

Office of the Development Commissioner for Handlooms

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Frequently Asked Questions (FAQ) and their Responses pertaining to Handloom Sector

1. INTEGRATED HANDLOOMS DEVELOPMENT SCHEME(IHDS)

1 What are the objectives of the Integrated Handloom Development scheme (IHDS) and its features?

The Centrally Sponsored IHDS scheme aims to focus on formation of weavers group as a viable production unit, developing the handloom Weavers Groups to become self – sustainable, all inclusive approach to cover weavers both within and outside the cooperative fold, skill up-gradation to produce diversified products with improved quality, provision of suitable workplace to produce quality products with improved productivity, facilitate process of credit from financial institutions/banks, and in tying up of marketing of finished products etc.

2 What is the definition and size of a cluster?

A handloom cluster may be defined as a place where there is a large concentration of handlooms, producing Handloom fabrics that have in demand in the market. Under the scheme, clusters of about 300 – 500 looms are taken up for development in a time frame of 3 years at an upper cost of Rs.60.00 lakh per cluster. These handlooms could be located in close proximity in two adjoining revenue sub-divisions within an administrative district or across two (mostly adjoining) districts. In certain smaller States, where the villages/ sub- divisions and hilly areas are of smaller size, the number of sub-divisions may be increased to ensure the minimum critical size of the cluster.

3 How does the scheme help a weaver in increasing his earnings?

The scheme envisages skill upgradation of the weaver through training; improve productivity through modification/up-gradation of the existing looms, diversification of products through design interventions, create necessary infrastructure for marketing of his products etc and thereby lead to increase in the earnings of the weavers.

4 How does the scheme help in ensuring supply of yarn to the weavers in a cluster?

Under the scheme, provision of Rs.3.00 lakh as Corpus Fund exists for supply of yarn through National Handloom Development Corporation.

5 What is Consortium?

Consortia means a group of people which include Weavers, Master Weavers, Dyers, Exporters, Representative of Cooperative and Handloom Corporations, yarn suppliers etc. and is set up to tie up the linkages with the connected organization like; banks/financial institutions, market institutions/ marketing experts, marketers, legal experts, Government machineries, weavers etc. for collective bargaining.

6 What is Self-Help Group and its objectives?

The implementing agencies forms Self Help Groups with minimum of 10 weavers, drawn from within and outside the cluster, and link such SHGs with a Bank for availing credit.

7 What is the concept of Group Approach under the IHDS?

Handlooms weavers, who are not covered by the clusters, are benefited by a "Group Approach". A Group should have preferably 10 weavers or more which can be in the form of SHG/Primary Weavers Cooperative Society/other independent/individual weaves. Assistance to such group is provided in a project mode for (i) supply of Basic inputs (ii) conducting Training Programme in weaving, dyeing, designing and managerial disciplines; and (iii) Construction of Workshed.

8 Can weavers/members of SHG get direct Central assistance under the group approach component of the IHDS?

No. Central assistance will be released only through the concerned State Governments.

9 What is the size of a Group?

Each group will cover weavers between 10 and 100, and the size will depend upon the individual project proposal.

10 What is the average cost per beneficiary under the Group Approach?

Average cost per beneficiary under the group approach is Rs.30,000/-

11 What is the maximum duration of implementation of the project sanctioned under Group Approach?

Maximum duration for implementation of the project is two years.

12 How Margin Money is to be utilized?

The share of Margin Money released by GOI along with the share of State Government and the beneficiaries should be deposited in the Bank Account of the Handloom Cooperative Society or the Self Help Groups. The Margin Money shall be used as seed money for enhancement of their Cash Credit Limit (CCL) only.

13 What is the purpose of extending Marketing Incentive (MI)?

Assistance under the Marketing Incentive is given for setting off the price in-competitiveness faced by the handloom agencies by marginally reducing the prices of their products, and to create infrastructure(s) that would lead to increase in production of the agency and productivity of the weaver.

14 Who can avail benefits of MI?

Handloom Weavers Apex Societies/Handloom Development Corporations /Primary Weavers Cooperative Societies/National Level Handloom Organisations are eligible to avail the benefit of MI.

15 What is the level of financial assistance?

Financial assistance is given to the eligible handloom agencies @ 10% of their average sales turnover for the last three years.

16 Whether the entire assistance is given by the Centre or is it on sharing basis?

The assistance is shared equally by the Centre and the concerned State Government in the ratio of 50 : 50. However, in respect of

National Level Handloom Organisations, the entire assistance is given by the Centre.

17 What is the procedure to be adopted for claiming assistance under the MI?

The eligible handloom agencies are required to submit their claims in the prescribed proforma as at Annexure C-I of the guidelines and submit it to the concerned State Commissioner/Director of Handlooms. The claims preferred are placed before the State Level Project Committee (SLPC) for its recommendation by the State Government. On recommendation of the claims by the SLPC, the State Government forwards the claims to the Central Government for release of central share. The Central share of assistance is released only if the State Government has released its share to the handloom agency (s). Claims of all the eligible handloom agencies of a state for a particular year should be consolidated and preferred only once and the Director of Handlooms would be required to certify that the claims preferred for that particular year in respect of the State are full and final and that no further claims would be preferred by the State for that particular year, in future.

18 What is the time frame for disposal of claims received in the Centre?

The claims received in the Centre from the State often are of two kinds.

(i) Proposals that are in conformity with the guidelines and backed up with all the requisite documents like claims of the individual agency (s) under Annexure C-I of the guidelines, duly completed, Minutes of the SLPC, copy of the State sanction order conveying release of matching state share, consolidated statement under Annexure C-II of the guidelines, furnished by the State Government duly completed in all respects and on submission of Utilization Certificates that are due from the State Government. Release of central assistance, in such cases, is conveyed within a month.

(ii) Proposals are also often preferred by the State Government, which are not backed up by requisite documents as mentioned under (i) above. The State Government is informed immediately about the shortcomings with the request to re-submit the proposals for consideration of release of central assistance.

19 What is the purpose of extending assistance for Restructuring of Handloom Organisations?

There are some handloom agencies that are functionally viable but are running on losses due to high overheads, non payment of dues to the Bank/State Government/Weavers Cooperative Societies, lack of proper business policies and market strategies. With proper support and intervention by the State and the Centre, such organisations can make a complete turnaround and thereby help sustenance of employment of the weavers enrolled/covered by them.

20 Who can avail benefits of Restructuring component?

Handloom Weavers Apex Societies/Handloom Development Corporations/National Level Handloom Organisations are eligible to avail the benefit.

21 What are the steps to be initiated by the handloom agencies to avail assistance?

Steps to be initiated are as under :

- a) The organisation should rationalize its manpower by sending surplus staff on VRS.
- b) Close down unviable showrooms, godowns and warehouses.
- c) Negotiate with its Bankers for one time waiver of interest on loan.
- d) Liquidate the outstanding dues to the Primary Societies from out of the funds to be given by the State Government.
- e) Get the loan of the State Government written off/converted into equity.
- f) Appoint an Independent Management Agency with the approval of the Development Commissioner for Handlooms.
- g) Get a viable project prepared by the Consultant Agency and have it approved by the concerned Bank/Financial Institution and thereafter by the State Level Project Committee (SLPC).
- h) Forward the project to the Office of the Development Commissioner for Handlooms with the recommendations of the concerned State Government.

22 What is the level of financial assistance?

Financial assistance is given on project to project and on need basis and hence, no financial ceiling or limit has been laid down. However, financial assistance is not given in one go but in installments depending upon the achievement/progress made by the beneficiary organisation under the project.

23 Whether the entire assistance is given by the Centre or is it on sharing basis?

The assistance is shared equally by the Centre and the concerned State Government in the ratio of 50 : 50. However, in respect of National Level Handloom Organisations, the entire assistance is given by the Centre.

24 How the project/proposal is approved?

The viable proposals received with the recommendation of the State Governments and complete in all respects, as mentioned under Question 21, are placed before a Committee headed by the Secretary (Textiles), including Development Commissioner (Handlooms) and representatives drawn from Ministry of Finance, Planning Commission, concerned State Government and the Agency.

25 How the assistance is to be utilized?

Assistance under the component (both State and Central share) has to be deposited in the Bank in the form of Seed Money (Fixed Deposit) for enhancing Cash Credit Limit (CCL)/Working Capital. The agency can draw working capital/Cash Credit from the Bank against the Seed Money and utilize it for its business activities. The agency cannot, hence, utilize the Central and State share directly for the purpose of its business activities, salaries, dues to Primary Societies, Banks/Financial Institutions/Consultancy agency etc.

2. Marketing & Export Promotion Scheme :

1. Which agencies can organize National Handloom Expos/ Special Handloom Expos?

All State Commissioners /Directors Incharge of Handlooms, all State level Handloom agencies like State Handloom Development Corporations/State Handloom Apex Societies, National Handloom organizations like National Handloom Development Corporation (NHDC), Associations of Corporations and Apex Societies of Handlooms (ACASH) and Weavers Service Centres(in case of NHE).

2. What is the quantum of assistance given for organizing these Expos?

In case of National Handloom Expo(NHE) upto Rs.38.00 lakh for a place having a population over15 lakh and upto Rs.18.00 lakh for a place having a population of less than 15 lakh. For National level Special Expo and for State level Special Expo the quantum of assistance given is upto Rs.20.00 lakh and upto Rs.8.00 lakh respectively. However,in the case of States falling under North Eastern Region, assistance upto Rs.10.00 lakh is provided for organizing State level Special Expo.

3. Whether any advance is given for preparatory work?

Yes. The Implementing Agency is eligible to get 50% of the total sanctioned cost as advance **before commencement of the Expo/DLE.**

4. What is the duration of the Expos?

The duration of each expo is 2 to 3 weeks.

5. Can the proposals be sent directly to Office of DC(Handlooms) by State Handloom agencies like State Handloom Corporations and State Apex Societies etc?

No, the proposals should be sent in the prescribed format through concerned State Commissioner/Director Incharge of Handlooms. However, National level organisations like NHDC, WSCs and ACASH can send the proposals directly.

6. Who can participate in the Expos?

(1) All Handloom Apex Cooperative Societies, Handloom Corporations, Primary Handloom cooperative societies , (2) Non-Govt. Organisations engaged in Handlooms and fulfilling the norms laid by CAPART and (3) Self Help Groups engaged in Handloom production.

7. Which agencies can organize District Level Events?

Director of Handlooms of all States/UTs
State Handloom Development Corporations/State level Apex Societies/State level Handloom Federations.
District Rural Development Agencies.
Weavers Service Centres and
Implementing agencies selected under the IHD Scheme of O/O DC(Handlooms).

8. What is the quantum of assistance given for organizing a District Level Event?

Assistance upto Rs.2.00 lakh is given as Central Govt. grant towards provision of infrastructural facility and publicity of the event.

9. What is the duration of the event?

The duration of the event is 5 to 7 days.

10 Which agencies are eligible to participate in the DLEs?

Individual Handloom weavers and Primary Handloom weavers coop. societies are eligible to participate in the DLEs.

11 What are the names of the Craft Melas and the places it is held?

Surajkund Mela at Surajkund, Shilpagram at Udaipur, Shilparamam at Hyderabad, Taj Mahotsav at Agra, Patiala Heritage at Punjab, Zonal level Craft Mela at Bhubaneswar, Zonal Level Craft Mela at Mumbai. These crafts melas are held every year.

12 Who can participate in the melas and how?

Any individual handloom weaver can participate. Advertisements are issued in the national and regional newspapers for selection of weavers by the concerned weavers service centres.

13 What is the quantum of assistance given for setting up of an Urban Haat?

Assistance upto Rs.210.0 lakh is given for setting up of an Urban Haat, which is equally shared by the office of DC(Handlooms) & DC(Handicrafts). Any additional amount should be borne by the Implementing agency.

14 Which are the implementing agencies eligible for setting up of Urban Haat?

Agencies like Handicrafts/Handloom Development Corporations, Tourist Development Corporations with sufficient financial resources and organisational capacity to implement such projects are eligible for assistance under the project.

15 Where should it be located?

It should be set up at a strategic location in an urban area in consultation with concerned State Governments.

16 What should be the minimum area of Haat?

The constructed area should be 1800 sq.meters i.e. 10% of the total area of the Haat.

17 Who are eligible for National awards?

All Indian bonafide handloom weavers are eligible for the award.

18 How to apply for the National award?

Advertisement for selection is issued every year in the month of Jan-Feb. in all regional and national newspapers inviting applications from the handloom weavers . All eligible weavers can apply to the concerned Weavers Service Centres(WSCs) in the prescribed format available with the WSCs or it can also be downloaded from the website www.handlooms.nic.in

19 What is the award money?

Cash prize of Rs. 1.00 lakh, a Certificate, a copper plaque and an angavastram in the case of National awardees and Rs.50,000/- and a certificate in the case of National Merit certificate holder.

20 Can it be applied jointly?

It can also be applied jointly. But the prize money will be divided amongst the selected joint awardees equally.

21 What is The Geographical Indications of Goods (Registration & Protection) Act 1999?

The Geographical Indications of Goods (Registration & Protection) Act 1999 provides legal protection to Geographical Indications of goods etc., and prevents unauthorized use of these by others. Under the Act, any association of persons, producers, organisation or authority established by or under the law can apply. On registration, only such authorized users will have the exclusive rights to use Geographical Indication in relation to the goods in respect of which it has been registered. The registration of Geographical Indication is valid for a period of 10 years and can be renewed.

22 Does Government provide financial assistance for registration of Handloom items under the G.I. to protect the items being duplicated elsewhere and sold to the public?

Yes. A sum of Rs.1.50 lakh per item is provided under the scheme for registration of Handloom items under the G I Act.

23 Who are eligible to avail this assistance?

All State Governments/State Handloom Agencies are eligible. In case of Handloom agencies, the proposal should be routed through the concerned State Governments.

24 What is Handloom Mark?

It is a logo to identify genuine handloom goods like that of Silk Mark and Wool Mark. It was launched by Dr. Manmohan Singh, the Hon'ble Prime Minister of India on 28th June 2006.

25 Which is the Implementing agency of the Handloom Mark?

The Textiles Committee – a statutory body of the Ministry of Textiles is the *Implementing agency of Handloom Mark*, which has 31 offices located across the country.

26 What are the benefits of registration?

The Handloom Mark provide a collective identity to the handloom products and can be used not only for popularizing the handwoven products but can also serve as a guarantee for the buyer that the product being purchased is genuinely handwoven. The Scheme allows duty credit facility **of 2.5% of the FOB value of exports to 50% of the export turnover of Handloom product bearing handloom mark labels.**

27 Who can avail benefits under Handloom Mark scheme?

Individual weaver, master weavers, retailers, Handloom Corporations/Cooperatives/primary societies, exporters, Self Help Groups, Joint Liability Groups(JLGs), Consortia, Producer companies, Handloom weavers Groups and any other legal entity, organisation involved in handloom activities and approved by Office of DC(Handlooms) are eligible to be registered under the scheme to avail the benefits.

28 What is the cost of application form?

The application form is available from the office of Textiles Committee free of cost or it can be downloaded from the website: www.textilescommittee.gov.in

29 What is the cost of Handloom Mark label?

Cost per label is 60 paise.

30 What is the registration fee?

The one time registration fee is as follows:

Individual weaver : Rs.25/-
Master weavers : Rs.500/-

Self Help Groups, Joint Liability Groups(JLGs), Consortia, Producer companies, Handloom weavers Groups and any other

legal entity, organisation involved in handloom activities and approved by Office of DC(Handlooms) :Rs.500/-

Cooperative society	:	Rs.2000/-
Apex Handloom Society	:	Rs.5000/-
Handloom Retailer	:	Rs. 5000/-
Manufacturer Exporter	:	Rs.10,000/-
Merchant Exporter	:	Rs.10,000/-

(31) **What steps are taken to prevent mis-use of the Handloom Mark labels?**

Since the Handloom Mark is registered under the Trade Mark Act,1999 as well as under Copyright Act, 1957, mis-use by registered users will lead to immediate cancellation of registration and invoke action under provision given in Chapter XII of the Trade Marks Act, 1999 such as imprisonment for a term which shall not be less than six months but which may extend to three years and with a fine which shall not be less than fifty thousand rupees but which may extend to two lakh rupees under Section 102 to 104 of the said Act and enhanced penalty on second and consequent conviction etc.

(32) **Are handloom goods available presently with Handloom Mark label?**

About 697 retail outlets throughout the country have already started selling handloom goods with handloom mark label. The details of these outlets can be obtained from the web site: www.textilescommittee.gov.in

Handloom Export Promotion Component of the Marketing & Export Promotion Scheme

(1) Which are the eligible agencies for Handloom Export Promotion component of the Marketing & Export Promotion Scheme

Eligible agencies for Export Projects: -

- National and State Level Handloom Corporations
- Apex/Primary handloom cooperative societies

3. Mill Gate Price Scheme :

(1) What is the Meaning of Mill Gate Price?

The Mill Gate Price means the price at which the yarn is procured from the registered license holders of Silk Exchange in case of Silk Yarn, Processors/Dye Houses, in the case of dyed/processed yarn, and reputed spinning mills, in case of cotton and other types of yarn, and supplied to the handloom agencies at the godown situated in their area of operation.

(2) Who can avail benefits under the MGPS?

- All Handloom organizations of National/State/Regional/Primary handloom level.
- Handloom Development Centre.
- Handloom producers/exporters/manufacturers registered with HEPC/any other export promotion council under Ministry of Textiles/Director of Industries/Handloom of State/U.T.
- All approved export houses/trading houses/star trading houses for production of handloom items.
- Member of recognized/approved handloom associations.
- NGOs fulfilling CAPART norms.
- Any other agency approved by the Office of the Development Commissioner (Handlooms), Ministry of Textiles, Government of India.

(3) What are the types of yarn supplied under the scheme?

Supply of all types of yarn viz.; cotton, silk, wool, polyester, acrylic, rayon, zari, jute and blended yarn, required for production of handloom items are covered by the scheme.

(4) What benefits are extended to the handloom agencies under the scheme?

Requisite type and count of yarn is supplied by the National Handloom Development Corporation (NHDC) from the requisite mills as per the demands of the indenting handloom agencies at their godown. The expenditure involved in transporting the yarn from the Mills to the Godown of the Handloom Agencies is

reimbursed to the Handloom Agencies at the rates prescribed under the Scheme subject to actual expenditure; whichever is less.

(5) What is the quantum of subsidy available under the MGPS?

The Government of India, through the NHDC, provides subsidy towards freight reimbursement as follows:

(%age of yarn value)

Item	In Plains	Hill/ Remote Area	NE Area
Other than silk and jute yarn	1.00 %	1.75 %	3.00%
Silk Yarn	1.00 %	1.25%	1.50%
Jute/Jute Blended Yarn	7.00 %	8.00%	8.50 %

The actual cost of the transportation or the above freight reimbursement, whichever is less, will be allowed.

Besides, 2.5% of the yarn value is also provided to the eligible agencies as expenses for operating depot.

(6) How does the NHDC operate the scheme ?

The NHDC operates the scheme through 06 Regional Offices, 02 Zonal Offices and 29 Branch Offices, setup mostly either at the state capital or in handloom concentrated areas. The address and contact number of all these offices is available on the website of NHDC at www.nhdcltd.com.

The Dy.General Manager at Head Office can also be contacted over phone nos.:

DGM (D) 0522- 2635147
EPABX: 0522- 2635133 / 2635287

4. HANDLOOM WEAVERS' COMPREHENSIVE WELFARE SCHEME (HWCWS)

Health Insurance Scheme (HIS) (for handloom weavers) and Mahatma Gandhi

Bunkar Bima Yojana (MGBBY)

Health Insurance Scheme

Scheme details:-

1. What is Health Insurance Scheme?

The Health Insurance Scheme (HIS) enables the weavers to have an access to the best of health care facilities available in the country. The annual limit under the scheme is Rs.15000/- per family out of which Rs.7500/- is for OPD. The scheme covers all preexisting and new diseases.

2. Which diseases are covered under the scheme?

The scheme covers all pre-existing as well as new diseases. It also covers maternity benefits (per child for the first two), dental treatment, eye treatment and specials, baby coverage. It includes Aurvedic /Unani/Homeopathic/Siddha.

3. What is the eligibility criteria?

The weaver should be earning at least 50% of his income from handloom weaving. Weavers belonging to the State Handloom Development Corporations/Apex/Primary Handloom Weavers' Cooperative Societies are eligible to be covered under the scheme. Weavers outside the Cooperative can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they fulfill the eligibility criteria/conditions of the scheme.

4. What is the funding pattern?

The funding pattern for 2009-10 under the scheme will be as under:

- i.** Contribution by the Rs.859.66/- p.a. i.e.

	Govt. of India	Rs.761.60 plus Service Tax (Rs.98.00 @ 10.3% for the year 2009-10)
ii	Contribution by the Handloom weaver.	:Rs.190.40
iii.	Premium	: Rs.952.00 plus Service Tax
iv.	Total premium (Including Service Tax)	: Rs.1050.00 p.a.
	(Including Service Tax)	

5. Is there a minimum contribution to be paid by the weaver?

Yes. The weavers' share under the scheme is Rs.190.40. However, the minimum contribution to be paid by the weaver is Rs. 50/- per family, even in the cases where the State Governments contribute on behalf of the weaver.

Coverage:-

6. How many members of the family are covered under the scheme?

The scheme covers weaver's family of four i.e. self, spouse and two children. The scheme covers persons between the age group of 01 days to 80 years. In such cases where there is only one child in a family, one of the parents of the primary beneficiary of his/her choice can be covered under the scheme. In such cases where there are no children in a family, both the parents of the primary beneficiary can be covered under HIS. In all the cases, only **four** members of a family can avail the benefits of the scheme.

7. Who are covered under the scheme?

All weavers and ancillary handloom workers engaged in warping, winding, dyeing, printing, finishing, sizing, Jhala making, Jacquard cutting etc. are covered under the scheme.

Procedure for enrollment:-

8. Who identifies the beneficiary?

The concerned State Director (In-charge of Handlooms) identifies the beneficiary .

9. What is the procedure for enrollment?

For getting enrolled under the scheme, the beneficiary has to fill up an enrolment form and submit it to the State Directorate of Handlooms along with his/her share of premium. The State Directorate of Handlooms will scrutinize the application and if found eligible, will accept the premium amount and forward the lists of such beneficiaries along with premium amount to the Insurance Company. On receipt of the premium amount with the list of beneficiaries from the State Directorate of Handlooms, the Insurance Company will issue **Health Cards, drawn in the name of the weavers,** to State Directorate of Handlooms. The enrolment forms will be made available to Director of Handlooms by the insurance company.

10. How are the health cards distributed to the weavers?

Health Cards are distributed to the weavers by the insurance company with the help of Directorate of Handlooms.

11. In whose name the cards will be issued?

Health Cards will be issued in the name of Head of the family or spouse.

12. If one/more of the family members are not present at the time of enrollment, can the card be issued?

Yes, the card can be issued to the family subject to the condition that the details given in the application form i.e. name of the family members are correct and the weavers' share of premium has been deposited in the State Director Handlooms Office. In such cases, card can be given to any of the family member whose name in the card, but the presence of primary member is must.

13. What type of medical benefits are available under the scheme?

Medical benefits available under the scheme, are as under-

(in Rs.)

Annual Limit per family (1+3)	15,000/-
Sub Limits per Family:	
All pre-existing Diseases + New Diseases	15,000/-
Maternity Benefits (per child for the first two)	2,500/-
Dental treatment	250/-
Eye treatment	250/-
Spectacles	250/-
Domiciliary Hospitalization	4,000/-
Ayurvedic/Unani/Homeopathic/Siddha	4,000/-
Hospitalisation (Pre& Post Hospitalisation)	15,000/-
Baby coverage	500/-
OPD	7,500/-

14. Whether pre-existing diseases are also covered under the scheme?

Yes

15. What are excluded under the scheme?

Corrective cosmetic surgery or treatment, HIV, AIDS, Sterility, Venereal diseases, Intentional self-injury, use of intoxicating drug or alcohol. War, riot, Strike, Terrorism acts & nuclear risks are excluded under the scheme

Settlement of claims:-

16. Which hospitals can the weaver go for treatment?

Cashless facility:

For availing cashless facility the weaver has to go only to the empanelled hospital/nursing home/OPD Centres.

Reimbursement:

The weaver can also avail treatment from a Doctor or at any other clinic in addition to the empanelled hospital/ nursing home. In such cases the weaver has to settle the bills of the hospital and claim reimbursement from the Insurance Company.

- 17. In case the beneficiary has to go to the empanelled hospitals how will he/she know which are the empanelled hospitals in that area?**

A list of such hospitals is provided by the insurance company and will be available with the local coordinator; AD (H&T) and State Director (H&T)..

- 18. What is the procedure for availing cashless treatment in an empanelled hospitals/OPD centre?**

Health Cards issued by the Insurance Company is to be produced to the hospital. The empanelled hospitals will also FAX an authorization form to the Insurance Company and the Insurance Company or its authorized representative (TPA) has to FAX the approval to the hospital immediately. The patient can then take the treatment, sign the bill and get discharged.

- 19. How will the weaver know how much amount is available out of the limit/sub-limit prescribed under the scheme?**

The weaver has to obtain a copy of the medical bill from the hospital in which he has undergone the treatment each time and get it confirmed from the State Coordinator of the Insurance Company.

- 20. Is consultation and other related tests covered under the scheme?**

Yes.

- 21. What is planned hospitalization and emergency hospitalization?**

Planned Hospitalization:

In case of Planned Hospitalization, a patient can go to any empanelled/ nursing home of his/her choice. The concerned hospital will communicate details of the patient (name, policy no./nature of ailment/name of the hospital) to

the insurance company or its Third Party Administrator(TPA).

The patient would take the treatment, sign the bill and get discharged and no payment will be charged from him/her.

Emergency Hospitalization

In case of Emergency hospitalization the patient can rush to any empanelled hospital. He will have to produce the Health Card to the hospital and take treatment and subsequently the insurance company can be contacted. The patient would take the treatment, sign the bill and get discharged and no payment will be charged from him/her.

- 22. What is the procedure for the beneficiary to claim reimbursement in case the treatment has been taken in non-empanelled hospitals?**

The patient can avail treatment from a doctor or at a clinic in addition to the empanelled hospital and settle the hospital bills directly by paying all the charges. Thereafter, he will submit all the vouchers/bills to the insurance company and the company will reimburse the amount subject to limits/sub-limits and at the rate not more than the rate approved by the CGHS.

- 23. What are the documents required to be submitted by the beneficiary for claiming reimbursement?**

The weaver has to submit the prescription and vouchers of the medicines to the insurance company for claiming reimbursement.

- 24. How are the cheques issued to the beneficiaries in case of reimbursement claims?**

The weaver has to submit the prescription and vouchers of the medicines to the insurance company or TPA, who will ensure that full payment is made within 15 days.

- 25. Who issues the reimbursement cheques?**

The reimbursement Cheques are issued by the TPAs.

Mahatma Gandhi Bunkar Bima Yojana (MGBBY)

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1. What is Mahatma Gandhi Bunkar Bima Yojana?

Mahatma Gandhi Bunkar Bima Yojana (MGBBY) provides insurance cover to the handloom weavers in case of natural death/accidental death and also the cases of total/partial disability due to accident.

2. What are the components and benefits available under the scheme?

Components covered under the scheme are (i) Natural Death (ii) Accidental death (iii) Total disability and (iv) Partial disability due to accident. The benefits under the scheme are as follows:

S.No.		Benefits from 1.10.07
(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/-

Additional Benefits:

A scholarship of Rs.300/- per quarter per child of the beneficiary covered is available to students studying in standard IX to XII for a maximum period of four years or till they complete XII standard whichever event occurs earlier. The above benefit is restricted to two children of the member covered under MGBBY.

3. What is the funding pattern?

The funding pattern under the scheme is as under:

GOI contribution	Rs.150/-
Weavers' contribution	Rs. 80/-
LIC's contribution	Rs.100/-

Total premium	Rs.330/-
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4. Is there a minimum contribution to be paid by the weaver?

Under the MGBBY, the weavers' contribution is Rs.80/- which can be paid either by the weaver or the State Government. There is no minimum contribution prescribed to be paid by the weaver himself.

Coverage:-

5. What is the eligibility criteria for enrolment of weavers?

All handloom weavers and ancillary workers are eligible to be covered under scheme.

All weavers, whether male or female, between the age group of 18 and 59 years are eligible to be covered under the scheme

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

The weavers belonging to the State Handloom Development Corporations/Apex/ Primary Handloom Weavers' Cooperative Societies will be covered under the Scheme. Weavers outside cooperative can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions

6. What is the age group of the weavers covered under the scheme?

All weavers between the age group of 18 and 59 years are eligible to be covered under the scheme

Procedure for enrollment:-

7. Who identifies the beneficiary?

State Director In charge of Handlooms identifies the beneficiaries.

8. What is the procedure for enrollment?

The prospective beneficiary is required to fill up an application cum nomination form and submit it to the Nodal Agency (The Office of the State Director, In-charge of Handlooms & Textiles and its Subordinate Offices) alongwith his/her share of premium. The nodal agency scrutinizes the application and if found eligible, accepts the premium amount and forwards the list of beneficiaries alongwith the premium to the LIC and the LIC issues cards/certificates to the weavers covered under the scheme.

9. How does the beneficiary know that he/she is covered under the scheme?

LIC issues cards/certificates to all the weavers covered under the scheme.

Settlement Claims & Claim Procedure:-

10. In case of death (Natural/Accidental) of the beneficiary, what documents are required to be submitted by the nominee for settlement of claims ?

In case of natural death, the nominee is required to submit the claim to the LIC through the nodal agency with documents i.e original death certificate and post-mortem report. The LIC will settle the claim through an A/C payee Cheque drawn in favour of the nominee.

In the case of **accidental death**, claim has to be supported by the documents like Death Certificate, Police Enquiry Report and Post-Mortem Report.

11. What is the time limit for submission of the claim documents to the Insurance Company by the nodal agency ?

The State Government (Nodal Agency) is required to forward the claim to the LIC within 15 days from the date of receipt of the claim from the nominee.

12. How are the scholarships amount disbursed to the enrollee?

The member of MGBBY is required to fill up an application form (available with the Nodal Agency) and submit the same to the Nodal Agency. The application duly filled up and certified by the Nodal Agency alongwith the lists of beneficiary students will be sent to the concerned LIC unit for settlement. The LIC will send the A/C Payee Cheque in the name of the Nodal Agency alongwith

the list of beneficiary Students who will pass on the scholarship amount to the eligible students.

5. Diversified Handloom Development Scheme

1. What are the objectives of the “Diversified Handloom Development Scheme”(DHDS)?

The DHDS provides assistance for technical upgradation through skill up gradation of weavers, development of design and product development to meet the market demand and improve the productivity and earning of the handloom weavers.

2. When was DHDS formulated?

Guidelines for the implementation of DHDS was issued on 11.9.07 and is under implementation during XI Plan.

3. What are its components ?

- a) Strengthening of Weavers Service Centres/Indian Institutes of Handloom Technology (WSCs/IIHTs)
- b) National Centre for Textile Design (NCTD)
- c) Research & Development (R&D)
- d) Setting up of New WSCs/IIHTs in Central/State Sector
- e) Conducting Third Census and Issue of Identity cards to Handloom weavers.

4. What is the total outlay of the Diversified Handloom Development Scheme?

Approved outlay for the DHDS for the XI plan is Rs.72.86 crore.

5. How many WSCs/IIHTs are in the country?

Presently there are 25 Weavers Service Centers & 5 Indian Institute of Handloom Technology.

6. How does the National Centre for Textile Designs (NCTD)provide services to the Handloom Industry ?

The (NCTD) provides a platform for interface amongst all sections of textile industry, designers, apparel manufacturers, handloom weavers and vendors of different product categories enabling smooth flow of design inputs (both traditional and contemporary design), guidance and specifications to the textile industry to enable responsive to the rapidly changing market demand and thereby providing adequate growth opportunity particularly to the Handloom Sector. NCTD provides adequate opportunity to the Textile Industry in general and in particular to the Handloom Sector through On-line and off-line activities. Exclusive textile designs can be downloaded free of cost from the website www.designdiary.nic.in.

7. **What is the level of the financial assistance available under the scheme for setting up of a New WSC /IIHT in the State Sector ?**

A one time grant of Rs.2.08 crore i.e. 40% of the total non-recurring cost of Rs.5.20 crore is provided to the State Govt. for setting of a WSC in the State Sector. The State Government concerned will be the implementing agency.

For setting up of a IIHT in the State Sector, the Government of India provides one time financial assistance/grant of Rs.4.28 crore i.e. 4 % of the non-recurring cost of Rs.10.69 crore to the State Govt.

8. **What is the purpose of “Conducting Third Handloom Census and Issue of Identity cards to Handloom weavers and allied workers”?**

Handloom Census would help in building up a sound database for the handloom sector. Photo Identity Card will ensure that the genuine weavers will get benefits of the schemes implemented by the Government of India for the development of the sector and welfare of the weavers.
