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HARYANA GOVERNMENT

SOCIAL JUSTICE, EMPOWERMENT, WELFARE OF SCHEDULED CASTES AND BACKWARD CLASSES AND ANTYODAYA (SEWA) DEPARTMENT

Notification

The 15th September, 2025

No. 40/10/2025-4SW.— The Governor of Haryana is pleased to notify the 'Deen Dayal Lado Lakshmi Yojana, 2025' for women in the State of Haryana, as under:-

1. This scheme shall come into operation from 25th September, 2025.

2. This scheme shall be applicable throughout the State of Haryana.

3. Aim:

The aim of Deen Dayal Lado Lakshmi Yojana (DDLLY) is to promote women empowerment by strengthening financial independence and providing social security, thereby fostering their overall well-being and societal participation.

4. Benefit:

The benefit under the scheme shall be Rs. 2100/- per month, for every eligible woman, unless the beneficiary voluntarily chooses to take a lesser amount.

5. Mode of payment:

a. The benefit will be distributed under Direct Benefit Transfer (DBT) through Public Finance Management System (PFMS).

b. Every eligible beneficiary shall have an active bank account in her name for the purpose of this scheme.

6. Eligibility Criteria:

A person eligible under the scheme shall be a woman:-

a. whose age is 23 years or above,

b. belongs to a family whose verified annual family income, as per Family Information Database Repository (FIDR), is not more than Rs. 1.00 lakh per annum, and

c. who, or whose husband (in the case of a woman married into Haryana from another state), is a resident of Haryana and has been residing in the state for the last 15 years or more at the time of application.

Note: There will be no restriction on the number of eligible women in a family who can avail benefit of this scheme.

Exclusion Criteria:

A woman will not be eligible under this scheme if:

a. She is already receiving financial assistance under any of the following Social Security Financial Assistance schemes:

i. Old Age Samman Allowance Scheme

ii. Financial Assistance to Widows and Destitute Women Rules

iii. The Haryana Divyang Financial Assistance Rules, 2025

iv. Ladli Social Security Allowance

v. Financial Assistance to Kashmiri Migrant Families

vi. Haryana Allowance To Dwarf

vii. Financial Assistance to Women and Girl Acid Attack Victims

viii. Financial Assistance to Widower and Unmarried Persons Scheme, 2023

ix. Haryana Gaurav Samman Scheme for the Padma Awardees, or

x. Any other such schemes already notified or may be notified by the Government from time-to-time

(However, benefit under this scheme can be availed in addition to the benefit being given under (i) Financial Assistance for stage III and IV Cancer patients, (ii) Financial Assistance to persons suffering from Rare Diseases, (iii) Person suffering from Haemophilia, Thalassemia and Sickle Cell Anemia or any other such schemes notified by the Government from time-to-time.)

b. She is receiving any other Financial Assistance, financial assistance, or annuity from any Government or Local/Statutory Body, or organization owned and controlled by the Government, or

c. She is employed, either on a regular or contractual basis, either full time or part time in any Government department, Local/Statutory Body, or organization owned and controlled by the Government and her family income exceeds the limit prescribed for eligibility under this scheme or,

d. She is an income tax payee.

7. Methodology of Implementation:

a. Every application for DDLLY shall be submitted by the applicant, through a digital platform i.e. Lado Lakshmi App, developed by HARTRON. It shall be an end-to-end solution including modules for beneficiary identification, verification, reconciliation, grievance redressal, monitoring and evaluation of DDLLY. This app can be used on both Android as well as iPhone.

b. The applicant, at the time of registration, will have to furnish personal and family information such as Aadhar details of self and family members, Residence Certificate, Income, HKRN ID, electricity connection details, ownership of vehicles, Bank Details etc, as prescribed by government from time to time.

c. Once the application is completely filled and submitted, the applicant will receive a Registration Id. All registered applications shall be transmitted to CRID in real-time through an API.

d. CRID will verify the details within fifteen days of receiving the application by matching the information provided in registered applications with the existing PPP database and other verification mechanisms as may be decided by the CRID Department.

e. After the completion of verification, CRID will generate the list of eligible beneficiaries and send an SMS informing them about their eligibility and request them to choose the amount they wish to avail under the scheme, i.e., either the full benefit of ₹2100 per month or a lesser amount as per their preference.

f. They shall exercise this personal choice regarding benefit amount and provide consent to income caution on Lado Lakshmi App by signing up using their Registration Id.

g. The list of women found ineligible after verification by CRID shall also be shared with the SEWA Department for record and information.

h. It is clarified that once an application has been marked ineligible by CRID, it cannot be converted into an eligible application subsequently. The applicant will be required to submit a fresh application with the updated/corrected details and her application will be considered afresh.

i. CRID will prepare and send the final list of eligible women to the SEWA Department by the seventh day of every month.

j. Upon receipt of the verified data, SEWA Department, through respective DSWOs, will generate a DDLLY ID for each eligible woman on the portal i.e. http://pension.socialjusticehry.gov.in within two working days.

k. Once the Financial Assistance ID is generated, the beneficiary's bank account details will be automatically sent to PFMS on the same day through an API for validation. As soon as the bank account details are validated by PFMS, the financial benefit will be processed for disbursement, and the amount will be credited to the beneficiary's bank account in the subsequent month.

l. Details of accounts reported invalid by PFMS and/or cases where payment fails during disbursement, along with the reasons for failure, shall be shared with both CRID and the concerned DSWOs.

m. DSWO shall inform the beneficiary of the payment failure or issues with her bank account within two days of receiving such information. Beneficiaries will be provided the option to update, correct, or change their bank account details through the Lado Lakshmi App. The financial assistance will be restored after due diligence is exercised by concerned agencies, departments/banks etc. and finally verified by CRID.

n. Payment shall be put on hold if disbursal fails consecutively for two months. Payments will only be resumed once the corrected bank account details are updated in the PPP database and communicated to the SEWA Department by CRID.

o. Financial Assistance shall accrue from the same month in which the DDLLY ID is generated and will be disbursed in the following month.

p. The beneficiary under the "Deen Dayal Lado Lakshmi Yojana" will be automatically transitioned to the Old Age Financial Assistance Scheme, or to the Financial Assistance to Widows and Destitute Women Scheme, or to the Widower and Unmarried Persons Scheme, as applicable, subject to the fulfilment of eligibility conditions of the relevant scheme.

q. After the first disbursal, all beneficiaries will be required to undergo liveness detection every month by completing face authentication through the Lado Lakshmi App to ensure uninterrupted disbursal of Financial Assistance.

r. CRID shall send SMS to all eligible beneficiaries every month to remind them about the Liveness Certificate (Blink to Click feature). System generated notifications will also remind the beneficiaries regularly.

8. Grievance Redressal Mechanism

a. Women will be able to raise their grievances directly through the *Lado Lakshmi App*. The App will contain a dedicated grievance window with multiple categories, from which the applicant may select the relevant category and enter their detailed remarks.

b. Upon submission, the grievance will be routed to the District Social Welfare Officer (DSWO), who shall take action for its resolution within 7 working days. If required, the DSWO will forward the grievance to the concerned authority, such as CRID in case of data or information-related issues, or HARTRON in case of App or technical issues.

c. All grievances shall be addressed within the stipulated timeline i.e. 7 days. If a grievance remains unresolved beyond this period, it shall be automatically escalated to the Additional Deputy Commissioner (ADC).

d. If the issue is still not resolved within the specified time limit i.e. 7 days, it will be automatically escalated to the Deputy Commissioner (DC), whose decision shall be final.

9. Institutional Framework:

a. Director, SEWA Department will be the Chief Executive responsible for execution of the scheme.

b. The ADC-cum-Antyodaya Commissioner will be the Nodal Officer in respective districts.

c. In case of any grievance regarding implementation of the scheme, the DSWO will be the first point of contact for grievance redressal, while the Additional Deputy Commissioner (ADC) and Deputy Commissioner (DC) shall act as the first and final appellate authority, respectively. Decision of the Deputy Commissioner shall be final.

d. A Governing Body, chaired by the Chief Minister will assess and make any modification or addition that it may consider necessary for effective implementation of the scheme. The Governing body will meet once every quarter.

Governing Body		
1	Chief Minister (CM)	Chairperson
2	Minister, SEWA	Member
3	Chief Secretary	Member
4	ACS, Finance Department	Member
5	ACS, SEWA Department	Member Secretary
6	ACS, CRID	Member
7	ACS/PS/C&S, DIPR	Member
8	05 Public representative (to be nominated by CM)	Member

Further, an executive body under the chairmanship of Chief Secretary will monitor the day-to-day implementation. Executive Body will meet once every month.

Executive Body		
1	Chief Secretary	Chairperson
2	ACS, Finance Department	Member
3	ACS, SEWA Department	Member
4	ACS, CRID	Member
5	Managing Director, HARTRON	Member
6	Director, SEWA Department	Member Secretary

10. Stoppage of Financial Assistance:

Monthly Financial Assistance, under this scheme, shall be stopped immediately in following situations:

a. If any beneficiary is found violating any of the terms and conditions of eligibility criteria of the scheme.

b. If it is found at any stage that the Financial Assistance was sanctioned due to a mistake or due to false or incomplete information supplied by the beneficiary or if the criterion based on which the assistance had been granted no longer exists.

c. Financial Assistance shall cease to be payable on the death of a beneficiary. However, the amount of Financial Assistance will be paid for the full month in which death of the beneficiary occurs.

11. Recovery due to wrong benefit:

In case Financial Assistance is sanctioned on the basis of wrong information given by the applicant in his/her application form or the assistance has been stopped due to any other reasons as mentioned under Para 10 above, then the District Social Welfare Officer shall have the right to recover the amount which was wrongly drawn by such person along with interest @ 12% per annum. Recovery can be imposed on such person or his/her family member (like Husband/Son etc.) or as arrears of land revenue under the Haryana Land Revenue Act. *In case there is no movable or immovable property in the name of such beneficiary, there is a provision of civil imprisonment to enforce a decree.*

12. The expenditure under this Scheme, including any other expenditure on disbursement of benefit shall be debitable to the head P-01-16-2235-60-102-86-51-N.V.-Lado Lakshmi Scheme-2025.

13. This issues with the concurrence of the Council of Ministers conveyed *vide* their U.O. No. 9/116/2025-2 Cabinet, Dated 28th August, 2025.

DR. G. ANUPAMA,
Additional Chief Secretary to Government Haryana,
Social Justice, Empowerment, Welfare of Scheduled Castes &
Backward Classes and Antyodaya (SEWA) Department.

Chandigarh:
The 12th September, 2025.

12105—C.S.—H.G.P., Pkl.