

Subject: Standard Operating Procedure (SOP) for Implementation of Mukhya Mantri Parivar Samridhi Yojana (MMPSY) in the State.

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

Scheme covers such families who are in ownership of land of 5 acres (i.e. 2 hectares) or less and having family income from all sources less than or equal to Rs.1.80 lakh per annum and have a Parivar Pehchan Patra(PPP). Under the scheme Rs.6000/- per annum will be provided to each beneficiary family which would also include the payment of the beneficiaries contribution towards various insurance and social security pension schemes of the Central Government such as PMJJBY, PMSBY, PMSYMY, PMKMY, PMLVMY etc. and the balance amount if any, will be transferred through DBT.

As per the scheme, the citizen goes to an enrolment agency i.e. Common Service Centre (CSC) or Saral Kendra. The MMPSY form is filled online on the designated portal at the CSC or Saral Kendra operator, who after completing data entry, takes a print out and gets the same signed by the citizen. These signed forms are uploaded on the portal. The data entry is based on the documents produced by the citizen and ownership is with the beneficiary by virtue of his/her signature/ thumb impression.

After resuming the enrolment process w.e.f. 15th May, 2021, the citizen can also apply directly by following the link <https://cm-psy.haryana.gov.in> while going at 'apply scheme section'. As and when other services provided by the State Government are integrated with PPP, the validation of the information provided would be undertaken through electronic means.

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

- (a) Citizens comes to Common Service Centre(CSC)/Saral Kendras with following documents: Parivar Pehchan Patra (PPP), Bank Account details etc. of all family members eligible for MMPSY, Maandhan ID of all eligible members, pass book entry of eligible family members to confirm registration under PMJJBY and PMSBY.
- (b) CSCs have been registered on MMPSY portal by providing them user id and password.
- (c) CSC operator, after checking the documents, confirm the identity by entering Family Id number on the PPP portal and if eligible on the basis of self-declaration, continues to provide other details and options on the MMPSY portal. Thereafter print of the form is taken and signed by the beneficiary. Finally, signed form is uploaded on the portal.
- (d) In case, the citizen apply online for enrolment under MMPSY directly at the given link, family ID of citizens is required to fetch the family details, after submission of the Family ID, an OTP will be sent to the mobile number of the citizen registered in PPP. On successful validation of OTP, citizen's complete family details are fetched. Then the citizen will fill up all the mandatory as well as optional schemes before submitting the form. Then after verifying the details, the citizen will upload the signed form & printout of pass book entry to confirm the registration under PMJJBY and PMSBY and get registered to the MMPSY portal.

- (e) The premium of all the welfare schemes (PMJJBY, PMSBY, PMKMY, PMSYMY and PMLVMY) under MMPSY shall be released in following phases :
- i) All payments to be disbursed shall be made after verification by CRID out of the fresh data received on MMPSY portal after the reopening of the portal w.e.f. 15.05.2021.
 - ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) shall be mandatory schemes to all the eligible members of the family under MMPSY in the age group of 18-50 years and 18-70 years respectively. Similarly, all the eligible family members shall have to opt one of the three Maandhan (PMKMY, PMSYMY and PMLVMY) schemes.
 - iii) After paying all the premiums, the left over amount, if any, would be pushed for payment through DBT mode into the account of family head. If the premium amount exceeds Rs. 6000/-, it will be borne by the State Government.
- (f) All the eligible citizens are required to enrol themselves afresh as per the latest eligibility criteria w.e.f. 15th May, 2021 to avail the benefits under MMPSY scheme.
- (g) After the commencement of enrolment in MMPSY, the CRID will validate the income and family structure digitally to determine the eligibility of the family.
- (h) Subsequent to the verification of income and other details by Citizen Resources Information Department (CRID), the payment process will be initiated by the SJHIFM.
- (i) After verifying and identifying the eligible beneficiaries by obtaining the data from CRID, the beneficiaries who have not deposited the requisite premium of PMJJBY and PMSBY under MMPSY, the banks will encourage and persuade the beneficiaries to take these two schemes through their LDMs in the districts. The data will be shared with the State Level Bankers Committee (SLBC), Haryana for further action. Similarly, the data of eligible beneficiaries of all the three Maandhan schemes (PMKMY, PMSYMY and PMLVMY) who have yet not taken any of the Maandhan scheme, will be shared with the concerned nodal departments, i.e. Agriculture and Labour Departments to bring the beneficiaries into the fold of MMPSY in order to get the requisite premium reimbursed to their accounts under MMPSY.
- (j) The premium amount deposited by the beneficiary for all the mandatory schemes under MMPSY shall be reimbursed by the State Government.
- (k) The deduction of the beneficiary contribution based on the mandatory schemes (PMJJBY, PMSBY, PMKMDY, PMSYMY and PMLVMY) is made from the amount of Rs.6000/- and the balance amount, if any, would be pushed for payment through DBT mode into the account of family head. If the premium amount exceeds Rs. 6000/-, it will be borne by the State Government.
- (l) There will be no other scheme involved in MMPSY.
- (m) Use of Parivar Pehchan Patra number is mandatory for MMPSY under the notification by Govt. of Haryana.
- (n) All Treasury Officers have been registered on the portal as checker by providing used id and password. As and when such data is pushed to T.Os, they start online verification by matching the data between uploaded forms and filled up data.

- (o) Treasury Officers while verifying above facts also check availability of signature, whether the family has only single and two members (to check for deliberate splitting of families), option exercised for one of the three Maandhan (social security pension scheme), data mismatch, gender, relationship, premium calculation, etc. All forms found with any deficiency are kept on hold.
- (p) All data as verified by T.O is pushed to the District Treasury Officer, Panchkula, who has been declared as Nodal Central Treasury for disbursement of amount. A user id and password is also created for DDO, Mukhya Mantri Parivar Samridhi Yojana (MMPSY) who will make the sanction of verified numbers of beneficiaries. This sanction is generated online and district wise.
- (q) As soon as sanction is generated, data corresponding to that sanction id is pushed to IFMS server. Thereafter, Senior Accounts Officer, Swarna Jayanti Haryana Institute for Fiscal Management (SJHIFM), Panchkula who has been declared as DDO under MMPSY scheme prepares bill corresponding to the sanction id under MMPSY head of Account-2075-51-800-88-51-89.
- (r) After signing the bill digitally, the data is pushed to treasury for passing the bills. Treasury Officer Panchkula passes the bills and generates electronic as well as physical pay order.
- (s) After following the above procedure, such data is pushed to SBI Treasury Branch Panchkula by T.O. Panchkula for final payment.
- (t) Treasury branch after duly verifying the pay orders with amount and number of beneficiaries process the same for payment to end beneficiaries.
- (u) In order to avoid the pendency of applications at the level of CSC centre or with the Treasury Officer, the disposal of such applications is brought into the ambit of "Right to Service". All the applications at the CSC level or with the Treasury officer shall be disposed-off within a specified time framework of three weeks.
- (v) An App has been created to enable a physical check of single and two member families registered under MMPSY to determine whether there has been a deliberate splitting of families.

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 Treasury Officers of all the districts in the State have been declared as the Nodal Officers for implementation of the scheme in their respective districts. The Senior Accounts Officer, SJHIFM will be the Nodal Officer of the scheme at the State head quarter. The assessment of budget requirement at the district level for the use of Treasury Officers 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) from FY-2021-22 onwards.

As there is a wide gap between the Treasury Officer and the Implementing Agency to oversee the activities associated with MMPSY scheme at the district level, it has been decided that Deputy Commissioner will designate either ADC or CTM as the nodal officer who will be responsible to get the needful done in a stipulated period and strictly as per the SOPs.
