

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**LOK SABHA**

**UNSTARRED QUESTION NO. 3469**  
**TO BE ANSWERED ON March 24, 2022**  
**INSURANCE SCHEME FOR LABOURERS**

**NO. 3469. SHRI MANNE SRINIVAS REDDY:**  
**SHRI KANUMURU RAGHU RAMA KRISHNA RAJU:**  
**SHRI KOMATI REDDY VENKAT REDDY:**

**Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:**

- (a) whether the Confederation of Real Estate Developers' Associations of India (CREDAI) in association with the State Government and private Construction Workers' Welfare Board proposes to launch an insurance scheme for labourers and would unveil a report - Real Estate Vision 2030 to provide insurance cover for all labourers and if so, the details thereof;**
- (b) whether migrants or locals, are registered under this programme and it would cover or support the labourers and their family in many aspects regardless of which project or builder they are working for; and**
- (c) if so, the details and present status thereof, State-wise including Andhra Pradesh and Telangana?**

**ANSWER**

**THE MINISTER OF STATE IN THE**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**

**(SHRI KAUSHAL KISHORE)**

**(a)to(c)Ministry of Housing and Urban Affairs is not aware of any proposal relating to insurance scheme for labourers by Confederation of Real Estate Developers' Associations of India (CREDAI).**

**However, to create a universal social security system for all the citizens, especially the poor and the under-privileged two Social Security Schemes were launched in the Insurance sector across the Country, namely – (i) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and (ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) on 9<sup>th</sup> of May, 2015. The schemes are being offered by Public Sector insurers and other insurers. Any person having a bank account is eligible for PMJJBY (age group 18-50 yrs) and for PMSBY (age group 18-70 yrs). The schemes PMJJBY and PMSBY are available on pan India basis for all categories of eligible holders of accounts in banks / Post office who give their consent for enrolment under the schemes and auto debit of relevant premium from their accounts for the same.**

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