

No.11/132/2015-CD.I
भारत सरकार/Government of India
महिला एवं बाल विकास मंत्रालय
Ministry of Women & Child Development

Shastri Bhawan, New Delhi-1,
Dated: 5th July, 2018

To

**Principal Secretaries/Secretaries in-charge of WCD/Social Welfare
(dealing with Anganwadi Services/ICDS) in all States/UTs**

Subject: Coverage of Anganwadi Workers (AWWs)/Anganwadi Helpers (AWHs) under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY); Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Anganwadi Karyakartri Bima Yojana (AKBY) and benefits available to them - Regarding.

Sir/Madam,

It has been decided that Anganwadi Workers (AWWs)/Anganwadi Helpers (AWHs) under the Anganwadi Services (Umbrella ICDS Scheme) in the age group of 18-50 years as on 1st June, 2017 would be covered under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for life cover and those in the age group of 18-59 years as on 1st June, 2017 would be covered under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) for accidental cover. The AWWs/AWHs in the age group of 51-59 years as on 1st June, 2017 (i.e., those AWWs/AWHs not covered under PMJJBY) would continue to be covered under the modified Anganwadi Karyakartri Bima Yojana (AKBY) for life cover as long as they are engaged.

2. It may be noted that the AWWs & AWHs in the age group of 51-59 years as on 1st June, 2017 would be covered under the modified AKBY and no more additions of beneficiaries in the modified AKBY would be made in future. In other words, no other than the AWWs/AWHs in the age group of 51-59 years as on 1st June, 2017 (i.e., those AWWs/AWHs not covered under PMJJBY) would be covered under the modified AKBY. The AWWs & AWHs joining the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] on or after 1st June, 2017 would mandatorily be enrolled under PMJJBY & PMSBY.

3. It may also be noted that the sum assured under the PMJJBY is ₹ 2.00 lakhs and covers life risk, death due to any reason. The sum assured under the PMSBY is ₹ 2.00 lakhs for accidental death & permanent full disability and ₹ 1.00 lakh for partial but permanent disability. However, the sum assured under the (*modified*) AKBY for the existing beneficiaries in the age group of 51-59 years as on 1st June, 2017 would be ₹ 30,000/- only and will cover life risk, death due to any reason.

4. The AWWs/AWHs in the age group of 18-59 years as on 1st June, 2017 or later and those joining the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] on or after 1st June, 2017 would also be eligible for the Female Critical Illness benefits (available under the erstwhile AKBY) @ ₹ 20,000/- only [on diagnosis of invasive cancers (malignant tumour) manifest in organs, viz., breast, cervix uteri, corpus uteri, ovaries, fallopian tubes, vaginal/vulva.


Contd...2
05.07.2018

5. The children of the AWWs/AWHs studying in 9th to 12th Standard (including ITI courses) during the academic year 2017-18, i.e., those who are eligible to receive scholarship @ ₹ 300/- per quarter per child (limited to two children per family) during the year 2017-18 would continue to receive scholarship at the same rate till they complete 12th Std. (including ITI courses).

6. The details of the insurance schemes & benefits available for AWWs/AWHs are **annexed**.

7. The entire expenditure on the premium would be borne by the Ministry of Women & Child Development (MWCD)/Life Insurance Corporation of India (LIC) and the AWWs/AWHs would not be required to make any payment towards the premium. The details of premium and share of MWCD & LIC are tabulated below:

Age Group 18-50 years		Age Group 51-59 years	
Description	Premium per annum per member	Description	Premium per annum per member
Premium for PMJJBY	₹ 330/-	Premium for AKBY (modified)	₹ 200/-
Premium for PMSBY	₹ 12/-	Premium for PMSBY	₹ 12/-
Premium for FCI	₹ 80/-	Premium for FCI	₹ 80/-
Total Premium	₹ 422/-	Total Premium	₹ 292/-
Share of MWCD	₹ 322/-	Share of MWCD	₹ 192/-
Share of LIC	₹ 100/-	Share of LIC	₹ 100/-

8. It is, therefore, requested that the provisions of the insurance schemes & benefits available to AWWs/AWHs may be widely circulated amongst the beneficiaries.

9. This has the approval of Integrated Finance Division of the Ministry of Women & Child Development *vide* their Dy. No.11/132/2015-CD.I [E-9122]/JS&FA/2018-19, dated 4th July, 2018 and approval of Secretary, MWCD *vide* his note, dated 5th July, 2018.

Yours faithfully,

Enclosure: As above

(मनोज कुमार/MANOJ KUMAR)

Under Secretary to the Government of India

[E-mail: manojkumar1616@nic.in]

Copy to:

- (i) **Department of Financial Services** (Ministry of Finance) [Dr. N. Srinivas Rao, Economic Advisor], 3rd Floor, Jeevan Deep Building, Sansad Marg, New Delhi.
- (ii) **Life Insurance Corporation of India** [Shri K. Kaderasan, Executive Director (P&GS)], P&GS Department, Central Office, 5th Floor, 'Yogakshema' Jeevan Bima Marg, Mumbai - 400 021 [E-mail: ed_pgs@licindia.com; co_pgssss@licindia.com] - for information.
- (iii) **Life Insurance Corporation of India** [Shri P.V.S. Nagaraja Rao, Chief (P&GS)], Central Office, 5th Floor, 'Yogakshema', Jeevan Bima Marg, Mumbai - 400 021 [E-mail: co_pgssss@licindia.com] - for information.
- (iv) Directors in-charge of Anganwadi Services/ICDS in all States/UTs.

Annexure

A. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

Beneficiaries: The Anganwadi Workers (AWWs)/Anganwadi Helpers (AWHs) under the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] in the age group of 18-59 years as on 1st June, 2017 and those AWWs/AWHs joining the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] on or after 1st June, 2017.

Benefits: ₹ 2.00 lakh and covers life risk, death due to any reason.

Cycle: June to May.

Premium: ₹ 330/- per annum per member.

[Premium of ₹ 230/- per annum per member would be borne by the Ministry of Women & Child Development (MWCD) and the remaining premium of ₹ 100/- per annum per member would be borne by the Life Insurance Corporation of India (LIC) from their Social Security Fund]

B. Pradhan Mantri Suraksha Bima Yojana (PMSBY):

Beneficiaries: The Anganwadi Workers (AWWs)/Anganwadi Helpers (AWHs) under the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] in the age group of 18-59 years as on 1st June, 2017 and those AWWs/AWHs joining the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] on or after 1st June, 2017.

Benefits: ₹ 2.00 lakh for accidental death & permanent full disability; and ₹ 1.00 lakh for partial but permanent disability.

Cycle: June to May.

Premium: ₹ 12/- per annum per member.

[Premium of ₹ 12/- per annum per member would be borne by the Ministry of Women & Child Development (MWCD)]

C. Anganwadi Karyakarti Bima Yojana (AKBY) [modified]:

Beneficiaries: The Anganwadi Workers (AWWs)/Anganwadi Helpers (AWHs) under the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] in the age group of 51-59 years as on 1st June, 2017 so long as they are engaged.

Benefits: ₹ 30,000/- only and covers life risk, death due to any reason.

Cycle: June to May.

Premium: ₹ 200/- per annum per member.

[Premium of ₹ 100/- per annum per member would be borne by the Ministry of Women & Child Development (MWCD) and the remaining premium of ₹ 100/- per annum per member would be borne by the Life Insurance Corporation of India (LIC) from their Social Security Fund]

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10.07.2018

D. Female Critical Illness (under erstwhile AKBY):

Beneficiaries: The Anganwadi Workers (AWWs)/Anganwadi Helpers (AWHs) under the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] in the age group of 18-59 years as on 1st June, 2017 and those AWWs/AWHs joining the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] on or after 1st June, 2017.

Benefits: ₹ 20,000/- only [on diagnosis of invasive cancers (malignant tumour) manifest in organs, viz., breast, cervix uteri, corpus uteri, ovaries, fallopian tubes, vaginal/vulva.

Cycle: June to May.

Premium: ₹ 80/- per annum per member.

[Premium of ₹ 80/- per annum per member would be borne by the Ministry of Women & Child Development (MWCD)]

E. Scholarship:


Beneficiaries: Children of the Anganwadi Workers (AWWs)/Anganwadi Helpers (AWHs) under the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] studying in 9th to 12th Standard (including ITI courses) during the academic year 2017-18, i.e., those who are eligible to receive scholarship during the year 2017-18, limited to two children per family.

Benefits: ₹ 300/- per quarter per child.

Premium: No premium (add on benefits).

Notes:

- (i) The AWWs & AWHs joining the Anganwadi Services [Umbrella Integrated Child Development Services (ICDS) Scheme] on or after 1st June, 2017 would mandatorily be enrolled under PMJJBY for life cover and PMSBY for accidental cover.
- (ii) The AWWs & AWHs in the age group of 51-59 years as on 1st June, 2017 would be covered under the modified AKBY for life cover so long as they are engaged and no more additions of beneficiaries in the modified AKBY for life cover would be made in future. In other words, no other than the AWWs/AWHs in the age group of 51-59 years as on 1st June, 2017 (i.e., those AWWs/AWHs not covered under PMJJBY) would be covered under the modified AKBY for life cover in future. This is a closed group.
- (iii) The entire expenditure on the premium would be borne by the Ministry of Women & Child Development (MWCD)/Life Insurance Corporation of India (LIC) and the AWWs/AWHs would not be required to make any payment towards the premium.


05.07.2018