

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 & PMJJB Y.

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 (PMJJB Y) on 9th May, 2015 to move towards creating a universal social security system, targeted especially at the poor and the under-privileged.

2. While PMJJB Y 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 PMJJB Y 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.

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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.

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