Kudumbashree has been implementing Insurance Programme for NHG members since many years. Kudumbashree Sthree Suraksha Bima Yojana was the programme implemented till last year. Rs 342 was the premium of this Insurance programme. Insurance programs like Aam Aadmi Bima Yojana (till 2017), PM Jeevan Jyothi Bima Yojana, PM Suraksha Bima Yojana (after 2017), which gives 50% amount as subsidy to NHG members, was existing till last year, the NHG members had to pay only Rs 171 as premium. As the above mentioned subsidy scheme came to an end from this year, we decided to formulate a new insurance programme. After getting the approval of the Kudumbashree Governing Body, we are implementing a group insurance programme named as 'Kudumbashree Jeevan Deepam'.

The Kudumbashree Jeevan Deepam is being implemented converging with Life Insurance Corporation (LIC) and Kerala State Insurance Department. NHG members of 18 to 75 years of age can become part of this scheme. The Insurance period will be one year from 1 February 2021 to 31 January 2022. Those who are interested in joining this insurance should pay the premium before 30 January 2021. Rs 295 along with Rs 50 as GST (Rs 345 in total) is the one time Annual Premium amount. The features of the programmes is given below (The age group of the individual and the the insured amount)

1. 18-50 years of age - Rs 2 lakhs death coverage
2. 51 - 59 years of age- Rs 1 lakh death coverage
3. 60-65 years of age- Rs 20,000 death coverage
4. 66-70 years of age- Rs 15,000 death coverage
5. 71 - 75 years of age- Rs - Rs 10000 death coverage

We have suggested that all NHG members who have live linkage loan may become part of the Insurance Programme. If unexpected death occurs to the NHG members and if any repayment is left to be done against the NHG loan, the same would be met from the permissable insurance amount and the remaining amount will be given to the nominee of the member. For coordinating the Insurance Programme, we have arranged...
NHG members in the name 'Bima Mithra' in every CDS. Our Neighbourhood group members will be enrolled to the Insurance Programme under the leadership of Bima Mitra. Hope all NHG members would become part of this programme which was launched for the security of NHG members, and as a support during the unexpected crises.