

THE WEST BENGAL UNORGANISED SECTOR WORKERS' WELFARE BOARD

Introduction: The unorganised workers account for about 93 per cent of the total workforce and there is a steady growth in it over years in India. **The unorganized sector is characterized by**

- (a) lack of labour law coverage,
- (b) seasonal and temporary nature of occupations,
- (c) high labour mobility,
- (d) dispersed functioning of operations,
- (e) casualization of labour,
- (f) lack of organizational support,
- (g) low bargaining power, etc.
- (h) **The nature of work in the unorganized sector varies between regions and also between the rural areas and the urban areas,**
 - i. In the rural areas it comprises of landless agricultural labourers, small and marginal farmers, share croppers, persons engaged in animal husbandry, fishing, horticulture, bee-keeping, toddy tapping, forest workers, rural artisans, etc
 - ii. In the urban areas, it comprises mainly of manual labourers in construction, carpentry, trade, transport, communication etc. and also includes street vendors, hawkers, head load workers, cobblers, tin smiths , garment makers, etc.

What does it mean by Social Security?

Social security is the protection provided by a society for its members against (i) sickness, (ii) maternity, (iii) employment injury, (iv) unemployment, (v) invalidity, (vi) old age, and (vii) death.

Social Security Legislations: Social Security Legislations in India consist of the following enactments:- 1) The Workmen's Compensation Act, 1923, 2) The Employees' State Insurance Act, 1948, 3) The Employees' Provident Fund & Miscellaneous Provisions Act, 1952, 4) The Maternity Benefit Act, 1961 and 5) The Payment of Gratuity Act, 1972. But the statutory social security schemes in India cater only for a small proportion of the population. Even all the workers are not covered as smaller establishments and those drawing salaries exceeding certain limits are excluded from the benefits of the various social security programmes. A vast majority of Labour force in the unorganized and agricultural sector are beyond the benefits of organized social security schemes.

Social Security for the Unorganised Workers:

To provide adequate social assistance to the excluded majority, the Government of West Bengal has framed the West Bengal Unorganised Sector Workers Welfare Act, 2007 and the Government of India has enacted the Unorganised Workers' Social Security Act, 2008.

Under the West Bengal Unorganised Sector Workers Welfare Act, 2007 a Board in the name of **THE WEST BENGAL UNORGANISED SECTOR WORKERS' WELFARE BOARD** (the Board) was constituted in 2008 for the purpose of administering the Fund created under the Act and also for implementing the schemes introduced under the Act, or the existing schemes run under the direct financial assistance by the State Government. The Hon'ble Minister-In –Charge, Labour Department is the Chairman of the Board. The Board functions through an Executive Council set up by it from its office at 6th Floor, N.S. Buildings, Kolkata-1. The Board is empowered to introduce for unorganised workers:

- Any Health Insurance Scheme;
- Any Scheme for providing pension to the beneficiaries who have completed the age of 60 years and to the members of the family in case of death of the beneficiary ;
- Any Scheme for House building Loans and Advances to the Beneficiaries;
- Any Scheme to provide for Financial Assistance for Education of the children of the beneficiaries;
- Any Scheme to provide for Maternity Benefit to the female beneficiaries and
- Any Scheme to provide such other welfare measures and facilities as may be decided by the Board with approval of the State Government.

A. Activities of the Board

1) Implementation of SASPFUW: At present the Board has been implementing the State Assisted Scheme of Provident Fund for Unorganised Workers (SASPFUW) throughout West Bengal through the Regional Labour Offices under the Labour Directorate. For the purpose of implementing the objects of the West Bengal Unorganised Sector Workers Welfare Act 2007, the Regional Labour Offices under the Labour Directorate are functioning as the Regional Offices of the Board vide Labour Department's Memo No. 1064-IR Dated, Kolkata , the 19th November, 2009.

2) Implementation of Health Security Scheme: The Board is also implementing the West Bengal Unorganised Sector Workers Health Security Scheme introduced under Labour Department's Resolution No.34-IR Dated 05.01.2011 for the workers covered under the SASPFUW Scheme and subsequently the scheme has been amended vide Notification No.890-IR Dated 19.09.2012

3) Transfer of Fund: The fund of the Board is provided by the Government of West Bengal. The fund as received from time to time from the Government is transferred electronically to almost all the SASPFUW Administrative Accounts opened in different nationalized banks and maintained by

the Regional offices of the Board which make all kinds of payments. There are as many as 65 such Administrative Accounts throughout the State.

4) The Board also provides necessary infrastructure to its Regional Offices after taking decisions in its meetings and allows the CEO of the Board to spend money out of the Fund on different items.

B. Some important activities by the Board during 2012-13

1. Introduction of '**Samajik Mukti Card**' in the form of Smart Card for the Unorganised Sector workers covered under SASPFUW.
2. Provided Broadband connectivity to the remaining 25 RLOs , SWAN connectivity to 208 LWFCs and Broadband connectivity to remaining 272 Labour Welfare Facilitation Centres
3. Provided Card Readers to 65 RLOS so as to check available balance in his/her **SAMAJIK MUKTI CARD** by an individual beneficiary.
4. The Board has also taken the initiative to provide Card Readers to all LWFCs so as to check available balance in his/her **SAMAJIK MUKTI CARD** by an individual beneficiary.

1. The State Assisted Scheme of Provident Fund for Unorganized Workers (SASPFUW)

Introduction: The unorganised workers account for about 93 per cent of the total workforce and there is a steady growth in it over years in India. It is argued that the major security needs of the unorganised workers are food security, nutritional security, health security, housing security, employment security, income security, life and accident security, and old age security. **The Employees' Provident Funds & Miscellaneous Provisions Act, 1952 (EPF & MP Act)** which applies to specific scheduled factories and establishments employing 20 or more employees and ensures provident fund to a small proportion of the population as smaller establishments are excluded from the benefits of the said Act. As a result, a vast majority of Labour force in the unorganized sector are beyond the benefits under the said Act.

Objective of the Scheme: To provide scope of Provident Fund to the workers in the Unorganised Sector, the State Assisted Scheme of Provident Fund for Unorganized Workers (SASPFUW) was introduced by the Govt. of West Bengal, vide Labour Department's Resolution No 180-IR dated 24-01-2001 & Resolution No 305-IR dated 19-02-2001 and implemented by the Labour Directorate, West Bengal.

Coverage: Initially all wage employed & self-employed workers between the age of 18 & 55 in the unorganized sector in the State of West Bengal and having an average family income of not more than 3500/- per month were eligible to be covered under the Scheme. Subsequently the scheme has been amended time to time.

Eligibility:

- All wage employed & self-employed workers between the age of 18 & 60 years in the unorganized sector .So far 49 Unorganised industries & 12 Self-employed occupations are covered (**Annexure-A**)
- Average family income of a worker not more than Rs. 6500/- per month.
- Place of work should be in West Bengal.
- Workers already covered under the 'Employees' Provident Fund & Miscellaneous Provisions Act, 1952 are not eligible.

Features of the Scheme

- **Subscription:** Initially each subscriber used to pay at the rate of Rs.20/-per month and the State Government contributed to an equal matching amount.
- The State Government in the Labour Department enhanced the rate of worker's contribution from **Rs. 20/- to Rs.25/-** per month with effect from 1st April, 2012 vide Labour Department's Resolution No.1024-IR Dated 31st October, 2012.
- **Government Contribution:** The State Government in the Labour Department also enhanced the Government's matching contribution from **Rs.20/- to RS. 30/-** per month with effect from 1st April, 2012 vide Labour Department's Resolution No.1024-IR Dated 31st October, 2012.

- The Government contribution will be deemed to be deposited in the account of subscriber on the same day as the subscription paid by the subscriber.
- **Payment of Interest:** Interest on the balance at credit of the Subscribers will also be paid by the State Government annually at the rate at which interest is allowed on deposit under the General Provident Fund by the Government from time to time.
- **Final Payment:** On attainment of the age of 60 years or in the event of the account becoming inoperative due to death or discontinuance as a subscriber under the Scheme, the total cumulative amount along with interest will be refunded to the workers or to his/her nominees or legal heirs.
- **Loans & withdrawal:** A subscriber will be allowed one withdrawal of Rs. 1000/- provided he/she has made 48 months contributions and he/she has Rs. 2500/- in his/her credit. The amount may be paid to him/her by cheque.
- **Lock-in-Period :** If a subscriber-worker does not want to continue as a subscriber under the Scheme, he/she may be given final payment of the total balance lying at his/her credit (that is the worker's own contribution, matching contribution of the Govt. and the interest) after expiry of the *lock-in-period* of three years from the date of his enrollment.
- **Revival of an Account:** The account of a subscriber will be automatically closed if he /she does not make any contribution continuously for three financial years **provided** that such account shall be revived by the Regional Labour Welfare Commissioner (RLWC) i.e. ALC w.e.f. current financial year on an application made by the subscriber stating reasons for such non- payment and found to be sufficient by such RLWC. No arrear contribution shall , however, be allowed.

Whom to apply ?

- At the Block area – Minimum Wages Inspectors Posted at concerned Labour Welfare Facilitation Centre.
- At the Municipal area – Minimum Wages Inspectors Posted at concerned Labour Welfare Facilitation Centre and or to the concerned Assistant Labour Commissioners.
- In Kolkata Corporation area – Concerned Minimum Wages Inspector in the respective Labour Welfare Facilitation Centres or Assistant Labour Commissioner, E&L and MW Section, 6, Church Lane, 3rd, Floor, Kolkata- 700 001.

Who are authorized to certify the eligibility of the applicant ?

- Members of the Panchayat Samity in the rural areas.
- Commissioners of the wards in the Municipal areas.
- Councilors of the wards in the Municipal Corporation areas.
- Members of the Zilla Parishads.
- Concerned Employers.

For detailed information contact the following offices:

- **BDO offices in the block area**
- **Labour Welfare Facilitation Centres in block area / municipal area**
- **Offices of the Assistant /Deputy/Joint Labour Commissioner in the Sub-division area/District Head Quarters**

- The Deputy Labour Commissioner, EL & MW, 6,Church Lane(3rd Floor), Kolkata-1(033-2248-5721)
- Office of the Labour Commissioner, West Bengal, New Secretariat Buildings (11th Floor), 1, K.S.Roy Road, Kolkata-700001.(033-2248-8150)
- Office of the West Bengal Unorganised Sector Workers' Welfare Board, 6th Floor ,B-Block, New Secretariat Buildings , 1,K.S.Roy Road, Kolkata-700001.(033-2231-5168)

Annexure-‘A’

List of industries / occupations are covered so far

(Vide clause 1 of the Scheme under Labour Department Resolution No. 180-IR, dated: 24.01.2001, Govt.Notification No.939-IR, dated: 22-05-2001, Govt.Notification No. 418-IR, dated: 05.04.2008 and ** Resolution No 1406 & 1407-IR Dated 31/12/10)

Unorganized Industries

- 1) Tailoring Industries (having less than 20 workers).
- 2) Shops (having less than 20 workers) & Establishments (having less than 20 workers)
- 3) Bakery (having less than 20 workers)
- 4) Linesman engaged in supply of Bakery Products.
- 5) Hand-loom
- 6) Cottage / Village based Cottage Industry (Bangle Making, Fire work, Chakki Mills, Kite & Kite sticks Manufacturing, Earthen pottery Work, Paddy Husking, Embroidery & Zari Chicon Works).
- 7) Lac Industry (having less than 20 workers)
- 8) Stone Crushing (less than 20 workers)
- 9) I.C.D.S., I.P.P.-VIII & C.U.D.P.-III.
- 10) Automobile Repairing Garages (having less than 20 workers).
- 11) Brick / Tile manufacturing.
- 12) Security Agencies.
- 13) Printing Press.
- 14) Book Binding.
- 15) Leather & Leather goods.
- 16) Hosiery.
- 17) Saw Mill
- 18) Plastic Industry.
- 19) Small Scale Engineering Units.
- 20) Clinical Nursing Homes / Private Hospitals.
- 21) Silk Printing.
- 22) Dal Mill.
- 23) Oil Mill.
- 24) Decoration.
- 25) Paper Board & Straw Board Manufacturing.
- 26) Beedi Making
- 27) Boatman Service
- 28) Sericulture
- 29) Rice Mill including Husking Mills
- 30) Forestry & Timber Operation
- 31) Rubber & Rubber Products

- 32) Bone Mill
- 33) Ceramic
- 34) Cashew Processing
- 35) Coir Industry
- 36) Garments Making
- 37) Copy writing work in Court / Registration Office
- 38) Slaughter House
- 39) Type Copying Work
- 40) Foot Wear (Leather, Rubber, Plastic)
- 41) Power Loom
- 42) Small Scale Chemical Units
- 43) Iron Foundry
- 44) Brassware
- 45) Hand Broken quarried stones
- 46) Cinema
- 47) Khadi
- 48) Medical Plants other than Cinchona
- 49) Hotel & Restaurant

List of Self-Employed occupations

- 1) Cycle Rickshaw & Van Puller / Paddler
- 2) Head-load Workers and Workers engaged in Loading & Unloading.
- 3) Railway Hawkers.
- 4) Street Hawkers including News Paper Hawker.
- 5) Cobbler/Shoe Maker.
- 6) Gold Smithery & Silver Smithery.
- 7) Ayah/Attendant engaged in Hospitals/Nursing Homes by the patients.
- 8) Carpenter.
- 9) Domestic Servants.
- 10) Barbers/Beauticians.
- 11) Idol Makers.
- 12) Fishermen.

Financial Transaction Procedure under SASPFUW

A. Procedures of collection and deposit of monthly subscription and transfer of Government matching contribution to the treasuries under SASPFUW are set out below:

Step-1: Collecting Agents engaged under SASPFUW collect monthly subscription @ Rs.25/- from the subscriber and issue a printed receipt in Form – III and deposit the collected amount to the non-operative bank account opened in each block and municipality by using triplicate copies of Pay-in-Slip for such deposit.

Step-2: The collecting agents submit statement of collection from subscribers in Form – IV along with a duplicate copy of Pay-in-Slip to the concerned Minimum Wages Inspector (MWI).

Step-3: Amounts deposited in the non-operative bank accounts are transferred to the nodal bank account maintained at the district headquarters.

Step-4: Nodal banks, in turn, transfer the deposited amount to the Public Deposit Account maintained at district treasury / Pay and Accounts office, Kolkata under proper deposit head of account.

Step-5: Fund as received by the RLOs for Matching Contribution is also deposited to the Public Deposit (PD) Accounts maintained in all treasuries

- Interest is also deposited in the Public Deposit (PD) Accounts maintained in all treasuries

Progress at a glance under the Scheme:

Total No of subscribers enrolled upto 31 .03.2013	36.96.790
Amount collected as subscription upto 31.03.2013	Rs. 217,53,70,715/-
Final Payments made upto 31.03. 2013	No. of persons- 71,524
	Amounts disbursed- Rs.16,93,74,826
Progress under the Scheme during the financial year 2012-13	
No. of enrolment during the financial year 2012-13	7.42,937
Subscriptions collected during the financial year 2012-13	Rs. 48,06,68,495/-
Final Payments made during the financial year 2012-13	No. of persons- 14,119
	Amounts disbursed- Rs.4,06,80,137/-

A district-wise cumulative report on achievement under the Scheme is shown at **Table-I** and Year-wise Progress under SASPFUW is shown at **Table-II**.

2. Computerization of SASPFUW records:

With a view to keeping a permanent and accurate record of a large number of subscribers and maintaining transparency in the accounts of the accumulated subscriptions paid by the unorganized workers, of accumulated matching contributions & interests paid by the Govt. and also for quicker delivery of benefits to the subscribers, the Board decided for computerization of SASPFUW records through an On-line Web-based system developed by a vendor **ITC-INFO tech** selected through a transparent tender process.

Activities performed under Computerization of SASPFUW records

- Web Based Application Development is complete. On-line registration of beneficiaries and posting of transaction data started
- The application has undergone STQC audit and hosted on 1.9.2011 at WBSDC under IT Deptt.
- Migration of more than 26 lakh of backlog Data (Form-1) and **about 1,48,43,346** transaction data (Form-IV) to the Application Software .**The rest of upload activity is in progress**
- **Some RLOs in the districts of Nadia,North 24-Parganas &South 24-Parganas have distributed system generated Account Slips to the beneficiaries covered under SASPFUW**

3. SAMAJIK MUKTI Card

The Government of West Bengal is marching ahead with the people-centric mission of Social Security. The latest initiative in this approach is '**SAMAJIK MUKTI CARD**' for the marginal &

I	II	III	IV	V	VI	VII	VIII
1	Jalpaiguri	119238	57397766	51467340	8284036	4073	8513493
2	Cooch Behar	93734	38667585	36119660	3965244	1001	2030440
3	Darjeeling	55280	33647210	24467586	5166224	2065	3071395
4	Uttar Dinajpur	71532	24119420	22657099	2379863	1492	3215925
5	Dakshin Dinajpur	82318	41601551	39109830	4131416	819	2020678
6	Malda	209139	133835572	118735100	11519972	3061	7984630
7	Murshidabad	226716	119825060	109122800	15999530	3967	10325361
8	Nadia	247520	163964120	153318460	26942965	6579	18840842
9	North 24 Parganas	427588	272874240	265541280	49763336	8583	17435326
10	Kolkata	104247	43195100	40693180	4719813	2919	7233734
11	South 24 parganas	385754	229870380	232510000	29964570	10433	23458794
12	Howrah	294920	169563700	152042900	25706588	6020	15801797
13	Hooghly	235578	138944818	132565260	14157216	3103	8245537
14	Burdwan	273831	171324942	154518170	22744616	6231	14540909
15	Birbhum	105034	61801155	55099175	8678168	1517	4232075
16	Bankura	110295	76271179	70588280	13618427	3777	11021445
17	Purulia	84345	32135680	28057440	3336604	835	593617
18	Paschim Medinipur	168679	102195620	96258460	12952287	672	1230221
19	Purba Medinipur	401042	264135617	232682080	33465697	4377	9578607
T	O T A L	3696790	2175370715	2015554100	297496572	71524	169374826

Table-II
Year-wise Progress under SASPFUW

SI No	Financial Year	Number of Subscribers enrolled	Amount collected as Subscription (Rs.)	Matching Contribution Deposited (Rs.)
1	2000-2001	-	-	
2	2001-2002	107036	2202340	
3	2002-2003	324201	49358920	24791400
4	2003-2004	104424	75264460	60636460
5	2004-2005	72340	88958640	109499660
6	2005-2006	75480	90103900	123819560
7	2006-2007	159774	111364960	108591840
8	2007-2008	230378	149510800	141883220
9	2008-2009	306195	167961200	153781870
10	2009-2010	346827	236373360	134426000
11	2010-2011	641914	286548660	284524090
12.	2011-2012	585284	437054980	399910000
13	2012-2013	742937	480668495	473690000
TOTAL		3696790	2175370715	2015554100

West Bengal Unorganised Sector Workers' Health Security Scheme

In order to extend social security measures for the beneficiaries covered under the scheme SASPFUW Govt. of WB has introduced the 'West Bengal Unorganised Sector Workers Health Security Scheme' vide Labour Department's Resolution No. 34-IR Dated 05/01/2011.

Coverage:

The scheme applies to all Unorganised Sector workers covered under the State Assisted Scheme of Provident Fund for Unorganised Workers (SASPFUW) and who are not a member of the RSBY scheme or a beneficiary under Building & Other Construction Workers (RE&CS) Act, 1996 or a beneficiary under the West Bengal Transport Workers Social Security Scheme or covered under Beedi Workers Welfare Fund Act, 1976, or members/ beneficiaries under such other schemes as may be decided by the State Government.

Eligibility :

1. Beneficiary may be allowed assistance for treatment of ailments and consequential cost towards clinical test and purchase of medicine provided that (a) such ailment required hospitalization for not less than five days and (b) such beneficiary was not defaulter in depositing his /her contribution in the SASPFUW during the last two accounting year.
2. No such claim shall be admissible if the hospitalization was made in any hospital other than a Government hospital.

Benefits :

Initially, by virtue of the Resolution No.34-IR Dated 05.01.2011 the unorganized sector workers covered under SASPFUW used to get medical benefits upto Rs. 5000/- per annum under the Scheme. The State Government amended the West Bengal Unorganised Sector Workers' Health Security Scheme vide Notification No.890-IR Dated 19.09.2012 and by virtue of the amendment of the scheme the unorganized sector workers covered under SASPFUW are now entitled to get **financial assistance**;

i) in case of ailments upto Rs.10,000/- in the following manner:

- a) A beneficiary under the scheme may be entitled to get financial assistance up to the limit of maximum Rs.10, 000/- only per annum.
 - b) Claim from a beneficiary may be accepted for more than once in a year but total assistance shall not be exceeded Rs. 10,000/- per annum.
 - c) The benefits to be provided for (a) clinical tests – full (b) cost of medicine – full (c) assistance for hospitalization - Rs.1, 000/- for the last 5 days and additional amount of Rs.100/- per day for the remaining days.
- ii) A nominee of a beneficiary under SASPFUW is entitled to a relief of**
- (a) **Rs. 1, 50, 000 /-** only in cases of death of the beneficiary arising out of an accident and
 - (b) **Rs. 50,000 /-** only in cases of normal death of the beneficiary.

Implementation:

The scheme is implemented by the Labour Department through the West Bengal Unorganised Sector Workers' Welfare Board. The approved guidelines for disposal of claims under the scheme were sent to all concerned vide Memo No.560 (70)/138/WBUSWWB/2012 Dated 12.11.2012 (**See Annexure-A**)

Progress under the Scheme at a Glance	No of beneficiaries benefited				Amount disbured as health benefit (in Rs.)			
	medical benefit	Death benefit		Total	Medical benefit	Death benefit		TOTAL
		natural	accidental			Natural	Accidental	
i	ii	iii	iv	v	vi	vii	viii	ix
Up to 31st March, 2013	165	262	22	449				

					806,068	13,100,000	3,300,000	17,206,068
Progress during 2012-13	141	262	22	425	703,409	13,100,000	3,300,000	17,103,409

- A district wise report on Health & Death Benefit under W B U S W H upto March, 2013 is shown at Table-III.

Table-III

District-wise Cumulative Progress Report under W B U S W H SS up to the Month of March, 2013

SL No.	Name of the Districts	No of beneficiaries benefited				Amount disbured as health benefit (in Rs.)			
		medical benefit	Death benefit		Total	Medical benefit	Death benefit		TOTAL
			natural	accidental			Natural	Accidental	
I	II	III	IV	V	VII	VIII	IX	X	XI
1	Jalpaiguri	1	3	-	4	5,000	150,000	-	155,000
2	Cooch Behar	-	4	-	4	-	200,000	-	200,000
3	Darjeeling	9	5	-	14	47,038	250,000	-	297,038
4	Uttar Dinajpur	4	7	-	11	29,138	350,000	150,000	529,138
5	Dakshin Dinajpur	6	6	-	12	15,692	300,000	-	315,692
6	Malda	4	45	-	49	16,832	2,250,000	-	2,266,832
7	Murshidabad	1	-	-	1	5,000	-	-	5,000
8	Nadia	5	15	4	24	21,990	750,000	600,000	1,371,990
9	North 24 Parganas	-	6	1	7	-	300,000	150,000	450,000
10	Kolkata	11	-	-	11	62,320	-	-	62,320
11	South 24 parganas	32	23	4	59	176,355	1,150,000	600,000	1,926,355
12	Howrah	23	33	4	60	109,094	1,650,000	450,000	2,209,094
13	Hooghly	6	7	2	15	25,898	350,000	300,000	675,898
14	Burdwan	14	40	1	55	55,877	2,000,000	150,000	2,205,877
15	Birbhum	5	1	-	6	13,769	50,000	-	63,769
16	Bankura	15	12	-	27	53,762	600,000	-	653,762
17	Purulia	4	17	-	21	15,637	850,000	-	865,637
18	Paschim Medinipur	25	31	4	60	152,666	1,550,000	600,000	2,302,666
19	Purba Medinipur	-	7	2	9	-	350,000	300,000	650,000
T O T A L		165	262	22	449	806,068	13,100,000	3,300,000	17,206,068

ANNEXURE-A

West Bengal Unorganised Sector Workers Welfare Board
6th floor, B Block, N.S. Buildings, Kolkata - 700 001

To

The Joint / Deputy /Assistant Labour Commissioner,

A copy of the Guidelines to be followed in the matter of disposal of claims for death benefits under West Bengal Unorganised Sector Workers' Health Security Scheme as amended with effect from 1.04.2012 vide Labour Department Notification No. 890-IR Dated 19.10.2012 is sent herewith for your information and necessary action. This has the approval of the Chairman, West Bengal Unorganised Sector Workers Welfare Board .

Encl: As stated above

Sd/-12.11.2012

(Aziz Rasul)

Chief Executive Officer

W B Unorganised Sector Workers' Welfare Board

Guidelines to be followed in the matter of disposal of claims of death benefits under West Bengal Unorganised Sector Workers' Health Security Scheme

1. The nominee of the deceased beneficiary will submit his/ her application for claim in Form-I to the concerned Inspector Minimum Wages in triplicate in the office where such beneficiary has been registered as a member under the SASPFUW scheme within one hundred and twenty days of death of the beneficiary.

2. The applicant will submit the following documents in support of his / her claims:

i) The existing pass book of a beneficiary (To be returned after verification and copy of the 1st page of the pass book and pages showing his/her last contribution/ contribution of last two A/C years to be kept in the office)

ii) In case of normal death of a beneficiary, attested copy of death certificate issued by the authority concerned

iv) In case of accidental death of a beneficiary, attested copy of death certificate issued by the authority concerned, postmortem report issued by the authority concerned /disposal slip issued by police as well as copy of unnatural death case/FIR lodged with Police station

3. The concerned Inspector Minimum Wages will check the admissibility of the claims of death benefits under West Bengal Unorganised Sector Workers' Health Security Scheme in the following manner:

(a) **Check List:**

- i. Name and address of the applicant:
- ii. Name of the beneficiary:
- iii. Account No. of the beneficiary under SASPFUW & Date of registration
- iv. Name of the nominee:
- v. Relationship with the deceased worker:
- vi. Date of death:
- vii. Cause of death
- viii. Employment in which the beneficiary was engaged:
- ix. Details of Bank A/C of the applicant (if available):
Name of the Bank:
Name of the Branch:
Account No.:

- x. The last accounting year for which the beneficiary has deposited his/her monthly contribution:
- xi. Whether the applicant has applied for assistance due to hospitalisation under the scheme : Yes /No.
If Yes,
 - a. The amount claimed:
 - b. If any amount has been sanctioned previously in the same financial year,
 - i) the amount sanctioned and date of such sanction:
 - ii) Period of hospitalization:

(Claims related to assistance for hospitalization are required to be verified as per guidelines already issued vide Memo No. 318(70)/138/WBUSWWB/2012 Dated 11.04.2012)

Documents submitted:

- i)
- ii)
- iii)
- iv)

(b) Verification Report:

I have checked and verified the application in Form-1 of Shri / Smt. ----- for claim of assistance under the West Bengal Unorganised Sector Workers' Health Security Scheme. I have also checked and verified the documents submitted and the claim(s) for assistance under the Scheme is found to be genuine. Claims submitted by the applicant are as follows:-

- 1. Claim of death benefit-----Rs.
- 2. Clinical Tests ----- Rs.
- 3. Costs of medicines ----- Rs.
- 4. Assistance for Hospitalization - Rs.

Total Rs.

The actual amount of Rs. ----- may be sanctioned against the claim.

Signature of the Inspector Minimum Wages

(Name of LWFC)

I agree with the views of the Inspector Minimum Wages & the amount of Rs.-----is sanctioned.

Signature of the Assistant Labour Commissioner

(Name of RLO)

4. The concerned Inspector Minimum Wages will forward the application in Form-1 along with documents, check list (in duplicate) and verification report (in duplicate) to the concerned Assistant Labour Commissioner.

5. The concerned Assistant Labour Commissioner will then forward copies of the check list and verification report along with a Xerox copy of the claim in Form-I under the Scheme to the Chief Executive Officer, West Bengal Unorganised Sector Workers' Welfare Board requesting release of fund towards sanctioned amount under an intimation to the concerned DLC.

6. On receipt of fund from the Chief Executive Officer, West Bengal Unorganised Sector Workers' Welfare Board, the concerned Assistant Labour Commissioner will disburse the same to the concerned applicant through account payee cheque after making necessary entry in the passbook of the beneficiary under SASPFUW.