

# Bima Yojana - Direct Benefit to Artisan

## Details (Bima Yojana - Direct Benefit to Artisan)

Launched on 15th August 2022, the scheme "Bima Yojana - Direct Benefit to Artisan (BYDBTA)" is a Social Welfare Scheme by the Ministry of Textiles, Government of India. This scheme aims to provide financial assistance of up to ₹8,000 per month to senior and award-winning artisans, thereby ensuring their financial security and supporting the handicraft sector. The scheme is being implemented by the Office of Development Commissioner (Handicrafts), Ministry of Textiles.

## Objectives (Bima Yojana - Direct Benefit to Artisan)

- This scheme aims to provide financial assistance of up to ₹8,000 per month to senior and award-winning artisans, thereby ensuring their financial security and supporting the handicraft sector.

## Important Features (Bima Yojana - Direct Benefit to Artisan)

- This scheme aims to provide financial assistance of up to ₹8,000 per month to senior and award-winning artisans, thereby ensuring their financial security and supporting the handicraft sector.

## Benefits (Bima Yojana - Direct Benefit to Artisan)

- Assistance from the government may be either in the form of monthly allowance, or lump sum grant or both. In no case however shall the assistance exceed ₹ 8,000/
- (Rs. Eight thousand only) per month.

## Eligibility (Bima Yojana - Direct Benefit to Artisan)

- The applicant should be a master craftsman who has received Shilp Guru Awards, National Awards, Merit Certificates, or similar honours.
- The applicant should be aged 60 years or above (relaxation is available for artisans with disabilities).
- The applicant's annual income should not exceed ₹1,00,000.
- The applicant should not be receiving similar financial assistance from other sources.
- The applicant should submit an income certificate and an affidavit annually, countersigned by a 1st Class Magistrate.

## Application Process (Bima Yojana - Direct Benefit to Artisan)

- Handicraft artisan registered with the office of DC (H) having valid photo identity card and such other conditions as deemed fit.
- The artisans should submit the application form duly filled in all respect to the nearest Handicrafts Service Centre for recommendation of loan or directly to the bank for availing MUDRA loan.

## Documents Required (Bima Yojana - Direct Benefit to Artisan)

- Aadhaar Card Artisan ID Proof Birth Certificate Bank Account Details Passport Size Photograph

Document generated on 2025-11-15.