Samagra
Transforming Governance

Maha Navonmesh Mission:

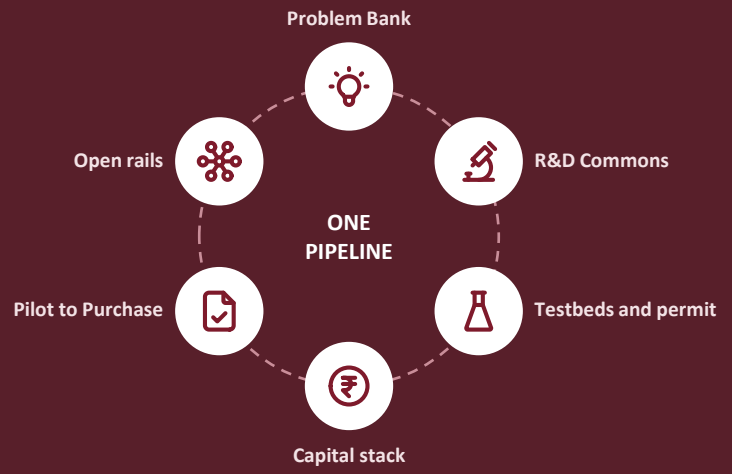
Wiring the money Maharashtra already earmarks for innovation into one pipeline that tests, buys and scales deep tech by 2035

One state operating system with six levers, one per lifecycle stage, run through MSInS and MITRA, applied to all six TGC sectors.

₹2,920 Cr
a year already earmarked for innovation (base case)

234x
more than reaches startups as pilot orders today

₹1,125 Cr
a year to run the mission, 52% of the 0.5% earmark



Maharashtra already funds the parts of an innovation hub; by 2035 it must connect them into one pipeline that buys what it tests

The answer for the state as a whole, then applied to the six TGC sectors (agriculture, healthcare, education, governance, financial inclusion, urban development)

01 SITUATION: THE BASE IS STRONG

India's largest state economy, its largest startup base and a 2025 to 26 policy burst

₹51 lakh Cr
GSDP 2025-26, 14% of India's GDP

41,440
DPIIT startups, 1.7x the next state

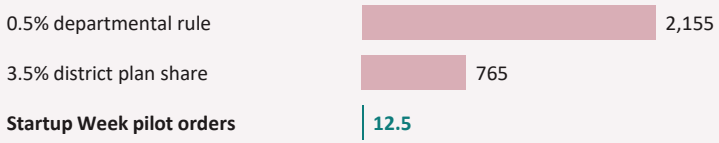
9
innovation instruments since 2025

US$11 B
Tata commitment, 300 acre Innovation City

Source: ESM 2025-26; DPIIT (30 Jun 2026); state policy documents

02 COMPLICATION: STALLS AT TEST AND PURCHASE

₹2,920 Cr a year is earmarked; ₹12.5 Cr reaches startups as pilot orders



Test: no test zones in the state; approvals sit with Union regulators

Adopt: pilots stop at ₹25 lakh; the next order needs a fresh tender

Scale: only 51% of notified services are online to plug into

Source: PRS budget analysis 2026-27; Startup Policy 2025; the model ledger

03 RESOLUTION: MAHA NAVONMESH MISSION

Six levers, run as a CM mission through MSInS and MITRA, at ₹1,125 Cr a year

No new agency: existing CM council, MSInS office, MITRA dashboard

No new tax: 52% of the 0.5% earmark at full run

Measured by conversion: pilots that become contracts

FIRST 90 DAYS

1 **Finance GR:** Pilot to Purchase phases and safe harbour
2 **Ring fence:** 0.5% earmark with a quarterly sweep
3 **MSInS:** mission office; first 100 problems by Mar 2027

Source: our design; costs in the model ledger (labelled assumptions)

SIX LEVERS, ONE PER STAGE: WHAT CHANGES FROM TODAY TO 2035

Problem Bank	R&D Commons	Testbeds and permit	Capital stack	Pilot to Purchase	Open rails
TODAY Themes chosen for one Startup Week a year	TODAY Labs, GPUs and data scattered across bodies	TODAY No test zones in the state; Union approvals case by case	TODAY Policy loans of ₹5 to 10 lakh per founder	TODAY Pilots stop at ₹25 lakh; scale needs a fresh tender	TODAY 527 of 1,027 services online; data in silos
2035 500 priced problems a year from departments and districts	**2035 One voucher buys compute, lab time and consented data**	**2035 12 testbeds; one sandbox permit in 30 days**	**2035 Grants in pilots, AIF anchors, order backed credit**	**2035 Phase 3 orders up to ₹25 Cr without a new tender**	**2035 Winners run statewide on open APIs in all 36 districts**

Source: our design; detail on slides 9 to 15; today column from slides 4 to 7

BOTTOM LINE **Fund the pipeline, not more pieces: 52% of an earmark the state already has buys a test, purchase and scale route for every sector**

Maharashtra starts from the front: 14% of India's GDP, 31% of its FDI and 41,440 startups, 1.7 times the next state

Scale, capital and talent are not the constraint; the national rails for deep tech also arrived in 2026

₹51 lakh Cr
GSDP 2025-26, growing 7.9% vs 7.4%

31%
of India's FDI, Oct 2019 to Mar 2025

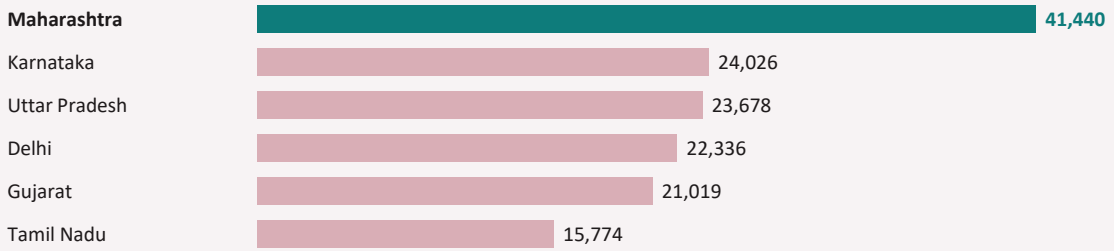
41,440
DPIIT startups, 17.3% of India

₹3,47,903
per capita income vs ₹2,19,575

₹70.5 lakh Cr
investment target, Industries Policy 2025

01 DPIIT RECOGNISED STARTUPS BY STATE, 30 JUNE 2026

Maharashtra has 17,414 more than Karnataka, the next state



Source: DPIIT reply, Lok Sabha USQ 1446, 28 Jul 2026

02 NATIONAL DEEP TECH RAILS THE STATE CAN PLUG INTO

Four Union instruments since 2025 target long, capital heavy R&D

Jul 2025
RDI scheme, ₹1 lakh Cr for private R&D

Feb 2026
Deep tech status: 20 years, ₹300 Cr cap

Apr 2026
Fund of Funds 2.0, ₹10,000 Cr, deep tech first

Apr 2026
Urban Challenge Fund, ₹1 lakh Cr

Source: DST (Jul 2025); DPIIT G.S.R. 108(E); PIB; MoHUA guidelines

03 STATE INSTRUMENTS SINCE 2025, BY KIND OF NUMBER

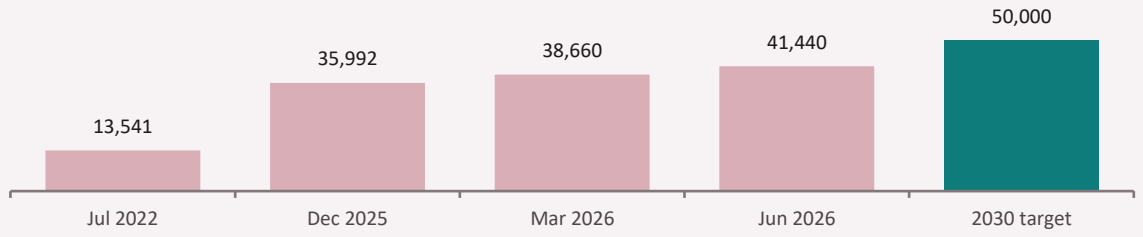
Most headline figures are targets; only a few are budgets

Instrument	Headline	Kind of number
Startup Policy 2025	₹500 Cr Maha-Fund; 50,000 startups by 2030	Budget, target
AI Policy 2026	2,000 GPUs; ₹500 Cr fund; ₹10,000 Cr target	Asset, budget, target
Drone (UAS) Policy 2026	₹25,000 Cr investment; 3 CoEs	Target, asset
MahaAgri-AI 2025 to 29	₹500 Cr initial allocation	Budget
Innovation City	US$11 B, 300 acres (Tata)	Private pledge
GCC Policy 2025	400 centres, 4 lakh jobs	Target

Source: state policies and GRs 2025 to 2026; classification is our assessment

04 MAHARASHTRA STARTUPS AGAINST THE 2030 POLICY TARGET

At the 2026 pace (about 908 a month) the 50,000 target arrives by mid 2027



Source: Business Standard (Jul 2022); The Federal (end 2025); DPIIT (Mar, Jun 2026)

BOTTOM LINE **Maharashtra does not lack scale or policy; the 2035 question is whether ideas move through the state's own system**

Nine instruments since 2025 cover research and funding best; buying scores lowest, with no route from pilot to purchase

Each cell names the proof behind its score: dark means the instrument funds or runs the stage, light means it names the stage or pays part, blank means silent

01 INSTRUMENT COVERAGE BY LIFECYCLE STAGE, WITH THE EVIDENCE FOR EACH SCORE

Research scores 8 of 18 and funding 7; testing 4, scaling 3 and buying only 2

	Conceive	Research	Test	Fund	Adopt	Scale
Startup Policy 2025 (MSInS)	Week themes	Incubators	Test fee refund	**₹500 Cr fund**	₹25 lakh pilots	
M-Hub incubator, Navi Mumbai	Open calls	Incubation				
Innovation City, 300 acres		R&D campus				
MITRA skills and innovation	Think tank					
GCC Policy 2025		GCC R&D				
AI Policy 2026		**2,000 GPUs**	6 CoEs	**₹500 Cr fund**		
Drone (UAS) Policy 2026 to 2031		3 CoEs	Sites planned	Incentives		Manufacturing
MahaAgri-AI Policy and AIAIC	**Problem calls**	₹40 lakh grants	Field trials	₹500 Cr	Validation	Agristack
Industries Policy 2025 (MIISP)				Subsidies		Manufacturing
Stage score (max 18)	**5**	**8**	**4**	**7**	**2**	**3**

Source: policy texts and GRs 2025 to 2026 (list on slide 30); scores are our assessment on the rule at right

02 WHAT COUNTS AS COVERING A STAGE

A stage scores only if the text gives the instrument a job there

- **Conceive:** a buyer states a problem with users, a KPI or a budget
- **Research:** money, compute or labs for R&D
- **Test:** a site and a permission to trial with real users
- **Fund:** grants, equity or credit sized for the stage
- **Adopt:** a route for a department to buy after a pilot
- **Scale:** a route to statewide rollout or manufacturing

SCORING RULE

- 2 Funds or runs the stage (AI Policy's 2,000 GPUs)
- 1 Names the stage, plans it, or pays part (lab fee refund)
- 0 Silent on the stage, or only an intent

Buying scores 2 of 18: Startup Week pays up to 50 pilots of ₹25 lakh and AIAIC validates farm tools; neither leads to a contract, so a passed pilot faces a fresh tender.

Source: our scoring rule; Startup Policy 2025; UAS policy (Jun 2026); AIAIC

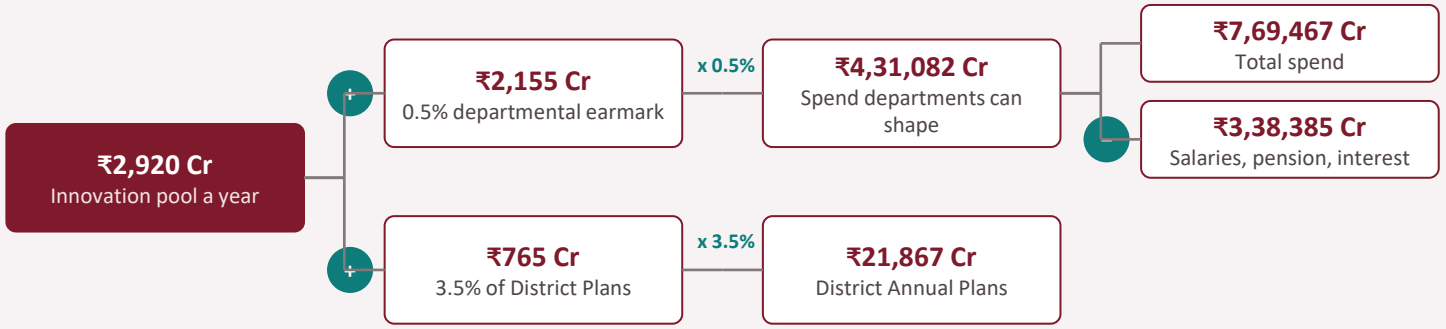
BOTTOM LINE The gap is not another fund or incubator; it is the route from a tested prototype to a purchase order

The 0.5% rule already earmarks about ₹2,920 Cr a year for innovation, 234 times the ₹12.5 Cr that reaches startups as pilot orders

Every department must set aside 0.5% of its budget for innovation (Startup Policy 2025); districts reserve 3.5% of plan funds (GR, Dec 2022)

01 HOW THE POOL IS BUILT, AND WHERE IT GOES TODAY (₹ CR, 2026-27)

Pilot orders are 0.4% of the pool; the other ₹2,908 Cr has no set route to startups



WHERE THE POOL GOES TODAY



Source: PRS Maharashtra Budget Analysis 2026-27; DAP 2026-27; Startup Policy 2025; GR 13 Dec 2022; the model ledger

02 WHAT THE COMPARISON MEANS

Maharashtra has a set aside like America's SBIR; it lacks the contract pipeline behind it

3.2% of large US agencies' outside R&D budgets go to small firm contracts (SBIR)

0.5% of every Maharashtra department's budget is earmarked for innovation

The difference is the pipeline. SBIR money moves through Phase I and II contracts to purchase; iDEX does the same with ₹1.5 Cr and ₹25 Cr grants.

No public ledger. We found no report of how the 0.5% is spent; without one it drifts into routine IT.

Room to act. A third of the earmark through a pilot to purchase pipeline (₹675 Cr) is 54x today's orders.

INDIA'S OWN PROOF: iDEX, DEFENCE, TO MARCH 2026

548	innovation contracts signed	100%
58	cleared for purchase, ₹3,853 Cr	10.6%
45	purchase contracts, ₹2,326 Cr	8.2%

Source: US SBA SBIR policy directive; iDEX figures, Mar 2026 (Angel One; PSU Connect); our search for 0.5% spending reports, Oct 2026

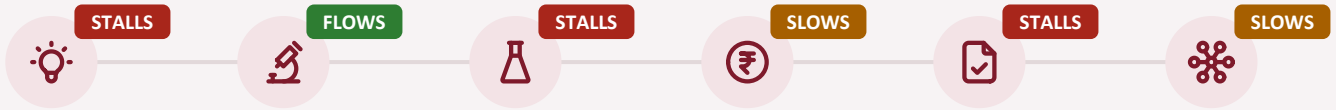
BOTTOM LINE The money exists; the state needs the pipe that turns an earmark into contracts, plus a public ledger of where it goes

Ideas stall or slow at five of six stages between a Maharashtra prototype and a state contract, and each gap is measurable

Flows: a state route exists at the size needed. Slows: a route exists but is too small or slow. Stalls: no route exists

01 A DEEP TECH FIRM'S PATH THROUGH THE STATE TODAY

Each stall is a missing rule or route, not missing money; each gets one lever



No priced demand Departments publish no problems with a budget, KPI and buyer	**Research flows** 2,000 GPUs, 12 AI incubators, 87 universities	**No place to test** No drone test zones yet; DGCA, CDSCO, RBI hold approvals	**Money sized for loans** Policy loans of ₹5 to 10 lakh; deep tech needs crores	**No route to purchase** Pilots stop at ₹25 lakh; scale needs a fresh tender	**Rails half open** 527 of 1,027 services online; data in silos
LEVER **Problem Bank**	LEVER **R&D Commons voucher**	LEVER **Testbeds and permit**	LEVER **Capital stack**	LEVER **Pilot to Purchase**	LEVER **Open rails and review**

WHO HOLDS THE KEY APPROVAL OR BUDGET AT EACH STAGE

State	Shared	Union	Shared	State	State
Departments set problems	Union labs, ANRF; state universities	DGCA, CDSCO, RBI rules	SIDBI funds; state funds	State purchase rules	State portals; ABDM, UPI are Union

The state holds Conceive, Adopt and Scale outright, so the mission starts there; Test and Fund need Union partners from day one.

Source: Startup Policy 2025; UAS policy and CM review 2026; Seventh Schedule; Aaple Sarkar review; our assessment

02 EACH RATING RESTS ON A MEASURED GAP

The buying gap is 100 times; the funding gap 15 to 30 times

	Today	Needed for a hub	Gap
	Priced problems only in agriculture (AIAIC)	Every department; 300 a year by FY30	1 of 6 sectors
	2,000 GPUs; ₹500 Cr AI fund	Access tied to state problems	Flows
	Drone test sites only planned; no state permit	12 testbeds; permit in 60 days	0 of 12
	Policy loans of ₹5 to 10 lakh per founder	Phase 2 pilot award of ₹1.5 Cr	15x to 30x
	Pilot ceiling ₹25 lakh, then a fresh tender	Phase 3 order up to ₹25 Cr, no tender	100x
	527 of 1,027 notified services online	All services online with open APIs	51%

Source: AIAIC; UAS policy 2026; Startup Policy 2025 (₹25 lakh pilots, policy loans); Aaple Sarkar review (Aug 2026); needed values from our design

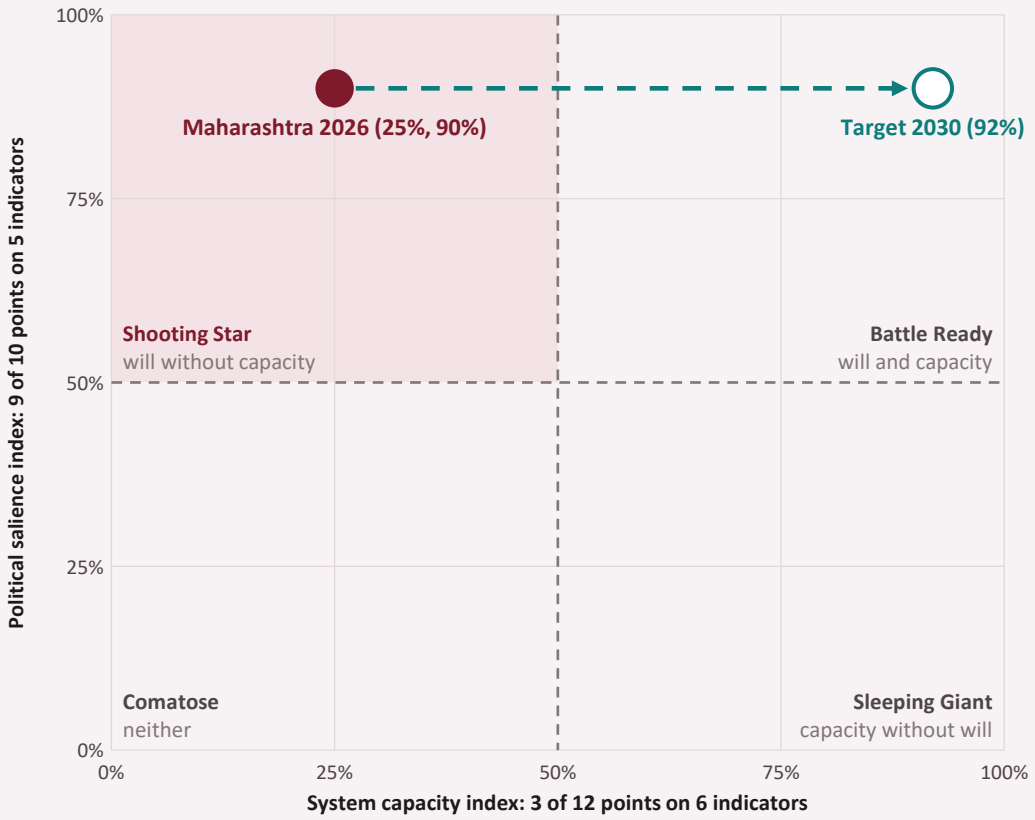
BOTTOM LINE **The stalls are rules and routes, not money: the largest gap, 100 times, sits between a pilot and a purchase**

On Samagra's Governance Matrix the state scores 90% on political salience but 25% on system capacity: a Shooting Star

Both axes are indices: points earned on listed indicators (0 absent, 1 partial, 2 in place) as a share of the maximum; quadrants split at 50%

01 GOVERNANCE MATRIX, COMPUTED

Salience is near its ceiling; the plan must move the state right, not up



Source: Goel (Samagra), The Governance Matrix, 2022; indicators and scores are our assessment from the evidence at right

02 THE INDICATORS BEHIND EACH AXIS, WITH EVIDENCE

Capacity rises from 3 to 11 points when the six levers are in place

POLITICAL SALIENCE: 9 OF 10 POINTS (90%)

Innovation instruments since 2025	9 notified (slide 4)
Chief Minister chairs the body	Startup Policy 2025 council
Money earmarked by rule	0.5% of budgets, 3.5% of plans
Public numeric targets	50,000 startups by 2030
CM reviews of delivery	Drone policy, Aaple Sarkar reviews

SYSTEM CAPACITY: 3 OF 12 TODAY (25%), 11 BY 2030 (92%)

Departments publish priced problems	AIAIC only, in agriculture
Test sites with a permit route	Drone test sites still planned
Purchase route beyond a pilot	Fresh tender after ₹25 lakh
Notified services online	527 of 1,027 (51%)
Spend and conversion published	No public 0.5% ledger found
People to run the pipeline	MSInS exists; no district fellows

○ absent ● in place today ○ added by the mission by 2030

Source: Startup Policy 2025; PRS budget 2026-27; GR 13 Dec 2022; UAS policy 2026; Aaple Sarkar review (Aug 2026); AIAIC; our search for a 0.5% ledger (Oct 2026)

BOTTOM LINE **Capacity, not salience, is the binding constraint: the mission must build rules, routes and data so announcements become contracts**

Each lever answers one measured gap, and each has a first move in 2027 and a 2030 number the state can check

Read each row left to right: the finding from slides 4 to 7, what it means, the lever that answers it, the first move and the measure on slide 24

01 FROM EVIDENCE TO RECOMMENDATION

No lever is there for its own sake: each one closes a gap the diagnosis measured

Finding	What it means	Lever	First move (2027)	2030 measure
1 of 6 sectors publishes priced problems (AIAIC)	Research is not aimed at what the state will buy	**Problem Bank**	Departments list problems with a budget, KPI and buyer; first 100 by March 2027	300 priced problems a year
2,000 GPUs and 87 universities, but access is not tied to problems	Assets exist but are not pointed at state needs	**R&D Commons**	One voucher for labs and GPUs, redeemable only on listed problems	50 labs open to vouchers
0 of 12 testbeds running; no state permit route	Firms test in other states or not at all	**Testbeds and permit**	Six wave 1 testbeds; one permit committee; DGCA and CDSCO MoUs	Permit in 60 days
15x to 30x gap between ₹5 to 10 lakh loans and a ₹1.5 Cr pilot	Deep tech cannot finance a field pilot	**Capital stack**	Milestone grants inside Phase 1 and 2; state funds anchor AIFs	₹4 private per state rupee
100x gap between the ₹25 lakh pilot ceiling and a ₹25 Cr order	A passed pilot needs a fresh tender, so departments do not buy	**Pilot to Purchase**	Finance GR: Phase 3 without a new tender if verified KPIs are met	25% of pilots win an order
51% of notified services online; no public 0.5% ledger	Winners cannot plug in, and no one sees what converts	**Open rails and review**	Quarterly public ledger by department; APIs on Aaple Sarkar 2.0	44% of earmark through the pipeline

Source: slides 4 to 7 (findings); slides 9 to 15 (levers); slide 24 (measures); first moves from the roadmap on slide 23

BOTTOM LINE **Every recommendation traces back to a number: six gaps, six levers, six measures published every quarter**

Maha Navonmesh Mission: six levers, one per lifecycle stage, run through existing bodies with no new agency

Each lever fixes one stall from slide 6; together they form one pipeline from a priced problem to a statewide service

Conceive → Research → Test → Fund → Adopt → Scale

Problem Bank

- Departments list priced problems: budget, KPI, buyer
- 36 district fellows add local ones
- Published twice a year with Phase 1 money

Owner MITRA with each department

300 a year
priced problems by FY30

R&D Commons

- One voucher for GPUs, labs and test labs
- Consented data via the AI Data Exchange
- IP stays with the innovator

Owner IT Dept, Higher Education

₹150 Cr
in vouchers a year

Testbeds and permit

- 12 testbeds across six divisions
- One state permit, one committee
- Union MoUs: DGCA, CDSCO, RBI

Owner MSInS with host institutions

30 days
to a permit by 2035

Capital stack

- Milestone grants inside Phase 1 and 2
- Maha-Fund and AI fund anchor AIFs
- Loans against state work orders

Owner MSInS, SIDBI

1:4
state to private money in AIFs

Pilot to Purchase

- Phases to ₹25 lakh, ₹1.5 Cr, ₹25 Cr
- No fresh tender for Phase 3 if verified KPIs are met
- Safe harbour GR

Owner Finance Dept, buying departments

30 a year
scale contracts by FY30

Open rails and review

- Winners plug into Aaple Sarkar 2.0, Agristack, ABDM
- Review centre publishes conversion
- Levers missing two reviews are cut

Owner IT Dept, CM's office

50%
of Phase 1 awards outside MMR, Pune

01 WHO RUNS IT: EXISTING BODIES, NEW DUTIES

A rulebook, not an agency; money stays with departments

- **CM chaired council:** exists under Startup Policy 2025; will meet each quarter
- **MSInS mission office:** runs phases, vouchers and funds
- **MITRA:** problem bank, dashboard, reviews
- **Departments:** own problems, budgets and purchase
- **36 district fellows:** local problems, outreach

Source: Startup Policy 2025 (council, MSInS); MITRA; our design

02 WHO IS ACCOUNTABLE FOR EACH LEVER (RACI)

Exactly one accountable owner per lever, so every number has a name against it

	CM council	MSInS	MITRA	Finance	IT Dept	Line depts	Fellows	One A
Problem Bank	I	C	A			R	R	✓
R&D Commons		R			A	C		✓
Testbeds and permit	I	A			C	R		✓
Capital stack	C	A		R		I		✓
Pilot to Purchase	I	C	I	A		R		✓
Open rails and review	C		R		A	C	R	✓

Source: our design; A accountable, R responsible, C consulted, I informed

BOTTOM LINE One pipeline, six levers: each stage gets an owner, a rule and a number the CM can check every quarter

Departments publish priced problems and buy lab access with one voucher, so research targets what the state will purchase

Conceive and Research: the Problem Bank creates demand; the R&D Commons gives innovators the tools to meet it

01 PROBLEM BANK: HOW A PROBLEM ENTERS THE PIPELINE

300 priced problems a year by FY30, each with a budget, a KPI and a named buyer

1 Draft
Department or fellow writes problem, users, KPI

2 Screen
MITRA checks size, fit and buyer budget

3 Publish
Twice a year, Phase 1 money attached

4 Match
Up to 5 teams bid per problem

WHAT A PUBLISHED PROBLEM CARD CARRIES (ILLUSTRATIVE EXAMPLE)

PUBLIC HEALTH | Early screening for high blood sugar — OPEN FOR BIDS

Problem	Rural adults are not screened or referred early
Baseline	High blood sugar: 16% of women, 17.7% of men 15+ (NFHS-6)
Users	ASHA workers and PHC doctors
KPI	Adults screened and referred, checked by a medical college
Phase 1	Up to ₹25 lakh each, up to 5 teams, 6 months
Phase 2	Best 1 or 2 teams, up to ₹1.5 Cr, at a college testbed
Phase 3	Up to ₹25 Cr statewide if 15% better than today
Buyer	Public Health Department, budget named

Source: our design; baseline from NFHS-6 Maharashtra (IIPS, 2026); Phase 1 ceiling from Startup Policy 2025

02 R&D COMMONS: WHAT ONE VOUCHER BUYS

₹150 Cr a year opens assets the state already funds to teams on listed problems

- **2,000** GPUs for startups and researchers
- **12 + 6** AI incubators and centres of excellence
- **1 exchange** State AI Data Exchange, consent logged
- **3** drone centres of excellence
- **4** agricultural universities, field stations
- **₹5 / 20 lakh** patent refund, India / abroad

VOUCHER RULES

- **Tied to a problem:** only teams bidding on a published problem can redeem
- **Any listed lab:** public or private, so labs compete for vouchers
- **IP stays with the innovator:** the state gets a free licence for public use, as in iDEX
- **Data with consent:** access logged on the exchange under the DPDP Act 2023

Source: AI Policy 2026; UAS Policy 2026; SEEID guidelines 9 Oct 2026; DPDP Act 2023; voucher size is our assumption

BOTTOM LINE — **Demand first: research money follows a priced problem with a buyer, so labs work on what the state will purchase**

Twelve testbeds across six divisions and one sandbox permit give innovators a place to test in Maharashtra, not elsewhere

Physical testbeds sit in universities, hospitals and planning areas the state already runs; two virtual sandboxes cover fintech and services

01 TESTBED NETWORK BY REVENUE DIVISION (SCHEMATIC, NOT TO SCALE)

Six of the 12 testbeds sit outside the Mumbai and Pune divisions (shaded)

Konkan (Mumbai)
- JJ Hospital with IIT Bombay
- Coastal farming, BSKKV Dapoli
- Innovation City, Navi Mumbai

Nashik
- Farm tech, MPKV Rahuri

Pune
- SCERT lab schools
- PMRDA code sandbox, COEP
- BJ Medical College

Chh. Sambhajinagar
- Dryland farming, VNMKV Parbhani
- Drones and industry, AURIC

Amravati
- Cotton and farm tech, Dr PDKV Akola

Nagpur
- AIIMS and GMC Nagpur
- Drones and urban, VNIT with MIHAN

WHAT EVERY TESTBED OFFERS

- **A host** that already runs the site
- **A regulator contact** for each Union approval
- **Real users** who consent to take part
- **Lab time for vouchers** so the host earns

Source: host institutions named are existing state or central bodies; allocation is our design

02 ONE PERMIT: WHO APPROVES WHAT

The state gives one permit for its own rules; for Union rules it signs standing MoUs

Activity	Approver	Mission move
Drones beyond sight	DGCA (Union)	Test corridors under a standing MoU
Spraying by drone	CIB&RC (Union)	Joint trial protocol at farm universities
Device trials	CDSCO, ethics	Standing ethics boards; fast lane MoU
Fintech products	RBI, SEBI	Joint cohorts with state data and buyers
Building methods	UDCPR (State)	Code sandbox plots, PMRDA and MMRDA
Services and data	Departments	One permit; decision in 30 days

HOW THE PERMIT WORKS

- **One form** on the MSInS portal
- **One committee** meets every two weeks
- **A clock** 60 days by 2030, 30 by 2035
- **Union items** under the MoU, tracked

Source: Drone Rules 2021; Insecticides Act; Medical Devices Rules 2017; RBI sandbox framework; UDCPR 2020

BOTTOM LINE Testing is the weakest stage; 12 testbeds and one permit keep trials, and the firms that run them, in Maharashtra

A three layer capital stack sizes money to deep tech's long R&D: grants in pilots, AIF anchors and loans against state orders

The state does not need a new fund; it needs its existing funds to follow the pipeline and pull in Union and private money

01 THREE LAYERS, MATCHED TO STAGE AND RISK

Each layer pays at a different point, so no layer has to fund the whole journey

Layer 1: grants

To ₹1.5 Cr

Inside Phase 1 and 2 contracts
Paid on verified milestones
No equity taken

Phase 2 KPIs met

Layer 2: AIF anchors

₹1,000 Cr

Maha-Fund plus the AI fund
State at most 20% of a fund
Deep tech AIFs with SIDBI

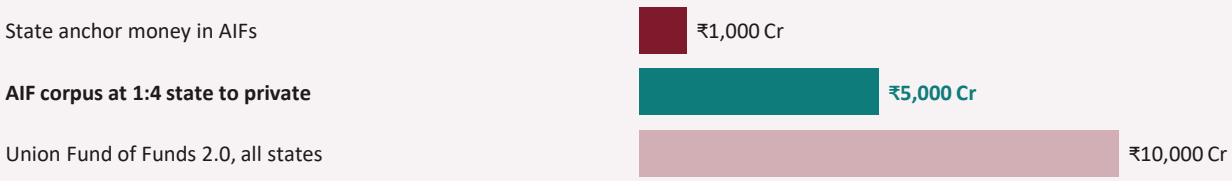
State order signed

Layer 3: order credit

Work orders

Loans against a Phase 3 order
Policy already allows it
Paid via TReDS in 45 days

WHAT EACH LAYER UNLOCKS



Source: Startup Policy 2025 (Maha-Fund, loans against work orders); AI Policy 2026 (₹500 Cr fund); 1:4 ratio is our rule

02 PLUG INTO THE 2026 NATIONAL RAILS

Union money for long R&D arrived in 2026; the state's job is to supply tested demand

National rail	What it gives	How the state plugs in
Deep tech status	Startup status for 20 years, ₹300 Cr cap	Same test for grants, so firms are not cut off at 10 years
Fund of Funds 2.0	₹10,000 Cr via SIDBI, deep tech first	Anchor AIFs beside SIDBI that invest in pipeline firms
RDI scheme	₹1 lakh Cr of long, low cost R&D finance	A Phase 2 contract serves as proof of demand
ANRF grants	Research grants for universities	Vouchers top up ANRF projects on state problems
Urban Challenge Fund	₹1 lakh Cr; half from markets	Tested urban tech packaged into city bids

Matching rule: at the Fund stage no state rupee goes out without at least four rupees of private or Union money beside it (our rule).

Source: DPIIT G.S.R. 108(E), 4 Feb 2026; PIB on FoF 2.0 (13 Apr 2026); DST on RDI (Jul 2025); MoHUA

BOTTOM LINE **Grants for risk, AIFs for growth, credit for orders: ₹1,000 Cr of state money can anchor ₹5,000 Cr**

Pilot to Purchase: three contract phases let a department buy a proven product at scale without starting a new tender

The phase ceilings copy amounts India and the US already use; the new part is a rule that lets Phase 3 follow Phase 2 directly

01 THREE PHASES WITH GATES

About one in three passes each gate: 300 feasibility awards lead to 30 scale orders a year

Phase 1: feasibility
≤ ₹25 lakh
6 months, up to 5 teams
Same ceiling as Startup Week

KPI GATE

Phase 2: field pilot
≤ ₹1.5 Cr
12 to 18 months in a testbed
Matches iDEX SPARK

Checked, 15% better

Phase 3: scale order
≤ ₹25 Cr
No fresh tender if KPIs met
Matches iDEX ADITI

PIPELINE AT FULL RUN, A YEAR (BARS TO SCALE; STAIR ABOVE SHOWS ORDER, NOT SIZE)



Checked against benchmarks: Phase 1 to 2 at 33% is above SBIR's floor of 25 Phase II awards per 100 Phase I for experienced firms; 10% end to end matches iDEX, where 58 of 548 contracts (10.6%) were cleared for purchase.

Source: ceilings from Startup Policy 2025 and iDEX (SPARK, ADITI); volumes and conversion are our assumptions; SBIR benchmark (sbir.gov); iDEX, Mar 2026

02 BENCHMARKS AND THE SAFE HARBOUR

₹675 Cr a year of contracts is 54 times today's Startup Week orders

Programme	Early	Pilot	Scale
US SBIR	Phase I, US$0.30 M	Phase II, US$1.97 M	Phase III, no new competition
iDEX (defence)	None	SPARK ₹1.5 Cr	ADITI ₹25 Cr; 58 cleared to buy
Maharashtra now	₹25 lakh pilot	None	Fresh tender
Proposed	₹25 lakh	₹1.5 Cr	₹25 Cr, no new tender

SAFE HARBOUR GR: FIVE CONDITIONS

- **Fixed upfront:** KPI, price ceiling and buyer before Phase 1
- **Independent check:** a state university or NABL lab verifies
- **Value test:** beat status quo cost per outcome by 15%
- **Published:** every award and result on the dashboard
- **Protection:** officers judged on process, not a failed pilot

Legal route: purchase rules already allow single source buying in named cases; the GR adds a verified Phase 2 winner as one, listed on GeM Startup Runway.

Source: SBA SBIR directive (Oct 2022 caps); iDEX, Mar 2026 (Angel One; PSU Connect); Startup Policy 2025; GeM Startup Runway; our design

BOTTOM LINE The missing contract is the hub's real bottleneck: a Phase 3 order without a new tender is what turns a pilot into a company

Open rails and a public review centre turn single wins into statewide services and cut levers that do not convert

A product proven in one district should reach all 36 by plugging into rails the state already runs, then be judged in public

01 RAILS A WINNER PLUGS INTO

Each sector already has a statewide rail; the mission opens them to tested products

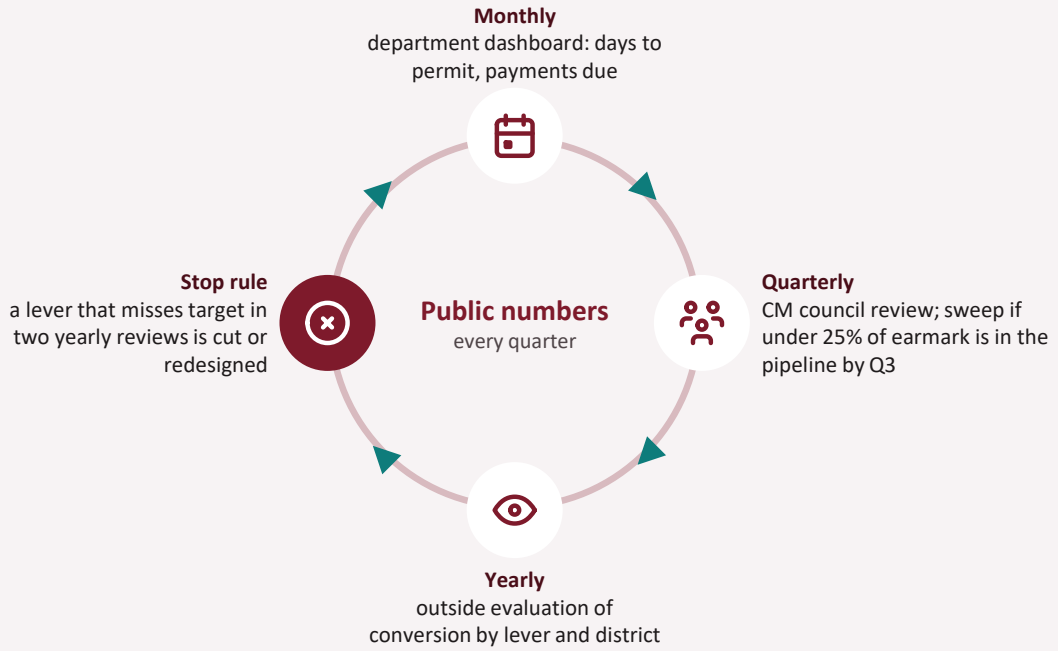
Rail	What plugs in	Status
Aaple Sarkar 2.0	GovTech modules as APIs	1,222 services being redesigned; 527 of 1,027 online
Agristack, MahaDBT	Farm tools paid by subsidy	Farmer ID drive under way; MahaDBT pays subsidies
ABDM and MJPJAY	Health tools paid by package	State insurance pays hospitals per package
AI Data Exchange	Consented data for AI	Announced in AI Policy 2026
UDCPR rules	New building methods	One rulebook for most cities since 2020
GeM and TReDS	Listing and payment	GeM Startup Runway; 45 day MSME rule

Open by default: code and APIs built with state money are reusable by every department; vendors keep their IP but cannot lock data in.

Source: Aaple Sarkar 2.0 review (Aug 2026); AI Policy 2026; MJPJAY; UDCPR 2020; TReDS and GeM Startup Runway

02 NAVONMESH SAMIKSHA KENDRA: THE REVIEW CENTRE

Public numbers every quarter, an outside evaluation every year, and a stop rule



36 district fellows collect problems, help firms outside Mumbai and Pune apply, and report the share of awards there (target 50% by 2035).

Source: our design; triggers match the scorecard (slide 24) and risk signals (slide 26)

BOTTOM LINE **Scale is a rail plus a review: plug winners into state systems, publish the conversion and cut what does not work**

At full run rate the mission costs ₹1,125 Cr a year, 52% of the existing earmark, with no new tax or agency

Costs are our assumptions built bottom up from award counts and ceilings; the ramp reaches full run in FY31

₹1,125 Cr
a year at full run (FY31 onward)

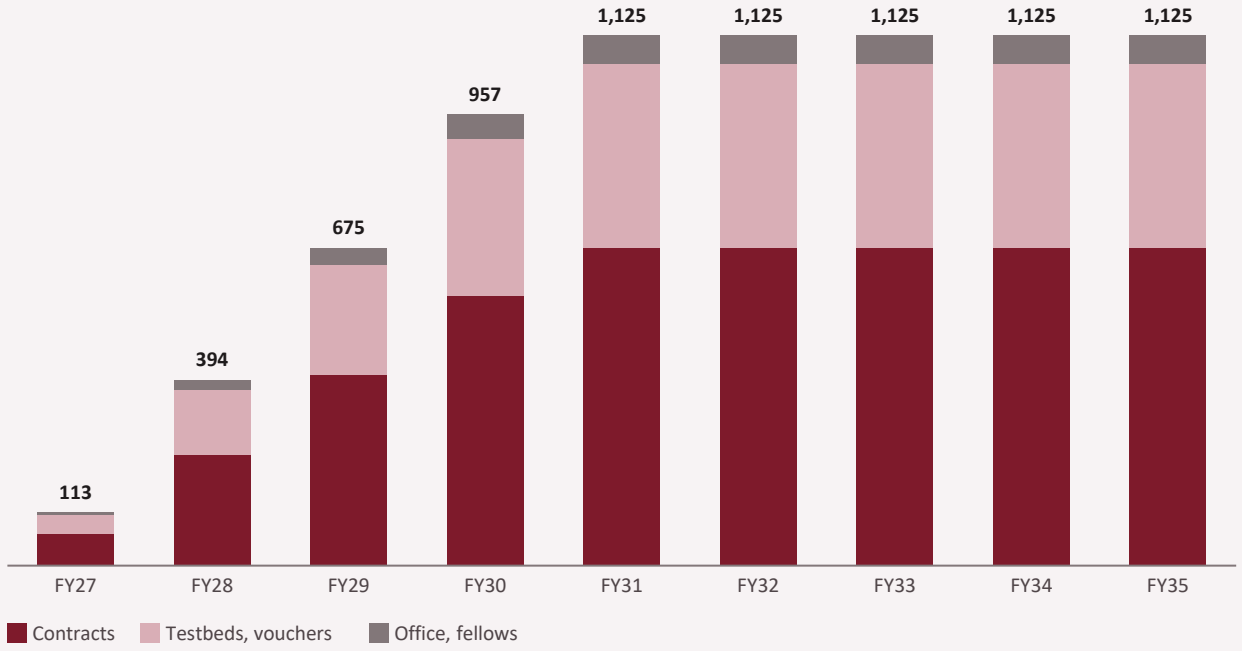
52%
of the base 0.5% earmark of ₹2,155 Cr

₹7,763 Cr
FY27 to FY35, 40% of nine years of earmark

207
Phase 3 scale orders by FY35, from 690 pilots

01 SPEND BY YEAR, ₹ CR

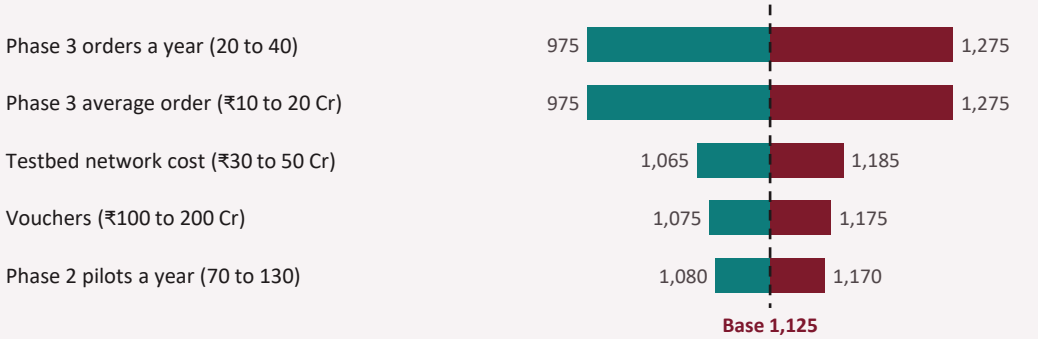
A four year ramp lets the procurement GR and testbeds bed in before full run



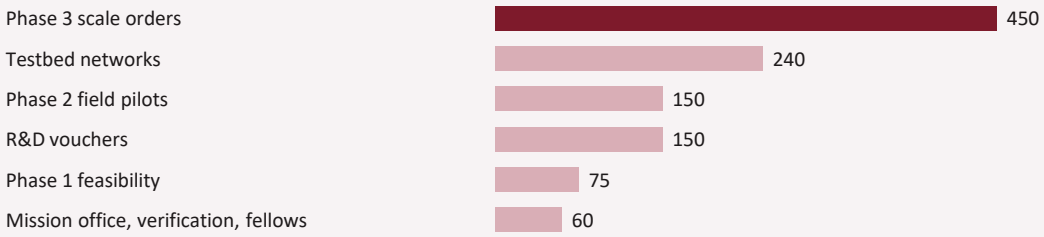
Source: model ledger; ramp FY27 10%, FY28 35%, FY29 60%, FY30 85%, FY31 on 100% (our assumptions)

02 HOW SURE: COST IF ONE ASSUMPTION MOVES, ₹ CR A YEAR

If every assumption runs high at once, cost is ₹1,580 Cr, still 73% of the earmark



USES AT FULL RUN



Source: model ledger; ranges are our assumptions (each swung alone, others at base)

BOTTOM LINE **Affordable inside today's rules: about half of the 0.5% earmark, 39% once district plan money is counted**

Agriculture, health and governance open in 2027 because the state controls the subject, the test sites and the budget

Four tests decide when a sector opens, each scored 1 to 3 on the threshold under its name; 10 or more of 12 opens in 2027, 8 or 9 in 2028, below 8 in 2029

01 SECTOR READINESS: THE VALUE BEHIND EACH SCORE

Agriculture and health score 11 of 12; financial inclusion scores 4 because RBI and SEBI hold most approvals

	Who holds the subject 3 State, 2 Concurrent, 1 Union List	Test hosts named 3 if three or more, 2 if two, 1 if one	Union approval needed 3 none, 2 for some, 1 for most	Buyer with a budget 3 one state buyer, 2 many public, 1 outside state	Data rail (not scored) 3 statewide, 2 partial, 1 rules only	Score	Opens
Agriculture	List II, entry 14 3	4 hosts 3	Drones, pesticides 2	Dept and collectives 3	Agristack, MahaDBT 3	11	2027
Healthcare	List II, entry 6 3	3 hosts 3	Devices (CDSCO) 2	Procurement authority 3	ABDM, MJPJAY 3	11	2027
Governance	State's own services 3	1 virtual sandbox 1	None 3	Each department 3	Aaple Sarkar, 51% 2	10	2027
Education	List III, entry 25 2	1 host 1	None 3	School Education 3	UDISE+ 3	9	2028
Urban development	List II, entries 5, 18 3	2 hosts 2	New systems (BMTPC) 2	400+ city bodies 2	Rules only (UDCPR) 1	9	2028
Financial inclusion	List I, entries 45, 47 1	1 virtual cohort 1	Most (RBI, SEBI) 1	Many co-op banks 1	AA, UPI (Union) 3	4	2029

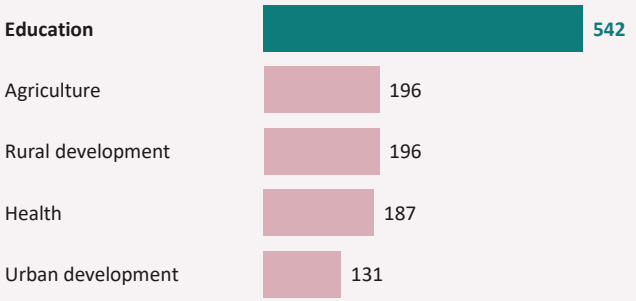
Why these four tests: each asks whether the state can test and buy in that sector without waiting for anyone else. The data rail and the earmark (right) set how big a sector's programme gets, not when it starts.

Why not all at once: the procurement GR and the first testbeds need a year of use before volume rises; three sectors first give the review centre enough cases to fix the rules.

Source: Seventh Schedule; testbed hosts on slide 11; sector slides 17 to 22; thresholds and scores are our assessment

02 0.5% EARMARK, ₹ CR A YEAR

Education holds the most earmarked money; it opens in 2028 with outcome contracts



Governance and financial inclusion draw on IT, General Administration, Finance and Cooperation budgets, which the PRS table does not split out.

Opens	Sectors	First move
2027	Agriculture, health, governance	Problem banks, 6 testbeds, workflow sandbox
2028	Education, urban	First outcome contracts; code sandbox plots
2029	Financial inclusion	RBI cohort; suppliers paid through TReDS

Source: PRS budget 2026-27 sector spend x 0.5% (the model ledger)

BOTTOM LINE Sequence by control and readiness: three sectors in 2027, two in 2028, financial inclusion in 2029 after the RBI cohort

Agriculture: soil specific testing and farmer collectives as buyers turn 84.5% small holdings into a market for farm tech

A state subject (List II, entry 14) with four farm universities and MahaAgri-AI: the strongest base of the six sectors

84.5% of holdings are 2 ha or less (average 1.23 ha)

54.5% of farm area sits in those small holdings

Source: ESM 2024-25, operational holdings

3.4% farm growth 2025-26, down from 9.1%

40% of the state is drought prone

₹196 Cr 0.5% of the Agriculture budget a year

01 WHERE IDEAS STALL IN AGRICULTURE

Research and problem setting work; buying stalls because a 1.23 ha farmer cannot pay alone

Conceive	Research	Test	Fund	Adopt	Scale
Flows	Flows	Slows	Slows	Stalls	Slows
AIAIC writes problems with farmers	4 farm universities, ICAR institutes	Drone spraying needs Union label approval	Grants to ₹40 lakh, thin capital after	Small farmers cannot buy alone	Farmer IDs and MahaDBT can carry tools

Flows: a state route works at size **Slows:** route too small or slow **Stalls:** no route exists

DEEP TECH WORTH BUYING

Drones for spraying and crop sensing
A NITI Frontier Tech case reports 25 to 35% higher yield and 75% less fertiliser at one site; to be tested on Maharashtra soils first

Soil and weather advisories built on AI
MahaAgri-AI funds them; the state should pay per advisory that farmers act on, not per app install

Low cost grading, storage and cold chain for collectives
Lets farmer producer organisations sell graded produce; paid per tonne handled

Source: ESM 2025-26 and 2024-25; MWRRA; MahaAgri-AI Policy; NITI Frontier Tech case; our assessment of stall levels

02 THE SIX LEVERS IN AGRICULTURE

Collectives buy, the state shares the cost through subsidy rails it already runs

Conceive	AIAIC publishes 40 priced farm problems a year, chosen with farmer collectives	Agriculture Dept, AIAIC
Research	Vouchers for farm university labs, soil data and the AI Data Exchange	4 farm universities
Test	Trial plots in each farm university; joint drone spraying protocol	Universities, KVKs
Fund	MahaAgri-AI grants into Track 2; agri deep tech AIF	Agriculture Dept, MSInS
Adopt	Collectives buy as one; state shares the cost of proven tools via MahaDBT	Agriculture Dept, SMART project
Scale	Verified tools listed in DBT schemes, tied to farmer IDs	Agriculture Dept

First 24 months: 40 problems published, 4 university testbeds live, first 10 tools in Phase 2.

Source: MahaAgri-AI Policy 2025 to 2029; AIAIC call (Nov 2025); PRS budget 2026-27; our design

BOTTOM LINE **Turn small holdings into one buyer: collectives buy, the state shares the cost and pays only for tools that raise farm income**

Healthcare: medical college testbeds and insurance package codes give health deep tech a path from trial to payment

Public health is a state subject (List II, entry 6) but devices and drugs need Union approval (List III, entry 19; CDSCO)

27%
shortage of doctors (nurses 35%)

42%
of specialist posts vacant

Source: CAG Report 2 of 2024 (public health and medical education)

16%
of women 15+ with high blood sugar, from 12.4%

5%
of budget on health vs 6.2% for states

₹187 Cr
0.5% of the health budget a year

01 WHERE IDEAS STALL IN HEALTHCARE

Trials and purchase both stall: approvals sit in Delhi and buying favours the lowest price

Conceive	Research	Test	Fund	Adopt	Scale
Slows	Flows	Stalls	Slows	Stalls	Slows
No priced list of clinical problems	IIT Bombay, Tata Memorial, medical colleges	Devices need CDSCO approval; no hospital sandbox	Medtech trials are long and costly	Purchase rewards the lowest bid	Insurance packages can pay for proven tools

Flows: a state route works at size **Slows:** route too small or slow **Stalls:** no route exists

DEEP TECH WORTH BUYING

3D printed implants and surgical guides
A NITI Frontier Tech case cut planning from 18 hours to 2; fits government medical college surgery units

AI screening for diabetes and hypertension
Matches the NFHS-6 rise in high blood sugar; paid per verified screening done with ASHA workers

Remote specialist support for district hospitals
Targets the 42% specialist vacancy; paid per completed consult that meets a quality check

Source: CAG Report 2 of 2024; NFHS-6 Maharashtra (2026); PRS budget 2026-27; NITI Frontier Tech case; our assessment

02 THE SIX LEVERS IN HEALTHCARE

Hospitals test, the procurement authority buys, insurance pays at scale

Conceive	Public Health and Medical Education list 50 priced clinical problems a year	Health and Medical Education
Research	Vouchers for medical college and IIT Bombay labs; consented ABDM data	Medical Education, IT
Test	One teaching hospital testbed per division; standing ethics boards	Medical Education, CDSCO
Fund	Milestone grants for medtech; AIF anchor via Maha-Fund	MSInS
Adopt	State medical procurement authority buys Phase 3 winners without a fresh tender	Procurement authority
Scale	Proven tools get an MJPJAY package code	State Health Assurance Society

First 24 months: 6 hospital testbeds named, CDSCO MoU signed, first package code for a Phase 3 tool.

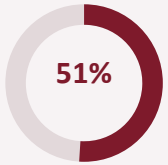
Source: Seventh Schedule; Medical Devices Rules 2017; MJPJAY; our design

BOTTOM LINE **Give medtech a payer, not just a pilot: a package code turns a proven tool into steady revenue**

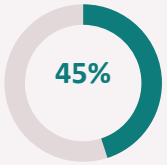
Governance: a consented data exchange and workflow sandboxes let GovTech startups rebuild services on Aaple Sarkar 2.0

The state controls its own services and data; only 527 of 1,027 notified services were online at the last CM review





of notified services online (527 of 1,027)



of service centres not giving notified services

Source: CM review via FPJ (2026); CAG Report 1 of 2023

1,222
services being redesigned for Aaple Sarkar 2.0

40,461
Aaple Sarkar Seva Kendras (June 2024)

State
holds every key approval for its own services

01 WHERE IDEAS STALL IN GOVERNANCE

No safe place to test on live systems and tenders sized for large IT firms

Conceive	Research	Test	Fund	Adopt	Scale
Slows	Flows	Stalls	Slows	Stalls	Slows
Departments buy systems, not fixes	State AI Data Exchange planned	No safe copy of live data to test on	One buyer, so investors wait	Large IT tenders shut out small firms	Aaple Sarkar 2.0 needs open APIs

Flows: a state route works at size **Slows:** route too small or slow **Stalls:** no route exists

DEEP TECH WORTH BUYING

A consented data exchange on the X-Road model
Estonia's X-Road links registries without central storage; it is not a blockchain, and consent is logged per request

AI triage for grievances and files
Paid per case closed within the Right to Services deadline

Document AI for Marathi records
Reads land and civil records so services can move online; paid per verified record

Source: Aaple Sarkar review via FPJ (CM review; Aug 2026); CAG Report 1 of 2023; e-Estonia and NIIS on X-Road; our assessment

02 THE SIX LEVERS IN GOVERNANCE

The state is both regulator and buyer, so it can move fastest here

Conceive	Each department lists 5 priced service problems a year with RTS deadlines	GAD, MITRA
Research	State AI Data Exchange with consent logs under the DPDP Act	IT Dept
Test	Workflow sandbox with synthetic copies of live systems	MahaIT
Fund	Phase contracts are the funding; no separate grant	MSInS
Adopt	Pilot to Purchase under the GR; open source by default	Finance, IT Dept
Scale	Winning modules published as APIs on Aaple Sarkar 2.0	IT Dept, GAD

First 24 months: Sandbox live, 100 service problems published, every notified service online.

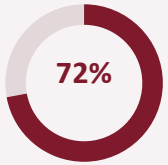
Source: Right to Public Services Act 2015; DPDP Act 2023; AI Policy 2026; our design

BOTTOM LINE **Start here: the state owns the rules, the data and the budget, so governance can show results by 2028**

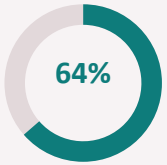
Education: with 72% of schools online, the state should pay for measured learning gains, not more hardware

Education is concurrent (List III, entry 25); the state runs over 1 lakh primary schools for 1.45 Cr students (TGC brief)





of schools have internet (14% in 2014-15)



have working smart classrooms (17.3% in 2021-22)

Source: NITI Aayog (2026) and UDISE+ 2024-25



₹1.08 lakh Cr
education spend, 14.4% of budget



Falling
learning outcomes despite more devices (NITI)



₹542 Cr
0.5% of the education budget a year

01 WHERE IDEAS STALL IN EDUCATION

The state has the schools and the data; it buys devices instead of results

Conceive	Research	Test	Fund	Adopt	Scale
Slows	Flows	Slows	Slows	Stalls	Slows
Schools lack priced learning problems	SCERT Pune, 87 universities	Classrooms exist; child data needs consent	Little patient capital for public schools	Budgets buy devices, not learning	UDISE+ and school IDs can track gains

Flows: a state route works at size **Slows:** route too small or slow **Stalls:** no route exists

DEEP TECH WORTH BUYING



Adaptive practice in Marathi and other state languages
Paid per measured gain on state assessments, not per licence



Speech based reading checks
Shows each child's reading level in minutes, so teachers can group by level



AI teaching assistants for paperwork and lesson plans
Tested first in SCERT lab schools; paid per teacher hour saved and verified

Source: NITI Aayog school education report (2026) and UDISE+ 2024-25 via FPJ; PRS budget 2026-27; our assessment

02 THE SIX LEVERS IN EDUCATION

Pay for learning that is measured, in schools the state already runs

Conceive	SCERT publishes 30 priced learning problems a year by grade and subject	School Education, SCERT
Research	Vouchers for universities; anonymised assessment data	Higher Education, IT
Test	Lab schools in each division with consent and child safety rules	SCERT, district officers
Fund	Outcome linked grants with milestone tranches	MSInS
Adopt	Pay per verified learning gain; Phase 3 only if 15% better	School Education Dept
Scale	Winners plug into state school data and DIKSHA	SCERT, MahaIT

First 24 months: 30 problems published, 6 lab school clusters, outcome contracts for 3 tools.

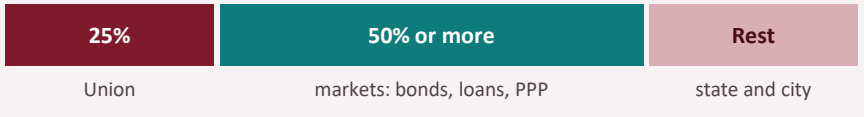
Source: TGC brief; Seventh Schedule; our design

BOTTOM LINE **Stop paying for hardware alone: pay for learning gains a third party has measured**

Urban development: code sandboxes and city living labs let construction and climate tech compete for Urban Challenge Fund projects

Local government and land are state subjects (List II, entries 5 and 18); the Union's ₹1 lakh Cr Urban Challenge Fund pays for bankable city projects

Who pays for an Urban Challenge Fund project



Source: MoHUA UCF guidelines (Apr 2026); 33 projects approved by 30 Jul 2026

₹26,277 Cr
urban development spend, 2026-27

₹46,803 Cr
Finance Commission grants to cities, 2026 to 31

₹131 Cr
0.5% of the urban budget a year

01 WHERE IDEAS STALL IN URBAN DEVELOPMENT

Building rules and municipal tenders fix the method, so new methods cannot compete

Conceive	Research	Test	Fund	Adopt	Scale
Slows	Flows	Stalls	Slows	Stalls	Slows
Cities do not publish priced problems	IIT Bombay, VNIT, COEP labs	Codes do not allow trial methods	UCF wants half from markets	Tenders fix the method, not results	UDCPR covers most cities

Flows: a state route works at size **Slows:** route too small or slow **Stalls:** no route exists

DEEP TECH WORTH BUYING

3D printed housing
A NITI Frontier Tech case reports about 30% faster building and 60% less waste; test on code sandbox plots first

Flood sensing and early warning
For Mumbai region and Konkan cities; paid per verified alert lead time

Waste to value and building retrofits
Paid per tonne diverted from landfill or per unit of power saved

Source: PRS budget 2026-27; MoHUA UCF guidelines and Lok Sabha reply (Jul 2026); NITI Frontier Tech case; our assessment

02 THE SIX LEVERS IN URBAN DEVELOPMENT

Write proven methods into the rules once, and every city can buy them

Conceive	Urban Development and city bodies publish priced problems: flooding, waste, housing	UDD, municipal corporations
Research	Vouchers for IIT Bombay, VNIT and COEP materials and water labs	UDD
Test	Code sandbox plots in PMRDA and MMRDA areas	UDD, PMRDA, MMRDA, CIDCO
Fund	Package winners into UCF bids; market share via AIFs and bonds	UDD, MSInS
Adopt	Outcome based municipal contracts under the procurement GR	Municipal corporations
Scale	Proven methods written into UDCPR for every city	UDD

First 24 months: 2 code sandboxes live, 3 UCF bids carrying tested tech, first UDCPR amendment.

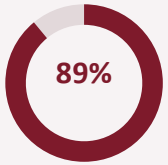
Source: Seventh Schedule; UDCPR 2020; our design

BOTTOM LINE **Change the rulebook, not just the project: a method written into UDCPR is a market across the state**

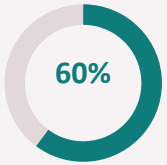
Financial inclusion: a joint sandbox with Mumbai's regulators and cooperative banks takes fintech to 63.85 lakh MSMEs

Banking and insurance are Union subjects (List I, entries 45 and 47); the state's levers are cooperatives, its own payments and its data





of women have their own bank account (78.6% in NFHS-5)



of households have health insurance (41%)

Source: NFHS-6 India fact sheet (2026)



63.85 lakh
Udyam MSMEs, 2.52 Cr jobs (Dec 2025)



64.3%
of women have used the internet, India



Union
holds banking and insurance; state holds cooperatives

01 WHERE IDEAS STALL IN FINANCIAL INCLUSION

Capital and talent flow in Mumbai; testing sits with Union regulators

Conceive	Research	Test	Fund	Adopt	Scale
Slows	Slows	Stalls	Flows	Slows	Slows
MSME credit gaps not priced	Bank data sits with regulated firms	Sandboxes run by RBI, SEBI, IRDAI	Fintech capital is deep in Mumbai	Cooperative banks lack tech budgets	Account Aggregator and UPI rails exist

Flows: a state route works at size **Slows:** route too small or slow **Stalls:** no route exists

DEEP TECH WORTH BUYING



Cash flow lending on GST and UPI data
Startup Policy 2025 already plans loans against work orders; extend it to all state suppliers



Invoice finance through TReDS
Gets small suppliers to the state paid within the 45 day MSME rule



Weather indexed crop and livelihood insurance
Fits a state where 40% of the area is drought prone; pays out on rainfall data, not claims

Source: ESM 2025-26 via KNN (Udyam); NFHS-6 India fact sheet (2026); MWRRA; Startup Policy 2025; our assessment

02 THE SIX LEVERS IN FINANCIAL INCLUSION

The state buys and pays; Union regulators test; cooperatives distribute

Conceive	Cooperation and Finance list priced problems: credit, recovery, fraud	Cooperation, Finance
Research	Consented MSME data via Udyam and GST on the data exchange	Industries, IT Dept
Test	Joint cohorts with RBI and SEBI in Mumbai, and IRDAI	Finance Dept, regulators
Fund	Little state money needed; the state is the buyer	MSInS
Adopt	State and district cooperative banks buy proven tools as a group	Cooperation Dept
Scale	State pays MSME suppliers through TReDS within 45 days	Finance Dept

First 24 months: RBI cohort MoU, 20 cooperative banks in a buying group, all suppliers on TReDS.

Source: Seventh Schedule; RBI and SEBI sandbox frameworks; MSMED Act; our design

BOTTOM LINE **Use the state's own wallet: pay suppliers fast and let cooperatives buy as one, while regulators test**

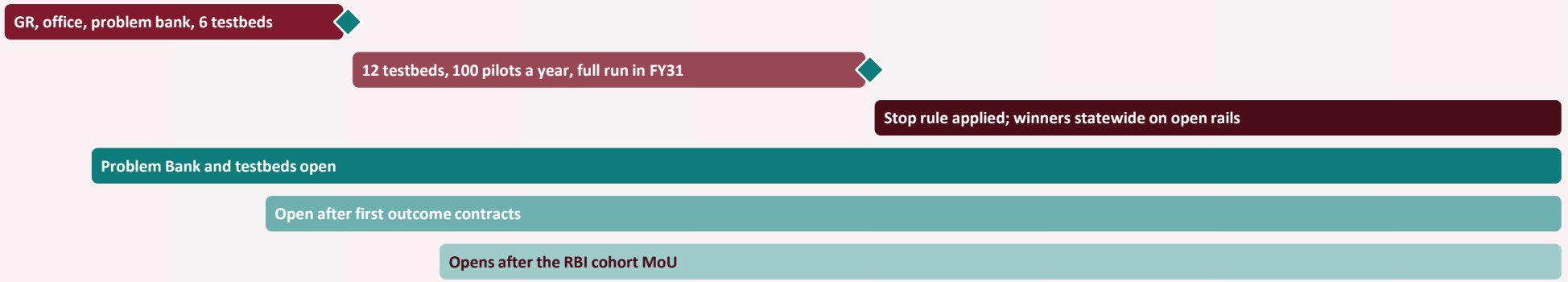
Three phases to 2035: wire the rules by 2028, fill the pipeline by 2031, then renew and scale on evidence

Each phase ends at a gate the CM council checks; the 2029 assembly election falls inside phase 2, so the rules must be in force before it

01 ROADMAP, FINANCIAL YEARS 2026-27 TO 2034-35

Spend ramps from ₹113 Cr in FY27 to full run in FY31; sectors open in three waves

	FY27	FY28	FY29	FY30	FY31	FY32	FY33	FY34	FY35
Mission spend, ₹ Cr	113	394	675	956	1,125	1,125	1,125	1,125	1,125



Source: model ledger (ramp and run rate are our assumptions); sector waves from slide 16

BY MARCH 2027

1. Pilot to Purchase GR issued
2. MSInS mission office staffed
3. First 100 problems published
4. DGCA and CDSCO MoUs signed

BY MARCH 2029: GATE 1

1. Every notified service online
2. 6 testbeds live, permit in 90 days
3. First Phase 3 orders signed
4. Outside evaluation of phase 1

BY MARCH 2031: GATE 2

1. Full run: ₹1,125 Cr a year
2. 300 problems, 30 scale orders a year
3. 12 testbeds, permit in 60 days
4. Levers that missed two reviews cut

BY MARCH 2035

1. 207 scale orders in total
2. 500 problems a year
3. Permit in 30 days
4. Half of Phase 1 awards outside MMR and Pune

Source: our plan; targets are our assessment

BOTTOM LINE Lock the rules in before 2029: a GR, a ring fenced earmark and a public dashboard survive a change of government better than a scheme

Judge the hub on conversion, not counts: nine measures the review centre publishes every quarter from 2027

Every target states its basis: a benchmark, a model ledger figure or a labelled assumption. Startup counts are tracked as context, not targeted

01 NAVONMESH SCORECARD

Each measure has an owner, a data source and a 2030 and 2035 target with a stated basis

Measure	Today	2030	2035	Basis for the target	Owner and data
Priced problems published a year	None; themes only	300	500	One problem per Phase 1 award; the model funds 300 awards a year	MITRA; Problem Bank portal
Labs and assets open to vouchers	Not pooled	50	100	₹150 Cr of vouchers a year at about ₹3 Cr a lab (our assumption)	IT Dept; voucher register
Days to a sandbox permit	No permit route	60	30	Two monthly committee cycles in 2030, one once the permit is online (our assumption)	MSInS; permit register
Phase 2 pilots that win a Phase 3 order	No Phase 3 route	25%	30%	Gives 8% to 10% end to end from Phase 1, against iDEX's 10.6% (58 of 548)	Finance Dept; contracts
Phase 3 scale orders, cumulative	0	57	207	Ramp in the model ledger to 30 orders a year at full run	Finance Dept; contracts
Private money per state rupee in AIFs	Not reported	4	4+	State anchors up to 20% of a fund's corpus, so four private rupees per state rupee (our rule)	SIDBI, MSInS; AIF reports
Share of 0.5% earmark spent through the pipeline	Not published	44%	52%	Run rate ₹1,125 Cr against the ₹2,155 Cr earmark (model ledger)	Finance Dept; quarterly ledger
Phase 1 awards outside MMR and Pune	Not tracked	40%	50%	Only 6 of 36 districts are above state income per head; half of awards elsewhere spreads demand	District fellows; awards
Notified services online with open APIs	527 of 1,027	100%	100%	Every service notified under the RTS Act, which Aaple Sarkar 2.0 is redesigning	IT Dept; Aaple Sarkar 2.0
DPIIT startups in Maharashtra (context)	41,440	Track	Track	Not a target: today's pace already passes the 2030 count goal by mid 2027	MSInS; DPIIT

The headline measure is conversion: the share of Phase 2 pilots that win a Phase 3 order shows whether the state buys what it tests.

Source: today values from slides 4 to 7; targets derived in the model ledger; SBIR benchmark (sbir.gov); iDEX, Mar 2026; ESM 2025-26

BOTTOM LINE

What gets published gets managed: conversion, permit days and spread outside MMR and Pune are the numbers to watch

The plan passes TGC's five feasibility tests on measured yardsticks; delivery at scale passes only once Union partners sign

Each criterion in the brief (section 5.3) gets its own yardstick and pass mark, rather than one 1 to 4 score applied to everything

01 FIVE TESTS, FIVE YARDSTICKS

Four tests pass outright; at scale implementability passes with a condition

Criterion (brief 5.3)	What we measured	Result against the pass mark	Verdict	What it depends on
Comprehensive	Lifecycle stages and TGC sectors with at least one lever acting on them	12 of 12 (pass: all)	Pass	Each sector slide maps all six levers to named owners
At scale implementability	Levers the state can run on its own powers (Testbeds need DGCA, CDSCO; capital needs SIDBI)	4 of 6 (pass: a majority)	Conditional	DGCA and CDSCO MoUs by March 2027; start with state run sectors
Win win	Stakeholder groups that get more than they give (table at right)	7 of 7 (pass: all)	Pass	Officers gain only if the safe harbour GR protects honest calls
Financial viability	Full run cost as a share of the 0.5% earmark already in budgets (all inputs high: 73%)	52% (limit: 100%)	Pass	Holds while departments keep the earmark; quarterly sweep of unspent money
Socio political desirability	Testbeds outside MMR and Pune; first scale orders before the 2029 state election	6 of 12 (pass: half)	Pass	36 district fellows bring local problems; first Phase 3 orders by March 2029

Source: TGC brief 5.3 (criteria); model ledger (cost); slides 9 to 15 (levers), 11 (testbeds); pass marks are our assessment

02 WIN WIN: GETS AND GIVES

Every party gets more than it gives, which keeps the mission alive after 2029

Party	Gets	Gives
Departments	tested fixes, audit cover	problems, an earmark already set
Startups, MSMEs	a buyer, a path to ₹25 Cr	proof against a KPI, open APIs
Universities, labs	voucher income, real problems	lab time, independent checks
Citizens, farmers	tools paid only if they work	consented data, feedback
Union regulators	a test ground with buyers	sandbox MoUs
Investors	the state as anchor and buyer	₹4 per state rupee
Political leaders	results in districts by 2029	backing for the GR

Source: our design

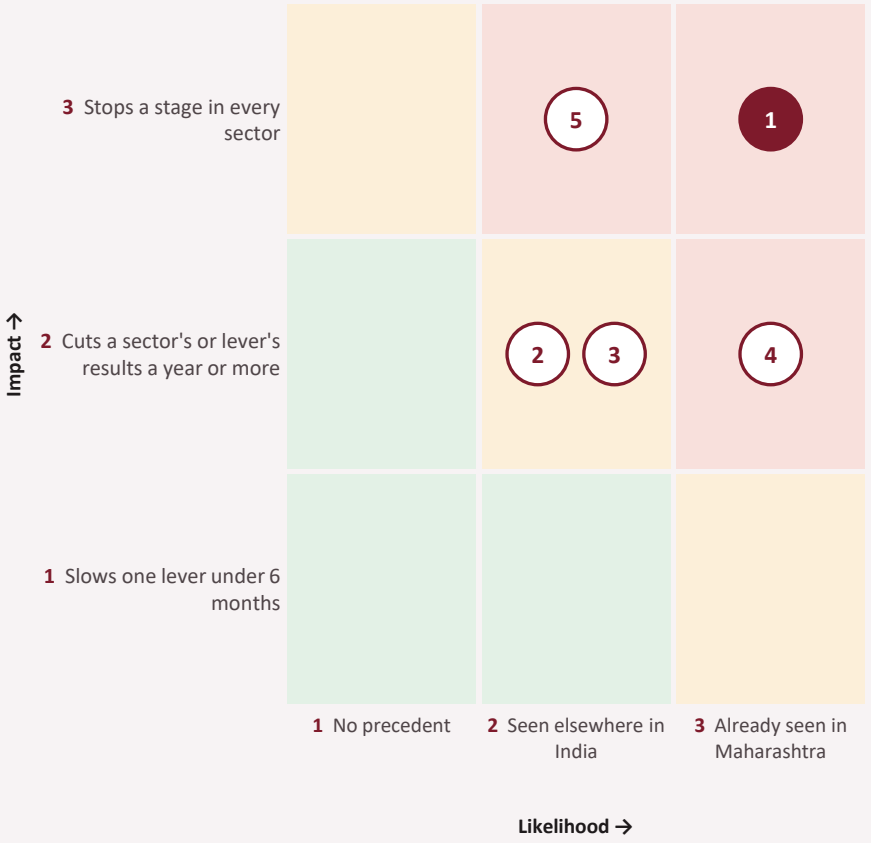
BOTTOM LINE Viable on money, conditional on delivery: issue the procurement GR and sign the Union MoUs first, because every other lever waits on them

Five risks could stall the mission; audit fear over procurement scores highest and must be fixed first

Likelihood and impact use the anchored 1 to 3 scales on the axes; each rating cites its basis, and each risk has a signal the review centre watches

01 RISK MAP ON ANCHORED SCALES

Three risks score 6 or more (red); only audit fear is both seen here and statewide



Source: ratings are our assessment on the anchors shown; basis per risk in the table

02 RISKS, BASIS, EARLY SIGNALS AND MITIGATIONS

Most mitigations are rules written into the GR, not new spending

Risk (L, I)	Basis for the rating	Early signal	Mitigation	Owner
1 Audit fear: no Phase 3 order without a tender (3, 3)	Seen here: pilots end at ₹25 lakh and need a fresh tender; stops buying in every sector	Phase 2 winners wait 90+ days for a decision	Safe harbour GR: fixed KPIs, outside checks, published awards; CAG briefed early	Finance Dept
2 Earmark drifts to routine IT or lapses (2, 2)	No public ledger of 0.5% spend exists (our search, Oct 2026), so drift cannot be checked	Under 25% of earmark in the pipeline by Q3	Quarterly sweep of unspent earmark; public ledger by department	Finance, Planning
3 Union regulators slow to sign MoUs (2, 2)	DGCA, CDSCO and RBI hold test approvals; governance and education testbeds need none	No DGCA or CDSCO MoU by March 2027	Start with state run sectors; CM level requests; use existing Union sandbox rules	MSInS, CM's office
4 Benefits stay in Mumbai and Pune (3, 2)	Seen here: only 6 of 36 districts are above state income per head (ESM 2025-26)	Under 30% of Phase 1 awards elsewhere by year 2	Six of 12 testbeds outside; 36 district fellows; district plan money for local problems	MSInS, collectors
5 Misuse of citizen data (2, 3)	Seen elsewhere: public portal data leaks reported in India in 2023; would halt the data exchange	Complaints or breaches on the exchange	Consent logs under the DPDP Act 2023; synthetic data in sandboxes; yearly outside audit	IT Dept

Source: Startup Policy 2025; Seventh Schedule; ESM 2025-26; DPDP Act 2023; reported public portal leaks (2023); our design

BOTTOM LINE **Fix the people risk before the money risk: audit cover for honest officers decides whether Phase 3 orders ever get signed**

Four decisions in the next 90 days start the mission without a new law, a new agency or new money

All four use powers the state already has; together they open the Conceive, Test, Fund and Adopt stages by March 2027

01 DECISION 1

Issue the Pilot to Purchase GR

Phases, ceilings, the 15% value test and the safe harbour, written into the state purchase rules

OWNER
Finance with Industries

NEEDED BY
31 Jan 2027

COST OF WAITING
Phase 2 winners have no route to an order; the 2027 pilots slip a year

02 DECISION 2

Ring fence the 0.5% earmark

A budget head in each department, a quarterly sweep of unspent money and a public ledger

OWNER
Finance, Planning

NEEDED BY
Budget 2027-28 (Mar 2027)

COST OF WAITING
About ₹2,155 Cr a year stays without a route to startups

03 DECISION 3

Name MSInS the mission office

Staff the office, hire 36 district fellows, publish the first 100 problems through MITRA

OWNER
SEEID, MITRA

NEEDED BY
31 Jan 2027

COST OF WAITING
No published problems means no wave 1 pilots in 2027

04 DECISION 4

Sign sandbox MoUs, name testbeds

MoUs with DGCA and CDSCO; host agreements with the first six universities and hospitals

OWNER
MSInS, Agriculture, Medical Education

NEEDED BY
31 Jan 2027

COST OF WAITING
Trials keep moving to states with test zones, the drone policy's own worry

Source: our plan; cost of waiting is our assessment

05 THE FIRST 150 DAYS

Nov 2026
CM council approves the mission note

Dec 2026
Draft GR out for comment

Jan 2027
GR issued; MoUs signed; office staffed

Mar 2027
Budget 2027-28 shows ring fenced heads; 100 problems out

Source: our plan; budget timing from the 2026-27 budget calendar

BOTTOM LINE **Ninety days, four signatures: a GR, a budget head, an office order and two MoUs start the 2035 hub**

How each judgement in this deck was scored: a different yardstick for each question, with its evidence and its limits

Different questions need different scales; no single score is reused across the lifecycle, the sectors, the feasibility tests and the risks

01 METHOD REGISTER

Every scored exhibit states its unit, its rule and its evidence; the judgement calls are labelled

Exhibit (slide)	Question it answers	Unit and scale	Evidence	Limit to keep in mind
Instrument coverage (4)	Which stages do state instruments carry?	0, 1 or 2 per instrument and stage; stage score out of 18	Policy texts and GRs; each cell names its proof	Scores what the texts say, not what is spent
Measured gaps (6)	How large is each stall?	Today against needed, in rupees, counts or shares	Startup Policy 2025, UAS policy, Aaple Sarkar review	Needed values come from our design
Governance Matrix (7)	Is will or capacity the constraint?	Two indices: points on 5 and 6 indicators as % of maximum; split at 50%	Evidence listed per indicator	Indicators chosen by us from Samagra's definitions
Pipeline benchmarks (13)	Are the conversion rates realistic?	Share passing each gate, bars to scale	SBIR transition benchmark; iDEX, Mar 2026	iDEX is one buyer (defence); states differ
Economics (15)	Is it affordable?	₹ Cr a year against the earmark; tornado on five inputs	Model ledger with labelled assumptions	Input ranges are our assumptions
Sector readiness (16)	Which sector opens first?	Four tests scored 1 to 3 on stated thresholds; 12 maximum	Seventh Schedule; testbed hosts; approvals	Readiness, not importance: all six sectors are in
Feasibility (25)	Does the plan meet TGC's five tests?	One yardstick and pass mark per criterion	Model ledger; lever design	Pass marks are ours
Risks (26)	What could stop it?	Likelihood and impact on anchored 1 to 3 scales	Basis cited per risk	Ratings remain judgement

Source: this deck; model ledger; our assessment where stated

BOTTOM LINE **One question, one yardstick: the reader can check every score against its unit, rule and source**

Eight figures in the brief and the research files needed correcting; the deck uses the verified versions

Each claim was traced to a primary or official source in October 2026

01 FACT CHECK LOG

Claim checked (brief or research files)	Verified figure used in this deck	Source
NFHS-6 dated 2022-23	**NFHS-6 fieldwork is 2023-24, fact sheets released May 2026; anaemia indicators were dropped**	IIPS NFHS-6 fact sheets
About 8 in 10 farmers are small holders with under half the land	**84.5% of holdings are 2 ha or less and cover 54.5% of the area; average 1.23 ha**	ESM 2024-25
School internet and smart classroom figures from ASER	**They come from NITI Aayog and UDISE+; the smart classroom base year is 2021-22**	NITI Aayog (2026); UDISE+ 2024-25
Estonia's X-Road is a blockchain	**X-Road is a data exchange layer, not a blockchain; KSI hashing is a separate tool**	e-Estonia; NIIS
About 30,000 Maharashtra startups, 18% of India	**41,440 DPIIT startups, 17.3% of India (30 Jun 2026); 18% was the July 2022 share**	DPIIT, Lok Sabha USQ 1446
IISc founded by Visvesvaraya	**IISc traces to Jamsetji Tata's proposal and was founded in 1909**	IISc history
Startup Week pilot orders of ₹15 lakh	**₹25 lakh for up to 50 startups under the 2025 policy; ₹15 lakh for 24 applied to earlier editions**	Startup Policy 2025; MSInS
₹2 Cr for each AI centre	**A press report figure; the policy text allocates a ₹500 Cr AI fund**	AI Policy 2026

Source: as listed in the table; checked 30 Oct 2026

BOTTOM LINE **Check before you cite: eight of the figures in circulation were dated or wrong, so every number here traces to the ledger**

Sources and our assumptions behind every number in the deck, with the ledger as the single record

Figures are entered once in the model ledger with a source; derived figures are computed, never typed

01 SOURCES

TGC 2026 problem statement (Samagra, Govt of Maharashtra)

Economic Survey of Maharashtra 2025-26, tabled 5 Mar 2026 (via FPJ, Drishti, PTI)

Economic Survey of Maharashtra 2024-25, operational holdings table

PRS Legislative Research, Maharashtra Budget Analysis 2026-27 (30 Mar 2026)

Maharashtra Budget 2026-27 speech, District Annual Plan (via NewKerala, 9 Mar 2026)

GoM GR 13 Dec 2022 on startup schemes in District Annual Plan (Lokmat, 15 Dec 2022)

Maharashtra Startup, Entrepreneurship and Innovation Policy 2025 (cabinet 5 Aug 2025; PTI, KNN, Drishti)

Maharashtra Startup Week editions 2019 to 2024 (Inc42, YourStory, MSInS calls)

DPIIT reply, Lok Sabha USQ 1446, 28 Jul 2026 (state counts as on 30 Jun 2026)

Startup India decade data, end 2025 (The Federal, Jan 2026)

DPIIT Notification G.S.R. 108(E), 4 Feb 2026

Startup India Fund of Funds 2.0 notified 13 Apr 2026 (PIB via AIR, ICSI)

Urban Challenge Fund guidelines 15 Apr 2026; Lok Sabha reply 30 Jul 2026

Maharashtra AI Policy 2026 (Electronics, IT and AI Dept, May 2026)

Maharashtra Unmanned Systems Policy 2026 to 2031 (notified 24 Jun 2026)

CM review of drone policy: testing support until labs exist (FPJ, Outlook Business, 2026)

MahaAgri-AI Policy 2025 to 2029 (Agriculture Dept); AIAIC call for proposals Nov 2025

Innovation City, Navi Mumbai: Tata Group US$11 B, 300 acres (CMO, Jan 2026; FPJ Sep 2026)

Maharashtra GCC Policy 2025 press note (Industries Dept)

Maharashtra Industries, Investment and Services Policy 2025 (31 Dec 2025)

SEEID guidelines on IPR support and quality testing support, 9 Oct 2026 (TeamLease RegTech)

CAG Report No. 2 of 2024, Public Health Infrastructure in Maharashtra

NFHS-6 (2023-24) fact sheets, IIPS, released 29 May 2026

NFHS-6 Maharashtra findings (FPJ, 4 Jun 2026)

NITI Aayog, School Education System in India (2026) via FPJ; UDISE+ 2024-25

Aaple Sarkar status (FPJ, CM review; Aaple Sarkar 2.0 review Aug 2026); NCeG 2024

CAG Report No. 1 of 2023, Delivery of Public Services in Maharashtra

Economic Survey of Maharashtra 2025-26 via KNN (Udyam, Dec 2025)

US SBA SBIR/STTR policy directive; NIH, CDC programme pages

iDEX and ADITI scheme notes, DIO; Rajnath Singh, Oct 2024 (phase ceilings)

e-Estonia, Why X-Road is not blockchain; NIIS

MWRRA, overview of the state

Gaurav Goel (Samagra), The Governance Matrix, Ideas for India, Dec 2022

NITI Frontier Tech case pages (agri drones, 3D printed implants, 3D printed home)

iDEX figures, National Defence Industries Conclave, 19 Mar 2026 (Angel One; PSU Connect)

US SBA, SBIR performance benchmarks (sbir.gov): Phase I to II transition rate

Source: model ledger, source register

02 MODEL ASSUMPTIONS

Problems: 300 priced problems a year at full run

Phase 1: 300 awards x ₹0.25 Cr average

Phase 2: 100 pilots x ₹1.5 Cr

Phase 3: 30 orders x ₹15 Cr average (ceiling ₹25 Cr)

Testbeds: 6 networks x ₹40 Cr a year

Vouchers: ₹150 Cr a year

Mission office: ₹60 Cr a year incl. verification and 36 fellows

Ramp: FY27 10%, FY28 35%, FY29 60%, FY30 85%, FY31 100% and after

Value test: Phase 3 must beat status quo cost per outcome by 15%

Base earmark: 0.5% of spend after salaries, pension and interest; high case uses all spend

Scores: coverage cells, indices, readiness thresholds, pass marks and risk anchors are our assessment (method on slide 28)

Source: model ledger, model inputs

BOTTOM LINE **One ledger, one source per number: change an input once and every slide and the note update together**