

Frequently Asked Questions

on

NALSA (Legal Services to the Workers in Unorganized Sector) Scheme, 2015

Q. 1. What are the main Objectives of this Scheme?

- Ans :**
- To institutionalize essential legal services to all unorganized workers
 - To get the gaps in legislation / implementation plugged through coordination with Government Authorities and by initiating Public Interest Litigation.
 - To mobilize the machinery of the State Government and District Administration to identify and register all Unorganized Workers in all Categories and to provide the benefit of all Government Schemes as applicable to them.
 - To spread awareness among the employers regarding the statutory provisions and the need for providing decent working conditions, living wages and social security to the workers.
 - To disseminate information among the workers regarding their entitlements under the existing legislations and schemes and to provide counseling and assistance to all categories of Unorganized Workers for their registration with the concerned Authorities.

Q.2. Who is an un-Organized worker?

Ans : An unorganized worker is a home based worker or self employed worker or a wage worker in the Unorganized Sector.

Q.3. What are the categories of unorganized labour force?

Ans : The Ministry of Labour, Government of India has categorized unorganized labour force under four groups in terms of occupation, nature of employment, specially distressed categories and service categories and they are as follows :

a) In terms of occupation :

- i) Small and Marginal Farmers
- ii) Landless Agricultural Labourers
- iii) Share Croppers
- iv) Fisher man
- v) Workers engaged in Animal Husbandry
- vi) Beedi Rolling,
- vii) Labeling and Packing
- viii) Building and Other Construction Workers
- ix) Leather Workers
- x) Weavers
- xi) rtisans
- xii) Salt Workers
- xiii) workers in Brick Kilns and Stone Quarries
- xiv) Workers in Saw Mills, Oil Mills etc.

b) In terms of Nature of Employment :

- i) Toddy Tappers ii) Scavengers iii) Carriers of head load iv) Drivers
- v) Loaders and unloaders

c) In terms of distressed employment :

- i) Attached Agricultural Labourers, ii) Bonded Labourers iii) Migrant Workers and iv) Casual Labourers.

d) In terms of service category :

- i) Mid wives ii) Domestic workers iii) Fisher Men iv) Barbers
- v) Vegetable and Fruit Vendors and vi) News Paper Vendors etc.

Q.4. What are the existing Statutes / Legislations regarding the Unorganized Sector workers?

Ans : The following are few categories of Legislations regarding the Unorganized Sector Workers viz.,

- a) Dock Workers (Regulation of Employment) Act, 1948
- b) Beedi and Cigar Workers (Condition of Employment) Act, 1966
- c) Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979
- d) Cine-Workers and Cinema Theater Workers (Regulation of Employment) Rules, 1984
- e) Building and Other Construction workers (Regulation of Employment and Conditions of Service) Act, 1996
- f) Prohibition of Employment as Manual Scavengers and the Rehabilitation Act, 2013.
- g) Unorganized Workers Social Security Act, 2008.

Q.5. What are the various statutory enactments for the benefit of unorganized workers?

Ans : Most of the Labour Laws which are applicable to the organized workers can be made applicable to unorganized workers also in case, if employer and employee relationship is existing in between them. Those

enactments are as follows:

1. **Minimum Wage Act, 1948** : Employer has to pay every employee engaged in scheduled employment at a rate not less than minimum wages as fixed by the Government.

2. **Employees Compensation Act, 1923** : This Act is meant for the Workmen who suffer employment injury and occupational diseases etc.

3. **Contract Labour Act, 1970** : To regulate employment of contract workers, certain regulating provisions and welfare measures are to be followed by the Employer and Contractor.

4. **Maternity Benefit Act, 1961** : Leave with average pay for 6 weeks before delivery and 6 weeks after delivery to woman workers who worked for her employer for at least 80 days in 12 months.

5. **T.S. Shops and Establishment Act, 1988** : It relates to regulation of conditions of work of Employee in shops, Commercial establishments and other establishments.

6. **Building and Other Construction Workers Welfare Act, 1996** : It provides for regulating the employment and workers safety, health and welfare measures.

7. **Beedi and Cigar Service and Conditions Act** : It provides for welfare of the workman in Beedi and Cigar establishment and regulate the conditions of their work.

8. Inter-State Migrant Workers Act, 1979 : As per this Act, the Workmen are entitled to displaced journey allowance in addition to his/her wages, and provision for residential accommodation, medical facilities, washing facilities, lavatories and urinals and drinking water facilities.

Q.6. Why the existing Statutes / Legislations has not brought remarkable changes in the lives of the Unorganized Sector Workers?

Ans : The reasons are :-

i) The Social Security Act, 2008 does not statutorily provide any mechanism to implement the Scheme.

ii) In all the States the Building and Other Construction Workers Welfare Boards as mandated under the Building and other construction workers (Regulation of Employment and Conditions of the Service) Act, 1996 are not yet established and so also the Social Security Boards are constituted only in few States. Consequently, no Security schemes have been floated for these workers.

iii) Though Cess is collected under Building and Other Construction Workers Welfare Cess Act 1996, but utilization of Cess Amount for the benefit of the workers is abnormally low.

iv) Workers in the unorganized Sector being generally uneducated and not unionized are mostly unaware of the schemes and benefits available to them.

v) Workers facilitation centres as envisaged under Section 19 of the Social Security Act, 2009 have not been set up by any State.

vi) There is no responsibility of the employer to get their workers registered under any of the schemes and it is for the workers to apply for the same but they are unable to do so due to lack of awareness and complexity of the procedure.

vii) Separate Registration for each scheme is making it difficult for the workers to avail the benefits under all the schemes.

viii) Workers in most of the category being migrant workers are reluctant to register themselves under this scheme and are unable to avail the benefits under each scheme.

Q.7. What is the special enactment for the benefit of Un-Organized Workers?

Ans: As various enactments give attention to the organized workers and their contribution is very negligible to the un-organized workers, the Government of India has enacted Special Enactment for the benefit of un-organized workers, ie.. Un-Organized Workers Social Security Act, 2008.

Q.8. What are the Boards that are constituted under Unorganized Workers Social Security Act, 2008?

Ans: The Act gives provision for formation of National and State Social Security Boards which would have network of District and Panchayat through Workers Facilitation Centres (WFC) all over the Country.

Q.9. How the Unorganized Workers Social Security Act, 2008 is implemented?

Ans : The Workers Facilitation Centres (WFC) all over the country is the main instrument for implementation of the Act.

Q.10. What are the Principles which are to strictly adhered by Legal Services Institutions under this scheme ?

Ans : The following principles shall be borne in mind by all Legal Services Institutions while implementing this Scheme :

i) The Preamble of the Constitution of India assures equality of status and opportunity to all citizens and to promote among them fraternity, assuring the dignity of the individual. **Article 42**, mandates that the State shall make provision for securing just and humane conditions of work and for maternity relief. By virtue of **Article 43**, the State is obliged to secure to all workers, work, a living wage, condition of work ensuring a decent standard of life and full enjoyment of leisure, social and cultural opportunities.

ii) The Dignity of Labour is to be ensured.

iii) It is the Statutory Mandate of the Legal Services Authority to facilitate

realization of Constitutional assurance to the Unorganized Sector workers I.e Right to Work, Just and humane Conditions of Work, Living Wages, Maternity Relief and Decent Standard of life. The Legal Services Authorities have to act as watch dogs against administrative inaction.

iv) The welfare measures initiated by the Government in the form of Legislations / schemes etc., required the intended beneficiaries or the victims to mobilize the system for realization of their rights and the Legal Services Authorities has to provide them the support in getting justice at their door steps.

v) An institutional set up, committed work force and sustained efforts for considerable period of time are required to make the Unorganized Sector Workers capable of realizing their Constitutional Rights.

Q.11. What are the functions of legal services institutions in the country?

Ans : The legal services institutions right from State Legal Services Authority to Mandal Legal Services Committee have been asked to discharge the following main functions :-

(I) to provide free and competent legal services to the eligible persons including industrial workman under Section 12(f) of Legal Services Authorities Act, 1987.

(ii) to organize Lok Adalats for amicable settlement of disputes

(iii) to organize Legal Awareness Camps; and

(iv) to implement the Schemes and policy directed by NALSA through strategic and preventive Legal Service Programmes.

Q.12. What is free Legal Aid?

Ans : Legal advice by a legal practitioner
Representation on behalf of entitled person in any legal proceedings.

Payment to the entitled person or on his behalf;

- Of court fee;
- Of process fee and expenses of witnesses;
- Of charges for preparation of paper book, including charges for printing and translation of documents;
- Of charges for the supply of certified copies of judgments and other documents.
- Of any amount on any other account in any legal proceedings.

Q.13. Who is a Panel Lawyer?

Ans : “Panel Lawyer” means a lawyer selected under Regulation 8 of the National Legal Services Authority (Free and Competent Legal Services) Regulations 2010 to render free and competent legal services to the deserving and needy persons under the Scheme.

Q.14. What is the role of Panel Lawyer under this Scheme?

Ans : Panel Lawyer specialized in Labour Laws, shall man the **Special Cell For Unorganized Workers** and has to provide legal assistance and legal aid by way of legal representation in respect of any claim or defence before any Court or any other Authority as required to all unorganized workers and shall organize legal literacy camps for unorganized workers preferably at their place of work itself or at community centres to spread awareness about different beneficial schemes including this NALSA Scheme.

Q.15. Who is a Para Legal Volunteer?

Ans: A person with basic knowledge of law and other available welfare measures and legislations with an inclination to assist their immediate neighbourhood is selected as Para Legal Volunteer by the concerned Legal Services Institution and trained to improve the legal services network.

Q.16. Who should be the Para Legal Volunteer?

- Ans :**
- Advocates, Teachers and lecturers of Government and Private Schools and Colleges of all levels.
 - Anganwadi workers.
 - Private or Government doctors and other Government employees.
 - Field level officers of different departments and agencies of the State and Union Governments.
 - Students of graduation and post graduation in Law, Education, social services of humanities.
 - Members of a political service oriented Non Governmental Organizations and Clubs
 - Members of Women Neighbourhood Groups, Maithri Sanghams Educated prisoners serving long terms sentences in Central Prison and District Prison.
 - Social Workers and volunteers, volunteers of Panchayat Raj and Municipal institutions.
 - Members of Cooperative Societies. Members of Trade Unions.
 - Any other persons the District Legal Services Authority or Taluk Legal Services Committee deems fit to be identified as Para Legal Volunteers.

Q.17. What are the duties of trained Para Legal Volunteers and their Honorarium?

- Ans :** PLVs shall
1. Educate people, specially those belonging to Weaker sections of the society.
 2. Spread awareness among the people about their basic human rights, fundamental rights to enjoy all the Constitutionally and Statutorily guaranteed rights.
 3. PLVs shall also constantly keep watch on violators of law or acts of injustice in their operation.
 4. They will also assist in conducting legal literacy camps.
 5. They will work by sitting in front offices.
 6. They are eligible for a Honorarium of Rs. 250/- per day when engaged for rendering services in Legal Aid Clinics and Front Offices.

Q.18. Whether the work of the Para Legal Volunteers is monitored regularly?

Ans : Yes. The Secretary of District Legal Services Authority, shall monitor the work done by the PLVs every month and the PLVs shall maintain the prescribed Registers.

Q.19. Whether the Para Legal Volunteers can be disqualified and removed?

Ans : Yes. Para Legal Volunteer is disqualified if he/she.

1. Fails to evince interest in the scheme.
2. Has been adjudged as insolvent.
3. Has been accused of an offence.
4. Has become physically and mentally incapable.
5. Has abused his or her position or misconduct in any manner so as to render his / her continuance prejudicial to the public interest.
6. Affiliated to political parties Such para legal volunteer can be removed by the Chairman DLSA and has to intimate the same to the State Legal Services Authority.

Q.20. What is the role of Para Legal Volunteer in protecting the interest of the unorganized worker under this Scheme?

Ans : The Para Legal Volunteer who has been given specialized training as per this Scheme, has to educate the Unorganized Workers, to help them in identifying the benefits they should seek and liaison with the Authorities for making the benefits available to the needy workers. Para Legal Volunteers also spreads awareness about the benefits that are available to the unorganized workers under various schemes.

Q.21: What is the role of State Legal Services Authority in implementation of various Government schemes and NALSA scheme?

Ans : The State Legal Services Authorities have an important role to play in representing the interest of the Unorganized Workers. The State Legal Services Authorities (SLSAs) will have to act as a bridge between the unorganized workers and the implementing Authorities / Government Departments. The State Legal Services Authorities will have to ensure that Rule of law prevails. Restoring faith in the legal system, efficacy of rule of law is of prime importance. The Legal Services Institutions should explore activities in these areas by sensitizing NGOs, CBOs (Community based organizations) and other stake holders in realizing

their duties and responsibilities for protecting the interest of the unorganized workers. Legal Services Institutions shall also ensure that unorganized workers are legally represented and provided free legal aid and necessary support wherever necessary.

Q. 22. What steps are to be taken by the Legal Services Institutions for bridging the gap in between the implementing authorities and target beneficiaries?

Ans : a) Identification of Unorganized Workers :

The Legal Services Institutions have to identify the categories of Unorganized Workers and their population in their respective areas by seeking the data available with the Labour Department / Social Welfare Department and if necessary by conducting surveys either by themselves or in collaboration with Law Students and NGOs operating in the area.

The State Authority may fix time lines for identification of all categories depending upon the area, population and other relevant factors.

In the process of identification, special efforts should also be made to identify any child labour or bonded labour and if such cases are found, the Legal Services Authorities shall inform the concerned Authorities and facilitate their rescue, release and rehabilitation as provided under the Bonded Labour System (Abolition) Act, 1976, the Child Labour (Prohibition and Regulation) Act, 1986 and Juvenile Justice Act, 2000.

b) Conducting of Specialized Training programmes to PLVs :

State Legal Services Authorities shall conduct specialized training programmes for the Para Legal Volunteers focusing on the needs of the particular category of unorganized workers operating in that area and the benefits which they can avail from the Government Schemes.

c) Setting up of Workers Facilitation Centres :

State Legal Services Authorities shall coordinate with the Labour Departments of the State for setting up of workers facilitation centres, as envisaged under Section 9 of the Social Security Act, 2008 and Legal Services Clinics manned by Specially trained PLVs to be attached to such centres.

d) Setting up of State Social Security Board and Building and Other Construction Workers Welfare Boards :

Where the Social Security Board and Building and Other Construction Workers Welfare Boards have not been set up, the State Legal Services Authorities shall coordinate with the State Government and if necessary, with the approval of the Hon'ble Executive Chairman, SLSA institute public interest litigation in the respective High Courts for getting these Boards set up as soon as possible.

e) Need of Statutory Regulation of Decent Working Conditions and Minimum Wages :

The State Legal Services Authority and District Legal Services Authorities in coordination with the State and District Administration and local NGOs shall assess the need of Statutory regulations of conditions of Work and Minimum Wages etc. for the category of unorganized workers particularly domestic workers and if found necessary the State Legal Services Authority shall take requisite steps to get the same notified and may launch campaigns in collaboration with the Law Students and suitable NGOs to ensure that employers provide decent conditions of work to the unorganized workers by abiding the statutory provisions.

f) Utilization of Cess :

State Legal Services Authorities shall coordinate with the Building and Other Construction Workers Welfare Boards to ensure that the cess

collected by them is actually utilized for the benefit of the needy workers as per the Schemes. In case of denial of benefits to any worker, legal remedies can be prosecuted on his behalf by the State Legal Services Authority through the special cell for the Unorganized Workers.

g) Notifying the Government Schemes under the Statues :

Legal Services Authorities shall move the State Government to notify the schemes relating to the category of unorganized sector operating in the State and this can also be achieved by instituting public interest litigation cases with the approval of the Hon'ble Executive Chairman.

h) Framing of Rehabilitation Schemes :

State Legal Services Authorities shall coordinate with the concerned State Authorities either themselves or through NGO to frame Rehabilitation Scheme for the erstwhile manual scavengers as per the provisions of "Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.

Q. 23. How effective Legal Services are provided under this scheme to the workers in Un-Organized sector?

Ans : For providing effective Legal Services to the workers in Unorganized sector each State Legal Services Authority shall constitute a special cell focusing exclusively on these services . The cell shall be manned by one Panel Lawyer specialized in Labour laws, One counselor /Consultant having requisite qualification/experience in relevant field wherever feasible representative of an NGO doing good work in the area and such number of Para Legal Volunteers as State Legal Service Authority may prescribe.

Q. 24. Under whose guidance, the Special Cell works?

Ans : The Special Cell shall work under the guidance of Member Secretary or any other Officer of the Authority, as nominated by the State Authority

and shall file periodical reports of the progress of its assigned duties with him. The members of the Special Cell shall be paid honorarium for each of the duties at such rates as may be fixed by the State Authority.

Q.25. What are the functions of the Special Cell for Un-organized Workers?

Ans: To organize and conduct Legal Awareness/ Literacy programmes, training programmes and seminars for unorganized workers.

ii) To co-ordinate with Government Authorities in relation with registration and extension of the benefits of the schemes to the unorganized workers

iii) to facilitate and provide assistance in filing, processing and furnishing application form for registration and in availing benefits of the schemes to the unorganized workers;

iv) To provide Legal assistance and legal aid by way of legal representation in respect of any claim or defence before any Court or other Authority to all Unorganized Workers.

v) Any other function that the State Authority may prescribe for them.

Q. 26. What is the role of the SLSAs in spreading Legal Awareness about NALSA (Legal Services to the Workers in Unorganized Sector) Scheme, 2015?

Ans: After identification of Unorganized Workers in each category, the Special Cells for Unorganized Workers shall organize Legal Literacy Camps about different schemes and social security measures available for such categories preferably at their places of work itself or at community centres etc.

The State Legal Services Authority shall publish booklets / pamphlets containing the details of the available schemes, their eligibility criteria and procedure for registration for obtaining the benefits as per the requirements of the workers. Copies of the book lets / pamphlets shall be

kept available in all Front Offices, Legal Services Clinics and the place of sitting of the Special Cell and shall be distributed in Legal awareness Programmes. Information regarding the above said details should be disseminated through Doordarshan, All India Radio and Community Radio.

State Legal Services Authority and the Special Cells for Unorganized Sectors shall organize seminars / colloquial for making the employers aware of their statutory duties and the need to fulfill the genuine requirements of the workers.

Q.27. What is the role of Nodal Officer in implementing the NALSA Scheme?

Ans : The Nodal Officer nominated in the District would be responsible for ensuring the convergence of NALSA Scheme with the policies, Schemes and Guidelines of the Government on the subject matter.

Q. 28. Who will take the responsibility of spreading awareness about the welfare schemes?

Ans : As per the NALSA scheme, a team of panel lawyers, PLVs and social workers would be constituted for spreading awareness on welfare schemes of NALSA and also various Government Schemes meant for the benefit of unorganized workers.

Q.29. Whether sensitization of Judicial Officers with regard to Legal Services Schemes including this NALSA Scheme is essential?

Ans : Yes. Once all the Judicial Officers in the Country are properly sensitized with regard to the relevance and importance of legal aid schemes including NALSA Scheme, the legal rights of the unorganized workers are well protected.

Q.30. Who is the Competent Authority for payment of victim compensation as per the Telangana Victim Compensation Scheme, 2015?

Ans : The Member Secretary of the State Legal Services Authority is competent for payment of Victim Compensation as determined by the Court or as determined by the Legal Services Institutions on an enquiry.

Q.31. What are the State Government Schemes for the benefit of Building and Other Construction Workers?

Ans : Telangana Building and Other Construction Workers Welfare Board has registered more than 8.85 lakhs of construction workers as beneficiaries under various schemes which are as follows:

a) Scheme for Marriage Gift :

This scheme is providing Rs.20,000/- as Marriage Gift to unmarried workers registered building and other construction workers and also to two daughters of the registered workers who has attained the age of 18 years.

b) Scheme for Maternity Benefit :

Under this Scheme, I) Rs.20,000/- will be paid to each delivery upto the limit of two deliveries to the wife of male registered construction worker and ii) also applicable for delivery of two daughters of either male or female registered building and other construction workers and limited to two deliveries.

c) Scheme for natural death :

Under this scheme Rs.60,000/- will be paid in case of natural death of registered worker and Rs.20,000/- towards funeral expenses.

d) Scheme of fatal accident relief :

Under this scheme an amount of Rs.6,00,000/- shall be paid to the nominee / dependent / legal heir of deceased registered worker who dies on the spot or died due to the injuries caused by an accident occurred either in the work place or anywhere and an amount of Rs.20,000/- shall be paid towards funeral expenses and also transport charges of body to the native place within the State @ Rs.20/- per kilometer

e) Scheme for disability relief and total permanent disability and partial permanent disability :

Under this scheme an amount of Rs.5,00,000/- shall be paid for permanent disability and an amount of Rs.4,00,000/- shall be paid for partial permanent disability to the registered building and other construction workers for the disability which occurred either in the work place or elsewhere.

f) Scheme for Disability, Aids and Appliances :

Under this scheme, artificial limbs, wheel chair / bicycles shall be provided to the registered building and other construction workers who lost their limbs in an accident that occurred either in the work place or anywhere else resulting in disability.

g) Scheme for Relief to the workers for hospitalization due to the accident or disease :

Under this scheme, financial assistance of Rs.200/- per day and maximum Rs.3,000/- per month is provided. The Board may extend the relief up to 3 months @ Rs.3,000/- per month for certain diseases.

h) Scheme for Skill development / upgradation to the registered workers :

Under this scheme, the registered workers are eligible to get training with provided tool kits and stipend of Rs.200/- per day

i) Scheme of Vocational Training to spouse and adolescent children of the Registered Workers :

Under this scheme, Vocation training is for one month to one year according to the nature of training and total cost will be met by the Board.

j) Scheme for relief to unregistered workers :

Under this scheme, Rs.50,000/- is provided to the deceased unregistered worker who dies in an accident at work site during the course of employment and Rs.20,000/- will be paid towards permanent disability and Rs.10,000/- towards partial disability.

Q.32. What are the State Government Schemes for which the unorganized sector workers are eligible through Telangana State Labour Welfare Board?

Ans : The Employer and Employees who pay contribution to the Board are eligible for the Schemes implemented by the Board and they are as follows :

a) Marriage Gift Scheme :

Under this Scheme, an amount of Rs.10,000/- is provided on occasion of marriage of woman workers and also marriage of daughters of the worker who pays the contribution to the Board.

b) Scholarship Scheme :

Under this Scheme, Scholar ships are provided as follows:

For X class and ITI : Rs.10,000/- p.a.

For Polytechnic : Rs. 1,500/- p.a.

For Engineering,

Medicine, Law, B.Sc.,(Agricultural),

Nursing, Horticulture: : Rs. 2,000/- p.a.

For Physically Handicapped Children: :Rs. 2,000/- p.a.

for each

student irrespective of class and course.

c) Medical Aid :

Under this scheme, financial assistance up to Rs.20,000/- will be provided for undergoing operation / treatment for chronic disease like heart, kidney, Cancer / Brain Tumor / Paralysis / Hysterectomy / Trauma / Hyper tension / Serious injuries.

d) Aids treatment :

Financial assistance up to Rs.20,000/- is provided for undergoing the treatment for Aids disease

e) Emergent, Economic, Ameliorative Relief :

Under this scheme, financial assistance up to Rs.30,000/- is provided to the family members of the deceased workers in case of accidental death.

f) Natural Death Scheme :

Under this scheme, financial assistance up to Rs.10,000/- is provided to the legal heir of the deceased worker.

g) Funeral Expenses :

Under this scheme, financial assistance of Rs.5000/- is provided towards funeral expenses of the unorganized worker.

h) Loss of Limbs in accident :

Under this scheme, financial assistance of Rs.20000/- is provided for total permanent disability and 40% and above towards partial disability.

l) Maternity Benefit Scheme :

Under this Scheme, financial assistance of Rs.5000/- is provided towards maternity benefit.

Q.33. What are the Central Government Schemes for providing Comprehensive Social Security to the Targeted Beneficiaries (Unorganized workers)?

Ans : a) **Atal Pension Yojana (APY)** : Under the APY, subscribers would receive a fixed minimum pension at the age of 60 years ,depending upon their contributions,which itself would vary on the age of joining the APY.

The Central Government would also co-contribute 50 percent of the total contribution or Rs.1000 per annum, whichever is lower, to each eligible subscriber account, for a period of 5 years, who are not members of any statutory Social Security Scheme and who are not Income Tax payers. The Pension would also be available to the spouse on the death of the subscriber and thereafter, the pension corpus would be returned to the nominee. The minimum age of joining APY is 18 years and maximum age is 40 years. The benefit of fixed minimum pension would be guaranteed by the Government.

b) Pradhan Mantri Jeevan Jyoti Bhima Yojana (PMJJBY) :

Under PMJJBY , life insurance of Rs.2 Lakhs would be available on payment of premium of Rs.330 per annum by the subscribers. The PMJJBY will be made available to people in the age group of 18 to 50 years having a bank account from where the premium would be collected through the facility of “auto-debit”.

c) Pradhan Mantri Suraksha Bhima Yojana (PMSBY) :

Under PMSBY, the risk coverage will be Rs.2 Lakhs for accidental death and full disability and Rs.1 Lakh for partial disability on the payment of premium of Rs.12 per annum. The Scheme will be available to people in the age group 18 to 70 years with a bank account from where the premium would be collected through the facility of “auto- debit”.

Q. 34. Whom to be approached for availing the benefits under various Government Schemes?

Ans : **At Taluk level** : Assistant Labour Officers.

At District Level : Assistant Commissioner of Labour and Dy. Commissioner of Labour.

At State level : Commissioner of Labour.

For further details of the Scheme or any information relating to procedure for registration of unorganized workers, may contact nearest Labour Officer / Social Welfare Officer / MPDO / NGO or nearest Legal Services Institutions.

For Legal Aid and further details of this scheme may contact the following :

Secretaries of District Legal Services Authorities and the Secretary of High Court Legal Services Committee

Adilabad	-	9440901043
Nizamabad	-	9440901057
Karimnagar	-	9440901049
Khammam	-	9440901050
Warangal	-	9440901063
City Civil Court Legal Services Authority, Hyd	-	9440901065
Nalgonda	-	9440901055
Ranga Reddy	-	9440901059
Mahaboobnagar	-	9440901053
Medak	-	9440901054
Metropolitan Legal Services Authority, Hyd	-	040-23442488
High Court Legal Services Committee, Hyd	-	9492358157

TOLL FREE HELP LINE NO : 15100

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