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महत्वपूर्ण सरकारी आज्ञायें।

Industries and Commerce (Group-2) Department

Notification

Jaipur, December 07, 2025

Introduction

No. F.1 (13)Industries/Gr-2/2025-06908 .-The retail and wholesale trade sector plays a pivotal role in India's economic framework, serving as a critical link between producers and consumers. India's retail market is among the largest in the world, valued at approximately USD 836 billion in 2022, and is projected to reach USD 1.5 trillion by 2030, according to Invest India. The wholesale trade segment, which includes bulk trading and B2B distribution, also remains a major contributor to supply chain efficiencies and price stabilization across sectors.

In terms of employment, the sector is a significant job generator, employing over 8% of the total workforce, with approximately 43 million people engaged in retail trade and around 10 million in wholesale trade, as per the Periodic Labour Force Survey (PLFS) 2022-23.

The sector's dynamism is being further boosted by large population, increasing urbanization, digital transformation, rising consumer demand, and reforms such as Goods and Services Tax (GST), which have streamlined operations and enhanced transparency. Recent inclusion of retail and wholesale trade as MSMEs by the Ministry of Micro, Small and Medium Enterprises has opened avenues for formal credit, capacity building, and support under various government schemes.

The state of Rajasthan, also known as the 'Land of Kings' is gradually on its way to becoming a powerhouse of modern retail in India.Covering an area of 342,239 sq. kms or 10.4 percent of the total geographical area of India, Rajasthan is the largest Indian state by area and the seventh largest by population. Rajasthan constitutes about 8% of India's total retail market of 13 million stores. There are 1.05 million retail stores which include organized and un-organized retail.

Trade comprises enterprises engaged inselling or distributing goods and services. These enterprises fall into various segments, which include food & grocery, apparel,footwear, consumer durables, home appliances & equipment, restaurants, cinema halls, multiplexes, homefurnishing & furniture, jewellery, books, music, watches, pharmaceuticals, beauty & healthcare etc. Theseenterprises sell various categories of items and use multiple channels including brick and mortar, direct selling,e-Commerce and other channels.

Tradesector includes a large distribution mechanism which provides a crucial, dynamic, and evolving link between producers and consumers. Being one of the largest states in the country, Rajasthan has a very high consumption rate. The state has been a stronghold on traditional and domestic trade for decades now.

Need for the Trade Promotion Policy

Trade is an important sector from state's point of view considering its potential and growth prospects. Development of TradeSector require participation from both smaller stakeholders like shopkeepers and large stakeholders like logistics players, e-Commerce giants etc.

An inclusive policy is required at the state level to create a level playing field for traders providing easy access to credit and market as well as to promote ease of doing business for promoting new investments.The key drivers of the policy include:

- Promote investments in trade sector in state
- Creation of employment opportunities
- Inclusive development of trade sector including micro trade enterprises
- Provide better access to market and credit for small traders
- Create demand and support industries manufacturing 'Made in India' commodities
- Growth of Micro, Small and Medium Enterprises ('MSMEs') in retail and wholesale trade

Definitions

As per **National Industrial Classification**[1], retail and wholesale trade are defined as below:

a. **Retail Trade:** Retail Trade is the resale (sale without transformation) of new and used goods mainly to the general public for personal or household consumption or utilization, by shops, department stores, stalls, mail-orderhouses, hawkers and peddlers, consumer cooperatives etc.

b. **Wholesale Trade:**Wholesale is the resale (sale without transformation) of new and used goods to retailers, industrial,commercial, institutional or professional users, or to other wholesalers, or involves acting as an agent orbroker in buying merchandise for, or selling merchandise to, such persons or companies.

Further, as per Ministry of MSME**office memorandum**[2], it was decided to include retail and wholesale trades as MSMEs, and they were allowed to be registered on Udyam Registration Portal to provide benefits under to Priority Sector Lending. Hence, Traders may also be defined as per the definition of MSMEs as below:

Category	Investment in Plant and Machinery or Equipment	Turnover
Micro	Not more than Rs. 2.5 Crore	Not more than Rs. 10 Crore
Small	Not more than Rs. 25 Crore	Not more than Rs. 100 Crore
Medium	Not more than Rs. 125 Crore	Not more than Rs. 500 Crore

Enterprises not covered under any of the above three categories (i.e. Micro, Small and Medium) will be classified as Large Enterprises.

Traders include various types of enterprises in the value chain such as Street Vendors, Departmental Stores, Supermarket, Single Brand Stores, Multi Brand Stores etc.

Policy Initiatives

Trade sector is one of the highest employment generating sector in India. It provides employment opportunities for skilled, semi-skilled and un-skilled equally. Sector is also important in context of overall economic development as it touches the daily lives of the people fuelling growth and demand. This sector also requires large investments from both private and public stakeholdersfor development of infrastructural facilities andsupporting activities.

Nature of trade has also undergone major changes in the recent past due to changing consumer behaviour and market dynamics. e-Commerce has seen significant traction in past few years and its penetration across the geography has been increasing. Greater synergy is required between e-Commerce and trade to maximize benefits.

Hence, variety ofinitiatives are required to provide a conducive environment for the growth of the trade and allied sectors. To allow the trade sector in the State to achieve its true potential, some exceptions and relaxationsin the current regulatory framework need to be provided.

The following key initiatives are being proposed in the Rajasthan Trade Promotion Policy:

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[1] https://www.ncs.gov.in/Documents/NIC_Sector.pdf

[2] https://dcmsme.gov.in/OM%20%20regarding%20%20inclusion%20of%20Traders.pdf

S. No.	Key initiatives under Rajasthan Trade Promotion Policy
A.	**Credit Guarantee for Enhanced Access to Credit**: Coverage for Traders under CGTMSE Scheme
B.	**Subsidies related to Factors of Production:** To ensure sustainability for the new ventures in the state
C.	**Insurance Scheme:** To provide coverage against loss of stock and furniture & fixtures by fire, burglary, natural calamity etc.
D.	**Digital Enablement:** To empower Traders digitally and enhance discoverability of their products through e-Commerce
E.	**Capacity Building Initiatives:** To empower traders through dedicated Entrepreneurship Development Programmes
F.	Initiatives to facilitate '***Ease of Doing Business***' in the state

A. Credit Guarantee for Enhanced Access to Credit

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has framed a Scheme for the purpose of providing guarantees in respect of credit facilities extended by Lending Institutions to the borrowers in Micro and Small Enterprises. The scheme[3] also covers Retail and Wholesale trade through Member Lending Institutes (MLIs). The schemeprovides 75% coverage of credit guarantee for loans up to Rs. 10Crores, withoutcollateral and third-party guarantee.

State Government will bear the payments of 50% of the Guarantee Fee charged by the CGTMSE under the schemefor new microtrading enterprises for loans up to Rs. 5 Crores for 5 years. Assistance will be provided in the form of reimbursement to the borrower on payment of guarantee fee by them to MLIs.

B. Subsidies related to Factors of Production

Access to Finance

Traders generally require high working capital requirements to fund day-to-day operations, ensuring they can purchase goods, manage inventory, and pay suppliers before receiving payments from customers.

To support smaller enterprises, the State Government would provide interest subventionup to 6% on composite loans for new micro enterprises. Such enterprises will be eligible for interest subvention for a period of 5 years as per below:

S. No.	Maximum Loan (Rs.)	Interest Subsidy
1.	Loan up to Rs. 1 Cr.	6%
2.	Loan between Rs. 1 Cr. to Rs. 2 Cr.	4%
1% additional interest subsidy for micro trading enterprises owned by SC/ ST/ Women/ Person with Benchmark Disabilities (PwBD) for loans between Rs. 1 Cr. to Rs. 2 Cr.		

Share of the working capital loan in the composite loan may be maximum up to 80%.Interest subvention would be applicableon loans taken from Financial Institutions or State Financial Institutions or Banks recognized by the Reserve Bank of India.

C. Insurance Coverage for Retailers

Insurance coverage is essential for small business owners in Retail in order to provide protection from any unfortunate situation. It includes claims related to any damage to the property as well as inventory.

State will reimburse 50% of the premium being paid for such insurance with maximum benefit of Rs. 1 Lakh/ year for a period of 5 years to retail traders in micro category. The initiativewill support such smaller enterprises in coverage against loss of stock and furniture & fixtures by fire, burglary, natural calamity (floods and earthquakes) etc.

[3] https://www.cgtmse.in/Home/VS/3

D. Digital Enablement

With the changing landscape owing to Digital Interventions, there is a strong need to digitally empower small trade enterprises. Digitization includes various aspects of their overall business processes like Inventory Management, Product Cataloguing, Billing etc. Digitization of such businesses is also required to connect them to the e-Commerce market to synergize e-Commerce with Retail Trade.

However, a large number of such small traders in Rajasthan are not aware of the potential benefits of e-Commerce primarily due to the lack of exposure to IT systems and services and the e-Commerce ecosystem as a whole.

Traders in micro category will be eligible to get a reimbursement of 75% of the total fees/ commissions(excluding shipping fees) being charged by e-commerce platforms, up to a maximum of Rs. 50,000 per annum for 1 year.

E. Capacity Building Initiatives

State Government will endeavor to take initiatives to empower traders through dedicated Entrepreneurship Development Programmes to promote inclusive growth through agencies like Rajasthan VyapariKalyan Board, RSLDC etc. These initiatives would focus on building business acumen, financial literacy, digital adoption, and compliance awareness among micro and small traders across the state. Tailored training modules, mentorship support, and linkages to credit and government schemes will be provided to enhance their competitiveness.

To increase awareness regarding digitization and adoption of e-Commerce amongst the trade enterprises, State Government would conduct Workshops & Seminars to explain benefits of the e-Commerce ecosystem and processes to list their products on the online marketplaces. In this regard, the State Government shall tryto sign the Memorandum of Understanding (MoUs) with prominent e-Commerce players like Amazon, Flipkart, ONDC etc. to enhance penetration of e-Commerce in state.

F. Initiatives to facilitate ‘Ease of Doing Business (EoDB)’ in the state

The StateGovernment will work towards facilitating ease of doing business for enterprises in the trade sector. One of the important regulations to which most businesses in India are subject to is the Shop and Establishment Act, enacted by every state in India. Rajasthan Shops and Commercial Establishments Act, 1958 governs such regulations for businesses in State. The Act is designed to regulate payment of wages, hours of work, leave, holidays, terms of service and other work conditions of people employed in shop and commercial establishments.

The State Act applies to all shops and establishments which commence operations in Rajasthan and also provides for prescribed penalties in case of contravention or violation of any provisions of the act.Department of Industries& Commerce, Government of Rajasthan, will work with the Department of Labor to explore the possibilities to ease the provision of the Rajasthan Shops and Commercial Establishments Act, 1958for Traders in the State.

Institutional Framework for Policy Implementation

State Level Empowered Committee

An empowered committee will be constituted at the state level to monitor the implementation of this Policy and develop procedures and modalities wherever required. The State Level Empowered Committee shall work towards formulation and recommendation of strategies for promotion of trade sector in Rajasthan.

Additional Chief Secretaries/ Principal Secretaries or their representatives from various departments shall be members of the Empowered Committee under the Chairmanship of Additional Chief Secretary/ Principal Secretary of Industries Department. The composition of the empowered committee will be as follows:

i.	ACS/PS (Industries & Commerce)	**Chairperson**
ii.	ACS/PS (Local Self Government) or representative not below the rank of Joint Secretary	**Member**

iii.	ACS/PS (Finance) or representative not below the rank of Joint Secretary	**Member**
iv.	ACS/PS (Skill, Employment and Entrepreneurship) or representative not below the rank of Joint Secretary	**Member**
v.	ACS/PS (Labor) or representative not below the rank of Joint Secretary	**Member**
vi.	Three Nominees of the active trade associations in state (Nominated by the Department of Industries & Commerce)	**Member**
vii.	Commissioner (Industries & Commerce)	**Member Secretary**

Department of Industries & Commerce will issue subsequent guidelines regarding the constitution of committees which will beresponsible for monitoring the initiatives proposed under this policy.

Policy Applicability and Validity

The provisions of the Rajasthan Trade Promotion Policy 2025 will be applicable to all Trade Units and Enterprises within the state of Rajasthan including retailers within shopping malls, marts, restaurants, cinema halls, multiplexes etc., except for sectors mentioned in the negative list after the policy comes into force.

This policy will come into effect from the date of publication in the State Gazette and will remain in force until March 31, 2029.

Interpretation of the Policy

The Department of Industries and Commerce, Government of Rajasthan shall act as the nodal for coordinating, monitoring, and implementing Department.

Any matter pertaining to interpretation, updation and amendment of any clause of the policy shall be referred to the Department of Industries & Commerce and the decision of the Department of Industries & Commerce shall be considered final in this regard.

Further, Department of Industries and Commerce, Government of Rajasthan will be empowered to launch new initiatives under the policy.

Modalities for execution of the initiatives under the policy

Modalities for execution of the initiatives as per the policy (i.e. detailed scheme guidelines, formats for application of projects etc.) shall be released by Department of Industries & Commerce, Government of Rajasthan in due time.

Policy Governance

The scheme will be implemented by the Office of the Commissioner, Industries & Commerce, Rajasthan. The Industries & Commerce Department will serve as the Administrative Department. Oversight and monitoring of this policy's implementation and progress will be the responsibility of the State Level Empowered Committee (SLEC).

Trading Sectors covered under Negative List for the purpose of the Rajasthan Trade Promotion Policy 2025:

1. Automobile Dealers and Wholesalers (including 2-Wheeler, 4-Wheeler and other automobiles)
2. Fuel Trading (including petroleum products distribution i.e. Petrol Pumps)
3. Liquor Trading
4. Trading of Polythene carry bags of less than 20 microns thickness
5. Sectors/ activities prohibited by State/ Central Government from time to time

List of Abbreviations

ACS	Additional Chief Secretary
AM	Ante Meridiem (Before Noon)
B2B	Business-to-Business
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CoE	Centre of Excellence
EoDB	Ease of Doing Business
GST	Goods and Services Tax
IT	Information Technology
MLI	Member Lending Institutes
MoU	Memorandum of Understanding
MSE	Micro and Small Enterprises
MSME	Micro, Small & Medium Enterprises
NSDC	National Skill Development Corporation
ONDC	Open Network for Digital Commerce
PLFS	Periodic Labour Force Survey
PM	Post Meridiem (After Noon)
POS	Point of Sale
PS	Principal Secretary
R&D	Research & Development
Rs.	Indian National Rupee
RBI	Reserve Bank of India
RSLDC	Rajasthan Skill and Livelihoods Development Corporation
SLEC	State Level Empowered Committee
USD	United States Dollar

By the order of the Governor,

Mahipal Kumar,
Deputy Secretary to Government.

राज्य केन्द्रीय मुद्रणालय,जयपुर।