

**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

Labour Factories Boilers & Insurance Medical Services Department - "YSR BIMA " (Social Security Scheme) of Providing Rs.5.00 lakhs Accidental Death Insurance and Rs.2,00,000/- Natural Death insurance relief to the Primary Bread Earners of Families under BPL – Orders - Issued.

LABOUR FACTORIES BOILERS& IMS (Lab-I) DEPARTMENT

G.O.MS.No. 5

**Dated: 28-08-2020.
Read the following:**

1. G.O.Ms.No.10, LET&F(Lab.I) Dept, Dt: 25.04.2015
2. G.O.Ms.No.20, LET&F(Lab.I) Dept, Dt:01.05.2016
3. G.O.Ms.No.36, LET&F(Lab.I) Dept, Dt:17.06.2016
4. G.O.Ms.No.54, LET&F(Lab.I) Dept, Dt:30.09.2016
5. G.O.Ms.No.17, LET&F(Lab.I) Dept, Dt:13.10.2017
6. From the Special Commissioner of Labour, A.P.,
Lr. No.F/1140/2020, Dt: 13.08.2020.

ORDER:

Government of India implemented the unorganized worker's social security scheme i.e the converged insurance scheme to provide financial relief to the bereaved families of the deceased unorganized workers in the event of Accidental or Natural death or Permanent disability due to accident and the premium payable towards the converged scheme was shared in 1:1 ratio by both the Central Government and the State Government.

2. Vide office memorandum F.No-U-11017/09/2019 –RW of Government of India, Ministry of Labour and Employment dt:08/06/2020 informed that the said convergence scheme issued vide order no M-21015 /02/2017 –RW dated : 13th November 2017 issued by Labour & Employment stands withdrawn w.e.f. 1st April 2020. Since the Converged scheme is withdrawn, the present YSR-Bima scheme is contemplated by the State Government to ensure insurance relief to the poor, below poverty line families focusing on the primary Bread Earner of the Family. 100% of the premium towards this scheme is borne by State Government of A.P.

Therefore, Government hereby issues the guidelines for implementation of "YSR-Bima", a Social Security Scheme to provide relief upto Rs.5,00,000/- (Rupees Five Lakhs only) in case of Accidental Death or Total Permanent Disability and Rs.2,00,000/- (Rupees Two Lakhs) in case of Natural Death, to the bereaved family members of the deceased Primary Bread Earner.

There are about 1.50 Crore Below Poverty Line House Holds in the State. Hence, it is estimated that 1.50 Crore primary Bread earners are to be registered in the State. All the Primary Bread earners of these Families will be identified by Grama/ Ward Volunteers and accordingly the Scheme will be extended to them.

Objective of the scheme

The main **Objective** of the scheme is to provide relief to the bereaved families of primary Bread earners in case of their death or disability to mitigate the financial impact due to the sudden loss of the Primary Source of income.

The death or disability due to accident of a Primary Bread earner results in misery to his/her family with hardship and reduced earnings and excessive medical expenditure relating to the accident. Hence, there is every need to provide Accidental death and disability insurance to the Primary Bread earner towards social security. Further, even Natural death of a Primary Bread earner results in undue hardship to the surviving family members who need to be provided with some relief. Hence the State Government has introduced the YSR-Bima scheme.

Salient Features of the Scheme

1. All Primary Bread earners belonging to BPL families in the State, in the age group of 18 to 70 years are eligible to be enrolled as beneficiaries of YSR-Bima Scheme.
2. Benefits under the YSR -Bima Scheme are as follows:
 - (i) Rs. 5,00,000/- (Rupees five lakhs) Accidental Death and total disability relief for the age group of 18 to 50 years.
 - (ii) Rs.3,00,000/-(Rupees Three Lakhs) Accidental Death and total disability Relief for the age group of 51 to 70 years.
 - (iii) Rs.2,00,000/- (Rupees Two lakh only) Natural Death relief for the age group of 18 to 50 years.
3. All primary Bread earners will be registered through a Door-Door Survey to be undertaken by the Grama / Ward Volunteers to enroll them as beneficiaries under YSR- Bima Scheme.
4. A designated Officer of the Grama Sachivalayam/Ward Sachivalayam i.e., Welfare Assistant shall be the Registering Authority.
5. Guidelines for the implementation of YSR-Bima through schemes operated by Banks as per guidelines issued by GoI are as follows:
 - (a) The Primary Bread earner is required to open a savings Bank account/Jan Dan Account in any Public Sector Nationalized Bank.
 - (b) The Premium payable under the schemes will be totally borne by the State Government on behalf of the Beneficiary and the same will be paid to the Insurance Company through the Beneficiaries Bank Account.
 - (c) The total premium for the Schemes shall be paid from the Fund established by the Government.
 - (d) All Grama/Ward Sachivalayams are hereby notified as YSR Bima Beneficiary Facilitation Centers, for facilitation of registration of Beneficiaries, their enrollment in social security schemes, processing of claims and for delivery of such other services required for implementation of the scheme.
 - (e) Implementing agency for this scheme shall be SERP and the CEO SERP using the services of Bima- Mithras and Village / Ward volunteers shall identify the eligible beneficiaries and facilitate the opening of Jandhan Bank accounts with zero balance.
 - (f) Implementing Agency (SERP) shall identify the members who are eligible to be covered under the scheme, enroll them as members and prepare database of such members and shall intimate the government and nodal agency (the Department of Labour) regarding such enrollment along with the data.
 - (g) Data shall be accepted by the Department of Labour after due validation.
 - (h) SERP will prepare the list of insured members and share to Nodal agency.
 - (i) The premium amount shall be released by the nodal agency to the implementing agency i.e SERP under this scheme which in-turn will release the amounts into the bank account of the beneficiary.
 - (j) For the purpose of admission into the scheme, the member shall sign a formal enrolment form and the declaration of good health. If the declaration of health made by the member and other particulars are found to be satisfactory, the implementing agency may enroll the member to the scheme and include in the data base to effect the assurance subject to other conditions.
 - (k) **Eligibility Criteria:** The criteria to be satisfied for eligibility to enroll under the scheme is as follows: The members should be aged between 18 completed yrs and 70 years. He / She should be from BPL (Below Poverty line. He / She is the Primary Bread earning member or the head of the family that is living below poverty line. The decision as to the eligibility of the member for the enrolment into the scheme is fully vested with the Nodal Agency. The Nodal Agency will however, verify the eligibility of the member as per above criteria.

- (l) **Verification of Age:** The Nodal Agency has to satisfy that the member covered under the Scheme is in the respective age group as desired by the scheme. Age admission will be done based on Aadhar or any other document as specified in the notification under section 7 of the Aadhar Act.
- (m) **Appointment of Nominee:** Every insured member shall appoint one or more from the spouse or children or dependents to be the nominee or nominees in accordance with Section 39 of Insurance Act 1938. In the event of death of the insured member while being covered under the Scheme, the benefits of insurance cover as assured on his life will be paid to the nominee. If the insured member does not have a spouse or child/children or dependents, then he shall appoint his legal representatives to be the nominee. The Data regarding nomination will be maintained by the Implementing Agency and they shall submit the details of nomination or legal heirs to banks for settlement of claims. In case the nominee is a minor, then the insured member shall appoint an Appointee to receive the benefit of assurance.
- (n) **Servicing of the Scheme:** The nodal agency will coordinate with all concerned implementing agencies to adopt a strong IT based system to service the Scheme. The implementing agencies will maintain centralized data base of the insured members. The settlement of claims would be subject to implementing Agency submitting Claim form, claim-cum-discharge form and copy of the Death Certificate, age proof of member as required by the Corporation, details of nominee like the Aadhar number and bank account to which the claim proceeds are to be credited, and other details as required by Corporation to process the claim.
- (o) **Policy number:** The implementing agency will be required to complete a proposal and submit to banks to obtain a unique Policy number to each individual beneficiary after entering into an agreement with them and give a unique ID to each beneficiary.
- (p) Each individual enrolled under this scheme shall be issued a unique ID card under YSR-Bima specifying the scheme details.
- (q) The details of the scheme and modalities of implementation of the scheme shall be as specified in the Annexure appended to this Notification.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**B.UDAYA LAKSHMI
PRINCIPAL SECRETARY TO GOVERNMENT**

To

The Commissioner of Printing, Stationery and Stores Purchase, Andhra Pradesh, Vijayawada (with a request to publish the same in the next issue of Andhra Pradesh Extra-ordinary Gazette and supply 20 copies to Government, 600 copies to the Commissioner of Labour, Vijayawada.

The Special Commissioner of Labour, Andhra Pradesh, Vijayawada.

All Collectors, through the Special Commissioner of Labour, Vijayawada.

The Secretary to Government of India, Ministry of Labour & Employment,
Shram shakti Bhavan, New Delhi.

Copy to:

The Finance (EBS.XII) Department.

The OSD to Minister (LFB& IMS)

The P.S. to Principal Secretary, LFB & IMS Department.

Sf/Sc.

//FORWARDED:: BY ORDER//

SECTION OFFICER

(Contd. Annexure)

ANNEXURE TO G.O.Ms.No.5.LFB & IMS (Lab.I) Dept., dt.28.08.2020**YSR BIMA SCHEME****PRELIMINARY****1. SHORT TITLE, EXTENT, APPLICATION AND COMMENCEMENT: –**

1. The scheme may be called "YSR-Bima"
2. It extends to the whole of the State of Andhra Pradesh.
3. It shall apply to all the BPL families in the State subject to their fulfillment of the eligibility criteria.
4. It shall come into force from the date specified by the Commissioner of Labour;

2. DEFINITIONS: –

In this scheme, unless the context otherwise requires,

- (a) **"PMJJBY"** means Pradhan Manthri Jeevan Jyothi Bima Yojana Scheme of the Government of India.
- (b) **"PMSBY"** means Pradhan Manthri Suraksha Bima Yojana Scheme of the Government of India.
- (c) **"YSR- Bima Beneficiary"** means Primary Bread earner of the family belonging to BPL family.
- (d) **"Family"** relating to a beneficiary shall be deemed to consist of the beneficiary, his/ her spouse, son up to 21 years of age, unmarried daughter, widowed daughter if residing with the beneficiary, dependent parents and the widow and children of a deceased son, if any;
- (e) **"Primary Bread Earner"** means a person who is an earning member of the Family and on whose earnings other family members or others are depending.
- (f) **BPL is defined as:**
 - (i) In rural areas, Family having income upto Rs. 10,000/- per month i.e., Rs.1.20 lakh per year and in urban areas upto Rs. 12,000/- per month i.e., Rs.1.44 lakh per year from all sources income.
 - (ii) Family having agriculture land not exceeding 10 acres dry or 3 acres wet or total land both dry and wet together not exceeding 10 acres."
 - (iii) Family having own or rented house whose average monthly electricity consumption less than 300 units.
 - (iv) Family having own house of less than 1000 Sft in Urban Areas.
 - (v) Family where there is no government employee.
 - (vi) Family not having own motorized four wheeler. However, family having taxis, Auto and Tractors used for agriculture purposes are eligible.
 - (vii) Family not having any member as Income Tax Payee.
- (g) **"Nodal Agency"** is the Department of Labour.
- (h) **"Implementation Agency"** is the Society for Elimination of Rural Poverty (SERP)
- (i) **"Identity Card"** shall mean the "YSR Bima Identity Card" issued under the Scheme with Unique Identity Number and Policy Details.
- (j) **"Registering Authority"** means the officer from the working with grama / ward sachivalayam of the Area;

3. FUND:

- I. A Fund shall be constituted by opening an Account in any Public Sector Bank Branch, for achieving the objectives of the Scheme.
- II. **The Fund shall consist of: -**
 - a. Grants or Loans from the State Government;
 - b. Financial Assistance by the Central Government;
 - c. Interest on investment in securities, deposits and rent;
 - d. Donations etc., received from an individual or an establishment;
 - e. Apportionments from Other Welfare Funds, Welfare Boards and Welfare Schemes as per the directions of the Government.
 - f. Any other sums as may be notified or specified by the State Government;

- III. The Fund shall be applied for the purposes of this scheme. Without prejudice to the generality of powers in this respect, the Fund may be applied in connection with the following activities;
- Cost of administering the scheme;
 - Payment of Premium towards Insurance coverage for Natural Death, Accident Death and Disability Insurance Scheme;
 - Such other activities incidental to the objectives of the Scheme;
- IV. **a.** The Fund shall be maintained and administered by the Commissioner of Labour as per the procedures prescribed in the Financial Code and other established practices applicable for the Government Department to ensure financial propriety and accountability.
- b.** The Commissioner of Labour shall send necessary proposals with details of procedure adopted and the amount required' to the Government and incur the expenditure as per the Government Orders on Premium, Administration of the Scheme and other incidental activities like Awareness Generation etc.,

4. REGISTRATION OF BENEFICIARIES:

All the Primary Bread earners of the Families belongs to BPL will be registered through the Survey to be undertaken by the State Government to enroll as beneficiaries under YSR-Bima Scheme.

5. BENEFITS UNDER THE SCHEME:

- (i) Rs.5,00,000/- (Rupees five lakhs) Accidental Death and total disability relief for the age group of 18 to 50 years.
- (ii) Rs.3,00,000/- (Rupees Three Lakhs) Accident Death and Permanent total disability Relief for the age group of 51 to 70 years.
- (iii) Rs.2,00,000/- (Rupees Two lakh only) Natural Death relief under for the age group of 18 to 50 years.

6. RESPONSIBILITIES OF IMPLEMENTING AGENCY:

- (1) The Implementation Agency shall maintain data base, hard copies of signed applications and other connected matters and shall facilitate processing of the Claims under the scheme through Grama / Ward Secretariats.
- (2) The beneficiary is required to pay to SERP Rs.15/- to meet the expenditure on registration and enrollment of Beneficiaries, data entry, maintenance of hard copies of signed applications and other connected matters, communicating the Policy details with Policy Number and the Benefits, honorarium / incentive to Village Volunteers for claims investigation and support to nominees for filing of claim applications and Zilla Samakhyas Insurance Call Center management.

7. NOTIFICATION OF INSURED MEMBERS FACILITATION CENTERS and CLAIMS PROCESSING:

- (1) All Grama/Ward Sachivalayams are hereby notified as YSR Bima Beneficiaries' Facilitation centers, for facilitation of registration of Primary Bread earners, their enrollment in social security schemes, processing of claims and for delivery of such other services required for implementation of the scheme.
- (2) The District Call Centers of the Zilla Samakhyas under the SERP shall process the Claims under the scheme in coordination with the banking agencies and ensure that claim amount is disbursed to the Beneficiary/nominee or the legal heir of the family within 15 days from the date of receipt of the application. The SERP shall ensure coordination with and supervision over **YSR Bima beneficiaries Facilitation Centers** with help line (Call Center) for this purpose for efficient delivery of services.

- (3) The benefits delivered towards insurance claim by banks shall be paid to the Beneficiaries or the nominee or legal heir through online transfer to their bank account (Direct Benefit Transfer).

8. MONITORING COMMITTEES:

District Level enrolment and monitoring Committee:

1. District Collector –Chairman
2. PD, DRDA - Member Convener
3. Deputy Commissioner of Labour -Member
4. PD, MEPMA –Member
5. CEO, Zilla Parishad –Member
6. DPO –Member
7. President, Zilla Samakhya –Member
8. Commissioners of Municipalities –Member
9. LDM –Member
10. Representatives of the Insurance Companies

The Committee shall meet at monthly intervals and review the progress in implementation of the Scheme and submit a report before 5th of every month to the Special Commissioner of Labour, under copy to the Government in LFB &IMS Department.

STATE LEVEL MONITORING COMMITTEE:

1. Principal Secretary to Govt., LFB&IMS - Chairman
2. Special Commissioner of Labour, A.P - Member Convener
3. CEO, SERP - Member
4. Commissioner, Panchayat Raj Dept, A.P - Member
5. Commissioner, MA&UD Dept, A.P - Member
6. Commissioner, Civil Supplies Dept, A.P - Member

The Committee shall meet at monthly intervals and review the progress in implementation of the Scheme district wise and Bank wise and submit a report to the Government before 15th of every month with specific observations and recommendations, if any, to improve the performance.

9. REPORTING:

The Commissioner of Labour shall submit monthly Report to the Government on the Number of Beneficiaries enrolled, eligible for claim benefits, no of claims received, status of the claims with stage wise pendency, number of claims paid and the amount delivered etc., Steps shall also be taken to link up the data with CM Dashboard and the Department's Dashboard to exhibit real-time status of implementation of scheme.

10. GRIEVANCE REDRESSAL:

Any grievance related to registration of Beneficiaries or enrolment in the scheme and settlement of claims may be addressed to the PD, DRDA. An appeal lies to the District Collector.

11. POWER TO REMOVE DIFFICULTIES:

If any difficulty or doubt arises as to the interpretation of any of the provisions of the Scheme, the decision of the Government shall be final and binding;

12. POWER TO AMEND SCHEME:

The State Government, by notification in the official Gazette, may modify or amend the Scheme for its proper implementation and in the interest of beneficiaries;

13. SUPPORT:

SERP under PR&RD Department and Department of Grama/Ward Sachivalayams shall offer full support to the Nodal department in implementing the scheme.

**B.UDAYA LAKSHMI
PRINCIPAL SECRETARY TO GOVERNMENT**

SECTION OFFICER