



JEEVIKA

Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



विहार सरकार

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Ref NO: - BRLPS/Proj-FI/497/14/VOL-VII/331

Date - 14.05.24

Office Order

(For Support in facilitating insurance coverage to SHG members)

Bihar Rural Livelihoods 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 64 lakh members till financial year 2023-24. In order to facilitate universal coverage of SHG members, policy level support was provided in financial year 2021-22, 2022-23 and 2023-24.

To further strengthen the mechanism following directions are being given:

- The Process of auto renewal of existing policies under PMJJBY & PMSBY takes place during the month of 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 31st May 2024.
- It will be important to mention that some banks have started renewal now also. Thus all the BPMs are directed to contact the branch managers 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 enrolment, claim process, digitization of insured members and claims with the help of BPMs, FI Nodals and other Project Staffs. 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) and PMSBY (Increased from Rs. 12 to Rs. 20). Beside that lien period has been reduced from 45 days to 30 days.
- The campaign to sensitize SHGs, VOs and CLFs for insurance enrolment/renewal needs to be monitored **in terms of SHG covered and members sensitized. This will become part of reporting.** This is beside 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. Enrolment 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. 10,000 (Rs. Ten 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) 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 installments by SHG members.
- l) An Amount of Rs. 5 (Rs. 2.50 for PMJJBY and Rs. 2.50 for PMSBY) may be paid to community mobilizers for digitization of PMJJBY and PMSBY data in insurance application.
- m) Approval for payment of incentive to cadres for renewal and new enrolment has been already provided in office order BRLPS/Proj-MI/457/13/Volume-(2)/768 dated 16/05/2023 for financial year 2024-25.

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


(Dr. Chandra Shekhar Singh, IAS)
Chief Executive Officer
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CC to:

- 1. All project Staff
- 2. Concerned File