

Khadi Karigar Janashree Bima Yojana

Details (Khadi Karigar Janashree Bima Yojana)

A group insurance scheme by MoMSME for khadi artisans (spinners and weavers). The scheme provides insurance cover against normal death, accidental death, permanent or partial disability of the insured artisan. This scheme was formulated by Khadi and Village Industries Commission (KVIC) in association with the Life Insurance Corporation of India (LIC).

Objectives (Khadi Karigar Janashree Bima Yojana)

- A group insurance scheme by MoMSME for khadi artisans (spinners and weavers).
- The scheme provides insurance cover against normal death, accidental death, permanent or partial disability of the insured artisan.
- Scholarships are provided to the insurer's children studying in class 9th to 12th.
- ■ The artisan must be member of the approved vocation / occupation groups.
- This scheme was formulated by Khadi and Village Industries Commission (KVIC) in association with the Life Insurance Corporation of India (LIC).

Important Features (Khadi Karigar Janashree Bima Yojana)

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Benefits (Khadi Karigar Janashree Bima Yojana)

- For death: Natural causes – ■20,000
- and Accident – ■50,000. For permanent disability (loss of two eyes or two limbs) – ■50,000. For partial disability (loss of one eye or one limb) – ■25,000. Free add
- on benefit : Scholarship of ■300 per quarter for children of Khadi Karigar, studying in class 9th to 12th standard, subject to a maximum of 2 children per family

Eligibility (Khadi Karigar Janashree Bima Yojana)

- The applicant must be a Khadi Artisan (Khadi Karigar).
- The age of the applicant must be between 18 and 59 years.
- The applicant must be a member of the approved vocation/occupation groups.
- The group must have a minimum of 25 members.
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Application Process (Khadi Karigar Janashree Bima Yojana)

- The nominee of the deceased person will have to follow the below procedure: Step 1: The beneficiary will have to furnish the original death certificate of the deceased person to the Pension Group Schemes Department of LIC of India through the Khadi Institution under which the deceased was a member.
- Step 2: In case of accidental deaths, the police enquiry report will also need to be submitted along with the application.
- Step 3: The agency will proceed further to forward the documents along with the claim records/papers to LIC as the branch which has originally finalised in the insurance cover.
- Step 4: The Life Insurance Corporation will settle all the claims by sending account Payee Cheque directly to the beneficiary.
- This intimation has to be furnished to the concerned State Government.

Documents Required (Khadi Karigar Janashree Bima Yojana)

- Proof of Age Proof of Income (Income Certificate) Proof of Occupation Aadhaar Bank Details (Aadhaar Seeded) Death Certificate / Certificate of Disability (case specific)

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