File no: I-12011/31/2016-RL(C)  
Government of India  
Ministry of Rural Development  
Department of Rural Development  
(RL Division)  
7th Floor, NDCC -II Building,  
Jai Singh Road,  /New Delhi -110001  
Dated: May 01, 2020

To,

The SMDs/CEOs of SRLMs of all States/UTs

Subject: PMJJBY & PMSBY coverage of SHGs’ Households.

Sir/Madam,

In continuation to the letter of the Ministry dated 20th April 2020 regarding captioned subject, it is pertinent to mention that the renewal of existing policy of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) should be done on priority and completed by 31st May 2020.

2. The process of auto renewal by banks take place between 21st - 31st May of every year. There should be required balance (Rs. 342/-) in savings account of existing policy holders during mentioned period i.e. 21st - 31st May for auto renewal under PMJJBY & PMSBY. The life and accidental insurance policy (PMJJBY & PMSBY) of members will cease to exist beyond 31st May due to insufficiency of balance in savings account.

3. Individuals whose policy was not renewed/gets terminated due to insufficient balance, may re-join the scheme in future by paying the premium. However, all such subscribers will be treated as new subscribers under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and benefit shall not be available for death (due to any cause other than accident) occurring during the first 45 days from the date of enrolment into the scheme. Hence, renewal of existing policy of PMJJBY & PMSBY is important within the above-mentioned period to avail seamless benefit of the scheme.

4. You are requested to advise the district/block team to facilitate SHGs’ households in renewal of existing insurance policy of PMJJBY & PMSBY followed by new enrollments.

All norms regarding prevention of COVID-19 as per MHA guidelines should be followed during implementation of above-mentioned activities.

Yours faithfully,

(Leena Johri)  
Joint Secretary to the Govt. of India