

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:5354

ANSWERED ON:28.04.2000

INSURANCE SCHEMES FOR POOR PEOPLE OF RURAL AREAS

RAMSINH PATALIYABHAI RATHWA

Will the Minister of FINANCE be pleased to state:

(a) the salient features of the Hut Insurance Scheme and Rural Group Life Insurance Scheme being implemented by the Government for the benefit of poor people of rural areas; and

(b) the State-wise number of rural poor people benefited through these schemes during the last three years, particularly in Vadodra district of Gujarat ?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI V. DHANANJAYA KUMAR)

(a) & (b): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY OF LOK SABHA UNSTARRED QUESTION NO.+5354 FOR ANSWER ON 28.4.20
SHRI RAMSINH RATHWA (M.P.) REGARDING INSURANCE SCHEMES FOR POOR PEOPLE OF RURAL AREAS.

The Hut Insurance Scheme provides a compensation of Rs.1,000/- for hut and Rs.500/- for belongings in the case of loss due to fire only to very poor families in rural areas with annual income from all sources not exceeding Rs.4,800/- per annum when their huts and/or belongings are destroyed by fire. The poor families are not required to pay any premium and the entire premium cost is borne by the Central Government. The scheme is implemented through General Insurance Corporation of India.

2. The Rural Group Life Insurance Scheme provided a sum of Rs.5,000 on death of the rural poor in the age group 20-60 years. The entry age is restricted to 20-50 years. The annual premium is Rs.60/- per member if he is 20 years or more but less than 40 years on the date of joining the scheme, and it is Rs.70/- per member if he is 40 years or more but less than 50 years on the date of joining the scheme. There are two types of policies i.e. Subsidised and Non-subsidised (General). The General policy is available to all without any restriction on no. of policies on payment of full premium by the member. The subsidised policy is restricted to one policy per household to the family below the poverty line in the rural areas. In case of Subsidised policy the Central Government and State Government equally share 50% of premium and the balance 50% of premium is to be borne by the member. This scheme is implemented through the Life Insurance Corporation of India (LIC). The Insurance Cover ceases at the age of 60 years. To popularise the Scheme the LIC provides incentives to village level workers @ of Rs. 6 per member on enrolment of new member and Rs.3 per member on renewal of insurance cover in the subsequent years on the life of existing member.

3. The No. of rural poor people benefited during the last three years State-wise and particularly in Vadodara district of Gujarat through Hut Insurance Scheme as per the information furnished by General Insurance Corporation of India, is as per Annexure-I and through Rural Group Life Insurance Scheme as per the information furnished by Life Insurance Corporation of India as per Annexure-II.

ANNEXURE-I

STATE-WISE NO.OF RURAL PEOPLE BENEFITED THROUGH HUT INSURANCE SCHEME DURING LAST THREE YEARS

S.NO.	STATE/DISTRICT	Y E A R S		
		1996-97	1997-98	1998-99
1.	Andhra Pradesh	10841	9912	5374
2.	Arunachal Pradesh	0	0	0
3.	Assam	34	58	178

4.	Bihar			16223	10085	9871
5.	Chandigarh			0	0	0
6.	Delhi	0	0	0		
7	Goa	39	19	0		
8.	Gujarat	9	6	1		
9.	Haryana	3	7	1		
10.	Himachal Pradesh	0	0	0		
11.	Jammu & Kashmir	0	0	0		
12.	Karnataka	1607	1119	678		
13.	Kerala	1072	906	649		
14.	Madhya Pradesh	219	13	9		
15.	Maharashtra	96	9	21		
16.	Manipur	105	408	146		
17.	Meghalaya	1	0	0		
18.	Nagaland	0	0	1531		
19.	Orissa	1445	6987	2850		
20.	Pondicherry	130	117	119		
21.	Punjab	0	12	4		
22.	Rajasthan	231	186	282		
23.	Tamilnadu	2249	1854	1453		
24.	Tripura	3	2	30		
25.	Uttar Pradesh	1079	950	261		
26.	West bengal	5392	7825	4763		
TOTAL		40778	40475	28221		

NO. OF PEOPLE BENEFITTED UNDER THE HUT INSURANCE SCHEME IN VADODARA DISTRICT

1. Vadodara	0	0	0
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ANNEXURE-II

STATE-WISE NO. OF RURAL PEOPLE INSURED THROUGH
RURAL GROUP LIFE INSURANCE SCHEME DURING THE LAST THREE YEARS

S.NO.	STATE/DISTRICT	PERIOD		
		15.8.1996	14.8.1997	15.8.1997
		14.8.1998	15.8.1998	14.8.1999
1.	MADHYA PRADESH	915	0	0
2.	UTTAR PRADESH	200067	73536	38133
3.	ASSAM	547	0	0
4.	MANIPUR	1437	0	119

5. ORISSA	1941	2234	818
6. PUNJAB	93	156	0
7 RAJASTHAN	1006	3338	663
8. HARYANA	231	110	0
9. JAMMU & KASHMIR	1233	0	0
10. ANDHRA PRADESH	20506	9504	859
11. KARNATAKA	375368	255091	151072
12. MAHARASHTRA	31609	35175	16461
13. GOA	236	213	136
14. GUJARAT	6525	3820	0
TOTAL	641714	383177	208261

NO. OF PEOPLE INSURED UNDER THE RURAL GROUP LIFE INSURNACE SCHEME IN VADODARA DISTRICT

1. Vadodara	0	340	0
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Note: The above information is in respect of total no. of new lives/members enrolled and the no. of existing lives who have opted for renewal of insurance cover under General (non-subsidised) and Subsidised Schemes