

Government of India  
Ministry of Finance  
Department of Financial Services  
Lok Sabha  
Unstarred Question No. †4657

Friday, March 23, 2018/Chaitra 2, 1940 (Saka)

**Free Life Insurance to BPL People**

†4657. SHRI ASHOK MAHADEORAO NETE:

Will the Minister of FINANCE  
be pleased to state:

- (a) whether the Government has any proposal to provide the benefits of free life insurance to the Below Poverty Line (BPL) people; and
- (b) if so, the details thereof?

Answer  
Minister of State in the Ministry of Finance  
(Shri Shiv Pratap Shukla)

(a) and (b): The Central Government has converged the social security scheme of Aam Aadmi Bima Yojana (AABY) with the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Pradhan Mantri Suraksha Bima Yojana (PMSBY) to provide life and disability coverage to the unorganised workers, including those Below Poverty Line, in the age group of 18 to 50 years, depending upon their eligibility. These converged schemes give coverage of Rs. 2 lakhs on death at premium of Rs. 330/- per annum and coverage of Rs. 2 lakhs on accidental death at premium of Rs. 12 per annum, besides disability benefits as per the scheme. The annual premium is shared on 50:50 basis by the Central Government and the State Governments. These schemes are implemented and monitored by Life Insurance Corporation of India (LIC) and the concerned State Governments.

As part of Pradhan Mantri Jan Dhan Yojana (PMJDY), all the people in the age group of 18 to 59 years who opened Jan Dhan accounts between 15.08.2014 to 31.01.2015 were covered under free life insurance of Rs. 30,000/-. The premium is borne by the Central Government. Further, Rashtriya Swasthya Bima Yojana (RSBY) provides health insurance cover to persons living below the poverty line.