

MOST IMMEDIATE

भारत सरकार/ GOVERNMENT OF INDIA
रेल मंत्रालय/ MINISTRY OF RAILWAYS
(रेलवे बोर्ड)/ (RAILWAY BOARD)

No.2022/E(LL)/SSA/1

New Delhi, dated: 25 .04.2022

The General Managers,
All Zonal Railways, Production Units,
Metro Railway/Kolkata & RDSO Lucknow.

Sub: Encouraging enrolment under Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) & Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY).

**Ref: (i) CRB's D.O. letter No. 2018/Trans.Cell/Mech/ Contractual Staff dated 02.08.2018.
(ii) Railway Board's letter dated 03.08.2018.
(iii) Railway Board's letter dated 08.03.2019
(iv) Railway Board's letter dated 03.06.2019.**

Vide Board's letter dated 03.08.2018, all Zonal Railways were advised to launch a massive enrolment drive amongst the Railway employees by popularizing the schemes of Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) & Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY). Zonal Railways etc. were also advised to ensure that the benefits of these schemes reached the uninsured, the Railways/PUs etc. should also nominate a "Nodal Officer" in their Zone/Unit for carrying out large scale enrolment in co-ordination with Banks and Insurance Companies.

2. Vide Board's letters dated 08.03.2019 and 03.06.2019, the D.O. letter No. L-11011/04/2018-PW(Pt-I) dated 22.02.2019 from the Secretary, Ministry of Labour & Employment to publicise the Scheme of Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) and Pradhan Mantri Suraksha Beema Yojana (PMSBY) enacted under Unorganized Workers Social Security Act, 2008, was circulated to Zonal Railways/PUs etc. so as to facilitate enrolment of such workers including workers under contractors to provide social security to the workers of unorganized sector.

3. Board desires that all Zonal Railways/PUs may provide information on the number of Railway employees and other workers who have got enrolled under the respective schemes separately. The desired information may please be furnished to this office by 10.05.2022 positively.


(Praveen Kumar)
Director Estt.(L.L.)
Railway Board

DA: As above

Copy for information and necessary action to:-
Advisor/MR, OSD/MR, OSD/Co-ord/MR, Additional PS/MR.
EDPG/MR, EDPG/MOS(J), EDPG/MOSR(D), DPG/MOSR(J).

GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS
(RAILWAY BOARD)

No. 2018/E(LL)/RSBY/1

New Delhi, Dated 03.08.2018

The General Managers,
All Zonal Railways, PUs,
Metro Kolkata and RDSO Lucknow.

Sub: Encouraging Railway employees to enroll themselves under
PMSBY & PMJBY.

Ref: CRB's DO letter No. 2018/Trans. Cell/Mech/Contractual Staff
dated 02.08.2018

As the Railways are aware, the Hon'ble Prime Minister had launched Social Security Schemes pertaining to the Insurance Sector, namely the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and the Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) on 9th May, 2015 to move towards creating a universal social security system, targeted especially at the poor and the under-privileged.

2. While PMJJBY provides life insurance cover of Rs. 2 lakhs for a premium of Rs. 330 per member per annum (for any bank account holder in the age group of 18 to 50 years), PMSBY provides accidental insurance cover of Rs. 2 lakh for death or total disability for a premium of Rs. 12 per member per annum (for any bank account holder in the age group of 18 to 70 years). The schemes have been designed to provide convenient enrolment through auto debit of premium from subscriber's bank account and address low penetration of life and accident insurance in the country and enable targeting in favour of the poor, unorganized sector workers and the under privileged. They are offered/administered through Insurance Companies (both public sector and private sector) in tie-up with scheduled commercial banks, Regional Rural Banks, Cooperative Banks/Post offices concerned.

3. As these schemes are of national importance, Board desires that Zonal Railways/PUs should encourage and persuade all eligible Railway employees, who are still not covered under PMSBY and PMJJBY to get themselves enrolled under the scheme to avail the benefits.

4. To achieve that Zonal Railways/PUs should launch a massive enrolment drive amongst the Railway employees by popularizing these beneficial schemes amongst them. For this purpose, the consent letter of the employees to join the schemes should be collected and it should be handed over to the respective banks in a function to be held for this purpose. The function should be held on Zonal levels on suitable dates. Forms can be downloaded from website www.jansurksha.gov.in.

5. In this connection, the Railways' attention is drawn to the CRB's D.O. letter referred to above. AM(Staff) has been nominated as the "Nodal Officer" for Railway employees. In order to ensure that the benefits of these schemes reach the uninsured, the Railways/PUs should also nominate a "Nodal Officer" in their zone/unit for carrying out large scale enrolments in co-ordination with Banks and Insurance Companies.
6. The Railways are requested to take appropriate necessary action in this regard under advice to Board's office at the earliest.
7. Receipt of this letter may also please be acknowledged.

d/c

Manju
(Ms. Manju)
Joint Director/E(LL)
Railway Board.

भारत सरकार/ GOVERNMENT OF INDIA
रेल मंत्रालय/ MINISTRY OF RAILWAYS
(रेलवे बोर्ड)/ (RAILWAY BOARD)

No. 2019/E(LL)/SSA/1

New Delhi, dated 03.06.2019

The General Managers,
All Indian Railways, PUs,
Metro Railway Kolkata,

**Sub: Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) – a Voluntary
Contributory Pension Scheme.**

Ref: Railway Board's letter No. 2019/E(LL)/SSA/1 dated 08.03.2019

Please find enclosed herewith a copy of D.O. letter No. L-11011/01/2019-RW(Pt-1) dated 15.03.2019 received from Secretary, Ministry of Labour & Employment, enclosing a copy of Notification dated 07.02.2019 and "Process flow chart to enroll under Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)" enacted under Unorganized Workers' Social Security Act, 2008 to provide social security to workers of unorganized sectors.

2. The Railways/PUs are requested to publicize the scheme amongst the beneficiaries concerned, Trade unions, etc. and educate them about the Scheme so as to facilitate enrolment of such workers under the PM-SYM scheme to provide social security to such unorganized workers.

DA: As above (15 pages)

O/C


(Ms. Manju)
Joint Director Estt.(LL)
Railway Board

(P)

भारत सरकार/ GOVERNMENT OF INDIA
रेल मंत्रालय/ MINISTRY OF RAILWAYS
(रेलवे बोर्ड)/ (RAILWAY BOARD)

No. 2019/E(LL)/SSA/1

New Delhi, dated: 08.03.2019

The General Managers,
All Indian Railways, PUs,
Metro Railway, Kolkata,
The DG/RDSO/Lucknow, RWP/Bela

**Sub: Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) – a Voluntary
Contributory Pension Scheme.**

Please find enclosed a copy of D.O. letter No. L-11011/04/2018-PW(Pt-I) dated 22.02.2019 received from Secretary, M/o Labour & Employment on the above mentioned subject for appropriate action under advice to Board's office.

DA: As above (02 pages)


(Ms. Manjiv)
Joint Director Estt.(LL)
Railway Board

S.N.I



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नई दिल्ली-110001
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E-mail : secy-labour@nic.in

हीरालाल सामरिया, आई०ए०एस०
भारत सरकार के सचिव
HEERALAL SAMARIYA, I.A.S.
Secretary to Govt. of India

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

(CRB)
MS

D.O.No. L-11011/04/2018-PW (Pt-I)

February 22, 2019

Chairman, Railway
FTS No. 531487
Date. 01/3

Dear Sir,

Hon'ble Finance Minister in his budget speech on 1st February, 2019 has announced a Pension Scheme for the workers in the unorganised sector such as street vendors, rickshaw pullers, construction workers, domestic workers, rag-pickers, agricultural workers, beedi workers, cobblers, handloom workers, washer-men, leather workers or engaged in 126 other similar occupations and whose monthly earnings are Rs. 15,000/- or less. The pension Scheme, named as "**Pradhan Mantri ShramYogi Maan-dhan (PM-SYM)**", targets about 42 crores unorganised workers in the country. The Scheme is being introduced under Section 3(1)(c) of *The Unorganised Workers' Social Security Act, 2008* which mandates the Central Government to formulate and notify suitable welfare schemes for unorganised workers on matters relating to old age protection.

2. PM-SYM is a voluntary contributory pension scheme. Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) pension scheme is already rolled out on 15th February, 2019 and now available throughout the country at all the CSCs. Hon'ble Prime Minister has kindly consented to formally launch the PM-SYM scheme in a central function on 4th March 2019 along with simultaneous launch in all State capitals/ major cities, all Central & State Government's Labour Offices and all the Common Service Centres (CSCs).

3. As you are aware, there are large numbers of unorganised sector workers who are working in your offices/Public Sector Undertakings/ vendors/contractors of PSUs under administrative jurisdiction of your Ministry. In order to extend benefit of old age security to the unorganised sector workers, coordinated efforts by all the Ministries are required to mobilize and enrol them under the scheme. The prospective beneficiaries may be informed about the features of the scheme, enrolment process and pre-requisite of having an Aadhaar Card and Savings/ Jan-Dhan Account passbook with IFSC code. After that they may be guided towards their nearest CSC, which can be located at the link **locator. CSC cloud in**. Ministry of labour and Employment has on-boarded Common Service Centre under the aegis of the Ministry of Electronics and IT (MeitY), as an enrolment agency for the scheme of PM-SYM.

4. You are requested to issue suitable instructions to Head of the PSU/autonomous bodies/subordinate Offices and other offices under your Ministry to mobilize the unorganised workers of such occupations as indicated above for enrolling them under the scheme.

Contd.....2/-

"बाल श्रम रोकें"

"STOP CHILD LABOUR"

5. I solicit a prompt action from your side in order to mobilise as many workers as possible for the above mentioned social security scheme.

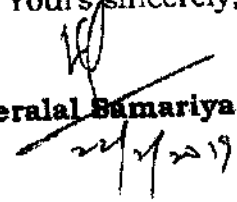
With regards,

Yours sincerely,

Encl: As above

(Heeralal Samariya)

Shri Vinod Kumar Yadav,
Chairman,
Railway Board,
Rail Bhawan,
New Delhi.


24/7/2019



D.O. No.2018/Trans.Cell/Mech/Contractual Staff

Dated: 02.08.2018

My dear General Managers,

Sub: Encouraging Railway employees and contractual staff of OBHS, Cleaning, Catering & other labour intensive contracts to enrol under PMSBY and PMJJBY.

Ref: Meeting with Secretary Financial Services, Govt. of India on 31st July, 2018 to increase insurance coverage among workers

Reference above, following insurance schemes have been launched by Hon'ble Prime Minister:

- (1) Pradhan Mantri Suraksha Beema Yojana (PMSBY)
- (2) Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY)

As these schemes are of national importance, we should encourage our employees and also contractual workers to join the schemes and avail the benefits. AM/Staff has been nominated as the nodal officer for Railway employees and PED/Transformation for the contractual workers for this purpose. Summary of eligibility, premium, validity and risk coverage etc. under both the schemes is enclosed.

We should strive to ensure maximum possible coverage of contractual workers of OBHS, Cleaning, Catering & other labour intensive contracts under the above schemes.

Please nominate a "Nodal Officer" in your zone to co-ordinate with the Service Providers and other stakeholders to facilitate maximum possible coverage.

Feedback on action taken and an **Action Plan** may please be communicated to the undersigned by 8th August 2018. A copy may also be emailed to edme.trans@gmail.com.

With best wishes,

Yours sincerely

Encl: As above


(Ashwani Lohani)

**General Managers,
All Indian Railways**



प्रधानमंत्री द्वारा जन सुरक्षा के हित में समर्पित जीवन एवं दुर्घटना बीमा योजना

प्रधानमंत्री
जीवन ज्योति बीमा योजना

आपके बचत खाते से
सिर्फ 12 रुपये में 2 लाख
रुपये का दुर्घटना बीमा

- समस्त बचत बैंक खाताधारकों के लिए जिनकी आयु - 18 वर्ष से अधिक है।
- विकलांगता की स्थिति से निपटने के लिए आयु-वृद्धता की आधार

वार्षिक प्रीमियम
सिर्फ 330 रुपये में 2 लाख
रुपये का जीवन बीमा

- समस्त बचत बैंक खाताधारकों के लिए जिनकी आयु - 18 वर्ष से अधिक है।
- आयु-वृद्धता के बाद, आपके परिवार को मिलेगी बीमा राशि।

बीमा अवधि, वार्षिक: 1 जून - 31 मई

- प्रीमियम की राशि खाताधारक के बचत खाते से बैंक द्वारा 'ऑटो डेबिट' सुविधा के माध्यम से।
- कोई भी व्यक्ति केवल एक बचत खाता द्वारा ही इस योजना के लिए पात्र होगा।

तत्काल अपनी नजदीकी बैंक शाखा या बैंक मित्र/बीमा एजेंट से संपर्क करें और आयोजित कैम्पों में जाएं एवं फार्म भरें और इस योजना का लाभ उठाएं

हमारे सहयोगी बैंक एवं बीमा कंपनियों की ओर से

अधिक जानकारी के लिए टोल फ्री नंबर **1800 180 1111** पर कॉल करें या
www.jansuraksha.gov.in/www.financialservices.gov.in पर जाएं।

<https://www.staffnews.in>



Department of Financial Services
Ministry of Finance
Government of India

Prime Minister has dedicated Life & Accidental Insurance schemes in the interest of every Indian

Pradhan Mantri
Suraksha Bima Yojana

Accident insurance
worth ₹ 2 lacs at just
₹ 12 per annum

- For all Bank account holders whose age is between 18 to 70 years
- Insurance also covers permanent disablement due to accident



Jeevan Jyoti Bima Yojana
Pradhan Mantri

Life insurance
worth ₹ 2 lacs at just
₹ 330 per annum

- For all Bank account holders whose age is between 18 to 50 years
- Life insurance amount for your family, in your absence



Period of Insurance, Annual : 1st June – 31st May

- The premium will be deducted from the account holder's savings bank account through 'auto debit' facility
- The person would be eligible to join the scheme through one savings bank account only

Contact your nearest bank branch or Bank Mitra/Insurance Agent immediately.
Also visit your camps, fill the forms and avail the benefits of the schemes.

On behalf of our member Banks and Insurance companies

For more information call toll free number **1800 180 1111** or visit our website

www.jansuraksha.gov.in/www.financialservices.gov.in

<https://www.statnews.in>

PRADHAN MANTRI SURAKSHA BIMA YOJNA (PMSBY) – IN BRIEF

SN	Description	Pradhan Mantri Suraksha Bima Yojna (PMSBY)
1	Sceheme Objective	Scheme for accidental death/ disability insurance
2	Eligibility	a) Bank account holder b) Entry Age – 18 yrs to 70 years (Risk cover maximum upto 70 year of age by paying annual premium)
3	Risk Coverage	a) For accidental death and full disability – Rs 2 Lakh b) Partial disability – Rs 1 lakh
4	Premium	Rs 12 per annum (annual renewable)
5	Payment Mode	Yearly premium (Auto debit to SBI account)
6	Annual Policy cover period	From June of the starting year to May next year.

PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA (PMJJBY)

SN	Description	Pradhan Mantri Jivan Jyoti Bima Yojna (PMJJBY)
1	Sceheme Objective	Scheme for life insurance cover (normal death)
2	Eligibility	c) Bank account holder d) Entry Age – 18 yrs to 50 years (Risk cover maximum upto 55 year of age by paying annual premium)
3	Risk Coverage	Rs – 2 Lakh in case of normal death
4	Premium	Rs 330 per annum (annual renewable)
5	Payment Mode	Yearly premium (Auto debit to SBI account)
6	Annual Policy cover period	From June of the starting year to May next year.