

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION No. 2477**

Answered on Tuesday, 17 December, 2024/ Agrahayana 26, 1946 (Saka)

**Social security schemes**

2477. Shri Iranna Kadadi:

Will the Minister of FINANCE be pleased to state:

(a) whether Government has started Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana in the country;

(b) if so, the details thereof;

(c) whether the people in the State of Karnataka especially Parliamentary Constituency of Belgaum got benefit from the said yojanas; and

(d) if so, the details thereof?

**Answer**

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

(a) to (d)

i. Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014 with the aim to provide universal banking services for every unbanked household, based on the guiding principles of banking the unbanked, securing the unsecured and funding the unfunded (access to credit). In order to provide impetus to the financial inclusion initiatives of the Government, PMJDY was extended beyond 14.08.2018. The salient features of the Scheme are:

- a) Opening a basic bank account to unbanked persons without any minimum balance requirement;
- b) Free RuPay debit card, with inbuilt accident insurance cover of Rs.2 lakh;
- c) Access to overdraft facility of upto Rs.10,000, subject to eligibility conditions.

ii. Pradhan Mantri Suraksha Bima Yojana (PMSBY) was launched on 9th May 2015. It is a one-year personal accident insurance Scheme, renewable from year to year, offering coverage of Rs. 2 lakh for death or permanent total disability and Rs. 1 lakh for permanent partial disability due to an accident at a premium of Rs. 20/- per annum. It is available to people having a bank account in the age group of 18 to 70 years who give their consent to join the Scheme.

iii. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) was launched on 9th May 2015. It is a one-year life insurance Scheme, renewable from year to year, offering coverage of Rs. 2 lakh for death due to any reason at a premium of Rs. 436/- per annum. It is available to people having a bank account in the age group of 18 to 50 years who give their consent to join the Scheme.

Parliamentary Constituency wise data is not maintained for these Schemes. However, the number of beneficiaries benefitted under these Schemes in the State of Karnataka, including Belgaum District is at Annexure I.

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**Annexure I as referred in reply to Rajya Sabha Unstarred Question No. 2477 for answer on 17.12.2024**

As on 27.11.2024	PMJDY	PMJJBY			PMSBY		
	No. of accounts	Cumulative Enrolments	Cumulative No. of Claims paid	Cumulative Claim Amount paid (In Cr.)	Cumulative Enrolments	Cumulative No. of Claims paid	Cumulative Claim Amount paid (In Cr.)
Belgaum/ Belagavi	21,16,575	8,37,022	3,884	77.68	16,23,046	500	10
Karnataka	1,98,06,362	1,39,05,926	57,116	1,142.32	2,15,28,259	5,767	115.34

*Source: Banks and Insurance Companies*