

प्रेषक,

आयुक्त एवं सचिव,
राजस्व परिषद, उ0 प्र0,
अनुभाग-7, लखनऊ।

सेवा में,

समस्त जिलाधिकारी,
उत्तर प्रदेश।

संख्या: R-60 / 7-01 / 2018

दिनांक: 15 जनवरी, 2018

विषय: प्रदेश के जनपदों के अन्तर्गत भूमिहीन मजदूरों और निर्माण कार्य हेतु पंजीकृत श्रमिकों को प्रधानमंत्री जीवन ज्योति बीमा योजना/प्रधानमंत्री जीवन सुरक्षा बीमा योजना के अन्तर्गत बीमा आवरण दिये जाने के संबंध में।

महोदय,

कृपया उपर्युक्त विषय के सम्बन्ध में अवगत कराना है कि पूर्व में संचालित आम आदमी बीमा योजना का अभिसरण (convergence) प्रधानमंत्री जीवन ज्योति बीमा योजना (पीएमजेजेबीवाई) एवं प्रधानमंत्री सुरक्षा बीमा योजना (पीएमएसबीवाई) में किये जाने का निर्णय भारत सरकार द्वारा लिया गया है। उक्त निर्णय से अवगत कराते हुए भारत सरकार के श्रम एवं रोजगार मंत्रालय द्वारा पत्र संख्या-एम-21015/02/2017-आरडब्लू, दिनांक 13-11-2017 के द्वारा नयी योजना के सम्बन्ध में कतिपय दिशा-निर्देश निर्गत किये गये हैं जिनके क्रम में जनपद स्तर से निम्नलिखित कार्यवाही अपेक्षित है-

- 1- आम आदमी बीमा योजना के सदस्यों को नयी योजना प्रधानमंत्री जीवन ज्योति बीमा योजना (पीएमजेजेबीवाई) एवं प्रधानमंत्री सुरक्षा बीमा योजना (पीएमएसबीवाई) में अभिसरित (converge) किया जायेगा।
- 2- पूर्व से संचालित आम आदमी बीमा योजना के अंतर्गत अब कोई नया सदस्य नहीं जोड़ा जायेगा।
- 3- आम आदमी बीमा योजना से आच्छादित लाभार्थियों को दो समूहों में विभाजित किया गया है। प्रथम समूह 18-50 आयु वर्ग का तथा दूसरा समूह 51-59 आयु वर्ग के लाभार्थी होंगे। प्रथम समूह 18-50 आयु वर्ग का नामांकन पीएमजेजेबीवाई तथा पीएमएसबीवाई योजना के अंतर्गत किया जायेगा एवं अभिसरित (converge) पीएमजेजेबीवाई/पीएमएसबीवाई के नाम से जाना जायेगा। 51-59 आयु वर्ग के लाभार्थियों का समूह क्लोज समूह कहलायेगा एवं अभिसरित (converge) आम आदमी बीमा योजना (सी0ए0बी0वाई0) के नाम से जाना जायेगा।
- 4- अभिसरित (converge) प्रधानमंत्री जीवन ज्योति बीमा योजना (पीएमजेजेबीवाई) एवं प्रधानमंत्री सुरक्षा बीमा योजना (पीएमएसबीवाई) से आच्छादित सदस्यों तथा आम आदमी बीमा योजना से पूर्व में आच्छादित सदस्यों के बच्चों को छात्रवृत्ति का लाभ पूर्व की भाँति नयी योजना में भी प्रदान किया जाता रहेगा।
- 5- उक्त योजना भारतीय जीवन बीमा निगम के माध्यम से संचालित की जायेगी।
- 6- योजना में प्रवेश करने की तिथि का तात्पर्य वही होगा जिस तिथि को आम आदमी बीमा योजना से आच्छादित लाभार्थी अभिसरित (converge) योजना (पीएमजेजेबीवाई और पीएमएसबीवाई) में भारतीय जीवन बीमा निगम द्वारा नामांकित/बीमित किये जायेंगे। नये सदस्यों के प्रवेश करने की तिथि वही होगी जिस तिथि से बीमित किया जायेगा।
- 7- योजना में सम्मिलित होने हेतु सम्बन्धित सदस्यों को अपनी स्वस्थता के लिये घोषणापत्र भी देना होगा।
- 8- पीएमजेजेबीवाई और पीएमएसबीवाई योजना में सम्मिलित होने के लिये अर्हता निम्नवत है-
 - (i) आयु सीमा 18-50 वर्ष के मध्य होगी,
 - (ii) ऐसा सदस्य बी0पी0एल0/एम0ए0बी0पी0एल0(मार्जिनल एबव बी0पी0एल0) श्रेणी का होना चाहिए,
 - (iii) आवेदक को परिवार का कमाऊ सदस्य/परिवार का मुखिया (जो बी0पी0एल0/एम0ए0बी0पी0एल0(मार्जिनल एबव बी0पी0एल0) श्रेणी का हो) होना चाहिये तथा
 - (iv) संलग्न सूची के 48 व्यवसायों में से किसी एक में लगे होना चाहिए।

- 9- योजना में सम्मिलित होने वाले सदस्यों की आयु का निर्धारण उनके आधार में अंकित जन्म तिथि के अनुसार ही किया जायेगा।
- 10- योजना का नवीनीकरण भारत सरकार के वित्त मंत्रालय द्वारा जारी दिशा-निर्देशानुसार प्रत्येक वर्ष किया जायेगा।
- 11- जिले स्तर पर योजना में सम्मिलित होने वाले सदस्यों का डाटाबेस परिषद के पोर्टल पर उपलब्ध प्रारूप में अंकित कराने की कार्यवाही जनपद के नोडल अधिकारी द्वारा करायी जायेगी तथा प्रत्येक माह डाटा बेस अपडेट किया जायेगा।
- 12- उक्त नवीन योजना के अन्तर्गत **बीमित व्यक्ति के साथ ही उनके नामिनी का भी आधार नम्बर अवश्य फीड किया जाये** जिससे दावा भुगतान के समय बिना किसी परेशानी के सही व्यक्ति को भुगतान किया जा सके।
- 13- राजस्व परिषद की वेबसाइट पर उपलब्ध पोर्टल पर भारत सरकार के अद्यतन दिशा-निर्देशों के अनुरूप प्रपत्र तैयार कराकर अपलोड करा दिया गया है। इसी प्रपत्र में उक्त योजनाओं के अन्तर्गत तहसील स्तर से डाटा फीडिंग किया जाना है। इसका लॉगिन/पासवर्ड वही होगा जो "आम आदमी बीमा योजना कम्प्यूटरीकृत प्रबन्धन प्रणाली" का है।
- 14- यह भी अवगत कराना है कि मा० मुख्यमंत्री जी द्वारा दिनांक 25 जनवरी, 2018 को वृहद स्तर पर उक्त योजना का लोकार्पण किया जायेगा तथा इस अवसर पर प्रदेश के विभिन्न जनपदों से बीमित व्यक्तियों को पॉलिसी सर्टिफिकेट वितरण हेतु बुलाया भी जायेगा। अतः उक्त योजनाओं के अन्तर्गत लाभार्थियों के चिन्हीकरण का कार्य प्रत्येक दशा में दिनांक 20-01-2018 तक अवश्य कर लिया जाये जिससे कि उनके लिये प्रीमियम की धनराशि भारतीय जीवन बीमा निगम को हस्तान्तरित की जा सके। इस संबंध में डाटा इत्यादि को लेकर यदि कोई कठिनाई आती है तो भारतीय जीवन बीमा निगम के श्री चौदजी धर (मो० नं०-9838001836) तथा श्री नवीन चन्द्र पाठक (मो० नं०-9411797014) तथा परिषद में श्री सुनील कुमार झा, विशेष कार्याधिकारी (मो० नं०-9161261333) से समन्वय स्थापित किया जा सकता है।
- 15- जिले स्तर पर योजना की मानीटरिंग/संचालन हेतु जनपद के अपर जिलाधिकारी (वित्त/राजस्व) नोडल अधिकारी होंगे। नोडल अधिकारी जनपद में पात्र लाभार्थियों का डाटाबेस तैयार करेंगे एवं उक्त की सूचना परिषद (मेल आई०डी०-borlko@nic.in) तथा भारतीय जीवन बीमा निगम (मेल आई०डी०-bo_g207@licindia.com तथा ncz_zmsecti@licindia.com) पर प्रेषित की जायेगी।
- 16- योजना के सम्बन्ध में विस्तृत दिशा-निर्देशों हेतु भारत सरकार के उक्त पत्र संख्या-एम-21015/02/2017-आरडब्लू दिनांक 13-11-2017 एवं उसके संलग्नक प्रारूप की छायाप्रति संलग्न कर अग्रेतर कार्यवाही हेतु प्रेषित की जा रही है तथा परिषद की वेबसाइट पर नवीन परिषदादेश के अंतर्गत उपलब्ध है।
- संलग्नक: यथोक्त

भवदीया,

(लीना जौहरी)

आयुक्त एवं सचिव।

संख्या व दिनांक उपर्युक्त

- 1- प्रतिलिपि समस्त मण्डलायुक्त, उत्तर प्रदेश को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित।
- 2- प्रतिलिपि विशेष सचिव, उत्तर प्रदेश शासन, राजस्व अनुभाग-13, लखनऊ।
- 3- प्रतिलिपि प्रभारी अधिकारी, कम्प्यूटर सेल, राजस्व परिषद, उत्तर प्रदेश, लखनऊ को (उक्त प्रारूप की प्रति संलग्न करते हुए) इस आशय से प्रेषित कि परिषद के पोर्टल पर उपलब्ध आम आदमी बीमा योजना के प्रारूप में तदनुसार संशोधन कराकर नया प्रारूप अपलोड करने का कष्ट करें तथा उक्त परिषदादेश संलग्नक सहित राजस्व परिषद की वेबसाइट पर अपलोड कराने का भी कष्ट करें।
- 4- मण्डल प्रबन्धक, भारतीय जीवन बीमा निगम, उत्तर प्रदेश, लखनऊ।

(लीना जौहरी)

आयुक्त एवं सचिव।



F. No. M-21015/02/2017-RW
Government of India
Ministry of Labour & Employment
(O/o DGLW)

Jaisalmer House, 26 Mansingh Road
New Delhi-110011, dated 13th November, 2017

ORDER

Subject: Convergence of Aam Aadmi Bima Yojana (AABY) to the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) (Order only for State Governments and UT Administrations) reg.

References: -

- (i) Minutes for the Committee of Secretaries (CoS) Meeting dated 24.03.2017 and 09.05.2017 under the chairmanship of Cabinet Secretary.
- (ii) DO letter from Secretary (L&E) to all Chief Secretaries/Advisor of State Governments/UT Administrations dated 22.05.2017 and 05.08.2017 on the subject mentioned above.
- (iii) DO letter from Hon'ble LEM to all Chief Minister/Lt. Governor/Administrator of State Governments/UT Administrations dated 11.09.2017 on the subject mentioned above.

Kind ref. is drawn to the above (copies enclosed).

2. In pursuance of the directions of the Cabinet Secretariat, the Aam Aadmi Bima Yojana (AABY) (Entire Scheme) has been transferred to Ministry of Labour and Employment from Department of Financial Services, Ministry of Finance vide Ministry of Finance's Order no. I-13017/1/2014-Ins. I dated 21.06.2017.
3. The earlier AABY was for the age group 18-59 years with the annual premium of ₹200, out of which 50% was funded by Central Government through the Social Security Fund of Govt managed by LIC and 50% by the respective State Government/UT Administration/Cooperative Societies/NGO/etc. as the case may be.
4. It has now been decided to converge AABY with PMJJBY and PMSBY. PMJJBY covers death and disability (permanent or partial) on account of any cause, for the age group from 18 to 50 years with a maximum coverage of ₹2 lakhs @ premium of ₹330 per annum. PMSBY covers death and disability (permanent or partial) only by accident for an age span from 18 years to 70 years with a maximum coverage of ₹2 lakhs @ premium of ₹12 per annum.
5. Several meetings were held with Life Insurance Corporation of India (LIC), Central Ministries/Departments, State Governments/Union Territory Administrations, Public Fund Management System Officials, National Scholarship Portal Consultants and various other stakeholders to finalize the modalities of this convergence. Time to time instructions have been issued to LIC and State Governments/UT Administrations.
6. After due deliberations and through consultations, it has also been decided that no new enrolment would be considered under the earlier Aam Aadmi Bima Yojana (AABY).

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7. The important points for this convergence are as below: -

- (i) The existing beneficiaries of AABY will be divided into two groups, one from 18 years to 50 years and the other from 51 to 59 years old.
- (ii) The second group from 51 to 59 years is a closed group and will be named as beneficiaries under Converged Aam Aadmi Bima Yojana (CAABY). These beneficiaries in the age group from 51 to 59 years will not be covered under PMJJBY due to its constraint of age upto 50 years. However, they may be enrolled under PMSBY by payment of an additional premium of ₹12 per annum by the respective State Governments.
- (iii) The scholarship component will be available for the existing beneficiaries of AABY and also for the new beneficiaries of Converged PMJJBY/PMSBY scheme i.e. the new beneficiaries in the age group from 18-50 years.
- (iv) The first group of 18 to 50 years will be enrolled under PMJJBY and PMSBY and it will be named as Converged PMJJBY/PMSBY. The total premium for converged PMJJBY /PMSBY is ₹342 (330 + 12). Under AABY the total premium was ₹200. In comparing this with the Converged PMJJBY /PMSBY, an additional premium of ₹142 (330+12-200) per annum per beneficiary will be required. The Central Government has conveyed their approval for providing ₹71 i.e. 50% of the additional funds, from Social Security Fund of India managed by LIC. The remaining 50% of the additional funds would be funded by the Nodal Agency i.e. the respective State Government/UT Administration/Co-operative Societies etc. as the case may be. These rates of premium will be revised in accordance with the revision of the PMJJBY and PMSBY rates by Ministry of Finance, Government of India.

8. The guidelines for the convergence of AABY to PMJJBY and PMSBY are as follows: -

- (a) This is not a new scheme. The eligible beneficiaries shall be enrolled under Converged Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) / Pradhan Mantri Suraksha Bima Yojana (PMSBY) as the case may be. The benefits and the premium of PMJJBY and PMSBY are issued by Ministry of Finance, Government of India from time to time. The benefits for the existing beneficiaries under the earlier AABY for the closed group from 51 to 59 years, will remain the same.
- (b) Nodal Agency shall mean the Central Ministerial Department/ State Government/ Union Territory Department/ Agencies/ Cooperative Societies, as the case may be. The State Government/UT Administration shall designate the respective Ministry/Department/Agency/Cooperative Society as Nodal Agency for this convergence and enrolment of new beneficiaries under PMJJBY/PMSBY whose 50% premium is funded through SSF of Government of India.
- (c) 'The Corporation' shall mean the corporation established under Section 3 of the Life Insurance Corporation Act, 1956 (31 of 1956).
- (d) 'Effective Date' shall mean the effective date in the PMJJBY and PMSBY as per the guidelines of MOF, Govl.

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- (e) 'Entry Date' shall mean the date on which the existing members of AAM AADMI BIMA YOJANA are converged by enrolling as insured members of Corporation under PMJBY and PMSBY or in PMSBY alone. For new members, the entry date shall be effective date as in point (d) above.
- (f) 'Annual Renewal Date' shall mean the date on which the Scheme shall be renewed every year, for which the guidelines of PMJBY/PMSBY, issued by MoF, GoI will be followed.
- (g) 'Terminal Date' in respect of each Member shall mean the Annual Renewal Date following the date on which he/she completes age 55 years.
- (h) 'SSF' shall mean Social Security Fund created by the Central Government and maintained by LIC of India under the custody of Ministry of Labour and Employment, Government of India.
- (i) 'Scholarship fund' shall mean the fund created by the Central Government and maintained by LIC of India under the custody of Ministry of Labour and Employment, Government of India.
- (j) 'DBT' shall mean Direct Benefit Transfer of the benefits under this scheme into the bank account of the beneficiary.
- (k) 'Benefits' and 'Premium' are in line with the directions issued by MoF, GoI for PMJBY and PMSBY.
- (l) **Scholarship Component:** Payment of scholarships will be made through the National Scholarship Portal or in any other manner as per the decision of the Central Government. Scholarship is an add-on benefit under the scheme. As per the direction of Committee of Secretaries (CoS) the benefits of the existing scheme shall not be reduced. Scholarships will be provided at the rate of ₹100/- per month to each child payable yearly through scholarship fund for a maximum of two children of the insured member/family studying between IX to XII Standard (including III Course, if any). Scholarship Component shall be made available to the wards of beneficiaries, in the age group from 18-50 years, who are enrolled under Converged PMJBY/PMSBY and wards of existing beneficiaries in the closed group, age group from 51 years to 59 years, under Converged AABY. Every State Government/UT Administration shall nominate a nodal officer from the notified Nodal Department/Ministry as in point (b) above for the purpose of verification of Scholarships.
- (m) **Admission of Members:** The Nodal Agency shall identify the members who are eligible to be covered under Scheme, enrol them as members and prepare database of such members and shall intimate the Corporation of the enrolment along with the data. The data shall be accepted by the Corporation after due validation. The nodal agency shall remit the premium for all the eligible members to be admitted. Admission into the scheme shall be only after receipt of data of eligible members and total consideration amount as premium (the part to be paid by the nodal agency). The Corporation will prepare the list of insured members, whose data are validated and on whose lives the assurance is covered. The resp. Nodal Agency has to provide the data base, in the format attached in Annexure I to Corporation in a file compatible with Microsoft Access of MS Office Suite. For the purpose of admission into the scheme, the member shall sign a formal enrolment form and a declaration of good health. If the declaration of health made by the member and other particulars are found to be satisfactory, the Nodal Agency may enrol the member to the scheme and include in the data to be submitted to Corporation for consideration to effect the assurance subject to other conditions.

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- (n) *Nodal Agency to Furnish Particulars: The Nodal Agency shall furnish to LIC the relevant particulars of Members as required by the Corporation in connection with the administration of the Scheme. Particulars include data of new members enrolled afresh, data of the existing members at the time of renewal of the scheme, intimation of Death of Insured Members and other particulars for verification of eligibility conditions. The Nodal Agency shall furnish to the Corporation all the relevant particulars as may be called for by the Corporation in the prescribed format from time to time.*
- (o) *Data of Insured Members: Nodal Agency would be required to maintain a Database of insured members covered under the Scheme as provided to the Corporation from time to time.*
- (p) *Eligibility Criteria: The criteria to be satisfied to be eligible to enrol under PMJBY and PMSBY is as follows: The members should be aged between 18 completed yrs and 50 yrs. He / She should be from BPL (Below Poverty line) / MABPL (Marginally above BPL) category. He / She is the earning member or the head of the family that is living below poverty line or marginally above poverty line. He / She should be engaged in one of the forty-eight occupations as provided for in the enclosed list. The list of occupation is at Annexure II. The decision as to the eligibility of the member for the enrolment into the scheme is fully vested in the Nodal Agency. The Nodal Agency will however, verify the eligibility of the member as per above criteria.*
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- (q) *Verification of Age: The Nodal Agency has to satisfy that the member covered under the Scheme is in the respective age group as desired by the scheme. Age admission will be done based on Aadhar or any other document as specified in the notification under section 7 of the Aadhar Act.*
- (r) *Lien: For members who are enrolled subsequent to the date of commencement of the scheme for the first time, claim benefit shall not be available for death (other than due to accident) occurring during the first 45 days from the date of enrolment into the scheme (lien period). In case of death occurring (other than due to accident) during the lien period, no claim would be admissible. This exclusion shall also apply to members who exit the scheme after some policy year/years and re-join the scheme subsequently. This clause of lien is not applicable if death happens due to accident. This clause does not apply to the existing members of AABY who will be covered under Converged AABY and Converged PMJBY/PMSBY.*
- (s) *Termination of Assurance: The Assurance on the life of an insured member shall immediately terminate upon the happening of any of the following events and no benefit will become payable there under: On attaining age 55 (nearer birthday) as on the annual renewal date. Discontinuance of contribution relating to the Assurance by the Nodal Agency. The Insured member ceasing to satisfy one or more of the eligibility conditions as per item no 6. The Insured Member ceasing to be a member of the said Group as determined by the Nodal Agency.*
- (t) *Discontinuance of the Scheme: The Scheme shall continue as long as the Central Government wishes to continue the Scheme. The Government of India & the Corporation (in consultation with each other) can modify, alter and/or amend the benefits and premium under the Scheme from time to time.*
- (u) *Appointment of Nominee: Every insured member shall appoint one or more from the spouse or child / children or dependents to be the nominee or nominees in accordance with Section 39 of Insurance Act 1938. In the event of death of the insured member while being covered under the Scheme, the benefits of insurance cover as assured on his life will be paid to the nominee. If the insured member does not have*

a spouse or child/children or dependents, then he shall appoint his legal representatives to be the nominee. The Data regarding nomination will be maintained by the Nodal Agency and they shall submit the details of nomination or legal heirs to LIC for settlement of claims. In case the nominee is a minor, then the insured member shall appoint an Appointee to receive the benefit of assurance.

- (v) *Servicing of the Scheme:* The Corporation will coordinate with all concerned nodal agencies to adopt a strong IT based system to service the Scheme. The Corporation will maintain centralized data base of the insured members. The settlement of claims would be subject to Nodal Agency submitting Claim form, claim-cum-discharge form and copy of the Death Certificate, age proof of member as required by the Corporation, details of nominee like the Aadhar number and bank account to which the claim proceeds are to be credited, and other details as required by Corporation to process the claim.
- (w) *Policy number:* The Nodal agency will be required to complete a proposal and submit to Corporation. The Corporation will issue a unique Policy number to each nodal agency after entering into an agreement with them and give a unique ID to each beneficiary.
- (x) *Jurisdiction:* All Assurances issued under the scheme shall be Indian Contracts. They will be subject to Indian Laws including the Insurance Act 1938, the Life Insurance Corporation Act 1956, IRDAI Act 1999, as amended from time to time, and to any legislation subsequently introduced thereof. All benefits under the scheme arising out of the death of any Insured member shall be payable only in Indian Rupees.
- (y) *General:* 50% of the total premium shall be borne by the SSF maintained by the Corporation. Remaining part of the premium shall be borne by the respective Nodal Agencies. The Nodal Agencies shall remit their part of the premium to the Corporation. They shall give the data of the members and pay their part of the premium and only on receipt of both, shall life risk be covered by LIC of India by adding the contribution from the SSF.

9. These guidelines are applicable to the convergence/ enrolment by the State Governments or designated nodal agencies.

10. This issues with the approval of Hon'ble Union MoS (L&E) (I/C).



(Rajit Punhani)

Joint Secretary & DG (LW)

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1. All Principal Secretaries/Secretaries of the resp. Ministry/Department of the State Governments/UT Administration.
2. Chairman, LIC Office, Yogakshema, Jeevan Bhima Marg, Nariman Point, Mumbai - 400021.

Copy to:

1. Cabinet Secretary, Cabinet Secretariat, Rashtrapati Bhawan, New Delhi - 110004.
2. Secretary to Hon'ble President, Rashtrapati Bhawan, New Delhi- 110004.
3. Secretary to Hon'ble PM, PMO, South Block, New Delhi - 110001.
4. All Secretaries of Central Ministries/Department, Government of India.

Copy for information: US O/o MoS, PPS to Secy. (L&E), PPS to Addl. Secy. (L&E), PA to Sr. LEA, PPS to AS & FA (L&E), JS(KR), JS (MG), JS (RKG), JS (RA), EA (DS), DDG (E), DDG (NKS), DG (ESIC), CPFC, DG (FASLI), DG (CBWE), CLC (C), DG (Mines and Safety), DG (Labour Bureau), DG (VVGNLI), DG (NATRASS).

Copy to, Web Manager, Official Website for Ministry of Labour and Employment for placing on the website *under what's new*.

DATA FORMAT

Sr. No.	Data required	mandatory or optional	Data Type
1.	Policy Number	mandatory	number(9)
2.	Member ID	optional	character(30)
3.	UIDAI No (Aadhar No.)	mandatory	number(12)
4.	Member Name (First name followed by Surname)	mandatory	character(50)
5.	Fathers' Name	mandatory	character(50)
6.	Husbands' Name (In case of married women)	optional	character(50)
7.	Gender (M/F/T)	mandatory	character(1)
8.	Date of Birth	mandatory	date (dd/mm/yyyy)
9.	Date of Joining Scheme	mandatory	date (dd/mm/yyyy)
10.	Caste (code)	mandatory	number(2)
11.	Member Occupation	mandatory	character(50)
12.	Identification Mark	optional	character(50)
13.	State of Health (code)	optional	number(2)
14.	House No/Street	mandatory	character(50)
15.	Area / Village	optional	character(50)
16.	Taluka	optional	character(50)
17.	District (code)	mandatory	number(3)
18.	State (code)	mandatory	number(2)
19.	Pin code	optional	number(6)
20.	Bank Account number of member	mandatory	character(30)
21.	Bank IPSC code	mandatory	character(11)
22.	Bank Customer reference Id	optional	character(30)
23.	Account type (saving - 1 / current - 2 / PMJDY - 3)	mandatory	number(1)
24.	Mobile no	mandatory	character(15)
25.	E-mail ID	optional	character(50)
26.	PAN card No.	optional	character(10)
27.	Ration card NO / BPL card No.	optional	character(25)
28.	Language (code)	optional	number(2)
29.	Nominee Name	mandatory	character(50)
30.	Nominee's Relation to the member (code)	mandatory	number(2)
31.	Nominee's Date of Birth	optional	date (dd/mm/yyyy)
32.	nominee Aadhar number	optional	number(12)
33.	Appointee Name	optional	character(50)
34.	Appointee's Relation to the minor Nominee (code)	optional	number(2)

OCCUPATIONS/ VOCATIONS COVERED UNDER AFTER CONVERGENCE

Sr. No.	Occupation	Sr. No.	Occupation
1	Beedi Workers	25	Food Stuffs like Khandsari / Sugar
2	Brick Kiln Workers	26	Textile
3	Carpenters	27	Manufacture of Wood Products
4	Cobblers	28	Manufacture of Paper Products
5	Fishermen	29	Manufacture of Leather Products
6	Hamals	30	Printing
7	Handicraft Artisans	31	Rubber & Coal Products
8	Handloom Weavers	32	Chemical Products like candle manufacture
9	Handloom & Khadi Weavers	33	Mineral products like earthen toys manufacture
10	Lady Tailors	34	Agriculturists
11	Leather & Tannery Workers	35	Transport Drivers Association
12	Papad Workers attached to 'SEWA'	36	Transport Karmacharis
13	Physically Handicapped Self Employed Persons	37	Rural Poor
14	Primary Milk Producers	38	Construction Workers
15	Rickshaw Pullers / Auto Drivers	39	Fire Crackers' Workers
16	Safai Karmacharis	40	Coconut Processors
17	Salt Growers	41	Aanganwadi Teachers
18	Tendu Leaf Collectors	42	Kotwal
19	Scheme for the Urban Poor	43	Plantation Workers
20	Forest Workers	44	Women Associated with Self-Help Groups
21	Sericulture	45	Sheep Breeders
22	Toddy Tappers	46	Overseas Indian Workers
23	Powerloom Workers	47	Rural Landless Households
24	Hilly Area Women	48	Unorganized workers covered under RSBY