

**GOVERNMENT OF WEST BENGAL**  
**FINANCE DEPARTMENT, I.F. BRANCH**  
**NABANNA, ROOM NO. 1008, 10<sup>th</sup> FLOOR**  
**325, Sarat Chatterjee Road, Howrah- 711 102.**  
**Phone No.- 033 2253-5256**

NO. 01(22)- IF/0/6S-01/2015.

Date: 04.01.2016.

From : Smt. Smaraki Mahapatra, IAS,  
Additional Secretary to the Govt. of West Bengal

To : 1) The District Magistrate,

.....(All).

2) The Convener, State Level Bankers' Committee, West Bengal,  
United Bank of India, Head Office,  
Lead Bank Division (10<sup>th</sup> floor),  
11, Hemanta Basu Sarani,  
Kolkata- 700 001.

**Sub: Distribution and activation of RuPay Debit Cards to get the insurance claim  
Under Pradhan Mantri Jan Dhan Yojana (PMJDY).**

Sir/ Madam,

I am directed to send a copy of D.O. No. 1/9/2014-FI(Pt.XII)(C-69306) dt. 05.12.2015 since received from the Secretary, Ministry of Finance, Department of Financial Services, Government of India, New Delhi and to state that :

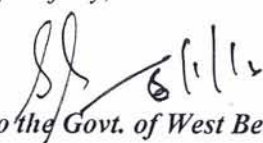
Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched on 28.08.2014 to promote financial inclusion with the main objective of covering all households with at least one basic savings deposit bank (BSBD) account per household across the country.

PMJDY issues RuPay Debit Card sponsored by the National Payments Corporation of India, which comes with an inbuilt accident insurance cover of Rs. 1 lakh to account holder. Activation of RuPay Debit Card is necessary to get the insurance claim under the scheme and the Rupay Card needs to have been swiped in an ATM or POS machine within 90 days prior to the date of incident resulting in accidental death/ permanent disability. The card also needs to be swiped every 90 days to keep the insurance cover alive.

But, large number of issued cards have not been activated due to various reasons as stated in the above mentioned letter. As a result, the account holders are not getting the benefit of the scheme.

Now, I am further directed to request you to take necessary action immediately so as to obviate the possibility of account holder being deprived of their entitlements.

Yours faithfully,

  
Additional Secretary to the Govt. of West Bengal.

FS-7316/15

अंजुली चिब दुग्गल  
सचिव

Anjuly Chib Duggal  
Secretary

4972-OSD HA(GP)  
15/12/15 15/12/2015



सत्यमेव जयते

ph. draft  
letter to  
SCBC

Ms (sum)

भारत सरकार  
वित्त मंत्रालय  
वित्तीय सेवाएं विभाग  
नई दिल्ली

Government of India  
Ministry of Finance  
Department of Financial Services  
New Delhi

5<sup>th</sup> December, 2015

D.O.No.1/9/2014-FI (Pt.XII) (C-69306)

Dear Mr. Mitra,

I am writing to you with reference to the Pradhan Mantri Jan Dhan Yojana (PMJDY) launched on 28<sup>th</sup> August, 2014.

2. PMJDY was launched to promote financial inclusion with the main objective of covering all households with at least one basic savings deposit bank (BSBD) account per household across the country.

3. PMJDY, inter-alia, envisages issuance of a RuPay debit card sponsored by the National Payments Corporation of India. This card comes with an inbuilt accident insurance cover of Rs.1 lakh to account holders. As on 25.11.2015, 16.60 crore RuPay debit cards have been issued, against 19.34 crore accounts opened under PMJDY. However, only 32% of these cards are active. Activation of RuPay Debit Cards is necessary to get the insurance claim under the RuPay card. The RuPay card needs to have been swiped in an ATM or POS machine within 90 days prior to the date of incident resulting in accidental death / permanent disability.

4. The reasons for some cards not having been activated have been reviewed and these may be :

- FS  
800  
14/12
- Cards lying in bank branches not yet delivered to the account holders.
  - PINs lying in banks or in Post Offices not yet delivered to the account holders.
  - Account holders being unaware of the need to activate the card to obtain insurance benefits.
  - Account holders being unaware that even if no money is to be withdrawn from the account, the card needs to be swiped every 90 days to keep the insurance cover alive. This is relevant even for zero balance PMJDY accounts.

5. Banks have been asked to organize RuPay card distribution meetings at each branch of the bank, where steps would also be taken to activate the already distributed cards. The District authorities may be asked to work in close coordination with the Lead District Managers (LDMs) to organize these meetings and ensure that the people are made aware of the time and venue of these meetings so as to get full benefit of the insurance cover. The LDMs have been advised to invite the local Post Masters to these meetings. During these meetings, the process of activating the card and keeping the insurance cover alive in the future will also be explained.

6. I request you to direct the District authorities to support the Lead District Managers in this exercise. I would be grateful if this is treated as very urgent so as to obviate the possibility of account holders being deprived of their entitlements.

With regards,

Yours sincerely,

15 DEC 2015

Anjuly Chib Duggal  
(Anjuly Chib Duggal)

Mr. Sanjay Mitra  
Chief Secretary,  
Government of West Bengal,  
Kolkata.

कमरा नं. 6, तीसरी मंजिल, जीवन दीप भवन, 10, पार्लियामेन्ट स्ट्रीट, नई दिल्ली-110001  
Room No. 6, 3<sup>rd</sup> Floor, Jeevan Deep Building, 10, Parliament Street, New Delhi-110 001  
Phones. : 91-11-23340222, 23343478, FAX : 91-11-23340027 E-mail : secy-fs@nic.in

12/2015

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**PRESS RELEASE dated 26<sup>th</sup> November, 2015**

**Pradhan Mantri Jan Dhan Yojana (PMJDY) -- RuPayCard usage condition extended to 90 days in PMJDY Accounts for Accident Insurance**

- 1) Pradhan Mantri Jan Dhan Yojana (PMJDY) – a National Mission on Financial Inclusion was announced by the Hon'ble Prime Minister in his Independence Day Speech 2014 with the main objective of covering all households with at least one bank account per household across the country. The scheme was formally launched on 28<sup>th</sup> August, 2014 at National level by Hon'ble Prime Minister.
2. Under PMJDY, RuPay Debit Card with an inbuilt accident insurance cover of Rs.1 lakh is also provided to account holders.
3. One of the stipulation of meeting the claim under Accidental Death and / or Permanent Disablement was that the RuPay Card holder has to carry out at least one successful financial or non-financial transactions at a Merchant Establishment or at ATM or MicroATM or e-commerce transaction, upto 45 days prior to the date of incident resulting into Accidental death / Permanent Disability. This condition was posing problem to the RuPay Card holders. Requests were received to increase this condition of 45 days.
4. The issue was taken up by the Government with National Payment Corporation of India (NPCI), who operate the scheme of RuPay Debit Cards.
5. National Payment Corporation of India (NPCI), has extended 45 days usage condition to 90 Days for RuPay Classic cardholders with effect from 25<sup>th</sup> November 2015. Accordingly, accident arising on or after 00:00:01 25<sup>th</sup> Nov 2015 will be considered for extended period. Claim intimations on RuPay Classic cards where accident has occurred before 23.59.59 24<sup>th</sup> Nov 2015 will not be eligible for claim benefit under 90 days usage condition.
6. As on 20.11.2015, out of 697 claims lodged under accidental Insurance under RuPay Debit Card in PMJDY accounts, 644 claims have been disposed off.

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