

**GOVERNMENT OF INDIA
MINISTRY OF COMMERCE & INDUSTRY
DEPARTMENT FOR PROMOTION OF INDUSTRY AND INTERNAL TRADE**

RAJYA SABHA

**UNSTARRED QUESTION NO. 2448.
TO BE ANSWERED ON FRIDAY, THE 13TH MARCH, 2026.**

**FINANCIAL AND INSTITUTIONAL SUPPORT PROVIDED TO YOUTH LED
STARTUPS**

2448. SHRI SATNAM SINGH SANDHU:

Will the Minister of **Commerce and Industry** be pleased to state:

- (a) the details of financial and institutional support provided to youth led startups and enterprises;
- (b) the number of youth entrepreneurs who have benefitted under Startup India and related schemes;
- (c) the steps taken to improve access to credit for first generation entrepreneurs; and
- (d) whether special incentives exist for startups led by women and marginalised youth?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE & INDUSTRY
(SHRI JITIN PRASADA)**

- (a) to (c):** Startup India initiative was launched on 16th January 2016, with an intent to build a strong ecosystem for nurturing innovation, startups and encouraging investments in the startup ecosystem of the country. As on 31st January 2026, 2,12,283 entities have been recognised as startups.

Under the Startup India initiative, the Government is implementing three flagship Schemes, Fund of Funds for Startups (FFS), Startup India Seed Fund Scheme (SISFS), and Credit Guarantee Scheme for Startups (CGSS) to provide funding opportunities and support startups across sectors at various stages of their business cycle.

FFS has been established to catalyze venture capital investments and is operationalized by Small Industries Development Bank of India (SIDBI), which provides capital to Securities and Exchange Board of India (SEBI)-registered Alternative Investment Funds (AIFs), which in turn invest in startups through equity and equity-linked instruments. As on 31st January 2026, supported AIFs under the Scheme have invested Rs. 25,859.38 crore in 1,382 selected startups.

SISFS provides financial assistance to seed stage startups through incubators in the form of grants, convertible debentures or debt or debt-linked instruments.

SISFS is implemented from 1st April 2021. As on 31st January 2026, selected incubators under the Scheme have approved funding of Rs. 592.12 crore to 3,311 startups.

CGSS is implemented for enabling credit access through debt funding to startups through eligible financial institutions by guaranteeing upto a specified limit against credit instruments. CGSS is operationalized by the National Credit Guarantee Trustee Company (NCGTC) Limited and has been operationalized from 1st April 2023. As on 31st January 2026, 348 loans amounting to around Rs 925.90 crore have been guaranteed to startup borrowers.

- (d):** The Government has implemented various measures/schemes across the country to promote startups led by women and marginalised youth. Details of such initiatives are placed as **Annexure-I**.

ANNEXURE REFERRED TO IN REPLY TO PART (d) OF THE RAJYA SABHA UNSTARRED QUESTION NO. 2448 FOR ANSWER ON 13.03.2026.

Details of various measures/schemes across the country to promote startups led by women and marginalised youth are as under:

I. Key measures to promote entrepreneurship for youth from marginalized communities:

1. The Ministry of Micro, Small and Medium Enterprises (MSME) implements the National Scheduled Caste Scheduled Tribe Hub (NSSH) Scheme, which aims at capacity enhancement of SC/ST entrepreneurs and promotes entrepreneurship culture amongst the SC/ST population. The Scheme is empowering SC/ST population to participate in the public procurement process and fulfill the mandated target of procurement from SC/ST enterprises under Public Procurement Policy by the Ministries, Departments, and CPSEs. The Scheme is being implemented across the country.

Since inception of the Scheme, various interventions/sub-schemes have been introduced under NSSH in consultation with various stakeholders for capital subsidy, capacity building, enhancing competitiveness, and market linkage of the SC/ST entrepreneurs. These include Special Credit Linked Capital Subsidy Scheme, Capacity Building and Training Programs, Special Marketing Assistance Scheme (SMAS), Single Point Registration Scheme (SPRS), Reimbursement of Bank Loan Processing Fee, Reimbursement of Bank Charges on Performance Bank Guarantee, Reimbursement of Testing Fee, Reimbursement of Annual Membership fee of Export Promotion Council, Reimbursement of Annual Membership/Subscription Fee of Government Promoted e-Commerce Portals, and Top 50 NIRF Ranked Management Institution's Short-Term Training Program Fee Reimbursement Scheme.

2. Under the Ministry of MSME, the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides Credit Guarantee to its Member Lending Institutions (MLIs) for credit facilities extended by them to Micro and Small Enterprises (MSEs) without any collateral security and third-party guarantee for the activities mentioned under the MSMED Act 2006. Under Credit Guarantee Scheme (CGS) of CGTMSE, First Generation entrepreneurs as well as existing entrepreneurs are eligible for guarantee coverage. Guarantee is provided at liberal terms to women entrepreneurs and entrepreneurs belonging to SC and ST category.
3. The Ministry of Minority Affairs (MoMA) implements Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) Scheme which converges five erstwhile skilling schemes. The Scheme focuses on socio-economic empowerment of the six notified minority communities through skill development, entrepreneurship and leadership of minority women, and education support for school dropouts.
4. The Ministry of Skill Development and Entrepreneurship (MSDE) through Entrepreneurship Development Programmes (EDP) and Entrepreneurship and Skill Development Programmes (ESDP), has strengthened participants capabilities through

focused interventions such as digital marketing, financial and credit linkages, market access, and industry connect. MSDE through its autonomous institutes, namely National Institute for Entrepreneurship and Small Business Development (NIESBUD) and Indian Institute of Entrepreneurship (IIE), is implementing the skilling and entrepreneurship component of Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyaan (PM JANMAN) – a scheme of Ministry of Tribal Affairs for upliftment of Particularly Vulnerable Tribal Groups (PVTGs). Further, PM Surya Ghar Muft Bijli Yojana aims to promote rooftop solar adoption, empower entrepreneurs, and create sustainable livelihood opportunities, and IIE is establishing, developing and managing Entrepreneurship Development Centres (EDC) and Incubation Centers (ICs) in North East Region's Educational Institutions.

5. Under the Ministry of Social Justice and Empowerment (MoSJE), the Venture Capital Fund for Scheduled Castes (VCF-SC) and the Venture Capital Fund for Backward Classes (VCF-BC) schemes have been formulated to support entrepreneurship among persons belonging to Scheduled Castes (SCs) and Backward Classes, including women entrepreneurs from these communities. The schemes are being implemented through IFCI Venture Capital Ltd. the designated implementing agency/Fund Manager.

The Ministry has also launched the Ambedkar Social Innovation and Incubation Mission (ASIIM) under the VCF-SC, that aims to promote innovation and entrepreneurship among Scheduled Caste youth by providing incubation, mentoring and equity support through recognised Technology Business Incubators, to help convert innovative ideas into viable enterprises.

IFCI Venture Capital Funds Ltd, has also introduced the online mentorship program in which Industry experts provide handholding support, guidance to the aspirants SC entrepreneurs through the mentorship portal i.e. aye-mentor.in. The portal is operational across the country including all States and UTs.

6. Under the Department of Financial Services, the Stand-Up India Scheme (SUPI) was launched on 05.04.2016 and was valid/ operational till March 2025. The objective of the Scheme was to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs.1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one-Woman borrower per Bank branch for setting up greenfield enterprise in manufacturing, services or trading sector, including activities allied to agriculture.
7. Under the Atal Innovation Mission (AIM), Atal Incubation Centres (AICs) are greenfield incubation hubs supported by NITI Aayog to nurture innovative startups by providing world-class infrastructure, expert mentorship, seed support and industry partnerships, enabling them to grow into scalable and sustainable enterprises across key sectors of the economy. Atal Community Innovation Centres (ACICs) are district-level innovation institutions under Atal Innovation Mission that promote grassroots entrepreneurship by transforming community challenges into scalable enterprises through local immersion, design-led problem solving, and ecosystem partnerships aligned with the Sustainable Development Goals. Further, Youth Co:Lab was launched in India in 2019 by United Nations Development Programme in collaboration with AIM,

NITI Aayog to promote youth social innovation and entrepreneurship through national challenges, mentorship, seed grants and ecosystem engagement.

8. Under Startup India initiative, the flagship funding schemes, (FFS, SISFS, and CGSS), States' Startup Ranking Framework exercise, National Startup Awards, events such as Innovation Week and Startup Mahakumbh, and activities to encourage corporates to support startups by way of mentorship, access to infrastructure, sharing resources and knowledge, assistance in market linkages, investor connect along with various district outreach programs are undertaken to encourage grassroots innovation and setting up of startups across the country by entrepreneurs.

II. Key measures to support women-led startups:

1. Women-led startups are incentivized under the flagship schemes of Fund of Funds for Startups (FFS) and Credit Guarantee Scheme for Startups (CGSS).
2. Capacity building programs such as the Women Capacity Development Programme (WING), Virtual Incubation Programs, Startup Learning Program for Women in Technology, Accelerating Women Entrepreneurs Program support women-led startups and women entrepreneurs in their startup journey.
3. Outreach and awareness measures include a dedicated webpage on Startup India Hub portal detailing Government measures, ASCEND Startup Workshop Series and Women for Startups Workshops, SuperStree Podcast, Women for Startups: State Workshops, platforms to connect women entrepreneurs with investors, and information dissemination on print media and social media platforms to reach women-led startups and entrepreneurs across the country.
4. Women-led startups and entrepreneurs are also recognised for their progress and achievements through measures and initiatives such as interaction of women entrepreneurs with the Hon'ble President of India, specific provisions in the States' Startup Ranking exercise to encourage support for women-led startups in States/UTs, special category for women-led startups in National Startup Awards (NSA).
5. Apart from the above measures and measures detailed in Part I. of the Annexure, other Ministries and Departments have also implemented programmes and initiatives to support women entrepreneurship and capacity building. MSDE in collaboration with the Women Entrepreneurship Platform of NITI Aayog, launched the Swavalambini- a Women Entrepreneurship Programme. The programme aims to cultivate an entrepreneurial mindset among female students. Furthermore, Swavalambini aims to recognise and reward successful women entrepreneurs emerging from the programme through the Award to Rewards Initiative of Women Entrepreneurship Platform of NITI Aayog. The Women Leadership and Entrepreneurship component under the PM VIKAS Scheme of MoMA aims to provide handholding to minority women trained in leadership and basic entrepreneurship. Further, it intends to select aspiring women entrepreneurs, from amongst those trained, to become Business Mentors (to be known as 'Biz Sakhis/ Udyami Mitras' in the scheme) and promote establishment of individual or group enterprises for the same.
