



# Haryana Government Gazette

## EXTRAORDINARY

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### HARYANA GOVERNMENT

#### INDUSTRIES & COMMERCE DEPARTMENT

##### Notification

The 9th September, 2026

**No. 02/06/2026-IIB-II.**— In pursuance to the approval of the Haryana Strategic Investment Plan (SIP) by the Ministry of MSME, Government of India, under the World Bank funded “Raising and Accelerating MSME Performance (RAMP)” Programme, *vide* D.O No. L/AFI/RAMP/2023/SIPCycle2 dated 08<sup>th</sup> February 2024, the Governor of Haryana is pleased to notify the “**Haryana Interest Subvention for Service Sector MSEs**” for all service sector Micro and Small Enterprises (MSEs) across the State. The details of the scheme are as follows:

#### 1. About the RAMP Programme

To support the overall COVID resilience and recovery of MSMEs in the country, the Government of India, has launched the new World Bank supported "Raising and Accelerating MSME Performance (RAMP)" Programme, which aims to improve MSMEs access to market and credit, strengthen institutions and governance at the center and state, improve center-state linkages and partnerships, address issues of delayed payments, along with greening of MSMEs. Through the RAMP programme, the State Government is placing a strong emphasis on MSME development, acknowledging their vital role in driving economic growth and job creation. As part of a comprehensive set of reforms, the State Government is aligning its strategies with national objectives to improve MSME competitiveness, focusing on providing financial aid and skill development programs to support these enterprises.

#### 2. Objective

The major objective of the scheme is to address the unique challenges of service-sector MSEs in the State, to promote growth in the service sector, and to contribute to job creation, economic growth, and inclusive development in the State. The scheme aims to:

- Enable Service Sector MSEs to have increased access to finance and reduce the borrowing costs for service sector MSEs.
- Enhance the investment and growth in the service sector.

### 3. Quantum of Assistance

Interest subvention to new Micro and Small Service Sector Enterprises (excluding trading units) @ 2% up to maximum of INR 5 lakh per annum for a period of 03 years from the date of notification of the scheme or till the validity of RAMP Programme in Haryana, whichever is later, on either term loan or on loan taken to meet working capital requirements, across the state of Haryana. Eligible units shall receive assistance on a first-applied-first-served basis, with the date of application by MSEs in the portal given priority in claiming assistance, subject to budget availability.

### 4. Definitions

- I. **Micro Enterprise:** Investment in Plant and Machinery or Equipment does not exceed INR 2.5 crore and turnover does not exceed INR 10 crore or as amended by GoI under the Micro, Small and Medium Enterprises Development Act, 2006 from time to time.
- II. **Small Enterprises:** Investment in Plant and Machinery or Equipment does not exceed INR 25 crore and turnover does not exceed INR 100 crore or as amended by GoI under the Micro, Small and Medium Enterprises Development Act, 2006 from time to time.
- III. **Service Enterprise:** The enterprises engaged in providing or rendering of services, where skilled services, personal labour or expertise is provided as a business product. List of eligible service enterprises is as follows: Health Care, Tourism (excluding stand-alone hotel/restaurant facilities), Education (Skills Development, Training-cum-Incubation Centres), IT, Bulk Courier Services, R&D Centres, Testing Labs, Engineering & Design Services, Equipment Rental & Leasing (construction & industry related), Equipment Maintenance & Repair, Environmental Services (sewage/ waste disposal/ management), Entertainment Parks except Cinema Halls, and any other service enterprise, as notified by the state government for inclusion in the list from time to time.
- IV. **New Enterprise:** An Enterprise which has gone into commercial production/ operations on or after 01.04.2025.

### 5. Commencement and Applicability

The scheme shall commence with effect from the date of notification and shall remain in operation for a period of 03 years from the date of notification of the scheme or till the validity of the RAMP Programme, whichever is earlier. The applicants shall have to apply on the prescribed Proforma (**Annexure-I**) along with complete documents listed. The Service enterprise to which term loan/working capital loan has been sanctioned/ disbursed on or after 01.04.2025 shall be admissible for the scheme. In case term loan is sanctioned before 01.04.2025 but disbursed after 01.04.2025, the applicant shall be eligible for the said incentive.

### 6. Eligibility

All new service sector Micro and Small enterprises in the State of Haryana (excluding trading units) which have availed term loan or loan to meet working capital requirements on or after 01.04.2025 from any Financial Institutions recognized by Govt. of India / Co-operative Banks/ Sarv Haryana Kshetriya Gramin Bank/Commercial Banks/NBFCs, shall be eligible for assistance under the scheme. The enterprises must comply with following conditions at the time of application:

- I. The unit should have filed Udyam Registration Certificate (URC) on the Udyam Registration Portal of the Government of India and have a valid URC, at any stage during the application.
- II. The enterprise should be in regular commercial operation at the time of disbursement, and the subsidy shall not be released to the closed enterprise.
- III. The unit should not have availed support under any other interest subvention scheme being implemented by the Directorate of MSME, Haryana.
- IV. The unit should not fall in the restrictive list as notified by the State Government from time to time.
- V. The applicant should not be defaulter or NPA with any of the bank.
- VI. The unit should have obtained NOC/CLU/ CTO from Competent Authority, if applicable.
- VII. The assistance shall be provided either on term loan or on loan taken to meet working capital requirements, availed by service sector MSEs and not on both.
- VIII. Assistance shall be provided on a first-come, first-served basis to applications that are complete in all respects. Priority shall be determined based on the date of application submitted by Micro and Small Enterprises on the portal, subject to the availability of budget.

**7. Time Limit to apply**

An enterprise shall forfeit its entitlement for the interest subsidy on term loan/ working capital, if it does not submit its claim, complete in all respects within 03 months of the closing of the financial year of which incentive is being claimed or from the date of notification of the scheme, whichever is later.

**8. General Guidelines**

- I. The Scheme is exclusively available for the service sector. Any MSE enterprise from Service Sector (excluding trading units) that has availed a term loan or loan to meet working capital requirements in the name of the firm (Proprietary, Partnership, Pvt. Ltd., Public Ltd., Limited Liability Partnership and Co-operative Society) for business operational purposes, is eligible under this scheme.
- II. The subvention on interest shall be calculated as per financial year.
- III. The enterprise should not have availed interest benefit on the above loan previously/currently from the State Government/Centre Government/ Banks etc. under this scheme or any other scheme.
- IV. The auxiliary costs viz various commission, fee, GST etc. shall be excluded while processing the claim application.
- V. The interest certificate/letter submitted by the applicant for claiming interest subvention shall be duly verified by the In-charge of concerned District MSME Centre with the concerned bank upon processing the claim to ensure the compliance of the scheme guidelines.

**9. Application Procedure**

- I. An online application in prescribed Proforma (**Annexure-I**) along with listed documents shall be submitted on the web portal of the Directorate within 03 months of date of closing of the financial year, of which incentive is being claimed, complete in all respects or from the date of notification of the scheme, whichever is later.
- II. All applications shall be processed and examined by office of the HOD, Directorate of Micro, Small & Medium Enterprises, Haryana. The office will be responsible for scrutiny of application and recommend approval/rejection of the incentive after thorough evaluation of the application.
- III. The deficiencies, if any, would be communicated to the applicant in writing on the web portal within a period of 07 days and the applicant would be given a time period of 10 days to rectify the deficiencies so pointed out.
- IV. In case the deficiencies are not removed within prescribed period by the applicant, the claim shall be closed, and applicant will not be entertained again.
- V. The application would be approved or rejected within 30 working days from date of application.
- VI. The applicant shall not be required to submit any additional document other than specified under **Annexure-I, II & III** unless required for establishing genuineness of the claim.

**10. Competent Authority for Sanction**

The HOD, Directorate of Micro, Small & Medium Enterprises, Haryana shall be competent authority for sanction of the amount of assistance under the scheme after compliance of requisite formalities.

**11. Interpretation/Clarification**

The Administrative Secretary, Industries & Commerce Department, Haryana shall be competent to make interpretation/ clarification and removal of difficulties in provision of this scheme.

**12. Appeals**

- I. An appeal against the orders passed by the HOD, Directorate of Micro, Small & Medium Enterprises, Haryana shall lie with Administrative Secretary, Industries & Commerce Department, Haryana within a period of 30 days from the date of communication of order appealed against.
- II. The orders passed by the Administrative Secretary, Industries & Commerce Department, Haryana in appeal shall be final.

**13. Power to condone delay in submission of application**

- I. The HOD, Directorate of 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 Department, 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 of late submission of the application on the basis of the substantial evidence/documents/ arguments presented by the applicant.

**14. Migration to other schemes**

Any applicant who has applied for the scheme shall not be eligible for migration to any other scheme for the same component. For instance, if the applicant is availing an incentive under this scheme and is expressing its demand to migrate onto the Interest Subsidy Scheme under HEEP 2020/other industrial policy, post availing this scheme for one (01) year, the same shall not be allowed.

**15. Availing benefits under multiple schemes**

Any applicant who has applied for this scheme shall not be eligible to avail similar benefits under any other scheme of the State/Central Government. For instance, if the applicant has applied for this scheme, the applicant shall not be eligible to apply for assistance under the Interest Subsidy Scheme of HEEP 2020/ any other State/Central Government scheme. A declaration (**Annexure-IV**) for the same shall be submitted by the applicant, highlighting that they have not availed similar benefits under any other State/Central Government scheme. During verification of the application, if found otherwise, the applicant shall be liable for refund of the entire amount of assistance.

**16. Penal Action**

In case, it is found at any stage that the applicant has claimed the assistance on the basis of wrong facts and the applicant shall besides refunding assistance with compound rate of interest @12% per annum and facing legal action, will be debarred from grant of any incentive/assistance from the State Government. If the applicant fails to refund the subsidy amount with interest, then the amount shall be recovered as arrear of land revenue. The applicant shall be debarred from public procurement as a result of mismatch in facts and figures.

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

**Annexure – I****Application Form for claiming Interest Subsidy on term loan**

| S. No. | Particulars                                                                                                                                        | Details |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| 1.     | Name of the applicant (Authorised person of the Enterprise)                                                                                        |         |
| 2.     | Name and address of the Enterprise with contact no. and email                                                                                      |         |
| 3.     | Registered office address                                                                                                                          |         |
| 4.     | Constitution of the Enterprise [Proprietary, Partnership, Pvt. Ltd., Public Ltd., LLP (Limited Liability Partnership) and Co-operative society]    |         |
| 5.     | GST No.                                                                                                                                            |         |
| 6.     | Name of the block in which the enterprise located and category of blocks                                                                           |         |
| 7.     | Category of the unit (Micro/Small) of commercial operations (as per URC)                                                                           |         |
| 8.     | Udyam Registration Certificate (URC) No. & Date                                                                                                    |         |
| 9.     | Date of commencement of commercial operations (as per first sale bill)                                                                             |         |
| 10.    | Nature of services provided                                                                                                                        |         |
| 11.    | Name of Bank/ Financial Institution/NBFC from which term loan/working capital has availed                                                          |         |
| 12.    | Quantum of term loan/working capital sanctioned to the Enterprise                                                                                  |         |
| 13.    | Actual Rate of interest on term loan/working capital                                                                                               |         |
| 14.    | Date of disbursement of first installment of loan & amount                                                                                         |         |
| 15.    | Quantum of Interest Subsidy admissible for the financial year _____ as per scheme applicable. (Attach bank certificate as per prescribed Performa) |         |

16. Self-attested copies of documents to be attached with the application.

- (i) Copy of latest Udyam Registration Certificate (URC).
- (ii) Certificate of Incorporation/ Partnership Registration with concerned DIC/ LLP/ Co-operative Society Registration.
- (iii) Change of Land Use (CLU)/ NOC from competent authority, if applicable.
- (iv) Board Resolution/Power of Attorney to be signed by the majority of the Directors / Partners duly attested by authorized signatory and should contain details of the Directors/ Partners along with their DIN (as applicable).
- (v) Loan sanction letter from Bank.
- (vi) Declaration that the unit has not have availed support under any other interest subvention scheme being implemented by the Directorate of MSME, Haryana.
- (vii) Certificate for Bank/ Financial Institution/NBFC concerned (Annexure – II).
- (viii) CA Certificate regarding investment for new enterprise (Annexure – III).
- (ix) Copy of GST Return/ Audited Balance Sheet for last financial year (if applicable).
- (x) Undertaking stating the applicant enterprise has not defaulted and has not declared NPA with any Bank/Financial Institution.

Signature of applicant (with seal)

Date: \_\_\_\_\_

**Annexure – II****Certificate from a Financial Institution/ Bank**

This is to certify that M/s \_\_\_\_\_ has been sanctioned term loan/Working capital loan of INR \_\_\_\_\_ @ \_\_\_\_\_ % interest on \_\_\_\_\_ (date)

The enterprise has been disbursed term loan/Working Capital loan of INR \_\_\_\_\_ up to \_\_\_\_\_. The first installment of the term loan of INR \_\_\_\_\_ was disbursed on dated \_\_\_\_\_.

The enterprise had made repayment for the last financial year dated 01/04/20\_\_ to 31/03/20\_\_ as under:

Against Term loan/Working Capital loan INR \_\_\_\_\_

As interest INR \_\_\_\_\_

Total INR \_\_\_\_\_

On the disbursed amount of term loan/working capital loan mentioned above, the interest amount for the above period comes to INR \_\_\_\_\_ at 2%.

This is to certify that:

- (i) The enterprise is presently regular in repayment of the term loan/working capital loan instalments.
- (ii) No penal interest has been charged.
- (iii) The above interest has been charged/ calculated on the original term loan/working capital loan sanctioned to the enterprise.

Place:

Signature

Date:

Branch Manager

Name of Bank

(Seal of the Bank)

**Annexure – III****Certificate from a Chartered Accountant (CA) regarding investment (on CA letterhead)****To whom it may concern**

The records of M/s ..... with their regd. office at ..... and operations located at..... in respect of investment for establishment of the company has been verified. It is certified that the investment as on date..... stands as INR..... and turnover of last financial year INR..... (Rupees.....).

Name & signature of the Chartered Accountant with stamps &  
CA membership Number

Date:

UDIN No.

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

1. I, do hereby solemnly state that I am proprietor/partner/director/ of M/s \_\_\_\_\_ located \_\_\_\_\_ which is engaged in \_\_\_\_\_ and I have been authorized to file the application for Interest subvention to new MSEs (excluding trading units) which are service sector enterprises @ 2% per annum up to maximum of INR 5 lakh per annum for a period of 03 years, with the Directorate of MSME, Haryana.

2. The unit will be liable to refund excess subsidy/assistance, if any released due to omission or pointed out by the Audit team of Principal Accountant General, Haryana, or if it has availed any assistance from State/Central Government for the same component, under any scheme.

3. I do hereby further affirm that the particulars given in the application are correct. In case any of the statement/information furnished in the application/ documents later found to be wrong or incorrect or misleading or violation of the eligibility criteria/conditions, I do hereby undertake to refund the entire amount of exemption granted to me alongwith compound rate of interest @12% per annum, besides facing legal action in case facts contained in this application are proved to be wrong at the time of verification/ checking or otherwise at any stage.

Dated: \_\_\_\_\_

Signature of the applicant  
(with seal)