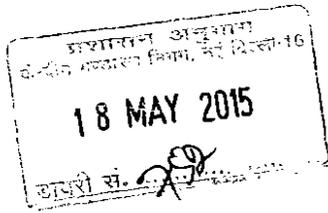


F.No.9-1/2013-Welfare  
 Government of India  
 Ministry of Consumer Affairs, Food & Public Distribution  
 Department of Food & Public Distribution  
 (Welfare Section)

Krishi Bhavan, New Delhi  
 Dated, the 14<sup>th</sup> May, 2015



**OFFICE MEMORANDUM**

**Sub:-** Launch of Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Atal Pension Yojana by the Prime Minister on 9<sup>th</sup> May, 2015 at Kolkata.

The undersigned is directed to enclose herewith copy of a D.O. letter No.G-12011/2/2015-Ins.II dated 01.05.2015 from Secretary, Deptt. of Financial Services, Ministry of Finance addressed to all Secretaries to Govt. of India on the above subject.

It is requested that wide publicity may be given to bring about awareness among the staff members about these Insurance Schemes to encourage them to avail of benefits of these social schemes.

*Rajesh Kumar Verma*

(Rajesh Kumar Verma)  
 Under Secretary to Government of India  
 Tel. No. 2338 3951

*General*  
 Distribution:

1. All Staff Members of Deptt. of Food & P.D.
2. The Chairman, Warehousing Development Regulatory Authority (WDRA).
3. The CMD, Food Corporation of India.
4. The M.D., Central Warehousing Corporation
5. The M.D., Central Railside Warehouse Company Ltd.
6. The Chief Director, Dte. Of Sugar.
7. Director, National Sugar Institute, Kanpur
8. The NIC, DF&PD with the request to put a copy of this OM and its enclosures on the Website in the caption "What is new".

*Place on website on employee corner*

*18/5*

*Sms baby*

*Gray (P)*

*Shree (P)*

*13/05/2015*

*Sr. Asst. Secy*

*Re. Spec.*

*18/5/15*

28322/Secy

डा. हसमुख अढिया, भा.प.स.  
सचिव  
Dr. Hasmukh Adhia, IAS  
Secretary



भारत सरकार  
वित्त मंत्रालय  
वित्तीय सेवाएं विभाग  
नई दिल्ली

Government of India  
Ministry of Finance  
Department of Financial Services  
New Delhi  
1<sup>st</sup> May, 2015

D.O.No.G-12011/2/2015-Ins.II

**Subject: Launch of the Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Atal Pension Yojana by the Prime Minister on 9<sup>th</sup> May 2015 at Kolkata**

Dear

As you would be aware the Budget Speech 2015 had envisaged three Social Security Schemes pertaining to the insurance and pension sector, namely the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and an old age income security pension scheme, the Atal Pension Yojana (APY), to move towards creating a universal social security system, targeted especially at the poor and the under-privileged.

2. PMSBY will offer a renewable one year Rupees two lakh accident cum disability cover (Rupees One Lakh for partial permanent disability) to all savings bank account holders in the age group of 18 to 70 years for a premium of Rs. 12/- per annum per subscriber to be auto-debited from the subscriber's bank account on enrolment in the scheme.

3. PMJJBY on the other hand offers a renewable one year Rupees two Lakh life cover to all savings bank account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs.330/- per annum per subscriber to be auto-debited from the subscriber's bank account on enrolment in the scheme.

4. APY, the third scheme to be launched, targets old age income security and will focus on the unorganised sector. It will provide subscribers a fixed minimum pension per month starting at the age of 60 years on entering the scheme at an age between 18 and 40 years, to ensure a minimum period of contribution of 20 years or more to enable an adequate pension corpus. The fixed minimum pension would be guaranteed by the Government. While the scheme is open to bank account holders in the prescribed age group, the Central Government would also co-contribute 50% of the total contribution or Rs. 1000 per annum, whichever is lower, for a period of 5 years for those joining the scheme before 31<sup>st</sup> December, 2015 and are not members of any statutory social security scheme, and are not income tax payers.

5. I am happy to inform that the Hon'ble Prime Minister shall be launching these schemes Nationally at a function to be held at Kolkata at 6PM on 9<sup>th</sup> May 2015. Linked functions with VC connectivity are envisaged across the country, including in all State capitals. I am writing to request your support in the organization of these functions in your State and the participation of the Hon'ble Chief Minister and the Hon'ble Governor of the

JB(A/c)  
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कमरा नं. 6, तीसरी मंजिल, जीवन दीप भवन, 10, पार्लियामेन्ट स्ट्रीट, नई दिल्ली-110001  
Room No. 6, 3<sup>rd</sup> Floor, Jeevan Deep Building, 10, Parliament Street, New Delhi-110 001  
Phones. : 91-11-23340222, 23343478, FAX : 91-11-23340027 E-mail : secy-fs@nic.in

For welfare Secy  
US(A/c)  
US for Secy

Signature  
6/5/15

State. We are also planning similar launch functions in places other than State Capitals, where senior Ministers from the State Government could be deputed to participate. Central Ministers will also be present at all such functions. A request in this regard is being sent by the Finance Minister to the Chief Minister.

6. As indicated vide our earlier communication of even number dated 28<sup>th</sup> April 2015, coordinated by the State Level Bankers Committee (SLBC) coordinators and their Insurance Sector counterparts, participating Banks / Insurance Companies in every State are organizing pre-enrolment camps for PMSBY and PMJJBY from 1<sup>st</sup> May onwards in all Branches / fixed Business Correspondent locations, leading up to the formal launch of the schemes on 9<sup>th</sup> May 2015. The cooperation and support of the State Government is requested in this regard also.

7. In this context, I also take this opportunity to request you to consider encouraging various groups associated with State Government programmes, like MGNREGA workers, Aanganwadi workers, Self Help Groups, farmers, Vidya Volunteers / Para-teachers, industrial workers, government employees at all levels across departments etc. to subscribe to these schemes through their bank accounts so that they are able to get the significant insurance cover of up to Rs.4 Lakh (in the event of accidental death) from the two schemes subscribed to together, at a very reasonable premium of Rs.342/- (Rs. 330/- for PMJJBY and Rs. 12/-for PMSBY) per annum. This would enhance the level of insurance penetration in the country and would serve the cause of extending critical insurance cover at a very affordable cost through a systematic bank account based platform.

8. You are kindly requested to circulate this information to all departments in the State Government to systematically reach out to such groups, including State Government employees in the Headquarters and the Field, who could subscribe by approaching the bank branches in which they have savings accounts. The SLBC Coordinators in State and their associated Insurance Sector colleagues could also facilitate special camps for this purpose at the request of the State Government.

9. As outlined above, the support and guidance of the State Government is requested in:

(i) Facilitating the organization of the above mentioned enrolment camps across the State from 1<sup>st</sup> May 2015 onwards through the efforts of the SLBC coordinators and participating Banks / Insurance Companies.

(ii) Participation of State Government Departments in the enrolment drive, as suggested above.

(iii) Facilitating arrangements for the launch day functions in the State on 9<sup>th</sup> May 2015 and facilitating the participation of dignitaries as mentioned above. An indicative programme is enclosed.

10. I am confident that with your support and guidance for the various actions that are underway in the State, and the proposed launch event on 9<sup>th</sup> May 2015, as requested above, this ambitious initiative aimed at providing subscribers to these schemes and their families with significantly enhanced social security through an affordable and convenient bank based platform, will be a grand success. The SLBC coordinator in the State who will be working towards making the various arrangements along with the counterpart Insurance Company officers, and my colleagues, will be in touch with your office, to follow up in this regard and finalize the arrangements. You are also kindly requested to designate the State Mission Director, PMJDY in the State Government as the nodal officer for liaison and coordination in the matter.

11. I look forward to your feedback in this regard.

With regards,

Yours sincerely,

Sd./-

(Hasmukh Adhia)

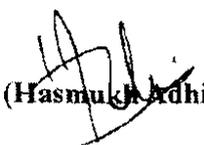
Encl: As above

To Chief Secretaries of all States / UTs  
(other than WB, Delhi and Puducherry)

Not on original

Copy to:

- i) All Secretaries to Government of India and Chairman Railway Board with the request that awareness regarding the above Insurance schemes may be created amongst all Government employees and citizens' groups associated with the department to enable them to enroll through their Bank branches / camps, as per their preference and eligibility. (*without enclosure*)
- ii) All SLBC Coordinators in the State to establish contact with the State Administration in each State along with their Insurance Sector counterparts and ensure the above arrangements. (*with enclosure*)

  
(Hasmukh Adhia)