

B. Success story under Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme, in West Tripura, Tripura.

Name of the PMJDY beneficiary - Shri. Birendra Urang , 24 years.

R/O: Chotchor village in Lohardagaon District, Jharkhand.

Profession: Interstate Migrant Worker

Presently working at: Ramthakur Brick Industry, Mohanpur, West Tripura.

Shri. Birendra Urang , 24 years an interstate migrant worker, migrated along with his wife Smt.Chinta Devi (aged 22 years) and his 3 year old daughter Nitu to Tripura 6 months ago and started working in Ramthakur Brick Industry, Mohanpur, West Tripura as unskilled brick worker on daily wage. He and his family was not having any bank account and used to receive the wages in cash and used to keep the saving money with Brick kiln owner for which he was not getting any interest.

During the last 4 years, he along with his family, have migrated to Varanasi for 8 months a year, to work as a coal laborer and used to save Rs.5000 a month with the employer, but he never opened bank account perhaps it is very difficult for a poor migrant labour to open a bank account which involves many procedures.

As a special innovative initiative West Tripura District Administration has started opening of PMJDY bank accounts of all such migrant labours working on the brick kilns of West Tripura District. Thus PMJDY account has been opened for Shri. Birendra Urang also in special camp along with accidental insurance of Rs. 100000/- under PMJDY RuPay card and additional accidental insurance of Rs. 200000/- under Pradhan Mantri Suraksha Bima Yojna under PMJDY account with meager premium of Rs. 12/year.

At present, working in brick kiln, he earns Rs.9200 per month and was saving up to Rs.8000 per month with the brick kiln owner. Now Shri. Birendra Urang is able to save his hard earned income in nationalized bank and generate some interest out of which his premium of Rs. 12/- year has already been paid. Most important thing is that he has been covered under accidental insurance of Rs. 300000/- under PMJDY and PMSBY which is very essential for such an interstate migrant worker working in the hazardous industry such as brick kiln where the rate and chances of accident is very high. Sri Birendra Urang reminded that , there has been accidental death of an interstate migrant laborer in the same brick kiln before few months who was not under any insurance cover and not having any bank account.

Now with the core banking enabled PMJDY account and RuPay card, Shri. Birendra Urang , and his family is under the net of Financial Inclusion anywhere in entire country. He says that after returning to his native village, he will advise all his fellow villagers to open accounts under PMJDY and also enroll under insurance schemes under PMJDY.



Shri.Birendra Urang – an interstate Migrant labour along with his wife, after opening PMJDY accounts at Ramthakur Brick Industry, Mohanpur, West Tripura District



RuPay card and passbook of Smti.Chinta Devi, W/o Shri.Birendra Urang.



Shri. Birendra Urang and his family living in poor conditions in Ramthakur Brick Industry,



Few other Inter State Migrant workers who have opened their accounts in the PMJDY