

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2651
ANSWERED ON:09.12.2011
RURAL INSURANCE SCHEME
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Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has launched `Rural Insurance Scheme` in the country;
- (b) if so, the details thereof;
- (e) the number of persons benefited therefrom since inception till date, year-wise; and
- (d) the percentage of share of private insurance companies in the said scheme?

Answer

Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a) to (d): Social Security Schemes, such as (i) Aam Aadmi Bima Yojana (ii) Janashree Bima Yojana (iii) Rashtriya Swasthya Bima Yojana and (iv) Universal Health Insurance Scheme provide life/health insurance protection to the rural as Well as urban masses. Further. Insurance Regulatory and Development Authority Regulations (Obligations of Insurers to Rural or Social Sectors) Regulations, 2002 stipulates that every insurer is required to underwrite a certain percentage of their business in rural areas. Micro Insurance Schemes for individual beneficiaries also have been taken up.

There is no separate `Rural Insurance Scheme`.