

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION No. 1044

ANSWERED ON TUESDAY, 29 JULY, 2025/ 7 SRAVANA, 1947 (SAKA)

BENEFICIARIES UNDER JAN SURAKSHA SCHEME

1044 SHRI KESRIDEVSINH JHALA:
SHRI NARHARI AMIN:
DR. MEDHA VISHRAM KULKARNI:
SHRI NARAYANA KORAGAPPA:
SHRI MADAN RATHORE:
SMT. REKHA SHARMA:

Will the Minister of Finance be pleased to state:

- a) the total number of beneficiaries enrolled under each of the three Jan Suraksha Schemes, along with a gender- wise and PMJDY account-wise breakup;
- b) the total claims settled and the amount disbursed under PMJJBY and PMSBY during the 10-year period since their inception;
- c) whether the Ministry has undertaken any assessment of the impact of these schemes on financial security among low-income households, if so, the details thereof;
- d) the steps being taken by the Ministry to increase awareness and reduce drop-out rates under the Jan Suraksha schemes, if so, the details thereof; and
- e) the number of SC and ST beneficiaries under these schemes?

ANSWER

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

(a): The total number of beneficiaries enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) gender-wise and Pradhan Mantri Jan Dhan Yojana (PMJDY) account-wise, state/UT-wise is given in Annexure-I, II & III.

(b): The total number of claims settled and the amount disbursed under PMJJBY and PMSBY since inception is given in Annexure-IV.

(c) to (d):

I. Impact assessment study for PMJDY, PMJJBY and PMSBY is being conducted by DMEO, NITI Aayog. All these schemes aim to create a universal social security system for all Indians, especially the poor and the under-privileged.

II. The details of steps taken to increase awareness, improve enrolment and reduce drop-out rates under APY are as under:

- (i) In order to increase coverage under PMJJBY, PMSBY and APY, regular campaigns were held at grass root level with active participation of banks and local administration. Further, a 3-month “Financial Inclusion Saturation Campaign” has been launched across the country in 2.70 lakh

gram panchayats and Urban Local Bodies (ULBs) from 01.07.2025, with the aim of increasing enrolments in PMJJBY, PMSBY and APY. To achieve saturation in these Jansuraksha schemes, camps are being organized at gram panchayat level and ULBs by Banks, providing residents with direct access to information and assistance for enrolling in the scheme. The initiative is aimed to raise awareness and improve participation, helping to bridge gaps in enrolment under the scheme.

- (ii) Further, a Jansuraksha portal (www.jansuraksha.gov.in) has been created, which hosts all relevant material/ information including forms, rules, frequently asked questions (FAQs) etc. related to these schemes in English, Hindi and regional languages.
 - (iii) The State Level Bankers' Committees (SLBCs) / Union Territory Level Bankers' Committees (UTLBCs) play a crucial role by coordinating efforts among Banks, Government agencies, Lead District Managers, Financial Institutions, Insurance companies, and other stakeholders to increase coverage under these Schemes at the state level;
 - (iv) The Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank of India since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy. As on March 31, 2025, a total of 2,421 CFLs have been set up across the country with one CFL covering three blocks on an average;
 - (v) A strong network of about 16 lakh Banking Correspondents (BCs), representing the last mile connect in the Banking Services delivery system, is also enrolling eligible people under these social security Schemes.
 - (vi) Allocation of targets to all banks under each scheme and periodic review of performance of banks is done on regular intervals and corrective steps are taken if required.
- (e) These schemes are open to all eligible citizens of India, including SC/STs. However, the SC/ST wise breakup of the subscribers of these schemes is not centrally maintained.

Annexure I referred to in reply to Rajya Sabha Un-Starred Question No. 1044 for 29.07.2025.

Sr. No	State/UT Name	PMJJBY as on 02.07.2025				
		Cumulative Male (A)	Cumulative Female (B)	Others (C)	Total (D=A+B+C)	PMJDY a/c holders enrolled under PMSBY- Cumulative Enrolments (E) [out of D]
1	ANDAMAN AND NICOBAR ISLANDS	48,533	40,216	263	89,012	7,729
2	ANDHRA PRADESH	61,14,212	71,20,409	1,95,34,798	3,27,69,419	27,94,066
3	ARUNACHAL PRADESH	1,16,795	1,28,270	14,299	2,59,364	55,176
4	ASSAM	19,97,494	31,01,650	1,55,520	52,54,664	23,64,582
5	BIHAR	56,81,219	98,40,685	25,57,853	1,80,79,757	72,50,959
6	CHANDIGARH	91,295	59,065	1,774	1,52,134	31,817
7	CHHATTISGARH	26,37,534	38,69,412	14,64,070	79,71,016	31,61,926
8	DADRA AND NAGAR HAVELI	1,04,423	45,920	1,414	1,51,757	32,912
9	DELHI	13,32,903	11,28,138	26,288	24,87,329	7,68,127
10	GOA	1,95,968	1,63,606	1,830	3,61,404	47,861
11	GUJARAT	52,90,790	38,87,744	3,61,036	95,39,570	27,74,533
12	HARYANA	25,62,920	21,58,262	1,97,154	49,18,336	13,68,141
13	HIMACHAL PRADESH	6,29,469	5,38,043	76,356	12,43,868	2,72,841
14	JAMMU AND KASHMIR	5,99,028	3,47,137	1,38,355	10,84,520	1,86,690
15	JHARKHAND	28,40,800	43,42,188	7,86,403	79,69,391	36,48,467
16	KARNATAKA	54,59,968	61,13,077	38,73,101	1,54,46,146	29,51,563
17	KERALA	13,05,170	15,42,070	13,19,783	41,67,023	5,45,389
18	LADAKH	24,575	11,410	925	36,910	2,318
19	LAKSHADWEEP	3,706	2,501	125	6,332	1,430
20	MADHYA PRADESH	65,35,846	80,55,156	4,40,830	1,50,31,832	61,83,762
21	MAHARASHTRA	82,81,629	85,73,524	3,86,965	1,72,42,118	63,18,427
22	MANIPUR	1,17,491	1,72,986	99,650	3,90,127	95,185
23	MEGHALAYA	2,04,464	3,46,354	15,880	5,66,698	2,04,741
24	MIZORAM	1,70,581	1,91,817	4,812	3,67,210	74,186
25	NAGALAND	1,05,657	1,18,401	4,222	2,28,280	56,642
26	ODISHA	36,28,992	55,91,999	15,88,645	1,08,09,636	35,05,283
27	PUDUCHERRY UT	99,285	1,27,760	21,420	2,48,465	37,427
28	PUNJAB	25,29,842	21,26,795	55,703	47,12,340	8,39,564
29	RAJASTHAN	57,72,002	61,71,740	19,76,543	1,39,20,285	52,77,794
30	SIKKIM	75,289	73,024	2,843	1,51,156	14,188
31	TAMIL NADU	40,39,381	61,52,076	3,80,379	1,05,71,836	20,49,458
32	TELANGANA	37,42,040	45,23,802	1,12,523	83,78,365	14,07,827
33	TRIPURA	2,67,394	2,79,486	15,116	5,61,996	1,88,957

34	UTTAR PRADESH	1,32,61,040	1,32,05,109	34,16,099	2,98,82,248	1,08,12,249
35	UTTARAKHAND	8,69,169	7,94,823	50,532	17,14,524	4,35,631
36	WEST BENGAL	55,68,704	79,70,733	2,08,159	1,37,47,596	59,28,606
Country Total		9,23,05,608	10,89,15,388	3,92,91,668	24,05,12,664	7,16,96,454

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes.

**Others includes enrolments of Converged Schemes, Rural Cooperative Banks (RCB) and urban Cooperative Banks (UCB) for which gender wise bifurcation is not available.*

Annexure II referred to in reply to Rajya Sabha Un-Starred Question No. 1044 for 29.07.2025.

Sr. No	State/UT Name	PMSBY as on 02.07.2025				
		Cumulative Male (A)	Cumulative Female (B)	Others (C)	Total (D=A+B+C)	PMJDY a/c holders enrolled under PMSBY- Cumulative Enrolments (E) [out of D]
1	ANDAMAN AND NICOBAR ISLANDS	89,259	68,918	15,539	1,73,716	23,414
2	ANDHRA PRADESH	1,38,96,700	1,51,71,096	2,60,27,781	5,50,95,577	55,92,913
3	ARUNACHAL PRADESH	2,26,607	2,33,200	1,780	4,61,587	1,14,416
4	ASSAM	58,31,372	73,62,777	1,68,742	1,33,62,891	70,90,793
5	BIHAR	1,49,52,778	1,98,02,996	3,86,423	3,51,42,197	1,63,93,507
6	CHANDIGARH	2,62,627	1,79,817	2,391	4,44,835	90,190
7	CHHATTISGARH	67,26,529	78,05,073	18,71,112	1,64,02,714	65,25,574
8	DADRA AND NAGAR HAVELI	1,92,164	79,409	9,790	2,81,363	57,337
9	DELHI	36,06,530	28,47,365	11,066	64,64,961	17,93,992
10	GOA	4,16,313	3,35,222	12,473	7,64,008	88,009
11	GUJARAT	1,13,94,898	80,38,649	7,11,518	2,01,45,065	58,99,915
12	HARYANA	64,69,380	49,49,779	33,824	1,14,52,983	32,79,479
13	HIMACHAL PRADESH	17,26,944	13,44,965	40,578	31,12,487	7,59,589
14	JAMMU AND KASHMIR	14,50,198	8,92,668	33,924	23,76,790	5,11,790
15	JHARKHAND	66,01,003	79,69,080	1,55,492	1,47,25,575	69,32,820
16	KARNATAKA	1,16,92,917	1,19,17,891	2,57,341	2,38,68,149	56,85,688
17	KERALA	51,74,760	57,69,332	2,87,712	1,12,31,804	19,58,444
18	LADAKH	45,839	25,059	173	71,071	4,838
19	LAKSHADWEEP	9,575	7,533	12,382	29,490	3,601
20	MADHYA PRADESH	1,73,25,789	1,74,74,978	9,38,870	3,57,39,637	1,53,77,314
21	MAHARASHTRA	1,96,13,233	1,80,77,167	8,01,740	3,84,92,140	1,32,51,447
22	MANIPUR	2,65,389	3,60,500	2,253	6,28,142	2,25,191
23	MEGHALAYA	4,22,212	5,77,428	676	10,00,316	3,70,983
24	MIZORAM	2,66,750	2,79,964	3,165	5,49,879	1,11,386
25	NAGALAND	2,39,475	2,65,825	557	5,05,857	1,30,308
26	ODISHA	1,00,91,003	1,18,42,948	11,93,164	2,31,27,115	81,58,696
27	PUDUCHERRY UT	2,42,012	2,74,895	55,882	5,72,789	71,474
28	PUNJAB	71,99,657	58,89,470	1,03,671	1,31,92,798	27,52,135
29	RAJASTHAN	1,37,50,426	1,32,03,877	3,29,900	2,72,84,203	1,24,16,032
30	SIKKIM	1,50,112	1,31,202	1,439	2,82,753	28,496
31	TAMIL NADU	1,06,87,062	1,45,23,819	7,10,843	2,59,21,724	47,87,521

32	TELANGANA	84,55,927	89,73,293	4,83,329	1,79,12,549	30,79,221
33	TRIPURA	7,53,698	6,30,282	3,349	13,87,329	4,51,008
34	UTTAR PRADESH	3,89,32,171	3,41,21,216	34,72,879	7,65,26,266	3,07,99,049
35	UTTARAKHAND	27,85,793	22,82,624	35,844	51,04,261	14,16,082
36	WEST BENGAL	1,54,40,363	1,90,81,664	1,66,857	3,46,88,884	1,69,79,611
Country Total		23,73,87,465	24,27,91,981	3,83,44,459	51,85,23,905	17,32,12,263

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes.

*Others includes enrolments of Converged Schemes, Rural Cooperative Banks (RCB) and urban Cooperative Banks (UCB) for which gender wise bifurcation is not available.

Annexure III referred to in reply to Rajya Sabha Un-Starred Question No. 1044 for 29.07.2025(as on 30.6.2025)

Sr.No	State/UT name	Cumulative Male (A)	Cumulative Female (B)	Others (C)	Total (D=A+B+C)
1.	MAHARASHTRA	4,078,880	3,469,980	2,270	7,551,130
2.	KARNATAKA	2,379,937	2,082,418	1,259	4,463,614
3.	ANDAMAN AND NICOBAR ISLANDS	8,066	5,857	10	13,933
4.	ANDHRA PRADESH	1,520,463	2,426,499	2,173	3,949,135
5.	ARUNACHAL PRADESH	19,017	17,672	12	36,701
6.	ASSAM	806,188	1,085,135	422	1,891,745
7.	BIHAR	3,021,259	3,953,442	866	6,975,567
8.	CHANDIGARH	48,394	28,654	52	77,100
9.	CHHATTISGARH	730,110	766,257	255	1,496,622
10.	DELHI	575,096	363,293	526	938,915
11.	GOA	66,221	42,939	61	109,221
12.	GUJARAT	1,924,334	870,658	802	2,795,794
13.	HARYANA	1,083,770	663,421	542	1,747,733
14.	HIMACHAL PRADESH	352,292	226,125	88	578,505
15.	JAMMU AND KASHMIR	169,634	81,949	122	251,705
16.	JHARKHAND	1,016,116	1,344,226	396	2,360,738
17.	KERALA	695,481	814,228	462	1,510,171
18.	LADAKH	4,367	2,438	12	6,817
19.	LAKSHADWEEP	2,016	1,202	6	3,224
20.	MADHYA PRADESH	2,386,773	2,258,839	1,308	4,646,920
21.	MANIPUR	32,297	35,477	56	67,830
22.	MEGHALAYA	36,040	40,833	8	76,881
23.	MIZORAM	14,086	16,017	4	30,107
24.	NAGALAND	20,526	19,447	6	39,979
25.	ODISHA	1,340,648	1,610,508	843	2,951,999
26.	PUDUCHERRY	44,898	58,745	65	103,708
27.	PUNJAB	1,369,845	921,576	575	2,291,996

28.	RAJASTHAN	2,619,613	1,558,841	688	4,179,142
29.	SIKKIM	23,301	20,497	28	43,826
30.	TAMIL NADU	2,198,537	2,929,735	3,003	5,131,275
31.	TELANGANA	1,183,073	1,298,760	1,359	2,483,192
32.	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	34,495	7,159	9	41,663
33.	TRIPURA	134,410	158,354	23	292,787
34.	UTTAR PRADESH	7,838,734	5,011,822	3,846	12,854,402
35.	UTTARAKHAND	521,464	325,963	238	847,665
36.	WEST BENGAL	2,637,083	3,439,613	1,407	6,078,103
	Grand Total	40,937,464	37,958,579	23,802	78,919,845

Source: PFRDA

Note: PMJDY wise account details not maintained with PFRDA

Annexure IV referred to in reply to Rajya Sabha Un-Starred Question No. 1044 for 29.07.2025.

Claims Data as on 02.07.2025		
Name of The Scheme	Cumulative No. of Claims disbursed	Cumulative Claim Amount disbursed (In Rs Cr.)
PMJJBY	9,47,840	18,956.80
PMSBY	1,61,297	3,203.36

Source: Banks and Insurance Companies