



Mukhyamantri Saur Swarojgar Yojana (MSSY)

Earn upto rs 1.5 lakh + passive income every month
by selling solar power to UPCL

What is MSSY?

Uttarakhand government launched the **Mukhyamantri Saur Swarojgaar Yojana** to help small and marginal farmers and young entrepreneurs who were affected by covid-19, generate a stable source of income every month.

Under this scheme, you can set up a solar plant of **20/25/50/100/200 kW** capacity on your personal or leased land and sell the generated electricity to UPCL. The power company will sign a 25-year agreement with you and pay you a fixed rate of rs **4.64/unit** for electricity supplied to **GRID/UPCL**.

MSSY allows you to use your barren/mountainous land where farming is difficult to generate a consistent and passive **income of upto rs 1.5 lakh/month***. Not only this, but the state government will also help you finance the solar installation through loans and subsidies.

Financing the Solar Plant

At a rate of **₹50,000** per kilowatt, a solar plant ranging from 20 to 200 kilowatts can cost anywhere between **₹10 lakhs to ₹1 crore***.

Up to **75%*** of this cost will be available to you through a **loan**, from govt banks which will be provided at an upto **9%*** p.a interest rate for a maximum 15-year tenure. Moreover, the Uttarakhand government will provide up to **50%** subsidy on the plant cost under the Chief Minister Self-Employment Scheme managed by the **MSME** Department. Not only this, but the state government will also cover a percentage of your loan interest.

Both the capital subsidy and interest subsidy will vary according to location of your solar plant.



The state subsidy rates for different districts are as follows:

Location	Capital Subsidy	Interest Subsidy
Category A <ul style="list-style-type: none"> • Uttarkashi • Rudraprayag • Chamoli • Champawat • Bageshwar 	50% of Capital Investment maximum up to 50 lakh PAYABLE 50% in 2 yrs	4% of bank interest (maximum up to 5 lakh/yr) for 3 yrs.
Category B <ul style="list-style-type: none"> • Almora • Pauri • Tehri (Mountain region) • Dehradun-(Chakrata) • Nainital -(Bhimtal, Dhari, Betalghat, Ramnagar, Okhalkanda) 	40% of Capital Investment maximum up to 40 lakh PAYABLE 50% up to 2 yrs	4% of bank interest (maximum up to 4 lakh/yr) for 3 yrs.
Category C <ul style="list-style-type: none"> • Tehri -(Plain Area- Dhalwala, Tapovan, Muni Ki Reti, Fakot) • Dehradun (Raipur, Sahaspur, Vikasnagar, kalsi, Doiwala (800m sea level)) • Nainital (Kotabagh 800 m sea level) 	30% of Capital Investment maximum up to 30 lakh PAYABLE 50% up to 2 yrs	4% of bank interest (maximum up to 3 lakh /Yr) for 3 yrs.
Category D <ul style="list-style-type: none"> • Haridwar- Udham Singh Nagar • Nainital- Ramnagar, Haldwani, Nagarpalika, Lalkuan, Kotabagh (800 m sea level) • Dehradun-Raipur, Sahaspur, Vikasnagar, kalsi, Doiwala (800m sea level) 	20% of Capital Investment maximum up to 20 lakh PAYABLE 50% up to 2 yrs	4% of bank interest (maximum up to 2 lakh /Yr) for 3 yrs.

To start the installation process, you will have to deposit the margin money (the remaining cost after the loan). Once the subsidy is approved, it will either be deducted from your loan amount or deposited in your bank (based on your payment plan).



How Much Can You Earn?

Taking into account the mountainous terrain of Uttarakhand, an average 1kW solar plant can generate close to **1520 units*** in a year.

With ideal conditions and proper equipment, your 20/25/50/100/200kW solar plant can generate an estimated **30,400 /38,000/76,000/1,52,000/3,04,000 units*** annually.

Your average revenue with the loan, monthly EMIs, and grant will look like this:

Plant Capacity	20kW	25kW	50kW	100kW	200kW
Estimated Project Cost	₹10,00,000	₹12,50,000	₹25,00,000	₹50,00,000	₹1,00,00,000
Estimated Annual Electricity Generation in units*	30,400	38,000	76,000	1,52,000	3,04,000
Loan Amount	₹7,00,000	₹8,75,000	₹17,50,000	₹35,00,000	₹70,00,000
Margin Money	₹3,00,000	₹3,75,000	₹7,50,000	₹15,00,000	₹30,00,000
MSME Grant (50%)	₹5,00,000	₹6,25,000	₹12,50,000	₹25,00,000	₹50,00,000
Tariff paid by UPCL (per unit)	₹4.64	₹4.64	₹4.64	₹4.64	₹4.64
Annual Revenue (before interest)*	₹1,41,056	₹1,76,320	₹3,52,640	₹7,05,280	₹14,10,560
Annual Maintenance and rent/lease payment*	₹20,000	₹25,000	₹35,000	₹75,000	₹1,50,000
Monthly EMI (@8%p.a for 15 years)*	₹1,911	₹2,389	₹4,778	₹9,557	₹19,113
Total Monthly Income*	₹8,177	₹10,221	₹21,692	₹42,966	₹85,934
Total Monthly Income after loan repayment	₹10,088	₹12,610	₹26,470	₹52,523	₹1,05,047

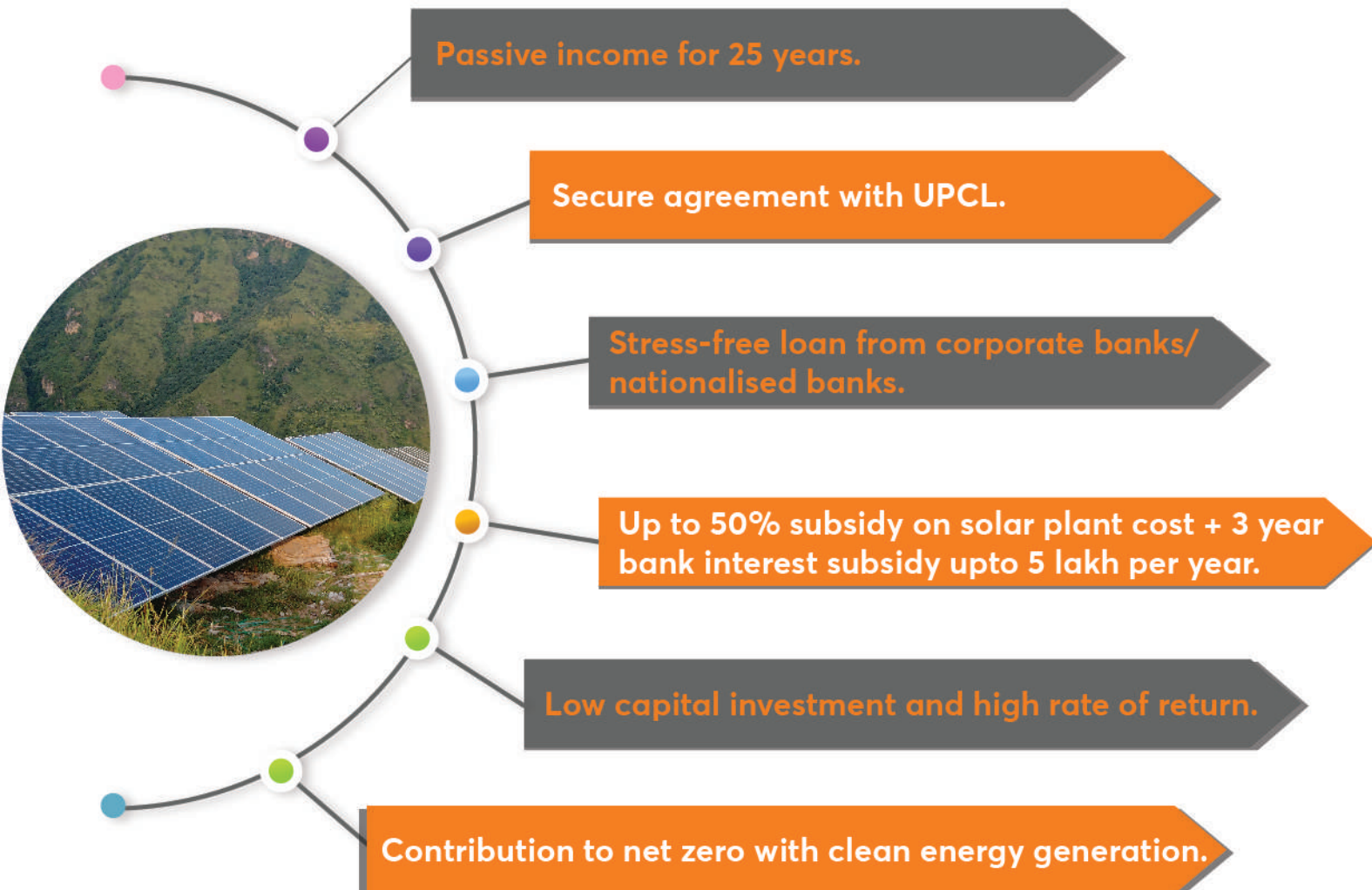
**The solar plant cost, loan EMI, subsidy, and revenue are rough estimates, subject to change as per project size, location, applicability of loan, tenure, etc.*



Things to Note

- > The Uttarakhand government aims to achieve a 250 MW capacity through MSSY, so the scheme will only be **open for a limited time**.
- > Projects will be assigned on a **"first-come, first-served"** basis.
- > This scheme is only for Uttarakhand **residents** who are 18 years or older.
- > Only **1 member** per family can set up the solar plant under **MSSY**.
- > For a 20-200kW solar plant, you will need between **240-3000 square metres** of land space.
- > The state government will also provide seeds of climate-based medicinal and herbaceous plants free of cost to the selected beneficiaries for the land where the solar plant is installed, allowing them to generate **additional income through griculture**.

Benefits of MSSY



How to Apply for MSSY

Option 1: Individuals can apply directly through the online portal www.msy.uk.gov.in by submitting their application along with the necessary documents. The process begins with UREDA conducting a technical feasibility study of the land. Once the study is approved, and a Power Purchase Agreement is signed, you can get the solar plant installed.

Option 2: Alternatively, you can choose **S&S Energy Systems** to assist you throughout the entire process. S&S is an empanelled vendor for the **MSSY scheme**, recognized by the state government, UREDA, UPCL, SECI. We offer end-to-end service from collecting required documents, online application, and loan and subsidy application to solar plant installation.

About S&S Energy Systems

We are a group of experienced technical and management professionals with over **20 years** of experience in the solar domain. The **S&S** team helps you measure your unique energy requirements and meet them with the most **cost-effective** and **efficient solar solutions**.

We are also the official distributors of world-class solar manufacturers such as **Waaree** are recognized and approved by both the **central and various state governments & PSUs**.

Why Choose S&S Energy Systems?

Trust: **S&S** has become a name synonymous with 'trust and dedication' in Uttarakhand. We're recommended by experts and have almost **20 years** of experience in delivering energy-efficient solutions.

Expertise: At **S&S**, we have a team of trained technical professionals who can help you at every step, from analyzing your needs to **designing** and **installing systems**.

Quality: We provide our customers with **top-quality equipment** that is both efficient and performs exceptionally well in **low-light conditions**. Additionally, these devices can be monitored **remotely** for your convenience.

On-Time Delivery: **S&S's team** of professionals guarantees timely **delivery and installation** of your products, along with excellent after-sales support.

Satisfied Customers:

We aim to offer affordable and strong solutions. We've already completed more than **500 installations** in Uttarakhand, Chandigarh, and UP, providing more than 10 MW of power combined.

Get in Touch

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