

**Subject: Implementation of Mukhya Mantri Parivar Samridhi Yojana (MMPSY)- Revised Standard Operating Procedure (SOP) approved in the CMM on 08.02.2022.**

The "**Mukhya Mantri Parivar Samridhi Yojana (MMPSY)**" was notified on 06<sup>th</sup> February 2020 to provide Financial and Social Security, comprising of life/accident and pensionary benefits to eligible families belonging to economically weaker sections of the society in the State.

Scheme covers all such families who are having family income from all sources less than or equal to Rs. 1.80 lac per annum and have a Parivar Pehchan Patra(PPP). Under the scheme, the beneficiaries of each family will be provided the benefit of 5 Central Government schemes, namely PMJJBY, PMSBY, PMKMY, PMSYMY, PMLVMY from a sum of Rs. 6000/- per family, kept for the purpose. At the time of joining the above said schemes, the first instalment of the beneficiary contribution of the premium shall be paid by the beneficiary himself, which subsequently be reimbursed by the State Government. Thereafter, upcoming premium which will be due on account of continuing the scheme, paid by the State Government through Direct Benefit Transfer (DBT) into the accounts of the beneficiary or to the Insurance Company.

The income verified data provided by Citizen Resources Information Department (CRID) will be used for implementation of the scheme and disbursement of benefits under MMPSY. Henceforth, data received on MMPSY portal shall not be used for disbursement of any kind of benefit under MMPSY. The PMJJBY and PMSBY shall be mandatory schemes to be opted by all the eligible beneficiaries while only those beneficiaries shall be taken up for three Maandhan schemes (PMKMY, PMSYMY and PMLVMY) whose occupational status are marked as Farmer/Labourer/Marginal Businessman in PPP data, as provided by CRID.

Accordingly, the Council of Ministers has approved the following Standard Operating Procedure (SOP) for the implementation of MMPSY scheme :

- (a) CRID will provide the verified data of families having family income is less than or equal to Rs. 1.80 lac per annum and have a Parivar Pehchan Patra identification number. The eligible beneficiaries shall be identified out of the data provided by CRID.
- (b) The SJHIFM will forward the verified data to the Institutional Finance & Credit Control (IFCC) Department as well to the Punjab National Bank, being the lead bank and the convener of State Level Bankers Committee (SLBC), Haryana w.r.t. the PMJJBY and PMSBY beneficiaries. The Banks will revert back the data after verification and confirm the number of beneficiaries who have actually taken PMJJBY and PMSBY schemes after depositing the requisite premiums. For the remaining beneficiaries who haven't been taken PMJJBY and

5

PMSBY schemes, banks will encourage them to take these schemes, citing that the premium will be reimbursed by the State Government under MMPSY. The IFCC will get the verification of data done from banks.

- (c) The SJHIFM will sort out the beneficiaries of three Maandhan schemes as per the occupational status of the beneficiary mentioned in the data received from CRID and forward to the concerned nodal department (Agriculture & Farmers Welfare and Labour departments) accordingly. Thereafter, Agriculture & Farmers Welfare and Labour departments will revert by confirming the number of beneficiaries who have actually taken, any of the three Maandhan schemes (PMKMY, PMSYMY and PMLVMY). The remaining beneficiaries who haven't taken these Maandhan schemes, the departments will encourage them to get enrolled in Maandhan schemes.
- (d) Under MMPSY scheme, the eligible beneficiary will be entitled to get the benefit of 5 Central Government schemes, namely PMJJBY, PMSBY, PMKMY, PMSYMY, PMLVMY from a sum of Rs. 6000/- per family. The sum assured of Rs. 6000/- will be used for paying the premium of all the said schemes as per the eligibility of the beneficiary.
- (e) At the time of joining any of the 5 central government schemes, the first instalment of the beneficiary contribution of premium shall be paid by the beneficiary himself, which will subsequently be reimbursed by the State Government. Thereafter, upcoming premium due on account of continuing the scheme will be paid by the State Government through Direct Benefit Transfer (DBT) into the accounts of the beneficiary or to the Insurance Company.
- (f) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) shall be the mandatory schemes for all the eligible members of the eligible families in the age group of 18 to 50 years and 18 to 70 years respectively under MMPSY.
- (g) The three Maandhan schemes (PMKMY, PMSYMY and PMLVMY) shall be applicable in the age group of 18 to 40 years to those beneficiaries who have marked occupational status as Farmer/Labourer/Marginal Businessman in the PPP data, provided by CRID.
- (h) The payment of pending dues/premium of the eligible beneficiaries of three Maandhan schemes (PMKMY, PMSYMY and PMLVMY), if any, shall also be made/reimbursed under MMPSY w.e.f. 01<sup>st</sup> April, 2020.
- (i) Use of Parivar Pehchan Patra (PPP) identification number is mandatory to avail benefit under MMPSY scheme as per the notification by Government of Haryana. The land details shall be on self-declaration basis till the verification process is completed by CRID in association with Revenue & Disaster Management Department.

- (j) Subsequent to the confirmation by the banks w.r.t. the payment of premium regarding PMJJBY and PMSBY beneficiaries and concerned nodal departments regarding Maandhan schemes, DDO, Mukhya Mantri Parivar Samridhi Yojana (MMPSY) will make the sanction of verified number of beneficiaries and disburse the funds through Treasury/Bank.
- (k) SJHIFM (technical team) will download data from CRID through API and create API integration with Banks/Insurance Companies, Agriculture & Farmers Welfare Department and Labour Department. Accuracy during the exchange of data with banks, concerned nodal departments, sending the same for payment after verification and all other records pertaining to 5 central government schemes (PMJJBY, PMSBY, PMKMY, PMSYMY and PMLVMY) under MMPSY will also be maintained by the team.
- (l) CRID will intimate, in case, income and land holding of any family exceeds the prescribed limit.
- (m) There will be no other scheme involved in MMPSY.

Swarna Jayanti Haryana Institute for Fiscal Management (SJHIFM) of Finance & Planning Department has been declared the nodal agency for the implementation of the scheme. The State Programme Officer, SJHIFM will be the Nodal Officer of the scheme at the State head quarter. The assessment of budget requirement at any level for smooth implementation of the scheme shall remain under the control of Director General, Swarna Jayanti Haryana Institute for Fiscal Management and funds for the same will be provided from the Budget Head of MMPSY scheme. Accordingly, the budget head of the scheme will be managed by the Planning Department (SJHIFM).

\*\*\*\*\*