

**Government of Jammu and Kashmir**  
**Office of the Chief Executive Officer/Secretary**  
**J&K Building and other Construction Workers Welfare Board,**  
 Gopkar Road Near Police Check Post Banamsar, Sonawar Srinagar-190003 (Summer)  
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[www.jkbocwwb.org](http://www.jkbocwwb.org)

No: CEO/J&amp;K/BCB/013/3240-47

Dated: - 04.03.2013

**Subject: Minutes of the meeting of Sub-Committee under the Chairmanship of Commissioner/Secretary to Government Labour and Employment Department Civil Secretariat Jammu to work out the modalities, financial implication and the quantum of the amount for implementing the Insurance Schemes, Pension and Housing Loan for Registered Construction Workers in Jammu and Kashmir.**

**The list of participants with name and designation is as under: -**

S. No.	Name	Designation	Department
01	Sajad Ahmad Khan	Special Secretary	Rural Development Department
02	Mohd Anwar	Special Secretary	Labour and Employment Department
03	Babila Rakwal	Additional Secretary	Human Resource Management
04	Bashir Ahmad Wani	Additional Secretary	Social Welfare Department
05	Syed Muried Hussain Shah	CEO/Secretary	J&K BOCWWB

- 1. Insurance Scheme/ Pension Scheme:** - Various general insurance and health insurance schemes were discussed. It was decided that the social security scheme launched by Government of India for unorganized sector is the best suited because of the fact that it is exclusively designed for the unorganized sector and serve purpose of Social Security covering i.e. General insurance, health insurance and pension. It was further decided that CEO/Secretary of the Board shall workout the estimated financial implications for payment of premium on the basis of the total registration and prepare tender document for approval for placing before the Board. CEO/Secretary shall explore the options to cover the workers which have crossed the age of 50 years. **The pattern of the Scheme already in force was stated as under: -**

**Monthly Contribution rates**

- 18 to 35 Years

- With Identifiable Employer – Rs.150
- With Un-Identifiable Employer – Rs.50
- Self-Employed Persons – Rs.150
- 36 to 50 years
- With Identifiable Employer – Rs.200
- With Un-Identifiable Employer – Rs.100
- Self-Employed Persons – Rs.200

Possibility of covering age group from above 20 years and below 60 years will also be worked out.

## **BENEFITS**

### **Universal Health Insurance:**

- An amount of Rs.548/- is diverted from contributions received for the year and a Group Insurance Policy is taken for the following year.
- The member, his spouse and three dependent children are eligible for Health Insurance.
- The benefit will be available on floater basis at Rs.15000/- per instance subject to Rs.30000/- per member.
- The member will also get Unemployment Allowance of Rs.50/- per day for hospitalization beyond three days subject to maximum of 15 days.

### **Personal Accident Insurance:**

- An amount of Rs.30/- is diverted from contributions received for the year and a Group Insurance Policy is taken for the following year.
- **Rs.2.40 per member** is payable towards service charges.
- The member is insured for a lumpsum assurance benefit of **Rs.1,00,000** in case of disablement due to accident.
- The member's spouse/legal heir is entitled to a lumpsum assurance benefit of **Rs.1, 25,000** in case of death of member due to accident.

### **Benefits – Pension**

- It is called a Flat Pension (FP).
- Pension is based on Pension Points accrued.
- For 30 years age – 30 contributions accumulates 480 points earning Rs.500/- per month as pension.

### **Benefits Pension**

#### **Superannuation:**

The Pension depending upon the Pension Point shall be payable on reaching age 60, notwithstanding one is still employed/ self-employed for rest of lifetime of the employee.

### **Exit before attaining age 60:**


- This covers all exists before attaining age 60. In this case Pension based on Pension Point, at the date of exit, shall be payable from age of 60.

## Benefits

### **Permanent Disablement:**


An amount of Rs. 1, 00,000 will be paid from the Personal Accident Policy by the Insurance Company and the employee shall receive Pension based on Pension Point from his 60<sup>th</sup> Birthday.

### **Death before attainment of age 60:**

 If death is due to accident and the assured insurance amount from the Personal Accident Policy is payable to the widow, the Widow Pension shall commence from 60<sup>th</sup> birthday of widow. Such widow pension will be based on Pension Point on date of death. If the death is not due to accident, Pension depending upon Pension Point of deceased employee shall be paid to the widow for life with immediate effect.

### **Benefits**

### **Death during Deferred:**

 If death occurs after exit of member but before attaining age 60, the Pension depending upon Pension Point of deceased member, shall be paid to widow for life with immediate effect.

### **Death after Retirement:**

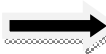
50% of the man's last drawn pension but not less than Rs.300 p.m. shall be payable to the widow for rest of her lifetime.

### **Benefits**

### **Orphan Pension:**

On death of the member Orphan Pension shall be payable on the same rate as widow pension till the youngest one reaches age 25. If there is more than one orphan the Pension amount will be divided equally between two oldest running down to youngest.

The CEO was advised to prepare details of the Scheme accordingly indicating detail of existing benefits required to be withdrawn after the above scheme is put into operation.

-  **2. Housing Loan Scheme:** - It was decided that COE/Secretary shall come up with the detail of the Scheme, quantum of amount required annually for implementing the Scheme, keeping in view the Housing Schemes launched by **Rural Development Department and Housing and Urban Development Department**. He will also explore the possibilities to tie up with rural sanitation department, so that scheme available with them could be integrated with the housing loan scheme launched by J&K Building and Other Construction Workers Welfare Board. **It was decided that another meeting will be held to finalize the scheme.**

CEO/Secretary  
J&K Building and Other Construction,  
Workers Welfare Board.

**Copy to the:-**

1. Principal Secretary to Government, Finance Department, Civil Secretariat, Jammu.
2. Commissioner/Secretary to Government, Housing and Urban Development Department Civil Secretariat, Jammu.
3. Commissioner/Secretary to Government, Rural Development Department Civil Secretariat, Jammu.
4. Commissioner/Secretary to Government, Labour & Employment Department, Civil Secretariat, Jammu.
5. Commissioner/Secretary to Government, Social Welfare Department Civil Secretariat, Jammu.
6. Commissioner/Secretary to Government, Health Department Civil Secretariat, Jammu.
7. Labour Commissioner, J&K Government, Jammu.
8. Private Secretary to Hon'ble Minister for Higher Education, Labour & Employment, Civil Secretariat, Jammu.