

Deen Dayal Upadhyaya Bunkar Yojana

Details (Deen Dayal Upadhyaya Bunkar Yojana)

The Deen Dayal Upadhyaya Bunkar Yojana (DDUBY) is a scheme launched by the Government of Arunachal Pradesh to empower women weavers by facilitating their access to affordable credit from banks. The scheme aims to provide financial support to women engaged in weaving activities, encouraging entrepreneurship and sustainable livelihoods. Under this scheme, women weavers can avail themselves of a 7% interest subvention on short-term credit, cash credit limit, working capital limit, weavers' credit card, and Swarojgar credit card obtained from commercial banks and regional rural banks. The scheme covers loans disbursed during the current financial year, subject to a maximum period of one year.

Objectives (Deen Dayal Upadhyaya Bunkar Yojana)

- The scheme aims to provide financial support to women engaged in weaving activities, encouraging entrepreneurship and sustainable livelihoods.

Important Features (Deen Dayal Upadhyaya Bunkar Yojana)

- The scheme aims to provide financial support to women engaged in weaving activities, encouraging entrepreneurship and sustainable livelihoods.

Benefits (Deen Dayal Upadhyaya Bunkar Yojana)

- 7% interest subvention on short term loans and working capital requirements. Access to affordable credit for women weavers.
- Encouragement of entrepreneurship and sustainable livelihoods. Financial support for working capital needs. Inclusion of all categories of women weavers, regardless of unit size or number of looms.
- Integration with the Pradhan Mantri Mudra Yojana. Promotion of timely loan repayment through education and awareness.

Eligibility (Deen Dayal Upadhyaya Bunkar Yojana)

- Gender: The scheme is exclusively for women weavers.
- Weaving Activity: Applicants should be engaged in weaving activities as their primary occupation.
- Ownership of Working Loom(s): Applicants must possess or have ownership of a working loom(s).
- Individual or Group: Both individual women weavers and groups of women weavers are eligible to apply.
- Companies and partnership firms are not eligible.
- Unit Size and Number of Looms: There is no restriction based on unit size or the number of looms.
- Weavers of all categories and scales are eligible to apply.

Application Process (Deen Dayal Upadhyaya Bunkar Yojana)

- Step 1: Download the application form or access the online form from the official website of the scheme.
- Step 2: Fill in the required details accurately, including personal information, details of weaving activities, and loan requirements.
- Step 3: Attach the necessary documents as specified in the document details section (mentioned below).
- Step 4: Submit the completed application form along with the supporting documents to the designated bank branch or through the Circle Officer.
- Step 5: Follow up with the bank or authorities for updates on the application status.

Documents Required (Deen Dayal Upadhyaya Bunkar Yojana)

- Completed application form
- Proof of identity (such as Aadhaar card)
- voter ID

- or PAN card) Proof of address (such as ration card
 - utility bill
 - or driving license) Proof of ownership or possession of working loom(s) certified by the Circle Officer
- Bank account details Any other documents specified by the bank or authorities

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