

**Guidelines for implementation of the scheme**  
**“Insurance Premium @ Rs. 12.00 to 10.00 lakh beneficiaries registered with ATEPFO”.**

1.	<b>Name of the scheme</b>	:-	Insurance Premium @ Rs. 12.00 to 10.00 lakh beneficiaries registered with ATEPFO
2.	<b>Objective of the scheme</b>	:-	The objective of the scheme is to provide financial assistance towards payment of insurance premium @ Rs. 12.00 per beneficiary under the “Pradhan Mantri Suraksha Bima Yojna” to the 10.00 lakh registered workers under Assam Tea Employees Provident Fund Organization (ATEPFO).
3.	<b>Physical target</b>	:-	The physical target is the 10.00 lakh registered workers under Assam Tea Employees Provident Fund Organization (ATEPFO).
4.	<b>Rate of Grants</b>	:-	The rate of insurance premium to be paid is Rs. 12.00 per beneficiary.
5.	<b>Name of the implementing agency</b>	:-	Directorate for Welfare of Tea & Ex-Tea Garden Tribes, in consultation with ATEPFO.
6.	<b>Specification</b>	:-	Those tea garden workers who have registered themselves with the Assam Tea Employees Provident Fund Organization would be eligible to avail the scheme.
7.	<b>Criteria for selection of beneficiary</b>	:-	<p>The following criteria has been followed in selection of beneficiaries:-</p> <ul style="list-style-type: none"> <li>i. The beneficiary must be a citizen of India and should be a resident of Assam.</li> <li>ii. All tea garden workers registered with the Assam Tea Employees Provident Fund Organization are eligible to avail the scheme.</li> </ul>
8.	<b>Method of implementation</b>	:-	<p>The list of registered tea garden workers will be collected from the ATEPFO.</p> <p>The Directorate, on receipt of fund from the Govt., will transfer the amount of insurance premium payable to the ATEPFO against the total number of registered tea garden workers. However, the approval of the Chairman, State Level Advisory Committee, will be taken before transfer of fund to the ATEPFO.</p> <p>Administrative cost @ 2% of the total budgeted amount shall be handed over to ATEPFO.</p>
9.	<b>Selection of beneficiaries</b>	:-	<p>All tea garden workers registered with the Assam Tea Employees Provident Fund Organization will be eligible and selected to avail the scheme.</p> <p>The Directorate will take the approval of the Chairman, State Level Advisory Committee before transfer of fund to the ATEPFO.</p>
10.	<b>Distribution procedure</b>	:-	The Directorate, on receipt of fund from the Govt., will transfer the amount of insurance premium payable to the ATEPFO against the total number of registered tea garden workers, through e-transfer.

11.	<b>Monitoring of the scheme</b>	:-	The implementation of the scheme will be monitored by the Directorate of Tea & Ex-Tea Garden Tribes, Assam.
12.	<b>Maintenance of records and Monitoring</b>	:-	The Director monitors and maintains proper records of the entire scheme implementation process.
13.	<b>Submission of progress report</b>	:-	The Director submits regular progress report to the Govt.
14.	<b>Audit by the AG (Audit), Assam</b>	:-	Mandatory Audit by the AG (Audit) Assam is conducted on an annual basis for which the Tea Tribes Welfare Department ensures regular and timely audit of the accounts of the Director, Welfare of Tea & Ex-Tea Garden Tribes, Assam by the AG (Audit), Assam.
15.	<b>Submission of utilization certificate</b>	:-	This Directorate will submit utilization certificate to the Govt. in time.
16.	<b>Targeted period of completion</b>	:-	31 <sup>st</sup> March of each financial year.

Director,  
Welfare of Tea & Ex-Tea  
Garden Tribes, Assam, Guwahati-32