

Details of Labour Welfare Schemes approved under Rule 265 of the Punjab Rules 2008 framed under the Building and Other Construction Workers Welfare (Regulation of Employment & Conditions of Service) Act, 1996 for the welfare of construction Workers and their families.

- Welfare Scheme No.1: To give benefit under the Bhagat Puran Singh Sehat Beema Yojna (BPSSBY)**
 For those beneficiaries who have been enrolled/covered under BPSSBY Scheme.
- (1) This scheme of the Board is for the benefit of current registered beneficiaries.
 - (2) The beneficiaries and other members of his family shall be covered under this Scheme.
 - (3) The Scheme is covered under Health Assurance Mode in which registered Beneficiary alongwith his family members gets upto Rs.50,000/- free indoor medical aid in Govt. and panelled Pvt. hospitals.
 - (4) Punjab Health System Corporation is the Nodal Agency.
 - (5) Under this scheme, in case of death or 100% permanent disability of the beneficiary in an accident, an amount of Rs. 5 lac shall be paid by the insurance company.

Welfare Scheme No.2: Ex-gratia Scheme. w.e.f. 30.3.15

Sr. No.	Nature of Incident	Amount of Ex-gratia
1.	a) In case of accidental death	Rs. 4.00 Lac
	b) In case of natural death	Rs. 3.00 Lac
2.	a) In the event of complete (100%) disability	a) Ex-gratia amount Rs. 4.00 Lac
	b) In the case of Partial disability.	b) Proportionate amount of Rs. 4.00 Lac shall be given on the basis of percentage of disability i.e., Rs. 4,000/- for each 1% disability and maximum of Rs. 4,00,000/-.

Terms and Conditions:-

1. In the case of death of beneficiary the family members as given the Rule 2(t) of Pb. BOCW Rules 2008 shall be entitled to receive the amount of Ex-gratia.

“Family means the husband or wife, minor sons (including major sons who are insane or physically handicapped and unable to earn) unmarried daughters and the parents of the building worker who are solely dependent on him.”

- 2(i) The death certificate of the registered beneficiary duly issued by the Registrar birth and death shall be uploaded on the Portal.

2(ii) In the case of accidental death of the beneficiary, attested copy of DDR or FIR or Post mortem report shall be uploaded on the Portal.

3. Certificate for the complete disablement/partial disablement duly obtained from the Civil Surgeon office shall be uploaded on the Portal.

Note: -

- If the beneficiary is getting benefit under the E.S.I, then he shall not be entitled to get benefit under the Exgratia Scheme.
- If the beneficiary has been issued health card under BPSSBY, he shall not be covered under this scheme for accidental death or total disability benefit.

Welfare Scheme No.3: Stipend Scheme for the Children of registered Construction Workers of the Board

Rates applicable
w.e.f 1.4.2016

The children of the registered beneficiaries of the board studying in different classes/ courses are granted stipend as detailed below: -

Sr. No.	Class	New rates applicable as on 1.4.2016	
		Boys	Girls
1	1 st class to 5 th class	3000	4000
2	6 th class to 8 th class	5000	7000
3	9 th and 10 th class	10000	13000
4	11 th and 12 th class	20000	25000
5	College Students (All types of graduation/Post Graduation) technical or other professional studying I.T.I/Polytechnic	25000 (Rs 40000 in case of living in hostel)	30000 (Rs 45000 in case of living in hostel)
6	Medical/Engineering (All types of Medical/Engineering Study)	40000 (Rs 60000 in case of living in hostel)	50000 (Rs 70000 in case of living in hostel)

Eligibility/ Conditions

1. The benefit of stipend shall be given to the children of only registered beneficiaries.
2. Stipend shall also be granted to the beneficiary for his own study in evening classes in approved Institute/ University.
3. Stipend shall not be granted in the fail cases in last class.
4. If the Beneficiary has availed such benefits from any other department/ institute of Punjab Government, he will also be entitled to get benefit under this scheme.
5. A Certificate issued by the Educational Institute shall be uploaded on the Portal of the Board.

Welfare Scheme No.4: Shagun Scheme for the marriage of two daughters of the Registered Construction Workers Rs. 31,000/- (Amount of Shagun)

Rates w.e.f

30.3.2015

- (a) The Shagun Scheme shall be applicable only once on the occasion of marriage of two daughters (upto two daughters marriage) and shall not be applicable in the case of second marriage.
- (b) If the daughter is herself registered as beneficiary with the Board, she shall also be entitled for the amount of Shagun on the occasion of her own marriage.
- (c) The registered workman can submit application within 3 months after the fixed date of marriage of the daughter. A certificate obtained from the Marriage Registering Authority is required to be attached with the application.
- (d) If the Beneficiary has availed such benefits from any other department/ institute of Punjab Government, he will also be entitle to get benefit under this scheme.

Welfare Scheme No.5: Leave Travelling Concession for registered construction workers Rs. 2000/- (Amount of L.T.C).

An amount of Rs. 2000/- as LTC shall be given to registered construction workers on following terms & conditions:-

- (a) The construction workers shall be eligible for L.T.C. for journeys of religious/ historical places in India or visiting home town. The beneficiary shall be eligible for this benefit after every two years.
- (b) The benefit of L.T.C shall be granted after the return from journey on submitting Self declaration/ proof online through the Labour Inspector/Labour Enforcement Officer of the area or through the nearest Suvidha Kendra.
- (c) In the event of any incident during journey, he will not entitled to any compensation under this scheme.
- (d) The registered beneficiaries getting benefit of LTC under any similar scheme from any other Govt. Department, they will not be entitled for benefit of schemes of the Board.

Welfare Scheme No.6: Scheme for reimbursement of expenditure incurred for the treatment of serious ailments of the beneficiary construction workers engaged in construction work and their dependents.

Under this Scheme the Board has approved the reimbursement

of maximum One Lakh Rupees or actual expenditure, which-ever is less for expenditure of treatment of the following dangerous diseases:-

1. Occupational dermatitis.
2. Occupational Cancer.
3. Asbestosis.
4. Silicosis.
5. Lead poisoning including poisoning by occupational diseases in building and other construction work to be notified by any preparation or compound of lead or their sequela.
6. Benzene poisoning, including poisoning by any of its homologues, their nitro or amino, derivatives or its sequela.
7. Occupational asthma.
8. Pesticide poisoning.
9. Toxic jaundice.
10. Toxic anaemia.
11. Compressed air illness (Caissons diseases).
12. Noise induced hearing loss.
13. Toxic nephritis.
14. Cancer operation/treatment.
15. Heart surgery.
16. Kidney transplant.

The following conditions are applicable for getting benefit under this Scheme:-

- (1) The Construction Workers must be registered as 'beneficiary' with the Punjab Building and Other Construction Workers Welfare Board.
- (2) If the financial assistance is to be taken for the treatment of dependent, such dependent should be a member of the family of the Construction Workers and proof of his dependency shall require to be produced.
- (3) The expenditure on treatment of the disease must be verified by the Civil Surgeon.
- (4) Any beneficiary who intends to avail the benefit under this scheme will have to first exhaust the benefit of Rs. 50,000/- for all his health ailments with the health card facility under the Bhagat Puran Singh Sehat Beema Yojna Scheme. Only then he can get the remaining benefit under this scheme.

Welfare Scheme No.7: Financial Assistance Scheme for Spectacles , denture and hearing aid for the beneficiary construction workers and their family members.

Financial assistance at the following rates is given by the Punjab Building & Other Construction Workers Welfare Board in the State of Punjab to its registered beneficiary Construction Workers and their family members for spectacles, denture and hearing aid:-

Sr.No	Name of article	Amount (Rs.)
1.	Spectacle	Rs.800/-
2.	Denture	Rs.5,000/-
3.	Hearing Aid	Rs.6,000/-

Terms and Conditions:-

1. The construction worker must be registered as beneficiary of the Board.
2. The Beneficiary construction worker must be depositing his contribution regularly.
3. If the beneficiary intends to take benefit under this scheme for any of his family member, such member should be covered under the definition of 'family' as given under Rule 2(t) of the Punjab Building and other Construction Workers Rules 2008, which is as under:-

“Family” means the husband or wife, minor sons (including major sons who are insane or physically handicapped and unable to earn), unmarried daughters and the parents of the building worker, who are solely dependent on him”

4. Financial assistance under this scheme shall be granted on the recommendation of Govt. medical officer/Incharge of the E.S.I Dispensary.
5. If the beneficiary or his family member has obtained financial assistance for the purchase of above articles from any other department, then he shall not be given benefit under this scheme.
6. Under this scheme, the beneficiary or his family members shall get benefit only once.
7. The beneficiary shall get the amount of actual expenditure or amount of financial assistance, whichever is less, on the basis of actual bills produced by him.

**Welfare Scheme
No.8:**

Financial Assistance for expenditure on cremation and last rites in the State of Punjab after the death of a registered construction worker or his family member

Financial assistance of Rs.20,000/- is given by the Board for expenditure on cremation and last rites in the State of Punjab after the death of registered construction worker or his family member on the following conditions:-

1. This scheme shall be applicable for the current registered beneficiaries of the Board and their family members. If after completion of 60 years of age or for any other reason, his membership is ceased, then no benefit under this scheme will be available.
2. The financial assistance is given in the event of death of a registered worker or his family member covered under the definition of 'family' as given under rule 2(t) of the Punjab Building and Other Construction Workers (RECS) Rules 2008 viz

"Family" means the husband or wife, minor sons (including major sons who are insane or physically handicapped and unable to earn), unmarried daughters and the parents of the building worker, who are solely dependent on him",

3. The nominee or dependents of construction workers shall submit an application for such assistance to the Asstt. Labour Commissioner or Labour-cum-Conciliation officer along with original death certificate of the deceased and certificate/proof of his regular membership of the Board.
4. The beneficiary must be depositing his contribution regularly.
5. Like other welfare schemes, application under this scheme shall be verified by the committee constituted at Sub Divisional Level. After obtaining approval from the Deputy Commissioner, the concerned officer shall send the list to the Board for directly transfer of benefits to the bank account of the beneficiary.

Welfare Scheme No. 9: Skill upgradation & Vocational Education Scheme: -

Regarding Skill upgradation and Vocational Education Scheme for the registered construction workers and their children, the Board has taken the following initiatives:-

- a) For the wards of construction workers who acquire Skill from technical institutions such as ITIs' / Polytechnicals etc., Board provides full course fees, boarding and lodging etc.
- b) **Skill Development Centres** :- Board has started construction of four Skill Development Centres at Ludhiana, Amritsar, Mohali and Jalandhar. The construction of these centres is expected to be completed towards the end of year 2016. At these centres Skill Training will be provided to the construction workers and their wards.
- c) **Recognition of Prior Learning(RPL)**:- Under the supervision of Punjab Skill Development Mission Board has framed a scheme to enhance Skills of construction workers at the construction sites . Under this scheme Board provide Rs.35/- per hour per worker as incentive to the construction worker to get training in this mode.

Welfare Scheme No. 10: Financial Assistance scheme for 'general surgery' of registered beneficiary construction workers and their family members.

The Board has approved financial benefit upto Rs. 50,000/- or the actual expenses, whichever is less, to the registered beneficiary and their family members for 'general surgery' on the following conditions:-

1. The construction worker has been registered as Beneficiary with the Board and continuously depositing his contribution regularly.
2. If the beneficiary intends to take benefit for any of his family member under this scheme, such member must be covered under the definition of 'family' as given under rule 2(t) of the Punjab Building & Other Construction Workers Rules, 2008, which is as under:-

“Family” means the husband or wife, minor sons (including major sons who are insane or physically handicapped and unable to earn), unmarried daughters and the parents of the building worker, who are solely dependent on him”

3. The beneficiary, who is covered under the ESI scheme, shall not be granted benefit under this scheme.
4. Under this scheme, the beneficiary is entitled to get financial assistance for the expenditure incurred on any type of general surgery for himself or any member of his family. The beneficiary or his family member can get such financial assistance only once in a financial year.
5. Application under this scheme shall be submitted through or the Labour Inspector/Labour Enforcement Officer of the Area or through the nearest Suvidha Kendra on the web portal of the Board.
6. Like other welfare schemes, application under this scheme shall be verified by the committee constituted at Sub-Divisional Level. After obtaining approval from the Deputy Commissioner, the Concerned officer shall send the list to the Board for direct transfer of benefits to the bank account of the beneficiaries.
7. The beneficiary or his family member can get his general surgery conducted from any Govt. or private doctor, but the amount of expenditure on treatment from the private doctor will be reimbursed only to the extent as found admissible by Civil Surgeon (maximum Rs.50,000/-).
8. Any beneficiary who intends to avail the benefit under this scheme will have to first exhaust the benefit of Rs. 50,000/- for all his health ailments with the health card facility under the Bhagat Puran Singh Sehat Beema Yojna Scheme. Only then he can get the remaining benefit under this scheme

Welfare Scheme No.11: Pension Scheme

A registered construction worker after completion of 60 year's age and 3 years of membership, is entitled for a pension of Rs. 2,000/- per month. Family Pension @ 1,000/- Rupees per month is also provided by the Board. Membership certificate is immediately issued to the construction worker after his registration with the Board.

The Registered construction Workers of BOCW Board shall be eligible for pension on the following terms and Conditions:-

- 1) Those registered construction workers who have completed 60 years of age and have membership of the Board for at least 3 years and have been depositing contribution to the Board continuously, they shall be given Rs. 2000/- per month pension by the Board.
- 2) If a registered beneficiary, having minimum one year membership of Board, becomes total (100%) disabled, he shall be given pension from the date of disablement. The disability certificate shall be issued by the Civil Surgeon of the district.
- 3) If a beneficiary, having minimum one year membership of Board, dies, his spouse shall get family pension upto 50% amount of the pension till such date he/she remarries.
- 4) If the pensioner dies, the spouse shall get family pension upto 50% of the pension till his/her survival. But if the husband/wife, either remarried or he/she gets old age pension of the Government then they shall not be eligible for family pension. If both the husband and wife are the beneficiaries of the Board and both are getting pension then on the eve of the death of one of them, the other one shall not be eligible for family pension.
- 5) If only one person, either husband or wife is getting pension, then on the eve of death of pensioner, the live husband or wife shall get family pension upto the date on which he/she himself/herself becomes eligible for the pension of the Board. On the date he/she starts getting his/her pension, the family pension shall cease to exist.
- 6) Those registered construction workers who prefer are getting old age pension of Punjab Government or any other pension of any Board/Corporation, shall also be eligible to get pension under the pension scheme of the Board. The Board shall share the data of pensioners with aadhar numbers with the department of Social Security so that they are not provided any pension assistance under any other scheme of the State in addition to what pension they will get from the Board.
- 7) The application for pension in form no. xxxxi alongwith self-declaration shall be submitted through the Labour Inspector/Labour Enforcement Officer of the area or through nearest suvidha Kendra online.

- 8) The Secretary BOCW Board or the officer authorized by him shall be the Pension Sanctioning Authority.
- 9) If the application of pension is rejected by the SDM committee under the Deputy Commissioner then he shall prefer an appeal to the Secretary of the Board within 60 days. If the reasons for delay given by the beneficiary are to the satisfaction of the Secretary of the Board, then delay beyond the period of 60 days and upto one year can be ignored. The application of the construction worker shall not be rejected without giving personal hearing. The decision of the Secretary of the Board shall be final.
- 10) After the pension is sanctioned by the Secretary of the Board the payment shall be credited to the bank account of the construction workers by the LIC of India on quarterly basis. As per MOU signed with the LIC, these shall be the standing instructions for the LIC.
- 11) The pensioner shall have to give live certificate in the prescribed proforma in the month of January each year to the ALC/LCO or direct to the LIC.
- 12) The P.P.O shall be issued by the Deputy Secretary Board and the record of PPOs shall be maintained in the office of Secretary Board in Form no. xxxxiii.
- 13) If the pensioner has any grievance towards LIC or any officer/official the matter shall be decided at the level of the Secretary of the Board.
- 14) This scheme is applicable since 3.2.2014. However, the construction workers who died before 3.2.2014, their spouses shall get benefit of family pension.

Welfare Scheme No. 12: Maternity Benefit Scheme: -

Board also provide Maternity benefit scheme for registered construction workers. Under this scheme, female construction workers for birth of upto two children will get Rs. 21,000/-. Under this scheme the male construction worker will also be entitled to avail this financial benefit for the birth of his two children @ of Rs. 5,000/.

Terms and Conditions:-

- i) The beneficiary should have been a registered member of the Board for atleast six months prior to the birth of the child.
- ii) The beneficiary should have regularly depositing his contribution.
- iii) The benefit under this scheme shall be given for the birth of two children only.
- iv) If the beneficiary is getting such benefit from any other organization, he shall also be eligible to get benefit from the Board.
- v) This benefit shall be in addition to the benefit given under BPSSBY.
- vi) The application for this benefit is to be given online through the Labour Inspector/Labour

Enforcement Officer of the area or through the nearest Suvidha Kendra within three months of the birth of the child.

vii) The proof of birth of child is to be uploaded on the portal of the Board.

Welfare Scheme No. 13: Mobile Lab Scheme: -

Mobile Lab Scheme for detection of Silicosis and other diseases of registered construction workers and their family members and if detected that a beneficiary or his family member is suffering from silicosis, an expenditure upto Rs. 1.5 lacs incurred by the worker for the treatment of disease shall be reimbursed by the Board.

Note:- Any beneficiary who intends to avail the benefit under this scheme will have to first exhaust the benefit of Rs. 50,000/- for all his health ailments with the health card facility under the Bhagat Puran Singh Sehat Beema Yojna Scheme. Only then he can get the remaining benefit under this scheme.

Welfare Scheme No. 14: Tool Kit Scheme: -

Financial Assistance upto Rs. 5000/- for the purchase of Tools to the registered construction workers who have obtained training under the Skill Upgradation or RPL Scheme of the Board. A construction worker can get the benefit of the tool kit scheme after every three years.

Terms and Conditions:-

- i) The Construction worker should be registered as beneficiary of the Board.
- ii) The beneficiary has been paying the contribution regularly.
- iii) The financial benefit under scheme shall be reimbursed after the beneficiary has purchased the tools.
- iv) The benefit shall be given to those beneficiaries who have got the training under Skill Upgradation or RPL Scheme of the Board. The proof is to be uploaded on the web portal.
- v) The beneficiaries is required to upload the copies of bills for purchase of tools relating to his profession.
- vi) Like other welfare scheme application under this scheme shall be verified by the committee constituted at Sub Divisional level. After obtaining approval from the Deputy Commissioner the council officer shall send the list to the Board for directly transfer of benefits to the bank accounts of the beneficiaries.

Welfare Scheme No. 15: Mentally Retarded Children Benefit Scheme:-

Financial Assistance Scheme for the care of mentally retarded children (son/daughter) of construction workers @ 20,000/- per year.

Terms and Conditions:-

- i) The beneficiaries is depositing his contribution to the Board regularly.

ii) A certificate of being the child mentally retarded or handicapped obtained from the senior medical officer of the government hospital or ESI hospital is to be uploaded on the web portal of the Board.

Welfare Scheme No. 16: Balri Birth Gift Scheme: -

Financial assistance in the shape of FDR of Rs. 51,000/- is given on the birth of a female child (maximum upto two girls), which can be encashed only at the time of marriage of the daughter.

Terms and Conditions:-

- i) The period of fixed deposit shall be upto the marriage of the daughter.
- ii) The FDR shall be pledged to the name of the Board. The authority to release the FDR lies with the secretary of the Board or the officer authorized by the Board.
- iii) The FDR of Rs. 51000/- shall be preferred for the first time upto the age of 18 years and after that year after year upto the period the marriage of girl took place.
- iv) The beneficiary is depositing his contribution regularly to the Board.
- v) The application for this scheme shall be submitted online on the webportal of the Board through L.I/L.E.O or through the nearest Suvidha Kendra.

Welfare Scheme No. 17: Housing Scheme for Construction Workers:-

Under the "Shahri Awas yojna 2017" if any construction worker is allotted any house he will be eligible the financial benefit under following categories.

For homeless SC/BC category having income less than 3.00 lakh, Board will be Rs. 1.50 lakh to the concerned department, in case house is allotted to construction worker.

- i) For Urban construction worker, having income less than 3.00 lakh, Board will give interest subsidy @ 6.5% for loan of Rs. 6.00 lakh for 20 years.

- ii)** In case house is allotted construction worker by the private developer, Board will be a give Rs. 5.00 lakh to the concerned department in place of the Govt.
- iii)** In case of construction workers having income less than 6.00 lakh, Board will give interest subsidy @ 6.5% for loan of Rs. 6.00 lakh for 20 years.