

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION No. 2966

ANSWERED ON TUESDAY, 19 AUGUST, 2025/ 28 SRAVANA, 1947 (SAKA)

BENEFICIARIES ENROLLED UNDER JAN SURAKSHA SCHEMES

2966 DR. KAVITA PATIDAR:

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;
- (d) if so, the details thereof;
- (e) the steps being taken by the Ministry to increase awareness and reduce drop-out rates under the Jan Suraksha schemes;
- (f) if so, the details thereof; and
- (g) 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 is given in Annexure-I

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

(c) to (f):

- I. Impact assessment study for 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 are as under:
 - (i) In order to increase coverage under PMJJBY, PMSBY and APY, regular campaigns are 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.
- (g) 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. 2966 for 19.08.2025.

| As on 30-07-2025 | PMJJBY | | | | |
|----------------------|---------------------|-----------------------|-------------|-----------------|-------------------------------------------------------------------------------|
| | Cumulative Male (A) | Cumulative Female (B) | Others(C) | Total (D=A+B+C) | PMJDY a/c holders enrolled under PMJJBY- Cumulative Enrolments (E) [out of D] |
| Country Total | 9,35,75,930 | 11,05,81,902 | 3,92,91,748 | 24,34,49,580 | 7,24,51,706 |

| As on 30-07-2025 | PMSBY | | | | |
|----------------------|---------------------|----------------------|-------------|-----------------|------------------------------------------------------------------------------|
| | 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] |
| Country Total | 24,06,70,456 | 24,64,31,075 | 3,83,44,681 | 52,54,46,212 | 17,58,06,363 |

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.*

| As on 30-07-2025 | APY | | | |
|----------------------|-----------------|-------------------|--------|-----------------------|
| | Cumulative Male | Cumulative Female | Others | Cumulative Enrolments |
| Country Total | 4,15,75,052 | 3,87,05,968 | 24,197 | 8,03,05,217 |

Source: PFRDA

Note: PMJDY wise account details not maintained with PFRDA

**Annexure II referred to in reply to Rajya Sabha Un-Starred Question No. 2966 for
19.08.2025.**

| Claims Data as on 30.07.2025 | | |
|-------------------------------------|-------------------------------------------|---------------------------------------------------|
| Name of The Scheme | Cumulative No. of Claims disbursed | Cumulative Claim Amount disbursed (In Cr.) |
| PMJJBY | 9,59,391 | 19,187.82 |
| PMSBY | 1,63,099 | 3,239.20 |

Source: Banks and Insurance Companies