources, particularly the youth, to make them skilled and employable. The skill and knowledge base of administrators in the state governments also needs strengthening to ensure good governance.

Nature of assistance  Grant-in–aid for short-term training courses of up to six months, medium term courses above six months to one year and long duration training courses of above one year. For short duration courses the 1st installment of 75% to be released after receiving the acceptance and the bond executed; the second installment of remaining 25% will be released after submission of expenditure statement; similarly for medium term and long term courses, the 1st installment of 50%, 2nd installment of 40% and 3rd installment of 10% respectively.

Who can apply  All Central and State Government departments, Centres of excellence in training, Education and research Universities, Central and State PSUs, and autonomous organisations under Central, State and local Governments, Reputed Institutions of training and education in the private sector and NGOs and trusts.

How to apply  All proposals to be submitted in the prescribed format between January and March for funding
requests in the next financial year, to the Secretary, Ministry of Development of North-Eastern Region, Vigyan Bhawan Annexe, Maulana Azad Road, New Delhi – 110011.


Related scheme i) Corporate Finance
Description Providing finance such as normal capital expenditure, working capital margin, short fall in working capital, repayment of high cost debt and general corporate purpose like funding of business acquisition or for brand building, etc., where no tangible asset creation may be envisaged.

Nature of assistance Minimum exposure would be Rs.50 lakh and maximum exposure shall be as per exposure norms

Who can apply Corporates with minimum 3 years of profitable operations for NEDFi assisted units, in case of other units the unit should have minimum 5 years of operations.

How to apply To the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006.

Related scheme ii) Equipment Finance
Description This scheme intends to provide financial assistance for acquiring specific machinery/equipment by financially sound and profit making companies having good credit record. The proposed unit should be located in any of the eight North Eastern States.
Nature of assistance: Maximum 70% of the cost of equipment plus taxes/duties, transportation and installation charges; minimum assistance will be Rs.25 lakh. Minimum of 30% of cost of equipment proposed to be acquired the machinery should be new one.

Who can apply: Enterprises having good track record.

How to apply: To the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006.

Related scheme: iii) Initiative for Development of Entrepreneurs in Agriculture (IDEA)

Description: The scheme intends to promote agri-business ventures in the North-East Region and assist in establishing agri-business as a profitable venture. It also provides gainful employment opportunities and makes available supplementary sources of input supply and services.

Nature of assistance: Composite loan comprising term loan and working capital; maximum project size should be Rs.25 lakh term loan from NEDFi, maximum up to 75% of the project cost, promoter’s contribution will be 25% of the project cost.

Who can apply:
- Graduates and Post graduates in agriculture and allied subjects.
- Graduates, Post-graduates from other disciplines having experience and skill to undertake Agri Business ventures can also be considered.
- The proposed units could be proprietorship, partnership or a company.
- The promoter or their units must not be a
default in any government scheme and/or with any bank or any other agencies.

- The proposed unit for which financial assistance is sought should be located within any of the eight North-Eastern States.

How to apply
Apply to the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.

Related scheme iv) Micro Finance

Description
The scheme envisages meeting micro credit needs of Small and Medium size agriculturists, self-employed personnel and entrepreneurs can be reached much more effectively by involving the services of intermediaries, who can understand needs, demand and local situations. Developing and supporting NGOs/ Voluntary Agencies (VAs) with good track record for on-lending to the “needy” for taking up any income generating activities in the rural areas.

Nature of assistance
NEDFi would lend the amount at Prime Lending Rate (PLR) + 0.5 % (administrative charge). Processing fee to the extent of maximum 1% of loan amount. The MFI have to comply with RBI norms. Repayment period is maximum 5 years.

Who can apply
All MFIs which have been in existence for at least 3 years; the MFIs should have good credibility record. Voluntary agencies are also eligible to apply.

How to apply
Apply to the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.
Related scheme v) NEDFi Equity Fund

Description The schemes intends to invest in projects promoted by entrepreneurs in North-Eastern Region having sound business ideas with potential for high growth and more than normal returns on investment.

Nature of assistance Investment in a single project would range from Rs.50-300 lakhs. Assistance will be available for financing terms normally included in the cost of a project, startup working capital and selectively for core current assets during commercial operation.

Who can apply Individual entrepreneurs or groups of entrepreneurs; The applicant should have a viable business plan which offers above average profitability leading to attractive returns on investment.

How to apply Apply to Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.

Related scheme vi) NEDFi Opportunity Scheme for Small Enterprises (NoSSE)

Description The scheme aims at providing long term financial assistance for setting up new industrial and infrastructure projects as well as for expansion, diversification or modernisation of existing industrial enterprises, excluding commercial real estates.

Nature of assistance If the project cost is above Rs.50 lakhs and up to Rs.200 lakhs loan component up to a maximum of Rs.100 lakhs in the form of term loan or working capital or combination of both.
Who can apply  Local small entrepreneurs of North East India.

How to apply  Apply to the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.

Related scheme  vii) North East Entrepreneurs Development (NEED)

Description  The scheme has been formulated to help first generation entrepreneurs who are short of equity. New projects in Micro and Small Enterprises, expansion, modernisation of existing units. Technical qualification of the promoter in the relevant field is a pre-requisite.

Nature of assistance  Term loan up to a maximum of 75% of the project cost including one cycle of working capital in deserving cases. Promoter’s contribution minimum 25% of project cost.

Who can apply  First generation entrepreneurs, existing entrepreneurs, proprietary & partnership concerns and companies.

How to apply  Apply to the Chairman and Managing Director, NEDFi, G.S.Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.

Related scheme  viii) North-East Handloom Handicrafts (NEHH)

Description  Promoting enterprises in handlooms and handicrafts sector and providing a platform for sustainable economic growth by promoting the local artisans.

Nature of assistance  Maximum project cost will be Rs.25 lakhs. Term loan assistance to be up to 75% of the project cost.
Promoters’ contribution will be minimum 25% of project cost. Interest rate will be 8%, repayment period to be 3-7 years, including moratorium on principal repayment.

Who can apply
Manufactures, Designers, Experts in handlooms and handicrafts products from North-East India. The proposed units could be proprietorship, partnership or company.

How to apply
Apply to the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.

**Related scheme**  ix) **Rupee Term Loan (RTL)**

**Description**
Providing medium to long term financial assistance for setting up of new expansion, diversification or modernisation of projects in manufacturing or services sectors.

**Nature of assistance**
Normally, considers maximum exposure of up to 12% of its net worth in a single project. In case of consortium lending, the total debt component in the project may be decided by the consortium partners, but corporation restricts its maximum exposure to 12% of its net worth and rest of the loan requirement may be sanctioned by other consortium partners promotes contribution should be minimum of 35-40% of the total project cost.

Who can apply
Existing and prospective entrepreneurs can apply for the scheme. All the eight North-Eastern States are eligible.

How to apply
Apply to the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.
Related scheme x) Working Capital Term Loan (WCTL)

Description The scheme aims to provide one-time core working capital assistance to deserving units in the form of working capital term loan.

Nature of assistance Up to maximum of 75% of working capital requirement of business for one cycle of operation. Promoter margin would be a minimum of 25% of projected one cycle of working capital requirement.

Who can apply The proposed unit for which financial assistance is sought should be located in any of the eight North-Eastern States.

How to apply Apply to the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.

Related scheme xi) WCTL for Contract Finance

Description NEDFi provides financial assistance in the form of gap funding to eligible contractor firms/companies for contract work execution.

Nature of assistance Working capital term loan assistance is given in the form of gap funding. Interest rate is fixed on the basis of prime lending rate with plus or spread as per the credit worthiness of the borrower, risk perception, rating and other relevant factors. Additional security will be required to cover the loan.

Who can apply Eligible contractor firms and companies.

How to apply Apply to the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.
Related scheme  xii) Women Enterprise Development (WED)

Description The scheme provides financial assistance to woman entrepreneurs for taking up business ventures. Existing businesses will also be eligible for expansion, modernisation and diversification.

Nature of assistance Term loan assistance, maximum 75% of the project cost. Project cost should not exceed Rs.15 lakhs including working capital. Promoter’s contribution will be a minimum of 25% of the project cost.

Who can apply Skilled woman entrepreneurs in the age group of 18-50 years; the applicant has to be engaged in any viable income generating activity including small business trade, etc.

How to apply Applicants fulfilling the criteria can apply to the Chairman and Managing Director, NEDFi, G.S. Road, Dispur, Guwahati – 781006 in the prescribed format of NEDFi.

3. North Eastern Region Urban Development Programme

Related scheme  North-Eastern Region Urban Development Programme

Description The aim is to improve quality of life of urban residents and enhance urban productivity through improved infrastructure and services, with a view to building capacity for enhanced urban governance, finance and service delivery systems through institutional and financial reforms.

Nature of assistance Financial aid of Rs.1371.4 crore (GoI and Asian Development Bank in the proportion of 30/70) to
five states to be used for the described objectives: 90% grant, 10% loan in three phases.

Who can apply Governments of five states, Tripura, Mizoram Sikkim, Nagaland, and Meghalaya.

How to apply State Government to write directly to the Department of Urban Development, Union Ministry of Urban Development for approval and sanction of their project proposal.

4. North-East Rural Livelihoods Project (NERLP)

Related scheme North-East Rural Livelihoods Project (NERLP)

Description The development objective of the project is to improve rural livelihoods, especially that of women, unemployed youths and the most disadvantaged, in the participating North-Eastern States. There are four components to the project.

i) Social Empowerment
ii) Economic Empowerment
iii) Partnership Development
iv) Project Management.

Nature of assistance Financial assistance would be through International Development Association (IDA). This is a world bank funded scheme.

Who can apply Women, SHG members and unemployed youth in the North Eastern Region.

How to apply Applications need to submitted in the prescribed format to District Project Management Unit office/Block Project Facilitation Team offices. Application forms are available online at the website: www.nerlp.gov.in
5. Advertising and Publicity

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Advertising and Publicity by the Ministry of Development of North-Eastern Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>The scheme aims to showcase the inherent economic, social and cultural strength of the North-Eastern Region as well as to mainstream the region with the country to move forward in its entirety.</td>
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<tr>
<td>Nature of assistance</td>
<td>The Ministry may provide financial assistance to public enterprises, public trusts, voluntary organisations, NGOs, etc.</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Registered Societies, voluntary organisations, public trusts, non-profit/not-for-profit organisations, universities, co-operatives and other similarly placed institutions are eligible for the scheme.</td>
</tr>
<tr>
<td>How to apply</td>
<td>A divisional head of the Ministry may invite the eligible institutions/organisations to take up programmes/projects relating to the subject assigned to them under the scheme. Such internal proposals should be sent to the Joint Secretary in-charge of Advertising &amp; Publicity with the recommendations for obtaining the decision of the committee on advertising &amp; publicity. Proposals submitted suo-moto by an organisation/institution is an external proposal. External proposals should be submitted to Joint Secretary in-charge of advertising &amp; publicity scheme. The Division shall examine and process the proposal to be placed before the committee on advertising &amp; publicity.</td>
</tr>
</tbody>
</table>

Source: http://www.mdoner.gov.in/node/217
MINISTRY OF MINORITY AFFAIRS SCHEMES
Related scheme "Nai Roshni"- For Leadership Development of Minority Women

Description The objective of the scheme is to empower and instill confidence among the minority women, including their neighbours from other communities living in the same village/locality, by providing knowledge, tools and techniques for interacting with Government systems, Banks and other Institutions at all levels.

Nature of assistance The leadership development training scheme shall be implemented by the Ministry of Minority Affairs through selected organisations. The organisation shall be provided financial assistance for implementation of the scheme. The rates may vary according to the area of operation, fees charged by the training institutes, boarding cost etc. The total number of trainees per batch would be 25 women (maximum).

Who can apply Women belonging to all minorities notified under Section 2 (c) of the National Commission for Minorities Act, 1992 viz. Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis)

Efforts will be made to persuade Elected Woman Representatives (EWRs), from any community, under the Panchayati Raj Institutions to be included as a trainee.

How to apply Interested organisations need to contact the District Collectors, District Magistrates, and Deputy Commissioner’s office.
<table>
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<tr>
<th>Related scheme</th>
<th>Nalanda Project for Minorities Higher Educational Institutions</th>
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<tbody>
<tr>
<td>Description</td>
<td>This project is an innovative Faculty Development Programme (FDP) for faculty to expose them the new ways of learning for achieving excellence and grow as faculty members. It is an ongoing process of understanding, learning, and growth. Faculty development includes education, collaboration, resources and support. Faculty who engage in professional development experiences benefit also in terms of increased vitality, informed pedagogy, teaching innovations and scholarly teaching. The Nalanda Project is being taken up at Aligarh Muslim University, a premier Minority University of world fame.</td>
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<td>Nature of assistance</td>
<td>Training would be provided through educational programmes and workshops by the University where the faculty can learn the skills necessary to reach excellence in a changing academic environment.</td>
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<tr>
<td>Who can apply</td>
<td>Faculty involved in Minorities Educational Institutions.</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to the Aligarh Muslim University which is also a Nodal Staff College of University Grant Commission.</td>
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<tr>
<th>Related scheme</th>
<th>&quot;Seekho aur Kamao (Learn and Earn)&quot; - For Skill Development of Minorities</th>
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<tbody>
<tr>
<td>Description</td>
<td>The scheme aims at the following:</td>
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<td>- To reduce the unemployment rate and</td>
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</table>
generate better livelihood for minorities along with updating their traditional skills with available market linkages.

- To improve the employability of existing workers, school dropouts etc. and ensure their placement

**Nature of assistance**

This is a 100% Central Sector Scheme and will be implemented by the Ministry directly through empanelled eligible organisations.

Full cost of the approved projects as per prescribed financial norms would be borne by the Ministry.

An incentive amount of 5% of the project cost will be payable to PIA who successfully completes the project in time with all conditions met including placements.

**Who can apply**

Applicants belonging to minority community, 14-35 years of age, with minimum qualification of Class-V.

**How to apply**

The scheme will be implemented through Project Implementing Agencies (PIAs) like Societies of the State Governments, by any private recognised/registered Institution which has been conducting such skill development courses for at least last three years, association of Industries or any industries, NGO and civil societies.

Apply to the PIA.

**Related scheme**

Research/Studies, Monitoring and Evaluation of Development schemes including Publicity

**Description**

The scheme covers expenditure for research/
studies including baseline survey/survey, monitoring/concurrent monitoring and evaluation studies of various schemes and programmes of the Ministry including the Prime Minister’s New 15 Point Programme for the Welfare of Minorities throughout the country with special focus on Minority concentration districts/blocks/towns and holding workshop/seminar/conference on themes of direct relevance to the Ministry which are either proposed by the institutions/organisations themselves or proposed/sponsored by the Ministry itself.

Proposals may be invited either through advertisement in the newspaper and website of the Ministry or directly from the research institution/council/organisation of the government or may be proposed/sponsored directly by the Ministry itself.

Nature of assistance The professional charges would be released in the case of studies/survey in three installments; first installment – 50%, second installment - 40% (on receiving progress reports and expenditure statements) and the third and final installment - 10% (after receiving the final report).

In the case of research/studies including baseline survey/survey 90% of the sanctioned amount may be released as the first installment.

Assistance given by the Ministry will be Institution-based and released to the head of the institution/organisation. Staff appointed for a study are deemed to be employees of the Institution/organisation with respect to their remuneration, TA/DA, etc.
Who can apply

The following categories of Institutions and organisations are eligible for professional charges under the scheme:

- Social Science Research Councils/Institutions/Organisations;
- Organisations working in the field of minorities;
- Universities including Deemed Universities and Institutions of National repute and Importance;
- Autonomous bodies
- Registered bodies in the field of minority development; and
- Reputed private media agencies.

How to apply

Apply to the Ministry.

Source: http://www.minorityaffairs.gov.in/
MINISTRY OF ENVIRONMENT, FOREST AND CLIMATE SCHEMES
Related scheme **Common Effluent Treatment Plants (CETPs)**

**Description** The Ministry has undertaken a centrally sponsored scheme for enabling the MSEs to set-up Common Effluent Treatment Plants (CETP) in the country. The MSEs are polluting the environment through their effluents but some of them are unable to afford installation of pollution control equipment. In order to encourage use of new technologies for CETPs for existing MSE clusters of units a scheme for financial assistance has been formulated.

Projects for assistance will be prioritised on the basis of:
- Toxicity of pollutants
- Pollution load being generated and to be treated; and
- Number of units covered

The scheme must have the technical recommendation of the State Pollution Control Boards.

**Nature of assistance** Pattern of Financial Assistance:
- State subsidy: 25% of project cost
- Central subsidy: 25% of project cost
- Entrepreneurs contribution: 20% of project cost
- Loan from financial institutions: 30% of project cost.

**Who can apply** CETPs in industrial estates or in a cluster of MSEs are encouraged. Central Assistance will be available only for Clusters of MSEs.
How to apply
Apply to the Director, Pollution Control Division Ministry in prescribed format.

Related scheme
Grants-in-Aid for Voluntary Agencies by NAEB

Description
In tune with the philosophy of eliciting and nurturing people’s participation, the National Afforestation & Eco-development Board (NAEB) provides financial assistance. The beneficiaries under the programme should preferably be chosen in consultation with the Village Panchayat/ Gram Sabha/ JFMC/ Local Body concerned.

Nature of assistance
Financial assistance to NGOs/Voluntary Agencies (VAs) for afforestation, tree planting and eco-development activities under a Central Sector (100%) Grants-in-Aid scheme.

- Assistance for nursery costs will be limited to Rs.1.40 per surviving seedling including 20% extra seedlings for casualty replacement.
- Assistance for planting and maintenance over a period of 3 years will not exceed Rs.9,120 per hectare.
- Assistance towards the administrative costs of the project essential will not exceed 10% of the nursery, planting and soil and moisture conservation costs admissible.

Who can apply
Registered Non-profit Organisations; Registered Societies, Cooperatives, Companies or Trusts; and, Recognised Schools, Colleges, and Universities.

It should have the facilities, resources, experience and personnel for successful implementation of the proposed project.
How to apply

The project proposal should be submitted in prescribed format directly to the Principal Chief Conservator of Forests of the concerned State Government/ UT Administration.

The consideration of the proposal for sanction and quantum of grant for financial assistance will depend upon the strength of the proposal, its pre-appraisal, capability of the Agency, regional distribution and the priority assigned to the proposal by State Forest Department and the Board.

<table>
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<tr>
<th>Related scheme</th>
<th>Waste Minimisation &amp; Clean Technology</th>
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<tr>
<td>Description</td>
<td>Waste Minimization is an appropriate strategy to address the problems of industrial pollution. The scheme aims to assist the Small and Medium Scale Industries in adoption of cleaner production practices.</td>
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<td>The objectives of the clean technology scheme are as follows:</td>
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<td>i) To develop and promote programmes for clean technologies</td>
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<td></td>
<td>ii) To develop tools and techniques for pollution prevention</td>
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<td></td>
<td>iii) To formulate strategies and programmes in sustainable development.</td>
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<td></td>
<td>iv) To prevent pollution in small scale industries.</td>
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<tr>
<td></td>
<td>Activities relating to demonstration of already proven cleaner technologies/techniques, preparation of sector-specific manuals on waste minimisation, setting up of ‘Waste Minimisation</td>
</tr>
</tbody>
</table>
Circles’ in specific clusters of small scale industries, training and awareness programmes for the personnel in small scale industries and waste minimisation and demonstration studies in selected sector.

Nature of assistance Grants/Assistance will also be given for studies related to environmental management.

Who can apply NGO, Societies, Corporates and Research Institutions.

How to apply Apply to Director (CP), Ministry of Environment and Forests, New Delhi 110003.

Source: http://www.moef.nic.in/
or
http://envfor.nic.in/public-information/schemes-and-programmes
MINISTRY OF HUMAN RESOURCE DEVELOPMENT SCHEMES
Related scheme: National scheme of Apprenticeship Training

Description:
- The scheme provides opportunities for practical training to graduate engineers, diploma holders (technicians) and 10+2 vocational pass outs in 10,000 Industrial establishments/organisations.
- The basic objective is to fulfill/match, any gap, in so far as practical/hands on experience of fresh graduate engineers, diploma holders and 10+2 is concerned. Vocational pass outs, it also aims to enhance their technical skills for making them suitable for job absorption as per the needs of industry.

The period of training is one year. The scheme is implemented through four Regional Boards of Apprenticeship/Practical (BOATs/BOPT) at Mumbai, Kanpur, Chennai and Kolkata, which are fully funded autonomous organisations.

Nature of assistance:
The apprentices are paid a monthly stipend which is shared between Central Government and Employer on 50:50 basis. The existing rates of stipends for engineering graduate, technicians and 10+2 vocational pass-outs are Rs.3,560, Rs.2,530, and Rs.1,970 per month respectively.

Who can apply: Graduate Engineers, Diploma Holders (Technicians) and 10+2 vocational pass outs.

How to apply: Apply to BOAT-Mumbai, BOAT-Kanpur, BOAT-Chennai, or BOPT-Kolkata.
### Related scheme Technology Development Mission

**Description**
Technology Development Mission (TDM) started at all the IITs and IISc as a concerted national effort towards technology development with direct involvement and participation of industries.

The significant aspect of this mission is encouraging industry-institute interaction as well as assisting the Industry to develop latest technologies.

**Nature of assistance**
Funding of these mission areas:

- MHRD funds these projects to the tune of Rs.50 crore.
- Industry participants contribute Rs.9 crore in addition to support in terms of equipment, components, manpower and hardware, etc., worth Rs.15 crore

**Who can apply**
All the IITs and IISc.

**How to apply**
Apply to Ministry of HRD.

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**Source**: [http://mhrd.gov.in](http://mhrd.gov.in)
## Related scheme

### Description

The Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homoeopathy (AYUSH) industry represents the traditional form of Indian medicine, and has been part of India’s socio-cultural heritage. The scheme would be implemented on a Support from Department of AYUSH and support would be by the way of grant to the Special Purpose Vehicle (SPV), formed by group of entrepreneurs from AYUSH sector.

Objective of this scheme is to fill in the critical gaps in the sector especially related to standardization, quality assurance and control, productivity, marketing, infrastructure and capacity building through a cluster based approach. Preferably for classical ASU and Homoeopathic drugs; and, to encourage the level of organisation in the sector thereby creating social capital for sustainability of collective initiatives.

### Nature of assistance

This scheme would cover two types of interventions namely core intervention and add on intervention.

i) Core Interventions such as those related to setting up of common facilities for testing, certification, standardisation, quality control and other capacity building measures.

ii) Add on Interventions such as those related to marketing/branding, provision of general infrastructure to support production units etc.

The assistance would be restricted to 60% of the Project Cost subject to a maximum of Rs.15.00 crores. The remaining 40% would be required to...
be arranged by the Special Purpose Vehicle (SPV) through equity, borrowings from Banks/Financial Institutions and other sources. The assistance from the Department of AYUSH will be utilized only for physical infrastructure, civil works, construction of building, plants & machinery and equipments, All remaining expenses on purchase of land of SPV salary of cluster development executive, joint participation in national and international exhibition, business delegations abroad and brand development etc. will be borne by SPV.

Who can apply  
SPV formed by atleast 15 enterprises located in an existing cluster shall be eligible for funding under the scheme. Out of 15 participating units, at least 75% should be manufacturing units. Out of which 5 participating units should have annual turnover of atleast Rs.20 lakh and another 5 participating units should have Rs.50.00 lakh turnover to ensure viability of the cluster.

How to apply  
Apply through Department of AYUSH, Ministry of Health & Family Welfare in the prescribed format.

Related scheme  
Extra Mural Research in AYUSH

Description  
The scheme is aimed at developing the opportunity for scientific scrutiny of AYUSH systems for the benefit of users, researchers, practioners, Industries & common people at large. The outcomes of the scheme are expected to harness the potential of AYUSH in the interest of public health delivery. The evidences thus generated will help in propagating rational use,
clinical application & mainstreaming of AYUSH. The scheme would widen the scope for clinical, fundamental, pharmaceutical, literary and medicinal plant research in Extra Mural mode.

Nature of assistance 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.

Who can apply Medical, Scientific and Research & Development institution, University/institutional department in Government and private sector with adequate infrastructure & technical expertise.

GMP compliant Industries of AYUSH drugs both in public & private sector with R&D facilities.

How to apply Ministry of AYUSH, shall invite proposals through open advertisement placed in the National newspapers, twice a year. The advertisement would also be placed on the website of ministry; websites of the Research Councils; and also published in the research Journal and Newsletter of the Ministry.

Related scheme Promotion of AYUSH Intervention in Public Health Initiatives

Description The potential of AYUSH practitioners located in urban, semi-urban and rural areas has not been so far fully utilized to improve healthcare delivery system. Increasing awareness about AYUSH’s strength in solving community health problems resulting from nutritional deficiencies, epidemics and vector-borne diseases have opened vistas for AYUSH in Public health. This scheme aims to
provide grant-in-aid to Government/Non-Government organizations for the roll out of only proven AYUSH interventions for improving health status of the population through AYUSH interventions, like distribution of medicines, organising health awareness camps, etc.

Nature of assistance

The funds will be released in three installments of 40%, 40% and 20% of the total amount sanctioned.

The grant received under the scheme should be utilised as under:

i) Not more than 25% of the total grant should be spent on Establishment/Project Management.

ii) Not LESS than 50% of the total grant should be spent on Medicines.

iii) Remaining 25% of the total grant may be spent on AYUSH awareness and minor equipment, etc., for the project.

The scheme is being implemented with a District/Block/Taluk as a unit for the rollout of only proven AYUSH interventions by the following methods:

i) Supporting innovative proposals for both Private and Government organizations.

ii) To promote AYUSH intervention for community health care.

iii) To encourage qualified practitioners in both institutional and different public health programmes.

Who can apply

Directorates of Health/AYUSH of States/UTs. Government Institutes (Colleges, University etc.) dealing with public health.
Non-profit/voluntary organisations working in the area of public health for at least five years.

**How to apply**

Scheme details and application format shall be available on website www.indianmedicine.nic.in. Eligible organisation should apply in the prescribed format along with detailed proposal. The State Government has to forward the proposal in the prescribed proforma within 60 days of submission of the proposal by the applicant organization to the State. In case, no response is received from State Government, it shall be presumed that State Government has no specific comments against the applicant organization.

**Related scheme**

Promotion of Information, Education, and Communication (IEC) in AYUSH

**Description**

Though AYUSH systems of medicine are popular and progressively a large section of population uses these systems for health care, there is a lack of awareness among the general public about remedies available in these systems. Keeping this in view, a scheme of Information, Education and Communication (IEC) was implemented.

The scheme is meant for achieving the following objectives:

i) Creation of awareness about the efficacy of AYUSH systems, their cost-effectiveness and the availability of herbs used for prevention and treatment of common ailments at their door steps through various channels including the production of audio-visual educational material to achieve the objective of Health for all;
ii) Dissemination of proven results of R&D work in AYUSH systems at national and international forums;

iii) Providing a forum among stakeholders of AYUSH systems can take place through conferences, seminars and fairs at regional, national and international levels and encourage stakeholders to participate in them.

Nature of assistance
The eligible organisation has to apply in the prescribed format complete in all respects well in advance for consideration and approval of the Project Appraisal Committee of the Department. The grant will be limited to 50% of the cost of participation in fair a maximum of Rs.1,00,000. This grant in aid will be released on reimbursement basis. The cost of participation means the expenditure towards rent of the space, fabrication, hiring of manpower and transport, etc.

Incentives are provided to AYUSH Industry to participate in arogya and other fairs/exhibitions organized by government organizations at national level.

Who can apply
Drug Manufacturers, Entrepreneurs, AYUSH Institutions, Industry representatives, Government bodies.

How to apply
Apply through Department of AYUSH, Ministry of Health & Family Welfare in the prescribed format.
Related scheme  Promotion of International Co-operation in AYUSH

Description  Growing global demand of traditional medicine has increased the scope of international exchange of AYUSH-related information and co-operation with other countries for collaborative efforts in the development of traditional system of medicine.

Invitations are frequently received for participation of India experts and entrepreneurs in International Conferences, Exhibitions, Trade fairs etc.

Nature of assistance  Following advantages can be taken therein:

i)  International exchange of experts & officers

ii)  Incentive to drug manufacturers, entrepreneurs, AYUSH institutions etc. for international propagation of AYUSH by participating in international exhibitions, trade fairs, road shows etc. and registration of AYUSH products at different countries for exports

iii)  Establishment of AYUSH Information Cells

iv)  Translation and publication of AYUSH literature/books in foreign languages.

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.

Presentation of AYUSH related scientific research papers in International conferences, workshops, seminar etc. After having prior approval of the Department of AYUSH, the expenditure will be
reimbursed 90% of the total expenditure maximum up-to Rs.2 lakh (whichever is less), incurred on air-travel, boarding & lodging and delegation/ registration fee etc. on submission of an application along with proof of participation.

Who can apply Drug manufacturers, Entrepreneurs, AYUSH institutions, Industry representatives, Government bodies.

How to apply Apply to the Department of AYUSH, Ministry of Health & Family Welfare in the prescribed format.

Source: http://www.mohfw.nic.in/
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Corpus Fund Scheme (CFS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Under the scheme, public sector oil marketing companies (OMCs) provides land and related infrastructure to the distributors availing the scheme. The recovery of the investment made by OMCs is through payment of License Fee defined on per refill basis.</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>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.</td>
</tr>
<tr>
<td>Who can apply</td>
<td>SC/ STs category citizens.</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply through the Ministry in the prescribed format.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Delhi Kerosene Free Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Under this scheme 50% of the Security Deposit of Cylinder and Pressure Regulator is being borne by the Ministry of Petroleum &amp; Natural Gas from the Corporate Social Responsibility (CSR) fund of public sector OMCs.</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>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.</td>
</tr>
<tr>
<td>Who can apply</td>
<td>People belonging to Below Poverty Line</td>
</tr>
</tbody>
</table>
(BPL)/Antyodya Anna Yojana (AAY) card holders in Delhi.

How to apply
Apply through the Ministry as per the prescribed format.

Related scheme
Rajiv Gandhi Gramin LPG Vitran (RGGLV)

Description
This scheme is for increasing LPG penetration to cover low potential/rural area.

RGGLV will be set up for a group/cluster of villages having a potential of average monthly sale of 600 cylinders (refill sales) per month of 14.2 kg and 1,800 customers considering monthly per capita consumption of 5 kg. Proprietor himself along with one staff will operate the same.

Nature of assistance
LPG cylinders (14.2 kg Refills) will be supplied to the customers on Cash and Carry basis with no rebate.

Minimum savings/investments Rs.2 lakh (Not applicable for LPG distributorships reserved under SC/ST category)

Selected candidate for RGGLV locations reserved under SC/ST category will be provided a loan of Rs. One lakh for construction of godown/other facilities by the concerned OMC.

One-time financial assistance is granted to the BPL card holder for release of new LPG connection by waiving off cost of security deposit and pressure regulator is provided for free.

Who can apply
Education qualification: minimum X standard pass or equivalent. Minimum Age 21 yrs.
The tenure of RGGLV shall be for an initial period of 5 years and renewable for every 5 years.

**How to apply**

Intimation/invitation is issued to the local MP, MLA, Zilla Parishad, Panchayat Samiti Chairman, Sarpanch, Revenue officials, etc.

Selection will be made by inviting applications by placing advertisements in two Newspapers - one with widest circulation in the State and the other with widest circulation in District in which RGGLV is to be setup.

**Source:**
MINISTRY OF MINES SCHEMES
<table>
<thead>
<tr>
<th><strong>Related scheme</strong></th>
<th><strong>Scheme of Mining’ for the Mining of Construction Material (Minor Minerals)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Description</strong></td>
<td>This scheme is applicable to the mining of minor minerals consisting of construction material found in the Aravalli ranges of the district of Faridabad (including Palwal), extending to the district of Gurgaon (including Mewat). The area under each of the mining blocks/size will be decided keeping in view the broad principle that i) the area is not so small as to render the workings of the mine in a scientific and planned manner difficult, and ii) it is not large enough to result in creating monopoly situations in the market.</td>
</tr>
<tr>
<td><strong>Nature of assistance</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Who can apply</strong></td>
<td>Firms/associations/companies can participate in the bid process.</td>
</tr>
<tr>
<td><strong>How to apply</strong></td>
<td>Department issues a public notice at least in three newspapers, of which one would be in vernacular, giving a clear notice of no less than 7 days of such auction. Interested people may participate in the bid process.</td>
</tr>
</tbody>
</table>

**Source**: [http://petroleum.nic.in/](http://petroleum.nic.in/)
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Financial assistance for Administering Road Safety Programmes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>An illustrative list of activities is as under:</td>
</tr>
<tr>
<td></td>
<td>i) Road safety consciousness;</td>
</tr>
<tr>
<td></td>
<td>ii) Publicity Campaigns on road safety;</td>
</tr>
<tr>
<td></td>
<td>iii) Providing training to drivers</td>
</tr>
<tr>
<td></td>
<td>iv) Research and Development of traffic control</td>
</tr>
<tr>
<td></td>
<td>v) Organising competitions like quiz, essay, painting</td>
</tr>
<tr>
<td></td>
<td>vi) Organising seminars in subjects like; do not over-speed, do not drink &amp; drive, follow lane discipline, be alert on the road.</td>
</tr>
<tr>
<td>Organisations which are selected for undertaking road safety programmes will have to execute a bond before release of first installment of grants-in-aid.</td>
<td></td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>The total amount of assistance for any project shall not exceed Rs.5 lakh.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>Who can apply</td>
<td>NGOs/State/UT/Autonomous Body/Educational Institution engaged in research activity or field programmes relating to Road Safety.</td>
</tr>
</tbody>
</table>
| How to apply           | Applications indicating “Application for grant-in-
aid for administering Road Safety Programmes” and be sent to:

Under Secretary (Road Safety), Ministry of Transport, Department of Road Transport & Highways, Transport Bhawan, 1, Parliament Street, New Delhi-110001 through the respective Transport Commissioner.

**Related scheme** National Highway Accident Relief Services Scheme (NHARSS)

**Description** Under this scheme an ambulance and a crane is provided to the NGO to operate on National Highways on accident prone stretches, having a distance of 50 kms. The ambulance is to provide immediate relief to the accident victim and to move to the nearest Hospital free of charge, if necessary and to remove the accident affected vehicle from the site to clear the blockage of the road. The vehicle may also be moved to the nearest garage on hire basis.

**Nature of assistance** Unit of one Ambulance and one Crane only.

**Who can apply** NGO/Autonomous Body/Educational Institution engaged in Automobile industry or field programmes relating to Road Safety for a period of at least three years can apply for assistance under the scheme.

The financial turnover of the organisation should not be less than Rs.25 lakhs for those belonging to states other than J&K, Uttarakhand, Himachal Pradesh, Sikkim, Assam, Meghalaya, Manipur, Nagaland, Arunachal Pradesh and Tripura and Rs.10 lakhs for these states. States/UTs can also be provided with the crane & ambulance.
How to apply

All applications, in duplicate, are to be addressed to Secretary, Ministry of Road Transport & Highways, indicating "Application for grant under NHARSS" and be sent to the Under Secretary (Road Safety), Ministry of Road Transport & Highways, Transport Bhawan, 1, Parliament Street, New Delhi-110001 through the respective Transport Commissioner.

Source: http://mines.nic.in/
MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION SCHEMES
Related scheme | Antyodaya Anna Yojana (AYY)

Description | This scheme reflects the commitment of the Government of India to ensure food security for all to create a hunger free India in the next five years and to reform and improve the Public Distribution System, so as to serve the poorest of the poor in rural and urban areas. The operational responsibilities for lifting and distributing the allocated food grains within the States/UTs, identification of eligible Below Poverty Line (BPL) families, issuance of ration cards to them and supervision over distribution of allocated food grains to eligible card holders through the fair price shops of the State/UT Governments.

Nature of assistance | 100% subsidy to the eligible applicants

Who can apply | It is for the poorest of the poor (living in the BPL) that the Antyodya 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.

How to apply | As this scheme is for poorest of the poor families so the person have to contact are as follows:

For rural areas: The persons living in rural areas have to apply on a plain paper with details of family members’ income, etc., to the Panchayat Pradhan of their area for this scheme. Gram Sabha will decide whether the family is eligible to be taken under the Scheme or not. After the selection of families the list will be further approved by the Department of Rural Development, of respective...
State/UT and the Ration Card will be issued by the Pradhan /DFSC or after the approval of the Food, Civil Supplies and Consumer Affairs Department.

For urban areas: The persons living in urban areas will have to apply on plain paper to Notified Area Committee. After the selection of the families the list will be further approved by the Urban Development Department and Card will be issued by Concerned DFSC/ Authorised Inspector of that area.

**Related scheme**  **Private Entrepreneurs Guarantee (PEG)**

**Description**
This scheme is to augment the covered storage capacity through private entrepreneurs, Central Warehousing Corporation (CWC) and State Warehousing Corporations (SWCs).

FCI (Food Corporation of India) guarantees to hire godowns constructed under this scheme for a period of ten years, thereby, ensuring for the investor, a fair return on his investment.

All godowns of 25,000 MT or above capacity will be preferably Railway siding godowns, and all other godowns should be preferably within 8 km of a Railway goods shed with full rake Railway siding facility.

**Nature of assistance**
The entrepreneur will be allowed to develop additional storage capacity in the same premises for storage of other agricultural commodities including facilities for cold storage, food processing etc. to optimise asset utilisation so long as it does not adversely affect the storage and operations of FCI. However, such additional
facility will not be covered under guarantee scheme and the concerned entrepreneur will use the normal market channel for hiring out these additional storage facilities.

Who can apply

The Godowns which will be hired should be as per the CWC (Central Warehousing Corporation) specifications.

How to apply

The FCI will advertise in its website and through its implementing agency i.e., CWC/SWC.

Advertisements will appear in one National & one Regional leading newspaper with regional language having large circulation in the concerned State.

Source: http://socialjustice.nic.in/
MINISTRY OF DEFENCE SCHEMES
Schemes under Directorate General Resettlement (DGR), Department of Ex-Servicemen

**Related scheme**  
Allotment of Class-V ‘B’ Army Surplus Vehicles to Ex-Servicemen (ESM) or Widows

**Description**  
Ex-Servicemen and widows of defence personnel who died while in service and Ex-Servicemen Co-operative societies are eligible to apply for allotment of Army Surplus Class V-B Vehicles. Post-registration of the applicant at Directorate General Resettlement (DGR) subsequent release of the vehicle is done through the MGOs Branch.

**Nature of assistance**  
Release of one of the 42 types of vehicles from 12 CODs/CVDs can be opted for on payment of nominal sum as notified by the Government from time to time.

Amount of security deposit is released after the allotted vehicle has been registered with the Regional Transport Authority. This is to be done within six months from the date of collection of the vehicle, failing which the amount of security will be forfeited to the Government.

**Who can apply**  
ESM and widows of defence personnel who died while in service and Ex-Servicemen Co-operative societies.

**Eligibility :**

a) Ex-Servicemen / their widows who are not re-employed or gainfully resettled.

b) Serving personnel who are due to retire within next six months.

c) Ex-servicemen Co-operative societies. Membership of such societies should not be less than twenty Ex-servicemen.
d) Ex-Servicemen/their widows/societies of Ex-Servicemen who have served for less than five years in the Armed Forces or proceeded on retirement/discharge at their own request are not eligible.

How to apply
The applicant has to apply as per the laid down norms through the ZSWO/DSW(S)/Unit Serving to DGR along with security deposit as per the type of vehicle.

Format of application and affidavit can be downloaded from http://www.dgrindia.com/website.

Related scheme
Allotment of Mother Dairy Milk booths and Fruits & Vegetables (Safal) shops

Description
Mother Dairy India Pvt. Ltd. is providing ready built and fully equipped milk shops/booths to the Ex-Servicemen of the Rank of Naik to JCO, while its fruit and vegetable (SAFAL) shops are available to the ESM and their dependent sons from 1989. The Scheme is available in the NCR only i.e. Delhi (divided into five zones namely East, West, North, South And Central), Gurgaon, Ghaziabad, Faridabad and Noida.

Nature of assistance
An assured income of Rs.11,000 in terms of commission for milk booth. However, Rs.15,000 for SAFAL fruit & vegetable booth (for first six months only).

The concessionaire will undergo free training for two-four Weeks with Mother Dairy prior to allotment of the booth.

Who can apply
Mother Dairy milk shops are available to ex-
servicemen only, while fruit & vegetable (SAFAL) shops are available to ESM and their dependent sons.

How to apply
Registration should be made within six years of retirement.

Age should be not more than 58 years, and for the dependent son age not more than 18-35 years.

ESM should register with Employment Directorate of the office of the DGR.

**Related scheme**

**Allotment of Regular LPG Distributorship under 18% quota**

**Description**
The scheme is meant for grant of Regular LPG Distributorship to eligible applicants. Under the scheme 18% quota is reserved including Defence Personnel in ‘GP’ category. The ‘GP’ category includes Central Govt, State Govt, PSU employees and defence personnel.

**Nature of assistance**
The period of contract ranges from one to three years. Fixed remunerations range from Rs.23,000 to Rs.25,000 per month. Additional incentives are kept for sale beyond 250 kl of oil products.

**Who can apply**
Central Govt., State Govt., PSU employees and Defence personnel.

Also following ESM/Widows/Dependents are eligible under the scheme:

a) War widows/dependents of those who died in war.

b) War disabled/disabled on duty.

How to apply
The oil company advertises in the newspapers, for
a particular location reserved for combined category, the eligible ESM/Widows/Dependent are required to approach the DGR for issue of eligibility certificate and submit the application form along with eligibility certificate to the concerned Oil company.

ESM should register with the Employment Directorate of DGR office.

**Related scheme**  **Coal Loading and Transportation**

**Description**  The scheme is administered on the basis of MoU between the Coal India Ltd (CIL) and the DGR signed in Apr 1999. DGR lays down the terms and conditions governing the formation and running of the Ex-Servicemen coal loading and Transportation Companies.

The ESM company has to start with an authorised capital of Rs.35 lakhs shared approximately in equal ratio between the Directors of the Company. The ESM Company is required to employ ESM with a total minimum of 75% of the employees’ strength, under the stipulated categories.

**Nature of assistance**  Initial period of sponsorship is for a period of five years which is extendable by another four years if the performance of the ESM company is satisfactory.

Post-sponsorship by the DGR to the concerned coal subsidiary the ESM Company carries out the task of coal loading and transportation work as a business venture.

**Who can apply**  Ex-Servicemen
How to apply

On receipt of requisition from the coal subsidiary, the offer is given to the senior most eligible empanelled ESM (O) willing to undertake the work, who in turn selects two other empanelled ESM (O) to form an ESM Company registered under The Company Act of 1956, post conduct of a feasibility study.

ESM should register with Employment Directorate of DGR office.

Related scheme  Coal Tipper Attachment

Description  This welfare scheme for widows/disabled soldiers is linked with the ESM coal loading and transportation scheme.

Nature of assistance  Eligible candidates can avail this scheme for a period of five years and need to deposit an amount of Rs.85,000 with the affiliated ESM Coal Loading and Transportation Company which pays back a monthly amount of Rs.3,000 i.e., an annual return of approximately 42% on the principal amount. On maturity of the scheme the principal amount is refunded.

Who can apply  Ex-servicemen

How to apply  A legal agreement is signed between the Ex-Servicemen Coal Loading and Transportation Company and the widow/disabled Ex-Servicemen/Dependant. The scheme is for a period of five years and on completion of five year term, the principle amount will be refunded by the ESM Coal Company. ESM should register with Employment Directorate of the DGR office.
**Related scheme**  **Gopaljee Dairy milk booths/Milk shops/Retail outlets**

**Description**  Gopaljee Dairy Foods Pvt. Ltd. (GDFPL) is providing ready built and fully equipped milk shops/booths/retail outlets to the Ex-Servicemen with starting point at Delhi/NCR.

**Nature of assistance**  The selected concessionaire undergoes a free training and will provide Minimum Guarantee Income (MG) of Rs.20,000 p.m. to the ESM.

**Who can apply**  Eligible ESM registered in Mother Dairy and are still to be interviewed can opt for this scheme after deregistering from Mother Dairy Scheme.

**How to apply**  Eligibility criteria and forms can be downloaded from the DGR website www.dgrindia.com

**Related scheme**  **Gopaljee Farm Fresh for JCO'S/ORs**

**Description**  This provides ready built and fully equipped shops to the ex-servicemen with starting point at Faridabad and Delhi.

**Nature of assistance**  The selected concessionaire undergoes a free training with Gopaljee Farm Fresh. Gopaljee Farm Fresh provide Minimum Guaranteed Income (MG) of Rs. 25,000 p.m.

**Who can apply**  A security deposit (refundable on termination) of Rs.2,00,000 is required be made to Gopaljee Farm Fresh on selection.

Eligible ESM registered in Mother Dairy/GDFPL who are still to be interviewed can opt for this scheme after deregistering from Mother Dairy Scheme/GDFPL.
How to apply  Eligibility criteria and forms can be downloaded from DGR website www.dgrindia.com

**Related scheme**  **Management of CNG station in NCR**

**Description**  This Scheme is presently operative as Company Owned Company Operated (COCO) under the aegis of Indraprastha Gas Limited and available in NCR Area only to include NOIDA, Faridabad, Ghaziabad and Gurgaon

**Nature of assistance**  The officers gets an emolument of Rs.45,000 (approx) per month or 15% of the wages disbursed to the staff of the station(subject to conditions specified by IGL), whichever is higher with an annual increment of Rs.2,000 per annum.

**Who can apply**  Retired defence services officers (Class 1) (ESM-O) registered in DGR and empanelled in the CNG scheme are sponsored to IGL on receipt of requisition in the ratio 1:2.

The ESM, once registered will be maintained in the active list up to an age of 60 years or allotment of CNG station, whichever is earlier. Ex-servicemen are sponsored only once and officers not shortlisted may withdraw their names from the scheme and opt for any other scheme.

**How to apply**  IGL conducts an interview and selects the officers to manage their CNG stations. The selected officers are contracted for management of the CNG station for a maximum period of five years on a yearly renewable contract basis.

ESM should register with Employment Directorate of the DGR office.

**Source**  http://fcamin.nic.in/
NITI AAYOG SCHEMES
**Related scheme**  **Self Employment and Talent Utilisation (SETU)**

**Description**  
SETU will be a Techno-Financial, Incubation and Facilitation Programme to support all aspects of start up businesses, and other self-employment activities, particularly in technology-driven areas.

**Nature of assistance**  
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 centres and enhance skill development. It aims to create around 100,000 jobs through start-ups.

**Who can apply?**  
Start up businesses or entrepreneurs/Incubators in Technology area

**How to apply?**  
Eligible start up businesses or entrepreneurs/Incubators in Technology area can contact the National Institution for Transforming India (NITI). For further details refer http://pmindia.gov.in/en/tag/niti-aayog/

**Source:** http://niti.gov.in/content/
Enterprise Development Schemes

Agricultural Marketing Divisions

Related scheme: Marketing Research and Information Network

Description: To collect and disseminate price and market related data to increase efficiency, to sensitise and orient farmer’s response to new challenges

Nature of assistance: 100% grant

Who can apply: Agricultural Marketing Boards / Directorates of Agriculture of the State Governments, Market Committees

How to apply: Agricultural Marketing Adviser/Joint Secretary (Marketing), Department of Agriculture & Cooperation, New Delhi

Related scheme: Strengthening of Agmark Grading Facilities

Description: Assistance for analysing samples for determining standards

Nature of assistance: 100% grant

Who can apply: Agmark Laboratories, offices of DMI

How to apply: Agricultural Marketing Adviser/Joint Secretary (Marketing), Department of Agriculture & Cooperation, New Delhi

Related scheme: Development/Strengthening of Agricultural Marketing Infrastructure, Grading & Standardisation

Description: The scheme provides for contract farming, etc., credit linked subsidy on capital cost
Nature of assistance  25% of capital cost
Who can apply  Agmark Laboratories, offices of DMI
How to apply  Agricultural Marketing Adviser/Joint Secretary (Marketing), Department of Agriculture & Cooperation, New Delhi

**Related scheme**  **Gramin Bhandaran Yojana: A Capital Investment Subsidy for Construction/Renovation of Rural Godowns**

Description  Creation of scientific storage capacity and prevention of distress sale
Nature of assistance  Subsidy @ 25% to farmers, 15% of project cost to companies
Who can apply  NGOs, SHGs, companies, cooperatives
How to apply  Agricultural Marketing Adviser/Joint Secretary (Marketing), Department of Agriculture & Cooperation, New Delhi

**Related scheme**  **Small Farmers’ Agriculture-Business Consortium–Agriculture-Business Development**

Description  Provides venture capital assistance in the form of equity, and arranges training and visits of agripreneurs, etc.
Nature of assistance  Financial assistance with a ceiling of Rs.5 lakh
Who can apply  Individuals, farmers, producer groups, partnership/propriety firms, SHGs, agri-preneurs, etc.
How to apply  Agricultural Marketing Adviser/Joint Secretary (Marketing), Department of Agriculture & Cooperation, New Delhi; or to: Managing Director, SFAC
**Related scheme** Assistance to NCDC Programmes for Development of Cooperatives

**Description** Provides assistance to integrated cooperative development projects, share capital participation in growers/weavers cooperative spinning mills

**Nature of assistance** Loan and subsidy: subsidy by the Government of India, and loan by NCDC

**Who can apply** Registered cooperative societies, for all the activities mandated to NCDC

**How to apply** Joint Secretary (Cooperation), Department of Agriculture & Cooperation, New Delhi or to MD, NCDC, New Delhi

**Related scheme** Establishment of Agri-Clinics and Agri-Business Centres

**Description** Provides agripreneurship training for two months on payment basis, with free hand-holding support for one year

**Nature of assistance** 100% funding by Govt of India

**Who can apply** Agriculture graduates

**How to apply** Joint Secretary (Extension), Department of Agriculture & Cooperation, New Delhi; or to Director General, MANAGE, Hyderabad

**National Horticulture Board**

**A. Development of Commercial Horticulture**

**Related scheme** i) Horticulture in Open Field

**Description** Rs.75 lakh/per project covering an area of more than 2 to 5 ha

**Nature of assistance** Credit linked back ended subsidy @ 40% of
project cost with Rs.30 lakh ceiling

Who can apply  Societies and other organisations which are provided grants-in-aid

How to apply  Mission Director and Joint Secretary (NHM), Department of Agriculture & Cooperation, New Delhi

**Related scheme ii) Horticulture in Protected Cover**

Description  Rs.112 lakh per project covering an area of above 2,500 sq. mt.

Nature of assistance  Credit linked back-ended subsidy @ 50% of cost limited to Rs.56 lakh per project

Who can apply  Societies and other organisations which are provided grants-in-aid

How to apply  Mission Director and Joint Secretary (NHM), Department of Agriculture & Cooperation, New Delhi

**Related scheme iii) Horticulture for Post-Harvest Management Projects**

Description  Rs.145 lakh per project with add-on of pre-cooling, grading, etc., taken up as individual components

Nature of assistance  Credit linked back-ended subsidy @ 35% of cost with a ceiling of Rs.72.50 lakh

Who can apply  Societies and other organisations which are provided grants-in-aid

How to apply  Mission Director and Joint Secretary (NHM), Department of Agriculture & Cooperation, New Delhi
B. Capital Investment Subsidy for Construction/ Expansion/ Modernisation of Cold Storage and Storages for Horticulture Products

Related scheme  i) Cold Storage Unit - Basic Mezzanine Structure

Description  Cold storage units Type-1 - basic mezzanine structure with a large chamber (of > 250 MT) having single temperature zone, capacity above 5,000 MT

Nature of assistance  Credit linked back-ended subsidy @ 35% of project cost

Who can apply  Societies and other organisations which are provided grants-in-aid

How to apply  Mission Director and Joint Secretary (NHM), Department of Agriculture & Cooperation, New Delhi

Related scheme  ii) Cold Storage Unit - PEB Structure

Description  Type-2 - PEB structure project with more than six chambers for multiple products and temperatures with capacity above 5,000 MT

Nature of assistance  Credit linked back ended subsidy @ 35% of project cost

Who can apply  Societies and other organisations receiving grants-in-aid

How to apply  Mission Director and Joint Secretary (NHM), Department of Agriculture & Cooperation, New Delhi
Related scheme iii) Cold Storage Unit using Technology for Controlled Atmosphere

Description Cold storage unit type-2 to add on technology for controlled atmosphere, with above 5,000 MT capacity

Nature of assistance Credit linked back-ended subsidy @ 35% of project cost

Who can apply Societies and other organisations which are provided grants-in-aid

How to apply Mission Director and Joint Secretary (NHM), Department of Agriculture & Cooperation, New Delhi

Related scheme iv) Cold Chain

Description Technology induction and modernisation of cold chain, for 5,000 MT capacity

Cost norms Maximum Rs.500 lakh

Nature of assistance Credit linked back-ended subsidy @ 35% of project cost with a maximum of Rs.500 lakh

Related scheme v) Refrigerated Transport Vehicles

Description Provides financial assistance for refrigerated transport vehicles

Nature of assistance Credit linked back-ended subsidy @ 35% of the cost

Who can apply Societies and organisations which are provided grants-in-aid

How to apply Mission Director and Joint Secretary (NHM), Department of Agriculture & Cooperation, New Delhi
**Related scheme**  
*Promotion and Strengthening of Agricultural Mechanisation through Training, Testing & Demonstration*

**Description**  
Offers need based skill oriented training in agricultural machinery and farm mechanisation, etc., to farmers

**Nature of assistance**  
100% grant-in-aid for purchase of machinery and contingency expenditure

**Who can apply**  
Farmers, NGOs, farmers societies, manufacturers, importers

**How to apply**  
Joint Secretary (M&T), Department of Agriculture & Cooperation, New Delhi

**Related scheme**  
*Post-Harvest Technology and Management*

**Description**  
For setting up units using post-harvest technologies and management, value addition, etc., technologies for by-product management, compost, etc.

**Nature of assistance**  
100% grant-in-aid for purchase of machinery, and contingency expenditure

**Who can apply**  
SHGs, cooperatives, farmers, user groups

**How to apply**  
Joint Secretary (M&T), Department of Agriculture & Cooperation, New Delhi

**Related scheme**  
*Capacity Building to Enhance Competitiveness of Indian Agriculture and Registration of Organic Products Abroad*

**Description**  
Gives support to farmers/ agricultural organisations for creation of computerised commodity specific, country specific database in standards, and sanitary, etc., measures affecting trade, organic product registration, etc.
<table>
<thead>
<tr>
<th>Nature of assistance</th>
<th>Cost sharing with other organisations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who can apply</td>
<td>Farmers, NGOs, etc., who can invest atleast 30% of project cost</td>
</tr>
<tr>
<td>How to apply</td>
<td>Joint Secretary (Trade), Department of Agriculture &amp; Cooperation, New Delhi</td>
</tr>
</tbody>
</table>

**Related scheme** Dairy Entrepreneurship Development

**Description** Financial support for starting dairy and allied businesses to generate rural self-employment and provide infrastructure

**Nature of assistance** Back ended capital subsidy with ceiling: 25%
- Cold storage: Rs.30 lakh
- Minimum 10% of entrepreneur’s contribution
- Bank share, with minimum 40%

**Who can apply** Farmers, individual entrepreneurs, NGOs, SHGs, companies

**How to apply** To commercial banks, state cooperative banks, SLDBs, RRBs

**Related scheme** Fodder and Feed Development

**Description** To supplement the efforts of states in feed and fodder development

**Nature of assistance** Subsidy for establishing fodder block making units: 50%; land for grassland development - 5 ha to 10 ha

**Who can apply** Farmers, dairy cooperatives, NGOs, unemployed youth

**How to apply** Department of Animal Husbandry, Dairying and Fisheries, GoI

**Source**: http://agricoop.nic.in/
### Department of Petro-Chemicals Schemes

**Related scheme** | Centres of Excellence in Petro-Chemicals Sector  
**Description** | Support for equipment, machinery, infrastructure, research staff, etc.  
**Nature of assistance** | Maximum of 50% of project cost with Rs.6 lakh ceiling, over 3 years  
**Who can apply** | Autonomous institutions providing service to the sector  
**How to apply** | Submit proposal in prescribed format downloaded from ministry website

**Related scheme** | Setting up of Plastic Parks  
**Description** | Requisite state-of-the-art infrastructure and enabling common facilities to assist the sector  
**Nature of assistance** | Grant funding up to 50% of project cost with ceiling Rs.40 crore per project. State Government share at least 26% of cash equity of the SPV, loan from other agencies  
**Who can apply** | State govt. or state agency SPV along with user enterprise  
**How to apply** | State to respond to the call of the Department

### Department of Fertilisers Scheme

**Related scheme** | Nutrient Based Subsidy (NBS)  
**Description** | Critical fertilisers supplied to farmers at subsidised rates, additional subsidy for fortifying with secondary and micro nutrients  
**Nature of assistance** | Subsidy for fertilisers
Who can apply
Manufacturers / marketers / importers of P & K fertilisers

How to apply
As notified by the Department of Fertilisers

**Department of Pharmaceuticals (DoP) Scheme**

**Related scheme**
Cluster Development Programme for Pharma Sector (CDP-PS)

**Description**
One time grant-in-aid released in phases, for creation of infrastructure and common facilities

**Nature of assistance**
Maximum of Rs.20 crore or 70% of project cost, whichever is less

**Who can apply**
Any SPV

**How to apply**
To Department of Pharmaceuticals

Source: [http://chemicals.nic.in/](http://chemicals.nic.in/)
Export Credit Guarantee Corporation of India Limited Schemes

Exporter Credit Insurance

**Related scheme i) Small Exporters Policy (SEP)**

**Description**
For exporters with anticipated export turnover below Rs.5 crore, for one year; standard policy with certain improvements

**Nature of assistance**
A 12-month insurance policy for small exporters

**Who can apply**
Exporters with turnover below Rs.5 crore

**How to apply**
ECGC branch office

**Related scheme ii) Small and Medium Exporters Policy**

**Description**
Provides ease and convenience to SMEs

**Nature of assistance**
A 12-month insurance policy for small and medium exporters, with 90% coverage and loss limit of Rs.10 lakh

**Who can apply**
Exporters of goods and services with investment in plant and machinery as per MSMED Act

**How to apply**
ECGC branch office

Department of Industrial Policy and Promotion Schemes

Indian Leather Development Programme

**Related scheme i) Mega Leather Cluster**

**Description**
Provides infrastructure to meet the business needs of leather industry

**Nature of assistance**
50% of project cost with limitations, based on the land area of the clusters
Who can apply | All leather goods production units
---|---
How to apply | To the DIPP

**Related scheme** | ii)  **Market Access Initiatives (MAI)**
Description | To catalyse promotion of Indian export
Nature of assistance | 75%, 50% and 33% of lease/rent in first, second and third year, with a ceiling of Rs.100 lakh
Who can apply | Export/trade promotion organisations/research institutions/universities/laboratories, exporters, etc.
How to apply | To E & MDA Division, Department of Commerce

**Tea Board Schemes**

**Related scheme** | Participation in International Fairs and Exhibitions with Tea Board
Description | Financial assistance for participation in trade fairs/exhibitions abroad along with Tea Board of India
Nature of assistance | Economy class airfare for one representative from India, subject to ceiling
Who can apply | All exporters holding valid export licence
How to apply | Apply to Tea Board

**Related scheme** | Promotion of Packaged Tea of Indian Origin
Description | A brand support scheme for Indian tea exporters
Nature of assistance | 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
Who can apply | All registered exporters marketing value added tea, with valid licence  
How to apply | To Tea Board with covering letter  

**Spices Board Schemes**

**Export Development & Promotion of Spices**

**Related scheme** i) **Promotion of Indian Spice Brands Abroad**

**Description** | Among sophisticated and affluent segments in foreign markets, targeted beyond the ethnic Indians

**Nature of assistance** | Interest free loan up to 100% for slotting fee and 50% for product development, subject to ceiling

**Who can apply** | All spices exporters having brands registered with Spices Board

**How to apply** | In prescribed form

**Related scheme** ii) **Spices Processing in North-Eastern Region**

**Description** | To establish primary processing facilities for organised marketing

**Nature of assistance** | 33% grant-in-aid with Rs.25 lakh limit for processing facilities; for farmers’ groups, 50% of cost with Rs.35 lakh per beneficiary

**Who can apply** | Spices growers’ co-operatives, farmers’ associations, NGOs, entrepreneurs

**How to apply** | To Spices Board
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>iii) International Trade Fairs/Meetings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Participation in trade fairs, meetings, etc., by exporters and delegations</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Reimbursement of 50% airfare with limits as per terms for individual exporters; for delegations, 50% reimbursement with Rs.1.5 lakh limit per year per exporter</td>
</tr>
<tr>
<td>Who can apply</td>
<td>All registered exporters and representatives of associations</td>
</tr>
<tr>
<td>How to apply</td>
<td>To Spices Board</td>
</tr>
</tbody>
</table>

Source: [http://commerce.nic.in/MOC/index.asp](http://commerce.nic.in/MOC/index.asp)
MINISTRY OF COMMUNICATION AND INFORMATION TECHNOLOGY
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Description</th>
<th>Nature of assistance</th>
<th>How to apply</th>
<th>Who can apply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>R&amp;D Funding</strong></td>
<td>Grant to institutions, organisations for R&amp;D, technical collaboration, etc.</td>
<td>Funding varies based on the total cost of project</td>
<td>Any institution/firm incorporated atleast for 2 years</td>
<td>To DeitY</td>
</tr>
<tr>
<td><strong>Technology Incubation and Development of Entrepreneurs (TIDE)</strong></td>
<td>Financial and policy support for setting up/strengthening technology incubation centres leading to indigenous products and packages in ICT sector</td>
<td>Grant-in-aid of up to Rs.155 lakh, payable in installments</td>
<td>Institutions</td>
<td>To DeitY</td>
</tr>
<tr>
<td><strong>Multiplier Grants (MG)</strong></td>
<td>To industries and consortia for developing R&amp;D that can be commercialised in collaboration with institutions</td>
<td>Grant for projects of less than 2 years duration, with a limit of Rs.2 crore</td>
<td>Industries and academic institutions</td>
<td>To DeitY</td>
</tr>
<tr>
<td><strong>Support to International Patent Protection in Electronics and IT (SIP-EIT)</strong></td>
<td>Financial support to technology start-up units for filing international patents</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Nature of assistance: Up to 50% of total patent cost by reimbursement, with Rs.15 lakh limit
Who can apply: Any registered MSME or TIC
How to apply: In prescribed format

**e-Governance**

**Related scheme i)  Common Services Centres (CSC)**
Description: ICT enabled front end service delivery points at village level in agriculture, health, education, banking, etc.
Nature of assistance: PPP mode
Who can apply: Village Level Entrepreneurs (VLEs) appointed by the SCAs
How to apply: In prescribed application to E-gov (DeitY)

**Related scheme ii)  Capacity Building**
Description: Establishment of institutional framework for imparting training, and setting up of a central Capacity Building Management Cell
Nature of assistance: Assistance to State governments
Who can apply: SDC/CSC
How to apply: In the prescribed proforma

**Related scheme iii)  State Data Centre**
Description: To create SDCs consolidated infrastructure to provide electronic delivery of services through SWAN, SCS, etc., extended to village level
Nature of assistance: Outlay of Rs.1,623.20 crore over a period of 5 years
Who can apply: SDC, CSC
How to apply: In the prescribed proforma

**Related scheme** iv) State Wide Area Network

*Description*: For state-wide audio and video communication and to provide gateway to NICNET for inter-state communication

*Nature of assistance*: PPP mode

*Who can apply*: Assistance to all State governments

*How to apply*: In the prescribed proforma

**Related scheme** Software Technology Parks of India (STPI)

*Description*: To promote software exports

*Nature of assistance*: Tax and duty exemptions

*Who can apply*: Software companies

*How to apply*: Through registration with www.stpi.in

**Related scheme** Special Economic Zone (SEZ)

*Description*: To create world class infrastructure, utilities and services for globally oriented businesses and for export promotion

*Nature of assistance*: Tax and duty exemptions of varying definitions; single window clearance

*Who can apply*: Medium and large industries

*How to apply*: In the prescribed proforma

**Related scheme** Electronics Hardware Technology Park (EHTP)

*Description*: Under the Ministry of Commerce and Industry, Government of India
<table>
<thead>
<tr>
<th>Nature of assistance</th>
<th>100% FDI, duty-free imports, 100% tax exemption, etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who can apply</td>
<td>Net foreign exchange earners</td>
</tr>
<tr>
<td>How to apply</td>
<td>In the prescribed proforma</td>
</tr>
<tr>
<td><strong>Related scheme</strong></td>
<td><strong>Export Promotion of Capital Goods (EPCG)</strong></td>
</tr>
<tr>
<td>Description</td>
<td>Allows import of spares and refurbished/reconditioned capital goods, and fulfilment of export obligation by supplying ITA-1 items to DTA against realisation in free foreign exchange</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Zero duty to electronic products exporters, concessional 3% on import of capital goods, including pre- &amp; post-production, and software systems</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Manufacturer exporters, merchant exporters, certified service providers</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to DGFT with necessary documents</td>
</tr>
<tr>
<td><strong>Related scheme</strong></td>
<td><strong>Duty Exemption and Remission</strong></td>
</tr>
<tr>
<td>Description</td>
<td>To enable duty-free import of inputs needed for export production</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Issues advance licence, permits duty-free replenishment of inputs and drawback of import changes</td>
</tr>
<tr>
<td>Who can apply</td>
<td>All the licensed exporters</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to DGFT with necessary documents</td>
</tr>
<tr>
<td><strong>Related scheme</strong></td>
<td><strong>Deemed Exports</strong></td>
</tr>
<tr>
<td>Description</td>
<td>Payment for goods received in Indian Rupee or in free foreign exchange</td>
</tr>
</tbody>
</table>
**Nature of assistance**  Exemption of terminal excise duty against ICB, or refund  
**Who can apply**  All licensed exporters  
**How to apply**  Apply to DGFT with necessary documents  

**Related scheme**  **Manpower Development for Export Industry**  
**Description**  To create high standard mentors, faculty, skilled graduates as also course material through virtualisation of technical education, ToTs, etc.  
**Nature of assistance**  State-of-the-art facilities to be created in identified institutions across the country  
**Who can apply**  Graduates, engineers in IT, professionals, mentors/teachers  
**How to apply**  HRD division of DeitY  

**Related scheme**  **Participation of Private Institutes under ISEA Project**  
**Description**  A 5-year project for development of indigenous hardware and software capabilities in core areas of information security (IS)  
**Nature of assistance**  Introduction of information security curriculum in professional and higher education, training of state and central officers in IS related issues, creation of IS awareness  
**Who can apply**  AICTE/UGC approved institutions, non-profit organisations  
**How to apply**  HRD division of DeitY  

**Source:**  http://deity.gov.in/content/scheme-forms
MINISTRY OF CORPORATE AFFAIRS
**Related scheme**  
Certified Filing Centres (CFCs) Operated by Professionally Qualified Persons / Bodies to facilitate e-filing of Documents e-Governance programme of the Ministry of Corporate Affairs (MCA)

**Description**  
CFCs e-filing on online payment basis through use of digital signature to improve speed, and ensure transparency and certainty of delivery

**Nature of assistance**  
For setting up CFC for Ministry of Corporate Affairs e-filing facility

**Who can apply**  
ICSI, CA and Cost and Management Accountants of India, professional institutes

**How to apply**  
To Economic Adviser, MCA

**Related scheme**  
EES Filing & Information

**Description**  
Enables defunct companies to exit

**Nature of assistance**  
Assistance for filing loan application and providing security/guarantee

**Who can apply**  
Any training institution, NGOs, and development agencies

**How to apply**  
To Economic Adviser, MCA

**Related scheme**  
Fast Track Exit Mode

**Description**  
To facilitate easy exit for non-operating companies

**Nature of assistance**  
NSIC assistance

**Who can apply**  
Companies which are not operating or not carrying on any business, and having nil assets and liability

**How to apply**  
To nearest branch of NSIC

**Source:** [http://www.mca.gov.in/MCA21/dca/cfc/CFCScheme.html](http://www.mca.gov.in/MCA21/dca/cfc/CFCScheme.html)
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Fellowship to Outstanding Persons in the Field of Culture</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Fellowships in performing, literary and arts, and in new areas like indology, epigraphy and cultural economics</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Basic financial support for advanced training, individual creative effort by way of senior and junior fellowships for two years</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Any graduate not availed the same fellowship earlier and not receiving pension</td>
</tr>
<tr>
<td>How to apply</td>
<td>Respond to annual advertisement for fellowships</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Financial Assistance for Capacity Building and Training of Museum Professionals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>To support institutions in deputing their professionals for intensive training</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Maximum of 80% of total cost of training programme with a ceiling of Rs.30 lakh as financial grant</td>
</tr>
<tr>
<td>Who can apply</td>
<td>All state and central museums</td>
</tr>
<tr>
<td>How to apply</td>
<td>In prescribed format with DPR</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Building Grants including Studio Theatres</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>To support creation of appropriately equipped training, rehearsal and performance spaces for artists</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Non-recurring grant with varying limits</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Registered organisations doing meaningful work in the field of art and culture</td>
</tr>
<tr>
<td>How to apply</td>
<td>To Director, National School of Drama</td>
</tr>
</tbody>
</table>

Source: [http://www.indiaculture.nic.in/schemes](http://www.indiaculture.nic.in/schemes)
MINISTRY OF FINANCE SCHEMES
Mudra Bank Schemes

**Related scheme**  Pradhan Mantri Mudra Yojana

**Description**  Primary product of MUDRA will be refinance for lending to micro businesses and units. The 2015 Budget has proposed the creation of Micro Units Development Refinance Agency (MUDRA) Bank, with a corpus of Rs.20,000 crores, and credit guarantee corpus of Rs.3,000 crores.

**Nature of assistance**  The primary product of MUDRA will be refinance for lending to micro businesses / units under the aegis of the Pradhan Mantri MUDRA Yojana. The initial products and schemes under this umbrella have already been created and the interventions have been named ‘Shishu’, ‘Kishor’ and ‘Tarun’ to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur as also provide a reference point for the next phase of graduation / growth for the entrepreneur to aspire for:

- **Shishu**: covering loans up to Rs. 50,000/-
- **Kishor**: covering loans above Rs. 50,000/- and upto Rs. 5 lakh
- **Tarun**: covering loans above Rs. 5 lakh and upto Rs. 10 lakh

**Who can apply**  Businesses/entrepreneurs/units covered would include proprietorship/partnership firms running as small manufacturing units, shopkeepers, fruits/vegetable sellers, hair cutting salons beauty parlours, transporters, truck operators, hawkers, co-operatives or body of individuals, food service units, repair shops, machine operators, small
industries, artisans, food processors, self help groups, professionals and service providers etc. in rural and urban areas with financing requirements up-to Rs.10 lakhs.

The products initially being launched are as under:

• Sector/activity specific schemes, such as schemes for business activities in Land Transport, Community, Social & Personal Services, Food Product and Textile Product sectors. Schemes would similarly be added for other sectors / activities.
• Micro Credit Scheme (MCS)
• Refinance Scheme for Regional Rural Banks (RRBs) / Scheduled Co-operative Banks.
• Mahila Uddyami Scheme
• Business Loan for Traders & Shopkeepers
• Missing Middle Credit Scheme
• Equipment Finance for Micro Units

MUDRA would also adopt a credit plus approach and take up interventions for development support across the entire spectrum of beneficiary segments. The highlights of such proposed interventions / initiatives are as under:

• Supporting financial literacy
• Promotion and Support of Grass Root Institutions
• Creation of Framework for “Small Business Finance Entities”
• Synergies with National Rural Livelihoods Mission
• Synergies with National Skill Development Corporation
• Working with Credit Bureaus
• Working with Rating Agencies.

How to apply Application by eligible individuals and institutions can be sent to the Nodal Officer of the respective regions. The details of the Nodal officer can be found at http://www.mudra.org.in/Nodal-Officers-MUDRA.pdf.

SIDBI Schemes

Related scheme Growth Capital and Equity Assistance
Description Providing capital to MSMEs to invest in marketing, brand building, creation of distribution network, know-how, R&D, etc.
Nature of assistance Assistance in the form of mezzanine/ convertible instruments, subordinated debt and equity
Who can apply MSMEs
How to apply Online enquiry

Related scheme Refinance for Small Road Transport Operators (SRTOS)
Description Cost of chassis, body, initial taxes, insurance, working capital, for new vehicles only
Nature of assistance Re-financing
Who can apply Small road transport operators
How to apply SFCs, SIDCs, banks

Related scheme General Refinance
Description Setting up MSEs, or expansion, modernisation, diversification, etc.
Nature of assistance Financial assistance
<table>
<thead>
<tr>
<th>Who can apply</th>
<th>All forms of MSEs</th>
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</thead>
<tbody>
<tr>
<td>How to apply</td>
<td>Apply to SFCs/SIDCs/banks</td>
</tr>
<tr>
<td><strong>Related scheme</strong></td>
<td><strong>Refinance for Textile Industry under Technology Upgradation Fund (RTUF)</strong></td>
</tr>
<tr>
<td>Description</td>
<td>Installation of machinery in a new unit, or replacing the existing machinery, or for expansion</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Re-financing</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Textile industries</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to SFCs/SIDCs/banks</td>
</tr>
<tr>
<td><strong>Related scheme</strong></td>
<td><strong>Acquisition of ISO Series Certification by MSE Units</strong></td>
</tr>
<tr>
<td>Description</td>
<td>On the basis of procedural expenses and instruments required, loan to be determined</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Financial support for ISO certification</td>
</tr>
<tr>
<td>Who can apply</td>
<td>MSEs with two years performance and not in default</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to SFCs/SIDCs/banks</td>
</tr>
<tr>
<td><strong>Related scheme</strong></td>
<td><strong>Composite Loan</strong></td>
</tr>
<tr>
<td>Description</td>
<td>Assistance for equipment and/or working capital as also for work sheds</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Loan, not exceeding Rs.25 lakh</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Artisans, micro-units, village and cottage industries</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to SFCs/SIDCs/banks</td>
</tr>
<tr>
<td><strong>Related scheme</strong></td>
<td><strong>Single Window</strong></td>
</tr>
<tr>
<td>Description</td>
<td>Provides term loans for fixed assets and loan for working capital</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Loans for fixed assets and working capital</td>
</tr>
<tr>
<td>----------------------</td>
<td>-------------------------------------------</td>
</tr>
<tr>
<td>Who can apply</td>
<td>New projects in MSE sector</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to SFCs/SIDCs/banks</td>
</tr>
</tbody>
</table>

**Related scheme** Rehabilitation of Sick Industrial Units

<table>
<thead>
<tr>
<th>Description</th>
<th>Provides assistance to sick units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of assistance</td>
<td>Assistance for rehabilitation of potentially viable sick MSEs</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Potentially viable MSEs, cottage and village units</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to SFCs/SIDCs/banks</td>
</tr>
</tbody>
</table>

**Related scheme** Development of Industrial Infrastructure for MSME Sector

<table>
<thead>
<tr>
<th>Description</th>
<th>Setting up of industrial estates/ development of industrial areas, including such projects found eligible under the KVIC model</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of assistance</td>
<td>Financial support for industrial infrastructure</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Promoters of industrial infrastructure</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to SFCs/SIDCs/banks</td>
</tr>
</tbody>
</table>

**Related scheme** Integrated Infrastructural Development (IID)

<table>
<thead>
<tr>
<th>Description</th>
<th>Improving infrastructure facilities for MSEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of assistance</td>
<td>Ceiling on project cost is Rs.500 lakh; cost in excess of Rs.500 lakh may be met by the State/UT Government</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Public sector corporations, NGOs</td>
</tr>
<tr>
<td>How to apply</td>
<td>Apply to SFCs/SIDCs/banks</td>
</tr>
</tbody>
</table>
**Related scheme** | **Bills Re-discounting Equipment**
---|---
**Description** | Deferred payment for setting up of new MSME units; for expansion, diversification, modernisation, replacement, addition of balancing equipment, etc.
**Nature of assistance** | Usance of bills; normally 2-5 years
**Who can apply** | Manufacturer - sellers / purchaser - users of indigenous machinery / capital equipment, one of whom should be in the small scale sector
**How to apply** | In the prescribed proforma issued by SIDBI

**Related scheme** | **Bills Re-discounting - Equipment (Inland Supply Bills)**
---|---
**Description** | Bills on MSME supplies already discounted by buyer/seller re-discounted with SIDBI
**Nature of assistance** | Unexpired usance - not more than 90 days
**Who can apply** | MSME suppliers
**How to apply** | Apply to scheduled commercial banks

**NABARD Schemes**

**Related scheme** | **Producer Organisations Development Fund (PODF)**
---|---
**Description** | Credit facilities for production, aggregation, processing, marketing, etc.
**Nature of assistance** | Fund assistance to credit support, capacity building and market linkage organisations
**Who can apply** | Marketing federations/corporations/ cooperatives
**How to apply** | Apply to banks
**Related scheme**  Dairy Venture Capital Fund  
**Description** Milch animals  
**Nature of assistance** 50% of the outlay as interest free loan  
**Who can apply** Individuals  
**How to apply** Apply through banks

**Related scheme**  Establishing Poultry Estates and Mother Units for Rural Backyard Poultry  
**Description** Assistance for poultry development in every form  
**Nature of assistance** For unit of 1,500 chicks per batch: Rs. 1.36 lakh  
**Who can apply** Individuals  
**How to apply** Apply through banks

**Related scheme**  Establishment/Modernisation of Rural Slaughter Houses  
**Description** Subsidy based credit link for rural slaughter houses  
**Nature of assistance** 50% of the total financial outlay as capital subsidy  
**Who can apply** Organisations, partnership firms, NGOs and entrepreneurs  
**How to apply** Apply to banks

**Related scheme**  Commercial Production Units of Organic Inputs  
**Description** For vegetable market waste based compost, fertilisers and pesticides production  
**Nature of assistance** Subsidy @ 25% of the capital cost of the project  
**Who can apply** Individuals  
**How to apply** Apply to banks
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Description</th>
<th>Nature of assistance</th>
<th>Who can apply</th>
<th>How to apply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Poultry Venture Capital Fund</strong></td>
<td>To encourage poultry farming in non-traditional states, and to provide employment opportunities in backward areas</td>
<td>25% of outlay as back ended capital subsidy, 10% margin, rest bank loan</td>
<td>Farmers, NGOs, cooperatives, SHGs, etc.</td>
<td>Visit DAHD website</td>
</tr>
<tr>
<td><strong>Credit Linked Capital Subsidy (CLCS)</strong></td>
<td>The scheme is meant for technology up-gradation of Micro &amp; Small Enterprises.</td>
<td>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.</td>
<td>SMEs.</td>
<td>Need to apply through cooperative banks, RRBs’; and commercial banks.</td>
</tr>
<tr>
<td><strong>Swarozgar Credit Card</strong></td>
<td>This scheme provides adequate, timely and uninterrupted credit, i.e., working capital including consumption needs and/or block capital requirements from the banking system in a flexible, hassle free and cost effective manner. The scheme is implemented through rural banks.</td>
<td>Working capital including consumption needs and/or block capital.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Who can apply  Small artisans, Handloom weavers and other self-employed persons including Micro-entrepreneurs, SHGs, etc.

How to apply  Apply to nearest Rural Banks.

Related scheme  NABARD Warehousing scheme

Description  Reserve Bank of India (RBI) issued guidelines for creation of ‘Warehouse Infrastructure Fund’ (WIF) in NABARD. With a view to operationalising the WIF, NABARD has formulated a scheme viz., NABARD Warehousing Scheme (NWS), which envisages extension of loans to Public and Private Sectors for construction of warehouses, silos, cold storages and other cold chain infrastructure.

Funds under this scheme would be utilised for meeting the growing demand for storage capacity for agricultural commodities in the entire country and also in the wake of enactment of National Food Security Act, 2013.

Nature of assistance  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.

Who can apply  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.

How to apply

Loans will be provided in respect of only those storage projects, which not only conform to the norms laid down by the Warehousing Development and Regulatory Authority (WDRA), but also give an undertaking for obtaining accreditation/registration from WDRA on completion of the Infrastructure.

Source: http://finmin.nic.in/
**Related scheme**: Mega Food Park

**Description**: Mechanism to link agricultural production and market to maximise value addition, enhance farmers’ income, create rural employment

**Nature of assistance**: One-time capital grant of 50% of project cost with a limit of Rs. 50 crore

**Who can apply**: Farmers, farmers groups, SHGs

**How to apply**: Director, MoFPI

**Related scheme**: Cold Chain

**Description**: Value addition and preservation infrastructure provided from farm gate to consumer without break

**Nature of assistance**: 50% of total cost of plant and machinery, and technical civil works

**Who can apply**: Entrepreneurs, clusters, SHGs, FPOs, NGOs, PSUs, etc.

**How to apply**: Respond to the ministry's advertisement

**Related scheme**: Modernisation of Abattoirs

**Description**: Includes up scaling of infrastructure and modernisation of meat shops

**Nature of assistance**: 50% of cost of plant and machinery and technical civil works

**Who can apply**: Local bodies, PSUs, co-operatives, government boards

**How to apply**: In the MoFPI prescribed format
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Description</th>
<th>Nature of assistance</th>
<th>Who can apply</th>
<th>How to apply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Research &amp; Development, Quality Assurance, Codex and Promotional Activities</strong></td>
<td>To ensure food safety and quality, R&amp;D for development and upgradation of products, processes and technologies in processed foods sector</td>
<td>Grant-in-aid of entire cost of lab equipment, 25% cost of technical civil works to house equipments</td>
<td>Central/State Government and its organisations, universities, etc.</td>
<td>Apply in prescribed application format</td>
</tr>
<tr>
<td><strong>National Mission on Food Processing (NMFP)</strong></td>
<td>Centrally Sponsored Scheme (CSS) subsuming all other MoFPI schemes, to improve the Ministry’s outreach in planning, monitoring, etc.</td>
<td>All states, in the ratio of 75:25 between GoI and states, in NER 90:10 ratio, and in UTs 100% grant</td>
<td>Food processing industries</td>
<td>In prescribed format</td>
</tr>
</tbody>
</table>

Source: [http://www.mofpi.nic.in/](http://www.mofpi.nic.in/)
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Description</th>
<th>Nature of assistance</th>
<th>Who can apply</th>
<th>How to apply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rajiv Awas Yojana (RAY)</strong></td>
<td>To address civic infrastructure and social amenities problems of slums, to facilitate credit linkages for the urban poor</td>
<td>Financial support to implementing agencies for creation, operation and maintenance of housing and civic infrastructure in slums</td>
<td>Selected beneficiaries in cities/urban agglomerations (UAs)</td>
<td>To the Ministry</td>
</tr>
<tr>
<td><strong>Rajiv Rinn Yojana (RRY)</strong></td>
<td>Interest subsidy to address the housing needs of EWS and LIG segments in urban areas, through enhanced credit flow</td>
<td>50% interest subsidy on loans to construct/extend houses for the stated groups</td>
<td>Beneficiaries in BPL, EWS or LIG categories</td>
<td>Approach banks/housing finance corporations</td>
</tr>
<tr>
<td><strong>National Urban Livelihoods Mission</strong></td>
<td>To encourage urban poor to start up manufacturing and servicing small enterprises, and petty businesses, based on local skills, crafts, and demand</td>
<td>Interest subsidy on bank loans only on timely repayment</td>
<td>Urban poor groups or individuals</td>
<td>To concerned ULB with basic details</td>
</tr>
</tbody>
</table>
Related scheme  Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

Description  Integrated development of basic services for the urban poor, including housing with amenities

Nature of assistance  Financial assistance for infrastructure development

Who can apply  ULBs and para-statal agencies

How to apply  In prescribed format to central sanctioning & monitoring committee

Source: http://mhupa.gov.in/
MINISTRY OF RURAL DEVELOPMENT
Related scheme  Aajeevika Skills Development Programme

Description  ASDP, Aajeevika Skills, gives young people from poor communities an opportunity to upgrade their skills and enter the skilled workforce in growing sectors of the economy. Skill Training and Placement projects are run in partnership with public, private, non-government and/or community organizations. Aajeevika is also encouraging public sector banks to set up Rural Self Employment Training Institutes (RSETIs) in all districts of the country on lines of Rural Development Self-Employment Institute (RUDSETI) model for promoting self-employment. National Academy of RUDSETIs is supporting RSETIs in this effort. RSETIs provide self-employment training and link the candidates with bank loans for taking up self-employment. NRLM provides the costs of the training to RSETIs.

Nature of assistance  Youth identified under the programme get skilled in wide range of trades, including IT and soft skills. After training and placement, support is provided in terms of finding accommodation, opening a bank account when placed outside the home district and counseling at workplace.

Who can apply?  Trainees between the age of 18-35 yrs and who belong to a rural poor household [that has been identified as being poor following the participatory identification of the poor (PIP) process undertaken as part of Aaajevika] are eligible under ASDP. Till such time PIP is completed, BPL status or vetting by Gram Panchayat saying the candidate is from poor
background, would suffice for being eligible for this selection under Skills and Placement under ASDP.

How to apply? Eligible entrepreneurs can approach the nearest PIAs (Project Implementing Agencies) are for profit or not-for-profit registered entities identified by ASDP for skilling and placing the identified youth in various sectors as per their interest.

Related scheme MGNREGA Programme

Description The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) was notified on September 7, 2005. The mandate of the Act is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work.

MGNREGA is focused towards a set of particular non-urban growth actions such as: water preservation and growing, aforestation, non-urban connection, overflow control and security such as growth and fix of embankments, etc. so by improving these necessary field, the government of Indian want to make country a developed one. This job scheme is highly popular among the people of the country. Searching of new tanks/ponds, percolation aquariums and growth of small check public performs are also given significance.

Nature of assistance As the main agenda of MGNREGA is to provide a decent lifestyle for the rural people its approach is to
- Ensure that at least 100 days of work on wage system in every 365 days for the adults of a family to do unskilled work at a minimum payout of INR 120.00 per day

Together with the same, it aims at improving and developing the most basic natural resources of land and water. Thus indirectly it will be big help in creating substantial infrastructure in rural areas and also increases the purchasing power of the rural.

It main agenda is to provide a decent lifestyle to the people of rural India by ensuring at least 100 days of work on wage system in every 365 days. MGNREGA also focuses to improve and develop the most basic natural resources of land and water. Benefits of MGNREGA are to create assets for the poor villagers by better connectivity and developing the basic livelihood resource base of the rural poor.

MGNREGA aims to provide schemes which in turn provide opportunity to work for the adults of a family to do unskilled work at a minimum payout of INR 120.00 per day. This will help in creating substantial infrastructure in rural areas and also increases the purchasing power of the rural. MGNREGA is considered and analyzed as the world’s largest public sector scheme to improvise Human Development Index (HDI).

Who can apply? Unemployed (and unskilled) members of families of poor farmers and villagers can approach gram panchayat for job card and employment.
How to apply? Adult unemployed members of non-urban houses can be enrolled in this scheme by providing their name, age and deal with picture to the concern authority or wing of local Gram Panchayat. Thus the job cards will be issued to them consisting the related facts of the participants along with his/her picture.

The Gram panchayat signs up houses after making enquiry and problems and issues a job cards. The job cards contain the facts of mature participant authorized and his/her picture.

Registered person can sign up for perform in composing (for at least a couple weeks of ongoing work) either to panchayat or to Program Official. The panchayat/programmed officer will agree to the legitimate program and problem old invoice of program, page offering perform will be sent to the candidate and shown at panchayat office. The opportunity to work will be offered within a distance of 5 km: if it is above 5 km additional salary will be compensated. If work under the program is not offered within 15 days of application for the work opportunity under MNREGA then daily unemployment allowance will be provided to the candidate. The participants will have to retain the receipt of the application submitted in-order to avail the “unemployment allowance” through Gram Panchayat or the local Block office.

Related scheme

**Indira Aawas Yojna**

Description To improve rural housing through use of cost effective, disaster resistant environment friendly technologies in rural housing
Nature of assistance: Unit assistance from Rs.45,000 to Rs.48,500 for hilly/difficult areas, credit with subsidy

Who can apply: SC/ST people, BPL minorities, freed bonded labour

How to apply: Apply to ZP or DRDA

Related scheme: Pradhan Mantri Gram Sadak Yojana

Description: To provide all weather road connectivity to rural areas

Nature of assistance: 80% for new connectivity, and 20% for upgradation

Who can apply: All districts with unconnected habitations

How to apply: To Director, Ministry of Rural Development

Related scheme: Prime Minister’s Rural Development Fellows (PMRDF)

Description: A 3-year holistic programme providing infrastructure, training, credit, technical and marketing support to rural SHGs for starting up

Nature of assistance: Rs.50,000 monthly stipend per fellow during pre-orientation, and Rs.75,000 during training

Who can apply: Graduates in professional/technical subjects like law and medicine

How to apply: Apply to ZP or DRDA

Related scheme: Provision of Urban Amenities to Rural Areas (PURA)

Description: To bring urban amenities and opportunities to rural areas and bridge the urban-rural gap

Nature of assistance: PPP mode for any rural economy based project
<table>
<thead>
<tr>
<th>Who can apply</th>
<th>Private developers for people in rural areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>How to apply</td>
<td>Apply to ZP or DRDA</td>
</tr>
<tr>
<td><strong>Related scheme</strong></td>
<td><strong>Swarnjayanti Gram Swarojgar Yojana</strong></td>
</tr>
<tr>
<td>Description</td>
<td>A 3-year holistic programme to uplift the rural poor above the poverty line</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>30% of the project cost, with Rs.7,500 ceiling for individuals; 50% with a ceiling of Rs.1.25 lakh for groups</td>
</tr>
<tr>
<td>Who can apply</td>
<td>SHGs and BPL individuals</td>
</tr>
<tr>
<td>How to apply</td>
<td>To the Block Development Officer or DRDA</td>
</tr>
</tbody>
</table>

**Source**: [http://rural.nic.in/sites/programmes-schemes.asp](http://rural.nic.in/sites/programmes-schemes.asp)
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Description</th>
<th>Nature of assistance</th>
<th>Who can apply</th>
<th>How to apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>International S&amp;T Cooperation (ISTC)</td>
<td>Bilateral, multi-lateral or regional cooperation modes for facilitating and strengthening interactions among governments, institutions, industries, etc.</td>
<td>Local hospitality as part of exchange visit</td>
<td>Scientists/faculty members in regular employment at R&amp;D laboratories, universities, etc.</td>
<td>In specific format</td>
</tr>
<tr>
<td>Science &amp; Engineering Research Council (SERC)</td>
<td>Promotes multi-disciplinary research in emerging and front-line areas of science and engineering</td>
<td>Salaries, equipments, travel, overheads, etc.</td>
<td>Scientists, academic, industrial and R&amp;D organisations</td>
<td>Thirty copies of proposal in prescribed format</td>
</tr>
<tr>
<td>State Science &amp; Technology Programme (SSTP)</td>
<td>INSPIRE award of Rs.5,000 to two students of every middle and high school for science project/model</td>
<td>Core grant assistance towards entire cost of competitions</td>
<td>Students of 6th to 10th class from every middle and high school</td>
<td>To the Ministry</td>
</tr>
</tbody>
</table>
**Related scheme**  
**Science and Technology Application for Rural Development (STARD)**

**Description**  
For developing rurally oriented innovative technologies, for R&D and technology adaptation

**Nature of assistance**  
Long term support for core personnel, equipment, salaries, travel, overheads, etc.

**Who can apply**  
Recognised schools, colleges, NGOs, etc.

**How to apply**  
In prescribed format

**Related scheme**  
**Science and Technology for Weaker Sections (STAWS)**

**Description**  
Promotes R&D and technology adaption for uplifting weaker sections

**Nature of assistance**  
Equipment, salaries, consumables, internal travel, overheads, etc.

**Who can apply**  
Recognised schools, colleges, R&D institutions and universities

**How to apply**  
To the Ministry

**Related scheme**  
**Young Scientists (YS)**

**Description**  
Facilitates young scientists to pursue innovative research ideas

**Nature of assistance**  
Equipment, salaries, consumables, travel, overheads, etc.

**Who can apply**  
Recognised schools, colleges, R&D institutions and universities

**How to apply**  
In the prescribed format

**Related scheme**  
**Tribal Sub-Plan (TSP)**

**Description**  
Preserving and upgrading traditional skills through
new techniques and finding alternate employment avenues especially to improve quality of life of primitive tribal groups

<table>
<thead>
<tr>
<th>Nature of assistance</th>
<th>Equipment, salaries, consumables, travel, overheads, etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who can apply</td>
<td>Recognised schools, colleges, R&amp;D institutions and universities</td>
</tr>
<tr>
<td>How to apply</td>
<td>To the Ministry</td>
</tr>
</tbody>
</table>

**Related scheme**  **Critical Technology Programme (CTP)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Promotes R&amp;D for critical and widely useful products/processes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of assistance</td>
<td>Salaries, equipment, consumables, internal travel, overheads, etc.</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Individuals, academic groups, R&amp;D institutions and units</td>
</tr>
<tr>
<td>How to apply</td>
<td>To the Ministry</td>
</tr>
</tbody>
</table>

**Related scheme**  **Science and Technology for Women**

<table>
<thead>
<tr>
<th>Description</th>
<th>Promotes technology adaptation and R&amp;D to improve life and work conditions of rural women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of assistance</td>
<td>Equipment, salaries, consumables, internal travel, overheads, etc.</td>
</tr>
<tr>
<td>Who can apply</td>
<td>NGOs, schools, colleges, R&amp;D institutions, etc.</td>
</tr>
<tr>
<td>How to apply</td>
<td>To the Ministry</td>
</tr>
</tbody>
</table>

**Related scheme**  **National Science & Technology Entrepreneurship Development Board (NSTEDB)**

| Description                     | Mechanism to promote knowledge driven,                                                   |
technology intensive enterprises and convert job-seekers into job-generators

Related scheme i) Innovation and Entrepreneurship Development Centre (IEDC)

Description To spread entrepreneurial culture in S&T academic institutions and foster techno-entrepreneurship

Nature of assistance For setting IEDC in suitable academic institutions

Who can apply S&T academic institutions

How to apply Head, NSTEDB

Related scheme ii) Entrepreneurship Development Cell (EDC)

Description To provide information and services related to enterprise building for potential S&T entrepreneurs

Nature of assistance Financial assistance for setting up EDC and for meeting recurring expenditure

Who can apply Universities, colleges, institutions offering science and management courses

How to apply To the Ministry

Related scheme iii) Entrepreneurship Development Programme

Description Training of 6-8 weeks for S&T graduates, in enterprise creation

Nature of assistance Assistance of Rs.2 lakh

Who can apply Training and R&D institutions

How to apply Head, NSTEDB
### Related scheme iv) Science & Technology Entrepreneurship Development (STED)

**Description**  
To achieve socio-economic development through S&T interventions

**Nature of assistance**  
Identification of opportunities

**Who can apply**  
TCOs, NGOs, organisations proven in entrepreneurship development

**How to apply**  
To Head, NSTEDB

### Related scheme v) Science & Technology Entrepreneurs/Entrepreneurship Park (STEP)

**Description**  
To re-orient the approach to innovation and entrepreneurship, opening new avenues for starting up

**Nature of assistance**  
Offers infrastructure amenities/facilities

**Who can apply**  
Academic and R&D institutions

**How to apply**  
To Head, NSTEDB

### Related scheme vi) Technology Business Incubators (TBI)

**Description**  
Provides a wide range of specialised services to SMEs

**Nature of assistance**  
Financial assistance for five years

**Who can apply**  
R&D institutions/academic institutes

**How to apply**  
To Head, NSTEDB
**Department of Bio-Technology (DBT)**

**Related scheme** Bio-Technology

**Description** A range of schemes in bio-engineering, bio-informatics, environment, medicine, nanoscience, etc.

**Nature of assistance** Grants and loans as per the scheme

**Who can apply** Related entrepreneurs and others

**How to apply** Visit website

**Related scheme** Bio-Technology (BT) Phase-I

**Description** Early stage funding for commercialising high risk, innovative ideas

**Nature of assistance** Up to Rs.1 crore: Rs.50 lakh as grant and rest as soft loan

**Who can apply** Bio-tech entrepreneurs

**How to apply** To Executive Director, Bio-tech Consortium India Ltd.

**Related scheme** Animal/Agriculture/Marine Bio-Technology/Bio-Resource Programme

**Description** Variety of schemes in different sectors like food, HRD, medicine, etc.

**Nature of assistance** Grant for R&D in aquaculture and marine biotechnology

**Who can apply** Individuals/institutions

**How to apply** Visit website
**Related scheme** Bio-Technology Industry Partnership Programme (BIPP)

**Description** For high risk, transformational technology / process development

**Nature of assistance** Grant and soft loans up to Rs. 1 crore

**Who can apply** R&D oriented SMEs

**How to apply** Visit website

**Related scheme** Bio-Technology Industry Research Assistance Programme (BIRAP)

**Description** For technology validation through contract research services

**Nature of assistance** Depending on the merit of the case

**Who can apply** Academia and collaborating companies

**How to apply** Visit website

**Related scheme** Bio-Technology Ignition Grant (BIG)

**Description** To enable creation of spin-offs

**Nature of assistance** Up to Rs. 50 lakh

**Who can apply** Incubatees/recognised bio-tech start-ups

**How to apply** Visit website

**Source** : [http://www.dst.gov.in/](http://www.dst.gov.in/)
MINISTRY OF SOCIAL JUSTICE
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Description</th>
<th>Nature of assistance</th>
<th>Who can apply</th>
<th>How to apply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rajiv Gandhi National Fellowship (RGNF)</strong></td>
<td>For pursuit of PG education by the disabled</td>
<td>JRF and SRF at par with UGC fellowships</td>
<td>Disabled category of scholars admitted to M.Phil. and Ph.D.</td>
<td>To the Ministry</td>
</tr>
<tr>
<td><strong>Scheduled Caste Welfare</strong></td>
<td>Free coaching for upgradation of SC students</td>
<td>Rs.25,000 per student per year</td>
<td>School students among the SC</td>
<td>To the state government</td>
</tr>
<tr>
<td><strong>NGO Working for SC Organisations</strong></td>
<td>To strengthen the voluntary bodies and involve them in SC groups’ socio-economic conditions improvement</td>
<td>90% of the approved expenditure, decided on merit of case</td>
<td>Registered VOs, charitable companies, etc.</td>
<td>To the Ministry, through authorised body</td>
</tr>
<tr>
<td><strong>Scheme of Venture Capital Fund for Scheduled Castes</strong></td>
<td>It is a Social Sector National level initiative to promote entrepreneurship among the scheduled caste population in India. Also to Promote those SC people who are oriented towards innovation and growth technologies.</td>
<td></td>
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</tr>
</tbody>
</table>

220
Nature of assistance  To provide concessional finance to the scheduled caste entrepreneurs, who will create wealth and value for society and at the same time will promote profitable businesses. The assets so created will also create forward/ backward linkage. It will further create chain effect in the locality.

Who can apply  While selecting the SC entrepreneurs, women SC entrepreneurs would be preferred. Companies having at least 60% stake holding by Scheduled Caste entrepreneurs for the past 12 months with management control.

How to apply  Proposals shall be invited by way of Advertisements/ Publications through Print & Electronic Media. All the processes from the application stage to sanction stage would be online, and proper tracking system of the application would be implemented by the IFCI.

Source: http://socialjustice.nic.in/ngoschemes.php
MINISTRY OF TEXTILES
Related scheme: **Additional Grant for Apparel Manufacturing Units for Integrated Textile Park (SITP)**

- **Description:** To provide state-of-the-art infrastructure for textile units
- **Nature of assistance:** 40% of the proposed project cost with Rs. 10 crore limit per park
- **Who can apply:** Industry associations/entrepreneurial groups
- **How to apply:** To project scrutiny committee

**Related scheme: Catalytic Development Programme (CDP) in Project Mode**

- **Description:** Supplements states’ efforts in improving quality, productivity and production of raw silk
- **Nature of assistance:** Project based funding through implementing agencies, with preference to small and marginal farmers
- **Who can apply:** Co-operatives and para-statal bodies
- **How to apply:** To Central Silk Board

**Development Commissioner (Handlooms) Schemes**

**Related scheme: Comprehensive Handloom Cluster Development (CHCD) - Mega Handloom Cluster (12th Plan)**

- **Description:** To improve infrastructure, storage conditions, technologies in pre-loom and post-loom operations
- **Nature of assistance:** Assists development of basic and technical common infrastructure
- **Who can apply:** SPV set up for the purpose in the cluster
- **How to apply:** To the Ministry
Related scheme **Comprehensive Handlooms Development (CHD)**

Description Provides need based assistance for integrated and holistic development of handlooms and weavers

Nature of assistance Based on the number of handlooms in the cluster

Who can apply State/Central organisations, NGOs, etc., involved with handlooms

How to apply To the Ministry

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**Related scheme Yarn Supply**

Description Supplies yarn: (i) at mill gate price, (ii) at 10% price subsidy

Nature of assistance Reinvestment in mobile van operated to supply yarn, at Rs.1,500 per day

Who can apply National Handloom Development Corporation (NHDC)

How to apply To NHDC

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**Related scheme Pashmina Wool Development**

Description To help and augment production of Pashmina (Cashmere) wool

Nature of assistance Provides/exchanges Pashmina bucks, sheltering, pasturing, fodder and combing, de-hairing, sheering, training

Who can apply Pashmina wool growers in the project area

How to apply By LAHDC/Leh

**Development Commissioner (Handicrafts) Schemes**

**Related scheme Design and Technology Upgradation**

Description Awareness creation, skill development, design and
technology, tools and equipments, market intelligence, merit awards, assistance to exporters and entrepreneurs for prototype design

Nature of assistance 100% grant-in-aid for each activity in training; for tools, 100% with a limit of Rs.10,000 per kit per person

Who can apply State / Central handicrafts corporations, apex cooperative societies

How to apply To Regional Director/Asst. Director, DC (HC)

**Related scheme** Babasaheb Ambedkar Hastshilp Vikas Yojana

Description Need based assistance for integrated development of potential handicraft clusters with participation of crafts - persons at all stages of implementation

Nature of assistance Support to handicrafts through social, technological, marketing, financial and cluster specific infrastructure related interventions

Who can apply Apex cooperatives, corporations, state/central agencies

How to apply To Regional Director/Asst. Director, DC (HC)

Related scheme Human Resource Development (HRD)

Description To build up a base of qualified trainers: provides skill training, ToT, design mentorship and apprentice training

Nature of assistance Capital grant and training grant, with a limit of Rs.1.45 crore, for five years - 100% grant-in-aid

Who can apply Recognised vocational training institutions, ITIs, polytechnics, etc.

How to apply To Regional Director/Asst. Director, DC (HC)

Source: [http://texmin.nic.in/policy/policy_scheme.htm](http://texmin.nic.in/policy/policy_scheme.htm)
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Time Share Resorts (TSR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Voluntary scheme for star classification of fully operational TSR in categories - 5, 4 and 3 star</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Recognition</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Time share resorts</td>
</tr>
<tr>
<td>How to apply</td>
<td>To Hotel and Restaurants Division, Ministry of Tourism</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Tented Accommodation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Voluntary scheme for project approval and classification of tented accommodation</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Concession and facilities, after classification</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Owners of tented accommodation</td>
</tr>
<tr>
<td>How to apply</td>
<td>To HRACC, Hotel and Restaurants Division, Ministry of Tourism</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>i) Motels Accommodation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Voluntary scheme to benchmark the standards of facilities and services offered by motels</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Approval to motel projects after inspection</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Owners of motel accommodation</td>
</tr>
<tr>
<td>How to apply</td>
<td>To HRACC, Hotel and Restaurants Division, Ministry of Tourism</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>ii) Hotels Accommodation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Approval to hotel projects in six categories: from 1-star to 5-star deluxe, based on suitability for international tourists</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Recognition</td>
</tr>
</tbody>
</table>
Who can apply Hotels for accommodation
How to apply To HRACC, Hotel and Restaurants Division, Ministry of Tourism

**Related scheme**  Travel Trade
**Description** E-recognition for travel trade service providers
**Nature of assistance** Approval
**Who can apply** Travel agents, tour operators
**How to apply** To Travel Trade Division, Ministry of Tourism

**Related scheme**  Capacity Building for Service Providers (Institutes)
**Description** To improve behaviour and service levels of service providing persons coming in contact with tourists
**Nature of assistance** Financial support for capacity building programmes
**Who can apply** Training institutions
**How to apply** To the Ministry

**Related scheme**  Marketing Development Assistance (MDA)
**Description** Financial support for tourism activities abroad
**Nature of assistance** Up to Rs.2 lakh for participation in medical/health fairs, etc.
**Who can apply** Medical tourism service providers
**How to apply** To Joint Secretary (Tourism), Ministry of Tourism

**Related scheme**  Publicity and Marketing
**Description** For preparation and release of publicity and advertisement material through different media
<table>
<thead>
<tr>
<th>Nature of assistance</th>
<th>Support for marketing/publicity activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who can apply</td>
<td>Trade and industries organising tourism and related events</td>
</tr>
<tr>
<td>How to apply</td>
<td>To Publicity, Events and IT, Ministry of Tourism</td>
</tr>
</tbody>
</table>

**Related scheme**  
Refresher Courses for Regional Level Guides

**Description**  
12 days training to guides

**Nature of assistance**  
Training

**Who can apply**  
Guides

**How to apply**  
To Indian Institute of Tourism and Travel Management, Ministry of Tourism, Government of India

**Related scheme**  
Rahul Sankrityayan Paryatan Puraskar Yojna

**Description**  
Awards to outstanding books on tourism related subjects written in Hindi language

**Nature of assistance**  
Consult the website

**Who can apply**  
Any citizen of India

**How to apply**  
In prescribed format

**Related scheme**  
Stand-Alone Restaurants

**Description**  
Approval of restaurants to ensure standarised world class services

**Nature of assistance**  
To independent restaurants with more than 30 seats

**Who can apply**  
Operating SMEs

**How to apply**  
To Regional Director, India Tourism Office, Ministry of Tourism, New Delhi
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Hunar-Se-Rozgar Tak - Sena Ke Sahyog Se (Training Programme in tie-up with Army to create employable skills)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Off-campus collaborative effort of Institutes of Hotel Management with army units to ensure discipline, through training in food and beverages, and food production</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Cost free application, lodging, boarding, uniforms and stipend</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Young persons of 18 to 28 years and minimum 8th passed</td>
</tr>
<tr>
<td>How to apply</td>
<td>To HRD Division, Ministry of Tourism, Government of India</td>
</tr>
</tbody>
</table>

Source: [http://tourism.gov.in/](http://tourism.gov.in/)
MINISTRY OF TRIBAL AFFAIRS
National Scheduled Tribes Finance & Development Corporation Schemes

Related scheme: Adivasi Mahila Sashaktikaran Yojana

Description: Concessional scheme for the economic development of ST women

Nature of assistance: Term loan at concessional rates up to 90% of cost of scheme

Who can apply: Scheduled Tribes women

How to apply: State Channellising Agency of NSTFDC

Related scheme: Tribal Forest Dwellers Empowerment

Description: Assist tribal forest dwellers with concessional finance in marketing linkage, create awareness and train for productive use of land

Nature of assistance: Concessional loan up to 90% of cost of scheme

Who can apply: Traditional forest dwellers and STs

How to apply: State Channellising Agency of NSTFDC

Related scheme: Micro Credit (MC) for SHGs

Description: Small loans to ST women for setting up self-employment ventures, through profit-making SHGs only

Nature of assistance: Loans up to Rs.35,000 per member with Rs.5 lakh limit per SHG

Who can apply: Traditional forest dwellers and STs

How to apply: State Channellising Agency of NSTFDC

Source: http://tribal.nic.in/
<table>
<thead>
<tr>
<th>Related scheme</th>
<th>National Urban Information System (NUIS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>To provide comprehensive information to urban local bodies (ULBs)</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Financial aid of about Rs.48 lakh payable in three installments</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Identified UAs and towns</td>
</tr>
<tr>
<td>How to apply</td>
<td>State level nodal agencies to develop application packages</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>NER Urban Development Programme (NERUDP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Provides improved infrastructure and services to enhance urban productivity and life</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>90% grant, 10% loan in three phases</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Governments of five NE states</td>
</tr>
<tr>
<td>How to apply</td>
<td>To Department of Urban Development, Ministry of UD</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Pooled Finance Development Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Credit enhancement facility to ULBs to access market borrowings</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>75% : 25% of central : state funding, state pooled finance entity (SPFE)</td>
</tr>
<tr>
<td>Who can apply</td>
<td>SPFE of the borrowing state</td>
</tr>
<tr>
<td>How to apply</td>
<td>To Central Government</td>
</tr>
</tbody>
</table>

Source: [http://moud.gov.in/schemes_programmes](http://moud.gov.in/schemes_programmes)
### Women Related Schemes

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Gender Budgeting (GB)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Assists women related capacity building training in GB, conducts gender based impact analysis, etc., promotes best practices in GB</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>Grants for training: one-time and sustained</td>
</tr>
<tr>
<td>Who can apply</td>
<td>Women and Child Welfare Departments, Women’s Development Corporations, Women Commissions, ULBs, etc.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related scheme</th>
<th>Support to Training and Employment Programme (STEP) for Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Provides skill training, access to credit, etc., enables income generation activities</td>
</tr>
<tr>
<td>Nature of assistance</td>
<td>100%, 50%, 30% of project cost, year-wise</td>
</tr>
<tr>
<td>Who can apply</td>
<td>DRDAs, federations, voluntary organisations, PSUs, etc.</td>
</tr>
</tbody>
</table>

**Source**: [http://wcd.nic.in/](http://wcd.nic.in/)
Udyami Helpline
1800 - 180 - 6763 [Toll Free]
1800 - 180 - MSME [Toll Free]

Timings: 6.00 to 10.00 p.m. in Hindi / English

We welcome all entrepreneurs to avail this facility.

Udyami Helpline to provide assistance and guidance to prospective as well as existing entrepreneurs about opportunities and facilities available under various schemes of the Government.

Udyami Helpline 1800-180-6763 (Toll Free)

Timings: 6.00 to 10.00 p.m. in Hindi / English

We welcome all entrepreneurs to avail this facility.

MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES
GOVERNMENT OF INDIA

www.msme.gov.in   www.dcmsme.gov.in
Ministry of Micro, Small & Medium Enterprises
(AN ISO 9001:2008 CERTIFIED ORGANIZATION)