



**जीविका**  
ग्रामीण विकास विभाग, बिहार सरकार



**बिहार ग्रामीण जीविकोपार्जन प्रोत्साहन समिति**  
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Ref: BRLPS/Proj-MI/457/13-VOLUME(2)/768 Date: 16.05.2023

**Office Order**

**(For Support in facilitating insurance coverage to SHG members)**

Bihar rural livelihood promotion society is facilitating insurance coverage to SHG members under the scheme of Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) and Pradhan Mantri Suraksha Bima Yojna (PMSBY) through banking channels. The endeavor under insurance has paid dividends and Jeevika could facilitate coverage of more than 50 lakh members in financial year 2022-23. In order to facilitate universal coverage of SHG member, policy level support was provided in financial year 2021-22 and 2022-23.

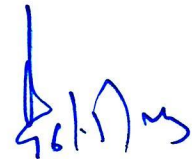
To further strengthen the mechanism following directions are being given:

- The Process of auto renewal of existing policies under PMJJBY & PMSBY takes place during 21<sup>st</sup> to 31<sup>st</sup> May of every financial year. Since the number of SHG members whose policies need to be renewed and new members to be covered is large, awareness and renewal campaign need to be conducted in priority to ensure that all covered members gets renewed latest by 31<sup>st</sup> May 2023.
- It will be important to mention that some banks have started renewal now also. Thus all BPMs are directed to contact branch manager and understand the situation of renewal. In case renewal has started for any specific banks, it needs to be duly utilized now only.
- Bpms will ensure that required balance is deposited in the saving account of SHG members for renewal in timely manner by members themselves.
- All the districts must complete the orientation at CLF level on insurance product, process of enrollment, claim process, digitization of insured members and claims with the help of DFS experts, FI Nodals and BPMs. Office order number **BRLPS/Proj-MI/457/13/Vol-II/2654 dated 11/10/2021** will be base for orientation. Only difference will be amount of premium for PMJJBY (Increased from Rs. 330 to Rs. 436) & PMSBY (Increased from Rs. 12 to Rs. 20). Besides that lien period has been reduced from 45 to 30 days.
- The campaign to sensitize SHGs, VOs and CLFs for insurance enrollment/renewal needs to be monitored **in terms of SHGs covered and members sensitized. This will become part of reporting.** This is besides the sensitization done at CLF level.
- All the BPMs and thematic heads are advised to facilitate the enrollment of community professionals working under their theme and share the details of people covered under insurance. Enrollment under insurance act as tool for social security & livelihood for family members.
- For printing/xerox of forms related to PMJJBY & PMSBY an amount of Rs. 15,000 (Rs. Fifteen thousand only) is allocated per block. This will be over and above the

stipulated budget of any block and it will be used purely for insurance aspect. **Blocks need to maintain stock register for all printed/xerox forms related to PMJJBY & PMSBY and then ensure utilization.**

- h) It is further emphasized that all BPIUs need to ensure that support of banks are sought to seek the forms related to PMJJBY & PMSBY and the additional budget provided needs to be utilized judiciously.
- i) The services of family members of deceased SHG member who got insurance benefit may be taken for sharing of experiences. Each block can utilize the services of such members for 30 days and payment of Rs. 200 per day can be given as resource fee. It is expected that the resource person will visit at least three villages in a day to share his/her experiences. **Thus, total budget of Rs 6,000/- per block is allocated in this head.**
- j) The success of social security drive majorly depends on organization of insurance camps. **A budget of Rs. 7,500 (Rupees seven thousand five hundred)** is provided to each BPIUs to facilitate the organization of insurance camps through business correspondents or otherwise. This budget is to be effectively utilized by the blocks and ensure that any bottleneck related to insurance is resolved in priority.
- k) As per office order BRLPS/Proj-MI/457/13/Vol-II/2654 dated 11/10/2021 incentive to community mobilizers was payable for facilitating renewal and new enrollment under PMJJBY & PMSBY. As per the approval same rate of incentive will be applicable for the financial year 2023-24 and 2024-25 also in order to facilitate continuity in enrollment/renewal of members.
- l) There is a need to ensure required balance of Rs. 456 (Rs. 436 for PMJJBY and Rs. 20 for PMSBY) is available in the saving account of SHG members to ensure renewal/new enrollment, for which an interest free loan (upto Rs. 500) from the corpus of SHG may be given. This amount can be repaid in 10 to 12 installment by SHG members.

All the DPMs and BPMs are directed to act with immediate effect and ensure coverage of SHG members on priority.



(Rahul Kumar, IAS)  
Chief Executive Officer  
BRLPS (JEEVIKA)

CC to:

- 1. All project Staff
- 2. Concerned File