

GOVERNMENT OF N.C.T. OF DELHI
DIRECTORATE OF AUDIT
(Administration Branch)

04th Level, 'C'-Wing,
Delhi Sachivalaya,
New Delhi.


No. F.9(4)/DOA/Estt./2015/dcaaudit/11892-95

Dated: 07-07-2015

Sub.: Regarding Implementation of Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY).

Please find enclosed herewith the copy of the Dy. Secretary-V(Finance) Circular dated 25.06.2015 alongwith Ministry of Finance, Govt. of India letter dated 04.06.2015 on the subject cited above with the request to bring the contents to the notice of all the officers/officials working in respective branches for information and taking necessary action accordingly.

Encl: As above.


(H.R. NAUGAIN)
ACCOUNTS OFFICER (ADMN.)
TEL. NO. 23392280

1. All Branch Incharge, Directorate of Audit.
- ✓ 2. AAO(website), Dte. of Audit.
3. Notice Board.
4. Guard File.

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F. No. 4(7)/Fin. (Estb-III)/2015/dsE/383
GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
FINANCE DEPARTMENT
4TH LEVEL, 'A WING' DELHI SECRETARIAT.
I.P. ESTATE, NEW DELHI
CD:-012310826

Dated:- 25/6/15

CIRCULAR

Ref. is invited for information and necessary action in respect of D.O letter no. G-12011/2015-Ins.II dated 04.06.2015 on the subject cited above, received from Addl. Secretary, Department of Financial Services, Govt. of India regarding "Publicity of Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB Y) and Atal Pension Yojana(APY)"

Yours faithfully,



(MANOJ KUMAR)
DY. SECRETARY-V(FINANCE)

To,

All the Pr. Secretaries/Secretaries/Heads of Department(s) of all the departments/Autonomous Bodies/Corporation etc under Govt. of NCT of Delhi.

we may be advised
on fee concessions.

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Spoken by circulate.

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Sh. Bonker

नेहलता श्रीवास्तव, भा.प्र.से
अपर सचिव
Snehlata Shrivastava, IAS
Additional Secretary



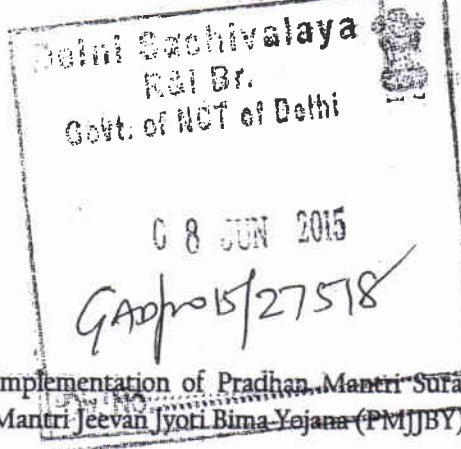
OFFICE OF THE CHIEF SECRETARY
GOVT. OF NCT OF DELHI

08 JUN 2015

भारत सरकार
वित्त मंत्रालय
वित्तीय सेवाएँ विभाग
जीवन दीप भवन, तीसरी मंजिल
१०, पार्लियामेन्ट स्ट्रीट,
नई दिल्ली-११०००१

Government of India
Ministry of Finance
Department of Financial Services
Jeevan Deep Building, 3rd Floor,
10, Parliament Street,
New Delhi-110 001
Tel. : +91-11-23748773 Fax : +91-11-2374877
E-mail : as-dfs@nic.in

June 4, 2015.



Subject: Implementation of Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)

Dear Sir,

This has reference to the earlier DO letter of even no. dated 1st May, 2015 from Secretary, Financial Services vide which the support of the State Government was requested for creating awareness and promoting participation in the captioned schemes, in the backdrop of their launch by the Hon'ble Prime Minister on 9th May, 2015. As you are aware, these schemes were successfully launched across all States on that day, with the objective of moving towards the creation of a universal social security system, focusing especially on the poor and the under-privileged.

2. In this regard, I am happy to inform that in the short period of about a month, about ten crore persons have enrolled under the schemes, as on 3rd June, 2015. The support and cooperation that has been received from various State Governments/UT administrations in achieving a successful launch and the encouraging initial participation under the schemes, is greatly appreciated. However, the achievement is still way below potential. The efforts put in thus far would need to be re-doubled to enable citizens to become aware of and benefit from these very attractive social security schemes.

2. To recap, as indicated in our earlier communication, the PMJJBY offers a renewable one year Rupees Two Lakh life cover to 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. PMSBY on the other hand offers a renewable one year Rupees Two Lakh accident cum disability cover (Rupees One Lakh for partial permanent disability) to account holders in the age group of 18 to 70 years for a premium of Rs. 12/- per annum per subscriber. APY enables subscribers to ensure their old age income security by contributing up to the age of 60 after enrolment between the ages of 18 and 40 years for a guaranteed minimum pension of Rs. 1000, 2000, 3000, 4000 or 5000, depending on the option chosen, starting at age 60, which could be higher based on actual returns on the accumulated corpus. The pension would also be available to the spouse of the subscriber on his death and after both the subscriber and the spouse are dead, the pension corpus at age 60 would be given to the nominee of the subscriber. The corpus would be prudently invested under the regulatory oversight of PFRDA. For individuals who meet eligibility conditions like not being income tax payers and members of any statutory social security scheme, a government co-contribution of up to Rs. 1000 per annum or 50% of the total contribution, whichever is lower, for five years is envisaged, in the event of enrolment by 31st December 2015.

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4. In this context, I take this opportunity to reiterate our earlier request to consider encouraging various groups associated with State Government programmes, like MGNREGA workers, Aanganwadi workers, Self Help Groups, farmers, industrial workers, as also government employees at all levels across departments etc., to subscribe to these schemes, subject to eligibility, 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 insurance schemes subscribed to together, at a very reasonable premium of Rs.342/- (Rs. 330/- for PMJJBY and Rs. 12/-for PMSBY) per annum, and also achieve old age income security through APY. This would enhance the level of insurance and pension penetration in the country and would serve the cause of extending critical insurance cover / old age income security at a very affordable cost through a systematic bank account based platform.

5. You are kindly requested to again 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 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.

6. This support would be invaluable in building on the initial success achieved in this very ambitious initiative and enable enrolling of eligible citizens under these schemes, and thereby providing them and their families with significantly enhanced social security.

7. Further, the department has already requested support of the State Government vide email dated 28th May 2015 sent to the office of the Chief Secretary, for efforts aimed at creating awareness regarding submission / processing of claims under PMSBY/PMJJBY. LIC and the Public Sector General Insurance Companies have been requested to ensure wide publicity for the claims procedure, which provides for submission of the claim in the bank branch concerned, and ready availability of claim forms including through all Bank / Insurance Company branches and various websites. In addition to Bank / Insurance Company branches, they have been requested to ensure placing of informational posters in various public places like municipal offices, development blocks, tehsils, police stations, PHCs, hospitals etc. with the support of the State Government.

8. Your support on the above lines would be greatly appreciated. The department looks forward to your feedback in this regard.

With ^{kind} regards,

Yours sincerely,

S. Shrivastava

(Snehlata Shrivastava) 4.6.15

Shri K.K. Sharma,
Chief Secretary,
Govt. of NCT of Delhi,
Delhi.