

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 706**

ANSWERED ON – 13.12.2022

**PM SURAKSHA BIMA YOJANA**

706 Shri Iranna Kadadi:

Will the Minister of Finance be pleased to state:

- (a) the criteria/documents on the basis of which benefits are provided under Pradhan Mantri Suraksha Bima Yojana (PMSBY);
- (b) the number of persons who have been provided benefits under the said Yojana during the last three years across the country, State-wise including Karnataka along with district-wise number of such persons in Belagavi; and
- (c) the details of the risk coverage amount and the annual premium amount fixed under the said Yojana?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR. BHAGWAT KARAD)

(a) to (c): Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a 1 year personal accident insurance scheme, renewable from year to year and is available to all Banks/ Post Offices account holders in the age group 18 to 70 years based on their consent.

The scheme offers coverage for Rs. 2 lakhs in case of accidental death or total permanent disability and Rs. 1 lakh for partial permanent disability due to an accident at an annual premium of Rs. 20/- per subscriber. The benefits payable under the scheme on death or disability due to accident are as follows:

Table of Benefits	Sum Insured
Death	Rs. 2 Lakh
Permanent total disability	Rs. 2 Lakh
Permanent partial disability	Rs. 1 Lakh

The number of persons benefitted under PMSBY during the last three years, State-wise across the country and in Belagavi district of Karnataka, are at Annexure.

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**Annexure referred in the Rajya Sabha Unstarred Question No. 706 to be answered on 13.12.2022 regarding PM Suraksha Bima Yojana**

**Number of claims paid under PMSBY during the last three years, State-wise across the country and in Belagavi district of Karnataka**

S. No.	State/UT	As on 31.05.2020		As on 31.05.2021		As on 31.05.2022		As on 26.10.2022	
		No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore
1	Andaman And Nicobar Islands	5	0.10	5	0.1	7	0.14	7	0.14
2	Andhra Pradesh	2898	57.96	3385	67.7	4679	93.58	4972	99.44
3	Arunachal Pradesh	13	0.26	14	0.28	19	0.38	19	0.38
4	Assam	394	7.88	420	8.4	540	10.8	567	11.34
5	Bihar	605	12.10	725	14.5	1126	22.52	1261	25.22
6	Chandigarh	92	1.84	105	2.1	124	2.48	132	2.64
7	Chhattisgarh	1960	39.20	2137	42.74	3007	60.14	3144	62.88
8	Dadra & Nagar Haveli And Daman & Diu	14	0.28	19	0.38	23	0.46	23	0.46
9	Goa	92	1.84	108	2.16	136	2.72	147	2.94
10	Gujarat	2771	55.42	3123	62.46	3850	77	4091	81.82
11	Haryana	1866	37.32	2284	45.68	2970	59.4	3231	64.62
12	Himachal Pradesh	715	14.30	853	17.06	1158	23.16	1202	24.04
13	Jammu And Kashmir	101	2.02	114	2.28	132	2.64	145	2.9
14	Jharkhand	425	8.50	503	10.06	690	13.8	784	15.68
15	Karnataka	2312	46.24	2519	50.38	4140	82.8	4596	91.92
16	Kerala	1092	21.84	1201	24.02	1372	27.44	1659	33.18
17	Lakshadweep	0	0.00	0	0	0	0	0	0
18	Madhya Pradesh	4319	86.38	5321	106.42	7047	140.94	7669	153.38
19	Maharashtra	3343	66.86	3906	78.12	14309	286.18	17857	357.14
20	Manipur	18	0.36	23	0.46	25	0.5	25	0.5
21	Meghalaya	9	0.18	10	0.2	20	0.4	22	0.44
22	Mizoram	14	0.28	14	0.28	28	0.56	34	0.68
23	Nagaland	4	0.08	6	0.12	6	0.12	6	0.12
24	NCT of Delhi	533	10.66	594	11.88	914	18.28	1006	20.12
25	Odisha	1136	22.72	1292	25.84	1861	37.22	1995	39.9
26	Puducherry	87	1.74	96	1.92	121	2.42	131	2.62
27	Punjab	1342	26.84	1609	32.18	2189	43.78	2357	47.14
28	Rajasthan	2728	54.56	3192	63.84	4747	94.94	5448	108.96
29	Sikkim	7	0.14	8	0.16	11	0.22	12	0.24
30	Tamil Nadu	3046	60.92	3526	70.52	4413	88.26	4964	99.28
31	Telangana	2566	51.32	2981	59.62	3619	72.38	4114	82.28
32	Tripura	47	0.94	50	1	94	1.88	100	2
33	Uttar Pradesh	3994	79.88	4696	93.92	7114	142.28	7844	156.88
34	Uttarakhand	618	12.36	680	13.6	891	17.82	945	18.9
35	West Bengal	1016	20.32	1147	22.94	2035	40.7	2158	43.16
36	Ladakh	1	0.02	1	0.02	1	0.02	1	0.02
37	# OTHERS	0	0.00	0	0	25638	498.45	22127	427.15
<b>Total</b>		<b>40183</b>	<b>803.66</b>	<b>46667</b>	<b>933.34</b>	<b>99056</b>	<b>1966.81</b>	<b>104795</b>	<b>2080.51</b>

# Claims under converged schemes and Claims paid by insurance companies not reported by Banks on Jansuraksha portal. State-wise breakup not available for such claims

<b>PMSBY claims paid in Belagavi district of Karnataka</b>									
S. No.	District Name	As on 31.05.2020		As on 31.05.2021		As on 31.05.2022		As on 26.10.2022	
		No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore
1	Belagavi	177	3.54	199	3.98	384	7.68	399	7.98

Source: Claim data as uploaded by Banks and updated by Insurance Companies after claim settlement on Jansuraksha Portal