



सत्यमेव जयते

Department of Industries
Government of NCT of Delhi

COMPENDIUM OF SCHEMES FOR MSMEs & STARTUPS

A Comprehensive Guide to Central and Delhi Government
Schemes, Incentives and Support Programmes for
MSMEs, Start-ups and Entrepreneurs



EMPOWERING ENTERPRISES

ENABLING INNOVATION

ACCELERATING GROWTH



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DISCLAIMER

This booklet has been prepared as an information and awareness guide for entrepreneurs, MSMEs, start-ups, artisans, traders, service providers, support institutions and implementing agencies. It brings together selected Central Government and Government of NCT of Delhi schemes, programmes, initiatives and support mechanisms that may be useful for starting, financing, expanding, upgrading and scaling business enterprises.

The information has been compiled on a best-effort basis from publicly available official sources, including scheme guidelines, government portals, notifications, reports, brochures and other reference material issued by concerned Ministries, Departments, agencies and institutions.

The schemes and benefits mentioned are indicative and may not cover all schemes available to MSMEs and start-ups. Scheme details such as eligibility conditions, financial assistance, subsidy amount, application process, required documents, timelines, implementing agency and portal links may change from time to time as per government decisions, notifications or operational guidelines.

This booklet is intended only for general guidance and easy understanding. It should not be treated as a legal document, official sanction, entitlement letter, approval, financial advice or substitute for the detailed scheme guidelines issued by the respective Ministry, Department, bank, financial institution, board, corporation or implementing agency.

Readers are advised to verify the latest information from the official website, notification or office of the concerned implementing agency before applying for any scheme. Applicants should carefully check eligibility criteria, application window, required documents, fees if any, subsidy conditions, loan terms, repayment obligations and compliance requirements before submission.

The inclusion of any scheme in this booklet does not guarantee approval, sanction, subsidy release, loan disbursement, procurement opportunity or any other benefit. Final approval will depend on fulfilment of applicable conditions, verification of documents, availability of budget or funds, decision of the competent authority and rules in force at the time of application.

While reasonable care has been taken to present the information in simple and accurate form, the authors, compilers and publishers shall not be responsible for any error, omission, change in scheme status, loss, delay, rejection or other consequence arising from the use of this booklet. Users should rely on official sources for final and updated information.

All names of schemes, portals, departments, ministries, institutions and organisations mentioned in this booklet belong to their respective owners or competent authorities. Any reference to a portal or agency is provided only to help readers locate the relevant official source.

For the most updated details, entrepreneurs are encouraged to visit the official scheme portals or contact the concerned department, bank, District Industries Centre, Delhi Government agency, Common Service Centre or authorised implementation partner before taking any decision or submitting an application.



लोक निवास
दिल्ली-११००५४
LOK NIWAS
DELHI-110054

तरनजीत सिंह संधू
उपराज्यपाल
Taranjit Singh Sandhu
Lt. Governor

D.O: LN/2026/287
19 August, 2026

MESSAGE

Delhi holds a unique place in the life of the nation. As the National Capital Territory, it is not only the seat of India's Government but also home to millions of entrepreneurs, artisans, traders and small manufacturers whose enterprise drives the city's economy. Micro, Small and Medium Enterprises (MSMEs) are vital to Delhi's employment, livelihoods and economic growth. Their strength is, therefore, central to building a self-reliant and prosperous National Capital.

It is in this spirit that I welcome this booklet brought out by the Department of Industries. By bringing together, in one accessible volume, the schemes of the Central and Delhi Governments for MSMEs—from registration and finance to technology, innovation, growth and exports—it makes government support easier to discover and access.

A good scheme can transform an enterprise only when it reaches the entrepreneur for whom it is intended. Yet, information is often scattered across multiple platforms, procedures can appear complex, and the right scheme may be difficult to identify. This booklet seeks to bridge that gap. By placing relevant schemes at the fingertips of entrepreneurs, it can help turn government support into real opportunities for enterprise and growth.

Delhi's MSME community has consistently demonstrated resilience, ingenuity and ambition. This directory, organised around the business lifecycle—from starting and financing an enterprise to scaling, innovating and entering global markets—can help shorten the distance between entrepreneurial aspiration and government support.

I commend the Department of Industries for this valuable initiative and the diligence that has gone into compiling this comprehensive resource. I hope it reaches every industry association, enterprise and aspiring entrepreneur across the Capital and becomes a practical companion in their journey of growth.

My best wishes to Delhi's entrepreneurs and to all those working to make the Capital a more vibrant, competitive and enterprise-friendly city.

(Taranjit Singh Sandhu)

REKHA GUPTA
CHIEF MINISTER



D.O. No. C/MO/2026/44252

Date 24/08/2026



MESSAGE

The Government of the National Capital Territory of Delhi is firmly committed to empowering entrepreneurs, traders and Micro, Small and Medium Enterprises (MSMEs), recognising their vital role in creating employment, strengthening local markets and supply chains, and driving innovation and economic growth. MSMEs are the backbone of Delhi's vibrant economy and a key engine of opportunity and prosperity.

The Government is determined to ensure that every entrepreneur can easily identify, understand and access the support available to them. This booklet brings together key government schemes and support measures in one simple and accessible guide, enabling entrepreneurs to better understand and avail themselves of the assistance available for starting, expanding and modernising their businesses.

Strengthening the Ease of Doing Business (EoDB) in Delhi remains a key priority of the Government. Concrete steps are being taken to simplify registrations and regulatory processes, improve access to finance and collateral-free credit, strengthen industrial and cluster infrastructure, promote innovation and technology adoption, and create new opportunities in exports and green manufacturing.

I am confident that this booklet will serve as a valuable resource for Delhi's entrepreneurs, helping them make the best use of government support, unlock new opportunities and contribute to the city's continued economic development.

Together, we will build a stronger, self-reliant and prosperous Delhi and move towards **Viksit Delhi**.

(Rekha Gupta)

Sardar Manjinder Singh Sirsa
Minister of Industries, Food & Supplies and
Environment, Forest & Wild Life



D.O. No. 3497

Date.: 09/09/2026



MESSAGE

The Department of Industries has one central purpose, to support the entrepreneurs, artisans and small manufacturers who drive Delhi's MSME sector. In recent months, we have closely examined how effectively government schemes are reaching their intended beneficiaries and where gaps remain between policy design and ground-level implementation. This booklet is a direct outcome of that effort.

This is not merely a compilation of scheme names. It is a practical, entrepreneur-friendly directory organised around five stages of the business journey, **starting, financing, growing, innovating and exporting**. For each scheme, it explains in clear language who can benefit, what support is available, how to apply, and what common pitfalls to avoid. The underlying principle is simple, **a scheme can succeed only when an entrepreneur can access and use it with ease**.

Delhi's MSMEs operate in a highly competitive urban economy, where access to space, finance, technology and markets can determine whether an enterprise survives and grows. The schemes covered in this booklet from margin-money assistance and collateral-free credit to cluster development, export promotion and green manufacturing represent a substantial commitment of resources by both the Central and Delhi Governments. Our responsibility is to ensure that this support translates into stronger enterprises, greater employment, increased competitiveness and expanding markets.

I commend the officers of the Department of Industries for the diligence with which they have compiled, verified and organised this comprehensive resource. With schemes spread across multiple departments and institutions, bringing this information together in a simple and accessible format is a valuable service to the MSME community.

I am confident that this booklet will become a useful reference for entrepreneurs, industry associations and field officers alike. We remain committed to making government support more accessible, strengthening Delhi's ease of doing business, and creating an enabling environment in which every enterprise has the opportunity to grow and contribute to the prosperity of the Capital.

(Sardar Manjinder Singh Sirsa)

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CHAPTER 1:

UNDERSTANDING THE MSME ECOSYSTEM

Micro, Small and Medium Enterprises, commonly called MSMEs, are an important part of India's economy. They include small factories, service units, shops, traders, artisans, food businesses, repair units, digital service providers and many other local businesses. MSMEs create jobs, support self-employment, promote local production and help entrepreneurs grow their business step by step.

For an entrepreneur, it is important to understand whether the business falls under Micro, Small or Medium category. This helps in knowing which government schemes, loans, subsidies, market support, technology support, training programmes and other benefits may be available. The MSME category of a business is mainly decided on the basis of investment and annual turnover.

1.1 MSME CLASSIFICATION

In India, MSMEs are divided into three categories: Micro, Small and Medium. This classification is based on two things: how much money is invested in plant, machinery or equipment, and how much annual turnover the business has. The same classification is used for both manufacturing and service businesses.

Category	Investment (Plant & Machinery/Equipment)	Annual Turnover
Micro	Up to ₹2.5 crore	Up to ₹10 crore
Small	Up to ₹25 crore	Up to ₹100 crore
Medium	Up to ₹125 crore	Up to ₹500 crore

Note: A business should meet both the investment and turnover limits for its MSME category. If either the investment or turnover goes beyond the allowed limit, the business may move to the next higher category as per rules.

MICRO ENTERPRISES

Micro enterprises are the smallest business units under the MSME system. These may include small shops, repair workshops, food units, artisans, home-based businesses, service providers, local traders, small manufacturing units and digital service providers. These businesses usually work with limited money, small teams and local customers, but they are very important for self-employment and livelihood generation.

A micro enterprise should have investment up to ₹2.5 crore and annual turnover up to ₹10 crore. After registration, eligible micro enterprises may get support for bank loans, collateral-free credit, government schemes, market linkages, technology improvement and entrepreneurship development programmes.

SMALL ENTERPRISES

Small enterprises are businesses that have grown beyond the very initial stage. They may have more customers, higher production or service capacity, better market connections and a greater need for working capital, machinery, technology and skilled workers. Examples may include growing manufacturing units, service firms, suppliers, contractors, processing units and technology-based businesses.

A small enterprise should have investment up to ₹25 crore and annual turnover up to ₹100 crore. This category is useful for businesses that want to expand, improve productivity, participate in government procurement, take larger loans, improve quality, strengthen branding or enter new markets.

MEDIUM ENTERPRISES

Medium enterprises are larger MSMEs with higher investment, bigger operations and wider market reach. They may use advanced machinery, better systems, automation, quality standards and export-oriented business models. Such enterprises often supply goods or services to large companies, government buyers and industrial clusters.

A medium enterprise should have investment up to ₹125 crore and annual turnover up to ₹500 crore. Medium enterprises can benefit from schemes related to better credit support, competitiveness, exports, technology improvement, digital systems, research and development and integration with national and international supply chains.

1.2 WHY MSME CLASSIFICATION MATTERS

MSME classification is important because many government benefits depend on whether a business is Micro, Small or Medium. Correct classification helps an entrepreneur apply for Udyam Registration, bank loans, collateral-free credit, credit guarantee schemes, subsidies, interest support, reimbursement support and other Central or State Government schemes. It also helps businesses participate in government tenders, purchase preference programmes, vendor development activities and digital procurement platforms such as GeM.

Correct classification can also help in delayed payment protection, technology support, quality certification, skill development, market promotion, export support and cluster development. In simple words, proper classification helps an entrepreneur know which benefits are available and helps government agencies, banks and support institutions provide the right assistance at the right stage.

1.3 BENEFITS OF MSME REGISTRATION

MSME or Udyam Registration is an important step for any eligible business. It gives the enterprise official recognition as a Micro, Small or Medium Enterprise. This recognition helps the business build its identity before banks, government departments, buyers, public procurement platforms, development institutions and other support agencies.

Key benefits of MSME/Udyam Registration are as follows:

1. **Formal recognition as an MSME** – Provides official identity as a Micro, Small or Medium Enterprise.
2. **Access to government schemes** – Helps enterprises apply for Central and State Government MSME schemes, subsidies and support programmes.
3. **Easier access to credit** – Supports eligibility for collateral-free loans, priority sector lending and credit-linked schemes.
4. **Public procurement benefits** – Enables participation in government procurement opportunities and MSME-related purchase preferences.
5. **Delayed payment protection** – Helps registered MSMEs seek protection and remedies in cases of delayed payments from buyers.
6. **Improved business credibility** – Strengthens the enterprise's profile before banks, government departments, buyers and support institutions.
7. **Support for technology and quality improvement** – Helps enterprises access programmes for technology upgradation, certifications, productivity improvement and competitiveness.
8. **Market linkage and promotion support** – Enables participation in trade fairs, buyer-seller meets, vendor development programmes and export promotion activities.
9. **Scheme-readiness** – Keeps the enterprise prepared to apply quickly for tenders, subsidies, finance and institutional support.
10. **Growth and formalisation** – Helps enterprises move from informal operations to a more structured, recognised and growth-oriented business setup.

1.4 KEY CHALLENGES OF MSME

MSMEs are important for jobs, local production, entrepreneurship, exports and inclusive growth. However, many MSMEs, especially micro and first-generation businesses, face day-to-day challenges. These may include difficulty in getting timely loans, delayed payments from buyers, use of old technology, limited market access, lack of skilled workers, difficulty in understanding compliances and low awareness of government schemes. These issues can affect business growth, profit and competitiveness.

Understanding these challenges helps entrepreneurs and support agencies identify the right scheme, loan, training, market support or handholding required by the business.

Key challenges faced by MSMEs are as follows:

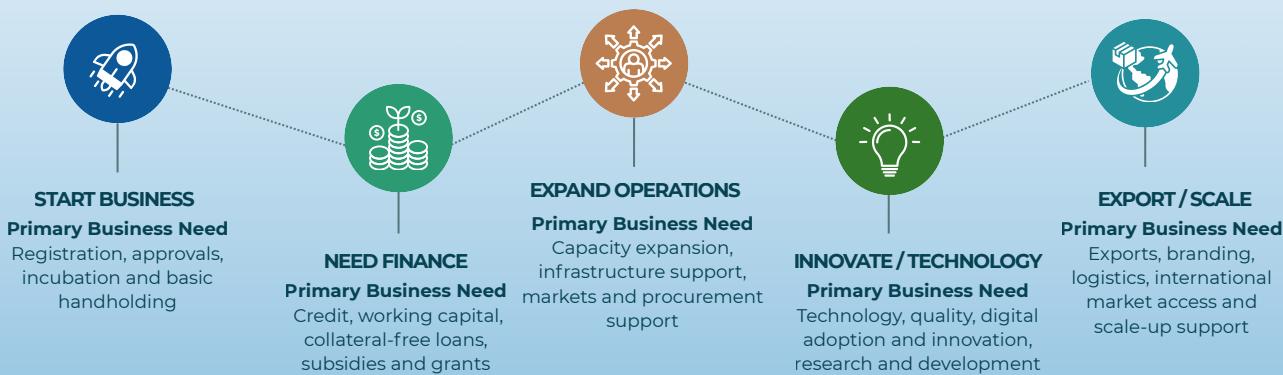
1. **Limited access to finance** – Difficulty in obtaining timely and affordable loans due to lack of collateral, limited credit history, documentation gaps and dependence on informal finance.
2. **Delayed payments** – Payment delays from buyers affect working capital, production cycles, vendor payments and day-to-day business operations.
3. **Low technology adoption** – Many MSMEs continue to use traditional methods and have limited access to modern machinery, automation, digital tools and productivity-enhancing technologies.
4. **Limited market access** – MSMEs often face difficulty in reaching large buyers, government procurement platforms, export markets, e-commerce channels and formal supply chains.
5. **Compliance burden** – Small businesses may find registration, taxation, labour compliance, environmental approvals, accounting and tender documentation complex.
6. **Skill gaps** – Entrepreneurs and workers may lack adequate skills in finance, digital marketing, product development, quality standards, export readiness and business planning.
7. **Low awareness of schemes** – Many enterprises are not fully aware of available government schemes, subsidies, credit programmes and support institutions.
8. **Quality and certification gaps** – Lack of standardisation, testing facilities and certifications can restrict participation in larger markets and supply chains.
9. **Infrastructure constraints** – Issues such as inadequate workspace, logistics, power supply, storage, common facilities and cluster-level infrastructure affect competitiveness.
10. **Difficulty in scaling operations** – Limited capital, weak systems, small teams and low managerial capacity make it difficult for MSMEs to expand sustainably.

1.5 MAPPING OF BUSINESS LIFECYCLE WITH ASSISTANCE

MSMEs and start-ups need different types of support at different stages of business. A new entrepreneur may first need help with registration, approvals, training and basic guidance. A growing business may need finance, machinery, technology, market access, export support or help in expanding operations. Therefore, this booklet follows a business lifecycle approach so that entrepreneurs can easily find the schemes that match their present need.

The lifecycle mapping below links common business needs with the relevant support pillar. An entrepreneur can use it to quickly understand where to go in the booklet: starting a business, arranging finance, expanding operations, adopting technology or entering larger markets and exports.

This section helps entrepreneurs identify the right assistance based on their immediate business requirement.



The mapping is indicative; detailed eligibility, benefits and application processes should be referred to in the respective scheme chapters.

CHAPTER 2:

STARTING YOUR BUSINESS

Starting a business is not limited to having a business idea, product or service. For an entrepreneur, the first important step is to bring the enterprise into the formal business ecosystem through basic registrations, statutory identities and recognised digital platforms. Formalisation helps a business establish its legal identity, open bank accounts, access institutional finance, participate in government procurement, connect with buyers, and apply for relevant Central and State Government schemes. It also creates a foundation for maintaining proper records and building a more organised and credible enterprise.

Business registration and formalisation are especially important for Micro, Small and Medium Enterprises because many benefits and support mechanisms are linked with official recognition. An enterprise with appropriate registrations can demonstrate its existence before banks, government departments, public sector buyers, e-commerce platforms, payment systems and support institutions. Formal recognition can also make it easier to establish business relationships, meet documentation requirements and participate in opportunities that may not be readily available to informal businesses.

For a new entrepreneur, the process may involve obtaining the registrations and approvals relevant to the nature of the business, establishing appropriate financial and tax identities, and creating a presence on government or recognised digital platforms. The exact requirements can differ depending on the type of enterprise, its location, sector, scale of operations and activities undertaken. Understanding these requirements at the beginning can help entrepreneurs avoid unnecessary delays and establish a clear administrative foundation for their business.

Formalisation is therefore not simply a compliance exercise. It is an important part of building a business that can operate with greater structure, transparency and credibility. Proper registration can help entrepreneurs maintain financial and operational records, demonstrate their business credentials, access institutional support and progressively expand their market reach. As the enterprise grows, a formal structure can also make it easier to engage with suppliers, customers, financial institutions and government programmes.

The following sections introduce some of the key registrations, platforms and formalisation mechanisms that entrepreneurs may encounter while starting and developing a business. Together, these provide an important starting point for moving from an initial business idea towards a recognised, structured and growth-oriented enterprise.

Udyam Registration

Formalise Today.
Grow Tomorrow.



SIMPLE
PROCESS



GREATER
OPPORTUNITIES



STRONGER
BUSINESSES



EASY
REGISTRATION



RECOGNITION
AS MSME



ACCESS TO
BENEFITS







REGISTER | COMPLY | GROW



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2.1 Business Registration & Formalisation

Udyam Registration

WHAT IS THIS?

Udyam Registration is the official online registration system for Micro, Small and Medium Enterprises in India. It provides a formal MSME identity through a permanent Udyam Registration Number and an online certificate with a dynamic QR code.

Objective	Eligibility	Benefit
To provide official recognition to micro, small and medium enterprises and enable access to MSME benefits, priority sector lending, procurement preferences and government support services.	Any enterprise engaged in manufacturing, services or trading that falls within the notified investment and turnover limits for micro, small or medium enterprises.	Permanent Udyam Registration Number, online certificate with dynamic QR code, access to MSME schemes, easier bank loan classification, delayed payment support, and recognition for public procurement benefits.

HOW TO APPLY

- 1 Visit the official Udyam portal
- 2 Enter Aadhaar details of the proprietor or authorised signatory
- 3 Validate PAN and GST details where applicable
- 4 Fill enterprise information
- 5 Submit the form
- 6 Download the online certificate

► BEST SUITED FOR

New and existing MSMEs seeking formal recognition, bank credit, government schemes, procurement benefits and digital market access.

► ENTREPRENEUR TIP

Keep enterprise name, PAN, GST, bank account and Udyam details consistent across all records.

Common Mistakes to Avoid

Using private paid or unofficial websites, selecting the wrong business activity, entering incorrect bank details, not updating enterprise information, and ignoring the QR-enabled certificate.

Udyam Assist Platform (UAP)

Simpler Support.
Stronger Enterprises.

GUIDANCE

SUPPORT

GROWTH

MSMEs
OPPORTUNITIES
SUPPORT
SU

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Udyam Assist Platform (UAP)

WHAT IS THIS?

A government-backed platform developed by **SIDBI** under the Ministry of MSME to help informal micro enterprises (IMEs) that lack PAN or GST registration gain formal recognition. It issues an **Udyam Assist Certificate (UAC)** along with an **Udyam Registration Number** to businesses that cannot register directly on the main Udyam portal.

Objective	Eligibility	Benefit
To extend Udyam Registration to the large number of informal micro enterprises not registered with GST authorities, bringing them into the formal MSME ecosystem and improving their access to credit.	Informal micro enterprises that do not possess mandatory documents such as PAN or GST registration, and are therefore unable to register on the main Udyam Registration Portal.	The certificate is treated at par with the Udyam Registration Certificate for availing Priority Sector Lending (PSL) benefits; RBI classifies such enterprises as Micro Enterprises for PSL purposes, helping them build a formal financial record and access structured credit.

HOW TO APPLY

- 1

Approach a designated agency (bank, NBFC, MFI or other institution) empanelled under UAP
- 2

Complete Aadhaar based identity verification
- 3

Provide basic enterprise details, activity type, location, ownership
- 4

The agency verifies details through internal and government databases
- 5

Udyam Assist Certificate and Udyam Registration Number are issued after validation

► BEST SUITED FOR

Kirana stores, street vendors, repair shops, home-based enterprises and other informal micro businesses without GST or PAN registration.

► ENTREPRENEUR TIP

Link your Udyam Registration to your GeM seller account as soon as it is approved as this activates EMD exemption and reserved-category access that non-MSME sellers do not get.

Common Mistakes to Avoid

Assuming UAP is a permanent substitute for full Udyam Registration, relying on unauthorised agents claiming to process UAP applications, and not keeping the Aadhaar-linked mobile number updated for verification.

PAN Registration

A Simple Step for a Stronger Tomorrow.

APPLY ONLINE

FOR INDIVIDUALS & BUSINESSES

SECURE AND VERIFIED

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVERNMENT OF INDIA

Permanent Account Number
ABCDE1234F

IDENTITY | COMPLIANCE | OPPORTUNITIES

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PAN Registration

WHAT IS THIS?

PAN (Permanent Account Number) is a unique 10-character alphanumeric identifier issued by the **Income Tax Department** to every taxpayer — individual or business. It is the foundational identity document for any formal enterprise in India and is a prerequisite for nearly every other business registration, including **GST, Udyam, GeM, ONDC and TReDS**.

Objective	Eligibility	Benefit
To create a single, permanent identifier that tracks all financial transactions of a taxpayer, prevents tax evasion, and links an individual or business entity across banking, taxation and regulatory systems.	Mandatory for every individual, proprietorship, partnership, LLP, company or trust that intends to carry on business, open a current bank account, or cross specified income/transaction thresholds. A company or LLP receives its PAN automatically at the time of incorporation.	Enables opening of a business current account, filing of income tax returns, and issuance of high-value invoices; acts as the base identity document required to register for GST, Udyam, GeM, ONDC and TReDS; and is essential for claiming tax deductions, refunds and formal credit.

HOW TO APPLY

- 1 Visit the Protean (NSDL) or apply directly via the MCA portal at the time of company/LLP incorporation
- 2 Select the correct application Form 93 for Indian applicants, Form 94 for Indian entities, etc.
- 3 Fill in identity, address and business details and upload photograph/signature where applicable
- 4 Submit identity and address proof (Aadhaar, incorporation certificate, partnership deed, etc.)
- 5 Pay the applicable fee and complete e-KYC/Aadhaar-based verification
- 6 Receive the e-PAN by email and the physical PAN card by post

► BEST SUITED FOR

Every business entity and individual taxpayer, this is typically the very first registration obtained before any other business or tax registration.

► ENTREPRENEUR TIP

Make sure the name, date of birth/incorporation, and address on your PAN application exactly match your other identity documents, mismatches are the most common reason GST and Udyam applications get stuck later.

Common Mistakes to Avoid

Applying for a new PAN when one already exists (holding more than one PAN is illegal and attracts a penalty), spelling or date mismatches with Aadhaar/incorporation documents, and not updating PAN records after a business name, address or constitution change.



GeM Registration

WHAT IS THIS?

The Government e-Marketplace (GeM) is India's official online procurement portal where central and state government departments, ministries and **PSUs** buy goods and services directly from registered sellers.

Objective	Eligibility	Benefit
To make government procurement transparent, efficient and inclusive, and to give MSMEs and start-ups direct, intermediary-free access to a very large institutional buyer base.	Proprietorships, partnerships, LLPs, private/public companies, MSMEs, DPIIT-recognised start-ups and certain individuals or NGOs; requires PAN, Aadhaar, GSTIN (for most categories), bank account and business address proof. Udyam/MSME registration is optional but unlocks additional benefits.	Direct access to 9,000+ government buyers with no advertising or intermediary cost, transparent competitive bidding, faster payment cycles, and MSME-specific advantages such as EMD exemption, reserved procurement categories, purchase preference, and collateral-free GeM Sahay loans against confirmed orders.

HOW TO APPLY

- 1

Visit the GeM portal and click Sign Up → Seller
- 2

Register using Aadhaar (linked mobile) or company/ business PAN
- 3

Complete KYC — PAN, GSTIN, bank details with a cancelled cheque, and address proof
- 4

Link Udyam Registration to unlock MSME-specific benefits (optional but recommended)
- 5

Set up the seller profile and list products or services in the catalogue

► BEST SUITED FOR

Manufacturers, traders and service providers ready to supply to government departments, PSUs and ministries, especially MSMEs and DPIIT-recognised start-ups.

► ENTREPRENEUR TIP

Link your Udyam Registration to your GeM seller account as soon as it is approved as this activates EMD exemption and reserved-category access that non-MSME sellers do not get.

Common Mistakes to Avoid

Registering without a valid GSTIN where mandatory, listing inaccurate product specifications, letting the catalogue go stale, and not responding promptly to buyer queries or bids — all of which hurt seller ranking and visibility.

GST

Registration & Compliance Basics

Register. Comply. Grow with Confidence.

REGISTRATION
MADE EASY

STAY
COMPLIANT

FOCUS ON
YOUR BUSINESS

REGISTRATION



GOODS AND SERVICES TAX

RETURNS

COMPLIANCE

BUSINESS GROWTH

GST

Dashboard

Registration

Returns

Payments

Services

User Services

GST REGISTRATION

Apply Online

Get GSTIN

File Returns

Compliance Support

%

Shopping Cart

Building



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GST Registration & Compliance Basics

WHAT IS THIS?

GST (Goods and Services Tax) registration gives a business a **GSTIN (GST Identification Number)**, the identifier required to legally charge, collect and remit GST, and to claim input tax credit on business purchases.

Objective	Eligibility	Benefit
To bring businesses into India's unified indirect tax system, enable smooth input tax credit flow across the supply chain, support inter-state trade, and build the compliance trail needed for loans, government schemes, and marketplace or procurement registrations — Udyam, GeM, ONDC and TReDS all reference GST status.	Mandatory once aggregate annual turnover crosses ₹40 lakh for goods (₹20 lakh in special category states) or ₹20 lakh for services (₹10 lakh in special category states). Also mandatory regardless of turnover for inter-state supply, e-commerce sellers, and a few other specified categories under Section 24 of the CGST Act. Businesses below the threshold may register voluntarily to claim input tax credit.	Legal recognition to trade and issue GST-compliant invoices, ability to claim input tax credit on purchases, eligibility for Udyam, GeM, ONDC and TReDS onboarding, easier access to formal credit, and stronger buyer trust and market credibility.

HOW TO APPLY

- 1

Assess turnover and business category to confirm if GST registration is mandatory or voluntary
- 2

Visit the GST portal and initiate a new registration application with PAN and mobile/email OTP verification
- 3

Submit business address proof, bank details, and identity/address proof of proprietors, partners or directors
- 4

Complete Aadhaar authentication or field verification where required
- 5

Receive the GSTIN and certificate of registration
- 6

Begin filing periodic returns: GSTR-1, GSTR-3B, and the annual GSTR-9

► BEST SUITED FOR

Any business planning to trade beyond small, hyperlocal cash sales, sell online, supply to government or corporate buyers, or access formal credit and MSME schemes.

► ENTREPRENEUR TIP

Register for GST proactively as you approach the threshold rather than waiting to breach it — this avoids retrospective liability and interest, and keeps Udyam, GeM and ONDC applications from getting stuck.

Common Mistakes to Avoid

Missing the 30-day registration window after crossing the threshold, mismatched details between PAN, GST and Udyam records, skipping nil returns when there is no business activity, and ignoring GSTR-1/GSTR-3B reconciliation, which can trigger automated notices.

2.2 Entrepreneurship Promotion

Entrepreneurship promotion is an important part of government support for strengthening the MSME, start-up and local business ecosystem. The purpose of these schemes is to encourage more people to start and grow their own enterprises as a source of livelihood, income generation and employment creation. Many entrepreneurs have useful skills, business ideas or traditional knowledge, but they may need guidance, training, finance, tools, market support and handholding to convert these ideas into sustainable businesses. Government entrepreneurship promotion schemes help bridge this gap by providing structured support to new and existing entrepreneurs.

These schemes provide support at different stages of enterprise development. At the idea stage, they may support awareness, orientation, entrepreneurship development training and preparation of a basic business plan. At the start-up stage, they may provide assistance for setting up a new unit, arranging credit, purchasing tools or machinery, obtaining registration and meeting basic compliance requirements. At the growth stage, they may support skill upgradation, product improvement, branding, packaging, market linkage, participation in exhibitions, vendor development and access to formal supply chains. This makes entrepreneurship promotion schemes useful not only for new entrepreneurs but also for existing micro and small enterprises that want to improve and expand their business.

Such support is especially important for first-generation entrepreneurs, women entrepreneurs, artisans, traditional workers, Scheduled Caste and Scheduled Tribe entrepreneurs, persons with disabilities, youth, self-help group members, small service providers and other emerging enterprise groups. Many of these entrepreneurs may not have easy access to business networks, collateral, professional guidance or market information. Through training, credit support, toolkit assistance, mentoring and institutional linkages, entrepreneurship promotion schemes help them enter the formal business system and improve their ability to operate with confidence.

For Delhi, entrepreneurship promotion has special relevance because the city has a large base of micro enterprises, service units, traders, artisans, home-based businesses, repair units, food businesses, digital service providers and urban entrepreneurs. Many such businesses operate in local markets, industrial areas, commercial streets, colonies and informal clusters. Suitable scheme support can help these entrepreneurs formalise their enterprises, improve business practices, access credit, connect with buyers, participate in government procurement, adopt digital payments and become part of organised value chains.

The schemes covered in this section provide a mix of financial assistance, entrepreneurship development, skill-based support, social inclusion and market-oriented interventions. They may include credit-linked subsidy, collateral-free loan support, concessional finance, toolkit support, training stipend, certification, mentoring, marketing support and assistance for participation in fairs, exhibitions and government platforms. Entrepreneurs should use this section to identify which scheme fits their profile, business stage and support requirement. For example, a first-time entrepreneur may look for training and project finance, an artisan may look for toolkit and skill support, and a growing enterprise may look for market linkage or procurement-related support.

Before applying, entrepreneurs should keep basic documents ready, such as Aadhaar, PAN, bank account details, business address proof, Udyam Registration wherever applicable, caste or disability certificate where relevant, photographs, project report, quotations for machinery or tools and other scheme-specific documents. They should also read the eligibility conditions carefully and apply only through official portals, designated departments, banks, Common Service Centres or authorised implementing agencies.

The following scheme pages present key entrepreneurship promotion schemes in a simple booklet format covering the objective, eligibility, benefits, application process, official links, entrepreneur tips and common mistakes to avoid. This format is intended to help entrepreneurs, banks, support institutions, implementation partners and field-level officials quickly understand the available support and guide eligible beneficiaries towards the right scheme.

PMEGP

Prime Minister's Employment Generation Programme

Ideas to Enterprises. Employment for a Stronger India.



START YOUR VENTURE



FINANCIAL SUPPORT



EMPLOYMENT OPPORTUNITIES



कामये दुःखतरमाम्।
PMEGP
Ministry of Micro, Small & Medium Enterprises
Government of India



Scan for official portal

PMEGP(Prime Minister's Employment Generation Programme)

WHAT IS THIS?

Prime Minister's Employment Generation Programme (PMEGP) is the Government of India's flagship credit-linked subsidy scheme for setting up new micro-enterprises, administered jointly by KVIC, KVIBs, and District Industries Centres (Industries Dept, GNCTD, for Delhi applicants). A margin-money subsidy scheme that helps first-time entrepreneurs set up new micro-enterprises in the manufacturing or service sector by reducing their effective loan burden.

Objective	Eligibility	Benefit
Generates self-employment for dispersed artisans and rural/urban unemployed youth at their own location through new micro-enterprises, ensuring continuous employment to curb rural migration, while raising artisans' wage-earning capacity and overall employment growth.	Any individual above 18 years (manufacturing units above ₹10 lakh or service units above ₹5 lakh project cost need at least VIII standard pass); no income ceiling; only new units are eligible, not existing/expanded ones.	Margin-money subsidy of 15%-35% of the project cost (higher for special categories/North-East/hilly areas); own contribution required is only 5%-10% of project cost, rest financed as bank term loan.

HOW TO APPLY

- 1 Visit the official PMEGP e-Portal
- 2 Register and fill the online application with project details
- 3 Upload the project report and required documents
- 4 Application is forwarded to the relevant bank branch
- 5 Attend the interview by the Task Force Committee if required
- 6 On sanction, avail the bank loan; subsidy is credited via the bank after the unit is established

► BEST SUITED FOR

First-generation entrepreneurs and unemployed youth (18+) looking to set up a new micro-enterprise with limited own capital.

► ENTREPRENEUR TIP

Prepare a clear, costed project report before applying: banks and the Task Force Committee assess viability primarily on this document.

Common Mistakes to Avoid

Applying for an already-existing or expanded unit (only new units qualify); mismatched Aadhaar/PAN details; incomplete project reports; approaching private consultants who charge for what is a free application process.

PM Vishwakarma

Empowering India's Artisans and Craftspeople.

Scan for official portal

PM Vishwakarma

WHAT IS THIS?

PM Vishwakarma is a Central Sector Scheme providing end-to-end support in recognition, skilling, tools, and credit for traditional artisans and craftspeople across 18 trades. An integrated support scheme for traditional artisans/craftspeople covering PM Vishwakarma certificate/ID, skill training, toolkit incentive, and collateral-free credit.

Objective	Eligibility	Benefit
To improve the quality and reach of products/services made by artisans and craftspeople practicing traditional trades, and to help them integrate into domestic and global value chains.	Artisans/craftspeople aged 18+ engaged in one of the 18 specified trades (carpenter, goldsmith, cobbler, tailor, etc.), working with their hands and tools on a self-employed basis, registered via Common Service Centres. Limited to one member per family; excludes government employees and those who've availed similar credit schemes (PMEGP, PM SVANidhi, Mudra) in the past 5 years.	Recognition via PM Vishwakarma certificate/ID card, skill training with a ₹500/day stipend, a toolkit incentive up to ₹15,000, and collateral-free credit up to ₹3 lakh in two tranches (₹1 lakh for 18 months + ₹2 lakh for 30 months) at a fixed 5% concessional interest rate (8% govt. interest subvention); also includes a digital transaction incentive of ₹1/transaction, up to 100 transactions per month.

HOW TO APPLY

- 1

Register at the nearest Common Service Centre (CSC)
- 2

Complete biometric authentication and trade verification
- 3

Undergo skill verification/basic training assessment
- 4

Visit the official PM Vishwakarma portal (pmvishwakarma.gov.in)
- 5

Receive PM Vishwakarma certificate and toolkit incentive
- 6

Apply for the first credit tranche through an empanelled bank

► BEST SUITED FOR

Traditional artisans/craftspeople (carpenters, potters, tailors, cobblers, blacksmiths, etc.) seeking formal recognition, skilling, and their first formal credit line.

► ENTREPRENEUR TIP

Register through your nearest Common Service Centre (CSC) rather than any unofficial intermediary: registration is completely free of charge.

Common Mistakes to Avoid

Registering under a trade not listed among the 18 eligible trades; skipping the skill-verification step, which delays toolkit and credit disbursement; using unofficial paid registration agents.

Rajiv Gandhi Swavlamban Rozgar Yojana

Towards Self-Reliant Entrepreneurs.

FINANCIAL SUPPORT

EMPLOYMENT OPPORTUNITIES

STRONGER TOMORROW

Scan for official portal

Rajiv Gandhi Swavlamban Rozgar Yojana

WHAT IS THIS?

Rajiv Gandhi Swavlamban Rozgar Yojana (RGSRY) is a Delhi Khadi & Village Industries Board self-employment loan scheme for unemployed youth, artisans, and trained professionals across the NCT of Delhi. A DKVIB-administered self-employment loan scheme supporting new or expanding small industrial, professional, trade, and service ventures within Delhi.

Objective	Eligibility	Benefit
To create self-employment opportunities for unemployed youth, artisans, trade professionals, and technocrats by supporting permissible industries, professions, and services in the NCT of Delhi.	School/college dropouts (18-50 years), individual entrepreneurs, trade professionals, artisans, and technical/professional institute pass-outs; unit must be located within the NCT of Delhi and permissible under the Delhi Master Plan for the area.	Loan up to ₹3 lakh with a 5-year repayment tenure and a 1-year moratorium; a subsidy of 15% of project cost (up to ₹7,500) adjusted after two years; own contribution of only 10% (5% for SC/ST/OBC/women/PwD/ex-servicemen); marketing support via Delhi Emporium and DSIIDC/cooperative store branding.

HOW TO APPLY

- 1

Download the loan application form from dkvib.delhi.gov.in
- 2

Fill in personal, business idea, and project-cost details
- 3

Submit online via the e-District Portal, GNCTD, or offline at the DKVIB office
- 4

Applications are processed on a first-come-first-served basis

► BEST SUITED FOR

Delhi-resident unemployed youth, artisans, and trade professionals seeking a small, low-contribution loan to start or expand a permissible unit in Delhi.

► ENTREPRENEUR TIP

Confirm your proposed business activity is permitted under the Delhi Master Plan for your specific area before applying, especially in non-conforming areas.

Common Mistakes to Avoid

Applying for units in non-conforming areas without the required No Objection Certificate from the High Power Committee; applying while already holding an unpaid loan from a similar government scheme (disqualifying).

Khadi Gramodyog Vikas Yojana

Strengthening Rural Industries.
Sustainable Livelihoods.



SUPPORT
RURAL ENTERPRISES



PROMOTE
KHADI & VILLAGE
INDUSTRIES



BUILD
SUSTAINABLE
LIVELIHOODS





Scan for official portal

Khadi Gramodyog Vikas Yojana

WHAT IS THIS?

Khadi Gramodyog Vikas Yojana is KVIC's umbrella scheme supporting the khadi and village industries sector, offering the entry point for artisans and units in this traditional manufacturing space.

An umbrella grant/interest-subsidy scheme supporting khadi production, village industries, and associated marketing infrastructure through KVIC and State Khadi Boards (DKVIB in Delhi).

Objective	Eligibility	Benefit
To strengthen and modernise the khadi and village industries sector, sustaining rural/traditional livelihoods and employment.	Khadi institutions, village industry units, and artisans registered with KVIC or the relevant State Khadi & Village Industries Board (DKVIB for Delhi-based units).	Interest subsidy on working capital, market development assistance, and support for modernising production/marketing infrastructure for khadi and village industry units.

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HOW TO APPLY

- 1

Approach DKVIB (for Delhi-based units) or KVIC directly
- 2

Register the khadi/village industry unit with the Board
- 3

Submit the application along with unit and production details
- 4

Avail interest subsidy/support as sanctioned by the Board

► BEST SUITED FOR

Khadi producers, village-industry artisans, and cooperatives entering or already operating in the khadi/village-industries space in Delhi.

► ENTREPRENEUR TIP

Register your unit with DKVIB early: most downstream khadi-sector benefits (rebates, marketing support) require an active Board registration.

Common Mistakes to Avoid

Operating without formal DKVIB/KVIC registration and later being unable to access rebate or marketing support retroactively.



National SC-ST Hub

Inclusive Growth. Stronger Enterprises.



Scan for official portal

National SC-ST Hub

WHAT IS THIS?

The National SC-ST Hub provides professional handholding, market linkage, and capacity-building support to first-time SC/ST entrepreneurs, backed by the Ministry of MSME.

A Ministry of MSME scheme providing dedicated handholding: training, mentorship, and market/tender access support: for SC/ST-owned enterprises.

Objective	Eligibility	Benefit
To provide professional support to SC/ST entrepreneurs to fulfil the mandated 4% procurement target from SC/ST-owned enterprises under public procurement policy, and to build a sustainable ecosystem for them.	SC/ST-owned MSE — the sole proprietor must be SC/ST, or SC/ST partners/promoters must hold ≥51% shares (partnerships/pvt ltd); registered on Udyam with SC/ST ownership documentation.	Capacity-building workshops, credit facilitation support, single-point registration facilitation, and support to participate in GeM/government tenders and trade fairs.

HOW TO APPLY

- 1 Visit the National SC-ST Hub portal (scsthub.in)
- 2 Register the enterprise with Udyam and requisite SC/ST ownership proof
- 3 Enrol for the relevant training programme offered by the Hub
- 4 Access facilitated support for tenders, credit, or market linkage

► BEST SUITED FOR

First-time SC/ST entrepreneurs seeking structured mentorship and easier access to government procurement/tenders.

► ENTREPRENEUR TIP

Complete Udyam registration and keep SC/ST ownership certificates ready before applying: these are prerequisites for most Hub-facilitated benefits.

Common Mistakes to Avoid

Applying without valid caste-ownership documentation for the enterprise itself (not just the individual); missing Udyam registration, which blocks access to procurement-linked benefits.

2.3 Start-up Ecosystem

The start-up ecosystem supports new businesses that are working on innovative products, services, processes or scalable business models. These enterprises may be in areas such as technology, manufacturing, services, health, education, agriculture, clean energy, logistics, digital commerce or other emerging sectors. A start-up may begin with a small team and a new idea, but it can grow rapidly when it receives the right support in the form of recognition, mentoring, funding, market access, compliance relaxation and intellectual property support.

The Government of India promotes start-ups mainly through the Start-up India initiative, which provides a structured support framework for new-age enterprises working on innovative products, services, processes or scalable business models. Under this initiative, eligible entities can obtain recognition from the Department for Promotion of Industry and Internal Trade (DPIIT). This recognition gives the enterprise an official start-up identity and enables it to access a range of government-backed benefits such as easier compliance, tax-related support, intellectual property assistance, public procurement relaxation, incubation support, mentoring and access to funding-linked programmes.

For entrepreneurs, DPIIT recognition is useful because it improves the credibility of the business before investors, incubators, banks, government departments, procurement agencies and other support institutions. It also helps early-stage enterprises focus on product development, customer testing, market entry and business growth by reducing some of the initial compliance and cost burden. For investors, incubators and implementation partners, a recognised start-up is easier to identify, mentor and support because it is part of the formal start-up India ecosystem, and its DPIIT status offers a reliable, government-verified signal of genuine innovation and long-term potential.

This section explains the main support areas available to recognised start-ups in simple language. It covers DPIIT start-up Recognition, general start-up India benefits, tax incentives, self-certification, public procurement access, intellectual property rights support and illustrative examples that can help entrepreneurs understand how a business idea can move towards a formal enterprise, step by step and with the right institutional backing at each stage.

Entrepreneurs should treat start-up recognition as an important early step if their business is based on innovation, improvement of an existing product or service, or a scalable model that can create employment or wealth. However, recognition alone does not automatically provide all benefits. Some benefits, such as income tax exemption or funding support, may require separate applications and fulfilment of additional conditions, so entrepreneurs should plan carefully for these steps well in advance rather than assuming automatic coverage once recognition is granted.

DPIIT start-up Recognition

DPIIT start-up Recognition is the official recognition given to eligible start-ups under the start-up India initiative. An entity may be considered for recognition if it is incorporated or registered in India as a private limited company, registered partnership firm, limited liability partnership or eligible cooperative form, and it meets the notified conditions related to age, turnover, originality and innovation. The entity should not be formed by splitting up or reconstructing an existing business. It should be working towards innovation, development or improvement of products, services or processes, or should have a scalable business model with potential for employment generation or wealth creation.

The application for recognition is made online through the start-up India/National Single Window System process. After approval, the start-up receives a recognition certificate. This certificate is useful for applying for different benefits under start-up India and related government programmes. Entrepreneurs should ensure that the business name, incorporation details, authorised signatory details, PAN and other documents are correct before applying.

Start-up India Benefits

start-up India benefits are designed to help recognised start-ups at different stages of growth. These benefits may include easier compliance, access to learning resources, networking opportunities, incubation support, government and private sector programmes, intellectual property support, public procurement relaxation and access to national funding schemes. Recognition can also help start-ups participate more effectively in start-up challenges, innovation programmes, accelerator programmes and government-supported initiatives.

These benefits are especially useful for early-stage enterprises that need support beyond finance. Many start-ups require mentoring, testing support, legal awareness, market linkages, investor connections and visibility before they are ready for large-scale funding. start-up India provides a platform through which recognised start-ups can connect with ecosystem partners and explore available support.

Building the Start-up Ecosystem

A start-up does not usually grow through government recognition alone. Early-stage enterprises often require a combination of mentoring, incubation, market knowledge, technology support, skilled talent and access to finance. The start-up ecosystem brings together entrepreneurs, incubators, accelerators, investors, educational institutions, industry bodies, government organisations and other support institutions that can contribute to different stages of business development.

Incubators can help entrepreneurs convert an initial idea into a viable business by providing workspace, technical guidance, mentoring, networking opportunities and access to specialised facilities. Accelerators may support enterprises that have already developed a product or business model and are preparing for faster growth. Entrepreneurs should therefore assess the nature and stage of their business before selecting an incubation or acceleration programme.

Funding and Financial Support

Access to finance is another important requirement for a growing start-up. Different enterprises may require different forms of funding depending on their stage of development. An entrepreneur may initially use personal savings or funds from family and friends to develop an idea or prototype. As the business progresses, it may explore bank finance, venture capital, angel investment, grants, seed funding or other suitable financial instruments.

Government-supported programmes can also provide opportunities for eligible start-ups to access funding through designated funds, incubators or implementing institutions. However, government recognition should not be understood as a direct guarantee of funding. Each funding programme has its own eligibility conditions, application process, selection mechanism and documentation requirements. Entrepreneurs should maintain a clear record of business expenses, revenue, investments, intellectual property, ownership structure and financial projections. A well-organised financial record can help the enterprise demonstrate its requirements to banks, investors, incubators and other funding institutions.

Mentoring, Incubation and Market Access

Mentoring can be particularly valuable during the early stages of a business because entrepreneurs may need guidance on product development, pricing, customer acquisition, legal compliance, marketing, financial planning and expansion. Incubators and accelerator programmes can connect start-ups with experienced professionals and industry networks that may otherwise be difficult for a new enterprise to access.

Market access is equally important. A technically strong product may not succeed unless there is a clear understanding of customer requirements, pricing, competition and distribution. Start-ups should therefore use available networking, demonstration, exhibition, procurement and market-linkage opportunities to test their products and understand customer feedback.

Government and institutional programmes may provide opportunities for eligible start-ups to participate in challenges, innovation programmes, exhibitions and procurement initiatives. Entrepreneurs should examine the conditions of each programme carefully and select opportunities that correspond with the stage and requirements of their enterprise.

Tax Incentives

Certain recognised start-ups may apply for tax benefits under the Income Tax Act, subject to fulfilment of prescribed conditions. One important benefit is the income tax exemption under Section 80-IAC, under which eligible start-ups may claim a tax holiday for three consecutive financial years within the specified period from incorporation. This benefit is not automatic after DPIIT recognition; the start-up has to apply separately and receive approval.

Start-ups should maintain proper books of accounts, statutory filings, invoices, board records and tax records from the beginning. Good documentation helps while applying for tax exemptions, investor funding, loans and government programmes. Entrepreneurs are advised to consult a qualified tax professional before claiming any tax benefit.

For entrepreneurs, tax incentives should be seen as a support measure that can reduce the financial burden during the early years of business. However, these benefits are available only when the start-up meets all required conditions and follows the correct application process. Start-ups should not assume automatic exemption from tax after getting DPIIT recognition. They should track important dates, file returns on time, preserve approval letters and keep all business transactions properly recorded through bank accounts and invoices.

Self-Certification

To reduce the initial compliance burden, eligible recognised start-ups may be allowed to self-certify compliance under specified labour and environmental laws through an online process. This helps young enterprises focus on business development while still remaining compliant with applicable laws. In case of labour laws, inspections may be limited for a specified period unless there is a credible written complaint. In case of environmental laws, eligible start-ups falling under the prescribed category may self-certify compliance, subject to applicable rules.

Self-certification does not mean exemption from compliance. The start-up must still follow the applicable law, keep records properly and submit information when required by the competent authority. Entrepreneurs should understand which laws apply to their business activity, location, workforce and sector.

Public Procurement Access

Recognised start-ups may get relaxation in public procurement conditions such as prior turnover and prior experience, as per applicable rules and tender conditions. This is important because many new enterprises have innovative products or services but do not have a long business history. Relaxation in such requirements can help start-ups participate in government procurement opportunities and offer solutions to government departments, public sector buyers and other institutions.

Start-ups may also explore onboarding on relevant procurement platforms such as Government e-Marketplace, where applicable. However, entrepreneurs should carefully read each tender document because eligibility, technical requirements, financial conditions and document requirements may vary from one procurement opportunity to another.

IPR Support

Intellectual Property Rights support is important for start-ups that are developing new products, technologies, designs, brands or processes. Under the start-up India framework, recognised start-ups may get support such as fast-tracking of patent applications, rebate in patent and trademark filing fees and access to facilitators for filing intellectual property applications, subject to applicable rules.

Start-ups should identify their intellectual property at an early stage. This may include brand name, logo, product design, software, invention, process improvement or technical know-how. Early protection of intellectual property can improve business value, investor confidence and market competitiveness.

Entrepreneurs should keep proper records of how and when the idea, design, product, brand name or technology was developed. They should also avoid sharing important business ideas, drawings, designs, source code or technical details openly before taking suitable protection or entering into proper agreements. Where required, start-ups may take guidance from authorised facilitators, incubators, legal experts or official intellectual property offices.

This can help them understand whether they should apply for a patent, trademark, design registration or copyright protection. Proper IPR planning can also help a start-up negotiate better with investors, partners, buyers and technology collaborators.

Protecting the Business Beyond Intellectual Property

Intellectual property is only one part of protecting a start-up. Entrepreneurs should also establish clear ownership arrangements, maintain appropriate contracts and protect confidential business information. Agreements with employees, consultants, technology partners, suppliers and investors should clearly define responsibilities, ownership and confidentiality wherever applicable.

A start-up should also distinguish between intellectual property that belongs to the enterprise and material that has been developed by an employee, consultant or external partner. Maintaining documentation from the early stages can help avoid disputes as the business grows.

Maintaining Compliance as the Business Grows

Formalisation is an ongoing process rather than a one-time activity. After obtaining recognition or registration, an enterprise must continue to meet the applicable requirements associated with its business structure and activities. Changes in ownership, registered address, business activity, turnover, employees or other important particulars may also require updates or additional compliance.

Entrepreneurs should maintain a central record of important registrations, certificates, licences, tax filings, contracts, invoices and approvals. Keeping these documents organised can make future applications for finance, procurement opportunities, government support and investment considerably easier.

The compliance requirements of a start-up can vary according to its sector. A technology company, food business, manufacturing unit, healthcare enterprise and financial technology company may have very different regulatory requirements. Entrepreneurs should therefore identify the specific laws and approvals applicable to their activities rather than relying on a generic checklist.

From Idea to Enterprise

The journey from an idea to a sustainable start-up generally takes place through several stages. An entrepreneur may begin by identifying a problem or market opportunity, researching potential customers and developing an initial solution. This can be followed by prototype development, testing, customer feedback and refinement of the product or service.

Once the business model becomes clearer, the entrepreneur can focus on formal registration, intellectual property protection, financial planning, market entry and building a capable team. At a later stage, the enterprise may seek external investment, expand its customer base, enter new markets or participate in public and institutional procurement.

This progression is not necessarily linear. A start-up may need to return to product development after receiving customer feedback, revise its business model after testing the market or seek additional expertise before expanding. The ability to learn, adapt and document these changes is an important part of building a sustainable enterprise.

A Practical Approach for Entrepreneurs

Entrepreneurs considering start-up recognition should first understand whether their business meets the applicable eligibility requirements. They should then keep their incorporation documents, PAN, banking information, ownership details and other relevant records readily available. Where intellectual property is involved, appropriate protection should be considered at an early stage.

After recognition, entrepreneurs should review the benefits and programmes for which they may separately qualify instead of assuming that every benefit is automatically available. They should maintain a calendar of tax, regulatory and reporting obligations and regularly review government portals for changes in eligibility, application procedures and programme guidelines.

The objective of formalisation is ultimately to create a stronger foundation for growth. Recognition, finance, intellectual property protection, market access, mentoring and compliance support are most useful when they are integrated into a broader business strategy. A start-up can use these mechanisms to move progressively from an initial idea to a formally recognised enterprise with the systems, capabilities and market relationships required for sustainable growth.

CHAPTER 3:

FINANCE YOUR BUSINESS

Access to timely and affordable finance is one of the most important requirements for starting, sustaining and expanding a business. Whether an entrepreneur is setting up a new enterprise, purchasing equipment, managing day-to-day operations, increasing production capacity, adopting technology, or entering new markets, adequate financial support plays a critical role in business success. Without access to the right financial resources at the right time, even promising business ideas may struggle to grow and reach their full potential.

To address these needs, the Government of India, financial institutions and various development agencies offer a range of schemes and financing options tailored for MSMEs, start-ups, street vendors, artisans, traders, self-employed individuals and other entrepreneurs. These schemes provide support for diverse requirements such as business establishment, working capital, machinery purchase, technology adoption, market expansion, skill enhancement and enterprise modernization.

This chapter presents an overview of key financing schemes and support mechanisms available to entrepreneurs. It covers initiatives such as PM MUDRA Yojana, PM SVANidhi, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Prime Minister's Employment Generation Programme (PMEGP), and various start-up financing programmes including seed funding, credit guarantee support and venture funding avenues. These schemes are designed to improve access to credit, reduce financial barriers and encourage entrepreneurship across different sectors.

In addition to traditional loans, the chapter also highlights financial tools that help businesses manage cash flow and working capital requirements. Many MSMEs face delays in receiving payments from customers while continuing to meet regular expenses such as salaries, raw material purchases, rent and utility payments. Mechanisms such as invoice discounting, Trade Receivables Discounting System (TReDS) and other digital financing solutions can help businesses bridge these gaps and maintain smooth operations.

Entrepreneurs are encouraged to carefully assess their financial requirements before choosing a financing option. The type and amount of finance required may vary depending on the nature, size and stage of the business. A small enterprise may need short-term working capital support, while a manufacturing unit may require larger investments for machinery and infrastructure. Similarly, a start-up may seek seed funding and investor support to scale innovative ideas. Understanding business needs, preparing the necessary documentation and evaluating repayment capacity can help entrepreneurs make informed decisions and access appropriate financial assistance.

This chapter aims to serve as a practical guide for entrepreneurs in Delhi, enabling them to identify suitable financing opportunities and leverage government-supported schemes and financial services to strengthen, expand and sustain their businesses.

3.1 Credit & Finance Schemes for MSMEs

This section provides a consolidated overview of the major credit and finance schemes available to MSMEs and entrepreneurs in India. The schemes covered include loan programmes, credit guarantee mechanisms, funding support for start-ups, and financing solutions designed to address specific business requirements such as working capital, capital investment, technology adoption and business expansion.

For each scheme, entrepreneurs will find key information on its objective, eligible beneficiaries, nature of assistance, implementing agency and application process. Understanding these features can help businesses identify the most relevant scheme and make informed financing decisions aligned with their growth plans.

Access to finance can play an important role at every stage of the business lifecycle. A new enterprise may require initial capital for setting up operations, purchasing basic equipment and meeting early working-capital requirements. As the business becomes established, its financial needs may increase due to higher inventory requirements, larger orders, additional employees, machinery purchases or expansion into new markets.

Different financing mechanisms are designed to address these different requirements. Loan-based support can help enterprises meet working-capital or investment needs, while credit guarantee mechanisms can support access to formal credit where collateral requirements may otherwise create difficulties. Capital subsidy and credit-linked assistance can support eligible investments in technology, machinery and modernisation, while equity and seed-funding mechanisms may be relevant for start-ups and enterprises with innovative or scalable business models.

Entrepreneurs should therefore begin by clearly identifying the purpose of the finance they require. The requirement may be for day-to-day working capital, purchase of machinery, expansion of production capacity, technology adoption, development of a new product, market expansion or improvement of existing business operations. Clearly defining the purpose of finance can help the entrepreneur identify schemes and financing mechanisms that are relevant to the particular business requirement.

Before approaching a bank, financial institution or implementing agency, entrepreneurs should keep essential business and financial records ready. Depending on the scheme, these may include business registration details, Udyam Registration, PAN, GST information where applicable, bank statements, financial records, quotations for machinery or equipment, project reports and details of existing borrowings. Accurate and consistent information across business documents can also make the application and verification process easier.

The ability to manage finance responsibly is equally important after funds are received. Entrepreneurs should maintain proper records of how the funds are used, monitor cash flows and plan repayments according to the agreed schedule. Businesses should also understand the applicable interest rates, repayment conditions, processing charges, collateral requirements and other terms before accepting a financing arrangement.

The schemes covered in this section provide different forms of assistance for enterprises at different stages of development. Entrepreneurs can use the following pages to understand the purpose, eligibility, assistance available, implementing agency and application process for each scheme, and then examine which options are relevant to their current business requirements and future growth plans.

Scan for official portal

Pradhan Mantri Mudra Yojana

WHAT IS THIS?

Pradhan Mantri Mudra Yojana (PMMY) is India's largest-volume MSME credit line, providing collateral-free loans up to ₹20 lakh to non-corporate, non-farm micro and small enterprises.

A collateral-free micro-credit scheme offered through banks, NBFCs, and MFIs under three/four loan categories based on the stage and size of the enterprise.

Objective	Eligibility	Benefit
To fund the unfunded: bringing micro and small enterprises into the formal credit fold by providing easy, collateral-free access to institutional credit.	Non-corporate, non-farm small/micro enterprises (activities allied to agriculture such as poultry, dairy, beekeeping, etc. are covered), in manufacturing, trading, or services: open to individuals, proprietorships, partnership firms, and private/public limited companies. Applicant should have a satisfactory credit record (no defaults) and relevant skills/experience for the proposed activity; educational qualification is assessed on a need basis.	Loans structured under Shishu (up to ₹50,000), Kishor (₹50,000-₹5 lakh), Tarun (₹5-10 lakh), and Tarun Plus (₹10-20 lakh) categories for entrepreneurs who have successfully repaid a previous Tarun loan, all collateral-free and available through nearly all scheduled banks/NBFCs/MFIs .

HOW TO APPLY

- 1

Visit the official MUDRA portal (mudra.org.in) or the Jan Samarth portal for eligibility check
- 2

Approach any participating bank, NBFC, or MFI branch
- 3

Submit business plan/project details along with KYC documents
- 4

Bank appraises and sanctions the loan under the applicable category

► BEST SUITED FOR

Micro and small non-farm enterprises: from street vendors to small manufacturing units: needing collateral-free credit at any stage from Shishu to Tarun Plus.

► ENTREPRENEUR TIP

Identify which loan category (Shishu/Kishor/Tarun/Tarun Plus) matches your funding need before approaching a bank: this speeds up appraisal significantly.

Common Mistakes to Avoid

Seeking financing for purely agricultural cultivation activities, which are not covered under PMMY; and submitting unrealistic project cost estimates that do not align with the loan category.



Scan for official portal

Trade Receivables Discounting System (TReDS)

WHAT IS THIS?

TReDS is an RBI-regulated electronic platform that lets MSME sellers convert unpaid invoices raised on large corporate or government buyers into immediate cash, through competitive bidding by multiple banks and NBFCs.

Objective	Eligibility	Benefit
To solve the working-capital gap caused by delayed payments to MSMEs, by giving them a transparent, collateral-free, and without-recourse way to discount trade receivables.	MSME sellers with Udyam Registration, PAN and GST who supply goods or services to corporate, PSU or government buyers. Corporate and government buyers above the notified turnover threshold are mandated to register (currently companies with turnover above ₹250 crore and all CPSEs). Participating financiers must be RBI-regulated banks or NBFCs.	Fast, collateral-free access to working capital, typically disbursed within 24–48 hours of buyer approval; financing is 'without recourse', meaning the MSME bears no liability if the buyer later defaults; competitive discount rates through multi-financier bidding; and support in enforcing the MSME Act's 45-day payment rule.

HOW TO APPLY

- 1

Register as a seller on an RBI-approved TReDS platform (such as RXIL, Mlxchange or Invoicemart)
- 2

Ensure your corporate or government buyer is also registered on the same platform
- 3

Upload the approved invoice as a Factoring Unit (FU)
- 4

The buyer electronically accepts and authenticates the invoice
- 5

Registered financiers bid competitively to discount the invoice
- 6

Select the best bid — funds are disbursed directly to your account

► BEST SUITED FOR

MSME suppliers regularly billing large corporates, PSUs or government departments and facing delayed payments or working-capital strain.

► ENTREPRENEUR TIP

Onboard on more than one TReDS platform where possible as it widens the pool of financiers bidding on your invoices and can improve the discount rate you get.

Common Mistakes to Avoid

Uploading invoices without prior buyer confirmation, letting KYC and financial documentation lapse, and assuming TReDS removes the need for timely follow-up with buyers on invoice acceptance.

HOW TO APPLY

- 1

Visit the official PM SVANidhi portal(pmsvanidhi.mohua.gov.in) and register using Aadhaar and mobile OTP
- 2

Fill in personal, bank, and vending details
- 3

Upload the Certificate of Vending, survey ID, or other required documents
- 4

Submit for verification by the Urban Local Body and the lending institution
- 5

On sanction, the bank disburses the loan directly to the vendor's bank account

► BEST SUITED FOR

Street vendors, hawkers, and small roadside operators with no collateral or formal credit history, needing a small working-capital loan to restock, repair equipment, or restart their business.

► ENTREPRENEUR TIP

Switch to UPI or another digital payment mode right after disbursement and ask your bank to set up a QR code immediately, since the monthly cashback is easy to miss if you keep transacting only in cash.

Common Mistakes to Avoid

Applying without a valid Certificate of Vending or survey ID; letting name spelling differ across Aadhaar, bank passbook, and Certificate of Vending, which causes KYC mismatch and delays or rejects the application; and not checking the bank statement every quarter to confirm the interest subsidy has actually been credited.

CLCSS

Credit Linked
Capital Subsidy Scheme

Upgrading MSMEs
for a Stronger Tomorrow.



MODERNISE
COMPETE
GROW



Scan for official portal

3.2 Growth & Expansion Financing

CLCSS: Credit Linked Capital Subsidy Scheme

WHAT IS THIS?

The Credit Linked Capital Subsidy Scheme (CLCSS) provides upfront capital subsidy to MSEs undertaking technology upgradation through approved machinery/equipment loans. A capital subsidy scheme that reduces the effective cost of bank-financed technology-upgradation projects for micro and small enterprises.

Objective	Eligibility	Benefit
To facilitate technology upgradation in MSEs by providing an upfront capital subsidy on institutional finance availed for induction of well-established, improved technology.	Existing micro and small enterprises (proprietorship, partnership, company, or cooperative) upgrading plant and machinery in an approved sub-sector/technology, financed through an eligible bank/financial institution.	15% capital subsidy on institutional finance up to ₹1 crore for eligible machinery, capped at a maximum of ₹15 lakh, credited to the borrower's loan account by the lending institution.

HOW TO APPLY

- 1

Identify an approved technology-upgradation sub-sector applicable to your unit
- 2

Approach an eligible primary lending institution for term financing of the new machinery
- 3

Bank forwards the subsidy claim to the nodal agency, which recommends it to the Office of DC (MSME) for approval, after loan disbursement
- 4

Subsidy amount is credited to the borrower's loan account, reducing the outstanding principal

► BEST SUITED FOR

Existing micro/small manufacturing units looking to modernise plant and machinery with bank-financed technology upgradation.

► ENTREPRENEUR TIP

Confirm your specific machinery/technology falls under an RBI/nodal-agency-approved sub-sector list before finalising the loan as only listed technologies qualify.

Common Mistakes to Avoid

Assuming the subsidy covers all machinery purchases irrespective of the approved technology list; purchasing second-hand or non-eligible machinery; or commencing procurement before confirming scheme eligibility with the lending institution.



Scan for official portal

CGTMSE

WHAT IS THIS?

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) is the backbone of India's collateral-free MSME credit ecosystem, guaranteeing bank/NBFC loans to micro and small enterprises. A credit guarantee mechanism (jointly by Ministry of MSME and SIDBI) that covers lenders against default risk, enabling them to extend collateral-free loans to MSEs.

Objective

To enable micro and small enterprises to access institutional credit without collateral or third-party guarantee, by shifting the default risk to the Trust.

Eligibility

New and existing micro and small enterprises (manufacturing or service) availing loan from a CGTMSE member lending institution; loan ceiling for guarantee cover currently up to ₹10 crore.

Benefit

Collateral-free credit guarantee cover ranging from 75% to 90%, depending on the borrower category and loan profile, including enhanced coverage for women-led enterprises. Guarantee cover is available on eligible credit facilities up to ₹10 crore. Additionally 5%-20% contribution by Government of NCT Delhi taking the overall coverage to 95%.

HOW TO APPLY

- 1 Approach any CGTMSE member lending institution (most scheduled banks/NBFCs)
- 2 Apply for the MSE loan in the usual manner, requesting CGTMSE cover explicitly
- 3 Bank processes the guarantee application alongside the loan sanction: no separate applicant-facing application
- 4 Guarantee fee is typically borne by the bank/passed through in loan terms

► BEST SUITED FOR

Micro and small enterprises seeking bank credit without pledging collateral or a third-party guarantee, especially first-generation entrepreneurs.

► ENTREPRENEUR TIP

Ask your bank explicitly whether your loan is being covered under CGTMSE. Some branches default to asking for collateral if the borrower doesn't raise it.

Common Mistakes to Avoid

Assuming CGTMSE is a direct-to-entrepreneur loan scheme (it is a guarantee mechanism operating through lenders, not a lender itself); not confirming CGTMSE cover before agreeing to pledge unnecessary collateral.

SFURTI

Scheme of Fund for Regeneration of Traditional Industries

Preserving Heritage.
Empowering Communities.

TRADITIONAL SKILLS

STRONGER CLUSTERS

SUSTAINABLE LIVELIHOODS

PEOPLE
IDEAS
PROGRESS

STRONGER
TRADITIONS
BRIGHTER
TOMORROWS

Scan for official portal

SFURTI

WHAT IS THIS?

The Scheme of Fund for Regeneration of Traditional Industries supports cluster-level branding, common facilities and capacity building specifically for traditional and artisan-based industries such as khadi, coir and handicrafts, recognising that these sectors need both hard infrastructure and softer interventions like design and branding to stay competitive. A cluster-development scheme specifically for traditional industries (khadi, coir, handicrafts), funding common facilities and branding for artisan clusters.

Objective	Eligibility	Benefit
To make traditional industries and artisan clusters more productive and competitive while retaining their traditional or heritage character, rather than pushing them toward generic industrial modernisation that could dilute what makes their products distinctive.	Clusters of traditional artisans, for example in khadi, coir or handicrafts, organised and represented through an Implementing Agency that is formally recognised under SFURTI. Individual artisans cannot apply directly; the cluster must work through this recognised agency.	Grant support covering common facility centres, raw material banks, product design assistance, branding and marketing support for the cluster as a whole, with funding typically covering the bulk of eligible project cost for the softer interventions as well as physical infrastructure.

HOW TO APPLY

- 1

Identify or partner with a SFURTI-recognised Implementing Agency serving your trade and region
- 2

Work with the Implementing Agency to prepare and submit the cluster's Detailed Project Report
- 3

The DPR is appraised by the Ministry of MSME or the relevant nodal agency
- 4

Grant is released in tranches covering both CFC infrastructure and soft interventions like design and branding
- 5

Cluster members begin using shared facilities and adopt the developed branding as production scales

► BEST SUITED FOR

Traditional artisan clusters, not individual units, seeking shared branding, product design and facility support to modernise their market presence while keeping their traditional craft identity intact.

► ENTREPRENEUR TIP

Partner with an experienced Implementing Agency rather than trying to navigate the process independently. SFURTI's soft-intervention components, particularly branding and design, are often as valuable to long-term competitiveness as the hard infrastructure funding.

Common Mistakes to Avoid

Approaching SFURTI as an individual artisan rather than through a recognised cluster or Implementing Agency structure, which the scheme requires as a precondition for any funding to be considered.



Self Reliant India (SRI) Fund

WHAT IS THIS?

The Self Reliant India (SRI) Fund is a Fund of Funds providing equity and equity-like risk capital to MSMEs through daughter funds, and received a further ₹2,000 crore top-up in the Union Budget 2026-27.

A Mother Fund (managed by NVCFL, a subsidiary of NSIC (National Small Industries Corporation)) that invests in SEBI-registered daughter Alternative Investment Funds, which in turn invest equity into MSMEs.

Objective	Eligibility	Benefit
To provide equity and equity-linked growth capital to MSMEs, helping them scale in size and capability without adding debt burden.	MSMEs (as per current Udyam classification) seeking equity or equity-linked investment, sourced through one of the SEBI-registered daughter AIFs backed by the SRI Fund.	Equity/quasi-equity investment (not a loan): as of November 2025, the Fund had supported 682 MSMEs with investments worth ₹15,442 crore; the FY2026-27 Budget added a further ₹2,000 crore to sustain support for micro enterprises.

HOW TO APPLY

- 1 Identify a SEBI-registered daughter AIF backed by the SRI Fund (list available via SIDBI/NVCFL)
- 2 Approach the daughter fund directly with your business plan and growth-capital requirement
- 3 Daughter fund conducts its own due diligence and investment decision
- 4 On approval, equity/quasi-equity investment is made directly into the MSME

► BEST SUITED FOR

Growth-stage MSMEs seeking equity capital (rather than debt) to fund expansion, without diluting control through direct market fundraising.

► ENTREPRENEUR TIP

Approach the daughter AIFs directly rather than SIDBI/NVCFL, since the Mother Fund itself does not invest directly in individual MSMEs.

Common Mistakes to Avoid

Applying to SIDBI/NVCFL directly expecting a loan or grant (the SRI Fund operates only via daughter AIFs, and provides equity, not debt); assuming this is available to all MSMEs regardless of growth stage or investability.



Scan for official portal

SME Growth Fund

WHAT IS THIS?

The SME Growth Fund is a Ministry of Finance initiative under the Union Budget, providing ₹10,000 crore in equity support to help high-potential Micro, Small and Medium Enterprises grow into future champions. It backs individual enterprises rather than whole clusters, selecting them against defined criteria, complementing liquidity tools like TReDS, so viable businesses gain equity capital, expand operations, and become competitive.

Objective	Eligibility	Benefit
To create future "Champion" MSMEs by providing equity-based growth capital tied to performance criteria such as technology adoption, export growth, and manufacturing/product-innovation track record.	MSMEs with a proven track record of manufacturing and product innovation, holding valid Udyam registration; detailed operational eligibility criteria are still to be notified as the scheme is newly announced and being operationalised.	Long-term, equity-based growth capital (no EMI, no collateral) linked to performance metrics like technology adoption and export growth exact deployment mechanics to be notified.

HOW TO APPLY

1

Scheme guidelines are still being operationalised as of this Budget cycle- monitor official notifications

2

Implementation agency and application channel are not yet officially confirmed

3

Ensure Udyam registration and audited financials (3 years) are in order in preparation

4

Apply once formal application guidelines are notified

► BEST SUITED FOR

High-potential, export- or innovation-oriented MSMEs positioning for scale-up equity capital once the scheme is operational.

► ENTREPRENEUR TIP

Keep three years of audited financials and export/technology-adoption metrics ready now: these are flagged as likely eligibility criteria once guidelines are notified.

Common Mistakes to Avoid

Treating this as already operational and available for application: as of this Budget cycle it is announced but not yet notified for public applications; relying on unofficial sources for eligibility details before the government notification.

Fund of Funds for Startups (FFS/FFS 2.0)

Backing Bold Ideas.
Building a Stronger Tomorrow.



Scan for official portal

Fund of Funds for start-ups (FFS / FFS 2.0)

WHAT IS THIS?

The Fund of Funds for start-ups (FFS), managed by SIDBI under DPIIT, invests in SEBI-registered daughter Alternative Investment Funds that in turn provide equity/venture capital to start-ups.

A Mother Fund structure (not a direct-to-start-up fund) that channels capital into SEBI-registered AIFs, which then invest equity into DPIIT-recognised start-ups.

Objective	Eligibility	Benefit
To catalyse the domestic venture capital ecosystem for start-ups by providing catalytic capital to daughter funds, thereby crowding in larger private investment.	DPIIT-recognised start-ups, up to 10 years old, seeking equity investment for innovation-driven products/processes/services, accessed only indirectly through a SEBI-registered Category I/II daughter AIF that has itself received FFS/FFS 2.0 backing.	Equity/venture-capital investment (not a loan) into the start-up via the daughter fund; FFS 2.0 (start-up India FoF 2.0), approved in 2026, provides an additional corpus of ₹10,000 crore to support deep-tech, innovative manufacturing, early-growth-stage and other start-ups through SEBI-registered AIFs.

HOW TO APPLY

- 1 Ensure DPIIT start-up recognition is active
- 2 Identify a SEBI-registered AIF that has received FFS/FFS 2.0 backing. Browse via SIDBI's portal (sidbivcf.in) or the start-up India platform, since there isn't one single published start-up-facing list
- 3 Pitch directly to the daughter fund as you would to any VC investor
- 4 Daughter fund conducts due diligence and makes its own independent investment decision

► BEST SUITED FOR

DPIIT-recognised start-ups seeking venture-capital-style equity funding through India's domestically-backed VC ecosystem.

► ENTREPRENEUR TIP

Treat this exactly like fundraising from any VC: SIDBI itself does not invest in your start-up directly; your actual counterparty is the daughter AIF.

Common Mistakes to Avoid

Applying directly to SIDBI/DPIIT expecting a grant or direct investment; not verifying that the target VC fund is genuinely FFS/FFS-2.0-backed before pitching.



Scan for official portal

Start-up India Seed Fund Scheme (SISFS)

WHAT IS THIS?

The start-up India Seed Fund Scheme (SISFS) provides early-stage grant and convertible-debt funding to DPIIT-recognised start-ups for proof-of-concept, prototyping, and market entry. A grant and convertible-debenture funding scheme, disbursed through DPIIT-selected incubators, aimed at very early-stage start-ups.

Objective	Eligibility	Benefit
To provide financial assistance to start-ups for proof of concept, prototype development, product trials, market entry, and commercialisation.	DPIIT-recognised start-ups, incorporated ≤ 2 years, with Indian promoters holding $\geq 51\%$ shares (Pvt Ltd/LLP/Partnership only); tech-driven, scalable idea; not received $> ₹10$ lakh Central/State support; must apply via an eligible SISFS-empanelled incubator.	Grant up to ₹20 lakh for validation/proof of concept/prototype development, and up to ₹50 lakh as convertible debentures/debt/debt-linked instruments for market entry and commercialisation

HOW TO APPLY

- 1 Visit the SISFS portal (seedfund.start-upindia.gov.in)
- 2 Identify and rank up to three eligible SISFS-empanelled incubators, in order of preference
- 3 Submit the application along with the pitch/business plan
- 4 Incubator's Seed Management Committee (ISMC) evaluates applications and approves grant/debt disbursement, typically within ~45 days

► BEST SUITED FOR

Very early-stage DPIIT-recognised start-ups needing seed capital for proof-of-concept, prototyping, or first market entry.

► ENTREPRENEUR TIP

Note the application window's status carefully: SISFS periodically opens and closes new applications; check current status on the portal before advising a founder to apply.

Common Mistakes to Avoid

Applying without active DPIIT recognition, or when the start-up is more than 2 years old; applying directly rather than through an eligible incubator, which is a mandatory route, not an option.



Scan for official portal

NIDHI Seed Support Programme

WHAT IS THIS?

The National Initiative for Developing and Harnessing Innovations, or NIDHI, is a Department of Science and Technology programme providing seed-stage grant support to start-ups through a network of recognised incubators, aimed squarely at the earliest and riskiest stage of turning a lab idea into a functioning start-up.

A DST scheme providing seed-stage grants to start-ups incubated at DST-recognised Technology Business Incubators.

Objective	Eligibility	Benefit
To convert lab-stage innovations and early ideas into genuinely investable start-ups by funding the proof-of-concept and prototype development stage, the point at which many promising ideas would otherwise stall for lack of even modest early funding.	Early-stage, technology-driven start-ups, often at a stage prior to formal DPIIT recognition, applying through a NIDHI-affiliated incubator rather than directly to the Department of Science and Technology.	Seed grant support, with the exact amount varying by incubator and specific programme, for prototype development and proof-of-concept validation activities that precede a start-up being ready for institutional or angel funding.

HOW TO APPLY

- 1 Identify a NIDHI-affiliated incubator working in your specific technology domain
- 2 Apply to that incubator's NIDHI cohort during its notified intake window
- 3 Present your idea and any existing prototype before the incubator's selection panel
- 4 On selection, the grant is disbursed in tranches through the incubator, linked to development milestones
- 5 Use the incubator's mentorship alongside the grant to move toward the next funding stage, such as SISFS or angel investment

► BEST SUITED FOR

Very early-stage, technology-driven founders who are still validating a concept, before it is ready for the start-up India Seed Fund Scheme or venture capital funding.

► ENTREPRENEUR TIP

Consider applying to NIDHI before seeking DPIIT recognition if your idea is still genuinely pre-prototype, since NIDHI is designed for an earlier stage of development than SISFS typically supports.

Common Mistakes to Avoid

Applying with a business-model innovation rather than a technology-driven one, since NIDHI's mandate leans specifically and quite firmly toward technology-based innovation rather than purely commercial or business-model novelty.

PMFME
INDIVIDUAL
MICRO-UNIT SUBSIDY

Processing Today.
A Stronger Tomorrow.

PEOPLE
IDEAS
PROGRESS

A STRONGER
TOMORROW
TOGETHER

Scan for official portal

PMFME, Individual Micro-unit Subsidy

WHAT IS THIS?

The individual micro-unit component of the **PM ation of Micro Food Processing Enterprises Scheme (PMFME)**, providing credit-linked capital subsidy to existing micro food processing units seeking to formalise their operations and upgrade equipment. It is one of several PMFME sub-components, the others being aimed at common infrastructure, branding, seed capital for self-help groups, and capacity building. A credit-linked capital subsidy for individual micro food-processing enterprises to formalise operations, adopt hygiene and food safety standards, and access branding and marketing support once formalised. The subsidy is tied to a bank loan rather than being a standalone grant.

Objective	Eligibility	Benefit
To enhance the competitiveness of existing individual micro food processing enterprises and support their transition from informal or semi-formal operation into the formal sector, where they can access credit, certification, and larger markets more easily.	Existing individual micro food processing units, whether run as a proprietorship or partnership, seeking expansion, formalisation, or technology upgradation, and already in operation for a minimum period as specified in the current scheme guidelines.	A credit-linked capital subsidy of 35 percent of the eligible project cost, subject to a ceiling of ₹10 lakh per unit, disbursed through the bank that is financing the unit's expansion or upgradation project.

HOW TO APPLY

- 1 Apply through the PMFME portal (pmfme.mofpi.gov.in) or the relevant state nodal agency for food processing
- 2 Submit project details, including the expansion or upgradation plan, along with the bank loan application
Once the bank loan is disbursed, the subsidy amount is credited to the borrower's loan account
- 3 The state-level project approval committee appraises the proposal and forwards it for subsidy sanction
- 4
- 5 Maintain basic hygiene and food safety documentation, since these are typically checked before final subsidy release

► BEST SUITED FOR

Existing informal or semi-formal micro food processing units seeking bank-financed expansion and formal recognition, rather than brand-new entrants to the sector.

► ENTREPRENEUR TIP

Keep basic accounting records and standard documentation ready before applying. Formalisation readiness on paper, not just in practice, is what actually speeds up the subsidy sanction process at the bank and state-committee stage.

Common Mistakes to Avoid

Applying without an accompanying bank loan, since the subsidy is credit-linked rather than a standalone grant that can be claimed independently. A second common mistake is assuming eligibility is open to brand-new units, when this particular component is meant for existing units undergoing formalisation or upgradation.

CHAPTER 4:

GROW YOUR BUSINESS

Once an enterprise has completed basic registrations and arranged initial finance, the next important stage is to grow the business in a structured, competitive and sustainable manner. For MSMEs, growth does not only mean increasing sales; it also means improving production capacity, upgrading machinery, adopting better technology, strengthening product quality, reducing wastage, improving packaging and branding, entering new markets, supplying to government buyers and using digital platforms to reach more customers.

Many MSMEs have good products or services but face practical challenges while expanding. These may include limited access to modern machinery, low productivity, lack of testing and certification facilities, weak market visibility, difficulty in meeting buyer specifications, limited participation in government procurement and lack of awareness about digital commerce platforms. Such challenges can restrict the ability of MSMEs to compete with larger enterprises or enter organised supply chains. Government schemes and support programmes help MSMEs address these gaps through technology upgradation, manufacturing competitiveness support, tool rooms, technical institutions, cluster development, common facility centres, procurement assistance, marketing support and digital market access. These interventions are useful for enterprises that have already started operations and now want to improve efficiency, expand production, professionalise their systems and reach wider markets.

This chapter brings together key schemes and initiatives that support MSMEs in moving from small local operations to stronger, more productive and market-ready enterprises. Entrepreneurs should use this chapter to identify support based on their current growth need—whether it is improving manufacturing processes, accessing shared infrastructure, upgrading tools and technology, participating in government procurement, joining buyer-seller platforms or selling through digital commerce networks.

4.1 Manufacturing & Technology Upgradation/ Manufacturing Competitiveness

Manufacturing and technology upgradation are essential for MSMEs that want to improve productivity, reduce costs and produce better-quality goods. Many small manufacturing units continue to work with old machines, manual processes, limited automation and low-quality control systems. This affects output, consistency, delivery time and competitiveness.

Schemes under this section support MSMEs in improving manufacturing practices, adopting technology, accessing technical guidance and strengthening business systems. They may also help enterprises improve energy efficiency, quality standards, productivity, digital readiness and overall competitiveness. These schemes are especially useful for manufacturing units, production-based enterprises, engineering units, fabrication units, food processing units, packaging units and other MSMEs that need technical improvement to grow.

Entrepreneurs should consider this section if their business needs support for better machinery, improved production processes, quality improvement, technology adoption, professional management practices or competitiveness enhancement.

For many MSMEs, growth also depends on improving the way resources are used. Better machinery, efficient production processes, quality systems and appropriate technology can help enterprises improve productivity, reduce wastage, strengthen consistency and respond more effectively to changing customer and market requirements. Entrepreneurs should therefore assess their operational gaps carefully and explore the support mechanisms covered in the following pages according to their specific business needs.

MSME CHAMPIONS

(ZED / INNOVATIVE / LEAN)

Better Processes.
Stronger Businesses. A Brighter Future.



ZED



INNOVATIVE



LEAN





Scan for official portal

MSME Champions (ZED / Innovative / Lean)

WHAT IS THIS?

MSME Champions is an umbrella digital platform bringing together three related components, the Zero Defect Zero Effect (ZED) certification, Lean Manufacturing support, and Incubation assistance, into a single portal for MSME quality and innovation upgrades and Intellectual Property Rights (IPR), so enterprises don't have to navigate three separate schemes independently.

An umbrella Ministry of MSME scheme covering Zero Defect Zero Effect (ZED) certification, Lean manufacturing competitiveness, and incubation support for innovative MSMEs.

Objective	Eligibility	Benefit
To improve MSME quality, productivity and environmental performance through certification, lean practices and innovation support under one coordinated platform, raising units toward standards that make them more competitive with larger, more established manufacturers.	Udyam-registered MSMEs seeking ZED certification, lean manufacturing consultancy, or incubation support for an innovative product or process, with each component having its own specific process and documentation requirements.	Subsidised ZED certification, with a higher subsidy rate for micro units and special categories such as women-owned or SC/ST enterprises, along with lean manufacturing cost-sharing and incubation grant support for qualifying innovative projects.

HOW TO APPLY

- 1

Register on the MSME Champions portal
- 2

Select the relevant component: ZED certification, Lean or manufacturing, or Incubation
- 3

Complete the assessment process or engage with an empanelled consultant, as required by that component
- 4

Certification or support is extended once the assessment or consultancy process is completed
- 5

Renew or upgrade certification levels as the enterprise's quality systems mature

► BEST SUITED FOR

MSMEs wanting formal, recognised quality certification or a structured productivity improvement programme, rather than informal, ad hoc upgrades that are harder to demonstrate to buyers or lenders.

► ENTREPRENEUR TIP

Start with the free ZED bronze-level assessment even if your eventual goal is Silver or Gold certification. It is a low-commitment way to identify which improvement areas matter most before committing further resources.

Common Mistakes to Avoid

Attempting a do-it-yourself certification process without engaging an empanelled consultant, since most components of MSME Champions require using an empanelled consultant for the associated subsidy to actually apply.



Scan for official portal

Raising and Accelerating MSME Performance (RAMP)

WHAT IS THIS?

Raising and Accelerating MSME Performance, known as RAMP, is a World Bank-assisted central sector scheme that ties together credit access, technology upgradation, market access and governance reform for MSMEs, addressing multiple structural bottlenecks together rather than through separate, disconnected schemes.

A World Bank-assisted Ministry of MSME programme that ties together credit access, technology adoption, and market linkages for MSMEs at the state level.

Objective	Eligibility	Benefit
To improve MSME access to markets and credit, strengthen relevant institutions and governance, and address delayed payments and the greening of MSMEs at a systemic level, working through state governments and MSME institutions rather than as a single scheme MSMEs apply to directly.	State governments and MSME-focused institutions are the direct participants, with individual MSMEs benefiting indirectly through state-level programmes and interventions funded under RAMP, meaning eligibility and access vary depending on how each state has structured its implementation.	Improved state-level delivery of MSME support, including technology centres, credit facilitation programmes and market linkage initiatives, all funded through the RAMP state component and tailored to that state's specific MSME priorities.

HOW TO APPLY

- 1

Track RAMP-funded interventions as they are announced by your state MSME or Industries department
- 2

Identify and participate in the specific programme relevant to your needs, such as a training initiative or technology centre access scheme
- 3

Engage actively with the programme rather than treating it as a passive benefit
- 4

Provide feedback through the RAMP monitoring mechanism where such a channel is available

► BEST SUITED FOR

MSMEs benefiting indirectly through state-level programmes funded under RAMP, rather than through any single, uniform, direct-application national scheme.

► ENTREPRENEUR TIP

Watch your state Industries Department's announcements closely, since RAMP funds specific state interventions rather than running one uniform national application process that MSMEs can apply to directly.

Common Mistakes to Avoid

Watch your state Industries Department's announcements closely, since RAMP funds specific state interventions rather than running one uniform national application process that MSMEs can apply to directly.



Scan for official portal

Tool Rooms & Technical Institutions

WHAT IS THIS?

This is a network of Ministry of MSME Tool Rooms and Technical Institutions across the country, providing precision tooling, testing, prototyping and skill-training services to MSMEs, giving smaller enterprises access to capital-intensive equipment they could not afford purchasing on their own.

A network of Ministry of MSME-run precision tooling, testing, and prototyping centres that MSMEs can access for technical services they couldn't afford to set up themselves.

Objective	Eligibility	Benefit
To give MSMEs access to expensive precision manufacturing and testing infrastructure that they couldn't otherwise afford individually, closing the technology gap between small and large manufacturers on specific, high-precision requirements.	Any MSME needing tool design and fabrication, precision machining, testing services, or related technical training, whether as a one-off job-work requirement or an ongoing need.	Access to tool rooms' machinery and testing labs at subsidised service charges, considerably lower than commercial rates for equivalent private facilities, plus structured skill-training programmes for staff wanting to build technical capability.

HOW TO APPLY

- 1

Identify the nearest relevant Tool Room or Technical Institution, such as CTTC, IDTR or CFTI
- 2

Job-work/consultancy: submit your requirement directly to the centre, get a quote, schedule the work
- 3

Training/diploma admission: check that centre's admission notification (often has its own entrance exam), apply within the window, pay the registration fee, and go through counselling. This is a seasonal, exam-based process, not an on-demand booking.
- 4

Complete the job-work and collect finished tooling or test reports, or complete the training programme
- 5

Maintain a relationship with the institution for recurring precision manufacturing or testing needs.

► BEST SUITED FOR

MSMEs needing occasional access to precision tooling or testing equipment without the capital cost of owning that equipment outright.

► ENTREPRENEUR TIP

Book tool room slots well in advance wherever possible, since capacity at popular centres such as CTTC Bhubaneswar or IDTR fills up quickly during peak season, and last-minute requests often mean long waiting periods.

Common Mistakes to Avoid

Assuming that every Tool Room offers every service. Capabilities genuinely vary from centre to centre, so it is worth confirming the specific scope of services available before submitting a job-work request to avoid wasted time.



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MSE-Cluster Development Programme (CDP)

WHAT IS THIS?

The Micro & Small Enterprises Cluster Development Programme is a Ministry of MSME scheme that supports enterprise clusters by funding Common Facility Centres, industrial estates and infrastructure upgradation. It supports groups of enterprises in the same or related trades, rather than individual units, to improve shared infrastructure and competitiveness.

Objective	Eligibility	Benefit
To improve the competitiveness of MSE clusters through common infrastructure, technology upgradation support and skill development, so that member units can access facilities (testing labs, tool rooms, design centres, raw material banks) that none of them could justify building individually.	A registered cluster or association of enterprises in the same or allied sectors, located in reasonable proximity to one another, proposing a viable Common Facility Centre or infrastructure upgrade project. Individual enterprises cannot apply on their own; the cluster must first organise itself, typically as a Special Purpose Vehicle (SPV), before submitting a proposal.	Central grant support, typically up to 70 percent of project cost for general clusters and up to 90 percent for special-category clusters (women-owned, SC/ST, North East and hill states), for setting up CFCs such as shared testing labs, tool rooms, effluent treatment facilities and raw material banks. The balance is funded by the SPV's own contribution and, where needed, term loans.

HOW TO APPLY

1

Form or identify a registered cluster association covering a minimum notified number of enterprises

2

Prepare a Detailed Project Report (DPR) identifying the cluster's shared-infrastructure gaps and proposed CFC

3

Submit the DPR through the state nodal agency to the Ministry of MSME for technical and financial appraisal

4

Once sanctioned, the SPV executes construction and equipment procurement against approved milestones

5

Grant released in tranches as physical and financial progress is verified

► BEST SUITED FOR

Groups of at least 20 MSE units (the typical minimum cluster size) in the same trade or product line that need shared, capital-intensive infrastructure no single unit could justify building alone, such as testing equipment, tool rooms or effluent treatment plants.

► ENTREPRENEUR TIP

Get the cluster's DPR professionally prepared before submission. Most MSE-CDP delays trace back to a weak or incomplete DPR getting stuck at the state nodal agency stage, so investing in a rigorous, well-documented report upfront saves months later.

Common Mistakes to Avoid

Applying as an individual enterprise rather than organising as a registered cluster SPV, since MSE-CDP funds clusters, not individual units. Underestimating the governance work needed to form the SPV and agree on cost-sharing before any funding can flow.



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MSE-CDP: Construction of CFCs

WHAT IS THIS?

This is the Centrally Sponsored Scheme (CSS) component of MSE-CDP that specifically funds the physical construction of Common Facility Centre buildings and the installation of shared infrastructure, once the cluster's Detailed Project Report has been approved and the project has moved from planning into the implementation phase.

The central government's grant component funding the actual construction of an approved Common Facility Centre under MSE-CDP.

Objective	Eligibility	Benefit
To fund the capital construction cost of CFC buildings and fixed common infrastructure (testing labs, tool rooms, design centres and similar facilities) once the cluster DPR is approved, translating the sanctioned plan into physical, usable infrastructure on the ground.	Registered MSE clusters with an approved CFC project that have cleared DPR appraisal and are now at the construction and implementation stage, ready to appoint contractors and begin physical work.	Central capital grant covering a defined share of the construction cost for the CFC building and its fixed common infrastructure, released against demonstrated physical progress rather than as a single lump sum.

HOW TO APPLY

- 1

Complete DPR approval under MSE-CDP before initiating any construction activity
- 2

Appoint a qualified contractor or execution agency for the CFC's physical construction
- 3

Submit periodic progress reports, including photographic and financial documentation, against which tranches are released
- 4

Complete equipment installation and commissioning once the building is structurally ready
- 5

The final tranche is released only on formal commissioning of the CFC

► BEST SUITED FOR

Clusters that have already crossed DPR approval and are now in the physical build-out phase of their Common Facility Centre, needing capital to actually construct and equip the building.

► ENTREPRENEUR TIP

Maintain milestone-linked photographic and expenditure documentation from day one of construction. Tranche releases under this component are strictly progress-linked, so gaps in documentation are the most common reason for delayed disbursement.

Common Mistakes to Avoid

Starting construction before formal DPR approval and fund-release sanction come through, which risks that expenditure being treated as ineligible for reimbursement even if the project is eventually approved.



National Technical Textiles Mission

WHAT IS THIS?

A Ministry of Textiles mission (₹1,480 crore outlay, FY2020-21 to FY2025-26) funding research, development, and market development specifically in the technical textiles segment. For start-ups specifically, the relevant sub-scheme is GREAT (Grant for Research and Entrepreneurship across Aspiring Innovators in Technical Textiles).

Objective	Eligibility	Benefit
To position India as a global leader in technical textiles by driving indigenous research and development, standards development, and market expansion, reducing current reliance on imported technical textile products.	Textile manufacturers, research institutions, and start-ups working on technical textile products or applications, typically applying through mission-notified research or market-development calls rather than a standing, always-open window.	Under GREAT, financial assistance of up to ₹50 lakh per approved start-up for functional prototypes or commercialisation. Separately, the mission funds larger institutional research and development projects, common testing infrastructure, and export-market development.

HOW TO APPLY

- 1 On nttm.texmin.gov.in, check the currently open call under the GREAT scheme (rounds are notified periodically, not always open) or other component-specific calls
- 2 Prepare and submit a project proposal aligned to a specific, notified technical-textile application area
- 3 Submit periodic progress reports, including photographic and financial documentation, against which tranches are released
- 4 Grant funding is disbursed against approved milestones once sanctioned

► BEST SUITED FOR

Textile manufacturers and research institutions working specifically in technical textiles, such as industrial, medical, or geotechnical applications.

► ENTREPRENEUR TIP

Frame proposals around one of the mission's notified application segments, such as meditech or geotech, rather than generic textile manufacturing.

Common Mistakes to Avoid

Submitting a proposal for conventional textile manufacturing rather than a genuine technical-textiles application, which falls outside the mission's defined scope and is unlikely to be evaluated favourably.



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IndiaAI Mission, start-up Financing & Compute

WHAT IS THIS?

A MeitY mission (₹10,372 crore outlay, approved March 2024) providing subsidised GPU/compute access, along with financing support, for AI start-ups, researchers, and deep-tech ventures. It runs as seven pillars : Compute Capacity, Innovation Centre, Datasets Platform, Application Development, FutureSkills, start-up Financing, and Safe & Trusted AI.

Objective	Eligibility	Benefit
To democratise access to compute infrastructure and catalyse indigenous AI innovation, reducing the cost barrier that has historically limited Indian AI start-ups relative to better-funded global competitors.	Indian AI start-ups, researchers, and academic institutions applying for subsidised compute access or financing support through the mission's designated application channels.	Subsidised access to GPU compute through the IndiaAI Compute Portal. over 38,000 GPUs onboarded (roughly 70 percent high-end H100-class cards), with up to a 40 percent subsidy on computing costs, alongside start-up financing for approved AI use-case projects.

HOW TO APPLY

- 1

Visit the IndiaAI Mission portal (indiaai.gov.in)
- 2

Register the startup or research project and submit the specific compute or financing requirement
- 3

The application is evaluated against the mission's currently notified priority areas
- 4

On approval, access the subsidised compute allocation or financing as sanctioned

► BEST SUITED FOR

AI and machine learning startups and research teams needing high-end compute infrastructure that would otherwise be prohibitively expensive to access independently.

► ENTREPRENEUR TIP

Clearly frame your compute requirement against a specific AI use case or research problem, since generic infrastructure requests are considerably less competitive.

Common Mistakes to Avoid

Applying without a specific AI or machine learning project or use case clearly defined. Underestimating or overestimating the compute capacity actually required is another common issue.



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National Quantum Mission (NQM), start-up Support

WHAT IS THIS?

A national mission funding quantum technology research and development, start-up incubation, and infrastructure through four Thematic Hubs established at leading research institutions across the country.

Objective	Eligibility	Benefit
To seed, nurture, and scale up scientific and industrial research and development in quantum technology, creating a vibrant ecosystem for quantum computing, communication, sensing, and materials research.	DPIIT recognised start-ups and for-profit institutions working in quantum computing, communication, sensing and metrology, or quantum materials and devices, applying to only one of the four Thematic Hubs (never DST centrally) under a rolling call for proposals that has been open since July 2025.	Research and development grant funding and incubation support routed through the Thematic Hubs, including IIT Delhi's hub, covering specialised hardware, research collaboration, and start-up incubation specifically in the quantum domain.

HOW TO APPLY

- 1

Identify the relevant NQM Thematic Hub for your specific area of quantum technology
- 2

Approach the hub directly with a research or start-up proposal, rather than applying to DST centrally
- 3

The hub evaluates the proposal against the mission's stated priorities
- 4

Grant funding or incubation support is extended once the proposal is approved

► BEST SUITED FOR

Deep-tech start-ups and researchers specifically working in quantum computing, communication, or sensing.

► ENTREPRENEUR TIP

If you are Delhi-based, engage directly with IIT Delhi's NQM Thematic Hub, which covers Quantum Materials & Devices specifically.

Common Mistakes to Avoid

Approaching this as a general-purpose deep-tech grant, when in fact NQM funds quantum-specific technology only and does not extend to adjacent deep-tech areas outside its defined scope.



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NM-ICPS, Technology Innovation Hubs

WHAT IS THIS?

A Department of Science and Technology mission funding a network of Technology Innovation Hubs working on cyber-physical systems, including robotics, the Internet of Things, and convergence between artificial intelligence and hardware.

Objective	Eligibility	Benefit
To build indigenous capability and translate research into applications and start-ups in cyber-physical systems and allied technologies, rather than funding purely theoretical or academic research alone.	start-ups and researchers working in cyber-physical systems domains, engaging through one of NM-ICPS's 25 Technology Innovation Hubs (TIHs) spread across leading institutes nationally — such as IHFC at IIT Delhi.	Grant funding, mentorship, and incubation support for cyber-physical systems research and start-ups, routed through the relevant hub rather than disbursed directly by the mission itself.

HOW TO APPLY

- 1

Identify the relevant Technology Innovation Hub for your specific domain, such as IHFC at IIT Delhi for robotics or cyber-physical systems
- 2

Approach the hub with a research or start-up proposal directly
- 3

The hub's evaluation committee reviews the proposal against its stated focus areas
- 4

Funding or incubation support is extended once approved

► BEST SUITED FOR

start-ups and researchers in robotics, the Internet of Things, and cyber-physical systems more broadly, especially those able to engage directly with IHFC at IIT Delhi.

► ENTREPRENEUR TIP

IHFC at IIT Delhi is a real and accessible entry point for Delhi-based cyber-physical systems ventures, so engage with it directly rather than routing an application through DST centrally.

Common Mistakes to Avoid

Treating this as a general artificial intelligence or technology grant, when NM-ICPS is specifically focused on cyber-physical systems, a defined and comparatively narrow technical domain.

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WHAT IS THIS?

Objective

Eligibility

Benefit

Co-creation grant funding of up to ₹1.5 crore per project under SPARK-level challenges, along with mentorship and a potential pathway into defence services procurement for successful solutions.

HOW TO APPLY

- 1

On idex.gov.in/challenges, check which Defence India start-up Challenge rounds are currently live- stays open on a rolling basis (currently accepting submissions through 30 Sep 2026)
- 2

Submit a proposal responding directly to a specific, currently open problem statement
- 3

Shortlisted teams pitch before a selection committee drawn from defence and innovation experts
- 4

The grant is disbursed against prototype development milestones once a team is selected.

► BEST SUITED FOR

Deep-tech start-ups and MSMEs specifically building defence, aerospace, or dual-use hardware and software solutions.

► ENTREPRENEUR TIP

iDEX-DIO is headquartered in Delhi, which is a genuine, practical local-access advantage for Delhi-based defence-technology ventures.

Common Mistakes to Avoid

Submitting a generic technology pitch that is not tied to a specific, currently open iDEX problem statement or challenge, since such pitches are not evaluated under the programme's structure.

HOW TO APPLY

- 1 Monitor ADITI-specific challenges published on the iDEX portal (idex.gov.in)
- 2 Submit a proposal against a notified strategic technology area rather than a general defence-technology pitch
- 3 Undergo evaluation by the dedicated ADITI selection committee
- 4 The grant is disbursed against development milestones once a proposal is selected
- 5 Prepare for a longer, more technically rigorous evaluation process than standard iDEX challenges, given the strategic nature of the programme

► BEST SUITED FOR

Deep-tech start-ups working on strategically prioritised, high-risk defence or aerospace hardware, distinct from projects better suited to standard iDEX SPARK-level grants.

► ENTREPRENEUR TIP

Check the currently notified priority list before applying rather than assuming general defence-technology eligibility, since ADITI genuinely targets a narrower set of high-risk, strategic technology areas.

Common Mistakes to Avoid

Applying under ADITI for a project that is actually better suited to a standard iDEX SPARK grant, since ADITI is reserved specifically for higher-risk, strategically prioritised technology development.

4.2 Market Access & Procurement Support

Market access is essential for MSMEs that want to grow beyond local sales. Many enterprises have good products or services but face difficulty in finding buyers, participating in tenders, meeting procurement requirements or entering formal supply chains. This section covers schemes and initiatives that help MSMEs improve market visibility, connect with buyers, participate in government procurement, attend exhibitions and use digital platforms for selling. Entrepreneurs can use this section to identify support for marketing, branding, buyer-seller meetings, procurement platforms, tenders and online sales.

Expanding Market Reach

For many MSMEs, entering larger markets requires more than producing a good product or service. Enterprises may need support to identify potential buyers, understand procurement requirements, improve their presentation and participate in organised marketing activities. Trade fairs, exhibitions, buyer-seller meets and vendor development activities can provide opportunities to showcase products, interact with prospective customers and understand changing market requirements.

Government Procurement Opportunities

Government procurement can provide an important institutional market for eligible MSMEs. Enterprises that are prepared to supply government departments and public sector buyers can explore platforms such as the Government e-Marketplace (GeM), along with relevant tender and procurement opportunities. Participation requires businesses to maintain appropriate registrations, product or service information, pricing details and supporting documentation.

Marketing and Promotional Support

Small enterprises may face financial constraints when participating in exhibitions, trade fairs and other market-development activities. The Procurement & Marketing Support scheme is designed to reduce some of these barriers by providing eligible micro and small enterprises with support for recognised trade fairs, buyer-seller meets and GeM-related activities. The scheme can therefore help enterprises explore new institutional and government buyers without bearing the entire cost of participation themselves.

Digital Market Access

Digital platforms are becoming increasingly important for MSMEs seeking to reach customers beyond their immediate local markets. Online commerce can allow businesses to present their products and services to a wider customer base, while digital procurement platforms can connect enterprises with institutional buyers. Entrepreneurs should consider digital market access alongside traditional channels such as local distributors, exhibitions, trade fairs and direct buyer relationships.

Preparing for Market Expansion

Before participating in a trade fair, buyer-seller meeting, procurement opportunity or online marketplace, an enterprise should ensure that its basic business information is organised and up to date. Product catalogues, pricing information, business registrations, bank details, invoices, photographs, specifications and other relevant documents should be readily available. Maintaining proper records of participation and expenses is also important where a scheme provides reimbursement support.

Building Sustainable Buyer Relationships

Market access should not be viewed only as finding a single buyer or securing one order. Entrepreneurs should focus on understanding customer requirements, maintaining consistent quality, meeting delivery commitments and building reliable business relationships. Participation in procurement and marketing programmes can help enterprises gain visibility, but continued business growth depends on their ability to convert market opportunities into sustainable customer relationships.

HOW TO APPLY

- 1 Identify an eligible trade fair, buyer-seller meet or GeM training event
- 2 Participate in the event and retain all original expense receipts and participation proof
- 3 Submit a reimbursement claim through the district industries centre or the relevant nodal office
- 4 Claim is verified against the submitted documentation before reimbursement is processed
- 5 Reimbursed amount is credited once verification is complete

► BEST SUITED FOR

MSEs wanting to test new markets or government procurement (B2G) channels without bearing the full marketing and participation cost themselves.

► ENTREPRENEUR TIP

Get GeM-registered before attending buyer-seller meets. Procurement officers increasingly expect GeM presence on the spot, and having it in place beforehand means you can convert leads into actual orders faster.

Common Mistakes to Avoid

Not retaining original receipts and invoices, which are mandatory supporting documents for the reimbursement claim, and photocopies or reconstructed expense summaries are generally not accepted as substitutes.



Open Network for Digital Commerce (ONDC)

WHAT IS THIS?

ONDC is a government-backed, not-for-profit initiative that creates an open, interoperable network for digital commerce — similar to how UPI standardised digital payments — so buyers on any ONDC-linked app can discover and buy from sellers on any other ONDC-linked seller app.

Objective	Eligibility	Benefit
To reduce digital-commerce monopolies, lower seller dependence on any single large platform, and expand affordable online market access for small traders and MSMEs across the country.	Any registered business (proprietorship, partnership, company) or individual trader/artisan with basic KYC documents — PAN, business address, bank details. GST is mandatory for most product categories, though optional for some, such as artisan or handmade goods. Sector-specific licences (FSSAI, drug licence, etc.) apply where relevant.	Wide discoverability across multiple buyer apps without being locked into one platform, low platform fees, government support through the MSME Trade Enablement and Marketing (TEAM) initiative for cataloguing, packaging and logistics, and hand-holding onboarding support for small enterprises.

HOW TO APPLY

- 1

Complete the free DigiReady self-assessment (by ONDC and the Quality Council of India) to check documentation and digital readiness
- 2

Choose a Seller Network Participant / seller app that operates on ONDC
- 3

Register with PAN, GST (where applicable), Aadhaar of the authorised signatory, and bank details
- 4

Digitise and upload your product or service catalogue
- 5

Complete any sector-specific certification (FSSAI, drug licence, etc.) if applicable
- 6

Go live and start receiving orders across ONDC-linked buyer apps

► BEST SUITED FOR

Small retailers, kirana stores, artisans and local service providers wanting affordable, non-exclusive access to online buyers without depending on one large e-commerce platform.

► ENTREPRENEUR TIP

Complete the DigiReady certification before approaching a seller app, it signals readiness and can speed up onboarding.

Common Mistakes to Avoid

Assuming ONDC is a single app to register on directly (it isn't — onboarding is always through a seller network participant), keeping catalogue images and descriptions incomplete, and not tracking which seller app is actually driving orders.

CHAPTER 5:

INNOVATE & BUILD CAPABILITIES

As MSMEs grow, they need more than finance and market access. They also need skilled workers, trained entrepreneurs, better technology, improved business practices, digital tools, product development support and innovation capacity. A business that wants to remain competitive must continuously improve the way it produces, manages, markets and delivers its products or services.

For many MSMEs, capability gaps become visible after the business starts operating. Entrepreneurs may face difficulty in hiring skilled workers, training existing staff, adopting new technology, improving product quality, understanding digital tools, developing new products or meeting buyer expectations. Start-ups may also need incubation support, mentoring, prototype development assistance, research support and innovation-linked funding before they can scale.

This chapter brings together schemes and initiatives that help MSMEs, start-ups, entrepreneurs, students, workers and institutions build skills and innovation capacity. It covers apprenticeship support, skill development platforms, entrepreneurship training, Delhi-based skill initiatives, incubation support, research and development assistance, and programmes that help convert ideas into market-ready products.

Entrepreneurs should use this chapter to identify support for training workers, improving managerial capability, accessing skilled manpower, developing prototypes, connecting with incubators, strengthening innovation and adopting better business practices. These schemes are especially useful for businesses that want to improve productivity, professionalise operations, introduce new products, adopt digital systems or prepare for higher growth.

Before applying for any scheme, entrepreneurs should check the eligibility criteria, implementing agency, training partner or incubator, application process and required documents. They should also clearly identify whether their need is related to skilling, apprenticeship, entrepreneurship training, incubation, research support or prototype development.

Skills for Business Growth/ Apprenticeship

Skilled workers are essential for MSMEs to improve productivity, service quality and day-to-day business efficiency. As enterprises grow, they require workers who can operate machines, use digital tools, follow quality standards, manage customer interactions and support smooth business operations. However, many small enterprises face difficulty in finding trained manpower or upgrading the skills of their existing workforce. Apprenticeship and skill development programmes help bridge this gap by connecting MSMEs with trained youth, practical workplace learning and sector-specific training support.

Building Innovation and Technology Capabilities

Innovation is not limited to developing an entirely new product. For an MSME, it can also involve improving an existing product, adopting a better production method, introducing digital tools, reducing wastage, improving quality or finding a more efficient way to serve customers. Continuous improvement can help enterprises respond to changing market requirements and strengthen their competitiveness.

Technology support can be particularly useful for enterprises that do not have the resources to independently establish specialised facilities, develop prototypes or undertake technical experimentation. Tool Rooms, Technical Institutions, incubation centres and other support institutions can provide access to technical expertise, equipment, testing facilities, training and practical guidance. The type of support available may differ across institutions, so entrepreneurs should identify the facility that matches their specific technical requirement.

From Idea to Market-Ready Product

For start-ups and innovative enterprises, the journey from an idea to a market-ready product may involve several stages. These can include identifying a problem, developing a concept, creating a prototype, testing the product, obtaining feedback, improving the design and preparing for commercialisation. Incubation and innovation programmes can help entrepreneurs access mentoring, technical guidance, networks and other resources during these stages.

Financial support may also be available for early-stage innovation. The start-up India Seed Fund Scheme, for example, supports eligible DPIIT-recognised start-ups in areas such as proof of concept, prototype development, product trials, market entry and commercialisation through eligible incubators.

Research, Innovation and Entrepreneurship

Research and innovation support can help bridge the gap between an idea and its practical application. Entrepreneurs, researchers and institutions may require assistance for experimentation, technology development, validation and commercialisation. Programmes covered in this chapter therefore address different stages of the innovation journey, from early ideation and prototyping to incubation and market readiness.

Building capabilities also requires investment in people. Skilled employees, trained entrepreneurs and capable managers can improve the ability of an enterprise to adopt technology, maintain quality standards, use digital systems and respond to new business opportunities. Skill development and apprenticeship programmes can help enterprises address workforce gaps while giving individuals opportunities for practical, workplace-oriented learning.

Entrepreneurs should therefore view capability building as an ongoing process rather than a one-time activity. Training, technology adoption, incubation, research, prototyping and innovation support can work together to help an enterprise improve its productivity, develop new solutions and prepare for sustainable growth.

HOW TO APPLY

- 1 Visit the Skill India Digital portal (skillindiadigital.gov.in)
- 2 Register with basic personal and educational details to create a profile
- 3 Browse and enrol in relevant courses or apprenticeship listings surfaced on the platform
- 4 Use the platform's job-matching and career-counselling tools once your profile is complete
- 5 Keep your digital skill certificates updated on the platform, since employers and downstream schemes may reference them directly

► BEST SUITED FOR

Youth and job-seekers looking for a single starting point to discover skilling courses, apprenticeships, and job opportunities, rather than those looking for a specific funding benefit.

► ENTREPRENEUR TIP

Keep your profile and skill certificates updated on the platform, since many downstream apprenticeship and job-matching features depend on having a complete, current profile rather than a partially filled one.

Common Mistakes to Avoid

Treating this as a scheme with its own direct financial benefits, when it is actually an aggregator and gateway platform rather than a funding or subsidy scheme in itself.

HOW TO APPLY

- 1

Register the establishment on the Apprenticeship India portal
- 2

Post apprenticeship vacancies and formally onboard apprentices under registered contracts
- 3

Submit monthly stipend payment and attendance records accurately and on time
- 4

Claim the reimbursement through the portal once records are submitted
- 5

Renew or extend apprenticeship contracts as needed to continue building workforce capacity

► BEST SUITED FOR

MSMEs wanting to build a skilled workforce pipeline over time while sharing a meaningful part of the training cost with the government rather than bearing it entirely alone.

► ENTREPRENEUR TIP

Combine NAPS apprenticeships with graduates from DSEU or the Skill Mission programmes, since pre-trained candidates tend to ramp up considerably faster during the apprenticeship period than those with no prior structured training.

Common Mistakes to Avoid

Not maintaining accurate monthly attendance and stipend-payment records, which is one of the most common reasons reimbursement claims get delayed or blocked entirely, even when the underlying apprenticeship itself is genuine and compliant.



National Apprenticeship Training Scheme (NATS)

WHAT IS THIS?

NATS provides practical, on-the-job training to graduate and diploma engineers and other technical or non-technical degree holders, with partial stipend reimbursement to employers, and should not be confused with NAPS, which covers apprentices at the ITI level rather than degree or diploma level.

An apprenticeship scheme run by the Ministry of Education and AICTE for degree and diploma holders, with partial stipend reimbursement extended to participating employers rather than paid directly to apprentices by the government.

Objective	Eligibility	Benefit
To provide practical training exposure to technical and other graduates and diploma holders, improving their employability and industry readiness before they enter the full-time job market.	Establishments registered on the NATS portal that offer apprenticeship positions to graduate or diploma engineers and other eligible degree holders as defined under the scheme.	Partial stipend reimbursement, representing the Government's share, to the employer for engaging apprentices under the scheme, along with a structured practical training framework the employer can follow.

HOW TO APPLY

- 1 Register the establishment on the NATS portal (nats.education.gov.in)
- 2 Post apprenticeship openings on the portal and select eligible candidates
- 3 Onboard the selected apprentices under the prescribed training framework
- 4 Claim the Government's stipend-reimbursement share periodically as per the scheme's reimbursement cycle
- 5 Maintain apprentice training records, since these are typically required to support reimbursement claims

► BEST SUITED FOR

Employers wanting to engage graduate or diploma-level apprentices, as distinct from ITI-level apprentices, with partial stipend support from the government.

► ENTREPRENEUR TIP

Do not confuse this with NAPS. NATS covers degree and diploma-level apprentices under the Ministry of Education and AICTE, while NAPS covers ITI-level apprentices under the Ministry of Skill Development and Entrepreneurship.

Common Mistakes to Avoid

Registering apprentices under the wrong scheme based on their qualification level, which can directly affect stipend-reimbursement eligibility and create administrative complications when claims are filed.

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Delhi Skill & Entrepreneurship University (DSEU)

WHAT IS THIS?

The Delhi Skill and Entrepreneurship University is Delhi's own state university, offering industry-aligned degree, diploma and skilling programmes built specifically to feed job-ready and enterprise-ready talent into the capital's MSME ecosystem, rather than following a purely academic curriculum disconnected from industry needs.

Delhi's own state skill university, offering diploma-to-postgraduate industry-oriented courses that build the workforce pipeline for the city's enterprises.

Objective	Eligibility	Benefit
To close the skills gap for Delhi's industry and MSME sector through structured, industry-linked technical and vocational education, ensuring graduates enter the workforce with skills employers actually need rather than purely theoretical qualifications.	Students and working professionals in Delhi seeking degree, diploma or short-term skilling programmes aligned to industry needs, with specific eligibility varying by the particular programme and constituent college.	Access to industry-integrated curricula, apprenticeship-linked programmes, and campus placement support across DSEU's constituent colleges, giving both students and hiring MSMEs a more direct pipeline than conventional academic institutions typically offer.

HOW TO APPLY

- 1 Check DSEU's current programme list and the eligibility criteria for the relevant course
- 2 Apply through the DSEU admission portal during its notified application window
- 3 Complete entrance or counselling formalities as applicable to the specific programme
- 4 Enroll in the chosen programme
- 5 Access placement, apprenticeship or incubation support available during and after the programme

► BEST SUITED FOR

MSMEs looking for a steady, skilled talent pipeline, and students or working professionals seeking industry-relevant skilling rather than a purely theoretical degree.

► ENTREPRENEUR TIP

MSMEs can approach DSEU directly to set up apprenticeship or campus-hiring tie-ups, rather than relying only on open-market recruitment channels, which tends to produce a faster and better-matched hiring pipeline over time.

Common Mistakes to Avoid

Assuming DSEU only offers long-format degree programmes. It also runs a range of shorter, employment-linked certificate and diploma tracks that are well worth checking for both students and hiring MSMEs.

DELHI SKILL MISSION PROGRAMMES



Scan for official portal

Delhi Skill Mission Programmes

WHAT IS THIS?

Delhi Skill Mission Programmes are trade-based, short-duration skilling courses run through Delhi's Directorate of Training and Technical Education, designed to build a job-ready and self-employment-ready workforce quickly, in contrast to longer-format degree or diploma programmes.

Delhi Government-run trade-based vocational skilling programmes aimed at building job-ready workers for the city's MSME/industrial sector.

Objective

To equip Delhi's youth with market-relevant trade skills that feed directly into MSME employment or self-employment, addressing the immediate, practical skills gap that many entry-level jobseekers face.

Eligibility

Delhi residents, typically youth and jobseekers, who meet the age and education criteria specified for the particular trade programme they wish to enrol in

Benefit

Free or subsidised trade-based training, often linked to placement assistance or connections to self-employment loan schemes once the training is successfully completed.

HOW TO APPLY

- 1 Check the current list of Delhi Skill Mission trade courses on offer
- 2 Apply or register for the relevant course during its notified intake period
- 3 Complete the training programme, including any practical or assessment components
- 4 Access placement assistance or self-employment scheme linkage on completion
- 5 Maintain contact with the training centre for updates on further advanced courses or job openings

► BEST SUITED FOR

MSMEs seeking trained entry-level workers, and jobseekers wanting a fast, practical route into employable trade skills rather than a lengthy academic programme.

► ENTREPRENEUR TIP

MSMEs can register as placement partners with the Skill Mission to get first access to trained candidates from each new cohort, which is considerably more efficient than recruiting cold from the open market.

Common Mistakes to Avoid

Choosing a trade course without first checking whether there is real local MSME demand for that specific skill, which directly affects how easily a graduate will find placement after completing the training.

ENTREPRENEURSHIP AND SKILL DEVELOPMENT PROGRAMME (ESDP)



Scan for official portal

Entrepreneurship and Skill Development Programme (ESDP)

WHAT IS THIS?

The Entrepreneurship and Skill Development Programme is a short-duration training initiative run by MSME Development Institutes, combining entrepreneurship orientation with a specific technical or vocational skill component, so participants leave with both business fundamentals and a practical trade skill.

An Entrepreneurship-cum-Skill Development Programme training aspiring entrepreneurs in the practical and managerial skills needed to run a business.

Objective	Eligibility	Benefit
To create a pipeline of skilled, enterprise-ready individuals by combining entrepreneurial orientation, covering business planning and basic finance, with specific technical or vocational training relevant to the participant's chosen field.	Individuals, particularly those from underrepresented or first-generation entrepreneur backgrounds, who meet the specific eligibility criteria of the particular ESDP course they wish to attend.	Free or subsidised short-term training covering both entrepreneurial skills, such as business planning and basic financial literacy, and a technical or vocational component tailored to the specific course.

HOW TO APPLY

- 1 Check the ESDP training calendar at your nearest MSME Development Institute
- 2 Register for the course most relevant to your intended business activity
- 3 Attend and complete the full training programme
- 4 Use the completion certificate to strengthen subsequent PMEGP or other scheme applications
- 5 Apply the business planning skills learned directly when preparing your own enterprise's project report

► BEST SUITED FOR

Aspiring entrepreneurs who want structured orientation and practical grounding before applying for PMEGP or other start-up credit schemes, rather than approaching a bank cold with an unrefined idea.

► ENTREPRENEUR TIP

Complete an ESDP course before applying for PMEGP wherever possible, since the training is often looked upon favourably by banks during PMEGP appraisal and can meaningfully strengthen your application.

Common Mistakes to Avoid

Choosing a generic ESDP topic instead of one specifically aligned to your intended business activity, which reduces how directly useful the training ends up being when you actually start the enterprise.

PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY)



Scan for official portal

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

WHAT IS THIS?

PMKVY is India's flagship skill development and certification scheme, launched in 2015 by the Ministry of Skill Development & Entrepreneurship (MSDE) and implemented through the National Skill Development Corporation (NSDC), currently running as PMKVY 4.0.

Objective	Eligibility	Benefit
To enable and mobilise Indian youth to take up outcome-based, industry-relevant skill training so they become employable, while also certifying existing skills through Recognition of Prior Learning (RPL).	Indian citizens, generally aged 15-45 years; priority given to school/college dropouts, unemployed or underemployed youth, and workers seeking certification of informally acquired skills.	Free skill training, assessment and nationally recognised certification; an average monetary reward of about ₹8,000 on successful certification, plus placement assistance across sectors.

HOW TO APPLY

- 1 Visit the official PMKVY portal
- 2 Register as a Candidate/ Learner using Aadhaar
- 3 Select a course or job role relevant to your sector
- 4 Get allotted to a nearby training centre
- 5 Complete training and appear for assessment
- 6 Receive certification and reward

► BEST SUITED FOR

School/college dropouts, unemployed or underemployed youth, and informal-sector workers who want to learn a new, industry-relevant trade or get formal certification of skills they already have.

► ENTREPRENEUR TIP

Hire PMKVY-certified candidates as a ready, skilled pool to cut in-house training time and cost, especially for retail, hospitality and manufacturing roles.

Common Mistakes to Avoid

Registering through unofficial, paid websites or agents — PMKVY training, assessment and certification are free of cost. Always verify the training centre and portal against the official skillindiadigital.gov.in listing before enrolling or making any payment.

ATAL INCUBATION CENTRES (VIA AIM)



Scan for official portal

Atal Incubation Centres (via AIM)

WHAT IS THIS?

Atal Incubation Centres are a network of incubators established and supported by NITI Aayog's Atal Innovation Mission, hosted by academic institutions and other organisations across the country, each providing physical infrastructure and structured mentorship to early-stage innovators within their specific cohort.

Objective	Eligibility	Benefit
To build India's largest network of world-class incubators supporting innovation-driven enterprises at the idea and early-prototype stage, anchoring start-up ecosystems in cities and institutions beyond the traditional metro start-up hubs.	Early-stage start-ups and innovators, typically accessed not through the Atal Innovation Mission directly but by applying to a specific Atal Incubation Centre's cohort or programme, each of which sets its own sector focus, intake cycle and selection criteria.	Access to physical lab and workspace infrastructure, structured mentorship, seed-stage grant support where the specific AIC offers it, and investor connect opportunities that would be difficult for an early founder to access independently.

HOW TO APPLY

- 1 Identify an Atal Incubation Centre relevant to your sector and, ideally, your location
- 2 Apply to that specific AIC's cohort or rolling-admission programme
- 3 Undergo the AIC's selection process, which typically includes a pitch or interview stage
- 4 Onboard into the incubation programme once selected
- 5 Make active use of the mentorship, lab access and investor connections offered throughout the incubation period

► BEST SUITED FOR

Early-stage, innovation-driven founders who need physical infrastructure and structured, hands-on mentorship, not simply a source of funding.

► ENTREPRENEUR TIP

Apply to AICs whose host institution has genuine domain expertise aligned with your sector.

Common Mistakes to Avoid

Applying to the Atal Innovation Mission centrally instead of to the specific incubator relevant to your sector, and treating AIC support as purely financial when the infrastructure and mentorship value it offers is often the greater benefit.

HOW TO APPLY

- 1 Visit the Atal Innovation Mission's ATL portal (aim.gov.in)
- 2 The school applies during an open application window, providing infrastructure and space details
- 3 The selection committee evaluates and approves applications against defined criteria
- 4 The grant is disbursed in tranches for lab setup and subsequent operations
- 5 Plan for ongoing operational costs beyond the initial grant period, since sustained lab use requires continued institutional commitment

► BEST SUITED FOR

Schools wanting to build a hands-on innovation and prototyping lab for students, rather than a direct support mechanism for start-ups or MSMEs.

► ENTREPRENEUR TIP

Recognise this as a feeder-pipeline scheme for schools rather than a start-up support scheme, and distinguish it clearly from Atal Incubation Centres, which fund start-up incubators rather than school labs.

Common Mistakes to Avoid

Confusing Atal Tinkering Labs with Atal Incubation Centres, since the two schemes serve entirely different beneficiaries, namely schools on one hand and start-up incubators on the other.

RESEARCH, DEVELOPMENT & INNOVATION (RDI) SCHEME



Scan for official portal

Research, Development & Innovation (RDI) Scheme

WHAT IS THIS?

The Research, Development and Innovation Scheme is a long-horizon central scheme financing deep-tech and strategic-sector research through concessional, patient capital routed via nodal executing agencies, deliberately designed for the kind of research that conventional commercial lenders have little appetite to fund.

A large Union Budget-announced long-term, low-cost financing facility for deep-tech research and innovation, administered via the Anusandhan National Research Foundation.

Objective	Eligibility	Benefit
To catalyse private-sector investment in high-risk, long-gestation research and development in sunrise and strategic technology domains, filling a financing gap that exists precisely because such R&D doesn't fit conventional lending timelines or risk appetites.	Enterprises, including MSMEs and start-ups, undertaking research and development in eligible technology domains, typically accessed through a nodal implementing agency or in response to a specific call for proposals rather than a continuously open application window.	Long-tenure, concessional-rate financing structured specifically for R&D projects that mainstream commercial lenders wouldn't typically fund, given the extended timelines and inherent technical uncertainty involved in genuine research work.

HOW TO APPLY

- 1 Track calls for proposals issued by the nodal implementing ministry or agency for the RDI Scheme
- 2 Prepare and submit a detailed research and development project proposal
- 3 Undergo both technical and financial appraisal of the proposal
- 4 On approval, financing is extended in tranches linked to project milestones
- 5 Report progress against agreed technical milestones as the research proceeds

► BEST SUITED FOR

Enterprises with a genuine deep-tech research and development project that needs patient capital over a multi-year horizon, rather than shorter-cycle product development funding.

► ENTREPRENEUR TIP

Build your proposal around a specific, well-defined technology domain rather than a broad or generic research ambition, since this scheme's strategic-sector focus means narrowly-targeted, well-articulated proposals tend to score considerably better in appraisal.

Common Mistakes to Avoid

Applying with a proposal that is really better suited to a shorter-cycle grant such as NIDHI, rather than to the RDI Scheme's long-horizon, strategic-technology mandate, which can result in a mismatch between the proposal and the scheme's actual intent.

NIDHI PRAYAS



Scan for official portal

NIDHI PRAYAS

WHAT IS THIS?

NIDHI PRAYAS is a Department of Science and Technology prototype-development grant helping innovators convert an idea into a working proof of concept, ahead of formal incubation or company registration, making it one of the earliest-stage interventions in the NIDHI family of programmes.

An early-stage prototype grant supporting innovators in building and testing a proof of concept before approaching an incubator for full support or forming a registered company.

Objective

To reduce the risk and cost of early prototyping, helping innovators technically validate an idea before seeking incubation or outside investment, at a stage when most other funding sources are unavailable.

Eligibility

Individual innovators or very early-stage teams applying through a DST-recognised PRAYAS centre, typically without a registered company in place at the time of application.

Benefit

A grant, typically up to ₹10 lakh, for prototype development, along with mentoring and access to the PRAYAS centre's facilities during the development period.

HOW TO APPLY

- 1

Identify a DST-recognised NIDHI PRAYAS centre
- 2

Submit the prototype or proof-of-concept proposal to that centre
- 3

The PRAYAS centre evaluates and selects innovators for support based on technical merit
- 4

The grant is disbursed against prototype-development milestones as agreed with the centre
- 5

Plan your next steps toward incubation or company registration in parallel, since PRAYAS support is time-bound

► BEST SUITED FOR

Very early-stage individual innovators who need to build a first working prototype before forming a company or seeking formal incubation.

► ENTREPRENEUR TIP

You do not need a registered company to apply for PRAYAS, since it is specifically designed for the pre-incorporation, idea-validation stage of a venture.

Common Mistakes to Avoid

Approaching PRAYAS with an already fully built product while seeking scale-up funding, when the grant is specifically intended for early prototype validation rather than later-stage growth capital.



Scan for official portal

SAMARTH (Successor to ISDS)

WHAT IS THIS?

A demand-driven, placement-linked skilling scheme covering the entire organised textile value chain except spinning and weaving (garmenting, processing, handloom, handicrafts, silk and jute), run by the Ministry of Textiles as "SAMARTH".

NOTE:: this scheme replaced the older Integrated Skill Development Scheme (ISDS) in 2017.

Objective	Eligibility	Benefit
To bridge the skilled manpower gap in the textile sector by providing industry-relevant, placement-linked training that is aligned to actual job roles available in textile and apparel manufacturing units.	Individuals, typically school dropouts youth aged 15 and above, per NSQF norms, seeking entry-level or upskilling/re-skilling textile-sector jobs, enrolled through Implementing Partners that are currently empanelled under SAMARTH, rather than any general skilling provider.	Free, placement-linked skill training (NSQF-compliant) with certification aligned with recognised textile-sector standards, plus Aadhaar-enabled attendance tracking and a public MIS dashboard to check training-centre outcomes before enrolling.

HOW TO APPLY

- 1 On samarth-textiles.gov.in, use the public dashboard to find an active, currently empanelled training centre near you (searchable by State and district)
- 2 Enrol for the relevant textile-sector trade or course offered by that partner
- 3 Complete the training curriculum and the associated assessment or certification
- 4 Access the placement assistance offered by the training partner after certification

► BEST SUITED FOR

Unemployed youth seeking entry-level, placement-linked training specifically for textile and apparel manufacturing jobs, rather than general vocational training unrelated to the sector.

► ENTREPRENEUR TIP

Confirm that the training partner is currently empanelled under this specific scheme before enrolling, since empanelment lists are periodically revised.

Common Mistakes to Avoid

Purchasing second-hand machinery, which is not eligible under the scheme regardless of its technical specifications. Applying before securing the mandatory term loan, or skipping the joint inspection step before submitting the online application, are also common causes of rejected or delayed claims

CHAPTER 6:

SCALE, EXPORT & SUSTAIN

After an enterprise has stabilised its operations, improved its capabilities and developed a reliable product or service, the next stage is to scale the business and explore larger markets. For many MSMEs, this may include expanding production, entering new states, participating in international trade fairs, finding overseas buyers, improving product quality, meeting export standards, reducing logistics costs and building a stronger brand presence.

Exports can open new opportunities for MSMEs by helping them access wider markets, earn better value for their products and become part of global supply chains. However, export readiness requires proper documentation, quality certification, packaging, pricing, market research, buyer identification, customs compliance, export finance and awareness of government support schemes. Many MSMEs may have export potential but are unable to enter international markets due to limited information, high cost of market exploration or lack of institutional support.

This chapter brings together schemes and initiatives that help MSMEs and exporters build international market access, reduce export-related costs and improve competitiveness. The schemes covered include support for participation in international trade fairs, market studies, export promotion activities, remission of duties and taxes, interest support on export credit, international cooperation, market development assistance and district-level export promotion.

Entrepreneurs may refer to this chapter to identify the scheme best suited for their export journey. A business exploring overseas markets for the first time may benefit from trade fairs, buyer-seller meets or market development support. An exporter already shipping goods may look at RoDTEP, interest equalisation or logistics-linked facilitation. MSMEs producing district-identified export products may explore support under the Districts as Export Hubs initiative. By using these schemes effectively, enterprises can move from local or domestic operations towards larger, export-oriented and sustainable business growth.

Before applying or participating in any export-related scheme, entrepreneurs should keep important documents ready, such as Udyam Registration, IEC, GST details, PAN, bank account information, product catalogue, quotations, export invoices where applicable, shipping documents, HS codes, quality certificates and expense records. They should also verify the latest eligibility, application process and reimbursement conditions from the official portal, Export Promotion Council, DGFT, bank or concerned implementing agency.

6.1 Export Promotion & International Business Support

Export promotion schemes help MSMEs explore overseas markets, participate in international trade fairs, connect with buyers, understand market requirements and build visibility for Indian products and services abroad. These schemes reduce the cost and risk of entering new markets by supporting market studies, trade delegations, buyer-seller meets, branding, showrooms, warehouses and export promotion activities.

This section is useful for MSMEs that are preparing to export for the first time as well as enterprises that already export and want to enter new markets. Entrepreneurs should review these schemes based on their current export stage, product category, target market, readiness level and whether the benefit is available directly, through banks, Export Promotion Councils, trade associations, DGFT, Customs systems or district-level export committees.

HOW TO APPLY

- 1

Identify the specific sector-scheme relevant to your product category and its nodal ministry
- 2

Review that sector's notified guidelines for investment threshold, base year and incentive slab
- 3

Register and submit the application through the relevant ministry's PLI portal within the notified application window
- 4

On approval, meet the committed investment and production milestones for that scheme
- 5

File annual incentive claims with audited sales data, GST returns, and the required Project Management Agency (PMA) verification

► BEST SUITED FOR

Manufacturers, including MSMEs, able to commit to a multi-year investment and production ramp-up in one of the 14 notified sectors. As of December 2025, 176 of the 836 approved applicants were MSMEs, concentrated in bulk drugs, medical devices, drones, and food processing, among others.

► ENTREPRENEUR TIP

Check your specific sector's incentive rate, base year, and investment threshold directly with the nodal ministry before planning around headline PLI figures, since these vary significantly across the 14 sectors and are not interchangeable.

Common Mistakes to Avoid

Assuming a single, uniform PLI scheme applies across all sectors, when each sector in fact has its own guidelines, portal, and incentive structure. Underestimating the annual compliance burden is a second common issue, since incentive disbursal is tied to audited sales data and PMA verification each year, not a one-time claim.

MARKET ACCESS INITIATIVE (MAI) SCHEME

Supporting Indian Exports in Global Markets.

ACCESS
OPPORTUNITIES
GROWTH



Scan for official portal

Market Access Initiative (MAI) Scheme

WHAT IS THIS?

The Market Access Initiative is the Ministry of Commerce's flagship export-promotion grant scheme, funding market studies, trade fairs, and a range of export-promotion activities for Indian exporters and export promotion bodies, aimed at systematically building India's presence in identified overseas markets.

The Ministry of Commerce's flagship export-promotion grant, supporting market studies, trade delegations, and branding for Indian exporters.

Objective	Eligibility	Benefit
To create and enhance export marketing capabilities for Indian products and services in identified overseas markets, through a mix of market intelligence, fair participation and physical market presence such as showrooms.	Export Promotion Councils, industry and trade associations, and, through them, individual exporters who participate in MAI-funded activities organised by these bodies rather than applying to the scheme directly on their own.	Financial assistance for market studies, participation in international trade fairs, exhibitions and setting up showrooms or warehouses in target overseas markets, substantially reducing the cost of building an international presence.

HOW TO APPLY

- 1

Connect with your sector's Export Promotion Council or relevant trade association
- 2

Participate in MAI-funded trade fairs or market-study initiatives that they organise
- 3

Retain all expense documentation as required by the association's process
- 4

Submit expense claims through the association, following their specific procedure
- 5

Reimbursement is processed once the claim is verified against supporting documents

► BEST SUITED FOR

Exporters wanting to test new overseas markets through organised, well-supported trade fairs and market studies, rather than trying to establish a presence entirely on their own.

► ENTREPRENEUR TIP

Work through your sector's Export Promotion Council rather than approaching the Ministry directly, since most MAI benefits flow to individual exporters through these council-organised activities rather than via direct applications.

Common Mistakes to Avoid

Approaching the Ministry of Commerce directly without going through the relevant Export Promotion Council or trade association channel, which is generally how access to this scheme's benefits is actually structured.

RODTEP

Remission of Duties and Taxes
on Exported Products

Lowering Costs.
Stronger Exports.

COMPETITIVE
INDIA
GLOBAL
MARKETS



Scan for official portal

RoDTEP

WHAT IS THIS?

The Remission of Duties and Taxes on Exported Products scheme is a WTO-compliant mechanism that refunds embedded central and state duties and taxes that are not otherwise rebated on exported goods, ensuring these hidden costs don't get exported along with the product itself.

A duty and tax remission scheme that refunds embedded, otherwise-unrebated central/state taxes on exported goods.

Objective	Eligibility	Benefit
To make Indian exports more price-competitive by ensuring taxes and duties that are embedded in the cost of production are not inadvertently exported along with the goods, which would otherwise put Indian exporters at an artificial cost disadvantage.	Exporters of goods falling under RoDTEP-notified tariff lines, shipping through Customs at an EDI-enabled port, since the benefit is computed and credited through the electronic Customs system.	Refund of embedded duties and taxes as a percentage of FOB value, credited as transferable duty credit scrips, commonly called e-scrips, which the exporter can use to pay import duty or sell to another importer.

HOW TO APPLY

- 1 Declare the intent to claim RoDTEP at the time of filing the shipping bill
- 2 The Customs system automatically computes the applicable RoDTEP amount based on the product's HS code
- 3 An e-scrip is generated in the exporter's ICEGATE ledger once the shipment is processed
- 4 Use the e-scrip to pay duty on your own imports, or transfer or sell it to another importer
- 5 Track any revisions to notified rates for your specific HS code over time

► BEST SUITED FOR

Exporters of goods under RoDTEP-notified categories who are seeking duty-cost relief with relatively minimal extra paperwork, since the benefit is largely automated through the Customs system.

► ENTREPRENEUR TIP

Verify that your product's HS code is on the current RoDTEP-notified list, and check the applicable rate, before shipping, since both the coverage and the rates are periodically revised and can change without much advance notice.

Common Mistakes to Avoid

Forgetting to declare RoDTEP intent at the shipping bill stage, since the benefit cannot be claimed retroactively after the shipment has already been processed without that declaration.

EXPORT PROMOTION SCHEME (DELHI)

SUPPORTING DELHI'S EXPORTERS.
CONNECTING TO GLOBAL MARKETS.

LOCAL
BUSINESSES
GLOBAL
OPPORTUNITIES



Scan for official portal

Export Promotion Scheme (Delhi)

WHAT IS THIS?

A facilitation cell within Delhi's Department of Industries that guides exporting entrepreneurs and, through the State Level Export Promotion Committee (SLEPC), approves export-infrastructure projects for financial assistance under the Central Government's ASIDE scheme.

Objective	Eligibility	Benefit
To boost exports from Delhi by drawing up an appropriate export policy and action plan, approving export-infrastructure projects for Central funding, and providing guidance to the exporting community in Delhi's identified priority sectors.	Exporting entrepreneurs and industry bodies based in Delhi, particularly in the identified priority sectors: IT/ITES, biotechnology, gems and jewellery, non-conventional and solar energy equipment, nanotechnology, and fashion and garments. Export-infrastructure project proposals are eligible for SLEPC consideration under the ASIDE framework.	Policy guidance and facilitation for exporters in the priority sectors; SLEPC approval and channelling of Central ASIDE funds (via DSIIDC as the nodal agency) for export-infrastructure projects; and, in the gems and jewellery sector specifically, allotment of export-oriented flatted-factory space, as at the Rani Jhansi Road complex reserved for 100 percent export-oriented units.

HOW TO APPLY

- 1** Contact the Export Promotion Cell at the Office of the Commissioner of Industries for guidance relevant to your sector
- 2** For an export-infrastructure proposal, prepare the project details required for SLEPC consideration under the ASIDE scheme
- 3** Submit the proposal through the Department of Industries for placement before the SLEPC, chaired by the Chief Secretary, Delhi
- 4** On SLEPC approval, DSIIDC disburses the sanctioned ASIDE funds

► BEST SUITED FOR

Delhi-based exporters in the named priority sectors seeking policy guidance, and bodies or developers proposing export-infrastructure projects for Central ASIDE funding, rather than an individual exporter seeking a direct cash subsidy.

► ENTREPRENEUR TIP

This is primarily a facilitation and infrastructure-coordination cell rather than a direct-to-exporter grant scheme; for individual export costs such as trade fairs or credit, pair this with Central schemes like the IC Scheme, MDA, or RoDTEP.

Common Mistakes to Avoid

Assuming this cell disburses direct cash subsidies to individual exporters in the way MAI or RoDTEP do; it is principally a policy and infrastructure-facilitation body. Submitting an infrastructure proposal without routing it through the SLEPC process is a second common issue, since ASIDE funds flow only on SLEPC approval.

Lower Interest Costs.
Stronger Exports. A More Competitive India.



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WHAT IS THIS?

The Interest Equalisation Scheme is a DGFT-administered mechanism that subsidises the interest rate on pre-shipment and post-shipment export credit for eligible exporters, with a particular focus on MSMEs, reducing the effective cost of financing export orders.

A scheme that subsidises the interest rate on pre- and post-shipment export credit, making export financing cheaper for eligible exporters.

Objective	Eligibility	Benefit
To make export credit more affordable by having the government absorb part of the interest cost that exporters would otherwise bear entirely themselves, improving margins on export orders that are often financed through working capital borrowing.	Eligible exporters, particularly MSME manufacturer-exporters, who avail pre-shipment or post-shipment rupee export credit from scheduled commercial banks under the scheme's notified terms.	Interest subvention, typically a percentage-point reduction in the interest rate, on eligible export credit, meaningfully lowering the effective cost of working capital financing for export orders.

HOW TO APPLY

- 1 Avail export credit from a scheduled bank in the normal course of business
- 2 The bank applies the interest equalisation benefit at source, following RBI and DGFT guidelines
- 3 Confirm the subvention is correctly reflected in your interest statement each cycle
- 4 Maintain proper export documentation carefully to support the claim. If it is ever queried
- 5 Check current eligibility periodically, since the scheme's coverage has changed across renewal cycles

► BEST SUITED FOR

MSME exporters relying on bank export credit who want a lower effective interest cost on the financing that supports their export orders.

► ENTREPRENEUR TIP

Confirm explicitly with your bank that they are applying the subvention automatically, since some smaller branches require the exporter to specifically flag their eligibility rather than applying it by default.

Common Mistakes to Avoid

Not checking current sector and category eligibility carefully, since the scheme's coverage and applicable rate have changed across renewal cycles, and assuming an older eligibility position still holds can lead to disappointment.

IC SCHEME
(INTERNATIONAL COOPERATION)

Global Partnerships.
Shared Growth. A Stronger India.


COLLABORATION
FOR DEVELOPMENT


KNOWLEDGE
EXCHANGE


INNOVATION
TOGETHER

PEOPLE
PARTNERSHIPS
PROGRESS

A STRONGER INDIA
THROUGH GLOBAL COOPERATION


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IC Scheme (International Cooperation)

WHAT IS THIS?

The International Cooperation Scheme is a Ministry of MSME initiative funding MSE participation in international trade fairs, exhibitions and buyer-seller meets abroad, along with related market studies, distinct from and complementary to NSIC's own trade fair facilitation.

A Ministry of MSME scheme funding MSME delegations' participation in international trade fairs and business-to-business events abroad.

Objective	Eligibility	Benefit
To help MSEs and industry associations explore and establish a presence in international markets through funded participation in overseas events, reducing the financial risk of a first attempt at international market entry.	Udyam-registered MSEs and MSME industry associations that participate in eligible international trade fairs or delegations recognised under the IC Scheme's calendar and guidelines.	Reimbursement of eligible costs such as airfare, stall rental and related expenses for approved international trade fair participation, meaningfully lowering the cost barrier to a first international market visit.

HOW TO APPLY

- 1

Identify an eligible international trade fair or delegation listed under the IC Scheme calendar
- 2

Apply through the nodal industry association, or directly as notified for that specific activity
- 3

Participate in the fair, exhibition or buyer-seller meet abroad
- 4

Retain all expense documentation carefully throughout the trip
- 5

Submit expense claims with supporting documents for reimbursement after returning

► BEST SUITED FOR

MSEs that are ready to explore export markets directly through structured international trade delegations, rather than relying solely on domestic buyers or intermediaries.

► ENTREPRENEUR TIP

Apply well ahead of the fair date, since both IC Scheme approvals and reimbursement processing take meaningful lead time, and late applications risk missing the window entirely.

Common Mistakes to Avoid

Booking travel or stall space independently before scheme approval comes through, since expenses incurred outside the officially approved process risk being treated as non-reimbursable even if the fair itself was eligible.

HOW TO APPLY

- 1

Confirm the specific overseas activity qualifies under the current MDA guidelines before travelling
- 2

Undertake the travel and participation as planned
- 3

Retain travel tickets, hotel invoices and records of meetings or participation as proof
- 4

Submit the reimbursement claim along with this supporting documentation
- 5

The claim is processed against the approved cost heads specified under the scheme

► BEST SUITED FOR

Individual MSE exporters undertaking self-initiated overseas market development on their own initiative, rather than only those participating in larger, fair-organised group activities.

► ENTREPRENEUR TIP

Check current eligibility carefully before travelling, since MDA guidelines and coverage have been revised periodically over time, and older versions of the scheme's terms still circulate online and can mislead applicants about what is currently eligible.

Common Mistakes to Avoid

Assuming the scheme provides full cost reimbursement, when in fact MDA typically covers only a defined partial share of eligible expenses, not the entire cost of the trip.

HOW TO APPLY

- 1 Check whether your product is identified in your district's export action plan
- 2 Connect with the District Export Promotion Committee (DEPC) covering your district
- 3 Participate actively in DEPC-coordinated support activities relevant to your product
- 4 Access market linkage and facilitation support as arranged by the committee
- 5 Provide feedback to the DEPC on gaps or additional support needed for your product category

► BEST SUITED FOR

MSMEs producing a district-identified export product who want coordinated, localised support rather than having to navigate national-level schemes entirely on their own.

► ENTREPRENEUR TIP

Engage your District Export Promotion Committee directly, since it is the actual coordination point for this initiative, rather than there being a single central portal-based application process to rely on.

Common Mistakes to Avoid

Assuming this is a direct funding scheme, when it is in fact primarily a coordination and market-linkage initiative rather than a direct grant or loan programme in its own right.

DIRECTORY

S. No.	Scheme	Ministry	Implementing agency	Contact Detail
1	Udyam Registration	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME), Ministry of MSME (Udyam Registration Portal: udyamregistration.gov.in)	Udyami Helpline Phone: 18001806763
2	Udyam Assist Platform (UAP)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Small Industries Development Bank of India (SIDBI), authorised Implementing Agency (udyamassist.gov.in)	Phone: 011-2306 3288 (Ministry of MSME) Email: udyamassist@sidbi.com
3	PAN Registration	Ministry of Finance, Department of Revenue (Income Tax Department), Government of India	Income Tax Department – PAN services rendered through Protean eGov Technologies Ltd. and UTITSL	Phone: 011-23705418/23353817 Email: tininfo@proteantech.in
4	GeM Registration	Ministry of Commerce and Industry, Government of India	GeM SPV (Government e Marketplace), a Section 8 company under Ministry of Commerce and Industry	Phone: 1800-419-3436 / 1800-102-3436 Email: helpdesk-gem@gov.in
5	GST Registration & Compliance Basics	Ministry of Finance, Department of Revenue, Government of India	Goods and Services Tax Network (GSTN)	Phone: 1800-103-4786 / 0120-4888 999 Email: grievance.cgstdelhi@gov.in , cbicmitra.helpdesk@icegate.gov.in
6	Trader Registration (Delhi Traders Welfare Board)	Department of Industries / Department of Trade and Taxes, Government of NCT of Delhi	Department of Trade and Taxes, GNCTD (Delhi Traders Welfare Board)	Phone: 011-44467923 Email: comind@nic.in
7	PMEGP (Prime Minister Employment Generation Programme)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Khadi and Village Industries Commission (KVIC)	Phone: 011-23418620/23412769 Email: sodelhi.kvic@gov.in
8	PM Vishwakarma	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Ministry of MSME (implemented through Common Service Centres and State/UT Nodal Departments)	Phone: 011-44467923 Email: comind@nic.in

9	Rajiv Gandhi Swavlamban Rozgar Yojana	Department of Industries, Government of NCT of Delhi	Delhi Khadi and Village Industries Board (DKVIB)	5th Floor, Nigam Bhawan (Old Hindu College), Kashmere Gate, Delhi-110006
10	Khadi Gramodyog Vikas Yojana	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Khadi and Village Industries Commission (KVIC)	Phone: 022-26711577 Email: ceo.kvic@gov.in
11	National SC-ST Hub	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	National Small Industries Corporation Ltd. (NSIC), Implementing Agency (scsthub.in)	Phone: 011-2692 6275 (Ext. 140, 259) Email: scsthub@nsic.co.in
12	Pradhan Mantri Mudra Yojana (PMMY)	Ministry of Finance, Department of Financial Services, Government of India	MUDRA (Micro Units Development & Refinance Agency Ltd.), a subsidiary of SIDBI; loans disbursed via Member Lending Institutions (banks/NBFCs/MFIs)	Phone: 1800-180-0124/1800-180-1111 022-67221465 Email: help@mudra.org.in
13	Trade Receivables Discounting System (TReDS)	Reserve Bank of India (regulator); Ministry of Micro, Small and Medium Enterprises	RBI-licensed TReDS platform operators – RXIL (SIDBI-NSE JV), Mixchange, Invoicemart (A.TReDS), DTX India	Phone: 022-6903 3000 (RXIL) Email: support@rxil.in
14	PM SVANidhi (PM Street Vendor's AtmaNirbhar Nidhi)	Ministry of Housing and Urban Affairs (MoHUA), Government of India	Small Industries Development Bank of India (SIDBI), Implementing/Monitoring Agency; ULBs at city level	Phone: 1800-11-1979 Email: pmsvanidhi.support@sidbi.in
15	CLCSS: Credit Linked Capital Subsidy Scheme	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME); Nodal agencies include SIDBI and NABARD (clcss.dcmsme.gov.in)	Bank Specific
16	CGTMSE	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) – set up jointly by Ministry of MSME and SIDBI	Phone: 1800-222-659 / 022-6722 1553 Email: support@cgtmse.in
17	SFURTI	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Khadi and Village Industries Commission (KVIC) for Khadi clusters; Coir Board for coir clusters (sfurti.msme.gov.in)	Phone: 022-26711577 Email: ceo.kvic@gov.in
18	Self Reliant India (SRI) Fund	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	NSIC Venture Capital Fund Limited (NVCFL), Mother Fund; a subsidiary of National Small Industries Corporation (NSIC)	Phone: 011-2692 4510/2692 6275 Email: osd@nvcfl.co.in grievance@nsic.co.in
19	SME Growth Fund	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Small Industries Development Bank of India (SIDBI) / NVCFL; fund managers to be notified (Jan Samarth / SIDBI platform)	Phone: 022-67531202 Email: info@sidbiventure.co.in

20	Fund of Funds for start-ups (FFS / FFS 2.0)	Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry	Small Industries Development Bank of India (SIDBI), Implementation Agency (sidbivcf.in)	Udyami Helpline Phone: 18001806763
21	start-up India Seed Fund Scheme (SISFS)	Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry	National Science & Technology Entrepreneurship Development Board (NSTEDB) – Technology Translation and Innovation Division, DST (nidhi.dst.gov.in)	Phone: 011-2306 3288 (Ministry of MSME) Email: udyamassist@sidbi.com
22	NIDHI Seed Support Programme	Department of Science and Technology (DST), Ministry of Science and Technology	Ministry of Food Processing Industries, with State Nodal Agencies (pmfme.mofpi.gov.in) Delhi- Department of Industries	Phone: 011-23705418/23353817 Email: tininfo@proteantech.in
23	PMFME, Individual Micro-unit Subsidy	Ministry of Food Processing Industries (MoFPI), Government of India	Quality Council of India (QCI), Implementing Agency for ZED Certification (zed.msme.gov.in / champions.gov.in)	Phone: 1800-419-3436 / 1800-102-3436 Email: helpdesk-gem@gov.in
24	MSME Champions (ZED / Innovative / Lean)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Ministry of MSME, with World Bank support; implemented via State/UT Strategic Investment Plans (ramp.msme.gov.in)	Phone: 1800-103-4786 / 0120-4888 999 Email: grievance.cgstdelhi@gov.in, cbicmitra.helpdesk@icegate.gov.in
25	RAMP	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME) – 18 Tool Rooms/Technology Centres nationwide; MSME-DI New Delhi as regional field office	Phone: 011-44467923 Email: comind@nic.in
26	Tool Rooms & Technical Institutions	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME); Common Facility Centres set up via Special Purpose Vehicles under MSE-CDP	Phone: 011-23418620/23412769 Email: sodelhi.kvic@gov.in
27	MSE-Cluster Development Programme (CDP)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME); Common Facility Centres set up via Special Purpose Vehicles under MSE-CDP	Phone: 011-44467923 Email: comind@nic.in
28	MSE-CDP: CFCs Component	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME); Infrastructure Development component of MSE-CDP	Phone: 011-2684 7223 (MSME-DI New Delhi) / 011-2306 1176 (DC-MSME HQ) Email: dc-di-ndelhi@dcmsme.gov.in
29	MSE-CDP: Construction of CFCs	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME); Infrastructure Development component of MSE-CDP	Phone: 011-2684 7223 (MSME-DI New Delhi) / 011-2306 1176 (DC-MSME HQ) Email: dc-di-ndelhi@dcmsme.gov.in
30	National Technical Textiles Mission	Ministry of Textiles, Government of India	Ministry of Textiles, National Technical Textiles Mission (nttm.texmin.gov.in)	Phone: 011-2306 3069 (ext-220) Email: nttm-textiles@gov.in

31	National Technical Textiles Mission	Ministry of Textiles, Government of India	Ministry of Textiles, National Technical Textiles Mission (nttm.texmin.gov.in)	Phone: 011-2306 3069 (ext-220) Email: nttm-textiles@gov.in
32	National Quantum Mission (NQM), start-up Support	Department of Science and Technology (DST), Ministry of Science and Technology	DST Mission Secretariat, National Quantum Mission, through 4 Thematic Hubs (T-Hubs) (dst.gov.in/national-quantum-mission-nqm)	Phone: 011-2659 0215 Email: nqm-dst@gov.in
33	NM-ICPS, Technology Innovation Hubs	Department of Science and Technology (DST), Ministry of Science and Technology	DST, National Mission on Interdisciplinary Cyber-Physical Systems, through 25 Technology Innovation Hubs (nmicps.in)	Phone: 011-126590614 Email: nmicpsoffice@gmail.com
34	iDEX, Innovations for Defence Excellence	Ministry of Defence (Department of Defence Production), Government of India	Defence Innovation Organisation (DIO), a Section 8 company set up by HAL and BEL (index.gov.in)	Phone: 011-2083 2487 Email: indexdio@ddpmod.gov.in
35	ADITI Scheme	Ministry of Defence (Department of Defence Production), Government of India	Defence Innovation Organisation (DIO) / iDEX – ADITI supports deep-tech defence start-ups (index.gov.in)	Phone: 011-2083 2487 Email: indexdio@ddpmod.gov.in
36	PMS (Procurement & Marketing Support)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME), PMS Division; MSME-Development & Facilitation Offices (MSME-DFOs) at State level	Phone: 011-2306 1198 Email: pms.division@dcmsme.gov.in
37	<u>Open Network for Digital Commerce (ONDC)</u>	Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry	ONDC – Open Network for Digital Commerce, a Section 8 not-for-profit company incubated by Quality Council of India (ondc.org)	Phone: 011-6920 8208 Email: team@ondc.org
38	<u>Skill India Digital Platform</u>	Ministry of Skill Development and Entrepreneurship (MSDE), Government of India	National Skill Development Corporation (NSDC), under MSDE (skillindiadigital.gov.in)	Phone: 8800055555 1800-123-9626 (Toll-free) Email: support.smart@nsdcindia.org
39	NAPS (National Apprenticeship Promotion Scheme)	Ministry of Skill Development and Entrepreneurship (MSDE), Government of India	MSDE, through Regional Directorates of Apprenticeship Training (RDATs)/State Apprenticeship Advisers (apprenticeshipindia.gov.in)	Phone: 011-21520147 (DELHI) Email: apprenticeship@nsdcindia.org
40	National Apprenticeship Training Scheme (NATS)	Ministry of Education, Government of India	All India Council for Technical Education (AICTE), through regional Boards of Apprenticeship/Practical Training (nats.education.gov.in)	Phone: 011-20892282 Email: natssupport@aicte-india.org studentquery@boatnr.org establishmentquery@boatnr.org
41	Delhi Skill & Entrepreneurship University (DSEU)	Department of Training and Technical Education, Government of NCT of Delhi	Ministry of Textiles, National Technical Textiles Mission (nttm.texmin.gov.in)	Phone: 011-2306 3069 (ext-220) Email: nttm-textiles@gov.in
42	Delhi Skill Mission Programmes	Department of Training and Technical Education, Government of NCT of Delhi	Directorate of Training and Technical Education (DTTE), GNCTD, through Government ITIs and Skill Centres (tte.delhi.gov.in)	Phone: 011-2081 7224 Email: dirtte.delhi@nic.in

43	Entrepreneurship and Skill Development Programme (ESDP)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME), through MSME-Development & Facilitation Offices (dcmsme.gov.in/esdpDetail.htm)	Administrative: Sh. Ajay Bajpai, Joint Director: bajpai.ajay17@gov.in Technical: Sh. Sanjay Nigam, Assistant Director: sanjay.nigam@gov.in
44	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	Ministry of Skill Development and Entrepreneurship (MSDE), Government of India	National Skill Development Corporation (NSDC), Implementing Agency (pmkvyoofficial.org)	Phone: 011-26773009 Email: contactmsde@gov.in
45	Atal Incubation Centres (via AIM)	NITI Aayog, Government of India	Atal Innovation Mission (AIM), NITI Aayog (aim.gov.in)	Address: NITI Aayog, Sansad Marg, New Delhi-110001 Email: md-aim@gov.in
46	Atal Innovation Mission, Atal Tinkering Labs	NITI Aayog, Government of India	Atal Innovation Mission (AIM), NITI Aayog (aim.gov.in)	Address: NITI Aayog, Sansad Marg, New Delhi-110001 Email: md-aim@gov.in
47	Research, Development & Innovation (RDI) Scheme	Department of Science and Technology (DST), Ministry of Science and Technology	Anusandhan National Research Foundation (ANRF), Special Purpose Fund under DST (rdifund.anrf.gov.in)	Email: rdi-fund@anrf.gov.in (Direct proposals/emails to DST are not accepted)
48	PMS (Procurement & Marketing Support)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Office of the Development Commissioner (MSME), PMS Division; MSME-Development & Facilitation Offices (MSME-DFOs) at State level	Phone: 011-2306 1198 Email: pms.division@dcmsme.gov.in
49	NIDHI PRAYAS	Department of Science and Technology (DST), Ministry of Science and Technology	Technology Translation and Innovation (TTI) Division / NSTEDB, DST, through designated PRAYAS Centres (nidhi.dst.gov.in)	Phone: 011-2659 0316 Email: praveen.roy@nic.in
50	<u>SAMARTH</u>	Ministry of Textiles, Government of India	Ministry of Textiles, through Implementing Partners across the textile value chain (samarth-textiles.gov.in)	Phone: 011-2306 2445 Email: samarth-mot@gov.in
51	Production Linked Incentive (PLI) Scheme Production Linked Incentive (PLI) Scheme	Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry (nodal); 14 sector-specific ministries	DPIIT (overall coordination); respective nodal ministries administer sector-specific PLI schemes (apps.dpiit.gov.in/pli-all)	Office of the Economic Adviser (DPIIT) Phone: 011-2306 1222 Email- admin1-oea@gov.in
52	Market Access Initiative (MAI) Scheme	Department of Commerce, Ministry of Commerce and Industry, Government of India	Directorate General of Foreign Trade (DGFT), through Export Promotion Councils (EPCs)/Trade Associations	Phone: 1800-111-550 Email: dgftedi@nic.in
53	RoDTEP	Department of Revenue, Ministry of Finance (scheme); Department of Commerce (policy)	Directorate General of Foreign Trade (DGFT), for scrip issuance and administration (rodteportal.icagate.gov.in)	Phone: 1800-111-550 Email: dgftedi@nic.in
54	Export Promotion Scheme (Delhi)	Department of Industries, Government of NCT of Delhi	Export Promotion Cell, Department of Industries, GNCTD (industries.delhi.gov.in)	Phone: 011-011-22157013 Email: comind@nic.in

54	Interest Equalisation Scheme	Department of Commerce, Ministry of Commerce and Industry; Reserve Bank of India (implementation via banks)	Reserve Bank of India (RBI), reimbursing eligible banks; claims routed through the exporter's bank	Phone: 1800-572-1550 (DGFT)
55	IC Scheme (International Cooperation)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Director (International Cooperation), Ministry of MSME (ic.msme.gov.in)	Phone: 011-2306 3526
56	MDA (Market Development Assistance)	Ministry of Micro, Small and Medium Enterprises (MSME), Government of India	Director (International Cooperation), Ministry of MSME – MDA is Sub-Component I of the IC Scheme (ic.msme.gov.in)	Phone: 011-2306 3526
57	Districts as Export Hubs	Department of Commerce, Ministry of Commerce and Industry, Government of India	Directorate General of Foreign Trade (DGFT), with District Export Promotion Committees (DEPCs) at district level	Phone: 1800-572-1550 Email: dgftedi@nic.in



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