

# **How to get benefit under Mahatma Gandhi Bunkar Bima Yojana**

## **• What is Mahatma Gandhi Bunkar Bima Yojana?**

'Bunkar Bima Yojana' was one of the welfare Scheme implemented by Government of India. It was a combination of Janshree Bima Yojana and Add-on Group Insurance Scheme being implemented in collaboration with Life Insurance Corporation of India for the weaver beneficiary of the State. This welfare scheme was introduced in December, 2003. Since, 2005-06 this scheme was revised and has been implemented with title "Mahatma Gandhi Bunkar Yojana".

## **• What is the benefit?**

- The basic objective of this revised 'Mahatma Gandhi Bunkar Bima Yojana' is to provide enhanced insurance coverage to the handloom weavers in the case of natural as well as accidental death and also in case of total disability or partial disability for which higher sum assured.
- Besides this, student's scholarship is also provided to the children of enrolled weaver members. A scholarship of Rs. 600/- per six months per child (maximum two children) is to be paid to students studying in standard IX to XII for a maximum period of four years or till they complete XII standard under additional benefit of MGBBY i.e. Siksha Sahayak Yojana. This scholarship is for academic year June to May.

## **• Concerned Department**

- Ministry of Textile, Government of India
- Department of Textile & Handloom Government of Orissa

## **• Legal Framework**

The Government of India has introduced the "Mahatma Gandhi Bunkar Bima Yojana (MGBBY)" from the year 2005-06 and this will be continued till the completion of XI Plan i.e. 2011-12.

## **• Eligibility**

For availing of assistance under the scheme, the weaver should fulfill the following conditions:

- The weaver should be earning at least 50% of his income from handloom weaving.

- The scheme is also open to the ancillary handloom workers such as those engaged in warping, winding, dyeing, printing, finishing, sizing, “Jalla” making, “Jacquard cutting” etc.
- All weavers, whether male or female, between the age group of 18 and 59 years are eligible to be covered under the scheme.
- Weavers being regular members of a Primary Handloom Weavers’ Co-operative Society will be eligible to benefit from the scheme. Weavers outside co-operative can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions.
- Weavers affiliated to State Handloom Development Corporations will also be eligible.
- The benefit under Siksha Sahayak Yojana is restricted to two children of the member covered. Both the children will be covered for scholarship of Rs. 1200/- per Academic Year. Each child will be paid Rs. 600/- per six months. If a student fails and is detained in the same standard, he will not be eligible for scholarship for the next year in the same standard.
- It is an additional benefit given to the children of the parents covered under Mahatma Gandhi Bunkar Bima Yojana. If the premium under Mahatma Gandhi Bunkar Bima Yojana is not paid on annual renewal date in such case, the child shall not be eligible for scholarship.

- **Procedure to avail**

- A prospective beneficiary shall be required to fill up an application-cum-nomination form and submit the same to the nodal agency along with his/her share of the premium. The format of the application form shall be made available to the nodal agencies i.e. the Assistant Director / Deputy Director of Textile of the concerned zone.

- The member of Mahatma Gandhi Bunkar Bima Yojana whose child is eligible for scholarship shall fill up an application form (available with the nodal agency) and submit to the nodal agency i.e. the Assistant Director / Deputy Director of Textiles of the concerned zone.

- The applications duly filled up and certified will be sent along with the list of beneficiary students by the nodal agency to the concerned LIC P&GS Unit for disbursement of scholarship under "Shiksha Sahayak Yojana".

- The scholarship will be disbursed to the beneficiary students through the nodal agency i.e. the Assistant Director / Deputy Director of Textiles of the concerned zone.

- In the event of non-payment of the insurance premium for the next year by the beneficiary, the insurance cover shall automatically cease. The beneficiary will however be free to rejoin the scheme in any subsequent year on payment of required premium.

- **Supportive Documents to be submitted**

- For Enrollment: Form No.-I, II, III & IV
- Death Claim: Form No.- V
- Scholarship: Proforma- AI, AII & AIII

- **Premium Amount**

The premium amount is paid once for the whole year to the Life Insurance Corporation of India. The premium, once paid, shall not be refunded. The annual premium of Rs. 330/- per member will be shared as under:

GOI contribution	Rs. 150/-
Weaver's Contribution	Rs. 80/-
LIC's contribution	Rs. 100/-
<b>Total Premium</b>	<b>Rs.330/-</b>

- **Plan Benefits**

Sl.No.		Benefits from <b>1.10.07</b>
(i)	Natural Death	Rs.60,000/-
(ii)	Accidental Death	Rs. 1,50,000/-
(iii)	Total Disability	Rs. 1,50,000/-
(iv)	Partial Disability	Rs. 75,000/-

- **Implementing Authority**

- Directorate of Textiles, Government of Orissa through the concerned zone offices.

- **Process of Renewal**

The scheme is renewable every year and continuation of coverage is ensured only on payment of premium on or before the due date of renewal.

- **Claim Procedure**

- The beneficiary of the deceased member is required to furnish the original death certificate to the nodal agency who will arrange to forward the same along with the claim papers to LIC i.e.; the Branch which is to originally finalize the insurance cover.

- LIC will settle the claims by sending A / c Payee Cheque directly to the beneficiary.

- In the case of accidental claim, Police inquiry report is also required to be submitted.

- **With whom to register complaint?**

The beneficiary can register complaint with the concerned zone office.

- **For more information contact**

- Directorate of Textiles,  
Satya Nagar,  
Bhubaneswar-751007  
Tel No. – 0674-2573271/2571991

- The concerned Zone Offices and their addresses are given below:

<b>Sl. No</b>	<b>Designation of the Officer</b>	<b>Office Location / Place Name</b>	<b>Telephone Nos.</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
1	Director of Textiles & Handloom, Orissa	Bhubaneswar	0674-2575783
2	Additional Director of Textiles, Hqrs	Bhubaneswar	0674-2571991
3	Deputy Director of Textiles (H. Qtrs)	Bhubaneswar	0674-2573271
4	Deputy Director of Textiles (Cluster)	Bhubaneswar	0674-2570301
5	Joint Director Textiles, Central Division	Bhubaneswar	0674-2515236
6	Joint Director Textiles, Western Division	Bargarh	06646-233325
7	Deputy Director Textiles, South Central Division	Khurda	06755-211696
8	Deputy Director Textiles , Southern Division	Berhampur	06680-2291234
9	Deputy Director Textiles , K.B.K. Division	Koraput	06852-250204
10	Deputy Director Textiles	Cuttack	0671-2649133
11	Assistant Director Textiles	Athagarh	06723-220214
12	Assistant Director Textiles	Khurda	06755-220576
13	Assistant Director Textiles	Nayagarh	06753-252015
14	Assistant Director Textiles	Balasore	06782-262907
15	Assistant Director Textiles	Baripada	06792-252482
16	Assistant Director Textiles	Bargarh	06646-233161
17	Deputy Director Textiles	Sonepur	06654-220232
18	Assistant Director Textiles	Sundergarh	06622-272437
19	Assistant Director Textiles	Berhampur	0680-2291234
20	Assistant Director Textiles	Koraput	06852-250464
21	Assistant Director Textiles	Boudh	06841-222085

22	Assistant Director Textiles	Bhawanipatna	06670-230429
23	Assistant Director Textiles	Dhenkanal	06762-226491
24	Assistant Director Textiles	Patnagarh	06658-223044

- **Reference URL:**

[http://www.textiles.kar.nic.in/gandhi\\_bunkarbima\\_yojan.htm](http://www.textiles.kar.nic.in/gandhi_bunkarbima_yojan.htm)