

Official SHG Membership Guidelines by YOHYWA

Welcome to **Youngsters of Hyderabad Youth Welfare Association's (YOHYWA) Self-Help Group (SHG) program!** We're dedicated to helping you grow financially, responsibly, and in ways that make a real difference. To make the most of this journey together, here's everything you need to know about our guidelines and your pathway to greater financial opportunities.

1. Pathway to Greater Financial Support

Unlock Higher SHGs: Members who complete the 20-month SHG with timely EMI payments will be eligible for higher support tailored to their debt-settlement needs. This isn't just an increase in payout amount; it's our way of empowering you to overcome high-interest debts and move toward financial freedom.

No Upper Limit: Your eligibility for higher-value SHGs will be based on your unique financial requirements, helping you achieve a one-time settlement and reduce debt burden.

2. Essential Document Verification for Security and Trust

Payout Process: When you receive your payout, our team will visit your residence to confirm your address and verify original documents. This ensures that all members are part of an authentic, secure process.

Requirements: You'll need to submit a valid KYC, a clear and recent passport-sized photo (no editing, please!), and a security cheque. This is our way of safeguarding both you and YOHYWA's mission of responsible financial upliftment.

3. Family Endorsement – Building a Stronger Support System

Family Consent: Financial wellness is a shared journey. We ask that a family member co-sign your declaration form, reflecting both family support and accountability. This way, everyone is on board, supporting your goals and our mission to help you succeed.

4. Payment Guidelines for Non-Payout Members

Maintaining Momentum: Members awaiting payouts should strive to keep their payments on time. Temporary holds on participation may apply to those who miss payments, but repeated lapses will result in a permanent withdrawal from the SHG.

Refund Policy: For any refunds, deductions will apply for legal fees, travel, and documentation costs if a member defaults. This ensures fairness across the group.

5. Payment Timeliness for Payout Members

Grace Period: We understand that sometimes things happen. A delay of up to 2 days is acceptable, but anything beyond 3 working days will prompt immediate legal action.

Security Action: If the response to a default is delayed or improper, YOHYWA reserves the right to deposit the security cheque to cover outstanding EMLs for future months.

6. Our Shared Mission of Financial Empowerment

Integrity First: YOHYWA is committed to uplifting members by guiding them with effective financial solutions. Adherence to these guidelines ensures you remain eligible for advanced financial support and can continue to benefit from our programs.

Exclusion for Violations: Any member disregarding these rules or crossing boundaries will not be considered for further programs or promotions to higher SHG levels. This policy maintains a positive environment focused on growth and accountability.

7. Value of Open Communication

Prompt Responses Matter: Responsiveness is key to a smooth financial relationship. Staying connected with YOHYWA staff helps us support you effectively and ensures quick solutions to any challenges.

8. Commitment to Respect and Responsible Conduct

Consistent Conduct: Respectful communication and timely responsibility build a strong foundation for financial growth. Members showing misconduct or neglecting obligations may be permanently removed from our programs. This commitment keeps the group positive and forward-focused.

9. Higher SHG Eligibility and Special Event Access

For Our Most Dedicated Members: Future support, access to larger SHG programs, and invitations to exclusive YOHYWA events are based on both your payment history and engagement with YOHYWA values. Those who uphold their commitments and demonstrate a spirit of cooperation will be the ones we're proud to support in even bigger ways.

At YOHYWA, we believe in building lasting partnerships with members who are committed to making a change in their financial lives. Let's work together to make the most of this opportunity for growth, stability, and success.

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