GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
STARRED QUESTION NO. *91
ANSWERED ON TUESDAY, JULY 28, 2026 / 6 SHRAVANA, 1948 (SAKA)

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA

*91. SHRI TERASH GOWALLA:

Will the Minister of FINANCE be pleased to state:

(a) the date of launch, objectives and salient features of the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY);
(b) the eligibility criteria and enrolment procedure under the scheme;
(c) the total number of beneficiaries enrolled since its inception, year-wise and State/UT-wise, along with the number of claims settled;
(d) the measures taken to increase enrolment among farmers, agricultural labourers, unorganized workers and economically weaker sections; and
(e) whether any awareness campaign or action plan has been implemented to achieve maximum coverage of eligible citizens and the progress made thereunder?

ANSWER

THE FINANCE MINISTER

(SMT. NIRMALA SITHARAMAN)

(a) to (e): A statement is laid on the Table of House.

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STATEMENT AS REFERRED TO IN REPLY TO PART (A) TO (E) OF RAJYA SABHA STARRED QUESTION NO. *91 FOR ANSWER ON 28TH JULY, 2026 REGARDING "PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA" BY SHRI TERASH GOWALLA, HON'BLE MEMBER OF PARLIAMENT

(a) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) was launched by Hon'ble Prime Minister on 09.05.2015. PMJJBY is an insurance scheme offering life insurance cover for death due to any reason. It is offered through account holders of Banks / Post Office and offers a risk cover of Rs. 2 lakhs.

(b) All individual account holders (saving Bank / Post Office) aged between 18 to 50 years (nearer birthday) are eligible to enroll. Enrolment requires submission of a completed "Consent cum Declaration Form" to the respective bank or post office. If an individual holds multiple accounts across one or more banks, he / she can join the scheme through only one account. Aadhaar is the primary KYC for the linked bank / post office account.

(c) Details are placed at Annexure – A.

(d) & (e): Regular enrolment drives under the PMJJBY are conducted across the country at the Gram Panchayat level with the active involvement of banks and the local administration to promote awareness and increase enrolment under these schemes.

An annual action plan is issued prior to the renewal cycle, to implementing banks, post offices, insurance companies, and the Life Insurance Council to increase enrolment and reduce policy lapses. To improve claim settlement efficiency, all implementing agencies are advised from time to time to expedite claim settlement and to ensure timely claim disbursement.

A 4-month "Financial Inclusion Saturation Campaign" was launched across the country in 2.70 lakh gram panchayats and Urban Local Bodies (ULBs) from 01.07.2025 to 31.10.2025 aimed at raising awareness and improving participation.

Annexure – A

Details of cumulative State-wise and Year-wise enrolments under PMJJBY												
S. No.	**State / UTs**	**As on 31.05.2017**	**As on 31.05.2018**	**As on 31.05.2019**	**As on 31.05.2020**	**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 31.05.2026**	**As on 08.07.2026**
1	Andaman & Nicobar Islands	11,483	14,649	16,344	20,480	24,353	35,475	51,340	71,164	87,339	1,00,237	1,01,166
2$$	Andhra Pradesh	15,13,552	1,80,77,939	1,84,03,753	1,89,12,747	61,14,614	70,96,256	84,63,484	3,05,34,198	3,26,10,526	3,46,08,724	3,47,53,356
3	Arunachal Pradesh	30,726	35,036	41,351	51,270	65,050	92,088	1,40,762	2,05,542	2,55,300	2,93,532	2,95,537
4	Assam	5,20,634	5,98,490	7,68,887	10,39,969	15,57,772	20,89,961	30,52,600	42,93,420	51,82,811	61,98,201	63,22,849
5	Bihar	11,68,664	12,84,687	17,84,268	26,33,826	36,26,616	61,29,689	93,52,983	1,49,89,439	1,79,00,390	2,08,08,695	2,10,64,004
6	Chandigarh	46,578	49,907	57,786	66,034	67,045	83,245	1,01,887	1,26,101	1,50,292	1,85,456	1,87,400
7	Chhattisgarh	9,11,152	11,43,309	13,09,477	16,52,390	20,75,495	29,97,575	42,98,270	68,68,181	78,88,327	88,28,582	89,10,673
8	Dadra & Nagar Haveli and Daman & Diu	25,587	32,483	42,013	54,674	74,439	87,954	1,06,921	1,32,438	1,50,257	1,73,033	1,74,527
9	Goa	1,08,487	1,13,794	1,25,500	1,41,607	1,48,880	1,68,314	2,59,146	3,12,352	3,58,428	4,09,496	4,13,209
10	Gujarat	19,61,675	21,67,416	25,92,635	31,37,883	36,41,597	46,96,354	60,16,278	79,73,550	94,07,492	1,10,57,790	1,11,93,167
11	Haryana	7,62,433	8,14,582	9,82,108	12,55,919	13,99,852	22,81,969	29,90,952	40,18,857	48,53,870	56,82,721	57,38,292
12	Himachal Pradesh	2,30,142	2,47,370	2,93,265	3,43,419	3,84,727	5,45,157	7,27,832	10,12,633	12,24,673	15,05,066	15,25,108
13	Jammu & Kashmir	2,46,532	2,72,027	3,25,685	3,80,135	3,69,637	4,61,701	5,61,913	8,90,152	10,75,406	13,49,215	13,72,345
14	Jharkhand	4,11,995	4,45,690	6,28,527	9,65,771	15,51,274	26,54,812	44,34,265	64,92,072	78,59,630	91,27,905	92,16,128
15	Karnataka	27,55,209	29,37,530	34,89,813	41,46,162	43,72,107	53,30,297	68,62,320	1,29,67,480	1,52,11,015	1,73,93,036	1,75,83,350
16	Kerala	7,45,940	7,76,187	9,10,000	10,90,034	10,34,886	12,36,033	16,21,492	34,54,677	41,11,748	48,02,758	48,55,220
17	Lakshadweep	1,097	1,174	1,843	2,009	2,036	2,539	3,780	5,362	6,219	7,308	7,529
18	Madhya Pradesh	18,07,482	18,50,374	22,89,091	30,24,769	41,65,984	64,25,075	89,77,648	1,23,50,076	1,48,58,612	1,73,39,650	1,76,21,891
19	Maharashtra	33,22,644	34,73,574	40,63,128	51,98,028	63,21,214	81,24,321	1,10,43,789	1,41,40,700	1,70,59,865	2,03,99,711	2,05,97,984
20	Manipur	26,939	30,914	38,836	46,169	59,442	1,00,995	1,62,349	3,15,350	3,82,598	4,59,657	4,64,129

Details of cumulative State-wise and Year-wise enrolments under PMJJBY												
S. No.	**State / UTs**	**As on 31.05.2017**	**As on 31.05.2018**	**As on 31.05.2019**	**As on 31.05.2020**	**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 31.05.2026**	**As on 08.07.2026**
21	Meghalaya	28,670	38,576	51,170	69,680	1,05,370	1,74,116	3,03,896	4,25,690	5,50,016	6,45,632	6,53,525
22	Mizoram	37,720	48,031	58,423	73,293	1,06,065	1,34,831	1,88,813	2,85,327	3,63,433	4,15,950	4,18,556
23	Nagaland	18,287	19,393	22,080	36,420	59,876	97,270	1,43,877	1,80,871	2,24,697	2,63,069	2,64,555
24	Delhi	9,65,072	8,74,662	9,60,699	10,88,169	11,96,743	14,30,520	17,75,350	21,42,073	24,59,736	27,93,623	28,15,883
25	Odisha	8,03,105	9,38,086	13,11,691	18,64,244	26,45,003	36,90,373	53,63,588	88,09,358	1,06,56,491	1,26,44,017	1,27,65,290
26	Puducherry	59,727	65,079	73,010	80,359	85,310	1,03,022	1,35,879	1,92,309	2,40,724	3,07,299	3,15,861
27	Punjab	5,55,640	6,16,501	7,41,489	9,03,954	11,11,052	21,93,257	28,50,047	37,56,407	46,36,603	57,19,600	58,14,703
28	Rajasthan	11,48,167	13,68,740	18,64,641	25,74,823	35,90,365	53,87,713	72,59,698	1,16,11,998	1,37,13,536	1,59,83,500	1,61,37,344
29	Sikkim	23,678	26,851	31,932	38,024	48,824	67,000	94,265	1,23,339	1,48,682	1,73,027	1,74,454
30	Tamil Nadu	22,55,366	23,55,698	28,50,087	33,50,131	37,87,618	44,22,829	59,91,398	83,85,897	1,03,71,548	1,29,01,106	1,31,29,866
31	Telangana	16,97,156	18,73,863	22,11,776	26,88,803	34,01,426	43,37,059	53,35,977	69,32,137	82,60,523	95,30,331	96,35,115
32	Tripura	79,392	1,01,326	1,26,334	1,60,388	2,17,815	2,51,122	3,36,133	4,47,103	5,54,050	6,86,279	6,95,121
33	Uttar Pradesh	29,71,237	32,05,068	40,77,889	53,62,774	73,74,822	1,16,05,795	1,67,13,332	2,50,53,338	2,96,05,211	3,48,12,630	3,52,34,631
34	Uttarakhand	3,14,707	3,33,327	3,81,278	4,46,190	5,11,563	6,96,994	10,31,030	13,78,027	16,87,420	20,13,653	20,35,622
35	West Bengal	11,57,292	12,67,020	17,54,621	27,41,252	37,15,532	52,48,932	78,74,519	1,07,75,675	1,35,29,553	1,63,01,618	1,65,50,721
36	Ladakh	0	0	0	5,908	7,638	12,228	17,730	27,507	36,090	45,464	46,131
37	Others & Non-CBS Enrolments*	25,41,865	61,02,031	58,67,504	58,69,775	3,84,56,132	3,84,56,132	3,84,56,132	0	0	0	0
Grand Total		**3,12,66,032**	**5,36,01,384**	**6,05,48,934**	**7,15,17,482**	**10,34,78,174**	**12,89,49,003**	**16,31,01,675**	**20,16,80,800**	**23,76,73,111**	**27,59,67,571**	**27,90,85,242**

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

$$ Data during 2018-20 included 1.65 crore beneficiaries of converged schemes; later included in 'Others & Non-CBS Enrolments' (*) from 2021 onwards.

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

Details of Number of claims paid under PMJJBY												
S. No.	**State / UT**	**As on 31.05.2017**	**As on 31.05.2018**	**As on 31.05.2019**	**As on 31.05.2020**	**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 31.05.2026**	**As on 08.07.2026**
1	Andaman & Nicobar Islands	21	27	39	49	60	93	107	127	195	242	250
2	Andhra Pradesh	5041	7579	10968	13670	18367	35290	212057	219628	231165	240496	241415
3	Arunachal Pradesh	53	78	116	149	185	271	338	436	948	1097	1106
4	Assam	1386	2248	3369	4168	5243	7858	9249	10747	12857	15536	15838
5	Bihar	1326	2033	2943	3948	5464	11748	18766	21683	26909	32609	33152
6	Chandigarh	82	133	186	234	299	437	504	565	646	713	722
7	Chhattisgarh	2552	3544	5681	7266	9898	16600	21371	24772	31143	37936	38541
8	Dadra & Nagar Haveli and Daman & Diu	28	50	85	108	139	252	288	296	436	441	443
9	Goa	137	230	313	387	481	703	784	842	1168	1228	1238
10	Gujarat	4942	7383	11444	15262	21130	36091	41445	43730	55902	59785	60172
11	Haryana	1762	2895	4372	5896	7791	10937	13530	14864	17054	19602	19771
12	Himachal Pradesh	415	657	949	1263	1691	2655	3279	3633	4094	4735	4766
13	Jammu & Kashmir	72	112	151	192	251	1325	2018	2091	2340	2420	2430
14	Jharkhand	665	1061	1635	2249	3085	5053	7687	10121	14071	19430	20041
15	Karnataka	5824	8451	12439	15361	20266	34864	44700	49256	59753	63481	63800
16	Kerala	671	970	1477	1840	2119	3077	4096	4371	5115	5598	5645
17	Lakshadweep	0	0	0	0	1	2	2	2	123	116	116
18	Madhya Pradesh	4900	7254	9877	12670	16904	27846	32980	37701	48449	55760	56696
19	Maharashtra	5462	8528	11740	15018	20744	32912	40527	43045	48314	52559	53079
20	Manipur	60	100	147	197	240	432	485	518	595	704	714
21	Meghalaya	44	66	137	182	275	394	519	661	857	1081	1105

Details of Number of claims paid under PMJJBY												
S. No.	**State / UT**	**As on 31.05.2017**	**As on 31.05.2018**	**As on 31.05.2019**	**As on 31.05.2020**	**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 31.05.2026**	**As on 08.07.2026**
22	Mizoram	217	245	473	579	834	1016	1418	1775	2384	3109	3170
23	Nagaland	41	53	83	99	130	183	256	329	449	569	582
24	Delhi	1038	1654	2371	2998	3809	5847	6640	7140	8086	8751	8802
25	Odisha	1919	2837	4293	5630	7982	12014	18987	22182	27915	33209	33828
26	Puducherry	92	149	203	250	307	485	558	614	683	735	737
27	Punjab	1061	1697	2239	2865	3705	5640	6990	7702	9028	10418	10539
28	Rajasthan	3641	5052	8411	12050	17285	27393	32535	35670	48797	56287	57192
29	Sikkim	31	47	65	85	103	135	162	192	261	338	341
30	Tamil Nadu	2965	4848	7138	9520	12135	16979	20864	23219	26564	29657	29824
31	Telangana	5770	7867	12281	15530	21162	29952	35716	38082	43036	46771	47354
32	Tripura	113	172	222	272	328	762	811	851	900	985	990
33	Uttar Pradesh	7413	12091	18030	24299	32323	50004	60332	68415	92920	105360	106367
34	Uttarakhand	755	1059	1595	2038	2554	3855	4522	5099	6200	7336	7449
35	West Bengal	1976	3092	4445	5943	8158	12309	16181	19836	26202	33078	33749
36	Ladakh	0	0	0	4	4	14	14	14	14	15	15
37	Others*	4	0	0	0	0	190216	11660	77497	80040	135887	142524
Grand Total		**62479**	**94262**	**139917**	**182271**	**245452**	**585644**	**672378**	**797706**	**935613**	**1088074**	**1104503**
Source: Banks and Insurance companies; Others* claims includes for which State-wise distribution is not available												
Note: State wise distribution of claims data from 31.05.2022 and onwards comprises claims under converged schemes also.												

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