

NOTE ON PMJJBY - CHANDRANNA BIMA SCHEME

(Duration of implementation from 02.10.2017 to 31.05.2018)

Government vide G.O.Ms.No.36 of LET & F Department dated 17.06.2016 & G.O.Ms.No.54 of LET & F Department dated 30.09.2016 notified Rs. 5 Lakh Accident Insurance Scheme to the all the un-organised workers in the State. The main objective of the scheme is to provide relief to the families of all categories of unorganized workers in case of death or disability of the unorganized worker leaving the family in great distress. Enrolment of unorganized workers was taken up by Praja Sadhikara Survey-2016 (Pulse Survey) by Government. The **Chandranna Bima scheme**(1st year scheme)was implemented during the period from 02.10.2016 to 01.10.2017.

Enrolment and scheme norms of Chandranna Bima Scheme

- All categories of unorganised workers in the State in the age group of 18 to 70 years are registered under the Unorganised Workers Social Security Act, 2008 and enrolled as beneficiaries of the Chandranna Bima Scheme.
- Total premium paid by Government.
- Labour Department is the Nodal Department for implementation of the scheme and SERP is the scheme implementing agency.

I. Details of 1st Year Chandranna Bima Scheme

- Chandranna Bima is the massive social security scheme implemented for the first time in the country.
- The Scheme covered 2.13 crore unorganised workers with Aadhar linked database.
- Benefits under the Scheme are Rs.30,000/- for Natural Death for 18-60 years, Rs.5 lakh for Accident Death or total disability and Rs.3.62 lakh

for partial disability for the age group 18-70 years and Rs.1200/-, scholarship for the children of the beneficiaries (up to 60 years) studying 9th, 10th, Inter and ITI.

- Registration of claims through helpline No.155214, payment of Rs.5,000/- within (2) days towards funeral expenses and payment of total balance relief amount within (30) days.
- Total processing and settlement of claims online with certificates (like death certificate, FIR, Inquest and Post-mortem Report etc.) uploaded by the respective departments within (2) days.
- Duration of 1st Year Schemes from 02.10.2016 to 01.10.2017.

PMJJBY CHANDRANNA BIMA SCHEME (2nd year scheme)

The Scheme **PMJJBY CHANDRANNA BIMA** (convergence scheme) has been notified by the Government vide GO Ms. No. 14 of LET&F department dated 13.09.2017 and other details of the scheme issued vide GOs No. 13 and 14. The **PMJJBY CHANDRANNA BIMA SCHEME (2nd year scheme)** includes PMJJBY, PMSBY, AABY and State group accident insurance scheme. The said second year scheme already commenced on 02.10.2017 and would be in implementation for eight months i.e. up to 31.05.2018, in order to co-terminate with the duration of convergence scheme (1st June to 31st May) towards uniformity across the country. The State group accident insurance scheme is a top up scheme to provide uniform accident death/disability relief of Rs. 5 lakh irrespective of the age group and the coverage varies i. e. Rs. 1 lakh for 18-50 years, Rs.2.25 lakh for 51-60 years and Rs. 3 lakh for 61-70 years. The scheme relief profile is as follows:

Age group	Natural Death (Rs.)	Accident death (Rs.)	Total disability (Rs.)	Partial disability (Rs.)	Scholarship(Rs.)
18 – 50	2,00,000	5,00,000	5,00,000	2,50,000	1,200
51 - 60	30,000	5,00,000	5,00,000	2,50,000	1,200
61 – 70	--	5,00,000	5,00,000	2,50,000	--

Age group wise Members for coverage under PMJJBY - Chandranna Bima

S.No.	Scheme component	Age group	No. of workers in lakhs (provisional)	Accident death relief (Rs.)	Natural death relief (Rs.)	Relief under State Group accident insurance Scheme (Top up coverage) (Rs.)*	Total accident death /disability relief (Rs.)
1	Pradhan Mantri Jevan Jyothi Bima Yojana (PMJJBY)	18-50	179	2,00,000	2,00,000	1,00,000	5,00,000
	Pradhan Mantri Sureksha Bima Yojana (PMSBY)			2,00,000	2,00,000		
2	Aam Admi Bima Yojana (AABY)	51 - 60	34	75,000	30,000	2,25,000	5,00,000
	Pradhan Mantri Sureksha Bima Yojana (PMSBY)			2,00,000			
3	Pradhan Mantri Sureksha Bima Yojana (PMSBY)	18 - 70	22	2,00,000	0	3,00,000	5,00,000

*Premium required to be negotiated for this coverage

II. Details of 2ND Year Chandranna Bima Scheme called as “PMJJBY – Chandranna Bima

- Coverage of 2.50 crore unorganized workers.
- Convergence of Central Schemes, Pradhan Mantri Jeevan Jyothi Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Aam Admi Bima Yojana and State group accident insurance scheme.
- Scheme Benefits: Rs.2 lakh for 18-50 years and Rs.30,000/- for 51-60 years towards natural death, Rs.5 lakh for accident death and total disability and Rs.2.50 lakh for partial disability for 18-70 years.
- Scholarship Rs.12,00/- for children studying 9th, 10th, Inter and ITI (18-60 Years) .
- Duration of Scheme from 02.10.2017 to 31.05.2018 (8 months).
- Total online claim settlement process. Rs.5,000/- paid within (2) days towards funeral expenses and total balance amount paid online on 11th day ceremony.
- Government paid total premium.
- This convergence insurance scheme for unorganized workers introduced by the Govt. of India is a flagship scheme implemented for the first time in Andhra Pradesh.
- CHANDRANNA BIMA (1st year scheme) details are available in Chandranna Bima portal chandrannbima.ap.gov.in

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