

Merging of Janashree Bima Yojana and Aam Aadmi Bima Yojana

2977. SHRI SANJAY RAUT: Will the Minister of FINANCE be pleased to state:

- (a) whether Government is planning to merge Janashree Bima Yojana and Aam Aadmi Bima Yojana to streamline expenditure and to ensure better delivery of the schemes;
- (b) whether it is a fact that convergence of the schemes is essential due to overlapping and to cater to similar categories of population; and
- (c) whether merger of the scheme would lead to savings?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) The Government has merged Janashree Bima Yojana (JBY) and Aam Aadmi Bima Yojana (AABY) into one scheme, since both the schemes have similar structure of benefits, premium and target group and are being implemented through Life Insurance Corporation of India (LIC). The schemes were merged for better administration and services in providing life insurance cover to the economically backward sections of the society. It will also avoid any duplication of coverage of lives under the two schemes and thus allow more accurate claim experience.

(c) The objective of the merger of the two schemes is not to increase the savings but to ensure better administration and services under the Schemes and also avoid any duplication of coverage of lives under the two existing schemes.

Kisan and Swarozgar Credit Cards in Assam

2978. SHRIMATI NAZNIN FARUQUE: Will the Minister of FINANCE be pleased to state:

- (a) the number of Kisan Credit Cards (KCCs) and Swarozgar Credit Cards issued in Assam till now;
- (b) the essential features of these schemes and the facilities provided thereunder with special reference to Assam; and
- (c) the financial and other benefits given to the card holders in this State?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) As reported by NABARD, as on July, 2012, 911143