

## Mukhyamantri Sookshm Udyamee Durghatana Beema Yojana

### About:

The Mukhyamantri Sookshm Udyamee Durghatana Beema Yojana is a government initiative aimed at providing financial security to micro-entrepreneurs in Uttar Pradesh who face accidents or unforeseen events. This scheme offers insurance coverage to safeguard the livelihood of small business owners and their families, ensuring that they receive adequate support during times of crisis.

### Benefits:

- Under the scheme, every classified heir will be entitled to benefits as follows.
- Rs 5 lakh in case of death due to accident.
- Rs 05 lakh on permanent disability as a result of accident.
- As per the percentage of disability mentioned in the disability certificate issued by the Chief Medical Officer in case of partial permanent disability due to an accident.
- In case of an accident, after applying through online system by the victim's family, a copy of all the forms will be submitted to the Deputy Commissioner of Industries of the concerned district. In case of an accident of a registered micro-owner, as per the prescribed procedure, after receiving the recommendation of the claim amount from the Deputy Commissioner of Industries, the insurance amount will be made available to the nominated heir of the owner from the Directorate level through DBT within a maximum of 01 month.

### Eligibility:

- Micro entrepreneurs between the ages of 18 and 60 can apply for the Mukhyamantri Micro Entrepreneur Accident Insurance Scheme.
- Under this scheme, such micro entrepreneurs will be covered who are not eligible to get the benefit of the Trader Accident Insurance Scheme run by the GST Department.

**Apply Link:** Applicants can apply directly from DI UP portal through given Link.

<https://www.diupmsme.upsdc.gov.in/>

### Documents Required

- Identity proof i.e. Aadhaar Card, Voter ID Card, etc.
- Proof of age
- Caste certificate, if applicable
- Disability certificate, if applicable

- Any other document, if required.