



सत्यमेव जयते

MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES
GOVERNMENT OF INDIA

CVY

Coir Vikas Yojana

...from waste to wealth

COMPONENT 7

WELFARE MEASURES

Guidelines



COIR BOARD

(Ministry of MSME, Government of India)

coirboard.gov.in

SAVE NATURE.. USE COIR



OPERATIONAL GUIDELINES FOR THE IMPLEMENTATION OF WELFARE MEASURES (PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY))

1. Introduction

- 1.1. Coir Industry is a traditional cottage industry employing around 7 lakhs coir workers of which 80% are women. The workers in the industry belong to the weaker sections of the society. The coir processing activities such as extraction of fibre, spinning of coir yarn, manufacture of rope and finished products involve drudgery, strain and hardship. Basic amenities of life are very often not available in this sector and the people are unable to find their own resources to acquire such facilities. The coir workers engaged in the extraction of fibre with the aid of machinery like Crusher, Disintegrator, Defibering machine, Decorticating machine, spinning on motorized ratt and fully automatic machine, and manufacture of products on power looms and PVC units are prone to minor and major accidents. Coir Board had been implementing Coir Board Coir Workers Group Personal Accident Insurance Scheme for the benefit of the coir workers in the country. The scheme started from the year 1998 was aimed at providing insurance coverage against accidental death, permanent total disability and permanent partial disability to the coir workers. The coir workers aged 18 and above engaged in the industry were covered under the scheme. The insurance coverage was given on the basis of a comprehensive policy covering 4 lakh coir workers without naming each and every worker. The scheme titled "Coir Board Coir Workers Group Personal Accident Insurance Scheme" which was in operation up to 31.05.2016 has been converged to "Pradhan Mantri Suraksha Bima Yojana"(PMSBY) with effect from 01.06.2016.
- 1.2. The scheme is for a period of one year cover, renewable from year to year. Accident insurance coverage is given for death or disability on account of an accident.

2. Scheme Coverage

- 2.1 All coir workers in the country in the age 18 to 70 years having Aadhar linked Savings Bank account will be entitled to join. The coir worker would be eligible to join in the scheme only through Aadhar linked savings bank account.



- 2.2 The coir workers to be enrolled through Coir Board may be self-employed, employed under the SFURTI coir clusters, coir workers engaged in the units already registered with the Board, coir workers coming under the fold of Welfare Fund Board, PSUs, Corporations, Federations, Cooperative Societies, etc
- 2.3 If there arises a question as to whether a person is a coir worker or not, for the purpose of insurance coverage, the decision of the Coir Board shall be the final.

3. Enrolment Modality / Period

The Board through its establishments all over the country and/or through outsourcing of work will enrol coir workers in India under PMSBY. The prescribed performa for enrolment and the auto debit authorization duly filled in shall be obtained by Coir Board. The enrolment under the scheme will be made by the Board through the participating banks or the Public Sector General Insurance Company by paying the requisite premium. The insurance coverage will be for a period of one year from 1st June of a year up to 31st May of the subsequent year or such periods prescribed from time to time under PMSBY.

4. Compensation payable:

The compensation payable will be as per the provision from time to time in the PMSBY. The current rates of compensation will be as under:

| | Table of benefits | Sum insured |
|---|--|-------------|
| a | Death(Accidental Death) | Rs.2 lakhs |
| b | 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 | Rs.2 lakhs |
| c | Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot | Rs.1 lakh |

5. Master Policy Holder:

The participating banks or the Insurance Company concerned as the case may be will hold the Master Policy for all the beneficiaries who are enrolled under the scheme, as coir worker.

6. Premium:

The premium for enrolment as prescribed in the PMSBY will be either remitted directly by the Board to the Bank/Insurance Company concerned or will be reimbursed by the Board to their Savings Bank Account after enrolment. The premium for the subsequent



years for renewal will be transferred by the Coir Board directly through the bank account of the insured or to the insurance company as the case may be . For one coir worker only one subscription will be allowed.

7. Claim Procedure

1. The procedure for the claims will be regulated as per the norms from time to time of the insurance company in consultation with the participating banks.
2. The Board's Head Quarters and Field establishments will provide necessary hand holding support for the beneficiaries in claiming the insurance amount .

8. General

1. Coir Board will periodically enrol more coir workers under the scheme and maintain/ update year to year the database of coir workers.
2. Coir Board through appropriate means give wide publicity for the scheme and to bring more workers under its fold.

9. Outlays (Year wise)

| Sl.No | Year | Amount (Rs. in Cr)) |
|-------|--------------|------------------------|
| 1. | 2017-18 | 0.35 |
| 2. | 2018-19 | 0.55 |
| 3. | 2019-20 | 0.60 |
| | Total | 1.50 |



List of Field Offices of Coir Board

| No. | Authorized Office | Jurisdiction |
|-----|--|---|
| 1. | The Regional Officer, Coir Board Regional Office, No.30, Mariammal Layout, Palladam Road, Pollachi, Coimbatore.Pin – 642 002.Tel/ Fax : 04259-222450 | Tamil Nadu, Andaman & Nicobar Islands, Puducherry |
| 2. | The Regional Officer, Coir Board Regional Office, Swaraj Nagar, .A.C. Gardens Rajahmundry-533 101 Phone:0883-2432065 | Andhra Pradesh |
| 3. | The Regional Officer, Coir Board Regional Office, No. 3A, Peenya Industrial Area, Near TVS Cross, Peenya, Bangalore - 560 058 Phone : 080 – 28375023 | Karnataka, Maharashtra, Goa and Gujarat. |
| 4. | The Regional Officer, Coir Board Regional Office, Jagamara(Udyogpuri), P.O.Khandagiri,Bhubaneswar-751 030, Odisha Phone:0674-2350078 | Odisha |
| 5. | The Sub Regional Officer, Coir Board Sub Regional Office, New Secretariat Building, C-Block, Ground Floor, 1 Kiran Sankar Roy Road, Kolkata-700 001 Phone:033-22625735 | West Bengal |
| 6. | The Sub Regional Officer, Coir Board Sub Regional Office, ASIDC Complex, Bhamuni Maidan, Guwahati-781022 Phone:0361-2556828 | North East Region |
| 7. | The Regional Officer,Coir Board Complex, Central Coir Research Institute, Kalavoor P O, Alappuzha – 688 522. Phone: 0477 - 2258801 | Kerala and Lakshadweep |