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: 20th April 2020

To,

The SMDs/CEOs of SRLMs of all States/UTs

Subject: PMJJBY & PMSBY coverage of SHGs’ Households.

Madam/Sir,

The spiraling global and local impact of COVID-19 pandemic has re-emphasized the fundamental need for life insurance in every household. In recent weeks, we have seen that lakhs of people world-wide have already died from COVID-19 along with significant economic impact. The effects of this ongoing pandemic may affect lives and livelihoods of SHGs households also and hence it is important that proper risk coverage should be provided to them.

Further, SHG members who are working in the frontline to fight against COVID-19 by virtue of actively engaged in manufacturing of masks, hand sanitizers, running community kitchens, home delivery of ration & vegetables, awareness about social distancing, care of elderly population, providing quarantine related services etc. should be covered under life and accidental insurance on priority basis.

In the above-mentioned context along with larger objective to address the risks and vulnerability of SHGs households, it is of utmost importance that all eligible SHG member and their spouse/major earning members should be covered under PMJJBY and PMSBY. This is also one of main activities of FY 2020-21 of all SRLMs. Following arrangements should be made for effective risk coverage:

1. **Insurance literacy:** Spread awareness about various risks and benefit of Insurance among community. Financial literacy CRPs/other trained cadres may be used for awareness drive. Each VO and CLF offices should have leaflets/posters of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY).

2. **Enrollment:** All eligible SHG members and their spouse/major earning members should be insured. For new enrolment, members are required to give their auto debit consent to bank by 31st May. It is suggested that whenever members/spouse visit bank branch for withdrawal of amount given under PMGKY/wages under MGNREGA/or use of banking services, s/he should complete the simple process of auto debit facility with help of Bank Sakhi/branch officials. For renewal of insurance coverage, banks auto debit premium between 21st May -31st May. Members should be advised to maintain the required balance in their account. Enrolment services under PMJJBY/PMSBY is also available at BC points.
3. **Enrollment of frontline soldiers engaged in fight against COVID-19**: All SHG members who are actively engaged in manufacturing of masks, hand sanitizers, running community kitchens, BC sakhis etc. should be covered under PMJJBY & PMSBY on priority basis. In order to boost their confidence against the fight of COVID-19, onetime incentive in form of 50% of premium of the schemes (Rs. 330 for PMJJBY+12 for PMSBY-Rs. 342/-) i.e. Rs. 171/- may be reimbursed from VRF to these SHG members. This is applicable for renewal as well as new enrolment till 30th June 2020. List of such members should be authenticated by respective VO and CLF prior to reimbursement. It will act as an appreciation to these SHG members.

4. **IRDAI circular regarding COVID-19 related death claims**: There were some confusion on whether the ‘Force Majeure’ clause will be applicable in case of COVID-19 deaths. Insurance Regulatory Development Authority of India (IRDAI) has issued a circular clarifying that all such claims will be honored and life Insurance company has to settle COVID-19 related death claim on priority basis. This is applicable to PMJJBY coverage also. The circular is placed as annexure -1.

5. **Banks as an active partner in deeper penetration of schemes**: Dept. of Financial Services (DFS) has in principle accepted all our suggestion regarding deeper penetration of PMJJBY & PMSBY. The suggestion includes incentive to cadres for enrollment & claim settlement, recognize and use of trained cadres of SRLMs, sharing of data by Banks on PMJJBY/PMSBY etc. DFS has also written a letter to all Banks regarding same. It is suggested to liaison with bank branches to capitalize the opportunity for deeper penetration of schemes among SHG households. The DFS letter is placed as annexure -2.

6. **Bima Sakhi for Claim settlement**: Experiences from AP, Telangana, Bihar & other SRLMs reflects that field cadres at block/sub block level play an important role in enrollment and claim settlement. It is suggested to place 3- 4 field cadres (on an average one each at CLF level as Bima Sakhi) in a block after proper training on Insurance. It is worthwhile to mention that preferably existing cadres i.e. Bank Sakhi/BC Sakhi/FL CRP/ any other existing cadres should be trained and placed as Bima Sakhi. There should be proper guideline/policy to provide adequate incentive/honorarium to Bima Sakhi as per existing norms of respective SRLMs. Contact details of Bima Sakhishould be widely displayed in concern CLF and VO offices.

As advised earlier through various advisories of the Ministry, all norms regarding prevention of COVID-19 as per MHA guidelines should be followed during implementation of above-mentioned activities. You are requested to initiate action on above mentioned and keep the Ministry informed in this regard.

Yours faithfully,

[Signature]

(Alka Upadhyaya)
Additional Secretary (RD)
537645/2020/NRLPS

To All Life Insurers

Re: Covid-19 Global Pandemic Related Instructions to Life Insurers

This has reference to various measures being taken by Central and State Governments including lockdown of certain states impacting the normal functioning of offices and the possible difficulties to policyholders in accessing various services including timely payment of premium, settlement of claims. In this regard the following directions are being issued under Section 34(1)(a) of the Insurance Act, 1938.

1. Functioning of Offices:

   a) Safety and well-being of employees and policyholders is to be treated as top priority and necessary arrangements are to be made.

   b) The instructions of the Central and State Governments and local authorities in this regard may be followed scrupulously.

   c) Wherever the offices are not functioning fully/partially, the policyholders may be notified by SMS, E-mail and/or Press Release in addition to suitable display in the branch office. Policyholders may also be informed about other alternate channels for payment of premiums, submission of claim and other service requests/requirements. The services of call centers wherever appropriate may be used.

   d) The web site of Life Insurers shall be updated with all the information including list of offices not functioning and alternate arrangements for policyholder servicing, contact phone numbers, if any, for emergency needs.

2. Grace Period for payment of Premiums: For premiums due in the month of March 2020, the Grace Period shall stand extended by one more month in the areas where lockdown has been declared by state government.

3. Claim payments with regard to Covid-19:

   a) Any claims received may be settled expeditiously. Life Insurers may consider developing quicker claim settlement process to suit the emerging situation in the affected areas.

   b) Information to be provided in the respective websites about admissibility or otherwise of Covid-19 death claims, for all products covering the contracts already issued.

   c) Specific Information, product wise, related to any health insurance contracts already issued, regarding admissibility or otherwise of Covid-19 claims to be provided in the website.
4. **Periodic Reports**: A report every fortnight may be submitted to the Authority giving the details of offices fully/partially closed with duration and steps taken in this regard. Data in respect of claims related to Covid-19 may be maintained separately to be submitted to Authority as and when called for.

This is issued with the approval of the Competent Authority.

(K Ganesh)
Member (Life)
Enrollment of PMJDY account holders under PMJJBY and PMSBY regarding

From: Mission FI <missionfi@nic.in>
Subject: Enrollment of PMJDY account holders under PMJJBY and PMSBY regarding
To: md@allahabadbank.in,
mdceo@andhrabank.co.in, md ceo <md.ceo@bankofbaroda.com>, md ceo <md.ceo@bankofindia.co.in>,
mdceo@mahabank.co.in,
mdceo@canarabank.com,
chairman@centralbank.co.in,
md@corpbank.co.in,
cmdsec@indianbank.co.in,
md@indianbank.co.in, md@iob.in,
mdceo@ocb.co.in, cmd@psb.co.in,
md@pnb.co.in, chairman@sbi.co.in,
edsec@syndicatebank.co.in,
md@ucobank.co.in,
mdceo@unionbankofindia.com,
md@unitedbank.co.in, amitabh chaudhry <amitabh.chaudhry@axisbank.com>,
md@bandhanbank.com,
mdsecretary@bandhanbank.com,
sale@cityunionbank.com,
kamakodi@cityunionbank.com,
neelam@coastalareabank.com, muralim natrajan <muralim.natrajan@dcbbank.com>, t latha <t.latha@dhanbank.co.in>, sandeep bakhshi <sandeep.bakhshi@icicibank.com>, md ceo <md.ceo@idbi.co.in>,
vaidyanathan@idcfirstbank.com, romesh sobti <romesh.sobti@indusind.com>,
mdsec@ktkbank.com,
mahabaleshwar@ktkbank.com, uday

Tue, Mar 03, 2020 05:10 PM
1 attachment

Please ensure that this is a major activity in annual plans of 2020-2021 for all SRLMs.

AS(RD)
kotak <uday.kotak@kotak.com>,
md@kbsbankindia.com, pushpendra
sharma
<pushpendra.sharma@rblbank.com>,
subhadra bankho
<subhadra.bankho@gmail.com>,
mdoffice@tmbank.in, mdceo@csb.co.in,
shyamsrinivasan@federalbank.co.in, aditya
puri <aditya.puri@hdfcbank.com>,
ceo@jkbmail.com, kvbcs@kvbmail.com,
kvbceo@kvbmail.com, mdsec@lvbank.in,
chairman@nainitalbank.co.in,
md@sib.co.in, ravneet gill
<ravneet.gill@yesbank.in>

Cc: Rajesh Bhushan <secyrd@nic.in>, FI
Section <fi-dfs@nic.in>, Ashok Kumar
Dogra <dogra.ak@nic.in>, Anindita
Sinharay <anindita@nic.in>, Suchindra
Misra <misras@nic.in>

F. No. 21(23) 2014-FI (Mission Office)
Government of India
Ministry of Finance
Department of Financial Services
3rd Floor, Jeevan Deep building
Sansad Marg, New Delhi – 110001
Dated: 03rd March 2020

To,
1. The Chairman, State Bank of India
2. MD & CEO of all Public Sector Banks
3. MD & CEO of all Private Sector Banks

e: Subject: Enrollment of PMJDY account holders under PMJJBY and
PMSBY regarding
Sir/Madam,

As a part of financial inclusion initiative in the country, one of the objective of
Pradhan Mantri Jan Dhan Yojana (PMJDY) is to provide social security coverage for
the PMJDY customers through two micro insurance schemes, namely, Pradhan Mantri
Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana
(PMSBY). Despite the schemes being beneficial for poor and marginal section of the
society, it is observed that the enrollment of the PMJDY account-holders under these
two micro-insurance schemes is still very low.
2. With a view to expand the distribution channel of these two micro-insurance schemes by on-boarding the Self Help Group (SHG) members. This department requested Ministry of Rural Development (MoRD) to provide its comments in this regard.
3. MoRD has informed that under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), more than 58 lakh women SHGs covering around 6.4 crore rural households are being supported. The Mission has conceived a detailed strategy on imparting insurance literacy among women SHG members at village level through trained cadre. There are more than 43,000 trained field level cadres working as Bank Sakhi, Business Correspondent Sakhi, Bima Sakhi etc. who are engaged in enrollment and claim settlement of rural households under PMJJBY & PMSBY.
4. Further, MoRD has made the following suggestions regarding enrollment under PMJJBY and PMSBY through SHG members:
   i. i) All banks should enable the system of enrollment at BC points
   ii. ii) Banks should share data on regular intervals with implementing agencies (DAY-NRLM) which will help to find out gaps, based on which strategy can be designed to catalyze the enrollment
   iii. iii) Suitable incentives for enrollment and facilitation in claim settlement will catalyze the penetration of the scheme and benefit the target households.
   iv. iv) A web portal should be developed to capture the basic details of all field level soldiers of various implementing agencies involved in implementing the scheme.
   v. v) Large scale and regular awareness on insurance literacy especially claim settlement process for scaling up PMJJBY and PMSBY.
5. In view of the above, all banks are requested to examine the suggestions given by MoRD and consider using the services of SHG members for spreading PMJJBY & PMSBY among PMJDIY account-holders in coordination with concerned State Rural Livelihood Missions (SRLMs). The list of trained SHG members may be obtained from the concerned SRLMs. An action taken report in this regard may be shared with this department at missionfi@nic.in with copy to anindita@nic.in by 10.03.2020.

s/d

(A K Dogra)
Deputy Secretary
Email: dogra.ak@nic.in

— letter to banks_03032020.pdf
F. No. 21(23) 2014-FI (Mission Office)
Government of India
Ministry of Finance
Department of Financial Services
3rd Floor, Jeevan Deep building
Sansad Marg, New Delhi – 110001
Dated: 03rd March 2020

To,

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2. MD & CEO of all Public Sector Banks
3. MD & CEO of all Private Sector Banks

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Yours faithfully,

(A K Dogra)
Deputy Secretary
Email: dogra.ak@nic.in

Copy to:

Secretary, Ministry of Rural Development (MoRD), Krishi Bhavan, New Delhi (for information and necessary action)

(A K Dogra)
Deputy Secretary
Email: dogra.ak@nic.in