

Suvarna Karnataka - 2006

No.RDP: 10. SJY 2004

Karnataka Government Secretariat,
Multistoried Building,
Bangalore, dated: 31 March 2006

CIRCULAR

Sub: Providing the facilities of the Janashree Insurance Programme to the members of the self help groups who have taken benefits under the S.G.S.Y.

It was decided in the meeting of the Project Directors held under the Chairmanship of the Principal Secretary to Government, Rural Development and Panchayat Raj Department on 04-03-2006 and 06-03-2006 to provide the facilities of the highly beneficial Janashree Insurance Programme to the members of the self help groups who have taken benefits under the Swarna Jayanti Gram Swarozgar Yojane. Accordingly it is directed to cover those beneficiaries who were already obtained the benefits and the beneficiaries of self-help groups who are going to obtain the benefits during the year 2006-07 under this scheme in your jurisdiction for the facilities of Janashree Insurance Scheme. The progress achieved in covering such beneficiaries under the Janashree Insurance Programme should be submitted to the Government.

Sd/-

(G. B. Hiremaniyavar)
Director(S.E.P) and

E/o. Deputy Secretary to Govt.,
Rural Development and Panchayat Raj Dept.

To:

1. All the Chief Executive Officers of Zilla Panchayats.
2. All the District Project Directors/Deputy Secretaries
3. All the Presidents of the Zilla Panchayats.
4. Others

Janashree Insurance Programme

Purpose: Janashree Insurance Programme is a scheme designed with a purpose to give maximum protection with very low premium to the poor people, living in hardship in rural areas/town areas who are below/just above the poverty line.

Main features of the Janashree Insurance Programme:

1. This scheme was started by the Prime Minister on 10-08-2008.
2. This scheme applies to the *37 types of occupations notified by the Government through the L.I.C.
3. This scheme is meant for the low income people. After identifying their employments, as their nodal agencies to negotiate with the L.I.C., this group scheme will be given only through union/association/Rotary/Lions and other voluntary organizations/Gram Panchayat.

-Those who want to join the scheme should be members of that group.
-members should be within 18 to 59 years of age. To determine the age, the nodal agency should take school certificate/ration card/voters' list identity card.

-The minimum number of the members is 25.
-The members should be below/just above the poverty line.

Premium: Each member should pay Rs. 200/- per year. Out of this, the Government of India gives an amount of Rs.100/- as subsidy from the Social Fund. Therefore, each member requires to pay only Rs. 100/- as the yearly premium.

Insurance Protection: While under the protection of this scheme, the nominee will get the following insurance amount at the time of death/accident:

- Natural death: Rs. 20,000/-
- Death due to accident: Rs. 50,000/-
- Total and permanent disability due to accident: Rs. 50,000/-
- Permanently losing two eyes/two legs/two hands due to accident: Rs. 50,000/-
- Losing one eye/one leg/one hand due to accident: Rs. 25,000/-

No insurance amount to the person having disability before the accident.....

There is no refund/surrender value/maturity value under this scheme.

***37 occupations recognized under this scheme:**

Beedi workers, fish workers, hamalis, handicraft workers, tailors (only women), milk producers, rikshaw pullers, auto drivers, agricultural workers, workers in paper production, khadi (handloom) workers, saphai workers, workers in salt production, forest workers, neera tappers, workers in press, carpentry workers, candle workers and workers in chemical production, puppet makers from oar/earth, workers in brick production, power loom workers, workers tanning leather, workers producing footwear, workers in rubber [extraction], and [workers in] coal extraction, poor workers in towns, workers producing goods from leather, workers in coconut fiber, workers producing fireworks, building construction wokers, workers in sericulture, workers in cloth making, workers making goods in wood, workers making pappads (through women's welfare groups), self employed disabled people, women in hilly areas, workers producing khandasari goods.