

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1008
ANSWERED ON:10.07.2009
INSURANCE COVER TO LANDLESS FAMILIES
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Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to provide insurance cover to landless families living in the rural areas of the country;
- (b) if so, the details thereof, State-wise;
- (c) the amount of premium required to be paid by such beneficiaries;and
- (d) the time by which it is likely to be done?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAYIN MEENA)

(a) to (d): The Aam Aadmi Bima Yojana (AABY) operated by Life Insurance Corporation of India (LIC) provides insurance cover in case of death or disability to the head of the family or an earning member of the family of the rural landless household in the country. Under the AABY scheme, the annual premium is Rs. 200/- of which 50% of the premium i.e. Rs. 100/- is paid by the Central Government and the balance 50% i.e. Rs. 100/- premium is paid by the respective State Governments / Union Territories. LIC has reported that as on date 75,61,176 lives have been covered under AABY. The details of State-wise coverage under AABY are as under:

S.No.	State	Total Coverage
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1	Himachal Pradesh	5,000
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2	Andhra Pradesh	38,00,000
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3	Maharashtra	9,71,147
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4	Gujarat	1,91,381
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5	Chandigarh	1,153
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6	Jammu & Kashmir	51,000
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7	Madhya Pradesh	13,64,232
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8	Bihar	3,80,000
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9	Jharkhand	37,546
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10	Karnataka	2,50,000
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11 Kerala 1,68,811

12 Uttar Pradesh 3,40,806

13 Chattisgarh 100

TOTAL 75,61,176