Last checked: 23 October 2026 · Haryana Parivar Suraksha Nyas (HPSN), Government of Haryana

Mukhya Mantri Vyapari Samuhik Niji Durghatna Yojana (MMVSNDY)

Haryana gives accident insurance cover to GST-registered traders and business owners of the state who register under the scheme.

What you may get

An insurance cover of Rs 5 lakh if the registered business owner dies in an accident or is permanently disabled. The claim is filed online by the beneficiary or the claimant.

Who it is for

Proprietors of proprietorship firms, partners of partnership firms and LLPs, Karta of an HUF and directors of companies who are GST taxpayers of Haryana.

Main conditions

- The person is a taxpayer of the state registered under GST, in the state or central jurisdiction, as on 31 March, on the date of registration or at a later date.
- The person is a proprietor, a partner or designated partner, the Karta of an HUF, or a director of a company.
- The person registers under the scheme and pays the registration fee.

How to apply

1. Register under the scheme and pay the registration fee.
2. In case of accidental death or permanent disability, file the claim through the scheme's online portal htwbhry.in.

Status

Active

Official source: https://hpsn.finhry.gov.in/scheme/mukhya-mantri-vyapari-samuhik-niji-durghatna-bima-yojana-mmvsndby/
Official application: https://htwbhry.in
Labh Lo page: https://labhlo.in/en/schemes/haryana/hr-mm-vyapari-samuhik-niji-durghatna-yojana/

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