

**GOVERNMENT OF INDIA  
TEXTILES  
LOK SABHA**

UNSTARRED QUESTION NO:565  
ANSWERED ON:03.12.2004  
INSURANCE SCHEME FOR HANDLOOM WORKERS  
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**Will the Minister of TEXTILES be pleased to state:**

- (a) whether the Government has decided to introduce insurance scheme for the handloom weavers;
- (b) if so, whether the Union Government and the State Governments will contribute to the said scheme;
- (c) if so, the details thereof; and
- (d) the details of benefits the weavers are likely to get from this scheme?

**Answer**

MINISTER OF TEXTILES ( SHRI SHANKERSINH VAGHELA )

(a) The Government of India has introduced an Insurance Scheme in December 2003 called the Bunkar Bima Yojana for handloom weavers in pursuance of the announcement made by the then Prime Minister. The scheme is a combination of Janshree Bima Yojana and add-on Group Insurance. The Scheme is implemented through Life Insurance Corporation of India (LIC).

(b) & (c) The annual premium under this scheme is contributed by the weaver, the Central Government and the LIC. There is no State Government's contribution under this scheme.

The funding pattern under the scheme is as under

Item	Premium/Contribution
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Janshree Bima Yojana	LIC's contribution	Rs.100/-
	Weaver's Contribution.	Rs.40/-
	Government of India's contribution	Rs.60/-

Total premium	Rs.200/-
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Add-on Group Insurance	Weaver's contribution	Rs.90/-
	Government of India's contribution	Rs.90/-

Total premium	Rs.180/-
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Bunkar Bima Yojana

(Janshree Bima Yojana + Add-on

Group Insurance)	LIC's contribution	Rs.100/-
	Weaver's contribution	Rs.130/-
	Government of India's contribution	Rs.150/-

Total premium	Rs.380/-
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(d) The details of the benefits under the scheme are as under:

Item Benefits (Sum assured)

Janshree Bima Yojana Natural death. Rs.20,000/-  
Death due to accident. Rs.50,000/-  
Permanent total disability due to accident. Rs.50,000/-  
Loss of 2 eyes or 2 limbs or One eye and Rs.50,000/-  
1 limb in accident.

Loss of 1 eye or 1 limb in an accident Rs.25,000/-

Add-on Group Insurance For natural as well as accidental death. Rs.30, 000/-

Bunkar Bima Yojana

(Janshree Bima Yojana  
+ Add-on Group  
Insurance ) Natural death Rs.50, 000/-  
Accidental death Rs.80, 000/-

**Additional Benefits:**

Under the Janshree Bima Yojana scholarship will also be available to the children of parents who will be covered under it. A scholarship of Rs.300/- per quarter per child will be paid to students studying in standard IX to XII for a maximum period of four years or till they complete XII standard, whichever event occurs earlier. The benefit is restricted to two children of the member covered.