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Modi launches three social security schemes



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Modi said that 80-90 per cent people in the country neither have insurance cover nor any possibility of pension.

For 27-year-old housewife Ruma Chakravarty, struggling to cope with a disabled husband, Saturday was a red letter day. Ms Chakravarty was the first recipient of the certificates of Prime Minister's insurance schemes from Narendra Modi here. "My husband met with an accident and is paralysed from waist down. If condition of my husband deteriorates, I will get at least Rs 1 lakh, which would be of great help," she told *The Hindu*.

Two of the schemes launched on Saturday – Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana – are insurance schemes, while the third one Atal Bima Yojana would address old age income security needs.

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