GOVERNMENT OF TELANGANA
TELANGANA STATE LEGAL SERVICES AUTHORITY
Nyaya Seva Sadan, 1st & 2nd Floor, Near Nagamata Temple, Gate No.2, High Court Premises, Hyderabad – 500066
E-Mail: telenganaslsa@gmail.com
Website:www.tslsa.telangana.gov.in

CH. PANCHAKSHARI,
MEMBER SECRETARY
(District & Sessions Judge)

Roc.No.3280/TSLSA/2025, date: 16.07.2025

To
The Chairperson of
District Legal Services Authorities
in the State of Telangana.

Sir/Madam,

Sub:- NALSA (Effective Implementation of Poverty Alleviation Schemes) Scheme, 2015 – List of applicable Poverty Alleviation Schemes in the State – Forwarded - Reg.

Ref:- 1. NALSA e-mail letter F.No.L/38/2025/NALSA, dated.25.06.2025.
2. This Office letter Roc.No.3280/TSLSA/2025, dt.27.06.2025
3. Lr.No.1054/RD/M&E/2025, dt.11.07.2025 of the Commissioner, Rural Development Department.
4. Lr.No.825704/2025/MEPMA/E1, dated.11.07.2025 of the Municipal Administration Department, Mission for Elimination of Poverty in Municipal Areas (MEPMA), Telangana, Hyderabad.

***

I am forwarding herewith the NALSA letter under reference 1st cited along with the list of poverty alleviation schemes enclosed vide **(Annexure)**, received from the Government vide references 3rd and 4th cited, for necessary compliance and also communicate the same to Mandal Legal Services Committees, Village Panchayats, Legal Services Clinics, Members of Panchayats, Law Students and PLVs, as requested by NALSA, and requested to submit compliance report.

Yours faithfully,
16/7/25
MEMBER SECRETARY

RECEIVED J.No.626/2025 DATED 17.7.2025

Encl: 1. NALSA letter dated: 25.06.2025
2. List of Poverty Alleviation Schemes in the State of Telangana

Copy to:
The Officer on Special Duty (OSD), National Legal Services Authority, Jaisalmer House, 26, Man Singh Road, New Delhi – 110011.

DISTRICT LEGAL SERVICES AUTHOIRTY, YADADRIBHUVANAGIRI

Endt.Dis.No. 683 /LSA/2025 Date: 17.07.2025

"Communicated" for necessary action and report compliance.

Chairman
District Legal Services Authority
(PRINCIPAL DISTRICT JUDGE)

DISTRICT LEGAL SERVICES AUTHORITY
YADADRI-BHUVANAGIRI

To:
1) All the Chairmen, MLSCs in the district.
2) District Panchayat Officer, Yadadri-Bhuvanagiri with a request to communicate to all the Panchayat Secretaries of all the Gramapanchayats in the District and submit report.
3) All the Para Legal Volunteers
4) All the Members of Legal Services Clinics.
5) All the stakeholders.

GOVERNMENT OF TELANGANA
TELANGANA STATE LEGAL SERVICES AUTHORITY
Nyaya Seva Sadan, 1st & 2nd Floor, Near Nagamata
Temple, Gate No.2, High Court Premises,
Hyderabad - 500066
E-Mail: telenganaslsa@gmail.com
Website:www.tslsa.telangana.gov.in

CH. PANCHAKSHARI,
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Yours faithfully,

16/7/25

MEMBER SECRETARY

Communicated
17/7/25

Encl: 1. NALSA letter dated: 25.06.2025
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Copy to:
The Officer on Special Duty (OSD), National Legal Services Authority, Jaisalmer House, 26, Man Singh Road, New Delhi – 110011.

Gmail Telangana State Legal Services Authority <telenganaslsa@gmail.com>

NALSA (Effective Implementation of Poverty Alleviation Schemes) Scheme, 2015

1 message

NALSA <nalsa-dla@nic.in> Wed, Jun 25, 2025 at 12:14 PM
To: Andaman <legalsect.secretariat@gmail.com>, Andaman Law secy <secy.law2016@gmail.com>, Andhra Pradesh SLSA <apslsauthority@yahoo.com>, Arunachal Pradesh SLSA <apslsa2013@rediffmail.com>, Assam SLSA <assamslsa1@gmail.com>, Bihar SLSA <bslsa_87@yahoo.in>, Sampreet Kaur <slsa-chd@nic.in>, Chhattisgarh SLSA <cgslsa@gmail.com>, District Judge DNH <dj-dnh@nic.in>, Daman & Diu SLSA <damancourt@gmail.com>, SLSA Daman and Diu <slsa-damandiu@daman.nic.in>, SLSA Daman and Diu <slsa-damandiu@ddd.gov.in>, "Member Secretary, Delhi SLSA" <dslsa-phc@nic.in>, Data Entry Operator <dataentry-dslsa@nic.in>, District Judge DNH <dj-dnh@ddd.gov.in>, dlsathebest <dlsathebest@rediffmail.com>, Member Secretary Goa State Legal Services Authority <ms-gslsa.goa@nic.in>, "Member Secretary, GSLSA, Ahmedabad" <msguj.lsa@nic.in>, Haryana SLSA <hslsa.haryana@gmail.com>, HPSLSA Shimla <mslegal-hp@nic.in>, Jammu & Kashmir SLSA <jkslsa1234@gmail.com>, Jharkhand SLSA <jhalsaranchi@gmail.com>, KSLSA Bengaluru <mskar-slsa@hck.gov.in>, Kerala SLSA <kelsakerala2@gmail.com>, Ladakh SLSA <ladakhlsa1234@gmail.com>, Lakshadweep SLSA <lakshadweepjusticeforall@gmail.com>, Legal Literacy Wing <legalliteracywing-dslsa@nic.in>, mplsajab <mplsajab@nic.in>, MSLSA High Court Bombay <mslsa-bhc@nic.in>, Manipur SLSA <maslsa.imphal@gmail.com>, mslsa <mslsa-meg@nic.in>, Meghalaya SLSA <megshillong@gmail.com>, Mizoram SLSA <slsamizoram@gmail.com>, Nagaland SLSA <nslsa.nagaland@yahoo.in>, Odisha slsa <oslsa1997@gmail.com>, Orissa State Legal Services Authority Orissa <oslsa@nic.in>, Puducherry SLSA <msutplsa@gmail.com>, Punjab State Legal Services Authority <ms@punjab.gov.in>, Rajasthan SLSA <rslsajp@gmail.com>, Rajasthan State Legal Services Authority Jaipur <rj-slsa@nic.in>, Sikkim SLSA <sikkim_slsa@live.com>, Tamil Nadu SLSA <tnslsa@nic.in>, Telangana SLSA <tslsa2020@yahoo.com>, Telengana SLSA <telenganaslsa@gmail.com>, Tripura SLSA <tslsaagt@gmail.com>, Uttarakhand SLSA <ukslsanainital@gmail.com>, upslsa <upslsa@nic.in>, West Bengal SLSA <wbstatelegal@gmail.com>

F. No. L/38/2025/NALSA
25.06.2025

To
The Member Secretaries
All State Legal Services Authorities

3280
25 JUN 2025

Sir/Madam,

25/06/25

This is in regards to implementation of the **NALSA (Effective Implementation of Poverty Alleviation Schemes) Scheme, 2015.**

As per **Clause 5 of the Scheme** relating to the *Identification of Poverty Alleviation Schemes*, every State Legal Services Authority is required to annually identify and disseminate to all District Legal Services Authorities the list of active and applicable poverty alleviation schemes in the state. The said list must include the following details:

Directed to submit

25/6

a. The names of poverty alleviation schemes applicable in the State and the specific districts where they are operational;
b. The intended beneficiaries of each scheme;
c. The name and designation of the officer or authority responsible for processing access to each scheme;

d. The documents required for availing the benefits of each scheme;
e. The nature of benefits provided under each scheme;
f. The amount of funds allocated to each scheme by the Central and/or State Government for the relevant year.

Further, it is mandated that:

1. The compiled list is to be circulated annually to all District Authorities, with a copy to the Central Authority.
2. The list must also be uploaded on the State Authority's website.
3. District Authorities must disseminate the list within 7 days of receipt to Taluka Legal Services Committees, village panchayats, legal services clinics, members of Panchayats, law students, and para-legal volunteers.

In view of the above, your goodself is requested to provide the current status of compliance with the above-mentioned Clause 5 requirements, including whether the list for the current year has been prepared, circulated, and uploaded, and whether dissemination to the relevant functionaries has been undertaken.

Kindly furnish the said status to NALSA via email by **4th July 2025.**
In case any of the above sub-clauses or other clauses of the Scheme are not currently being followed, necessary steps may be initiated forthwith, and a report on compliance may be sent to NALSA by **14th July 2025.**

This issues with the approval of the competent authority.

Thanking you.
Warm regards,

Yours sincerely,

Amandeep H.S. Sibia
Officer on Special Duty (OSD)

NATIONAL LEGAL SERVICES AUTHORITY
B BLOCK, GROUND FLOOR,
ADMINISTRATIVE BUILDINGS COMPLEX
SUPREME COURT OF INDIA, NEW DELHI-110001

COMMUNICATION ADDRESS:
JAISALMER HOUSE
26, MAN SINGH ROAD, NEW DELHI-110011
PH. NO.-011- 23382778, 23071450
FAX NO.-011-23382121

To know more about National Legal Services Authority - Click here

ANNEXURE

LIST OF POVERTY ALLEVIATION SCHEMES IN THE STATE OF TELANGANA

1. SCHEME NAME:INDIRAMMA ATMEEYA BHAROSA SCHEME:

Department: Commissioner, Rural Development Department

Sl. No.	Details of the Scheme	
1	1. The names of the poverty alleviation schemes applicable in the State and the specific districts where they are operational	Indiramma Atmeeya Bharosa Scheme has been launched by the Telangana State Government on 26.01.2025 with an aim to provide financial assistance to landless agricultural labour households. The above scheme is in operation in 32 districts in the State except in Hyderabad.
	2. The intended beneficiaries of the Scheme	Landless agricultural labour households who are registered under MGNREGS job card households and shall have worked for at least 20 days in the FY 2023-24 under MGNREGS.
	3. The name and Designation of the Officer or Authority responsible for processing access to each scheme.	The Director, Panchayat Raj & Rural Development Department, Telangana.
	4. The documents required for availing the benefits of each scheme.	Landless agricultural labour households who are registered under MGNREGS job card households and shall have worked for at least 20 days in the FY 2023-24 under MGNREGS are eligible under IAB. Individuals can apply in Gram Sabha along with photo copies of MGNREGS job card, Adhaarcard, White Rationcard and Bank passbook 1st page with account details attached to the application.
	5. The nature of benefits provided under each scheme.	Under Indiramma Atmeeya Bharosa Scheme, each eligible family will receive Rs.12,000/- annually in two instalments @ Rs.6000/- per each installment to support their livelihoods.
	6. The amount of funds allocated to each scheme by the Central and / or State Government for the relevant year.	Rs.413.52 Crores is the Budget allocation for the financial year 2025-26 by the State Government under IAB.

2. SCHEME NAME: **DAY-NULM (Deendayal Antyodaya Yojana- National Urban Livelihoods Mission).**

Department: Municipal Administration Department,
(Mission for Elimination of Poverty in Municipal Areas (MEPMA), Telangana, Hyderabad.

Sl. No.	Details of the Scheme	
1	1. The names of the poverty alleviation schemes applicable in the State and the specific districts where they are operational	This scheme is renamed as DJAY-(S) (Deendayal Jan Ajeevika Yojana-Sehari) for the FY 2025-26. Operational Area: All Urban Local Bodies (ULBs) in Telangana are covered under this Scheme.
	2. The intended beneficiaries of the Scheme	Urban Poor households including: • Street Vendors • Urban Self Help Groups (SHGs) • Urban homeless individuals • Informal workers in the urban sector • Vulnerable urban communities (Including SC/ST, minorities, women-headed households etc.,
	3. The name and Designation of the Officer or Authority responsible for processing access to each scheme.	Authority Officer : Dr. T.K.Sreedevi, IAS, Designation: Mission Director, MEPMA
	4. The documents required for availing the benefits of each scheme.	• Aadhaar Card • Address proof (ration card, electricity bill etc) • Income certificate or self-declaration • Passport size photograph • Bank account details • SHG Registration certificate (for group-based benefits) • Urban Vendor ID Card (for street vendor component)
	5. The nature of benefits provided under each scheme.	**Component 1:** Self-Employment programme (SEP & BL): This component will focus on financial assistance to individuals/ groups of Urban poor for setting up of gainful self-employment ventures/ micro-enterprises. SHG-Bank Linkage: Access to credit and provision of hassle free bank loans to SHBs of poor women in ULBs is being facilitated with active involvement of Community

	6. The amount of funds allocated to each scheme by the Central and / or State Government for the relevant year.	• CSS Scheme DAY-NULM Allocated Funds: Rs.48.16 Crs for the FY 2024-25 • State Scheme Vaddi Leni Runalu - Allocated Funds Rs.166.53 Crs

3. SCHEME NAME: **CHEYUTHA PENSION SCHEME:**

Department: Society for Eleminiation of Rural Poverty (SERP)

	Information sought	Detailed information furnished
a	The name of the poverty alleviation scheme applicable in the state and the specific districts where they are operational.	**Cheyutha Pension Scheme** - Applicable to all the Districts in Telangana State. This scheme is meant to protect the most vulnerable sections of society, who have lost their means of livelihood, in order to support their day to day minimum needs required to lead a life of dignity and social security. Under Cheyutha Pension Scheme, 11 categories were covered as shown below with the eligible age criteria. • Old Age (Age 57years and above) • Widows (Age 18 years and above) • Disabled (no age criteria) • Toddy Tappers (Above 50 years) • Weavers (Above 50 years) • HIV Patients (no age criteria) • Filaria Patients (no age criteria) • Dialysis Patients (no age criteria) • Financial Assistance to Single Women (Age above 18 years) • Financial Assistance to Bidi Worders (Age above 18 years and below 50 years) • Financial Assistance to Bidi Thekadars (Age above 18 years)
b	The intended beneficiaries of each scheme	The households under the following socio-economic criteria and whose annual household income is less than Rs.1.50 lakhs in Rural areas and Rs.2.00 lakhs in Urban areas are eligible for pension, provided they are not in the following exclusion list. i. Having land more than 3.0 acres wet / irrigated dry or 7.5 acres dry ii. Having children who are Government / Public sector / Private sector employment / Out-sourced / contract; iii. Having children who are Doctors, Contractors,

		based organizations and sensitive st systems involving public and private se banks. This is to promote diversi livelihood to augment the income of th Urban poor and empowerment of women. Financial assistance (bank-linked loans with interest subsidy) for individual and group micro-enterprises. **Component - 2 :** **Social Mobilization and Institution Development (SMID):** The main aim is to organize all urban poor women into Self-Help Groups (SHGs) and enable them to become self-reliant under Social Mobilization and Institution Development. Formation and strengthening of SHGs and their federations. **Component-3 :** **Support to Urban Street Vendors (SUSV):** Support to Urban Street Vendors component of DAY-NULM focus on identification of Street Vendors (SVs), issue of ID Cards, Vending Certificates along with financial inclusion, social security and infrastructure develoment of Vending Zones. Vendor ID Cards, vending certificates, access to credit and market. **Component-4 :** **Scheme for Shelter for Urban Homeless (SUH):** The component aims at providing permanent shelters equipped with essential services to the urban homeless under Shelter for Urban Homeless component in Telangana State. The objectives of the Scheme are to ensure availability and access of the urban homeless population to permanent shelters including the basic infrastructure facilities like water supply, sanitation, safety and security.

		Professionals and Self employed; iv. Having large business Enterprise (oil mills, rice mills, petrol pumps, rig owners, shop owners etc.); v. Already receiving Government pensions or freedom fighter pensions; vi. Owners of light and/or heavy automobiles (four wheelers and big vehicles.) vii. Any other criterion in which the verification officer may assess by the manner of lifestyle, occupation and possession of assets rendering the household as ineligible.
c	The name and designation of the officer or Authority responsible for processing access to each scheme	Mandal Parishad Development Officers at rural areas, Municipal Commissioners at Urban Areas, Dy. Commissioners at GHMC areas, Tahasildars in Hyderabad are responsible officers for processing / verification of pension applications. The District Rural Development Officer, DRDA is the supervising and monitoring officer at District Level. The DRDO will process new sanctions and release of monthly disbursements with the approval of the District Collector. The Chief Executive Officer, SERP is Head of the Department and State Nodal Officer for implementation of Cheyutha Pension Scheme in the State.
d	The documents required for availing the benefits of each scheme.	**Common Documents required for all Categories** 1. Aadhar Card / Voter Card 2. Ration Card 3. Income Certificate 4. Age proof certificate **Specific Documents** 1. Death Certificate of Husband for Widow Pension. 2. SADAREM / UDID Disability for Disabled Pension 3. Society membership for Toddy Tapper and Weaver Pensions. 4. Treatment certification for HIV Pension, Dialysis and Filaria pensions. 5. EPF Registration for Beedi Workers 6. Licence from Labour Department for Beedi Thekadars. 7. Single women certification from Tahasildar for Single Women financial assistance.

e	The nature of benefits provided under each scheme	Monthly pension of Rs. 4016/- in case of Disab. pension and Rs. 2016/- to all other categories (pensions.
f	The amount of funds allocated to each scheme by the Central and /or State Government for the relevant year	An amount of Rs. 14,628.91 Crores allocated by the Telangana Government for the F.Y. 2025-26 for release of pensions under 11 categories in the State. The Central Government allocated an amount of Rs. 230.93 Crores under National Social Assistance Programme (Centrally Sponsored Scheme) for the F.Y. 2025-26 to cover 6,81,613 beneficiaries under (3) categories i.e. Old Age, Widow and Disabled.

4. SCHEME NAME: VADDI LENI RUNALU (VLR):

Department: Panchayat Raj & Rural Development Department

Rural Development - Vaddi Leni Runalu (VLR) under SHG Bank Linkage Program and StreeNidhi loans - G.O.Ms. No.27, PR&RD (RD.II) Dept., dated: 02.03.2015.

****

1. Government of Andhra Pradesh introduced Pavalavaddi Scheme (Interest Subsidy) during the year 2004-05 as a welfare scheme with an objective to provide interest subsidy on the bank loans taken by the Self Help Groups. The banks provide loans under SHG-Bank Linkage Program with different rates of interest ranging from 09.50% pa. to 14.25% pa. To reduce the financial burden on the Self Help Groups, the Government reimbursed the interest amount paid by the SHGs in excess of 3% charged by the Banks. The Pavala Vaddi scheme was converted into Vaddi Leni Runalu from 1st January, 2012.

2. With a view to encouraging better repayment and reduce the interest burden on the rural poor for loans taken by the SHGs from banks to profitability of SHG enterprises, the State Government has decided to convert 'Pavala Vaddi' scheme into "Vaddi Leni Runalu" scheme with effect from for all SHGs both in rural and urban areas which have outstanding Bank / Streenidhi loans as on 01.01.2012

3. After bifurcation of the State, the State Government has continued the VaddiLeni Runalu (VLR) scheme. Under the entire interest charged by the bank to SHGs gets reimbursed by the Government provided the SHG has repaid the loan on time.The VLR is available only for SHGs which are regular in their loan repayments to banks and Stree Nidhi. VLR is applicable for loans upto Rs.5.00 lakhs under SHG Bank Linkage.

4. Eligible SHGs decided based on the following criteria.

a. SHGs have to repay at least 3% of the outstanding principal amount every month in case of cash credit loans.

b.For term loans, EMI due for that month has to be repaid within 30 days of the due date.

5. State Government will extend VLR for both cash credit and terms loans availed by SHGs from Banks and StreeNidhi as mentioned below:

a. For loan amount upto ₹3 lakh, 7% interest will be given as VLR.
b. For loan amount above ₹3 lakh and upto ₹5 lakh, interest levied by banks will be given as VLR.
c. Loans availed upto ₹5.00 lakh will be eligible for VLR from both Banks and StreeNidhi with in the overall limit of ₹5.00 lakh

d. Loans availed by individual SHG members directly from Bank and StreeNidhi under Indira Mahila Shakti Scheme upto ₹5.00 lakh will be eligible for VLR

e. The VLR from State Government as mentioned above will be given to eligible SHGs, decided based on the following criteria:

- SHGs have to repay at least 3% of the outstanding principal amount every month in case of cash credit loans.
- For term loans, principal amount due for that month has to be repaid within 30 days of the due date.
- For individual SHG members' loans, principal amount due for that month has to be repaid within 30 days of the due date
- VLR eligibility will be arrived at on monthly basis.

6 Implementation process:

i. SERP/MEPMA will arrange for data on repayments made by SHGs from banks electronically every month. From this data, all cases of prompt repayments (payments made within 30 days from due date in case of term loans and 3% of outstanding of principal amount in case cash credit loans) shall be identified of each month.

ii. For all such eligible cases, interest amount paid by SHGs shall be calculated automatically using software. The amount will be transferred directly into loan account or savings account of SHGs by 20th of the following moth of the quarter.

iii. For the purpose of these transfers, an escrow account will be opened and from this account amounts will be transferred to loan or savings accounts of SHGs anywhere in the State

Iv. Any SHG which fails to repay at least 3% of the outstanding principal amount in case of cash credit loans and within 30 days from due date in case of term loans, in any particular month will forgo the interest subvention from State Government for that month under SHG-Bank linkage program and StreeNidhi loans.

5. SCHEME NAME: **LOAN BHEEMA :**

Department: Panchayat Raj & Rural Development Department

1. Government of Telangana introduced for extending risk coverage for loans taken by Self Help Groups from the banks under the SHG Bank Linkage program (both in urban and rural areas) and given to its members and outstanding as on date of death of member upto maximum of ₹ 2.00 lakh loan per member. The scheme covers bank loan repayment of SHG members in unforeseen circumstance i.e. death for any reason. The scheme is effective from 14.03.2024. The G.O Rt No.217 dated 14.03.2024 issued by PR & RD (SERP/TGIRD) Department.

2.The salient features of the scheme are as follows.

- Members availed loan under SHG Bank Linkage are eligible.
- Maximum Loan Outstanding Covered is Rs.2.00 lakhs per member.
- SHG Member who have not crossed 60 years age.
- Eligible for death due to any reason.

3. SHG - Bank Linkage - Loan amount covered: SHGs borrow from banks for lending to SHG members under SHG-Bank linkage program and SHG members with such loan outstanding are eligible for coverage under "Loan Bhima" scheme. The details of SHG and member wise loan outstanding as provided by SERP/MEPMA will form the basis for coverage. In case of death of a SHG member a maximum loan outstanding up to Rs. 2.00 lakh per SHG member will be eligible for coverage. The SHGs shall maintain member wise loan outstanding details in loan ledger and minutes book for verification. In case of SHG in SERP area, details of member wise loan outstanding shall be entered in SHG accounting module. Any SHG with two loans from banks will be eligible for coverage of only one loan i.e., loan availed earlier claim under the scheme

4. Registration of claims: In case of death of a SHG member due to any reason, with loan outstanding, claims shall be registered in Stree Nidhi portal on the same or next day of death by VO/SLF through Tablet PCs provided to them or by SHG leaders concerned through "Mana Stree Nidhi App' which can be downloaded by them in their Android mobiles.

5. Submission of claim form for settlement:

a. On death of member SHG concerned shall conduct a meeting, wherein 80% of SHG members shall be present, to discuss claim eligibility under the scheme and record in minutes book mentioning deceased member details and bank loan amount outstanding in member name. The SHGs

shall verify all the documents before submitting to VO/SLF. A resolution shall be passed and recorded in the minutes book.. A copy of the SHG resolution signed by VOA/RP and CC/APM or C0/TMC, as the case may be, shall be submitted to V0/SLF concerned.

b. The VO/SLF concerned shall convene a meeting of EC of VO/SLF wherein 80% of EC members shall be present, within one day of SHG meeting to discuss the death claims and record details in minutes book. The resolution shall be signed by OBs, VOA/RP and SERP/MEPMA staff concerned.

6. Settlement of Claims: Claims will be processed at H.O, Stree Nidhi and claims which are in order in all aspects will be settled. The claim amount will be credited to SB A/c of SHG concerned for settling outstanding bank loan in the name of deceased member by SHG concerned.

6. SCHEME NAME: **PRAMADA BHEEMA :**

Department: Rural Development Department

1. Government of Telangana introduced Accidental Insurance scheme i.e. Pramada Bhima scheme with effect from 14.03.2024 to accidental insurance coverage for a sum of ₹10.00 lakh to each SHG member (both in Rural and Urban areas), in case of accidental death (G.O. Rt No.218, dated 14.03.2024 issued by PR & RD (SERP/TGIRD) Department).

2. Age criteria and Coverage period:

i. All SHG members who have not crossed 60 years of age as on 14.03.2024 are eligible for coverage under "Pramada Bhima" scheme as mentioned below for a period of one year from the date of commencement of coverage.

a. Rs. 10.00 lakh in case of death due to accident.
b. Rs. 10.00 lakh in case of 100% disability due to accident based on doctor certificate.
c. Rs. 5.00 lakh in case of 50% and above disability due to accident based on doctor certificate.

ii. The coverage will be extended to all eligible existing SHG members under the scheme based on the SHG and member wise details provided by SERP/MEPMA. In case of coverage of newly added members in existing SHGs or SHG created with new members, relevant data will be obtained and coverage will be extended.

iii. Details of claims during the coverage period i.e., one year from the date of commencement of scheme will be accepted even if a SHG member crosses 60 years of age during the policy coverage period. However coverage to such SHG members will not be renewed after they cross 60 years of age as on date of renewal.

3. Nominee for payment of claim proceeds:

Death claims under the scheme will be paid to nominee of deceased member or guardian in case nominee is minor and amounts will be credited to their SB account. The nominee/guardian details shall be provided by SERP/MEPMA. In case norninee is not alive at the time of claim, legal heir shall submit required documents for claim settlement. In case of disability, claim proceeds will be paid directly to SB a/c of SHG member concerned.

4. Submission of claim form for settlement:

a. On death of member of SHG concerned shall conduct a meeting, wherein 80% of SHG members shall be present, to discuss claim eligibility under the scheme and record in minutes book mentioning deceased member details and bank loan amount outstanding in member name. The SHGs shall verify all the documents before submitting to VO/SLF. A resolution shall be passed and recorded in the minutes book.. A copy of the SHG resolution signed by VOA/RP and CC/APM or C0/TMC, as the case may be, shall be submitted to V0/SLF concerned.

b. The VO/SLF concerned shall convene a meeting of EC of VO/SLF wherein 80% of EC members shall be present, within one day of SHG meeting to discuss the death claims and record details in minutes book. The resolution shall be signed by OBs, VOA/RP and SERP/MEPMA staff concerned.

c. Settlement of Claims: Claims will be processed at H.O, Stree Nidhi and claims which are in order in all aspects will be forwarded to Insurance agency concerned for settlement. Insurance agency will pay claim amount to nominee of the deceased member directly in case of death and SB a/c of member in case of disability.

16/7/25

MEMBER SECRETARY