

Aam Aadmi Bima Yojana

Details (Aam Aadmi Bima Yojana)

The Aam Aadmi Bima Yojana (AABY) is a social security scheme launched by the Ministry of Labour & Employment, Government of India, and implemented through LIC.

Objectives (Aam Aadmi Bima Yojana)

- The Aam Aadmi Bima Yojana (AABY) is a social security scheme launched by the Ministry of Labour & Employment, Government of India, and implemented through LIC.
- It provides death and disability coverage to members of 48 specific occupational/vocational groups, rural landless households, and unorganized workers.
- Beneficiaries aged 18–59 years pay subsidized annual premiums of ₹200 for insurance coverage.
- Additionally, scholarships are granted for children studying in grades 9–12, ensuring holistic family welfare.
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Important Features (Aam Aadmi Bima Yojana)

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Benefits (Aam Aadmi Bima Yojana)

- Life Insurance Coverage: Natural death: ₹30,000/
- Death due to accident: ₹75,000/
- Disability Benefits: Total permanent disability (loss of two eyes or two limbs) due to accident: ₹75,000/
- Partial permanent disability (loss of one eye or one limb) due to accident: ₹37,500/
- Scholarship: Two children of the beneficiary studying between 9th to 12th Standard shall receive ₹100/
- per month (for each child half yearly – on 1st July and on 1st January, each year). ■ Annual Premium Amount: ₹200/
- per member. Subsidy from Social Security Fund (SSF): 50% of the total premium (■100/
-) is subsidized by the Government of India through the Social Security Fund (SSF). Premium Payment for Rural Landless Households (RLH): The remaining 50% of the premium (■100/
-) is paid by the respective State Government or Union Territory. Premium Payment for Other Occupational Groups: The remaining 50% of the premium (■100/
-) is covered by a combination of contributions from the Nodal Agency, the Member, and/or the State Government/Union Territory.

Eligibility (Aam Aadmi Bima Yojana)

- The applicant should be aged between 18 and 59 years.
- The applicant should normally be the head of the family or an earning member.
- The applicant's family should be categorized as below the poverty line (BPL) or marginally above the poverty line.
- The applicant should belong to an identified occupational or vocational group.
- The applicant should be part of a rural landless household.

Application Process (Aam Aadmi Bima Yojana)

- Death Claim Procedure: Step 1: The nominee of the deceased member submits a claim application to the designated official of the Nodal Agency along with the original death certificate and an attested copy.
- Step 2: The designated official verifies the submitted claim documents.
- Step 3: The Nodal Agency prepares a claim packet, including the completed claim form, the death certificate, and a certificate confirming the deceased was the head or earning member of a BPL or marginally above BPL family under eligible occupations.
- Step 4: The verified claim packet is forwarded to LIC for processing.
- Accident Claim Procedure: Step 1: The nominee submits an application along with the Death Registration Certificate and additional documents, including the FIR, Post Mortem Report, Police Inquest Report, and Police Conclusion Report or Final Report.
- Step 2: The Nodal Agency verifies the documents and forwards the claim to LIC for further processing.
- Scholarship Claim Procedure: Step 1: The member whose child is eligible for a scholarship fills out a scholarship application form twice a year and submits it to the Nodal Agency.
- Step 2: The Nodal Agency identifies the eligible students and prepares a list of beneficiaries.
- Step 3: The list, along with details such as the student's name, school, class, member details, and NEFT information, is sent to LIC's P&GS; unit.
- Step 4: LIC disburses the scholarship amount directly to the beneficiary's bank account through NEFT every half year on 1st July and 1st January.
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Documents Required (Aam Aadmi Bima Yojana)

- General Documents: Ration Card Extract from Birth Register. Extract from School Certificate. Voter's List. Identity card issued by reputed employer/Government Department. Unique Identification Card (Aadhar Card). For Death Claim: Original death certificate along with a copy duly attested. For Accident Claim: Copy of FIR Post Mortem Report Police Inquest Report Police Conclusion Report / Final Report of Police. ■ ■

Document generated on 2025-11-15.