

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 3489
TO BE ANSWERED ON 11.08.2025**

AAM AADMI BIMA YOJANA

3489. SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:

DR. AMOL RAMSING KOLHE:

SHRI SANJAY DINA PATIL:

PROF. VARSHA EKNATH GAIKWAD:

SMT. SUPRIYA SULE:

SHRI BHASKAR MURLIDHAR BHAGARE:

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

- (a) whether Aam Aadmi Bima Yojana (AABY) is being implemented in Maharashtra and if so, the number of Scheduled Caste (SC), Scheduled Tribe (ST) and tribal beneficiaries covered under the scheme in Maharashtra during the last five years, district-wise;**
- (b) the details of the number of SC/ST and tribal beneficiaries covered under the scheme in the Aspirational Districts of Maharashtra, such as Gadchiroli, Nandurbar, Osmanabad, Washim and others;**
- (c) whether the Government has identified any implementation challenges in reaching to SC/ST and tribal populations in the said districts, including issues related to identification, documentation or lack of awareness;**
- (d) the details of the steps taken by the Government to improve awareness, enrollment and access to AABY among SC/ST and tribal beneficiaries, particularly in remote or forest areas; and**
- (e) whether any specific targets or outreach programmes have been undertaken by the Government to ensure coverage of marginalised communities under AABY in Maharashtra and if so, the details thereof?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SUSHRI SHOBHA KARANDLAJE)**

(a) to (e): Aam Aadmi Bima Yojana (AABY) was launched in 2007, to provide life and disability cover to persons between the age of 18 to 59 years, living below and marginally above poverty line in 47 identified vocations/occupations. AABY has been converged with

Contd..2/-

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Surksha Bima Yojana (PMSBY) with effect from 01.06.2017. The benefits of Rs. 2 lakh in case of death of insured in the age group of 18 to 50 years, due to any reason, at an annual premium of Rs. 436/- under PMJJBY and Rs. 2.00 lakh in case of accidental death or total permanent disability and Rs. 1.00 lakh for partial permanent disability due to accident of the insured in the age group of 18 to 70 years at a premium of Rs. 20/- per annum under PMSBY are provided. The total premium of Rs. 456/- (Rs. 436/-+ Rs. 20/-) is to be borne by the individual. As on 02.07.2025, cumulative registrations under PMJJBY and PMSBY are around 24.05 crore and 51.85 crore respectively and the corresponding figures for the State of Maharashtra are around 1.72 crore and 3.85 crore respectively. As AABY had already been converged with PMJJBY and PMSBY schemes w.e.f. 01.06.2017, therefore, further allocation of funds by the Government under the AABY is not being made.
