A) **INDIVIDUAL BENEFIT SCHEMES**

1. **Stipend Scheme:** for the Children of registered construction workers (from 1st class to Degree courses) stipend is provided by the Board from Rs. 3,000 to 70,000 per annum.(including Hostel fee).

2. **Shagun Scheme:** For the marriage of two daughters of the registered construction workers- Rs. 31,000/- on the marriage of each daughter. If the girl is herself registered member, she can also avail Shagun for her own marriage under this scheme.

3. **Maternity Benefit Scheme:** Under this scheme, female construction workers will get Rs. 21000/- per child financial assistance, maximum upto two children and the male construction worker will get Rs. 5000/- per child financial assistance, maximum upto two children of his spouse.

4. **Balri Birth Gift Scheme:** A sum of Rs. 51,000/- in the shape of FDR is given on the birth of a female child (maximum upto two girls), which will be encashed only at the time of marriage of the daughter.

5. **Funeral Assistance Scheme:** Financial Assistance of Rs. 20,000/- for expenditure on cremation and to perform last rites in the State of Punjab in case of death of a registered construction worker or his family member.

6. **Ex-gratia Scheme:** The amount is given to construction workers registered with the Board who DO NOT have Health Cards under Bhagat Puran Singh Sehat Bima Yojna:-
Punjab Building and Other Construction Workers Welfare Board (Department of Labour, Punjab).

i) In case of Accidental death compensation of Rs. 4.00 Lakh.

ii) In the case of natural death compensation of Rs. 3 lakh.

iii) In the event of complete disability (100%) Rs. 4.00 Lakh.

iv) In the event of partial disability of a registered Construction Worker, the compensation Rs. 4000/- for every one percent disability.

7. Ex-gratia under Bhagat Puran Singh Sehat Bima Yojna

The amount is given under to those workers who HAVE Health Cards Bhagat Puran Singh Sehat Bima Yojna is as under:

In case of accidental death of a registered Construction Worker or complete (100%) disability during accident, compensation of Rs. 5.00 lac is given under Bhagat Puran Singh Sehat Bima Yojna.

8. Mentally Retarded Children Benefit Scheme: - Financial Assistance for the care of mentally retarded or handicapped children of construction workers @ 20,000/- per year.

9. General Surgery Scheme: - Scheme for providing financial aid upto Rs.50,000/- or actual expenses, whichever is less, for General Surgery of the beneficiary and his family members.

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.

10. Reimbursement of expenditure for Occupational Diseases: - Scheme for reimbursement of expenditure upto Rs. 1.00 Lac incurred by the beneficiaries and their dependents for the treatment of 16 dangerous ailments as specified in the scheme.

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
Punjab Building and Other Construction Workers Welfare Board (Department of Labour, Punjab).

his health ailments with the health card facility under the Bhagat Puran Singh Sehat Beema Yojna Scheme.

11. **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.

   i) 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.

   ii) For Urban/Rural 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.

   iii) 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.

   iv) 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.

12. **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 also again get the benefit of the tool kit scheme after every three years of membership.

13. **Denture, Spectacles & Hearing Aid Scheme:** - Scheme for providing financial aid to beneficiary construction workers & their families for Denture Rs.5,000/-, spectacles Rs. 800/- & hearing aid Rs. 6,000/-.

14. **LTC Scheme:** - Leave Travel Concession for registered construction workers- Rs.2000/- (Amount of L.T.C) for journeys of
Punjab Building and Other Construction Workers Welfare Board (Department of Labour, Punjab).

religious/historical places in India or visiting hometown, once in two years.

B) **GROUP BENEFIT SCHEMES**

15. **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, beneficiary having minimum one year membership with Board, @ 1,000/- Rupees per month is also provided by the Board. In case of 100% disablement of construction worker, having minimum one year membership with Board, full pension is given to the construction worker.

16. **Bhagat Puran Singh Sehat Bima Yojna (BPSSBY)**: - Under this Scheme, a registered beneficiary and the members of his family (No cap on family size) can avail free medical treatment upto 50,000/- per family, per year. This scheme also provides insurance benefit of Rs. 5.00 lac to the beneficiary in the event of his accidental death or 100% disability.

17. **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. But due to the direction dated 7.6.2016 issued by
Punjab Building and Other Construction Workers Welfare Board (Department of Labour, Punjab).

the Central Government, Board has now suspended the construction work of these Skill Development Centres and Government of India has been requested to permit the Board to complete the building work of these Skill Development Centres, but the response of the Central Government is still awaited.

18. **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 provides Rs.35/- per hour per worker as incentive to the construction worker to get training in this mode.

19. **Mobile Lab Scheme:** Mobile Lab Scheme for detection of Silicosis and other diseases of registered construction workers and their family members. In case it is found that a beneficiary or his family member is suffering from silicosis, an expenditure up to Rs. 1.5 lakh, 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.