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Principal Secretary

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Dated, the 17th August, 2015.

To : The Principal Secretary / Secretary,

.....Department,

Government of West Bengal.

Sub:-Implementation of Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeeven Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) and Pradhan Mantri Mudra Yojana (PMMY).

Sir,

You may be aware that social security schemes namely Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeeven Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) have been launched focusing especially on the poor and the under – privileged.

PMJJBY (Pradhan Mantri Jeeven Jyoti Bima Yojana) is a renewable one year Rupees two lakh life cover for death due to any reason, for a premium of Rs. 330/- per annum per subscriber in the age group of 18 to 50 years.

2) **PMSBY** (Pradhan Mantri Suraksha Bima Yojana) is a renewable one year Rupees two lakh Accident cum disability cover (Rupees One lakh for partial permanent disability), for a premium of Rs. 12/- per annum per subscriber in the age group of 18 to 70 years.

3) **APY** (Atal Pension Yojana) is a pension scheme to enable the subscribers for a guaranteed minimum pension of Rs. 1000/- to Rs. 5,000/- , depending on the option chosen, starting at age 60, by contributing (Rs. 42/- to Rs. 1454/-) upto the age of 60 after enrolment between the ages of 18 and 40 years.

4) **PMMY** (Pradhan Mantri Mudra Yojana) has also been launched through-out the country to make loans available to small borrowers from formal financial sector. There are three categories of MUDRA loans, i.e., Shishu : Covering loans upto Rs. 50000/-, Kishor: Covering loans above Rs. 50000/- and upto Rs. 5.00 lakh and Tarun : Covering loans above Rs. 5.00 lakh and upto 10.00 lakh. The lead role for campaign of this scheme would be taken by LIC, supported by banks.

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Ministry of Finance, Department of Financial Services has requested the state (Government of West Bengal) for implementation of the abovementioned loan schemes.

Photocopies of the letters along with details of the Nodal Officer in respect of the State of West Bengal are enclosed for your perusal and further action.

Thanking you,

Yours faithfully,



Principal Secretary to the
Government of West Bengal.