

JEEViKA

Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Office Order

Insurance Policy for cadres associated with Community Institutions and SJY

Beneficiaries

The global and local impact of COVID – 19 pandemic has emphasized the functional need for social and livelihoods security in form of insurance for every household. It has been observed that life and livelihoods of people has impacted due to the Covid-19 factors. In order to address the need of livelihoods promotion in rural areas, BRLPS has been making strides to facilitate availability of Capital both from the project and banks in timely manner so that different livelihood initiative are taken up by community members. This endeavor is further integrated with mobilization of community members to follow Covid Protocols and to get them covered under gamut of Insurance for social and livelihoods security. **The role of the project staffs and community professionals will become very important in spreading awareness about importance of following Covid Protocols and enrolment under insurance in order to move further without any fear of recurring pandemic.**

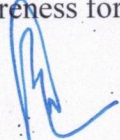
SHG members have been engaged in fighting against COVID – 19 by virtue of being actively engaged in spreading awareness about social distancing, manufacturing of mask and hand sanitizers, running community kitchens, home delivery of ration & vegetables, care of elderly population, providing quarantine related services, awareness and support in vaccination drive etc. All efforts need to be made to protect people from impacts of Covid-19 and ensure facilitation of services for providing relief. It is also important that large population gets covered under life and accidental insurance on priority in order to protect their family members against any inadvertent situation. As a strategy to provide insurance coverage to maximum SHG members, it is important to facilitate spreading awareness about benefits of insurance amongst SHG members. The role of community professionals associated with community institutions along with support from project staffs becomes very crucial. **Hence a decision has been taken to provide additional incentive to the related community professional providing extension services related to fight against the impacts of Covid-19 including awareness for Insurance Enrollment.** As an additional incentive, the premium paid under

PMJJBY & PMSBY will be reimbursed for performing additional task particularly related to Covid awareness, Insurance, Livelihood etc. through project for different levels of community professionals associated with community institutions. **The list of related Community Professionals and the expected service in lieu of additional incentive is being put as Annexure-I.**

For the purpose of claiming the incentive, related community professionals mentioned in Annexure-I need to submit their application mentioning their engagement in mitigation of COVID-19 activities including for Insurance Enrollment and promotion of livelihoods activities. It needs to be duly certified by concern field staff (Community coordinator and Area Coordinator) associated with BPIU office of the project. The cost of premium for mentioned community professionals will be borne by the **project for the FY 2021-22.**

Apart from the list of community professionals to be provided with coverage under social protection, it is important to minimize the risk of the families falling under Ultra-Poor category. Access to social protection is one of the key indicators for declaring a family having achieved Graduation in terms of coming out of the poverty under Graduation Approach. **Till now, Jeevika promoted CBOs have identified 1.25 Lakh households belonging to Ultra-Poor category.** It is important to cover them under Social Safeguard umbrella and to motivate them for insurance also in future. It is essential that we initially support them with 100% contribution. The Government has made investment to support them in creating sustainable businesses and they are becoming earning member of their family. So it is very essential to get them insured as risk mitigation tool. Availability of Insurance coverage will provide them with social and livelihood security tool.

In the light of the above mentioned aspects, following decisions have been taken:

- All the eligible community professionals associated with community institutions **(mentioned in Annexure-I)** will be provided with additional incentive in form of coverage under PMJJBY & PMSBY from project side. This may motivate them for further interaction with community members to encourage them follow Covid protocols, participation in vaccination, promotion of livelihoods opportunities amidst challenges of Covid-19 and spreading awareness for enrolment under Insurance.
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- **All the related community professionals mentioned in Annexure-I** need to get themselves covered under PMJJBY and PMSBY by ensuring adequate amount in the bank and submitting the related documents to the bank for insurance coverage. The project will facilitate reimbursement of premium for the mentioned financial years.
- **Self supporting initiatives need to be taken by community professionals** for enrolment under PMJJBY and PMSBY through banks. This will help in understanding the process in more effective way.
- Ultra-poor members covered under SJY shall be insured for Pradhan Mantri Jeevan Jyoti Bima Yojna and Pradhan Mantri Suraksha Bima Yojna by the project.
- The period of insurance under Pradhan Mantri Jeevan Jyoti Bima Yojna and Pradhan Mantri Suraksha Bima Yojna starts from 1st June of every year. **Hence all the persons/members concerned need to enrol themselves on priority and at the earliest.**
- For the purpose of enrolment under PMJJBY the age group should be 18 to 50 years and for PMSBY it is 18-70 years. An operative bank account is required for the purpose of enrolment.
- Enrolment under above mentioned plan will be done through banks. Hence all the concern community professionals associated with community institutions/SJY members need to get themselves insured from their nearest bank branch.
- **In case of Ultra-Poor HHs, the Endorsing VO will deposit the premium amount (Rs. 342) in the bank account of ultra-Poor person identified under SJY. This amount will be utilized for insurance coverage under PMJJBY and PMSBY.** Adequate support will be provided for ensuring submission of the required documents in the banks by related MRP/Endorsing VO.
- The amount of premium deducted by banks from account of community professionals or account of ultra-poor households in name of insurance coverage **is a testimony to the coverage provided to them under PMJJBY and PMSBY.** The amount will be reimbursed to the eligible community professionals by the associated Cluster Level Federations/Nodal VO (where CLF has not been formed).
- The Cluster Level Federations will prepare indent and will submit to BPIU office and the same will be reimbursed by the BPIUs.

- In case of Ultra Poor Households or community professionals already insured under above mentioned plans on the dates before the release of the office order, they will also be entitled to get 100% premium amount for the FY 2021-22 and FY 2022-23 in form of reimbursement.
- **The expenditure will be booked under the CID (Community Institutional Development) for providing coverage under insurance for eligible community professionals.**
- **The Expenditure for insurance of ultra-poor households associated with SJY will be booked under SJY Project.**
- In case any community professional / ultra-poor household was insured through banks and if he/she has unfortunately died, then **cluster level federation will provide all the possible support** to the bereaved family for disbursement of claims through banks. **In addition to the CLFs, it will be the responsibility of the related BPIUs to lay out adequate business process** for ensuring settlement of all the death claims. In case of any problem being faced, **the matter needs to be referred to the FI theme of SPMU for resolution.**
- Each CLF and BPIU will maintain the details of the members covered under PMJJBY and PMSBY for record purpose and further support in case of any death.

Detailed Process of Insurance and Reimbursement of Premium Amount

- PMJJBY and PMSBY consent form needs to be collected from the concern bank branches. For the purpose of enrolment under PMJJBY & PMSBY, Aadhar Card and passbook is mandatory.
- **It is very important to choose nominee during the process of enrolment.** Generally the nominee should be Husband/Wife (In case of married person) and Mother/Father in case of unmarried person who is getting covered under insurance. In case it is not possible to make name of husband/wife/mother/father available for any reason, then name of son/daughter/brother/sister may be given who have already attained the age of 18. **In case any minor is appointed as nominee, then name of guardian must be written in the suitable column.** In absence of the suitable name as nominee, there may be problem in settlement of

claims. **Thus adequate care needs to be taken in putting name of the nominee.**

- After filling up of the consent form, Copy of Aadhar and Passbook needs to be attached.
- There should be balance of at least Rs. 342 in the saving account. As the premium amount under PMJJBY is Rs. 330 and under PMSBY is Rs. 12, so the minimum balance needs to be ensured as mentioned. However, all effort needs to be made to ensure that people get in the habit of savings and maintain more amount than the required amount for insurance.
- **The deduction of premium amount from individual saving account for insurance purpose is the evidence of insurance. This needs to be ascertained without fail.**
- After deduction of amount from saving account for insurance, the concerned community professional need to intimate VO and the cluster level federation in prescribed application form (**Annexure-II**) with the copy of Aadhar card and passbook.
- Two pages of pass book will be submitted by the concern community professional, i.e, first page of pass book and the page of entry where premium amount deducted is shown. If insurance receipt/certificate has been received from bank branch or CSP then this receipt/certificate is also valid as an evidence of insurance of new insurance. In case of renewal, passbook copy is mandatory.
- The Cluster Level Federation/Nodal VO (where CLF has not been formed) on receipt of application from the cadres will reimburse the amount of premium to the individual account of related people. The format for sourcing the application from Community Professionals is being put as **Annexure II**.
- The Cluster Level Federation/ Nodal VO will fill the indent form and will submit it to BPIU. Related office of BPIU after proper verification will reimburse the amount to Cluster Level Federation/ Nodal VOs.
- The BPIU will reimburse the amount to the Endorsing VO for depositing premium amount on behalf of members under SJY fold. For this purpose



Endorsing VO will make an application to BPIU. The format for sourcing the application is put as **Annexure III**.

- In case there are no CLFs in the BPIU, the related nodal VOs to put the indent directly to BPIU for reimbursement after following the mentioned procedures.

It is essential that proactive measures are taken to facilitate implementation of the decision taken with immediate effect. There is a need to give spurt to the process of awareness around Covid-19, facilitate promotion of livelihoods opportunities amidst challenges of Covid and motivate people for enrolment under insurance for social and livelihoods security.

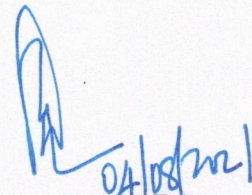
All DPMs and BPMs are directed to act with immediate effect and ensure coverage of mentioned people on priority.

Enclosures:

Annexure: I, List of eligible cadres and expected services

Annexure: II, Application format for cadres

Annexure: III, Application format for Endorsing VO



(Balamurugan D.)

Chief Executive Officer
BRLPS (JEEViKA)

CC:

1. All Project staffs

Annexure-I

Sl.	Name of Cadre/Community Cadres	Expected Services for claiming additional Incentive
1)	Community Mobilizers	Has spread awareness in related SHGs about Covid(social distancing, masking) and Insurance
2)	Book Keepers	Has spread awareness in related VOs about Covid(social distancing, masking) and Insurance
3)	Master Bookkeepers	Has spread awareness at CLF level about Covid(social distancing, masking) and Insurance
4)	Cluster facilitators	Has spread awareness at CLF level about Covid(social distancing, masking) and Insurance
5)	Bank Mitras	Provided hand hold support to members visiting bank branch for PMJJBY & PMSBY enrolment/Banking Fuctions.
6)	Bima Mitra	Has spread awareness about PMJJBY and PMSBY enrolment through Banks.
7)	Village Resource Person, Pashu Sakhi and Poultry Resource Person	Participated in the meeting of the SHGs/ VOs/ PGs/ other community institutions and encouraged people for taking up different livelihoods activities
8)	CNRP (Community Nutrition Resource Person)	Has Spread awareness about Covid protocols (social distancing, masking) and stressed upon maintaining nutritional aspects.
9)	Jobs Resource Person	Providing awareness to candidates for enrollment under skills segment of DDU-GKY for enhancing source of livelihoods at Household Level.



सेवा में,

अध्यक्ष महोदया,

..... ग्राम संगठन/ संकुल स्तरीय संघ

विषय : PMJJBY एवं PMSBY के अंतर्गत वहन किये गए प्रीमियम की राशि के भुगतान के सम्बन्ध में
महाशय,

मैं (नाम) आपके ग्राम संगठन/संकुल संघ के
अंतर्गत (पद का नाम) के रूप में कार्यरत हूँ।
मैंने अपना बीमा प्रधानमंत्री जीवन ज्योति बीमा योजना तथा प्रधानमंत्री जीवन सुरक्षा योजना के अंतर्गत
..... (बैंक का नाम) के (शाखा का नाम
लिखें) शाखा से दिनांक को करवा लिया था। मैं यह घोषित करता/करती हूँ
कि समूह सदस्यों के बीच कोरोना काल के दौरान निम्न कार्यों को सम्पादित किया है (कृपया ✓ का निशान
लगायें) :

- 1) संबंधित स्वयं सहायता समूहों/ ग्राम संगठनों/ संकुल संघ में कोविड (सोशल डिस्टेंसिंग, मास्किंग) और बीमा से सम्बंधित जागरूकता फैलाई है।
- 2) PMJJBY तथा PMSBY के नामांकन हेतु बैंक शाखा में आने वाले सभी समूह सदस्यों को बैंकिंग सेवा के साथ अन्य जरूरी सहायता प्रदान की है।
- 3) बैंकों के माध्यम से PMJJBY तथा PMSBY के अंतर्गत नामांकन हेतु जागरूकता फैलाई है।
- 4) स्वयं सहायता समूह ग्राम /संगठन उत्पादक /समूहों तथा अन्य सामुदायिक संस्थानों की बैठक में भाग लिया और विभिन्न आजीविका गतिविधियों को करने के लिए लोगों को प्रोत्साहित किया।
- 5) कोविड प्रोटोकॉल (सोशल डिस्टेंसिंग, मास्किंग) के बारे में जागरूकता फैलाई और पोषण सम्बंधित पहलुओं को बनाये रखने पर जोर दिया।
- 6) अपने अन्य कार्यों के अलावा कोविड प्रोटोकॉल (सोशल डिस्टेंसिंग, मास्किंग) के बारे में जागरूकता फैलाई है।
- 7) घरेलू स्तर पर आजीविका के स्रोत को बढ़ाने के लिए डीडीयू-जीकेवाई के कौशल इकाई के तहत नामांकन के लिए उम्मीदवारों को जागरूकता प्रदान किया।

अतः महोदया से निवेदन है की PMJJBY एवं PMSBY के अंतर्गत वहन किये गए प्रीमियम की राशि (342 रूपए/ 330 रूपए/ 12 रूपए) का भुगतान मेरे बचत खाते पर किया जाए। मेरा बचत खाता संख्या (खाता संख्या लिखें) है जो की (बैंक का नाम) (शाखा का नाम) शाखा के साथ है, जिसका IFS CODE है। बीमा के प्रमाण के रूप में मैंने पासबुक की प्रति आवेदन के साथ संलग्न कर दी है।

आवेदनकर्ता का हस्ताक्षर

पद :

ग्राम संगठन / संकुल संघ की हस्ताक्षर एवं मुहर

अध्यक्ष का हस्ताक्षर

सचिव का हस्ताक्षर

कोषाध्यक्ष का हस्ताक्षर

आवेदन पत्र

(सतत जीविकोपार्जन योजना से जुड़े सदस्यों हेतु)

सेवा में,

प्रखंड परियोजना प्रबंधक

प्रखंड परियोजना क्रियान्वयन इकाई -

ज़िला -

विषय : सतत जीविकोपार्जन योजना के तहत जुड़े हुए सदस्यों का प्रधानमंत्री जीवन ज्योति बीमा योजना एवम प्रधानमंत्री सुरक्षा बीमा योजना के अंतर्गत वहन किये गये प्रीमियम की राशि के भुगतान के सम्बन्ध में

महाशय/महाशया ,

मेरे (ग्राम संगठन का नाम) ग्राम संगठन के अंतर्गत कुल (सदस्यों की संख्या) सदस्य सतत जीविकोपार्जन योजना के अंतर्गत जुड़े हुए हैं। इस वित्तीय वर्ष के दौरान कुल सदस्यों का बीमा प्रधानमंत्री जीवन ज्योति बीमा योजना तथा कुल सदस्यों का बीमा प्रधानमंत्री सुरक्षा बीमा योजना के अंतर्गत किया गया है। बीमा करवाने हेतु प्रीमियम की राशि उनके बचत खाते पर प्रदान कर दी गयी थी।

अतः महोदय से निवेदन है की सतत जीविकोपार्जन योजना के लाभार्थियों का प्रधानमंत्री जीवन ज्योति बीमा योजना एवं प्रधानमंत्री सुरक्षा बीमा योजना के अंतर्गत वहन किये गये प्रीमियम की कुल राशि का भुगतान हमारे ग्राम संगठन के बचत खाते पर किया जाए। हमारे ग्राम संगठन का बचत खाता संख्या (खाता संख्या लिखें) है जो की (बैंक का नाम) के (शाखा का नाम) शाखा के साथ है। सम्बंधित बैंक का IFS CODE है। बीमा के प्रमाण हेतु सभी लाभार्थियों के पासबुक की प्रति (प्रथम पृष्ठ तथा वह पृष्ठ जहाँ प्रीमियम राशि की कटौती दर्ज है) / बीमा प्रमाण पत्र (नए नामांकन के सन्दर्भ में) आवेदन के साथ संलग्न कर दी गयी है।

ग्राम संगठन की हस्ताक्षर एवं मुहर

अध्यक्ष का हस्ताक्षर

सचिव का हस्ताक्षर

कोषाध्यक्ष का हस्ताक्षर