

## — COMPREHENSIVE SUMMARY REPORT —

# Rajasthan Mukhyamantri Yuva Swarojgar Yojana (MYSY)

Department of Industries &amp; Commerce

Government of Rajasthan

Policy Validity: Launch Date 12 January 2026 – 31st March 2029

## 1. Overview

The Mukhyamantri Yuva Swarojgar Yojana (MYSY) is a flagship self-employment scheme launched by the Government of Rajasthan under the leadership of Chief Minister Shri Bhajan Lal Sharma on **12 January 2026**, marking the occasion of National Youth Day. The scheme is implemented by the **Department of Industries & Commerce** with the core objective of supporting the youth of Rajasthan in entrepreneurship and ensuring their access to capital.

Aligned with the broader vision of '**Viksit Rajasthan @ 2047**', MYSY provides interest-free loans to eligible youth to help them establish new enterprises or expand existing ones. The entire interest component on the sanctioned loan is borne by the State Government, making the loan fully interest-free for the beneficiary.

## Key Highlights at a Glance

Indicator	Figure / Detail
Scheme Launch Date	12 January 2026 (National Youth Day)
Implementing Department	Industries & Commerce, Govt. of Rajasthan
Annual Target Beneficiaries	Approximately 1 Lakh Youth
Loan Type	100% Interest-Free Loan
Interest Subsidy by State	Full Interest Component
Maximum Loan – Manufacturing (Reserved)	Up to Rs. 10 Lakh
Maximum Loan – Service / Business (Reserved)	Up to Rs. 5 Lakh
Loan Repayment Tenure	5 Years
Moratorium Period	6 Months
Application Portal	Rajasthan SSO Portal ( <a href="https://sso.rajasthan.gov.in">sso.rajasthan.gov.in</a> )
Policy Validity	Launch Date to 31st March 2029

## 2. Need for the Scheme

Youth entrepreneurship is a critical driver of employment generation, innovation, and economic growth in Rajasthan. The key drivers behind this scheme are:

- Provide access to capital for educated and unemployed youth of Rajasthan
- Encourage establishment of new micro-enterprises in manufacturing and service sectors
- Reduce dependency on traditional employment by promoting self-reliance
- Support the State's vision of inclusive entrepreneurial growth
- Drive economic activity in tier-II, tier-III cities and rural Rajasthan
- Empower SC/ST, OBC, Minorities, Women and Persons with Disabilities through enhanced loan ceilings

## 3. Eligibility Criteria

To avail benefits under the Mukhyamantri Yuva Swarojgar Yojana, applicants must satisfy the following eligibility conditions:

Parameter	Eligibility Requirement
Residency	Permanent resident of Rajasthan
Age	Between 18 and 45 years

Parameter	Eligibility Requirement
Entity Types Eligible	Individuals, Registered HUF, Society, Partnership Firm, LLP, Company, and Self Help Groups (SHGs)
Default Status	Applicant must not be a defaulter of any bank or financial institution
Prior Scheme Benefit	Should not have availed benefits under similar self-employment schemes of Central/State Govt.
Educational Qualification	Minimum 8th pass; preference to higher qualifications
Documentation	Must possess valid Jan Aadhaar and Aadhaar Card

## 4. Loan Structure & Financial Benefits

### A. Loan Ceilings by Sector and Category

Applicant Category	Service / Business Sector	Manufacturing Sector
General Category	Up to Rs. 3.5 Lakh	Up to Rs. 7.5 Lakh
Reserved Category*	Up to Rs. 5 Lakh	Up to Rs. 10 Lakh

\*Reserved Category includes SC, ST, OBC, Minorities, Women, and Persons with Disabilities (PwD).

### B. Repayment Terms

- Loan repayment tenure: **5 years** from the date of disbursement
- Moratorium period: **6 months** from disbursement before EMI begins
- 100% interest subsidy by the State Government for the full tenure of the loan
- No collateral requirement up to limits prescribed under MSME / CGTMSE norms
- Disbursement through nationalised banks, RRBs, Scheduled Commercial Banks, and Cooperative Banks.

## 5. Application Process

MYSY operates entirely through an online single-window system via the Rajasthan Single Sign-On (SSO) Portal. The application is structured in 7 sequential stages:

Step	Stage	Information Required
1	General Information	Basic applicant info, scheme category, applicant type
2	Personal Details	Name, DOB, gender, category, contact details
3	Address Details	Present and permanent address proof
4	Business Location	Proposed place of business / workspace details
5	Project Details	Business type, project cost, financial requirements
6	Bank Details	Preferred bank for loan disbursement
7	Document Upload	Upload of all supporting documents

### Application Workflow

- **Step 1:** Login to [sso.rajasthan.gov.in](https://sso.rajasthan.gov.in). New users may register using Jan Aadhaar, Aadhaar, or email ID.
- **Step 2:** Search for 'Mukhyamantri Yuva Swarojgar Yojana' on the dashboard.
- **Step 3:** Click 'New Application' and complete all 7 stages sequentially.
- **Step 4:** Upload scanned documents in prescribed format and size.
- **Step 5:** Submit the application and note the reference / acknowledgement number.
- **Step 6:** Application is forwarded to District Industries Centre (DIC) for verification.
- **Step 7:** On approval, the case is forwarded to the chosen bank for disbursement.

## 6. Documents Required

- Aadhaar Card of the applicant
- Jan Aadhaar Card
- Rajasthan Domicile / Residence Certificate
- Caste Certificate (for SC/ST/OBC applicants)
- Disability Certificate (for PwD applicants, if applicable)
- Educational Qualification Certificates
- Bank Account Passbook (first page)
- Recent Passport-size Photograph
- Detailed Project Report (DPR) with cost estimate
- Proof of proposed business location (rent agreement / ownership document)
- PAN Card (if available)
- Self-declaration of not being a defaulter and not having availed similar schemes

## 7. Implementation Framework

### Nodal Agencies

Sr.	Agency	Role
i.	Department of Industries & Commerce, GoR	Nodal department for policy, monitoring & coordination
ii.	Commissioner, Industries & Commerce	Implementing authority at state level
iii.	District Industries Centre (DIC)	District-level verification, scrutiny & recommendation
iv.	Empanelled Banks (Nationalised, RRB, Cooperative)	Loan appraisal, sanction and disbursal
v.	Rajasthan Skill & Livelihoods Development Corp. (RSLDC)	Skill training and mentorship to beneficiaries
vi.	RIICO & Vyapari Kalyan Board	Infrastructure linkage and entrepreneurship support

## 8. Convergence with Other Schemes

MYSY is designed to operate in convergence with other entrepreneurship schemes of the Rajasthan Government to provide a holistic support ecosystem:

- **Vishwakarma Yuva Udhyaami Protsahan Yojana** – Eligible artisans may apply under both schemes
- **Rajasthan Trade Promotion Policy 2025** – Beneficiaries of retail/wholesale trade may avail CGTMSE benefits
- **RSLDC Skill Training Programmes** – Short-term skill courses for selected youth
- **Stand-Up India & PMEGP** – Convergence for additional Central support

## 9. Scheme Applicability and Validity

Parameter	Detail
Applicability	All eligible youth (18–45 years) who are permanent residents of Rajasthan
Sector Coverage	Manufacturing, Service, and Business sectors
Exclusions	Liquor trading, tobacco-based units, polythene below 20 microns, and sectors prohibited by State / Central Government
Commencement	12 January 2026 (Date of formal launch on National Youth Day)
Valid Until	31st March 2029

## 10. Policy Governance

Aspect	Detail
Implementing Agency	Office of the Commissioner, Industries & Commerce, Rajasthan
Administrative Dept.	Department of Industries & Commerce, Government of Rajasthan
Application Portal	Rajasthan SSO Portal – <a href="http://sso.rajasthan.gov.in">sso.rajasthan.gov.in</a>
Oversight / Monitoring	State Level Empowered Committee (SLEC)

*This summary has been prepared based on the Mukhyamantri Yuva Swarojgar Yojana (MYSY) of the Government of Rajasthan | Published by: Department of Industries & Commerce, Government of Rajasthan*