

**GOVERNMENT OF INDIA  
LABOUR AND EMPLOYMENT  
LOK SABHA**

UNSTARRED QUESTION NO:3793

ANSWERED ON:17.12.2012

EXPANSION OF RSBY

Bajirao Shri Patil Padamsinha ;Gandhi Shri Dilip Kumar Mansukhlal;Rao Shri Sambasiva Rayapati;Shankar Alias Kushal Tiwari Shri Bhisma

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

(a) whether the Government proposes to expand the RSBY to all the workers getting employment under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) including Below Poverty Line (BPL) families;

(b) if so, the details thereof;

(c) whether the number of families working under MGNREGA and living above the poverty line and living Below Poverty Line is yet to be received by the Government;

(d) if so, the reasons therefor; and

(e) the expenditure likely to be incurred on the expansion of RSBY to all MGNREGA workers/BPL families in the country?

**Answer**

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT (SHRI KODIKUNNIL SURESH)

(a) & (b): The Rashtriya Swasthya Bima Yojana (RSBY), providing for smart card based cashless health insurance cover of Rs. 30,000/- per annum per family (a unit of five) to BPL families in the unorganised sector, has already been extended to Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) beneficiaries who have worked for more than 15 days during the preceding financial year.

(c) & (d): Under RSBY, data for the eligible beneficiaries is prepared by the State Nodal Agencies in electronic format and thereafter enrolment of the beneficiaries are done and smart cards are issued. Enrolment for the MGNREGA beneficiaries has already been carried out in the State of Jharkhand, Rajasthan, Chhattisgarh, Karnataka and West Bengal and as on 30.11.2012 more than 3.30 crore smart cards have been issued including BPL and other eligible categories of unorganised workers.

(e): Under RSBY, the maximum premium is limited to Rs.750/- per family. This is shared between Centre and State in 75:25 ratio (except for North Eastern States and Jammu & Kashmir where it is 90:10). Apart from this, the smart card cost @ Rs.60/- per card, is borne by the Centre. However, the actual premium is decided based on the open tendering process and through bids submitted by the Insurance Companies where the lowest bid is accepted. In view of this the actual expenditure, on expansion of RSBY to all MGNREGA/BPL families will depend on the final premium determined through a tendering process for each district.