



भारत सरकार
GOVT. OF INDIA
महालेखाकार (ले. एवं ह.) का कार्यालय, असम
OFFICE OF THE ACCOUNTANT GENERAL (A&E)
ASSAM
मैदामगांव, बेलतला, गुवाहाटी - 781 029
MAIDAMGAON, BELTOLA, GUWAHATI - 781 029



Admn.1 Circular no.2)

Date: 24-09-2025

In pursuance of Headquarters' letter no. F-19/Director (P) Sectt./2025 dated 27-08-2025, it is hereby circulated for information to all Outsourced Staff of this office regarding the various Welfare schemes of the Government of India aimed at extending basic financial security, insurance coverage, pension support etc. to those engaged in outsourced employment.

A few of such Central Government schemes are enumerated below.

1. Pradhan Mantri Jan Dhan Yojana (PMJDY): [<https://www.pmjdy.gov.in/>]

A National Mission for financial inclusion, this scheme facilitates access to basic banking services such as savings bank accounts, direct benefit transfers, overdraft facilities and accidental insurance cover. Jan Dhan accounts can be opened with zero balance in most banks.



2. Pradhan Mantri Suraksha Bima Yojana (PMSBY):

An accidental death and disability insurance scheme providing coverage of ₹2 Lakh at a nominal annual premium of ₹ 20, auto-debited from the beneficiary's bank account. It is available to individuals aged 18 to 70 years.



3. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

A life insurance scheme providing coverage of ₹ 2 lakh at a premium of ₹ 436 per annum for individuals aged 18 to 50 years. It offers coverage for death due to any cause and is renewable annually.



4. Atal Pension Yojana (APY):

Aimed at providing pension security to workers in the unorganized sector, this scheme allows individuals between 18 and 40 years of age to contribute monthly towards a guaranteed monthly pension (ranging from ₹ 1000 to ₹ 5000) after the age of 60. Contributions are linked to the age of entry and selected pension amount.

In addition to above, State Government of Assam has some beneficiary schemes which are extended to outsourced staff. Here are some relevant schemes-

1. Apun Ghar- This is a housing loan scheme. More details can be accessed by visiting the website. Link- <https://finance.assam.gov.in/schemes/detail/apun-ghar>

2. Apun Bahan- A vehicle loan/interest subsidy scheme.

3. Un-organized Worker's Social Security- For those workers who are not regular

government staff, Assam has provisions under its Labour & Employment Department: registration, identity/smart cards, workers' facilitation centres, employment injury benefit, housing, educational support for children, skill upgradation etc. More details can be accessed by visiting the site- <https://labour.assam.gov.in/departments-highlights/unorganised-workers>

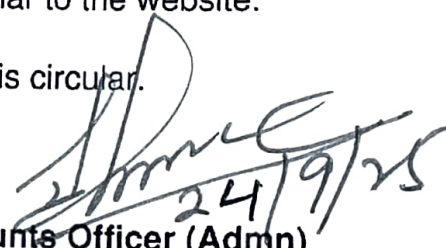
All the Outsourced employees are therefore encouraged to participate in the above schemes of Union Governments as well as schemes of the Assam government, if applicable.

3d/-

Deputy Accountant General (Admn)

e-File No. Admn.1/4-4/Misc. ¹¹/2025-26/2453-2464 Date: 24-09-2025
Copy forwarded to:-

1. The Sr. PS to the Accountant General (A&E) Assam.
2. The Steno Grd. I attached to DAG (Admn)
3. Steno Gr.I attached to DAG (P/F)
4. Steno Gr-I attached to DAG (A/c)
5. All Outsourced staff. They can get the circular by visit office website (agaeassam)
6. Group-5 Placement & Security Service- with a request to make aware his staff about the schemes ensuring their participation.
7. Sr. Accounts Officer, i/c Welfare Cell
8. Sr. Accounts Officer, ITS-1 -with a request to publish this circular to the website.
9. AAO, Record-I, Admn.II section
10. Rajbhasa Kaksha- with a request to issue a Hindi version of this circular.
11. All Notice Boards
12. Admn.1 Circular File


24/9/25
Sr Accounts Officer (Admn)