

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3009

ANSWERED ON:07.08.2015

Aam Aadmi Bima Yojana

Simha Shri Prathap

Will the Minister of FINANCE be pleased to state:

- (a) the salient features and objectives of Aam Aadmi Bima Yojana(AABY);
(b) whether the said scheme is being implemented by the Government across the country;
(c) if so, the details thereof including the total number of beneficiaries covered there under, State/UT-wise; and
(d) the funds earmarked, allocated and spent during each of the last three years and current year, State/UT-wise?

Answer

Minister of State in the Ministry of Finance

(Shri Jayant Sinha)

(a) and (b): Aam Aadmi Bima Yojana (AABY) is a Government of India Social Security Scheme administered through Life Insurance Corporation of India (LIC) that provides Death and Disability cover to persons between the age group of 18 yrs to 59 yrs, under 48 identified vocational/ occupational groups /rural landless households. It is a group insurance scheme implemented through a Nodal Agency such as a Central Ministry/ Department; State Government /Union Territory or other institutionalized arrangements/ registered NGO. The AABY provides insurance cover for a sum of Rs 30,000/- on natural death, Rs. 75,000/- on death due to accident, Rs. 37,500/- for partial permanent disability (loss of one eye or one limb) due to accident and Rs. 75,000/- for total permanent disability (loss of two eyes or two limbs or loss of one eye and one limb) due to accident. The Scheme also provides an add-on-benefit, wherein Scholarship of Rs 100 per month per child is paid on half-yearly basis to a maximum of two children per member, studying in 9th to 12th Standard.

The total annual premium under the scheme is Rs. 200/- per beneficiary of which 50% is contributed from the Social Security Fund created by the Central Government and maintained by LIC. The balance 50% of the premium is contributed by the State Government / Nodal Agency / Individual, as the case may be.

(c) : The State/UT-wise details of the total number of beneficiaries covered under AABY are given in Annexure A.

(d): Government of India has set up a Centralized Social Security Fund and Aam Aadmi Bima Yojana Scholarship Fund. The same is being administered by LIC. There is no State/UT-wise allocation of these funds. The due amounts required for settling Premium and Scholarships are debited from these funds.

The outgo of these funds towards Payment of Premium & Scholarships settled during last three years and the current year are given as per Annexure B.

ANNEXURE A

STATE/UT-WISE AABY COVERAGE AS AT JUNE 2015

(no. of beneficiaries)

STATES AABY Coverage 2014-15 as on 31.03.2015 Coverage upto 30.06.2015 for FY 2015-16

ANDHRA PRADESH 7704878 8297834

ARUNACHAL PRADESH 27695 27695

ASSAM 427595 440902

BIHAR 520926 559790

CHANDIGARH 5118 5425

CHHATTISGARH 1721516 1805631

DELHI 47746 49207

GOA 50221 50221

GUJARAT 897894 943617

HARYANA 109379 109514

HIMACHAL PRADESH 75772 77803

J & K 104814 122632

JHARKHAND 341829 365687

KARNATAKA 3117093 3418619

KERALA 1341006 1587547

MADHYA PRADESH 7145760 7146118

MAHARASHTRA 8098658 8109302

MANIPUR 29962 31198

MEGHALAYA 25727 25727

MIZORAM 4588 4758

NAGALAND 7617 10408

ORISSA 2123801 2511871

PUDUCHERRY 96636 102632
PUNJAB 1259911 1260386
RAJASTHAN 2024434 2058831
SIKKIM 2566 2623
TAMIL NADU 1277084 1405521
TELANGANA 2076886 2091294
TRIPURA 40804 40970
U.P 1312517 1315611
UTTRANCHAL 748170 750859
WEST BENGAL 437263 472016
A&N ISLAND 1399 1399
LAKSHDWEER 203 203
DAMAN & DIU 202 202
DADRA & N HAVELI 482 482
ALL INDIA TOTAL 43208152 45204535

ANNEXURE B

SOCIAL SECURITY FUND (Amount in Rs. Crore)

YEAR OUT GO TOWARDS PREMIUM

(A) (B)

2012-13 569.10*

2013-14 296.30

2014-15 340.76

2015-16

(As on 30.06.2015) 25.74

*in the year 2012-13 Scholarships under the erstwhile Janashree Bima Yojana (JBY) were being settled through Social Security Fund(SSF) for which the bifurcation is Rs. 422.22 Cr Premium outgo and Rs.146.88 Cr Scholarship paid (Total Rs.569.10 Cr)

AABY SCHOLARSHIP FUND (Amount in Rs. Crore)

YEAR OUTGO TOWARDS AABY SCHOLARSHIP SETTLED

(A) (B)

2012-13 119.39

2013-14 279.00

2014-15 274.96

2015-16

(As on 30.06.2015) 22.50