

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION No. 231**

TO BE ANSWERED ON TUESDAY, 4 FEBRUARY, 2025/ 15 MAGHA, 1946 (SAKA)

**BIMA SAKHI YOJANA**

231. Shri Sanjay Seth :

Will the Minister of Finance be pleased to state:

- (a) The detailed data on the number of women being trained under the Bima Sakhi Yojna in 2024;
- (b) The estimated impact of the scheme on rural insurance coverage;
- (c) The impact of the scheme on financial literacy and insurance awareness among women in rural and remote areas ;
- (d) The steps planned to measure the success of the scheme; and
- (e) The steps taken to ensure awareness and growth of the scheme among women?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

**Reply (a) to (e) :**

LIC has informed that 1,00,076 women have registered for becoming Bima Sakhi till 26.01.2025. Out of these, 51,552 have been engaged as Bima Sakhi and 48,524 are undergoing training.

As on 26.01.2025, Bima Sakhis have procured 77,000 policies with premium of more than Rs. 85 crores. Of the total business secured by Bima Sakhi, nearly 66% originates from rural areas, while 62% of the total lives covered are female. This is indicative of a positive impact that Bima Sakhi Yojana is making on financial literacy, insurance awareness and insurance coverage among rural women.

LIC has developed a separate management information system to record and maintain the details of the business procured by the Bima Sakhis to measure the success of the scheme.

Further, LIC is taking steps to enroll more women as Bima Sakhi, provide adequate training, constantly monitor their performance to support them to achieve their target.

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