

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 1492**

TO BE ANSWERED ON 4<sup>th</sup> March, 2016 / Phalguna 14, 1937 (Saka)

**Overlapping of Insurances**

1492. SHRI KONAKALLA NARAYANA RAO:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Union Government is aware that there is a number of insurance schemes initiated by both the Union and State Governments;
- (b) if so, the details thereof, scheme-wise;
- (c) whether the Union Government has conducted any study/identified those schemes which are overlapping and creating confusion;
- (d) if so, the details thereof; and
- (e) the steps being taken by the Union Government to rationalise those insurance schemes?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI JAYANT SINHA)

(a) & (b): Yes, Madam. There are number of insurance schemes initiated by both Union and State Governments under Life, Accident, Health, Crop and Livestock segments. The details of State and Central Government sponsored insurance schemes, under the categories of Life and Accident Insurance, Health Insurance, Crop Insurance and Livestock Insurance, is enclosed in Annexure-1 and Annexure-2, respectively.

(c) to (e): A meeting of Committee of Secretaries (CoS) was held under the chairmanship of Cabinet Secretary on 10<sup>th</sup> July, 2015 for a comprehensive review of existing insurance/pension schemes to improve efficiency, outreach and to consider convergence. Subsequently several meetings of CoS have been held and it was recommended that the insurance schemes under consideration may be categorised into groups based on the type of insurance. Nodal Departments have also been identified by CoS to take the lead in working towards convergence of the insurance schemes. The details of groups and the nodal department are as follows:

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S. No.	Type of Insurance	Nodal Department
1.	Life and Accident	Department of Financial Services
2.	Health	Department of Health and Family Welfare
3.	Crop	Department of Agriculture and Cooperation
4.	Livestock	Department of Animal Husbandry, Dairying and Fisheries.

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**Annexure-1 referred to in reply to Lok Sabha Un-Starred Question Number 1492 for 04.03.2016**

S. No.	Name of State / UT	Details of Schemes			
		Life Insurance and Personal Accident Insurance i.e PA Cover	Health Insurance	Crop Insurance	Livestock Insurance Insurance
1	Andaman & Nicobar Island			1. Modified National Agricultural Insurance Scheme	
2	Andhra Pradesh	1. Janta Personal Accident Insurance (Fishermen)	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme 3. National Agricultural Insurance Scheme	1. Cattle Insurance 2. Sheep Insurance 3. Goat Insurance
3	Arunachal Pradesh	1. Janta Personal Accident Insurance(Fishermen)	1. Health Insurance		
4	Assam	1. Sericulture-Personal Accident Insurance 2. Janta Personal Accident Insurance (Fishermen)	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. National Agricultural Insurance Scheme	1. Livestock Insurance
5	Bihar	1. Janta Personal Accident Insurance(Fishermen)	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme 3. National Agricultural Insurance Scheme	1. Livestock Insurance
6	Chandigarh				
7	Chhattisgarh	1. Janta Personal Accident Insurance (Fishermen)		1. Weather Based Crop Insurance Scheme 2. National Agricultural Insurance Scheme	1. Livestock Insurance
8	Delhi	1. SBI Life Dhanrashi Insurance Scheme (Ladli)	1. National Trust-Health Insurance		
9	Diu Daman DNH	1. Sanjeevani Swasthya Bima Yojana- Personal Accident Insurance	1. Sanjeevani Swasthya Bima Yojana-Health Insurance		
10	Goa	1. Janta Personal Accident Insurance (Fishermen)		1. Modified National Agricultural Insurance Scheme	
11	Gujarat	1. Janta Personal Accident Insurance (Fishermen)		1. National Agricultural Insurance Scheme	
12	Haryana			1. Weather Based Crop Insurance Scheme	

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13	Himachal Pradesh	1. Janta Personal Accident Insurance (Fishermen)	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. National Agricultural Insurance Scheme	
14	Jammu & Kashmir	1. Sericulture-Personal Accident Insurance 2. Janta Personal Accident Insurance(Fishermen)	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme	
15	Jharkhand	1. Directorate Of Ministry Of Road Transport and Highway -Personal Accident Insurance 2. Sericulture-Personal Accident Insurance 3. Janta Personal Accident Insurance(Fishermen)	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme 3. National Agricultural Insurance Scheme	
16	Karnataka	1. Sericulture-Personal Accident Insurance 2. Janta Personal Accident Insurance(Fishermen) 3. Karnataka State Unorganized Workers Social Security Board Commercial Vehicle Drivers Personal Accident Program	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme	1. Livestock Insurance 2. Cattle Insurance 3. Coconut Insurance 4. Coffee Insurance
17	Kerala			1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme	1. Cattle Insurance 2. Coconut Insurance 3. Coffee Insurance
18	Lakshwadweep				
19	Madhya Pradesh	1. Janta Personal Accident Insurance (Fishermen)	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. National Agricultural Insurance Scheme	1. Livestock Insurance
20	Maharashtra	1. Janta Personal Accident Insurance 2. Janta Personal Accident Insurance(Fishermen) 3. Shetkari Janta Personal Accident Insurance 4. Janta Personal Accident Insurance (Farmer)	1. Health Insurance	1. Weather Based Crop Insurance Scheme 2. National Agricultural Insurance Scheme	1. Cattle Insurance 2. Sericulture Insurance 3. Coconut Insurance
21	Manipur	1. Janta Personal Accident Insurance(Fishermen)		1. National Agricultural Insurance Scheme	
22	Meghalaya		1. Sericulture-Health Insurance	2. National Agricultural Insurance Scheme	
23	Mizoram	1. Janta Personal Accident Insurance (Fishermen)	1. Sericulture-Health Insurance	1. Modified National Agricultural Insurance Scheme	
24	Nagaland		1. Sericulture-Health Insurance		
25	Odisha (Orissa)	1. Janta Personal Accident Insurance(Fishermen)	1. Sericulture-Health Insurance 2. Biju Krushak Kalyan Yojana	1. National Agricultural Insurance Scheme	1. Coconut Insurance
26	Pondicherry		1. Sericulture-Health Insurance	1. National Agricultural Insurance Scheme	

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27	Punjab	1. Janta Personal Accident Insurance(Fishermen)	1. Bhagat Puran Singh Sehat Bima Yojana 2. Bhai Ganhya Sehat Sewa Scheme		
28	Rajasthan	1. Janta Personal Accident Insurance (Fishermen)		1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme	1. Camel Insurance 2. Cattle Insurance 3. Honeybee Insurance
29	Sikkim	1. Janta Personal Accident Insurance(Fishermen)		1. National Agricultural Insurance Scheme	
30	Tamil Nadu	1. Sericulture-Personal Accident Insurance 2. Janta Personal Accident Insurance(Fishermen)	1. Sericulture-Health Insurance 2. Health Insurance 3. Chief Minister's Comprehensive Health Insurance Scheme	1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme 3. National Agricultural Insurance Scheme	1. Cattle Insurance 2. Coconut Insurance 3. Coffee Insurance
31	Telangana	1. Janta Personal Accident Insurance(Fishermen)		1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme 3. National Agricultural Insurance Scheme	
32	Tripura	1. Janta Personal Accident Insurance(Fishermen)	1. Sericulture-Health Insurance	1. Modified National Agricultural Insurance Scheme 2. National Agricultural Insurance Scheme	
33	Uttar Pradesh	1. Honourable Governor Personal Accident Insurance 2. Janta Personal accident Insurance(Fishermen)		1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme	1. Livestock Insurance 2. Cattle Insurance
34	Uttarakhand	1. Janta Personal Accident Insurance(Fishermen)	1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme	
35	West Bengal		1. Sericulture-Health Insurance	1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme 3. National Agricultural Insurance Scheme	

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## Annexure-2 referred to in reply to Lok Sabha Un-Starred Question Number 1492 for 04.03.2016

S. No.	Name of Central Government Ministry / Department	Details of Schemes			
		Life Insurance and Personal Accident Insurance i.e PA Cover	Health Insurance	Crop Insurance	Livestock Insurance
1	Department of Financial Services	1. Pradhan Mantri Jan Dhan Yojana 2. Varishta Pension Bima Yojana 3. Pradhan Mantri Jeevan Jyoti Bima Yojana 4. Pradhan Mantri Suraksha Bima Yojana			
2	Ministry of Labour & Employment	1. Aam Aadmi Bima Yojana 2. Employee Deposit Linked Insurance Scheme	1. Employees State Insurance Scheme		
3	Ministry of Health & Family Welfare		1. Rashtiya Swasthya Bima Yojana 2. Central Government Health Scheme		
4	Ministry of Textile	1. Handloom Weavers Insurance 2. Mahatama Gandhi Bunkar Bima Yojana 3. Power loom Sector Group Insurance 4. Sheep Breeders Insurance Scheme 5. Aam Aadmi Bima Yojana (Handicraft artisans)	1. Sericulture Insurance 2. Handloom Sector Insurance 3. Rajiv Gandhi Shilpi Swasthya Bima Yojana		1. Sericulture Insurance
5	Department of Disability Affairs		1. Nirmaya Scheme		
6	Ministry of Social Justice & Empowerment		1. National Trust		
7	Ministry of Women and Child Development	1. Aanganwadi Karyakarta Bima Yojana			
8	Ministry of Road Transport & Highways	1. Accidental Hospitalisation Insurance			

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9	Ministry of Agriculture and Cooperation		1. Fishermen Insurance	1. Weather Based Crop Insurance Scheme 2. Modified National Agricultural Insurance Scheme 3. National Agricultural Insurance Scheme 4. Coconut Palm Ins. Scheme 5. Coffee Ins. Scheme	1. Cattle Insurance 2. Buffalo breeding Insurance 3. Sericulture Insurance
10	Department of Animal Husbandry, Dairying and Fisheries	1. Scheme of Welfare of Fishermen			1. Livestock Insurance
11	Ministry of Micro Small and Medium Enterprises	1. Aam Aadmi Bima Yojana (implemented by Khadi Village Industries Commission)	1. Coir Workers insurance		
12	Department of Post	1. Postal Life Insurance 2. Rural Postal Life Insurance 3. Group Ins. Scheme for Extra Departmental Agents employees 1992, 4. Group Ins. Scheme for Gramin Dak Sewa employees-2010			

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