

No. 1/1/2012-DCH/Project.I/Vol.III
Government of India
Ministry of Textiles
Office of the Development Commissioner for Handlooms

Udyog Bhawan, New Delhi
Dated the 05th June, 2018

To,

1. Secretary In-Charge of Handloom & Textiles of all States/UTs
2. Commissioner/Director of Handlooms & Textiles of all States/UTs
3. ED, P&GS, LIC of India, Yogakshema, Jeevan Bima Marg, Mumbai – 400 021

Subject: Guidelines of Handloom Weavers Comprehensive Welfare Scheme for implementation upto 2019-20 – reg.

Sir/Madam,

Please find enclosed herewith the guidelines of Handloom Weavers Comprehensive Welfare Scheme for its implementation upto March, 2020. These guidelines have the following salient features:

- a. All handloom weavers/workers in the age group of 18-50 years will be covered under the PMJJBY and the PMSBY.
 - b. Closed group of handloom weavers/workers in the age group of 51-59 years, who were already enrolled under the MGBBY on 31.05.2017, will be covered under converged MGBBY.
 - c. Scholarship will be paid annually to a maximum of two children of the beneficiary, studying between 9th to 12th Standard @ Rs.100 per month for each child through National Scholarship Portal (NSP).
2. You are requested to kindly ensure effective implementation of the scheme. Also, arrange to disseminate the scheme to you field functionaries. The guidelines are also available on the website: handlooms.gov.in. Hindi version of the scheme follows.

Yours faithfully,

Encl.: as above.



(Rajesh Kumar Sahu)

Additional Development Commissioner (Handlooms)

Copy to:

1. Officers in-Charge of all Weavers' Service Centres
2. Sr. PPS to Secretary (Textiles)
3. PS to DC(Handlooms)
4. All Officers in the O/o DC (Handlooms)
5. I.F. Wing, Ministry of Textiles
6. Pay and Accounts Officer (Textiles), New Delhi
7. RM, P&GS(Govt. Schemes), LIC of India, Jeevan Prakash Building, New Delhi
8. NIC for uploading the guidelines on the website www.handlooms.gov.in



(Rajesh Kumar Sahu)

Additional Development Commissioner (Handlooms)

HANDLOOM WEAVERS COMPREHENSIVE WELFARE SCHEME

1. INTRODUCTION:

1.1 During the 12th Plan, Development Commissioner for handlooms had been implementing the Handloom Weavers Comprehensive Welfare Scheme (HWCWS) to enable the handloom weavers/workers to avail social security benefits. The scheme had two components namely (i) Health Insurance Scheme (HIS) which enabled weavers to access healthcare facility (ii) Mahatma Gandhi Bunkar Bima Yojana (MGBBY) which provided insurance cover in case of natural death, accidental death, total disability as well as partial disability.

1.2 All handloom weavers/workers were provided health care facility through the Health Insurance Scheme (HIS) by the Ministry of Textiles till 30.09.2014. After that, the HIS has been implemented on the Rashtriya Swasthya Bima Yojana (RSBY) pattern. The RSBY is being implemented by the Ministry of Health & Family Welfare (MoH&FW) and continued upto March, 2018. The inclusion of the RSBY, in the present guidelines, is only for the reimbursement of the committed liabilities of the Government of India up to 31.03.2018.

1.3 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched by the Hon'ble Prime Minister on 9th May, 2015 for creating a universal and affordable Social Security System. While PMJJBY provides life insurance cover, PMSBY provides accidental insurance cover for accidental death or disability.

1.4 For converging the schemes for life and accidental insurance into one insurance scheme for all the citizens, it is decided that handloom weavers/workers in the age group of 18-50 years will be provided life, accident and disability cover under the PMJJBY and the PMSBY. However, closed group of handloom weavers/workers in the age group of 51-59 years which are already enrolled under the Mahatma Gandhi Bunkar Bima Yojana (MGBBY) would continue to get covered under the Converged MGBBY.

1.5 Accordingly, the Handloom Weavers Comprehensive Welfare Scheme will have the following components:

- (i) Life, accidental and disability insurance coverage under the PMJJBY, PMSBY and Converged MGBBY components from 2017-18 to 2019-20.
- (ii) Health Insurance coverage on the RSBY pattern for the year 2017-18 to meet the committed liabilities upto 31.03.2018.



2. PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY):

2.1 The PMJJBY is an Insurance Scheme offering life insurance cover for death due to any reason. It would be a one year cover, renewable on year to year basis.

2.2 ELIGIBILITY:

All handloom weavers/workers in the age group of 18-50 years,

2.3 BENEFITS:

Rs.2 lakh is payable on beneficiary's death due to any cause, for one year period from 1st June to 31st May.

2.4 PREMIUM:

The annual premium of Rs.330/- will be shared as under:

GOI share	Rs.150/-
LIC's share	Rs.100/-
Weavers/workers' share	Rs.80/-
Total Premium	Rs.330/-

3. PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY):

3.1 The PMSBY is an insurance scheme offering accidental insurance cover for death or disability. It would be a one year cover, renewable from year to year basis.

3.2 ELIGIBILITY:

All handloom weavers/workers in the age group of 18-50 years.

3.3 BENEFITS:

Risk coverage available will be Rs.2.00 lakh for accidental death and permanent total disability and Rs.1.00 lakh for permanent partial disability, for one year period from 1st June to 31st May.

3.4 PREMIUM:

The annual premium of Rs.12/- will be borne entirely by the Govt. of India.

4. Converged MAHATMA GANDHI BUNKAR BIMA YOJANA (Converged MGBBY):

4.1 The Converged MGBBY is an insurance scheme offering life insurance cover and accidental insurance cover for death or disability for a closed group of handloom weavers/workers in the age group of 51-59 years who were already enrolled under the MGBBY on 31.05.2017.

4.2 ELIGIBILITY:

Handloom weavers/workers in the age group of 51-59 years, who were already enrolled under the MGBBY on 31.05.2017, will be eligible to get insurance cover under this scheme. No new enrolment of weavers in the 51-59 years age group will be done under this scheme on or after 01.06.2017. Thus, number of beneficiaries under MGBBY will get reduced every year and will vanish after 9 years.

(Illustration: Weaver/workers of the 52 years age and already covered under MGBBY on 31.05.2017 will continue to be covered upto the age of 59 years on payment of premium. Weavers/workers of 49 years age, whether already covered under MGBBY or not, will be covered under PMJBY & PMSBY. His coverage will cease under PMJBY & PMSBY after attaining the age of 50 years and he will not be eligible for coverage under Converged MGBBY thereafter).

4.3 BENEFITS:

Benefits	
Natural Death	Rs.60,000 /-
Accidental Death	Rs.1,50,000/-
Total Disability	Rs.1,50,000/-
Partial Disability	Rs.75,000/-

4.4 PREMIUM:

The annual premium of Rs.470/- will be shared as under:

GOI share	Rs.290/-
LIC's share	Rs.100/-
Weavers/workers' share	Rs.80/-
Total Premium	Rs.470/-

5. OPERATIONAL MODALITIES OF PMJBY, PMSBY AND MGBBY:

5.1 The insurance cover is renewable every year and continuation of coverage is ensured on payment of premium on the due date of renewal every year. The coverage period is 1st June to 31st May. The beneficiary shall have to pay his share of the annual premium in one go.



5.2 The office of the State Director-in-charge of Handlooms & Textiles and its subordinate offices in the field shall be the Nodal agencies for implementation of the scheme. Nodal agency will act for and on behalf of the insured members in all matters relating to the insurance cover.

5.3 Nodal agency shall open a separate bank account for deposit by the beneficiary his/her premium share.

5.4 The weaver shall fill up the enrollment form given at Annexure – I and submit the same to the nodal agency along with receipt of deposit of his/her share of the premium in the bank account of the nodal agency. The weaver in the age group of 18-50 years on deposit of his share of Rs.80 will be entitle for coverage under both the schemes viz. the PMJJB Y and PMSBY.

5.5 On receipt of the above, the nodal agency shall scrutinize the application and forward the lists of such beneficiaries in the format given at Annexure – II along with premium amount to the LIC.

5.6 On receipt of the premium amount along with the list of beneficiaries from the nodal agencies, the LIC shall issue “Certificate of insurance” to all the beneficiaries. This would enable nominees/beneficiaries to claim their dues in the case of death or disability. A consolidated State-wise list of enrolled beneficiaries will also be submitted by the LIC to the Office of the Development Commissioner for Handlooms on monthly basis.

5.7 The premium, once paid, shall not be refunded.

5.8 The insurance coverage is ordinarily effective only after receipt of entire amount of premium. In an unlikely situation where the Government’s share of premium is not ready, the LIC shall accept the share of the beneficiary and effect the coverage accordingly.

6. CLAIM PROCEDURE:

6.1 Natural death claims (Other than accidental death and disability claims) under Converged PMJJB Y/PMSBY and death & disability claims under Converged MGBBY:

The claimant / nominee / legal heir is required to submit duly completed claim form as given at Annexure – III along with the applicable documents to the Nodal agency. The Nodal agency shall verify the claim papers and submit the same to designated Pension & Group Scheme (P&GS) unit of LIC.



6.2 Accidental death and disability claims under Converged PMJJBY/PMSBY:

The claimant / nominee / legal heir is required to submit duly completed claim form as given at Annexure – III along with the applicable documents in two separate sets to the Nodal agency. The Nodal agency shall verify the claim papers and submit both sets to designated Pension & Group Scheme (P&GS) unit of the LIC. One set of claim form shall be submitted by the LIC, P&GS unit to mapped office of the General Insurance Company as approved by the LIC.

6.3 The benefits under the scheme shall be transferred by the LIC in to the Bank account of the claimant / nominee / legal heir through Direct Benefit Transfer (DBT).

7. SCHOLARSHIP BENEFIT:

As a free add-on benefit, scholarship to a maximum of two children of the beneficiary, studying in 9th to 12th Standard @ Rs.100/= per month for each child is also provided under the scheme. However, the scholarship will be paid through National Scholarship Portal (NSP). The student has to register himself on NSP Portal. The School and Nodal Agency will verify the details of the students. LIC will then release the payment of Scholarship to students through DBT once in a year. The amount of scholarship will be credited to the bank account of beneficiaries.

8. HEALTH INSURANCE COVERAGE ON RSBY PATTERN:

Health insurance coverage to handloom weavers/workers on the RSBY pattern is available for the year 2017-18. The funding between the Centre and the States will be shared as 90:10 for the 08 North Eastern Region States and 03 Himalayan States and 60:40 for the remaining States. For UTs, Central Govt. will provide 100 percent funding. The budgetary provision in the present guidelines is only for the reimbursement to meet the committed liabilities of Government of India up to 31.03.2018.

9. PUBLICITY AND AWARENESS:

9.1 Weavers/workers mobilized during individual benefit interventions like Hathkargha Samvardhan Shayata, Skill up-gradation training will be made aware about the insurance scheme.

9.2 Intensive publicity will be carried through newspapers, awareness camps and by distributing the pamphlets in weavers' pockets highlighting the benefits available under the scheme.

9.3 The yarn depots will be utilized as focal point for distribution and collection of enrollment forms from the weavers/workers.



9.4 Camps will be organized by Weavers Service Centre for enrollment of the beneficiaries under the scheme in association with State Government nodal agencies. LIC will also be invited in these camps so as to enable the enrollment during the camp itself.

9.5 Weavers Service Centre staff will be deputed to handloom pockets along with the nodal agency and LIC agent. They will visit the Weavers/workers' households for enrolling them at their doorsteps.

9.6 The State Governments, State Handloom Corporations, Apex/Primary Handloom Weavers/workers Cooperative Societies, Unions/ Associations shall be actively associated in implementation of the scheme by way of sensitizing the handloom weavers/workers to join the scheme.

9.7 Cooperation from North East Council (NEC) will be solicited for motivating the handloom weavers/workers in North East Region for availing the insurance facility.

9.8 Synergy would be developed in efforts of Ministry of Textiles and Department of Financial Services for enrolling the handloom weavers/workers.

10. RELEASE OF FUNDS:

10.1 For PMJJBY, PMSBY and MGBBY: The Office of the Development Commissioner for Handlooms (DCHL), Ministry of Textiles shall release Government of India's share of the premium to the Life Insurance Corporation of India in advance, based on the number of handloom weavers/workers to be covered under the Scheme. Every subsequent request for release must be accompanied with progress of enrolment, claims received and claims settled.

10.2 For Health Insurance Coverage: State Governments will be provided central share of premium on submission of sanction order of the State Govt. and proof regarding releasing its share of premium to insurance company.

11. MONITORING:

11.1 The Office of the Development Commissioner for Handlooms will monitor the progress through its field offices, by obtaining periodical reports from the State Governments and the LIC and holding review meetings with them from time to time.

11.2 State Director-in-charge of Handlooms & Textiles and LIC shall submit monthly report indicating the details of coverage and settlement of claims to the Office of the Development Commissioner for Handlooms, Ministry of Textiles for monitoring the progress of the scheme.

11.3 The Development Commissioner for Handlooms will submit a comprehensive progress report along with his review note to the Secretary, Textiles every quarter.



LIFE INSURANCE CORPORATION OF INDIA
Converged MGBBY & Converged PMJJBYPMSBY Enrolment Form

		FIRST NAME	SURNAME
1	Full name		
2	Full name of father		
3	Full name of husband (In case of married women)		
4	Sex (M / F / O)		
5	Date of Birth (DD- MM- YYYY)		
6	Mobile number		
7	E-mail ID		
8	PAN no.		
9	Aadhar Card / Biometric Card Number / UIDAI		
10	Ration Card No / BPL Card No.		
11	Type of ration card (BPL Card or other)		
12	Caste (SC / ST / OBC / GEN)		
13	Occupation		
14	Mark of Identity (Identification mark)		
15	No. of children		
16	Complete Address	House No.	
		Street	
		Area / Village	
		Taluka	
		City	
		District	
		State	
		PIN No.	
17	Saving Bank Details	Bank Account No.	
		IFSC Code	
		Account Type	Saving / current / PMJDY
		Name of the Bank	
		Branch	
18	Name of the nominee		
19	Nominee Relationship with member (F /M /H /W /Son / Daughter/ sister / Brother / other)		
20	Nominee Occupation		



21	Mobile number of nominee																		
22	Date of birth of nominee (DD-MM-YYYY)			--					--										
23	Aadhar / Biometric card number of nominee																		
24	Address of Nominee																		
25	Name of the Appointee (if nominee is minor)																		
26	Appointees' Relationship with Nominee																		
27	Address of the Appointee																		

Signature of the Member

Date: ___/___/_____

Signature of Authorized signatory of Nodal Agency

Seal

Date: ___/___/_____

This form is to be filled up by person for getting insurance cover under Converged Mahatma Gandhi Bunkar Bima Yojana/ Converged Pradhan Mantri Jeevan Jyoti Bima Yojana. Nodal Agency will collect the forms for their records. Nodal agency to compile the data of members to be covered as per eligibility criteria and submit data to LIC in the format given at Annexure – II along with member's premium share.

Format for list to be submitted by Nodal Agency to LIC

maadhar	Member Name	Father's / Husband's Name	Gender	Date Of Birth	Village Name	District Code	State Code	Pin Code	acctno	ifsc	mobilenno	Nominee' Name
---------	-------------	---------------------------	--------	---------------	--------------	---------------	------------	----------	--------	------	-----------	---------------



LIFE INSURANCE CORPORATION OF INDIA
CLAIM FORM

PART A and PART D should be filled in Nodal Agency		
PART B and PART C should be filled in by Nominee / Legal Heir / Claimant /		
PART A: Particular to be filled by Nodal Agency		
1	POLICY No.	
2	Name & Address of Nodal Agency, Telephone number of nodal agency	
3	Contact number – Mobile or landline of nodal agency	
4	e-mail address of Nodal Agency	
PART B: Particulars of Insured Member		
1	Name and Address of the insured Member	
2	Aadhar Card Number / Biometric Card Number of the insured member	
3	Name of Father/ Husband of the insured member	
4	Date of Death/Accident	
5	Place of Death/Accident	
6	Date of birth of the insured member	
7	Cause of death (if applicable)	Natural / Accidental
PART C: Particulars of the Nominee / Legal Heir/s in absence of Nominee		
1	Name & Full address of Nominee / Legal heir/s in absence of Nomination (Claimant)	
2	Telephone or Mobile Number of Nominee / Legal heir/s	
3	Email address if available, of Nominee / Legal heir/s	
4	Relationship of claimant with the member	
3	Aadhar Card / Biometric Card Number of the Nominee / Legal heir	
4	Bank Account number of nominee / legal heir for claim payment	
5	Type of Account	Current / Saving
6	IFSC code	
7	Name of the Bank and address	
Signature of Witness		I hereby declare that the answers to all the above questions are true in every respect
Name and address of witness		Signature/Thumb Impression of Nominee / Legal Heir / Claimant)



PART D: Particular to be filled by Nodal Agency		
1	Membership Number (Member ID)	
2	LIC ID of the Member	
3	Whether member is converged to PMJJBY / PMSBY or new entrant (To decide applicability of lien clause in case of Converged PMJJBY). (Answer not required for Converged MGBBY) – Tick in appropriate box	NEW ENTRANT <input type="checkbox"/> CONVERGED MEMBER <input type="checkbox"/>
4	Whether deceased was earning member or head of the family (Tick in box provided)	YES <input type="checkbox"/> / No <input type="checkbox"/>
5	Whether deceased was living below poverty line or marginally above poverty line (Tick in box provided)	YES <input type="checkbox"/> / No <input type="checkbox"/>
1. Certified that the replies to the above questions given by claimant / nominee / legal heir in part B and C are verified from our records and same are found correct as per our data base. 2. Replies given in Part A and D are correct and verified from our records. 3. Deceased had fulfilled eligibility criteria as per scheme rules. Claim is payable to the nominee / legal heir / claimant as per rules of the scheme. 4. Nominee named above is registered in the database of Members insured under the scheme / policy.		
Signature authorized signatory of the nodal agency		
Name _____ Telephone number _____ Email ID _____		
Address: _____		
		Seal of nodal Agency
Place:	Date:	

List of documents (as applicable) to be submitted along with claim form:

1. Attested* Death Certificate of the deceased member
2. Attested* Photocopy of Aadhar Card / Biometric Card of the deceased/insured member.
3. Attested* photocopy of Aadhar Card / Biometric Card of nominee / claimant.
4. Attested* Photocopy of age proof of the deceased/insured member.
5. Duly attested* photocopy of Bank Passbook of the Claimant / Nominee / Legal Heir or cancelled cheque bearing the name of claimant / nominee / legal heir and IFSC code of the branch of the bank.
6. Additional requirements in case of Accidental Death / Disability claim: Attested* copy of FIR, PMR, Police inquest Report, Police Final Report. Medical certificate from a Government Civil Surgeon or qualified Government Orthopedician certifying permanent total/ partial disability due to accident, stating loss of limb/s of the member covered under the scheme

***Attestations / certified by Nodal Agency.**

Declaration by the person filling in the form (in case form filled up is signed in a language different from that of the Claim form)

I hereby declare that I have fully explained the above questions to the nominee / Claimant and I have truthfully recorded the answers given by the nominee / claimant.

Declarant's Name and Address

Signature of the Declarant



I certify that the contents of the form and documents have been fully explained to me by (name, designation, occupation) Mr. / Mrs. _____ and I have understood the significance of the contents of the claim form.

Signature of the Claimant / Nominee / Legal Heir

In case the nominee / Claimant is illiterate his /her thumb impression should be attested by a person of standing whose identity can easily be established but unconnected with the Corporation and this declaration should be made by him.

I hereby declare that I have fully explained the above questions and contents of this claim form to the nominee / Claimant in _____ language and that the nominee / claimant has affixed the thumb impression above after fully understanding the contents thereof.

Name and Address of the declarant:

Signature of the Declarant

Discharge Receipt to be signed by Claimant / Nominee / Legal Heir

Without Prejudice

DISCHARGE RECEIPT FROM CLAIMANT / NOMINEE / LEGAL HEIRS

I/We _____
hereby acknowledge receipt from Life Insurance Corporation of India a sum of Rs. _____ (Rupees
_____ Only) in full and final satisfaction and discharge of all our claims under the above
Scheme on the life of member

resident of _____

Dated at _____ this _____ day of _____ 20 _____

Revenue
Stamp

Signature/Thumb Impression of Claimant / Nominee / Legal Heir

Witnessed by

SEAL of the Nodal Agency

Signature of Authorized Official of nodal agency

Name of the Officer _____

Designation: _____