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HARYANA GOVERNMENT

INDUSTRIES & COMMERCE DEPARTMENT
DIRECTORATE OF MICRO, SMALL AND MEDIUM ENTERPRISES

Notification

The 16th November, 2026

No. 02/04/2026-1IB-II.— In pursuance to Haryana Progressive MSME & Export Promotion Policy 2026 notified in the Gazette vide No. 02/04/2026-1IB-II dated 29th July 2026, the Governor of Haryana is pleased to notify "**Haryana MSE Insurance Scheme**" for manufacturing micro and small enterprises as per details given below:

1. Objective

The scheme aims to provide financial protection to micro and small enterprises in the State against losses or damage to their plant and machinery arising from unforeseen events such as fire, natural calamities, theft, burglary, and other insurable risks. By safeguarding these critical assets, the scheme aims to minimise financial disruption to business operations, enable quicker recovery after a loss, and strengthen the sector's overall resilience, thereby supporting its continued contribution to the State's industrial growth and economic development.

2. Quantum of Assistance

The State Government will provide financial assistance of 33% of the insurance premium, up to a maximum of Rs. 5.00 lakh per year, to all new and existing manufacturing micro and small enterprises across the State on a reimbursement basis for a period of three years during the operative period of the policy.

Note: *The unit availing the incentive under this scheme will not be eligible to obtain similar incentive under any similar scheme or other policies of the State Government, and vice versa.*

3. Definition

I. **Applicant:** It means any Individual, legal entity such as Proprietorship Firms, Partnership Firms, Limited Liability Partnership Firms, Public & Private Sector Companies, Corporations, Cooperatives, Self-Help Groups (SHGs), Trust, Farmer Producer Organisation (FPO).

Note: *The legal constitution of the applicant shall be verified through Certificate of Incorporation/Registration. For a proprietorship firm, the legal constitution shall be verified through PAN, GST Registration Certificate and Udyam Registration Certificate.*

II. **Authorised Representative of the Applicant:** It means the Director, Promoter, Partner, Proprietor or any other person duly authorised by the applicant to act on its behalf through a valid Board Resolution, Power of Attorney or any other legally valid authorisation, as applicable.

III. **Directorate:** It means the Directorate of Micro, Small and Medium Enterprises, Government of Haryana, which shall be the nodal department for the implementation of the scheme.

IV. **Existing Enterprise/ Unit:** It means any enterprise/unit existing in the State and in operation prior to notification of the policy.

V. **Micro Enterprise:** Investment in Plant and Machinery or Equipment does not exceed Rs. 2.5 Crore and annual turnover does not exceed Rs. 10 Crore as amended under the MSMED Act, 2006 or as amended by the Government of India from time to time.

Note: *The category of enterprise shall be verified through the latest Udyam Registration Certificate issued by the Ministry of MSME, Government of India.*

VI. **New Enterprise/ Unit:** It means an enterprise/unit established and commencing commercial production/operation during the operative period of the policy. The existing enterprise/unit undertaking expansion/diversification at a different location shall also be considered as New Enterprise/Unit, provided that such different location is duly reflected in the GST Registration Certificate and Udyam Registration Certificate of the enterprise/unit.

VII. **Policy:** It means the Haryana Progressive MSME & Export Promotion Policy 2026 notified by the Government of Haryana vide Notification No. 02/04/2026-1IB-II dated 29th July 2026, as amended, modified or supplemented from time to time.

VIII. **Promoter(s):** It means director(s)/partner(s)/proprietor or other person(s) having ownership or controlling interest in the applicant, as applicable.

IX. **Scheme:** It means Haryana MSE Insurance Scheme under the Haryana Progressive MSME & Export Promotion Policy 2026, as amended from time to time.

X. **Small Enterprise:** Investment in Plant and Machinery or Equipment does not exceed Rs.25 Crore and annual turnover does not exceed Rs.100 Crore as amended under the MSMED Act, 2006 or as amended by the Government of India from time to time.

Note: *The category of enterprise shall be verified through the latest Udyam Registration Certificate issued by the Ministry of MSME, Government of India.*

4. Overall Capping of Incentives

The cumulative incentives received by the eligible MSE under the Haryana Progressive MSME & Export Promotion Policy 2026 together with any fiscal incentives, subsidies, reimbursements, grants, or financial assistance received under any Government of India scheme for the same project, shall be subject to a ceiling of 100% of Fixed Capital Investment (FCI).

5. Commencement and Applicability

The scheme shall commence with effect from 29th July 2026 and shall remain in operation for 5 years. Micro and small enterprises that procured insurance on technical civil works, plant & machinery, and raw material directly related to production on or after 29th July 2026 and before 28th July 2031, or the policy completion period if extended by the Government, shall be admissible for reimbursement of the premium paid towards the insurance.

6. Eligibility

I. Any Individual, legal entities such as Proprietorship Firms, Partnership Firms, Limited Liability Partnership (LLP) Firms, Public & Private Sector Companies, Corporations, Cooperatives, Self-Help Groups (SHGs), Trusts, Farmer Producer Organisation (FPO) shall be eligible to apply for financial assistance under the scheme.

II. The applicant should be registered as a micro or small enterprise as per the latest Udyam Registration Certificate.

III. The insurance procured by an eligible enterprise from an IRDAI-approved agency/insurance company on or after the date of notification of the policy shall only be eligible under the scheme. Insurance premium paid towards the vehicles shall not be eligible for reimbursement under the scheme.

IV. The applicant should have obtained fire safety NOC from the Competent Authority.

V. The applicant should have valid Silver Category ZED Certification at the time of submission of the application.

VI. The applicant should not have obtained or applied for grant-in-aid for the same component/activity of the project from any other Ministry or Department of the Government of India or State Government or their agencies.

Units availing fiscal incentives under this scheme shall not be eligible to avail or claim incentives for the same component under any other scheme/policy issued by the Government of Haryana, and vice versa. However, where any subsequent policy issued by the Government of Haryana expressly permits an eligible unit to avail incentives under such policy in addition to incentives under the Haryana Progressive MSME & Export Promotion Policy 2026, such incentives may be availed, provided that incentives shall not be admissible under both policies for the same or substantially similar incentive head or benefit.

VII. The applicant/promoter(s) of the applicant should not be categorised as a Wilful Defaulter as per RBI guidelines or should not be debarred from doing business/blacklisted from any of the Government Agency/ Department/ State or Central Government at the time of application.

VIII. The applicant unit should not have been placed in the restrictive list as notified under the policy and State Government from time to time.

IX. The applicant unit should be in regular operation at the time of disbursement, and subsidy shall not be released to the closed enterprise.

7. Documents required for online application

The following documents, duly signed by the authorised representative of the applicant, shall be required to be uploaded on the portal for availing the financial assistance under the scheme:

I. Application form in the prescribed format (Annexure – I)

II. Certificate of incorporation/ registration of the organisation, Memorandum and Articles of Association and Bye-laws of the society (As applicable).

III. Copy of Insurance Policy and Payment Receipt.

IV. Undertaking as per Annexure – II.

V. CA Certificate certifying the expenditure related to insurance premium.

VI. Land title documents, i.e., sale deed or registered lease deed or Regular Letter of Allotment (RLA), in case of a plot allotted by HSIIDC, IMT or any other Industrial Estate/Authority.

VII. Copy of valid ZED certification (Silver Category)

VIII. Change in Land Use (CLU)/ NOC permission for the proposed land from the Competent Authority.

IX. Consent to Establish (CTE)/Consent to Operate (CTO) from Haryana State Pollution Control Board (HSPCB) for the project.

X. Udyam Registration Certificate (URC) and GST Registration Certificate.

XI. Board Resolution/Power of Attorney for authorised signatory.

8. Procedure

I. The applicant shall have to apply online on the Invest Haryana New Single Window Portal (new portal) in the prescribed proforma (Annexure – I) along with the complete documents within three (03) months of obtaining the insurance or from the date of notification of the scheme, whichever is later.

Until the new portal is made operational, applications under the scheme shall be accepted and processed in accordance with the existing prescribed procedure or through e-mail, as may be specified by the Directorate.

Upon the new portal becoming operational, all applications under the scheme shall thereafter be submitted and processed exclusively through the portal. No application submitted through any other mode shall then be considered.

II. Upon submission of the application, the Invest Haryana New Single Window Portal shall, wherever system integration is available, automatically fetch relevant records from the concerned Government Departments and agencies, including land and stamp duty details from the Revenue Department, electricity connection details from UHBVN/DHBVN, Consent to Establish/Operate details from the Haryana State Pollution Control Board, GST details, and such other records as may be required for preliminary verification of the claim.

III. The Directorate or third-party verification agency appointed by the Directorate of MSME shall undertake preliminary scrutiny of the application based on the information furnished by the applicant, records fetched through system integration, the CA Certificate, Chartered Engineer Certificate, undertakings, declarations and such other documents prescribed under the scheme.

If any deficiency is noticed during preliminary scrutiny, it shall be communicated to the applicant through the portal within ten (10) working days from the date of submission of the complete application. To avoid delay in processing of applications, all deficiencies/queries shall be raised in a single instance. The applicant shall be allowed thirty (30) working days to remove such deficiencies.

IV. In case the deficiencies are not rectified within the prescribed period, the claim shall be rejected by the Directorate, under intimation to the applicant through email. The applicant shall not be required to submit any document other than those specified in Annexure-I, unless such additional documents are considered necessary by the Directorate for establishing the genuineness of the claim. The applicant shall be provided only one opportunity to rectify the deficiencies, and thereafter, the Directorate shall take a final decision on the claim for acceptance or rejection.

V. After completion of all requisite information/documentation, the application shall be taken up for detailed scrutiny by the Directorate or by a third-party verification agency appointed by the Directorate of MSME. Such detailed scrutiny may include verification of documents and certificates furnished by the applicant and such other examination or verification as may be considered necessary under the policy and the scheme.

VI. Upon completion of the detailed scrutiny, the case shall be placed before the competent authority for further consideration and approval/sanction.

9. Competent Authority for Sanction

The Additional Director, Directorate of MSME, shall be the competent authority for sanctioning the subsidy.

10. Time Limit

An enterprise shall forfeit its entitlement to the financial assistance if it does not submit its claim, complete in all respects, within three (03) months of obtaining insurance or from the date of notification of the scheme, whichever is later.

11. Interpretation/Clarification

The Administrative Secretary, Industries and Commerce, Haryana, shall be competent to make interpretation/clarification, modification/Simplification to the scheme guidelines as may be necessary, and remove any difficulties in the provisions of this scheme.

12. Appeals

I. An Appeal against the order passed by the Additional Director, MSME, shall lie with the Director General, Micro, Small and Medium Enterprises, within a period of 30 days from the date of communication of the order appealed against.

II. Appeal against the orders passed by the Director General, Micro, Small and Medium Enterprises shall lie with the Administrative Secretary, Industries & Commerce, Haryana within a period of 30 days from the date of communication of the order appealed against.

III. The orders passed by the Administrative Secretary, Industries & Commerce, Haryana, in appeal shall be final.

13. Power to condone delay in submission of application

I. The Director General, Micro, Small and Medium Enterprises, Haryana shall be competent to condone the delay up to a period of 03 months after the prescribed time limit.

II. The Administrative Secretary, Industries & Commerce, Haryana shall be competent to condone the delay up to a period of 06 months after the prescribed time limit.

Provided that the competent authority is satisfied with the reasons for the late submission of the application on the basis of the substantial evidence/documents/arguments presented by the applicant.

14. Penal Action

I. If at any stage it is found that financial assistance has been obtained on the basis of false information, misrepresentation, suppression of facts, misstatement, fraud, deceit or concealment of material facts, the applicant shall be liable to face action in terms of prevailing laws along with the refund of the entire amount of assistance along with compound interest at the rate of 12% per annum, or such other rate as may be prescribed by the Government from time to time. Such applicants shall also be debarred from availing incentives or assistance from the State Government and from public procurement for such period as may be decided by the competent authority.

II. Before facing action and initiating recovery, the applicant shall be given a reasonable opportunity of being heard.

15. Amendment, Modification and Withdrawal of Scheme

The Government reserves the right to withdraw, suspend, modify, amend or discontinue this scheme, in whole or in part, at any time, without assigning any reason, subject to such terms and conditions as may be specified by the Government.

No approval or sanction of any incentive under this scheme shall be construed as creating an irrevocable or vested right to receive or continue to receive such incentive. The Government reserves the right to suspend the disbursement of, cancel, modify or withdraw any incentive approved or sanctioned under the scheme, in accordance with the provisions of the policy, this scheme or such directions as may be issued by the Government from time to time.

AMIT KUMAR AGRAWAL,
Commissioner & Secretary to Government Haryana,
Industries & Commerce Department.

Chandigarh
The 11th November, 2026

Annexure – I

Application Form

S. No.	Particulars	Details
1.	Name of the applicant entity/enterprise	
2.	Constitution of applicant entity/enterprise (Company/ Limited Liability Partnership (LLP)/ Partnership/ Proprietorship Firm/ Corporation/ Cooperative Society/ Self-Help Group (SHG)/ NGOs, etc)	
3.	Registration/ identification number of applicant entity/enterprise, as applicable ▪ *For Company: CIN* ▪ *For LLP: LLPIN* ▪ *For Partnership Firm/Corporation/ Cooperative Society/SHG/NGO: Registration No.* *For Proprietorship: GSTIN/ Udyam Registration No./ any other Government-issued registration*	
4.	PAN of applicant entity/enterprise	
5.	Category of Unit (Micro/Small)	
6.	GSTIN	
7.	Udyam Registration No. and date	
8.	Name of authorised representative	
9.	Designation of authorised representative	
10.	Email ID of authorised representative	
11.	Mobile number of authorised representative	
12.	Registered office address	
13.	Item of manufacture/processing	
14.	Complete address of project site Address: Tehsil: District:	
15.	GIS/Google Coordinates	
16.	Date of commencement of commercial production (as per first sale bill)	
17.	Name of Insurance Company	
18.	Policy No. & Date	
19.	Quantum of insurance premium paid	
20.	Details of premium paid earlier year-wise, if applicable	

Note: The applicant shall have to submit the application along with documents mentioned at clause No. 7 of the scheme guidelines.

Date:

Signature of Authorised Representative of applicant entity with seal

Annexure - II

Undertaking/ Declaration (*to be submitted on non-judicial stamp paper of Rs. 100/- (Min) duly sworn before a Notary Public (duly affixed with Notarial Stamp; and with Notary Seal & Notary Registration Number) or First-Class Magistrate*)

I/We, _____, authorised signatory of M/s _____ having its eligible enterprise/unit at _____, do hereby solemnly affirm and declare as under:

1. That I/we am/are duly authorised to submit this application, annexures, certificates, schedules and supporting documents and that the information furnished therein is true, complete and correct to the best of my/our knowledge and belief.
2. That the enterprise will be liable to refund excess subsidy/assistance, if any, released due to omission or pointed out by the Audit team of the Principal Accountant General, Haryana.
3. That the conditions specified in the scheme guidelines have been fulfilled, except to the extent specifically disclosed in this application, and the documents submitted at the time of application continue to remain valid except where specifically disclosed as revised, renewed, modified or expired.
4. That all applicable statutory approvals, registrations and compliances required for establishment and operation of the project have been obtained and continue to remain valid, except to the extent specifically disclosed.
5. That no duplicate claim has been made or shall be made in respect of the same component under any other scheme or policy of the Government of Haryana, except where expressly permitted under the Haryana Progressive MSME & Export Promotion Policy 2026, and that all fiscal incentives, subsidies, grants, reimbursements or financial assistance received, sanctioned or applied for from the Government of India, Government of Haryana or any other Government agency have been fully disclosed.
6. That I/we authorise the Competent Authority or any agency authorised by it to inspect the project site, verify books of accounts, statutory records, fixed asset register, employment records and supporting documents, and to obtain or verify information from any other Government department or financial institution or agency, as may be considered necessary.
7. That I/we have carefully read and understood the provisions of the Haryana Progressive MSME & Export Promotion Policy 2026, the applicable scheme, and all applicable terms and conditions governing the incentives claimed by the eligible enterprise/unit, and I/we undertake to comply with the same.
8. I/we understand and acknowledge that any fraud, forgery, fabrication or manipulation of records, submission of false or misleading information or certificates, concealment or suppression of material facts, submission of false declarations, or claiming incentives on the basis of fictitious or ineligible expenditure, assets or employees, may result in rejection of the application, withdrawal and recovery of incentives along with applicable interest, and may also attract action under the applicable laws, without prejudice to any other action that may be taken by the Competent Authority.
9. That any material change affecting the eligibility of the project or the admissibility of the subsidy, including any change in investment, project category, ownership, constitution, GSTIN, project location, commencement or operation status, employment strength, merger, demerger, transfer of business, closure of the unit or any other matter having a bearing on eligibility under the policy or the scheme, shall be promptly intimated to the Competent Authority.
10. That I/we shall comply with all continuing obligations prescribed under the Haryana Progressive MSME & Export Promotion Policy 2026 and the applicable scheme throughout the period during which any incentive is claimed or received, and this undertaking shall remain binding upon the eligible unit notwithstanding the release of any incentive.

Date:

Signature of Authorised Representative of applicant entity with seal

Annexure – III

CHARTERED ACCOUNTANT (CA) CERTIFICATE

(with membership No. and Firm Registration No. of CA on the letterhead of CA)

To WHOMSOEVER IT MAY CONCERN

I/We have examined the books of account, audited financial statements, fixed asset register, trial balance, general ledger, purchase register, statutory records, invoices, proof of payment, bank statements, GST records, sales records, capitalization records, depreciation schedule and such other books, records and documents of M/s _____ as considered necessary for the purpose of certifying the particulars relating to the application submitted under the scheme by applicant.

1. The enterprise has paid insurance premium of Rs. _____/- (Rupees in words _____) on _____ towards the procurement of Insurance on technical civil works, plant & machinery and raw material from _____ (Name of IRDAI approved agency/insurance company).
2. The insurance policy number is _____ and the same is valid from _____ to _____.
3. We hereby certify that the insurance premium claimed under the scheme does not include any premium paid towards vehicles.
4. Verified from the books of accounts of above enterprise the total investment in plant & machinery as on date _____ stands as Rs. _____ (Rupees_____) and turnover of last financial year Rs. _____ (Rupees_____).
5. We hereby certify that the unit commenced commercial production on _____ and is currently operational as on the date of issuance of this certificate. This has been verified with reference to the GST returns, details of taxable outward supplies/tax invoices, books of accounts and other relevant records produced before us.
6. The expenditure certified herein has been verified from the books of account, audited financial statements, fixed asset register, invoices, proof of payment, bank statements and other supporting records maintained by the applicant. Such expenditure is supported by documentary evidence including tax invoices, payment records and accounting entries.
7. The applicant has disclosed all subsidies, grants, reimbursements, incentives and financial assistance received, sanctioned or applied for from the Government of India, Government of Haryana or any other Government agency in respect of the project.
8. The particulars contained in this certificate are true and correct to the best of our knowledge and belief based on the records examined. If any information is subsequently found to be false, misleading, misrepresented, suppressed, or based on concealment of material facts, we shall be liable for appropriate action under prevailing laws.

Date: _____

Place: _____

Signature/Name of CA (Statutory Auditor in case of company): _____

Membership No.: _____

Firm Registration No.: _____

UDIN: _____

12959—C.S.—H.G.P., Pkl.