

Kerala Starup Mission
All Schemes Handbook For

WOMEN ENTREPRENEURS



PREFACE

Kerala Startup Mission (KSUM) plays a pivotal role in fostering a vibrant startup ecosystem in the State by nurturing technology innovations and creating a startup culture for the aspiring entrepreneurs. KSUM also emphasizes inclusivity, ensuring that the startup opportunities are accessible to diverse groups, including women, transgenders, marginalised communities and rural innovators. KSUM is fostering the women's startup ecosystem with innovative schemes and programs designed to empower and inspire women founders, by handholding them with entrepreneurship knowledge, tools, support and opportunities necessary to succeed.

The Scheme Handbook is designed to be a compendium of various schemes, initiatives and support systems for women-led startups curated by the Government of Kerala, the Government of India and other key stakeholders. By bringing together all available support mechanisms into one cohesive document, we aim to reduce barriers to entry, encourage innovation, and foster a more inclusive entrepreneurial environment in Kerala.



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1. STATE SCHEMES

1.1. Kerala Startup Mission

KSUM Financing Schemes for Women-led Startups

Stage	Schemes	Scheme Upper limit
Idea Stage	Idea Grant (Students)	Up to Rs.2 Lakhs
	Idea Grant (Startups)	Up to Rs.3 Lakhs
	Patent Reimbursement (students)	Up to Rs. 2 Lakhs (National) Up to Rs.10 Lakhs (International)
Product Stage	Productisation Grant	Up to Rs.7 Lakhs
	Women Productisation Grant	Up to Rs.5 Lakhs (Additional to Productization Grant)
	NIDHI Prayas Grant (Electronics/ Hardware)	Up to Rs.10 Lakhs
	Patent Re-imburement- Startups (all stages)	Up to Rs. 2 Lakhs (National) Up to Rs.10 Lakhs (International)
Early Revenue/ Market Access Stage	Market Access Grant	Up to Rs.3 Lakhs
	Startup Seed Loan- GoK	Up to Rs.15 Lakhs
Scale up Stage	Scale Up Grant	Up to Rs.5 Lakhs
	Govt As a Market Place	Direct Procurements by Govt. Departments & PSU's
	Soft Loan for Women against P.O by Govt. Departments & PSU's	Up to Rs.15 Lakhs
	NIDHI Seed Support Program	Up to Rs.50 Lakhs
R&D Stage	R & D Grant	Up to Rs.30 Lakhs



	Technology Transfer & Commercialisation Scheme	Up to Rs.10 Lakhs
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1.1.1. Innovation Grant

The Govt. of Kerala has launched an Innovation Grant scheme to provide financial assistance to startups and entrepreneurs to help them transform their innovative ideas into full-fledged ventures. The Innovation Grant supports startups in primarily 4 stages i.e, Ideation, Productisation, Piloting/ Early Market Access & Scale-up. The purpose of the innovation grant is to help innovators and startups develop their prototypes or products and scale them up into full-fledged ventures.

Financial Assistance & Eligibility

Scheme	Brief	Stage	Eligibility	Amount
Idea Grant (Students & Innovators)	Supports students/innovators in ideation, designing, and proof of concept to develop an MVP.	Ideation & Designing Stage / Proof of Concept Stage	Any Indian national with an innovative idea. If selected, must register a company in Kerala under RoC and obtain Startup India DPIIT recognition & KSUM Unique ID.	Up to ₹2 lakh
Idea Grant for Startups	Supports startups in early-stage ideation and prototype development.	Ideation & Designing Stage / Proof of Concept Stage	Any Indian national with an innovative idea. If selected, must register a company in Kerala under RoC and obtain Startup India DPIIT recognition & KSUM Unique ID.	Up to ₹3 lakh



Productisation Grant	Helps startups convert an MVP into a final product with early traction/revenue.	MVP/ Prototype stage	Startups must be registered in Kerala, and have Startup India DPIIT recognition & KSUM Unique ID.	Up to ₹4 lakh (₹7 lakh if Idea Grant was not availed)
Women/Transgender Productisation Grant	Additional grant for women & transgender startups to develop a final product.	MVP/ Prototype stage	Startups must be registered in Kerala, and have Startup India DPIIT recognition & KSUM Unique ID.	Up to ₹5 lakh (₹12 lakh if no prior grants were availed)
Market Acceleration Grant	Supports startups in the piloting or early revenue phase to accelerate growth.	Piloting / Early Revenue Phase	Startups must be registered in Kerala, and have Startup India DPIIT recognition & KSUM Unique ID.	Up to ₹3 lakh (₹10 lakh if no prior grants were availed)
Scale-up Grant	Helps startups maximize revenue and expand operations.	Scaling Stage	Startups must be registered in Kerala, and have Startup India DPIIT recognition & KSUM Unique ID.	Up to ₹5 lakh (₹15 lakh if no prior grants were availed)
R&D Grant (Startup Research Grant)	Provides funding for deep tech & hardware startups with working	Research & Development	Startups must be registered in Kerala, and have Startup India DPIIT recognition & KSUM	Up to ₹30 lakh



	prototypes needing extensive R&D.		Unique ID.	
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For more Info: <https://startups.startupmission.in/>,
<https://grants.startupmission.in/>

Contact: grants@startupmission.in



1.1.2. Patent Reimbursement

The Patent Reimbursement Scheme supports startups and student entrepreneurs by reimbursing costs associated with patent filings. This includes consultation fees and filing expenses, encouraging innovators to protect their intellectual property. The scheme covers both national and international patents, fostering a culture of innovation and commercialization.

Financial Assistance

- National Patents: Up to ₹2 lakhs per patent.
- International Patents: Up to ₹10 lakhs per patent (for a single subject matter).
- Reimbursement is disbursed in 3 stages: filing, prosecution, and award.

**Does not cover patent renewals or appellate authority rejections.*

Eligibility

- The startup should be a legal entity registered with RoC as Pvt Ltd or LLP.
- The startup must be registered in Kerala, within 10 years from date of Incorporation and must have a DIPP and Udyog Aadhar
- The patent applications which are filed only after 09.11.2015 will be considered
- The patent support can be directly applied by Student Entrepreneurs through their IEDC's
- For students, the support will be given only for those who are pursuing the academics
- The schemes do not apply to Innovators.

For more information:

<https://startupmission.kerala.gov.in/schemes/patent-support>

Contact: patent@startupmission.in



1.1.3. NIDHI-PRAYAS Grant

The NIDHI-PRAYAS Program provides prototype funding to transform innovative ideas into market-ready products. Aimed at young innovators and startups, it focuses primarily on electronics and hardware sectors. The program offers financial support, shared workspace, mentorship, and access to infrastructure like Fab Labs.

Financial Assistance

- Maximum funding: ₹10 lakhs per project.
- Project duration: 18 months.

Eligibility

- Open to Indian innovators aged 18+ without an existing startup or founders of startups.
- Innovations must be technology-based physical products with a commercialization roadmap.
- Prototypes must be achievable within 18 months.
- Women-led startups are eligible.

For more information: <https://startupmission.kerala.gov.in/nidhiprayaas>

Contact: nidhiprayas@startupmission.in

1.1.4. NIDHI Seed Support Programme (NIDHI SSP)

NSTEDB, DST, and Gol has introduced the NIDHI - SEED SUPPORT PROGRAM as a financial support for technology-driven startups during their initial phases. The primary objective of the seed support system is to provide financial assistance to startups with promising ideas, innovations, and technologies. The NIDHI Seed Support Program (NIDHI-SSP) focuses on offering financial aid to startups for activities such as proof of concept, prototype development, product trials, market-entry, and commercialization.



Financial Assistance

- Average funding: ₹25 lakhs - 1Cr per startup.
- Interest rate: Not more than the prevailing repo rate
- Maximum funding: ₹1Cr for high-potential ventures.

Eligibility

- The applicant startup must be a company registered in India, preferably be a DPIIT registered/applied startup and should have completed a minimum 3 months of association with the incubator in its resident or virtual incubation program.
- The applicant startup should have developed a clarity on Unique Selling Proposition (USP) through customer validation and value proposition for its targeted customers.
- This support is not meant for Indian Subsidiaries of MNCs/foreign companies. Persons holding Overseas Citizens of India (OCI). Persons of Indian Origin (PIO) would be considered as Indian citizens for the purpose of this scheme.
- The shareholding by Indian promoters in the incubated startup should be at least 51%.
- Preference will be given to startups, who have not availed any funding from any Government of India /State Govt. body.

For more information:

<https://startupmission.kerala.gov.in/pages/nidhi-seed-support>

1.1.5. Seed Fund For Women Entrepreneurs

This scheme offers collateral-free seed loans to women-led startups for developing innovative, technology-based ventures. The loan includes a moratorium period and low-interest repayment terms to ease financial burdens during early growth stages.



Financial Assistance

- Maximum loan: ₹15 lakhs.
- Interest rate: 6% per annum.
- Moratorium Period: 2 years
- Repayment period: 3 years

Eligibility

- Women co-founders must hold at least 51% of the shares in the startup and should be active.
- Registered company in Kerala as an LLP or Pvt. Ltd company.
- Unique ID with Kerala Startup Mission and Startup India DPIIT registration with 'Active' or 'Active Compliant' status with RoC/MCA.
- Startups should be working on an innovative product or technology.

For more information:

<https://startupmission.kerala.gov.in/schemes/women/seed-fund>

1.1.6. Soft Loan Against PO For Women Entrepreneurs

This scheme provides working capital loans to women-led startups to fulfill purchase orders from government departments or public sector institutions. The loan is designed to ease cash flow challenges during order execution.

Financial Assistance

- Loan amount: 80% of the purchase order value, up to ₹15 lakhs.
- Interest rate: 6% per annum.
- Repayment: Must be completed within 1 year or upon project completion.

**The startup must ensure the delivery of the product/service specified in the purchase order, and the second instalment of the loan will be released based on the first phase completion, as certified by the customer.*



Eligibility

- Women co-founders must hold at least 51% of the shares in the startup and should be active.
- The company should be registered in Kerala Limited Liability Partnership (LLP) or Private Limited Company with KSUM Unique ID certification.
- The startup must have KSUM's Unique ID, an 'Active' or 'Active Compliant' status with the Ministry of Corporate Affairs, and DPIIT registration from Startup India.

For more info:

<https://startupmission.kerala.gov.in/schemes/women/po-soft-loan>

1.1.7. International Exposure Program

Kerala Startup Mission as part of the Youth Entrepreneurship Development Program encourages startups to participate in various national and international events across the globe. This program aims to enhance global market access and networking opportunities for the startups.

Financial Assistance

- Travel assistance for attending events (reimbursement basis).
- Startups eligible for 2 travels per year under this scheme.

Eligibility

- Startups must have DPIIT and KSUM Unique ID registrations.
- Applicable for both exposure programs and national conferences.

For more information:

<https://startupmission.kerala.gov.in/schemes/international-exchange-program>

1.1.8. Government as a Marketplace (GAAM)

The Government of Kerala has introduced the first-of-its-kind initiative of providing direct procurement options to Government departments from startups,



the first time by any State Government in India. The state government can leverage the products and services of the best technology startups in Kerala.

Financial Assistance

- Direct procurement limit: ₹50 lakhs (excluding GST).
- Limited tender procurement: Up to ₹3 crores (restricted to KSUM-registered startups).
- Exemptions for startups:
 - Relaxation in Tender Fee and Earnest Money Deposit
 - Relaxation in Prior Experience and Turnover

Eligibility

- Startups must be registered with KSUM.

For more info: <https://gm.startupmission.in/>

Contact: varun@startupmission.in

1.1.9. Startup Research Grant (R&D Grant)

The Startup Research Grant (R&D Grant) provides financial support for deep-tech and high-tech startups working on innovative research-driven products. The grant enables startups to transform prototypes into market-ready products through extensive R&D efforts.

Financial Assistance

Grant amount: Up to ₹30 lakh per startup.

Eligibility Criteria

- The startup must be an OPC Ltd, Pvt. Ltd. or LLP registered in India.
- The startup must be registered under Startup India and KSUM.
- The startup should have filed or granted patents OR be working on a disruptive technology.
- The startup should be incubated with a government-recognized research institution.
- The startup should have a faculty mentor from a research institution OR have



academic-industry collaboration.

For more information: <https://grants.startupmission.in/>

1.1.10. Technology Transfer & Commercialization Support for Women

The Technology Transfer & Commercialization Support scheme provides financial assistance to women-led startups for acquiring technology from R&D institutions. The scheme helps women entrepreneurs bring cutting-edge innovations to market.

Financial Assistance

- Funding support: Up to ₹10 lakh per startup.
- Reimbursement coverage: 90% of the fee paid to research institutions for technology acquisition.
- Royalty clause: KSUM receives 2% royalty on commercialized products, limited to the grant amount.

Eligibility Criteria

- The startup must be a Pvt. Ltd. or LLP, registered in Kerala.
- The startup should have a KSUM Unique ID and DPIIT registration.
- The licence/technology acquired through this scheme will either be owned by the startup or governed by the terms set by the research agency.
- The acquired technology must be commercialized within two years.
- The startup should not have any dues with government agencies, KSUM, or other state incubators.
- The startup should not be blacklisted by any government agency in India.

For more information:

<https://startupmission.kerala.gov.in/schemes/technology-commercialisation>



Non-Financing Schemes for Women-led Startups

Scheme	Offerings	Details
Infrastructure	Co-Works Space	50% total subsidy of leap rates
	Leap Membership	10% additional subsidy on leap membership
Programmes	We Start, We Grow & We-Scale Programmes	Pre-Incubation, Incubation & Acceleration
	ElevateHer	Investment readiness programme for women
	Women Startup Mentoring Programmes	One to one Mentoring Programmes- MIND
	Fab Academy for Women	Women participants are offered subsidies(95%) for enrolling on the KSUM Fab Academy
	Women Specific Workshops & Sessions	Leadership Talks, Development Programmes
	Women Communities & Networking	Community building among women startup founders.

All KSUM Schemes can be viewed at <https://startupmission.kerala.gov.in/schemes>

1.1.11. Coworking Space and Facility Access

KSUM's LEAP (Launch, Empower, Accelerate, Prosper) initiative offers subsidized coworking spaces with infrastructure like high-speed internet, meeting rooms, and mentorship access.

Financial Assistance & Benefits



- 50% subsidized access to LEAP Centers, dedicated spaces, and meeting facilities for women entrepreneurs.
- 40% subsidized access to co-working seats for women entrepreneurs.

Facilities provided:

- Plug-and-play workstations.
- Meeting and discussion rooms.
- High-speed internet.
- Access to incubation and networking opportunities.

Eligibility

LEAP Membership Cards	
Platinum (Rs.4999/-) : Per Month 5 times free access to coworking space at any LEAP centres in Kerala and 2 times Startup Infinity access.	Gold (Rs.1999/-) : Per month 2 time free access to coworking space at any LEAP centres in Kerala.

- Startups must have DPIIT and KSUM Unique ID registrations.

For more info: <https://leap.startupmission.in/>

1.1.12. Women Programmes (Pre-Incubation, Incubation, Acceleration)

KSUM offers a structured incubation program to support women entrepreneurs at different stages of their startup journey. These are hybrid programmes (online & offline) and implemented stage wise.

Program Offerings

Program Name	Description	Stage	Activities
We-Start	3 Month Pre-Incubation Programme	Idea Stage	Sessions, Workshops



We-Grow	14 Weeks Incubation Programme	Min.Viable Prototype (MVP)	Sessions, Mentoring, Workshops, Connects
We- Scale	8 Weeks Acceleration Programme	Piloting/ Early Revenue	Sessions, Mentoring, Workshops, Investor Access, Demoday
ElevateHER	Investment Readiness Programme	For External Fund Raising	Pitch Cleaning, Mock Pitch, Demoday

Eligibility Criteria

- Open to women entrepreneurs at all stages (idea to scaling).
- Startups beyond the idea stage should be registered in Kerala.

For more information: <https://startupmission.kerala.gov.in/pages/westart>

Contact: mind@startupmission.in

1.1.13. Mentorship

The KSUM Mentorship Program connects startups with experienced industry mentors to provide guidance on business strategy, technology development, funding, and market access.

Key Features

- Sector-specific mentors for ideation, product development, and scaling.
- Mentor matchmaking via KSUM's portal.
- Access to networking events and mentor connections.

Eligibility Criteria

- The startup must be registered with KSUM.
- The startup must be working on innovative, technology-driven products/services.

For more information: <https://mentors.startupmission.in/>

Contact: adithya@startupmission.in



1.1.14. Fab Mission

The FabLab Program provides state-of-the-art prototyping facilities for startups working on hardware and product innovations. It enables startups to develop and test working prototypes before full-scale production. Super Fab Lab Kochi is a unique establishment where you can see the synthesis of man and machine to bring about dynamic results in tech learning as well as in product development.

Financial Assistance & Other Offerings

- Up to 95% subsidy for the selected women participants in the Fab Academy Program.
- Access to advanced fabrication tools (3D printers, laser cutters, CNC machines, etc.).
- Technical training and hands-on prototyping workshops.

For more information: <https://fablabkerala.in/>

Contacts: jogin@startupmission.in

1.1.15. Investor Connects

Kerala boasts of a large network of startup investors and funds, who not only invests in the startups but also provide the necessary insights. KSUM is coordinating one on one investor connect for the startups which need support in fundraising.



Key Features

- Access to KSUM's investors network.
- Pitch refinement and mock sessions.
- Opportunities to raise external investment

For more information: <https://startupmission.kerala.gov.in/pages/investorcafe>

Contacts: fasil@startupmission.in

All KSUM Schemes can be viewed at <https://startupmission.kerala.gov.in/schemes>

1.2. Schemes under DIC

1.2.1. Entrepreneur Support Scheme (ESS)

The Entrepreneur Support Scheme (ESS) is an initiative by the Directorate of Industries and Commerce (DIC) to provide financial assistance to Micro, Small, and Medium Enterprises (MSMEs) in Kerala's manufacturing sector. The scheme aims to encourage entrepreneurship by subsidizing fixed investments made by enterprises.

Financial Assistance

- Subsidy is provided for investments in land, buildings, machinery, electrification, essential office equipment, pollution control systems, and other fixed assets.
- General category entrepreneurs: Up to 15% of the fixed investment, with a maximum subsidy of ₹30 lakh.
- Special category entrepreneurs (women, SC/ST, 18-45years old youth, NRIs): Up to 25% of the fixed investment, with a maximum subsidy of ₹40 lakh.
- 10% subsidy for priority sector businesses, up to ₹10 lakh.
- 10% subsidy for businesses in backward districts (Pathanamthitta, Idukki, Wayanad, Kasaragod), up to ₹10 lakh.



- 10% subsidy for enterprises adopting new technology from approved research institutions, up to ₹10 lakh.
- Maximum subsidy across all categories: ₹40 lakh per enterprise.
- Application Fee: ₹1,105 per unit.

Eligibility Criteria

- The business must be a registered MSME unit in Kerala.
- The business should be engaged in manufacturing or service sectors.
- The unit should have made fixed capital investments in plant, machinery, or infrastructure.

For more info:

<https://industry.kerala.gov.in/index.php/schemes-mainmenu/entrepreneur-support-scheme-schemes>

1.2.2. Scheme for Margin Money Grant To Nano Units

The Margin Money Grant Scheme supports nano enterprises in Kerala by providing subsidized financial assistance. Applications for this scheme can be submitted either online or offline.

Financial Assistance

- Maximum Assistance: ₹4 lakhs per unit.

Category	Loan from Financial Institution (Minimum)	Beneficiary Contribution (Minimum)	Margin Money Grant (Maximum)
General Category	40%	30%	30%
Special Category	40%	20%	40%

Eligibility Criteria

- Project cost eligibility: Up to ₹10 lakh.
- The business must be a nano enterprise in the manufacturing, job work, or value-added services sector.



- At least 30% of the beneficiaries must be women entrepreneurs.

For more information :

<https://industry.kerala.gov.in/index.php/schemes-mainmenu/margin-money-grand-to-nano-units-schemes>

For application :

[Nano-Grant-Application-Form.pdf \(kerala.gov.in\)](#)

1.2.3 Scheme for Interest Subvention to Nano Household Enterprises

This scheme supports nano and household enterprises in Kerala by offering interest subvention (rebates) on term loans. The scheme helps reduce borrowing costs, making it easier for small businesses to sustain and grow.

Financial Assistance

- Interest Subvention:
 - General: 6% per annum for 3 years.
 - Women/SC/ST: 8% per annum for 3 years.
- **Coverage:** Term loans for plant & machinery, office equipment and electrification (excludes land/building costs).

Eligibility Criteria

The enterprise must be a nano or household business in manufacturing or services. The business must have availed a term loan from a recognized financial institution. The business must maintain regular repayment without defaults to continue receiving benefits.

For more info:

<https://industry.kerala.gov.in/index.php/schemes-mainmenu/interest-subvention-scheme-to-nano-units-scheme>



1.2.4 Assistance Scheme for Handicraft Artisans (ASHA)

The ASHA scheme provides one-time financial assistance to artisans engaged in the handicrafts sector in Kerala. The scheme encourages artisans to start and expand their businesses while promoting traditional crafts.

Financial Assistance

- General Category: Up to 40% of fixed investment (max ₹2 lakhs).
- Special Categories (women, SC/ST, 18-45 years of age youth): Up to 50% of fixed investment (max ₹3 lakhs).
- Eligible expenses are fixed capital investments such as Workshops, tools, machinery, electrification, product design, technology adoption.

Eligibility Criteria

- The applicant must be a registered handicraft artisan under any of the below:
 - The Office of the Development Commissioner of Handicrafts (Govt. of India).
 - Kerala State Handicrafts Apex Co-operative Society Ltd (Surabhi).
 - Kerala State Bamboo Development Corporation (KSBC).
 - Kerala Artisans Development Corporation (KADCO).
 - Handicrafts Development Corporation of Kerala Ltd (HDCK).
 - Kerala State Palmyrah Products Development & Workers Welfare Corporation Ltd (KELPAM).
- The business must be involved in handicraft production in Kerala.

For more info: <https://schemes.industry.kerala.gov.in/public/index.php/schemes>



1.3. Local Self Government Department

1.3.1 Kudumbashree

Kudumbashree has been approved as the programme implementing agency (PIA) by the Ministry of Rural Development. Kudumbashree offers primarily two programmes MKSP by NRLM and Micro Enterprises by GoK for Women Entrepreneurs to start their ventures, specifically for agri and livelihood activities.

1.3.1(a). Farm Livelihood

The objective of Mahila Kisan Sashaktikaran Pariyojana (MKSP) is to empower women in agriculture by making systematic investments to enhance their participation and productivity through skill training, capacity building and to create and sustain agriculture based livelihoods of rural women

Financial Assistance

- Interest subvention: 5% subsidy on agricultural loans, Community Investment Fund (CIF), and Revolving Fund for JLGs.

Eligibility

- Women farmers organized under **Joint Liability Groups (JLGs)**.

More info: <https://kudumbashree.org/pages/733>

1.3.1(b). Micro Enterprises

Micro Enterprise is primarily supporting Non farm Livelihood Enterprises by Women. This constitutes training, partial financial support, marketing support and hand holding support to the enterprises. These kinds of support are applicable for both existing micro enterprises and new ones. A part of the investment will be borne by Kudumbashree.

Key Micro Enterprises Units

- **IT Units** : Skill training & financial aid for aspiring women having IT skills.
- **E-Seva Kendra**: Women-run centers offering Motor Vehicles Department (MVD) services.



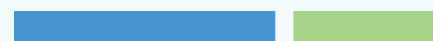
- **Santhwanam:** Women run trained units for home-based health check-up services.
- **Cafe Kudumbashree :** Women enterprises in canteen & catering businesses.
- **ABC Programme:** Women enterprises for paid **Animal Birth Control** services.
- **Day Care Centers:** Training & financial support for starting Day care units.
- **Amrutham Nutrimix Unit:** Government-supported nutrition food production units.
- **Coir Units:** Capital & interest subsidies for coir production.
- **Napkin Units:** Affordable sanitary napkin production by Self Help Groups.
- **Haritha Labour Group** - Rubber plantation workforce training.

The details of all units are given in the link:

<https://www.kudumbashree.org/pages/550>

Financial Assistance

Scheme/Programme	Financial Support	Amount
Revolving Fund (RF)	Working capital for micro-enterprises	₹10,000 (individual), up to ₹50,000 (group)
Second Dose Assistance (SDA)	Support for diversification or struggling units	40% of project cost or ₹3,00,000 (whichever is less)
Crisis Management Fund (CMF)	Financial aid for unforeseen challenges	Varies based on crisis needs
Innovation Fund (IF)	Encourages innovative business ideas	Project-specific amount
Interest Subsidy	Reduces financial burden of loans	Subsidy rate varies
Start-Up Fund	Initial support for setting	Project-specific amount



	up new enterprises	
Technology Fund	Supports adoption of new technologies	40% of total project cost/ 50000 per person(Max. 5Lakhs)
Technology Upgradation Fund	Assists in upgrading existing technology	40% of total project cost/ 50000 per person(Max. 5Lakhs)
Pravasi Bhadratha-Pearl	Provide Interest Free loan to the emigrants who had returned to the homelands after losing their livelihood, for starting businesses.	Maximum of Rs 2 lakhs per individual or 75% of the total project cost of the enterprise, whichever is lower, repayable in 2 years.

1.3.1 (c). Startup Village Entrepreneurship Programme(SVEP)

The Start-up Village Entrepreneurship Program (SVEP) is a sub-scheme of the National Rural Livelihood Mission (NRLM), implemented by Kudumbashree in Kerala. It aims to support rural non- farm entrepreneurs in establishing and scaling their businesses by providing financial assistance, capacity building, and advisory support.

Financial Assistance

- Community Enterprise Fund (CEF) loan for starting and scaling Non farm micro and small enterprise units
- For Individual enterprises: ₹50000- ₹100000
- For Group enterprises: ₹100000- ₹500000
- Interest Rate: 4% per annum

Eligibility

- Rural women entrepreneurs from Self Help Groups



- Must be part of a Kudumbashree Neighborhood Groups
- Business idea should align with SVEP guidelines
- Must undergo entrepreneurial training under Kudumbashree
- Any person who is a family member of the NHG member can also avail SVEP support for starting their own business.

For more info: <https://www.kudumbashree.org/pages/444>

1.4. Kerala State Women's Development Corporation

1.4.1. Loan Schemes

The Kerala Women's Development Corporation (KWDC) Loan Scheme is an initiative aimed at empowering women in Kerala by providing them with financial assistance to start or expand their businesses.

Scheme	Loan Amount	Annual income	Interest rate	Repayment period	Age limit
*General Scheme (Self-Employment Loan Scheme)	5 lakhs	8 lakhs	8%	5 yrs	18-60
BC Credit Line II (Self-Employment Loan Scheme for backward classes)	5 lakhs	3-8 lakhs	8%	5 yrs	18-60
Small Loan Scheme (street vendors, small business, single mothers) (Self-Employment Loan Scheme for all category)	50,000/-	1,20,000/-	As per the guidelines of NC & KSWDC	5 yrs	18-55



More Info: <https://kswdc.org/loan-scheme/#kswdc-schemes>

1.4.2. Entrepreneurship Development Programme (EDP)

An initiative by the **Kerala State Women's Development Corporation (KSWDC)** to economically empower widows by providing entrepreneurship training and financial support to start their own ventures.

Offerings

- **Entrepreneurship Training:** Six-month program with three-day training sessions conducted across the state by expert resource persons
- **Loan Assistance:** Financial support for widows to start new business ventures

Eligibility

- Widows aged **18 to 55 years** residing in Kerala

For more info: <https://kswdc.org/public-utility-services/>

1.4.3. Saranya (Self Employment Scheme for the destitute Women)

The Saranya Self-Employment Scheme is a Kerala State Government initiative under the National Employment Service (Employment Exchange), Kerala. It aims to uplift destitute women by providing interest-free loans to help them start their own businesses.

Financial Assistance

- Maximum loan amount: ₹50,000 per beneficiary.
- Subsidy: 50% of the loan amount, up to ₹25,000, is provided by the Government of Kerala.
- Repayment tenure: 5 years
- Interest rate: Zero-interest loan.
- Women who have successfully repaid at least 50% of their first loan can apply for an additional loan up to 80% of the original amount, at a nominal interest rate.
- No security or guarantor required.



Eligibility Criteria

- Target beneficiaries: Widows, Divorced or abandoned women, Unmarried women above 30 years from Scheduled Tribes (STs), Differently-abled women, Wives of bedridden patients (chronic illness).
- The applicant must be registered with the Employment Exchange in Kerala.
- The project should be viable, and a detailed business plan must be submitted.
- Family income must be below the poverty line (BPL category).

For more info: <https://kswdc.org/public-utility-services/>

1.4.4. SMILE Project (Support for Marginalized Individuals for Livelihoods and Enterprise)

A program aimed at supporting marginalized individuals, particularly those affected by COVID-19, by providing financial assistance and skill development for sustainable livelihood opportunities.

Financial Assistance

- Capital Support: 20% of the total project cost through credit-linked capital subsidy
- Interest Rate: 6%
- Repayment:
 - Principal Moratorium: 5 months
 - Interest Moratorium: 1 month



Eligibility

- Individuals from marginalized communities affected by COVID-19
- Must be between 18-60 years of age
- Should meet specific criteria based on their livelihood category (e.g., agricultural workers, small business owners, artisans, etc.)

For more info: <https://kswdc.org/step/>

1.5. Kerala Financial Corporation

1.5.1 Startup Kerala - Comprehensive Scheme by KFC for Financing Startups

This scheme is to assist Start-ups in all stages of their growth starting from proof of concept, prototype development, product trials, market entry, commercialization, scaling up, etc.

Financial Assistance

- Upper loan limit: Productisation- Rs.25 lakh, Commercialization- Rs.50 lakh, Scaling up- Rs.1Cr.
- Promoters Contribution: Term Loan- 10%, Working Capital- 10% minimum.
- Moratorium Period: Up to 12 months
- Eligibility
- Startups registered with Kerala Startup Mission/ The Department of Industrial Policy & Promotion (DIPP) GOI and having the Corporate office and operations in Kerala
- The proposal should be viable and the product/ service should be market fitting
- The business model should be scalable with a high potential of employment generation or wealth creation
- Shareholding by Indian promoters in the Startup should be at least 51% at the time of sanction of loan.



More Info:

<https://www.kfc.org/page/loan-schemes/startup-kerala-comprehensive-scheme-by-kfc-for-financing-startups>

1.6. Kerala State Industrial Development Corporation

1.6.1 We- Mission

The Women Entrepreneurship Mission (WE Mission) is an initiative by the Kerala State Industrial Development Corporation (KSIDC) to promote and support women entrepreneurs in Kerala. The mission provides financial assistance, infrastructure support, mentoring, and market access to encourage women to establish and grow their businesses.

Financial Assistance

- Up to ₹25 lakh or 80% of the initial project cost (whichever is lower)

Eligibility Criteria

- Eligibility criteria may vary for different components of the WE Mission scheme.
- Women entrepreneurs must be based in Kerala.
- Priority given to export-oriented units in garment manufacturing and allied industries.
- The startup should be a registered Private Limited Company or LLP.

For more info: <https://www.ksidc.org/women-entrepreneurship/>



2. NATIONAL SCHEMES

2.1 SCHEMES UNDER MSME

Women Startups looking for MSME Scheme should take Udyam Registration.

2.1.1 Prime Minister's Employment Generation Programme (PMEGP)

The PMEGP scheme aims to promote self-employment by providing financial assistance to new micro-enterprises in manufacturing and service sectors. It is a credit-linked subsidy program that supports individuals in setting up their own businesses.

Financial Assistance

- Maximum project cost: ₹50 lakh for manufacturing units, ₹20 lakh for service sector units.
- Subsidy details:
 - General category: 15% subsidy (urban) | 25% subsidy (rural).
 - Women, SC/ST, Minorities, Transgenders: 25% subsidy (urban) | 35% subsidy (rural).
- Own contribution:
 - General category: 10% of the project cost.
 - Special category (Women, SC/ST, Transgenders, etc.): 5% of the project cost.
 - Loan component: The remaining amount will be financed by banks as a term loan.

Eligibility Criteria

- Age: Applicant must be above 18 years.
- Education: Minimum 8th standard pass for projects above ₹10 lakh (manufacturing) & ₹5 lakh (service).
- Business type: New enterprises in manufacturing or service sector.



- Existing businesses & beneficiaries of other subsidies are not eligible.

Note: PMEGP funded MSMEs are eligible for 2nd Loan for their expansion and modernization. This scheme helps existing businesses upgrade their technology, scale operations, and enhance production capacity. These units can avail up to 1Cr per unit loan amount with subsidy rate of 15% of the project cost(20% for North-East & Hill States).

For more info : <https://www.kviconline.gov.in/pmegpeportal/pmegphome>

2.1.2. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

The CGTMSE scheme, introduced by the Government of India in collaboration with SIDBI, aims to support micro and small enterprises (MSEs) by providing collateral-free credit through banks and NBFCs. It helps both new and existing MSEs access financial support without requiring third-party guarantees.

Financial Assistance

- Collateral-free credit up to ₹1Cr per borrowing unit (includes term loans & working capital).
- Loan amount: Up to ₹5 crore per unit(Collateral free)
- Coverage:
 - 85% for micro enterprises (loans up to ₹5 lakh).
 - 80% for MSEs owned/operated by women and all loans in NER (Northeast Region).
 - 75% for other MSEs (loans up to ₹50 lakh).
 - 50% for retail businesses.
- Loan tenure: Maximum 5 years.



Eligibility Criteria

- New and existing micro & small enterprises (MSEs).
- Businesses applying for term loans or working capital through Member Lending Institutions (MLIs) like banks & NBFCs.
- Retail businesses can avail of partial coverage under the scheme.

For more info: <https://www.cgtmse.in>

2.1.3. Common Facility Centers (CFC)

The Common Facility Centers (CFC) Scheme aims to strengthen micro and small enterprises (MSEs) by establishing shared infrastructure and technology centers within industrial clusters. These centers help in reducing operational costs, improving productivity, and enhancing the competitiveness of MSMEs.

Financial Assistance

- Maximum grant support: Up to ₹20 crore per CFC.
- Government contribution:
 - Up to 70% of the project cost for general clusters.
 - Up to 90% of the project cost for clusters in special category regions (North-East, hilly areas, and Aspirational Districts).
- Eligible project costs:
 - Land development (excluding land cost).
 - Building construction for shared facilities.
 - Purchase of machinery and equipment for shared production processes.
 - Common testing, training, and research facilities.
 - Marketing and branding support for MSMEs.



Eligibility Criteria

- The CFC must be proposed by a registered Special Purpose Vehicle (SPV), such as:
 - Industry associations or cooperative societies.
 - State government agencies.
 - Non-profit organizations (NGOs) working with MSMEs.
- The cluster must have a minimum of 20 functioning MSME units willing to share the facility.
- The project must demonstrate economic viability and a business plan for self-sustainability.

For more information: <https://msme.gov.in/infrastructure-development-program>

2.1.4. Procurement & Marketing Support to MSMEs

The Procurement & Marketing Support (PMS) Scheme aims to enhance the marketability of products and services in the Micro, Small, and Medium Enterprises (MSME) sector. The scheme provides subsidies and support for MSMEs to participate in trade fairs, exhibitions, and other marketing initiatives.

Financial Assistance

- **Space Rent Charges:**
 - 80% subsidy for general category MSMEs.
 - 100% subsidy for SC/ST, Women, North-Eastern Region (NER), and Persons with Disabilities (PH) units.
 - Maximum subsidy limit: ₹1.5 lakh per unit per event.
- **Contingent Expenditure (Travel, Publicity & Freight):**
 - 100% reimbursement of contingency expenses.
 - Maximum subsidy limit: ₹25,000 per unit per event.
 - Eligible expenses include airfare/train fare (AC II Tier/ Economy Class).
- **Maximum Budgetary Support per Event:**



- Metro & A-Class Cities: ₹1.5 lakh per unit per event.
- Other Cities: ₹80,000 per unit per event.

Eligibility Criteria

- MSMEs must be registered under Udyam Registration (UR).
- The scheme applies to both Manufacturing & Service Sector MSMEs.
- Women-owned MSMEs receive higher subsidies under the scheme.

For more info:

<http://dcmsme.gov.in/OM%20&%20PMS%20Scheme%20Guidelines.pdf>

Apply Link: www.dcmsme.gov.in

2.1.5. MSME SUSTAINABLE (ZED) Certification

The MSME Sustainable (ZED) Certification promotes the Zero Defect Zero Effect (ZED) philosophy among MSMEs to enhance quality, productivity, and sustainability while minimizing environmental impact. The scheme encourages technological adoption and process improvements to help MSMEs remain competitive in global markets.

Financial Assistance & Benefits

- **Certification Cost:** Bronze- ₹10,000, Silver- ₹40,000, Gold- ₹90,000
- **Government Subsidy on Certification Cost:** 80% for Micro Enterprises, 60% for Small Enterprises, 50% for Medium Enterprises, Additional 10% subsidy for Women-owned MSMEs, SC/ST Entrepreneurs, MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts
- **Testing/Quality/Product Certification:** Reimbursement of up to 75% of certification costs, with a maximum subsidy of ₹50,000.
- **Handholding Support:** Up to ₹2 lakh for consultancy services for ZED-certified MSMEs.
- **Technology Upgradation Support:** Up to ₹3 lakh for implementing Zero Effect Solutions.



Eligibility Criteria

- All MSMEs registered with UDYAM are eligible.
- MSMEs should apply through the official ZED portal to avail of subsidies and benefits.

2.1.6. MSME Patent Reimbursement

The MSME Patent Reimbursement Scheme provides financial assistance to Micro, Small, and Medium Enterprises (MSMEs) for registering Patents, Trademarks, Geographical Indications (GI), and Industrial Designs. The scheme aims to encourage MSMEs to protect their intellectual property and enhance their competitiveness in domestic and international markets.

Financial Assistance

S.No.	Item	Maximum Financial Assistance
1	Foreign Patent	Rs. 5.00 Lakhs
2	Domestic Patent	Rs. 1.00 Lakhs
3	GI Registration	Rs. 2.00 Lakhs
4	Design Registration	Rs. 0.15 Lakhs
5	Trademark	RS. 0.10 lakhs

Eligibility Criteria

- The applicant must be a registered MSME under Udyam Registration.
- The reimbursement is available for both Indian and foreign patents.
- Patent applications filed after the specified cut-off date are eligible.

To Apply:

<https://innovative.msme.gov.in>



2.1.7. Trade Related Entrepreneurship Assistance and Development (TREAD)

The TREAD scheme empowers women entrepreneurs by providing grants to NGOs and training institutions. These grants fund activities like skill development, counseling, and marketing support to help women start or expand businesses.

Financial Assistance & Benefits

- NGOs: Up to 30% of project costs as grants for training, counseling, and marketing initiatives.
- Training Institutions: Grants available to enhance programs focused on women's entrepreneurship.
- Fund Usage: Skill development workshops, Business counseling and mentorship, Marketing and market linkage support.

Eligibility

- NGOs: Must be registered for 3+ years and proven experience working with women's self-help groups (SHGs).
- Training Institutions: Must demonstrate expertise in women-centric entrepreneurship programs.

More Info: <https://www.msmediagra.gov.in/womentread.htm>

2.1.8. Public Procurement Policy (PPP) for MSEs

The Public Procurement Policy (PPP) mandates Central Ministries, Departments, and Central Public Sector Enterprises (CPSEs) to procure 25% of their annual requirements from Micro and Small Enterprises (MSEs). It promotes inclusivity by reserving sub-targets for SC/ST and women-owned MSEs, fostering equitable growth in the MSME sector.

Financial Assistance

- Mandatory Procurement: 25% of total annual purchases from MSEs.
- Sub-targets: 4% from SC/ST-owned MSEs, 3% from women-owned MSEs.



- Exclusive Reservations: 358 items reserved for procurement exclusively from MSEs.
- Free access to tender documents.
- Exemption from Earnest Money Deposit (EMD).
- MSEs quoting within 15% of the lowest bid (L1) can supply a portion of the order at L1 price.
- Relaxed eligibility norms for startups and MSEs (no prior experience/turnover requirements).

Eligibility

- Applicable to: Goods/services produced by MSEs (registered under Udyam).
- Exclusions: Traders, sole agents, distributors, and works contracts.

For more info : <https://dcmsme.gov.in/pppm.htm.aspx>

2.1.9. Skill Upgradation & Mahila Coir Yojana (MCY)

Skill Upgradation & Mahila Coir Yojana (MCY) is an exclusive training programme aimed at the skill development of women artisans engaged in the coir industry. It provides two months of training in coir spinning.

Financial Assistance

- A stipend of ₹3,000 per month is provided during the training.
- Post-training, artisans are encouraged to seek assistance through the Prime Minister's Employment Generation Programme (PMEGP) to set up coir units.

Eligibility

- Open to women artisans engaged in the coir industry.

For More Info:

https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/1_3_5_1.html



2.1.10. MSME Idea Hackathon

The MSME Idea Hackathon is a prestigious initiative launched by the Ministry of Micro, Small, and Medium Enterprises (MSME) to foster innovation and encourage the adoption of advanced technologies within the MSME sector. The program provides financial assistance to support the development and nurturing of innovative ideas into working prototypes. Kerala Startup Mission (KSUM) is one of the MSME incubators supporting this initiative.

Financial Assistance

- Funding support of up to ₹15 lakh per approved idea.
- The grant is provided to the Host Institute for developing and nurturing the idea into a prototype.

Eligibility

- Any innovator of Indian origin with an email and mobile number.
- MSMEs requires Udyam Registration Number (To register for Udyam Registration: <https://udyamregistration.gov.in/>)
- Students requires a valid student Identity card
- Open to individuals not falling under MSME or student categories.

More Info: <https://my.msme.gov.in/inc/Default.aspx>

2.1.11. The Credit Guarantee Scheme for Micro and Small Enterprises

The Credit Guarantee Scheme for Micro and Small Enterprises is a government initiative that provides financial assistance to NGOs to train and support women entrepreneurs.

Financial Assistance & Benefits

- NGOs can receive up to 30% of the project cost.
- Training institutions are eligible for grants.



Eligibility

- NGOs must be working in collaboration with women's self-help groups.

For more info: <https://www.cgtmse.in/>

2.2. National Backward Classes Finance & Development Corporation (NBCFDC)

2.2.1. Swarnima Scheme for women in backward classes

Swarnima Scheme for women in backward classes offers two types of loan schemes designed to support self-employment among women from backward classes and those below the poverty line.

Financial Assistance

- Term Loan: Maximum loan amount is ₹2 lakhs.
- New Swarnima Scheme: Maximum loan amount is ₹1 lakh.
- Lower interest rate compared to general loan schemes.

Eligibility

- Term Loan: Women from backward classes.
- New Swarnima Scheme: Women below the poverty line.

More info: <https://www.myscheme.gov.in/schemes/nssw>

2.3. Ministry Of Social Justice And Empowerment, Govt. Of India

2.3.1. Mahila Samridhi Yojana

Mahila Samridhi Yojana is a Micro Finance scheme initiated by the National Scheduled Castes Finance and Development Corporation to support women from backward classes with a rebate in interest.

Financial Assistance

- Financial assistance up to ₹1,40,000.
- Interest rebate provided.



Eligibility

- Women belonging to backward classes as per government norms.
- Family income less than ₹3 lakhs per annum.

More Info: <https://govinfo.me/mahila-samridhi-yojna/>

2.4. SIDBI

2.4.1. Mahila Udyam Nidhi

Mahila Udyam Nidhi is a scheme providing soft loan (Quasi equity) assistance to women entrepreneurs for setting up projects in tiny sectors. It was launched by the Small Industries Development Bank of India (SIDBI) under small business funding programs.

Financial Assistance

- Soft loan of up to ₹10 lakhs.
- The loan is repayable in 10 years.

Eligibility

- Women entrepreneurs setting up projects in tiny sectors.

More info: <https://udyamimitra.in/>

2.5. Government of India Ministry of Women and Child Development

2.5.1 Support to Training and Employment Programme for Women

Support to Training and Employment Programme for Women (STEP) aims to empower women by providing skills that enhance their employability and competencies for self-employment and entrepreneurship.

Financial Assistance

- Provides support for training programs.
- Aims to develop skills that lead to employment or entrepreneurship.



Eligibility

- Women seeking to enhance employability and become self-employed/entrepreneurs.

More Info: <https://wcd.delhi.gov.in/scert/support-training-employment-women>

2.6. Ministry of Finance Department of Financial Services

2.6.1. Mudra Yojana for Women/ Mahila Udhyaami Yojana

Mudra Yojana for Women, also known as Mahila Udhyaami Yojana, provides financial assistance to women entrepreneurs to start, expand, or modernize their businesses.

Financial Assistance

- Loans up to ₹10 lakhs.
- Collateral-free and low-interest loans.
- Flexible repayment terms (3-5 years).
- Applicable to various non-farm, non-corporate businesses like manufacturing, repair shops, beauty parlours, etc.

Eligibility

- Women aged 18-65 can apply.

More Info: <https://www.mudra.org.in/>

2.7. Ministry of Minority Affairs

2.7.1. Self Employment Lending Schemes- Credit Line 1 - Mahila Samridhi Yojana

Self Employment Lending Schemes - Credit Line 1 - Mahila Samridhi Yojana is a program by the National Minorities Development and Finance Corporation (NMDFC) that trains women in crafts, forms them into self-help groups, and provides small business loans.



Financial Assistance

- Small business loans up to ₹1 lakh at a low interest rate of 7% per year.
- Training lasts up to 6 months.
- Stipend of ₹1,000 per month during training.

Eligibility

- Women trained in crafts and formed into self-help groups by NMDFC.

More Info: <https://nmdfc.org/nmdfcschemes>

2.8. Bio-Ignition Grant by BIRAC

2.8.1. BIG

BIG is flagship programme of BIRAC, which provides the right admixture of fuel and support to young startups and entrepreneurial individuals. BIG is the largest early stage biotech funding programme in India. Funding grant of upto INR 5 Million (USD 70,000 approx) to best in class innovative ideas to build and refine idea to proof-of-concept.

As part of this scheme, successful BIG Innovators receive up to INR 50 lakh (USD 70,000 approx) for research projects with commercialization potential with duration of up to 18 months.

Objectives

- Foster generation of ideas with commercialisation potential
- Upscale and validate of proof of concept
- Encourage researchers to take technology closer to market through a start up
- Stimulate enterprise formation

For more information: <https://birac.nic.in/big.php>



2.9. Stand Up India Scheme

The Stand Up India Scheme aims to facilitate bank loans for SC/ST or women borrowers looking to establish new projects in the Manufacturing, Service, or Trading sectors.

Financial Assistance

- Loan amount: ₹10 lakhs to ₹100 lakhs.
- Covers 75% of the project cost, including term loan and working capital.
- Interest rate: Lowest applicable rate of the bank for that category, not exceeding (base rate [MCLR] + 3% + tenor premium).
- 25% margin required, which can be supplemented by eligible Central/State schemes.
- Borrower's contribution: Minimum 10% of the project cost.
- Collateral security or a guarantee by the Credit Guarantee Fund scheme for Standup India (CGFSIL) may be required.

Eligibility

- SC/ST and Women entrepreneurs above 18 years of age.
- Loans available exclusively for greenfield projects, representing the first-time venture in Manufacturing, Service, or Trading sectors.
- For non-individual enterprises, at least 51% of shareholding and controlling stake should belong to SC/ST and Women Entrepreneurs.
- Borrowers should not have any outstanding defaults with any bank or financial institution.

For more info: <https://www.standupmitra.in/>

3. Banking Schemes

3.1. Punjab National Bank and Ministry of Finance

3.1.1 Mahila Udyam Nidhi Yojana

Mahila Udyam Nidhi Yojana assists women entrepreneurs in setting up new projects in the tiny/small-scale sector and rehabilitating viable sick SSI units. Existing tiny and



small-scale industrial units and service industries undertaking expansion, modernization technology upgradation, and diversification can also be considered.

Financial Assistance

- Soft loan up to 25% of the project cost, subject to a maximum of ₹2.5 lakhs per project.
- Repayable within 10 years, inclusive of an initial moratorium period of not more than five years.

Eligibility

- All existing and new MSME or Tiny Units promoted exclusively by women entrepreneurs.
- Businesses consisting of a majority of women entrepreneurs are eligible.

More Info: <https://www.pnbindia.in/schemes-for-women.html>

3.2. Dena Bank

3.2.1. Dena Shakti Scheme

The Dena Shakti Scheme offers loans with a 25% discount to women entrepreneurs in retail, service, manufacturing, or self-employment sectors (e.g., doctors, architects, etc.).

Financial Assistance

- Loans with a 25% discount.
- Loan duration: 1-3 years.
- Apply through the MSME branch of UBI (Union Bank of India).

Eligibility

- Women must own or have a majority stake (over 50%) in the business.
- Any women involved in retail, service activities, manufacturing etc
- Women who are working under self-employment such as architects, Chartered Accountants, doctors, etc



- Completion of an Entrepreneurship Development Program is required.

More Info: <https://aatmnirbharsena.org/blog/dena-shakti-scheme/>

3.3. State Bank of India

3.3.1. Stree Shakti package

The Stree Shakti package offers loans at low interest rates to women entrepreneurs in retail trade, manufacturing, services, or professions (e.g., doctors, beauticians, etc.).

Financial Assistance

- Loans available for working capital or term loans.
- Loan amounts range from ₹50,000 to ₹25 lakhs.
- Relaxed margins are provided.

Eligibility

- Women must own or have a majority stake (over 51%) in the business.
- Women entrepreneurs or women entrepreneur business in retail trade, manufacturing or services and women professionals like Doctors, Beauticians, Architects and Chartered Accountants are also eligible.

More Info: <https://sbi.co.in/>

3.4. Central Bank of India

3.4.1. Cent Kalyani Scheme

The Cent Kalyani Scheme provides loans to women entrepreneurs for starting, expanding, or modernizing micro and small businesses.

Financial Assistance & Eligibility

- Loans available for manufacturing (handicrafts, food processing), services (doctors, beauty parlours, daycare), and small businesses (canteens, tailoring).
- Professionals and self-employed women are also eligible.
- Women entrepreneurs seeking to start, expand, or modernize businesses.



More Info: https://www.centralbankofindia.co.in/english/cent_kalyani1.aspx



4. OTHER SCHEMES

4.1. Salesforce

4.1.1. India Return to Work Program

The India Return to Work Program by Salesforce aims to create a workplace where everyone feels seen, heard, valued, and empowered to succeed. This program provides women who have taken a career break a platform to restart their professional journeys.

Financial Assistance/ Benefits

- Six months of on-the-job training within Salesforce's Technology, Sales, and Customer Success teams.
- Resources, mentorship, and opportunities to help women jumpstart their Salesforce careers.

Eligibility

- Women who have taken a career break and are looking to restart their professional journeys.

More Info:

<https://careers.salesforce.com/en/our-locations/asia-pacific/india/salesforce-india-return-to-work-program/>

4.2. Nasscom Foundation

4.2.1. Women Entrepreneurship Programme

The Women Entrepreneurship Programme by Nasscom Foundation helps rural women entrepreneurs in agriculture, crafts, and small businesses by providing tech and digital skills training. The goal is to empower these women to use technology to grow their businesses and improve their lives.

Offerings



- Offers training in financial technology, government programs, and practical tech skills.
- Rural women entrepreneurs in agriculture, crafts, and small businesses.

More Info: [Empowering Women Entrepreneurs: Nasscom Foundation Program](#)

4.3 TiE

4.3.1. TiE Women Program

The TiE Women Program provides opportunities to women founders to showcase their business ideas globally. Female entrepreneurs with innovative ideas are encouraged to apply.

Financial Assistance

- Supports female-founded or co-founded startups in showcasing business ideas.
- Encourages startups that are raising funds.

Eligibility

- Startups must be female-founded or co-founded.
- Must be less than seven years old.
- Preferably raising funds.

More Info: <https://tiewomen.org/program/>

4.3.2. Mentor Institute

The Mentor Institute, an initiative of TiE Kerala, connects women entrepreneurs with mentors for support and guidance.

Financial Assistance

- Provides access to mentors for business support.

Eligibility

- Open to women entrepreneurs seeking mentorship.

To Apply: <https://forms.gle/NTbc1mU2VcbeTh5y8>



4.3.3. Women Entrepreneurship

The Women Entrepreneurship initiative conducts workshops to expose educated unemployed women to the concepts of entrepreneurship, self-employment, and empowerment. The workshops feature trained professionals and motivational experiences shared by successful women entrepreneurs.

Financial Assistance

- Conducts workshops on entrepreneurship, self-employment, and empowerment.
- Provides exposure to entrepreneurship concepts and motivational experiences.

Eligibility

- Educated unemployed women seeking entrepreneurship and self-employment.
- Participants motivated by experiences shared by successful women entrepreneurs.

More Info: <https://kerala.tie.org/programs/>

4.4. Women Entrepreneurs Network (WEN)

The Women Entrepreneurs Network (WEN) is a platform dedicated to empowering women entrepreneurs through networking, collaboration, training, and mentoring. It caters to a diverse group, from small to large business owners and those aspiring to start.

Financial Assistance

- Conducts training programs, courses, and collaborations with corporations and relevant entities.
- Provides hands-on, real-time training and exposure in various fields.

Eligibility



- Women entrepreneurs ranging from small to large business owners.
- Aspiring women entrepreneurs looking to start their ventures.


More Info: <https://www.wenindia.org/>



Kerala Has Around 6200 + Startups Working In Various Sectors Spread Across Its 14 Districts. Our Startups Work In Wide Range Of Sectors Including Artificial Intelligence, Hardware, Healthcare, Fin Tech, Bio Technology Etc.

Have A Thought, Comment Or Suggestion To Share With Us?


We'd Love To Hear From You.
Write To Us At

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 www.fb.com/keralastartupmission

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