## F. No. M-21015/02/2017-RW (Part 3) Government of India Ministry of Labour & Employment (O/o DGLW)

Jaisalmer House, 26 Mansingh Road New Delhi-110011, dated 6th February, 2018

## ORDER

Subject: Convergence of Aam Aadmi Bima Yojana (AABY) to the Pradhan Mantri Jeevan Jvoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) (Order only for State Governments and UT Administrations) reg.

Kind ref. is drawn to the Order of even number dated 13.11.2017 on the subject mentioned above.

- 2. The following amendments/clarifications may kindly be noted in the previous Order dated 13.11.2017: -
- I. Converged PMJJBY covers death due to any cause but not disability.
- II. Declaration of good health is not required to enrol in the converged schemes.
- III. Instead of 48 occupational categories, all eligible unorganised workers may be covered in these converged schemes. The definition of unorganised workers is as defined in the Unorganised Workers Social Security Act .2008.
- IV. State government designated Non-Governmental Organizations (NGOs) may be one of the Nodal Agencies.
- V. The assurance on the life of the member shall terminate on happening of any of the following events and no benefit will become payable there under:
  - On attaining age 55 years (age near birth day) subject to annual renewal up to that date (entry, i. however, will not be possible beyond the age of 50 years (age nearer birthday)).
  - ii. Discontinuance of contributions relating to the Assurance by the Nodal Agency.
  - iii. The Insured member ceasing to satisfy one or more of the eligibility criteria.
  - iv. Insured member ceasing to be the member of the said Group as determined by the Nodal Agency.
- VI. Age criteria to defined as under: The member should be aged between 18 completed years and 50 years (nearer birthday). The age of the member at the time of entry, at the time of renewal and Insurance Cover ceasing Age of the Member is as under:
  - Minimum Entry Age (in Years):18 Completed a)
  - b) Maximum Entry Age (in Years):50(nearer birthday)
  - c) Maximum Age at Renewal (in Years):54(nearer birthday)
  - Insurance Cover Ceasing Age (in Years):55(nearer birthday). d)

VII. Central contribution of 50 percent premium for PMJJBY and PMSBY will be restricted to the converged beneficiaries in the age group 18-50 years. For those beneficiaries above 50 years who the State Government/UT would like to cover under PMSBY, the premium amount (i.e. Rs.12 per beneficiary per annum) is to be borne fully by the State Government/UT.

3. This issues with the approval of Hon'ble Union MoS (L&E) (I/C).

(Rajit Punhani)

Joint Secretary & DG (LW)

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To,

- 1. Chairman, LIC Office, Yogakshema, Jeevan Bhima Marg, Nariman Point, Mumbai 400021.
- 2. All State Nodal Agencies of the State Governments.