



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

Jaisalmer House, 26 Mansingh Road  
New Delhi-110011, dated 13<sup>th</sup> November, 2017

**ORDER**

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

**References: -**

- (i) Minutes for the Committee of Secretaries (CoS) Meeting dated 24.03.2017 and 09.05.2017 under the chairmanship of Cabinet Secretary.
- (ii) DO letter from Secretary (L&E) to all Chief Secretaries/Advisor of State Governments/UT Administrations dated 22.05.2017 and 05.08.2017 on the subject mentioned above.
- (iii) DO letter from Hon'ble LEM to all Chief Minister/Lt. Governor/Administrator of State Governments/UT Administrations dated 11.09.2017 on the subject mentioned above.

Kind ref. is drawn to the above (copies enclosed).

2. In pursuance of the directions of the Cabinet Secretariat, the Aam Aadmi Bima Yojana (AABY) (Entire Scheme) has been transferred to Ministry of Labour and Employment from Department of Financial Services, Ministry of Finance vide Ministry of Finance's Order no. I-13017/1/2014-Ins. I dated 21.06.2017.
3. The earlier AABY was for the age group 18-59 years with the annual premium of ₹200, out of which 50% was funded by Central Government through the Social Security Fund of GoI managed by LIC and 50% by the respective State Government/UT Administration/Cooperative Societies/NGO/etc. as the case may be.
4. It has now been decided to converge AABY with PMJJBY and PMSBY. PMJJBY covers death and disability (permanent or partial) on account of any cause, for the age group from 18 to 50 years with a maximum coverage of ₹2 lakhs @ premium of ₹330 per annum. PMSBY covers death and disability (permanent or partial) only by accident for an age span from 18 years to 70 years with a maximum coverage of ₹2 lakhs @ premium of ₹12 per annum.
5. Several meetings were held with Life Insurance Corporation of India (LIC), Central Ministries/Departments, State Governments/Union Territory Administrations, Public Fund Management System Officials, National Scholarship Portal Consultants and various other stakeholders to finalize the modalities of this convergence. Time to time instructions have been issued to LIC and State Governments/UT Administrations.
6. After due deliberations and through consultations, it has also been decided that no new enrolment would be considered under the earlier Aam Aadmi Bima Yojana (AABY).

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7. The important points for this convergence are as below: -

- (i) *The existing beneficiaries of AABY will be divided into two groups, one from 18 years to 50 years and the other from 51 to 59 years old.*
- (ii) *The second group from 51 to 59 years is a closed group and will be named as beneficiaries under Converged Aam Aadmi Bima Yojana (CAABY). These beneficiaries in the age group from 51 to 59 years will not be covered under PMJJBY due to its constraint of age upto 50 years. However, they may be enrolled under PMSBY by payment of an additional premium of ₹12 per annum by the respective State Governments.*
- (iii) *The scholarship component will be available for the existing beneficiaries of AABY and also for the new beneficiaries of Converged PMJJBY/PMSBY scheme i.e. the new beneficiaries in the age group from 18-50 years.*
- (iv) *The first group of 18 to 50 years will be enrolled under PMJJBY and PMSBY and it will be named as Converged PMJJBY/PMSBY. The total premium for converged PMJJBY /PMSBY is ₹342 (330 + 12). Under AABY the total premium was ₹200. In comparing this with the Converged PMJJBY /PMSBY, an additional premium of ₹142 (330+12-200) per annum per beneficiary will be required. The Central Government has conveyed their approval for providing ₹71 i.e. 50% of the additional funds, from Social Security Fund of India managed by LIC. The remaining 50% of the additional funds would be funded by the Nodal Agency i.e. the respective State Government/UT Administration/Co-operative Societies etc. as the case may be. These rates of premium will be revised in accordance with the revision of the PMJJBY and PMSBY rates by Ministry of Finance, Government of India.*

8. The guidelines for the convergence of AABY to PMJJBY and PMSBY are as follows: -

- (a) *This is not a new scheme. The eligible beneficiaries shall be enrolled under Converged Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) / Pradhan Mantri Suraksha Bima Yojana (PMSBY) as the case may be. The benefits and the premium of PMJJBY and PMSBY are issued by Ministry of Finance, Government of India from time to time. The benefits for the existing beneficiaries under the earlier AABY for the closed group from 51 to 59 years, will remain the same.*
- (b) *Nodal Agency shall mean the Central Ministerial Department/ State Government/ Union Territory Department/ Agencies/ Cooperative Societies, as the case may be. The State Government/UT Administration shall designate the respective Ministry/Department/Agency/Cooperative Society as Nodal Agency for this convergence and enrolment of new beneficiaries under PMJJBY/PMSBY whose 50% premium is funded through SSF of Government of India.*
- (c) *'The Corporation' shall mean the corporation established under Section 3 of the Life Insurance Corporation Act, 1956 (31 of 1956).*
- (d) *'Effective Date' shall mean the effective date in the PMJJBY and PMSBY as per the guidelines of MOF, GoI.*

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- (e) 'Entry Date' shall mean the date on which the existing members of AAM AADMI BIMA YOJANA are converged by enrolling as insured members of Corporation under PMJJBY and PMSBY or in PMSBY alone. For new members, the entry date shall be effective date as in point (d) above.
- (f) 'Annual Renewal Date' shall mean the date on which the Scheme shall be renewed every year, for which the guidelines of PMJJBY/PMSBY, issued by MoF, GoI will be followed.
- (g) 'Terminal Date' in respect of each Member shall mean the Annual Renewal Date following the date on which he/she completes age 55 years.
- (h) 'SSF' shall mean Social Security Fund created by the Central Government and maintained by LIC of India under the custody of Ministry of Labour and Employment, Government of India.
- (i) 'Scholarship fund' shall mean the fund created by the Central Government and maintained by LIC of India under the custody of Ministry of Labour and Employment, Government of India.
- (j) 'DBT' shall mean Direct Benefit Transfer of the benefits under this scheme into the bank account of the beneficiary.
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- (k) ~~'Benefits' and 'Premium' are in line with the directions issued by MoF, GoI for PMJJBY and PMSBY.~~
- (l) **Scholarship Component:** Payment of scholarships will be made through the National Scholarship Portal or in any other manner as per the decision of the Central Government. Scholarship is an add-on benefit under the scheme. As per the direction of Committee of Secretaries (CoS) the benefits of the existing scheme shall not be reduced. Scholarships will be provided at the rate of ₹100/- per month to each child payable yearly through scholarship fund for a maximum of two children of the insured member/family studying between IX to XII Standard (including ITI Course, if any). Scholarship Component shall be made available to the wards of beneficiaries, in the age group from 18-50 years, who are enrolled under Converged PMJJBY/PMSBY and wards of existing beneficiaries in the closed group, age group from 51 years to 59 years, under Converged AABY. Every State Government/UT Administration shall nominate a nodal officer from the notified Nodal Department/Ministry as in point (b) above for the purpose of verification of Scholarships.
- (m) **Admission of Members:** The Nodal Agency shall identify the members who are eligible to be covered under Scheme, enrol them as members and prepare database of such members and shall intimate the Corporation of the enrolment along with the data. The data shall be accepted by the Corporation after due validation. The nodal agency shall remit the premium for all the eligible members to be admitted. Admission into the scheme shall be only after receipt of data of eligible members and total consideration amount as premium (the part to be paid by the nodal agency). The Corporation will prepare the list of insured members, whose data are validated and on whose lives the assurance is covered. The resp. Nodal Agency has to provide the data base, in the format attached in **Annexure I** to Corporation in a file compatible with Microsoft Access of MS Office Suite. For the purpose of admission into the scheme, the member shall sign a formal enrolment form and a declaration of good health. If the declaration of health made by the member and other particulars are found to be satisfactory, the Nodal Agency may enrol the member to the scheme and include in the data to be submitted to Corporation for consideration to effect the assurance subject to other conditions.

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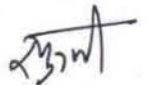
- (n) *Nodal Agency to Furnish Particulars: The Nodal Agency shall furnish to LIC the relevant particulars of Members as required by the Corporation in connection with the administration of the Scheme. Particulars include data of new members enrolled afresh, data of the existing members at the time of renewal of the scheme, intimation of Death of Insured Members and other particulars for verification of eligibility conditions. The Nodal Agency shall furnish to the Corporation all the relevant particulars as may be called for by the Corporation in the prescribed format from time to time.*
- (o) *Data of Insured Members: Nodal Agency would be required to maintain a Database of insured members covered under the Scheme as provided to the Corporation from time to time.*
- (p) *Eligibility Criteria: The criteria to be satisfied to be eligible to enrol under PMJJBY and PMSBY is as follows: The members should be aged between 18 completed yrs and 50 yrs. He / She should be from BPL (Below Poverty line) / MABPL (Marginally above BPL) category. He / She is the earning member or the head of the family that is living below poverty line or marginally above poverty line. He / She should be engaged in one of the forty-eight occupations as provided for in the enclosed list. The list of occupation is at Annexure II. The decision as to the eligibility of the member for the enrolment into the scheme is fully vested in the Nodal Agency. The Nodal Agency will however, verify the eligibility of the member as per above criteria.*
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- (q) *Verification of Age: The Nodal Agency has to satisfy that the member covered under the Scheme is in the respective age group as desired by the scheme. Age admission will be done based on Aadhar or any other document as specified in the notification under section 7 of the Aadhar Act.*
- (r) *Lien: For members who are enrolled subsequent to the date of commencement of the scheme for the first time, claim benefit shall not be available for death (other than due to accident) occurring during the first 45 days from the date of enrolment into the scheme (lien period). In case of death occurring (other than due to accident) during the lien period, no claim would be admissible. This exclusion shall also apply to members who exit the scheme after some policy year/years and re-join the scheme subsequently. This clause of lien is not applicable if death happens due to accident. This clause does not apply to the existing members of AABY who will be covered under Converged AABY and Converged PMJJBY/PMSBY.*
- (s) *Termination of Assurance: The Assurance on the life of an insured member shall immediately terminate upon the happening of any of the following events and no benefit will become payable there under: On attaining age 55 (nearer birthday) as on the annual renewal date. Discontinuance of contribution relating to the Assurance by the Nodal Agency. The Insured member ceasing to satisfy one or more of the eligibility conditions as per item no 6. The Insured Member ceasing to be a member of the said Group as determined by the Nodal Agency.*
- (t) *Discontinuance of the Scheme: The Scheme shall continue as long as the Central Government wishes to continue the Scheme. The Government of India & the Corporation (in consultation with each other) can modify, alter and/or amend the benefits and premium under the Scheme from time to time.*
- (u) *Appointment of Nominee: Every insured member shall appoint one or more from the spouse or child / children or dependents to be the nominee or nominees in accordance with Section 39 of Insurance Act 1938. In the event of death of the insured member while being covered under the Scheme, the benefits of insurance cover as assured on his life will be paid to the nominee. If the insured member does not have*



a spouse or child/children or dependents, then he shall appoint his legal representatives to be the nominee. The Data regarding nomination will be maintained by the Nodal Agency and they shall submit the details of nomination or legal heirs to LIC for settlement of claims. In case the nominee is a minor, then the insured member shall appoint an Appointee to receive the benefit of assurance.

- (v) *Servicing of the Scheme: The Corporation will coordinate with all concerned nodal agencies to adopt a strong IT based system to service the Scheme. The Corporation will maintain centralized data base of the insured members. The settlement of claims would be subject to Nodal Agency submitting Claim form, claim-cum-discharge form and copy of the Death Certificate, age proof of member as required by the Corporation, details of nominee like the Aadhar number and bank account to which the claim proceeds are to be credited, and other details as required by Corporation to process the claim.*
- (w) *Policy number: The Nodal agency will be required to complete a proposal and submit to Corporation. The Corporation will issue a unique Policy number to each nodal agency after entering into an agreement with them and give a unique ID to each beneficiary.*
- (x) *Jurisdiction: All Assurances issued under the scheme shall be Indian Contracts. They will be subject to Indian Laws including the Insurance Act 1938, the Life Insurance Corporation Act 1956, IRDAI Act 1999, as amended from time to time, and to any legislation subsequently introduced thereof. All benefits under the scheme arising out of the death of any Insured member shall be payable only in Indian Rupees.*
- (y) *General: 50% of the total premium shall be borne by the SSF maintained by the Corporation. Remaining part of the premium shall be borne by the respective Nodal Agencies. The Nodal Agencies shall remit their part of the premium to the Corporation. They shall give the data of the members and pay their part of the premium and only on receipt of both, shall life risk be covered by LIC of India by adding the contribution from the SSF.*

9. These guidelines are applicable to the convergence/ enrolment by the State Governments or designated nodal agencies.
10. This issues with the approval of Hon'ble Union MoS (L&E) (I/C).



(Rajit Punhani)  
Joint Secretary & DG (LW)  
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1. All Principal Secretaries/Secretaries of the resp. Ministry/Department of the State Governments/UT Administration.
2. Chairman, LIC Office, Yogakshema, Jeevan Bhima Marg, Nariman Point, Mumbai – 400021.

**Copy to:**

1. Cabinet Secretary, Cabinet Secretariat, Rashtrapati Bhawan, New Delhi - 110004.
2. Secretary to Hon'ble President, Rashtrapati Bhavan, New Delhi- 110004.
3. Secretary to Hon'ble PM, PMO, South Block, New Delhi – 110001.
4. All Secretaries of Central Ministries/Department, Government of India.

**Copy for information:** US O/o MoS, PPS to Secy. (L&E), PPS to Addl. Secy. (L&E), PA to Sr. LEA, PPS to AS & FA (L&E), JS(KR), JS (MG), JS (RKG), JS (RA), EA (DS), DDG (E), DDG (NKS), DG (ESIC), CPFC, DG (FASLI), DG (CBWE), CLC (C), DG (Mines and Safety), DG (Labour Bureau), DG (VVGNLI), DG (NATRASS).

**Copy to,** Web Manager, Official Website for Ministry of Labour and Employment for placing on the website *under what's new.*



DATA FORMAT

Sr. No.	Data required	mandatory or optional	Data Type
1.	Policy Number	mandatory	number(9)
2.	Member ID	optional	character(30)
3.	UIDAI No (Aadhar No.)	mandatory	number(12)
4.	Member Name (First name followed by Surname)	mandatory	character(50)
5.	Fathers' Name	mandatory	character(50)
6.	Husbands' Name (In case of married women)	optional	character(50)
7.	Gender (M/F/T)	mandatory	character(1)
8.	Date of Birth	mandatory	date (dd/mm/yyyy)
9.	Date of Joining Scheme	mandatory	date (dd/mm/yyyy)
10.	Caste (code)	mandatory	number(2)
11.	Member Occupation	mandatory	character(50)
12.	Identification Mark	optional	character(50)
13.	State of Health (code)	optional	number(2)
14.	House No/Street	mandatory	character(50)
15.	Area / Village	optional	character(50)
16.	Taluka	optional	character(50)
17.	District (code)	mandatory	number(3)
18.	State (code)	mandatory	number(2)
19.	Pin code	optional	number(6)
20.	Bank Account number of member	mandatory	character(30)
21.	Bank IFSC code	mandatory	character(11)
22.	Bank Customer reference Id	optional	character(30)
23.	Account type (saving - 1 / current - 2 /PMJDY - 3)	mandatory	number(1)
24.	Mobile no	mandatory	character(15)
25.	E-mail ID	optional	character(50)
26.	PAN card No.	optional	character(10)
27.	Ration card NO / BPL card No.	optional	character(25)
28.	Language (code)	optional	number(2)
29.	Nominee Name	mandatory	character(50)
30.	Nominee's Relation to the member (code)	mandatory	number(2)
31.	Nominee's Date of Birth	optional	date (dd/mm/yyyy)
32.	nominee Aadhar number	optional	number(12)
33.	Appointee Name	optional	character(50)
34.	Appointee's Relation to the minor Nominee (code)	optional	number(2)

OCCUPATIONS/ VOCATIONS COVERED UNDER AFTER CONVERGENCE

Sr. No.	Occupation	Sr. No.	Occupation
1	Beedi Workers	25	Food Stuffs like Khandsari / Sugar
2	Brick Kiln Workers	26	Textile
3	Carpenters	27	Manufacture of Wood Products
4	Cobblers	28	Manufacture of Paper Products
5	Fishermen	29	Manufacture of Leather Products
6	Hamals	30	Printing
7	Handicraft Artisans	31	Rubber & Coal Products
8	Handloom Weavers	32	Chemical Products like candle manufacture
9	Handloom & Khadi Weavers	33	Mineral products like earthen toys manufacture
10	Lady Tailors	34	Agriculturists
11	Leather & Tannery Workers	35	Transport Drivers Association
12	Papad Workers attached to 'SEWA'	36	Transport Karmacharis
13	Physically Handicapped Self Employed Persons	37	Rural Poor
14	Primary Milk Producers	38	Construction Workers
15	Rickshaw Pullers / Auto Drivers	39	Fire Crackers' Workers
16	Safai Karmacharis	40	Coconut Processors
17	Salt Growers	41	Aanganwadi Teachers
18	Tendu Leaf Collectors	42	Kotwal
19	Scheme for the Urban Poor	43	Plantation Workers
20	Forest Workers	44	Women Associated with Self-Help Groups
21	Sericulture	45	Sheep Breeders
22	Toddy Tappers	46	Overseas Indian Workers
23	Powerloom Workers	47	Rural Landless Households
24	Hilly Area Women	48	Unorganized workers covered under RSBY



SECRET

CABINET SECRETARIAT  
RASHTRAPATI BHAWAN

MINUTES OF THE MEETING OF COMMITTEE OF SECRETARIES

Doc. No. 26/2017- CA.IV

Copy No...1...11

Venue: Conference Room, Cabinet Secretariat, Rashtrapati Bhawan  
Date of meeting: Friday, the 24<sup>th</sup> March, 2017  
Time of Meeting: 3.15 p.m.

PRESENT

- Shri P.K. Sinha, Cabinet Secretary
- Dr. A.R. Sihag, Secretary (Coordination), Cabinet Secretariat
- Shri Ashok Lavasa, Finance Secretary & Secretary D/o Expenditure
- Ms. Anjuly Chib Duggal, Secretary, D/o Financial Services
- Shri Devendra Chaudhry, Secretary D/o Animal Husbandry, Dairying & Fisheries
- Ms. Rashmi Verma, Secretary, M/o Textiles
- Ms. Leena Nair, Secretary, M/o Women & Child Development
- Shri Anil Khachi, Additional Secretary, D/o Financial Services
- Shri A. Giridhar, Joint Secretary, Cabinet Secretariat
- Shri B.H. Anil Kumar, Joint Secretary, M/o Micro Small & Medium Enterprises
- Shri Sujay Banarji, Chairman-cum-Managing Director, Oriental Insurance
- Ms. Usha Sangwan, Managing Director, Life Insurance Corporation of India
- Shri PVS Naga Raja Rao, Chief, Life Insurance Corporation of India
- Shri Amitesh Kumar Sinha, Director, Cabinet Secretariat

**Subject: Convergence of Insurance Schemes.**

A meeting of Committee of Secretaries (CoS) was held under the chairmanship of Cabinet Secretary on 24.03.2017 at 3.15 PM in the Committee Room, Cabinet Secretariat, Rashtrapati Bhawan to consider the Note No.12011/11/2015-Ins II, dated 10.2.2017 of Department of Financial Services on the subject mentioned above.

2. Initiating the discussion, Additional Secretary, DFS apprised the Committee of the progress of Convergence of Insurance Schemes and highlighted the following:
  - (i) Two Social Security schemes in the insurance sector, namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched on 9.5.2015 to address the situation of low coverage of life and accident insurance in the country among the poor and the under-privileged.
  - (ii) PMJJBY and PMSBY have been reasonably well universalized.
  - (iii) Ministries have given their consent for convergence of nine schemes to PMJJBY and PMSBY.
  - (iv) The beneficiaries of the existing schemes would be given an option in the age group of 18 to 50 years to migrate to PMJJBY and PMSBY and the beneficiaries in the age group of 51 to 59 years would continue to be covered by their existing



- schemes. Age span for cover under PMJJBY is 18 to 50 years and that under PMSBY is 18 to 70 years.
- (v) The cover provided by PMJJBY and PMSBY is superior in terms of value and comprehensiveness, covering temporary disability, permanent disability, accidental death and natural death.
  - (vi) In a meeting on the subject of Convergence of Insurance Schemes chaired by the Hon'ble PM on 26.2.2016, it was decided that the concerned departments and nodal department may obtain necessary approvals and fix their own transition periods as regards the convergence of Life and Accident Insurance schemes of different departments to the two core schemes.
  - (vii) All Ministries have been advised to finalise convergence of their existing schemes to PMJJBY and PMSBY by 31<sup>st</sup> May, 2017 so that there is sufficient time to resolve issues, if any, before the commencement of the next insurance cycle of PMJJBY and PMSBY beginning from 1<sup>st</sup> June, 2017.
  - (viii) The scholarship component of the existing insurance schemes will continue to be paid out of the Scholarship Fund being managed by LIC (with budgetary support of Central Government) after the beneficiaries migrate to PMJJBY and PMSBY.
  - (ix) The insurance cover under existing Ministry/Department scheme henceforth will be available for existing beneficiaries in the age group of 51 to 59 years at an higher annual premium of ₹ 13.39 per thousand sum assured (₹ 401.70 for 30,000 sum assured and ₹ 803.40 for ₹ 60,000 sum assured); whereas, cover under PMSBY will be available at ₹ 12 per thousand sum assured per beneficiary.
  - (x) After migration to PMJJBY, the funding of the gap in premium between PMJJBY and current Ministry/Department Insurance scheme will have to be funded either by the Centre/State Government/Implementing Agency or the beneficiary.

3. Secretary, D/o Financial Services raised the issue of deduplication to eliminate persons who are already enrolled in PMSBY and PMJJBY. It was observed that linking of Aadhaar and mobile number with the bank accounts of the beneficiaries will facilitate de-duplication. She also stated that LIC has informed that additional premium of ₹ 14 cr per annum only is required for covering beneficiaries in the age group of 51-59 in AKBY, MGBBY, AABY(PL), AABY (Khadi), AABY (Handicraft) and KBBY. The insurance benefits under core schemes are better than those in AKBY and KVIC, hence, an additional premium of ₹ 12.55 cr and ₹ 5.61 cr only respectively would be required from the Ministries administering these two schemes.

4. Secretary, M/o Women & Child Development and Secretary, M/o Textiles stated that post convergence, the existing beneficiaries in the age group of 51 to 59 years will have to pay higher premium. It was observed that premium will go up due to higher insurance cover under the two schemes. Secretary, M/o Textiles stated that proposal of auto debit of entire premium amount from beneficiaries bank account may be reviewed. Secretary, M/o Women & Child Development informed that Aaganwadi Karyakarta Bima Yojana has additional benefit in the form of female critical illness cover of ₹ 20,000. Secretary, D/o Animal Husbandary, Dairing & Fisheries stated that validity of existing scheme is upto December, 2017 whereas target date for convergence is 1.6.2017. It was observed that each Ministry / Department may fix their own transition period.



Secretary, D/o Financial Services informed that for benefits other than those available under PMJJBY/PMSBY, Ministries concerned may get approvals from competent authorities for sanction from their respective budgets.

5. After detailed deliberations, the CoS recommended the following:

- (i) Secretary, D/o Financial Services and Secretaries of Ministries administering individual insurance schemes may ensure completion of convergence expeditiously, so as to transition into PMJJBY/PMSBY completed before next insurance cycle starts.
- (ii) Secretary, D/o Financial Services may ensure that benefits flowing to the existing beneficiaires are not reduced due to convergence.
- (iii) Existing beneficiaries may be provided handholding for getting on boarded onto the new schemes, premium payment methods may be suitably amended depending on each Ministry's policy.
- (iv) Secretary, D/o Financial Services may ensure linking of JDY Account Number, Aadhaar and Mobile Number (JAM) with the databases of beneficiaries to facilitate de-duplication and DBT.
- (v) Ministries proposing to provide premium subsidy for enrolment into PMJJBY and PMSBY may do so with approvals of competent authority accordingly. They may also consider including any increase in premium in these proposals for providing enhanced benefits.
- (vi) Individual Ministries may also consider obtaining necessary approvals for continuance of non-insurance benefits being offered in certain schemes either from departmental budgets or SSF.

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MINUTES OF THE MEETING OF COMMITTEE OF SECRETARIES

Doc. No. 36/2017- CA.IV

Copy No.....12

Venue: Committee Room, Cabinet Secretariat, Rashtrapati Bhawan  
Date of meeting: Tuesday, the 9th May, 2017  
Time of Meeting: 11.30 a.m.

PRESENT

Shri P.K. Sinha, Cabinet Secretary  
Dr. A.R. Sihag, Secretary (Coordination), Cabinet Secretariat  
Shri Ashok Lavasa, Finance Secretary & Secretary D/o Expenditure  
Ms. Anjuly Chib Duggal, Secretary, D/o Financial Services  
Shri Devendra Chaudhry, Secretary D/o Animal Husbandry, Dairying & Fisheries  
Ms. Rashmi Verma, Secretary, M/o Textiles  
Shri K.K. Jalan, Secretary, M/o Micro Small & Medium Enterprises  
Ms. Leena Nair, Secretary, M/o Women & Child Development  
Ms. M Sathiyavathy, Secretary, M/o Labour & Employment  
Shri Anil Khachi, Additional Secretary, D/o Financial Services  
Shri A. Giridhar, Joint Secretary, Cabinet Secretariat  
Shri N. Srinivasa Rao, Economic Adviser, D/o Financial Services  
Shri V.K. Sharma, Chairman, Life Insurance Corporation of India  
Ms. Sunita Sharma, MD, Life Insurance Corporation of India  
Shri Amitesh Kumar Sinha, Director, Cabinet Secretariat  
Shri M.R. Kumar, Zonal Manager, Life Insurance Corporation of India  
Shri A. Jerath, General Manager, Oriental Insurance

**Subject: Convergence of Insurance Schemes.**

A meeting of Committee of Secretaries (COS) was held under the Chairmanship of Cabinet Secretary on 09.05.2017 at 11.30 am in the Committee Room, Cabinet Secretariat, Rashtrapati Bhawan to consider the Note F.No. 12011/2/2015-Ins. II dated 5th May, 2017 of the Department of Financial Services on the subject mentioned above.

2. Additional Secretary, DFS made a brief presentation apprising the Committee of the decisions taken in the last COS meeting on the subject on 24th March, 2017, and suggested further course of action for completion of convergence.

3. After detailed deliberations, the CoS recommended the following:

- (i) All Ministries / Departments except Ministry of Labour and Employment (for Aam Aadmi Bima Yojana (AABY)) may complete the convergence before 31st May, 2017.
- (ii) M/o Labour & Employment may undertake migration of AABY to PMJJBY and PMSBY after holding consultations with the State Governments and finalizing the sharing pattern of enhanced premium.



- (iii) Secretary, D/o Financial Services and Secretaries of Ministries/ Departments administering individual insurance schemes may ensure that benefits flowing to the beneficiaries are not reduced after convergence and the contribution of the beneficiaries towards premium for insurance cover does not increase.
- (iv) All future beneficiaries may be enrolled by the Ministries/Departments only under PMJJBY and PMSBY.
- (v) The beneficiaries in the age group of 51-59 years will continue to get the existing insurance benefits with the current premium rates. Based on the experience rating over a period of 3 years, LIC would determine the need for renegotiation of the terms.
- (vi) All Ministries/Departments may ensure that this year's list of beneficiaries in the age group of 18-50 years is shared with LIC latest by 20th May, 2017.
- (vii) Funds towards the premium of PMJJBY and PMSBY may be deposited with LIC before 31st May, 2017 by Ministry of Textiles, Ministry of Women & Child Development, Ministry of Micro, Small & Medium Enterprises.
- (viii) Funds towards PMSBY premium may be deposited with the respective Public Sector General Insurance Company before 31st May, 2017 by Department of Animal Husbandry, Dairying and Fisheries and Ministry of Micro, Small & Medium Enterprises for their two accidental insurance schemes.
- (ix) All Ministries / Departments will share the data-base of beneficiaries with details such as name, address, age, gender, bank account number, Aadhaar number, mobile number along with the consent forms with the insurance companies latest by 30th June, 2017, who will thereafter carry out the de-duplication exercise by 31st July, 2017.
- (x) Life/accident risk of the beneficiaries and claim settlement under the core schemes may not be held up for want of details of beneficiaries once premium has been deposited with insurance companies.
- (xi) The scholarships funded out of the Social Security Fund, managed by LIC, should continue as before with funds being provided through the Central Government budget.
- (xii) Ministry of Women & Child Development and D/o Animal Husbandry, Dairying and Fisheries (DADF) may make suitable arrangements for continuing the benefit of critical illness rider available under AKBY and hospitalization expenses under fishermen accident insurance scheme respectively for existing & the new beneficiaries.

\*\*\*\*\*



Receipt No : 315029/2017/RSBY



एम. सत्यवति, आई०ए०एस०  
भारत सरकार के सचिव  
M. SATHYAVATHY, I.A.S.  
Secretary to Govt. of India

MINISTRY OF LABOUR & EMPLOYMENT  
SHRAM SHAKTI BHAVAN  
NEW DELHI - 110001

श्रम एवं रोजगार मंत्रालय  
श्रम शक्ति भवन  
नई दिल्ली-110001  
Tele 91-11-23 71 02 65  
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E-mail secy-labour@nic.in

D.O.NO.M-21015/02/2017- RW

May 22, 2017

Dear Administrator/Chief Secretary,

You may be aware that currently a Social Security Scheme namely Aam Aadmi Bima Yojana (AABY) is being implemented in your State through the Life Insurance Corporation of India (LIC). AABY provides Life and Disability Cover to persons between the age of 18 years to 59 years, living below and marginally above the poverty line in 47 identified vocations/occupations (List of such occupations is enclosed for your reference). This scheme, which was implemented by Department of Financial Services, is now transferred to Ministry of Labour & Employment in the Government of India.

2. Under the current Scheme of AABY, the total annual premium is Rs. 200 per beneficiary of which 50 per cent is contributed from Social Security Fund created by the Central Government and maintained by LIC while the balance 50 per cent is contributed by the State Government/Nodal Agency. AABY provides insurance cover for a sum of Rs.30000 on death, Rs.75000 on death due to accident, besides benefits on account of disability due to accident. The Scheme also provides an add-on benefit in which scholarship of Rs.100 per month per child is paid to a maximum of two children per member studying in 9th to 12th standard.

3. It has now been decided by the Government of India that AABY will be converged with Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY) and Pradhan Mantri Suraksha Beema Yojana (PMSBY) with effect from 01-06-2017 for all AABY beneficiaries in the age group of 18 to 50 years. PMJJBY provides an insurance cover for a sum of Rs.2 lakh on death at a premium of Rs.330 per annum and PMSBY provides for insurance cover of a sum of Rs.2 lakh on accidental death, besides disability benefits at a premium of Rs. 12/- per annum as per the Scheme.

4. Thus, an additional premium of Rs.142 (330+12-200) would be required to bring the insurance cover at par with PMJJBY/PMSBY for all AABY beneficiaries in the age group of 18 to 50 years. It has also been decided that keeping with the 50-50 sharing pattern of AABY this additional premium will be shared equally between the Central Government and the State Government. The Central Government has given its concurrence to contribute an additional Rs.71 per annum per beneficiary and it is requested that you may like to give your immediate concurrence to contribute the matching additional premium of Rs.71 per annum per beneficiary. Needless to say, you would appreciate that this small additional amount would give a manifold insurance cover to the poor unorganized workers.



Receipt No : 315029/2017/RSBY

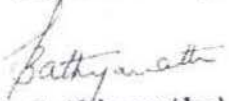
-2-

5. It may also be mentioned here that for the AABY beneficiaries in the age group of 50 to 59 years the current Scheme under AABY will be continued. Also the scholarship benefits will also be continued for the eligible students.

6. An immediate concurrence is again solicited so that the convergence may take place w.e.f 01-06-2017 and the enhanced insurance cover will be available to the beneficiaries.

With regards,

Yours sincerely,

  
(M. Sathiyavathy)

All Chief Secretaries of States/UTs  
As per list enclosed

9/c  
Recd on 22/5/17  
by (p) Post



328487/2017/O/o DGLW



एम. सत्यवति, आई०ए०एस०  
भारत सरकार के सचिव  
M. SATHIYAVATHY, I.A.S.  
Secretary to Govt. of India

MINISTRY OF LABOUR & EMPLOYMENT  
SHRAM SHAKTI BHAVAN  
NEW DELHI - 110001

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D.O. No. M-21015/02/2017-RW

August 8, 2017

Dear

Please refer to my earlier D.O. letter dated 22<sup>nd</sup> May, 2017 to all Chief Secretaries/Administrators of State Governments/UT Administrations regarding transfer of Aam Aadmi Bima Yojana (AABY) from Department of Financial Services, Ministry of Finance to Ministry of Labour and Employment and its convergence to PMJJBY and PMSBY.

2. As informed earlier, currently a Social Security Scheme namely Aam Aadmi Bima Yojana (AABY) is being implemented in various States/Union Territories through the Life Insurance Corporation of India (LIC).

3. As also communicated earlier, on the directions of the Committee of Secretaries meeting dated 24.03.2017, it was decided that AABY will be converged to Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) for all AABY beneficiaries in the age group of 18 to 50 years. PMJJBY provides an insurance cover for a sum of Rs. 2 lakhs on death at a premium of Rs.330 per annum and PMSBY provides for an insurance cover of a sum of Rs.2 lakhs on accidental death at a premium of Rs.12 per annum, besides disability benefits as per the Scheme.

4. Thus, an additional premium of Rs.142 (330+12-200) would be required to bring the insurance cover at par with PMJJBY/PMSBY for all AABY beneficiaries in the age group of 18 to 50 years. It was also decided that keeping with the 50-50 sharing pattern of AABY, this additional premium will be shared equally between the Central Government and the State Government. The Central Government has given its concurrence to contribute an additional Rs.71 per beneficiary per annum and it was requested that you may like to give your immediate concurrence to contribute the matching additional premium of Rs.71 per beneficiary per annum.

5. It was also decided that for the AABY beneficiaries in the age group of 51 to 59 years, the current Scheme under AABY will be continued. Moreover, the scholarship benefits will also be continued.

6. A meeting was held under my chairpersonship on 27.06.2017 with the States/UTs to apprise you of the above and to urge you to get the Aadhaar seeding of the beneficiaries done at the earliest. However, except for Jharkhand and Andhra Pradesh, we are yet to receive any positive response.

.....2/-

“बाल श्रम रोकें”

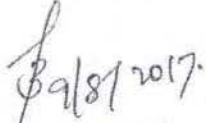
“STOP CHILD LABOUR”



7. I would therefore again request you to look into the matter and give your concurrence for the additional premium of Rs.71 per beneficiary per annum so that the convergence to PMJJBY and PMSBY may take place at the earliest. I would also urge you to submit a progress report on the Aadhaar seeding of the existing beneficiaries.

With regards,

Yours sincerely,

  
(M. Sathiyavathy)

All Chief Secretaries/Administrators  
State Governments/UT Administrations

(OFFICE COPY)

जारी किया  
ISSUED

म 10/8/17



संतोष कुमार गंगवार  
SANTOSH KUMAR GANGWAR



D.O.No. M-21015/02/2017-RW

श्रम एवं रोजगार राज्य मंत्री  
(स्वतंत्र प्रभार)  
भारत सरकार  
श्रम शक्ति भवन, नई दिल्ली-110119  
MINISTER OF STATE  
LABOUR & EMPLOYMENT  
(INDEPENDENT CHARGE)  
GOVERNMENT OF INDIA  
SHRAM SHAKTI BHAWAN  
NEW DELHI - 110119

Mr. Shri Pratul K. Patel ji

11 SEP 2017

Please refer to this Ministry's earlier D.O. letter dated 8th August, 2017 from Secretary (Labour and Employment) to all Chief Secretaries/Administrators of State Governments/UT Administrations regarding convergence of Aam Aadmi Bima Yojana (AABY) beneficiaries to Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).

2. As informed earlier, currently a Social Security Scheme namely Aam Aadmi Bima Yojana (AABY) is being implemented in various States/Union Territories through the Life Insurance Corporation of India (LIC), under which Rs. 100 per beneficiary per annum is borne by the Central Government while Rs. 100 per beneficiary is borne by the State Government/Nodal Agency in the state.

3. Government of India has decided that AABY beneficiaries will be converged to PMJJBY and PMSBY. PMJJBY provides an insurance cover for a sum of ₹2 lakhs on death at a premium of ₹330 per annum and PMSBY provides for an insurance cover of a sum of ₹2 lakhs on accidental death @ premium of ₹12 per annum, besides disability benefits as per the Scheme.

4. Thus, an additional premium of ₹142 (330+12-200) would be required to bring the insurance cover at par with PMJJBY/PMSBY for all AABY beneficiaries in the age group of 18 to 50 years. By keeping with the 50-50 sharing pattern of AABY, the additional premium will be shared equally between the Central government and the State Government. The Central Government has given its concurrence to contribute an additional ₹71 per annum per beneficiary and it is requested that you may like to give your immediate concurrence to contribute the matching additional premium of ₹71 per annum per beneficiary.

5. Besides, it has been decided that for the AABY beneficiaries in the age group of 51 to 59 years, the current scheme under AABY will be continued. Moreover, the scholarship benefits will also be continued.

6. So far, only the State Governments of Andhra Pradesh, Jharkhand, Kerala and Odisha have given their financial concurrence for this convergence.

7. It is therefore, requested to give immediate concurrence for the additional premium of ₹71 per beneficiary per annum so that the convergence to PMJJBY and PMSBY may take place and the enhanced insurance cover be made available to the beneficiaries at the earliest.

Yours, Shri Patel ji

Yours sincerely,

(Santosh Kumar Gangwar)

Shri Pratul Patel,  
Administrator,  
UT of Daman & Diu and,  
Dadra & Nagar Haveli,  
Silvassa - 396230.

All State CM/UG/Advisor