

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 227
ANSWERED ON TUESDAY, JULY 22, 2025/ 31 ASHADHA, 1947 (SAKA)

Social security schemes

227. Shri Vaiko:
Shri M. Shanmugam:

Will the Minister of FINANCE be pleased to state:

- (a) the details of schemes to provide social security to citizens like Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana, etc. in the country;
- (b) the funds allotted and spent for these schemes in the last five years, year-wise and State-wise;
- (c) the number of people benefited from these schemes, in the last five years, State-wise and year-wise; and
- (d) the details of efforts made to ensure that these schemes are availed by eligible beneficiaries to the maximum extent?

ANSWER

The Minister of State in the Ministry of Finance
(SHRI PANKAJ CHAUDHARY)

(a & b) **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, funding the unfunded (access to credit). In order to provide impetus to financial inclusion initiatives of the Government, PMJDY was extended beyond 14.08.2018. The Scheme was made more attractive with upward revision in

- i. OD limit from Rs.5,000 to Rs.10,000; and
- ii. accident insurance cover on RuPay card holders from Rs.1 lakh to Rs.2 lakh for accounts opened after 28.08.2018.

Pradhan Mantri Suraksha Bima Yojana (PMSBY) was launched on pan-India basis on 09.05.2015 and provides renewable one-year accidental cover of Rs.2 lakh (death or permanent total disability) and Rs. 1 lakh (permanent partial disability) to all subscribing bank account holders in the age group of 18 to 70 years.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) was launched on pan-India basis on 09.05.2015 and provides renewable one-year term life cover of Rs.2 lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason.

Atal Pension Yojana (APY) was launched on 09.05.2015, with the objective of creating a universal social security system for all Indians, especially the poor, the under-privileged and the workers in the unorganised sector. The subscriber shall receive a government guaranteed minimum pension of Rs.1000 per month to Rs. 5000 per month, after the age of 60 years until death, depending on the contribution chosen. The spouse of the subscriber shall be entitled to receive the same pension amount after the death of the subscriber. After the death of both subscriber and the spouse, the nominee of the subscriber shall be entitled to receive the corpus, as accumulated till age 60 of the subscriber.

There are no funds allotted for the Schemes- PMJDY, PMJJBY and PMSBY. The year wise fund allocated for APY is as below: -

Financial Year	Funds Allocated by GoI (in crores)
2020-21	172.00
2021-22	203.00
2022-23	725.00
2023-24	481.00
2024-25	465.05

(c) State-wise and year-wise number of beneficiaries of PMJDY, PMJJBY, PMSBY and APY for last five years, is at Annexure I, II, III, IV respectively.

(d) Several initiatives are being undertaken in an ongoing manner by the Government to ensure that these schemes are availed by eligible beneficiaries to the maximum extent and these are as under:

- i. Special campaigns have been launched at Gram Panchayat level periodically. These campaigns aim at enrolling individuals under Financial Inclusion Schemes and thereby enhance further penetration of these Schemes.
- ii. Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy. A total of 2,421 CFLs have been set up across the country as on March 31, 2025 with one CFL covering three blocks on an average.

Further, Banks including private banks have been conducting regular awareness camps at the grassroots level to promote these schemes. Additionally, a review mechanism is in place to regularly monitor the implementation and effectiveness of these schemes with banks and other relevant stakeholders.

Part (c) of the Rajya Sabha Unstarred Question No. 227 for answer on 22.07.2025 regarding “Social security schemes”

State wise no of PMJDY accounts

S.No.	State/UT	As on Mar'20	As on Mar'21	As on Mar'22	As on Mar'23	As on Mar'24	As on Mar'25	As on 02.07.25
1	Andaman & Nicobar Islands	49,163	47,497	46,495	48,250	61,131	61,742	62,431
2	Andhra Pradesh	1,04,51,672	1,16,70,723	1,17,09,526	1,30,84,216	1,47,66,900	1,58,69,034	1,60,78,924
3	Arunachal Pradesh	3,37,615	3,54,582	3,76,540	4,07,611	4,52,318	4,66,272	4,70,846
4	Assam	1,63,55,698	1,86,16,266	2,03,40,337	2,21,55,400	2,36,17,352	2,48,38,044	2,49,53,282
5	Bihar	4,39,04,058	4,83,91,900	5,10,15,484	5,46,71,536	5,83,83,870	6,31,35,164	6,44,49,014
6	Chandigarh	2,53,921	2,64,570	2,82,403	3,06,335	3,27,206	3,36,117	3,36,313
7	Chhattisgarh	1,47,63,879	1,53,36,666	1,59,63,131	1,67,06,712	1,75,09,828	1,82,65,748	1,83,08,378
8	Dadra & Nagar Haveli and Daman & Diu	1,85,463	2,06,232	2,12,124	2,22,562	2,30,680	2,40,015	2,41,258
9	Delhi	45,88,090	48,16,055	53,34,160	57,98,480	62,98,366	67,24,107	67,96,867
10	Goa	1,67,801	1,70,378	1,70,402	1,92,118	2,05,517	2,16,201	2,18,542
11	Gujarat	1,53,20,613	1,60,58,724	1,68,30,997	1,76,71,102	1,84,03,585	1,92,34,385	1,93,85,215
12	Haryana	74,94,426	79,05,136	84,99,466	91,38,803	99,25,153	1,05,77,302	1,06,79,872
13	Himachal Pradesh	13,07,063	15,05,801	16,03,481	17,27,029	18,75,590	19,88,932	20,04,159
14	Jammu & Kashmir	21,45,134	24,66,973	25,70,319	26,38,254	27,36,234	22,89,439	22,38,471
15	Jharkhand	1,33,97,215	1,54,71,482	1,62,21,564	1,74,08,062	1,83,63,047	1,96,08,118	1,97,86,937
16	Karnataka	1,48,75,839	1,52,43,632	1,60,19,278	1,77,71,929	1,92,12,865	2,04,05,762	2,06,96,470
17	Kerala	43,09,023	47,35,419	49,05,123	55,30,505	62,04,271	68,57,517	70,23,302
18	Ladakh	18,912	20,710	20,632	21,216	21,946	18,188	19,266
19	Lakshadweep	5,575	6,005	7,850	10,149	10,179	10,131	10,182
20	Madhya Pradesh	3,26,22,790	3,53,97,016	3,72,34,491	4,04,20,016	4,29,88,303	4,51,05,972	4,55,93,380
21	Maharashtra	2,70,23,062	2,99,68,805	3,13,90,727	3,24,05,023	3,40,81,215	3,63,92,424	3,65,45,801
22	Manipur	9,65,174	10,22,329	10,20,734	10,62,190	10,89,364	11,19,219	10,84,074
23	Meghalaya	4,77,611	5,93,240	6,19,098	6,70,438	7,74,968	8,46,620	8,65,920
24	Mizoram	3,10,632	3,21,303	3,15,215	3,29,374	3,82,123	4,11,646	4,18,174
25	Nagaland	3,08,243	3,27,605	3,44,535	3,66,611	3,91,722	4,08,904	4,09,537
26	Odisha	1,57,36,067	1,73,16,837	1,85,40,664	1,99,84,550	2,13,18,071	2,28,84,814	2,31,78,931
27	Puducherry	1,59,422	1,64,668	1,64,215	1,88,942	2,14,954	2,49,666	2,59,353
28	Punjab	69,50,101	73,32,620	77,34,261	84,52,382	90,78,251	95,04,987	95,27,748
29	Rajasthan	2,69,01,317	2,92,80,595	3,13,77,411	3,33,21,407	3,51,75,115	3,68,72,345	3,71,42,977
30	Sikkim	93,472	87,081	85,535	87,606	90,499	95,165	95,663
31	Tamil Nadu	1,07,13,021	1,11,52,787	1,15,95,108	1,37,72,809	1,54,04,333	1,72,17,735	1,76,38,161
32	Telangana	96,52,843	1,03,78,856	1,04,34,957	1,11,04,621	1,17,86,566	1,26,61,358	1,28,07,355
33	Tripura	8,88,567	9,11,431	8,55,118	9,55,747	10,29,198	11,14,820	11,25,862
34	Uttar Pradesh	6,13,30,824	7,13,34,839	7,92,69,087	8,66,99,244	9,25,19,686	9,81,03,081	9,93,16,906
35	Uttarakhand	25,69,380	27,29,443	29,05,904	32,49,606	35,86,688	38,53,196	38,97,604
36	West Bengal	3,66,46,275	4,03,97,438	4,45,98,971	4,79,55,525	5,09,50,149	5,38,17,665	5,39,78,641
Total		38,32,79,961	42,20,05,644	45,06,15,343	48,65,36,360	51,94,67,243	55,18,01,835	55,76,45,816

Source - Public sector banks including RRBs and Major private banks

Part (c) of the Rajya Sabha Unstarred Question No. 227 for answer on 22.07.2025 regarding “Social security schemes”

Statewise Distribution of PMJJBY Cumulative Enrolments

SR. No.	STATE/UTs	As on 31.05.2021	As on 31.05.2022	As on 31.05.2023	As on 31.05.2024	As on 31.05.2025	As on 02.07.2025
1	Andaman & Nicobar Islands	24,353	35,475	51,340	71,164	87,339	89,012
2	Andhra Pradesh	61,14,614	70,96,256	84,63,484	3,05,34,198	3,26,10,526	3,27,69,419
3	Arunachal Pradesh	65,050	92,088	1,40,762	2,05,542	2,55,300	2,59,364
4	Assam	15,57,772	20,89,961	30,52,600	42,93,420	51,82,811	52,54,664
5	Bihar	36,26,616	61,29,689	93,52,983	1,49,89,439	1,79,00,390	1,80,79,757
6	Chandigarh	67,045	83,245	1,01,887	1,26,101	1,50,292	1,52,134
7	Chhattisgarh	20,75,495	29,97,575	42,98,270	68,68,181	78,88,327	79,71,016
8	Dadra & Nagar Haveli and Daman & Diu	74,439	87,954	1,06,921	1,32,438	1,50,257	1,51,757
9	Goa	1,48,880	1,68,314	2,59,146	3,12,352	3,58,428	3,61,404
10	Gujarat	36,41,597	46,96,354	60,16,278	79,73,550	94,07,492	95,39,570
11	Haryana	13,99,852	22,81,969	29,90,952	40,18,857	48,53,870	49,18,336
12	Himachal Pradesh	3,84,727	5,45,157	7,27,832	10,12,633	12,24,673	12,43,868
13	Jammu & Kashmir	3,69,637	4,61,701	5,61,913	8,90,152	10,75,406	10,84,520
14	Jharkhand	15,51,274	26,54,812	44,34,265	64,92,072	78,59,630	79,69,391
15	Karnataka	43,72,107	53,30,297	68,62,320	1,29,67,480	1,52,11,015	1,54,46,146
16	Kerala	10,34,886	12,36,033	16,21,492	34,54,677	41,11,748	41,67,023
17	Ladakh	7,638	12,228	17,730	27,507	36,090	36,910
18	Lakshadweep	2,036	2,539	3,780	5,362	6,219	6,332
19	Madhya Pradesh	41,65,984	64,25,075	89,77,648	1,23,50,076	1,48,58,612	1,50,31,832
20	Maharashtra	63,21,214	81,24,321	1,10,43,789	1,41,40,700	1,70,59,865	1,72,42,118
21	Manipur	59,442	1,00,995	1,62,349	3,15,350	3,82,598	3,90,127
22	Meghalaya	1,05,370	1,74,116	3,03,896	4,25,690	5,50,016	5,66,698
23	Mizoram	1,06,065	1,34,831	1,88,813	2,85,327	3,63,433	3,67,210
24	Nagaland	59,876	97,270	1,43,877	1,80,871	2,24,697	2,28,280
25	Delhi	11,96,743	14,30,520	17,75,350	21,42,073	24,59,736	24,87,329
26	Odisha	26,45,003	36,90,373	53,63,588	88,09,358	1,06,56,491	1,08,09,636
27	Puducherry	85,310	1,03,022	1,35,879	1,92,309	2,40,724	2,48,465
28	Punjab	11,11,052	21,93,257	28,50,047	37,56,407	46,36,603	47,12,340
29	Rajasthan	35,90,365	53,87,713	72,59,698	1,16,11,998	1,37,13,536	1,39,20,285
30	Sikkim	48,824	67,000	94,265	1,23,339	1,48,682	1,51,156
31	Tamil Nadu	37,87,618	44,22,829	59,91,398	83,85,897	1,03,71,548	1,05,71,836
32	Telangana	34,01,426	43,37,059	53,35,977	69,32,137	82,60,523	83,78,365
33	Tripura	2,17,815	2,51,122	3,36,133	4,47,103	5,54,050	5,61,996
34	Uttar Pradesh	73,74,822	1,16,05,795	1,67,13,332	2,50,53,338	2,96,05,211	2,98,82,248
35	Uttarakhand	5,11,563	6,96,994	10,31,030	13,78,027	16,87,420	17,14,524
36	West Bengal	37,15,532	52,48,932	78,74,519	1,07,75,675	1,35,29,553	1,37,47,596
37	Others & Non-CBS Enrolments*	3,84,56,132	3,84,56,132	3,84,56,132	0	0	0
Grand Total		10,34,78,174	12,89,49,003	16,31,01,675	20,16,80,800	23,76,73,111	24,05,12,664

Source : Banks (for universal schemes) and insurance companies (for converged schemes)

* 'Others & Non CBS Enrolments' include beneficiaries for which state-wise distribution is not available

Part (c) of the Rajya Sabha Unstarred Question No. 227 for answer on 22.07.2025 regarding “Social security schemes”

Statewise Distribution of PMSBY Cumulative Enrolments

SR. No.	STATE/UTs	As on 31.05.2021	As on 31.05.2022	As on 31.05.2023	As on 31.05.2024	As on 31.05.2025	As on 02.07.2025
1	Andaman & Nicobar Islands	60,503	80,613	1,01,715	1,48,531	1,71,469	1,73,716
2	Andhra Pradesh	1,49,65,958	1,68,09,450	1,93,22,911	5,12,31,156	5,48,23,915	5,50,95,577
3	Arunachal Pradesh	1,24,935	1,71,160	2,51,779	3,70,876	4,55,003	4,61,587
4	Assam	48,98,230	60,07,612	79,03,602	1,13,38,935	1,32,22,816	1,33,62,891
5	Bihar	1,18,88,203	1,64,29,388	2,12,16,297	2,94,77,723	3,47,86,860	3,51,42,197
6	Chandigarh	2,30,843	2,68,988	3,07,383	3,76,745	4,39,400	4,44,835
7	Chhattisgarh	71,51,320	85,27,801	1,02,12,821	1,47,86,321	1,63,01,782	1,64,02,714
8	Dadra & Nagar Haveli and Daman & Diu	1,42,413	1,58,007	1,83,404	2,42,532	2,78,901	2,81,363
9	Goa	3,46,236	3,89,041	4,70,794	6,42,123	7,57,527	7,64,008
10	Gujarat	90,30,063	1,10,45,199	1,30,74,053	1,71,63,053	1,99,18,509	2,01,45,065
11	Haryana	45,74,521	59,02,687	72,83,804	95,29,819	1,13,19,662	1,14,52,983
12	Himachal Pradesh	14,05,317	18,00,443	21,07,474	26,35,021	30,77,429	31,12,487
13	Jammu & Kashmir	9,10,311	11,22,007	13,27,466	18,62,688	23,49,713	23,76,790
14	Jharkhand	47,51,950	68,61,703	91,26,276	1,24,27,582	1,45,59,953	1,47,25,575
15	Karnataka	98,67,818	1,14,86,686	1,42,03,519	1,98,77,120	2,35,26,619	2,38,68,149
16	Kerala	53,37,913	60,41,775	70,20,111	93,22,196	1,10,91,710	1,12,31,804
17	Ladakh	15,761	24,132	34,641	52,665	69,419	71,071
18	Lakshadweep	7,109	7,880	9,900	27,837	29,324	29,490
19	Madhya Pradesh	1,39,69,812	1,90,22,842	2,38,03,058	3,11,29,731	3,54,18,089	3,57,39,637
20	Maharashtra	1,54,18,609	1,93,96,544	2,40,01,438	3,23,43,821	3,81,03,076	3,84,92,140
21	Manipur	1,85,291	2,54,099	3,72,667	4,89,982	6,16,472	6,28,142
22	Meghalaya	2,68,981	3,72,617	5,82,285	7,75,670	9,78,700	10,00,316
23	Mizoram	1,84,119	2,23,699	2,99,143	4,47,556	5,45,395	5,49,879
24	Nagaland	1,81,950	2,49,940	3,22,538	4,00,272	4,98,482	5,05,857
25	Delhi	33,33,123	38,99,798	45,21,449	55,34,896	63,97,328	64,64,961
26	Odisha	78,88,080	1,03,38,111	1,32,04,363	1,94,29,293	2,28,32,077	2,31,27,115
27	Puducherry	2,26,815	2,60,849	3,26,317	4,75,393	5,63,744	5,72,789
28	Punjab	54,93,023	70,71,740	84,03,660	1,09,09,443	1,30,17,536	1,31,92,798
29	Rajasthan	1,09,93,467	1,45,87,875	1,76,75,664	2,30,96,761	2,69,07,935	2,72,84,203
30	Sikkim	1,05,986	1,43,521	1,89,392	2,34,309	2,78,984	2,82,753
31	Tamil Nadu	1,06,06,515	1,22,50,972	1,49,94,464	2,16,25,430	2,55,57,926	2,59,21,724
32	Telangana	86,84,705	1,02,19,797	1,17,97,541	1,54,41,627	1,77,32,661	1,79,12,549
33	Tripura	7,39,228	8,36,939	9,83,162	11,91,824	13,72,106	13,87,329
34	Uttar Pradesh	2,87,16,980	3,83,48,291	4,76,75,092	6,52,73,037	7,57,44,309	7,65,26,266
35	Uttarakhand	23,24,999	27,97,565	34,99,704	43,91,299	50,52,866	51,04,261
36	West Bengal	1,30,87,024	1,69,55,393	2,13,83,697	2,86,98,182	3,42,35,362	3,46,88,884
37	Others & Non-CBS Enrolments*	3,59,16,806	3,59,16,806	3,59,16,806	0	0	0
Grand Total		23,40,34,917	28,62,81,970	34,41,10,390	44,34,01,449	51,30,33,059	51,85,23,905

Source : Banks (for universal schemes) and insurance companies (for converged schemes)

* 'Others & Non CBS Enrolments' include beneficiaries for which state-wise distribution is not available

Part (c) of the Rajya Sabha Unstarred Question No. 227 for answer on 22.07.2025 regarding “Social security schemes”

State wise APY Subscribers for the last 5 Financial years

SUBSCRIBER STATE	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024	FY 2024-2025	Since inception till 31 Mar, 2025 all FY Total
Andaman and Nicobar Islands	599	2,400	3,060	2,640	1,938	13,279
Andhra Pradesh	3,26,888	4,53,361	5,53,826	5,87,039	5,67,688	38,01,205
Arunachal Pradesh	4,772	4,289	4,702	6,176	6,331	35,361
Assam	2,21,679	2,44,472	3,19,839	3,44,974	2,67,048	18,38,626
Bihar	7,19,602	9,36,542	10,07,523	10,77,242	10,18,965	67,80,524
Chandigarh	7,206	7,679	11,104	10,772	10,705	74,122
Chhattisgarh	1,37,417	1,66,617	2,11,631	2,42,147	2,55,067	13,95,242
Delhi	99,678	1,30,259	1,35,754	1,23,630	1,07,550	9,12,992
Goa	10,036	13,994	12,289	12,663	14,032	1,06,529
Gujarat	2,66,288	3,73,786	3,50,317	3,89,051	3,68,702	27,07,983
Haryana	1,80,494	2,25,191	2,99,591	2,60,371	2,58,456	1,687,381
Himachal Pradesh	60,106	93,101	96,049	85,160	80,354	5,63,555
Jammu and Kashmir	16,894	28,495	39,926	39,565	42,967	2,38,927
Jharkhand	2,58,254	3,25,836	3,56,674	3,50,252	3,94,426	22,59,951
Karnataka	4,58,999	5,40,404	5,88,748	5,86,198	6,42,179	42,93,815
Kerala	1,15,517	1,64,890	1,96,632	2,01,194	2,59,030	14,38,567
Ladakh	421	665	1,436	825	854	6,598
Lakshadweep	104	542	718	411	745	3,040
Madhya Pradesh	4,99,756	5,59,023	6,69,066	7,59,388	7,00,943	44,68,222
Maharashtra	5,96,498	8,47,349	14,06,973	14,56,981	13,10,776	73,39,958
Manipur	6,832	8,442	15,792	9,668	8,875	65,859
Meghalaya	9,528	8,878	9,833	11,906	12,455	72,435
Mizoram	4,006	3,104	2,612	4,339	6,073	27,627
Nagaland	6,957	5,945	6,581	5,988	5,794	38,375
Odisha	3,40,307	3,77,216	3,84,326	4,43,605	4,54,036	28,07,586
Puducherry	7,448	11,881	12,113	11,813	13,750	99,432
Punjab	2,16,172	2,65,457	3,56,351	3,35,063	3,39,839	21,89,788
Rajasthan	3,95,241	6,19,256	6,45,887	6,51,337	617,314	39,99,658
Sikkim	5,251	6,055	6,804	5,056	6,539	42,604
Tamil Nadu	5,01,514	6,32,764	6,75,639	6,93,896	6,77,979	49,29,105
Telangana	2,30,155	2,87,693	3,53,586	3,80,961	3,22,642	24,00,418
Dadra & Nagar Haveli and Daman & Diu	3,595	3,855	4,581	4,351	4,381	40,641
Tripura	27,146	33,211	43,598	47,873	64,895	2,85,798
Uttar Pradesh	13,35,533	16,98,979	21,23,471	20,85,730	18,54,676	1,24,28,427
Uttarakhand	84,380	1,15,372	1,46,571	1,34,360	1,10,370	8,21,659
West Bengal	7,58,869	7,14,476	8,77,782	9,30,865	9,29,953	58,75,192
Grand Total	79,14,142	99,11,479	1,19,31,385	1,22,93,490	1,17,38,327	7,60,90,481

(Source – PFRDA)