

# Bina Mulya Samajik Suraksha Yojana

## Details (Bina Mulya Samajik Suraksha Yojana)

The scheme has the potential to improve the lives of millions of workers and their families. The scheme covers all unorganized workers, including construction workers, transport workers, and self-employed workers. Waste Pickers Workers of NGOs & person engaged in West Bengal Welfare Scheme run by the Government including Self-Employed Labor Organisers ( SLOs)

## Objectives (Bina Mulya Samajik Suraksha Yojana)

- The BM
- SSY is a significant step towards providing social security to the unorganised workers of West Bengal. The scheme has the potential to improve the lives of millions of workers and their families. The scheme covers all unorganized workers, including construction workers, transport workers, and self employed workers. All wage earners that also includes self
- employed person mentioned under Part A and Part B of the Schedule for the West Bengal Unorganized Sector Workers Welfare Act, 2007, ■ Forty
- six (46) unorganized industries as mentioned under Part A of the Schedule: Automobile Repairing Garages (having less than 20 workers). Bakery (having less than 20 workers) Beedi Making Boatman Service Bone Mill Book Binding.

## Important Features (Bina Mulya Samajik Suraksha Yojana)

- All wage earners that also includes self
- employed person mentioned under Part A and Part B of the Schedule for the West Bengal Unorganized Sector Workers Welfare Act, 2007, ■ Forty
- six (46) unorganized industries as mentioned under Part A of the Schedule: Automobile Repairing Garages (having less than 20 workers).

## Benefits (Bina Mulya Samajik Suraksha Yojana)

- Provident Fund: The State Government will pay ■ 55/
- ( ■ 25/
- + ■ 30/
- ) including the beneficiary and State Grant) per month. On retirement or death, the total amount along with interest is refunded. Health And Family Welfare: Medical Expenses Beneficiaries and their family members receive financial assistance for hospitalization and outdoor treatment of ailments covered under WBHS 2008. The maximum annual assistance is ■ 20,000/
- . Benefits include full coverage for clinical tests, medicine, and hospitalization. In case of hospitalization, the beneficiary receives compensation for loss of employment. Surgical Expenses Beneficiaries and their family members receive financial assistance for any kind of surgery. The maximum annual assistance is ■ 60,000/
- . Benefits include full coverage for clinical tests, medicine, and hospitalization. In case of hospitalization, the beneficiary receives compensation for loss of employment. Additional Provisions For accidents requiring hospitalization for five or more days, the beneficiary receives compensation for loss of employment. Claims for medical expenses, surgical expenses, and accident
- related loss of employment are admissible at government or empaneled hospitals. Payment for loss of employment is applicable only to the registered beneficiary, not to family members. A financial year is considered a year for availing benefits. Death and Disability: To provide social security to the nominees of the beneficiaries under the Yojana, the following benefit would be provided:
- In cases of death of the beneficiary arising out of an accident : ■ 2,00,000/
- only In cases of normal death of the beneficiary : ■ 50,000/
- only : ■ 50,000/
- In cases of minimum 40% disability of the beneficiary. The disability should be certified by a Government Hospital. In cases of total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot : ■ 2,00,000/
- In cases of total and irrecoverable loss of sight of one eye or loss of use of one hand or foot : ■ 1,00,000/

- Education : Assistance for education will be provided in the following category as per scale given below: Class XI
- ■ 4,000/
- pa Class XII
- ■ 5,000/
- pa Under training at ITI
- ■ 6,000/
- pa UG (Arts/Science/Commerce)
- ■ 6,000/
- pa PG (Arts/Science/Commerce)
- ■ 10,000/
- pa Polytechnic
- ■ 10,000/
- pa Medical / Engineering
- ■ 30,000/
- pa Assistance for completion of UG education or equivalent Skill Development Studies @ ■ 25000/
- each for up to two daughters will be provided. This benefit will however be admissible if the daughter remains unmarried till completion of studies ■

### **Eligibility (Bina Mulya Samajik Suraksha Yojana)**

- Applicant must be a resident of West Bengal. Applicant should be between 18
- 60 years of age. Applicant family income should not exceed ■ 6, 500/
- per month except construction & transport workers. For construction & transport workers family income has no upper limit. The period for calculation of average family income will be 12 months prior to the month in which application is made.

### **Application Process (Bina Mulya Samajik Suraksha Yojana)**

- Applicant have to visit the official website <https://bmssy.wblabour.gov.in/> ■ Click on “New Registration by Beneficiary”.
- On the “Beneficiary Registration” page , provide your personal and contact details and complete the registration process.
- After receiving Username and Password, applicant need login.
- Provide the required details regarding.
- Basic Information.
- Address Details.
- Bank Details.
- Nominee Details.
- Dependent Details.
- Document Details Upload.
- After Successful Upload Of Documents.
- Final Preview Of Application.
- Download And Upload Form-1 from the 12 page from the manual documents.
- ■ Submit.
- ■ ■

### **Documents Required (Bina Mulya Samajik Suraksha Yojana)**

- Photo (mandatory). Signature(mandatory). Aadhar Card/Voter ID Card. Epic Document. Bank Passbook (mandatory). ■