

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UNSTARRED QUESTION NO. 649**

TO BE ANSWERED ON 18<sup>th</sup> November, 2016/Kartika 27, 1938 (Saka)

**Insurance Facilities under PMSBY**

†649. SHRI MANSHANKAR NINAMA: SHRI BHARAT SINGH:  
DR. RAMESH POKHRIYAL "NISHANK":

Will the Minister of FINANCE be pleased to state:

(a) the details of steps taken by the Public Sector Insurance Companies to provide insurance facility in remote, border, hilly, inaccessible and backward areas under the Pradhan Mantri Suraksha Bima Yojana (PMSBY);

(b) the number of people provided insurance cover under the yojana so far in the country, State/UT and company-wise;

(c) the percentage of business done by public sector companies in insurance sector in rural areas in comparison to private sector; and

(d) the steps being taken by the Government to enable public sector insurance companies to compete with private sector companies?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI SANTOSH KUMAR GANGWAR)

(a) to (d): Pradhan Mantri Suraksha Bima Yojana (PMSBY) provides accidental death/disability insurance cover of Rs. 2 Lakhs for an annual premium of Rs.12/-. Any person within the age group of 18-70 years having a bank account can enroll for PMSBY. Banks in remote, border, hilly, inaccessible and backward areas are enrolling the eligible account holders under PMSBY. The Public Sector General Insurance Companies (PSGICs) have made efforts in popularizing the PMSBY Scheme, through electronic media, radio, posters, newspapers, advertisements, mobile vans, etc. and by leveraging the vast network of companies' banking partners to reach out to the remote corners of the country.

To create awareness regarding the schemes an exclusive website [www.jansuraksha.gov.in](http://www.jansuraksha.gov.in) has been created, which hosts all relevant material / information, including forms, rules etc. related to these schemes in English, Hindi and regional languages.

The State-wise and Insurance company wise gross enrolment data under PMSBY is given in **Annexure-1 and Annexure-2** respectively.

The public sector insurance companies' percentage of gross enrolment under PMSBY in rural areas is 90.37% as against of 9.63% for private sector insurers. The PSGICs extensively use different distribution channels like agents, banking partners, banking correspondents, common service centres, etc. to increase market share.

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**Annexure-1 referred to in reply to Lok Sabha Un-Starred Question Number 649 for 18.11.2016**

S. No.	State	State-Wise Enrolment under PMSBY As on 31/10/2016
1	JAMMU & KASHMIR	528758
2	HIMACHAL PRADESH	727607
3	PUNJAB	3075566
4	CHANDIGARH	163186
5	UTTARAKHAND	1116453

6	HARYANA	2480164
7	NCT OF DELHI	2986774
8	RAJASTHAN	4070841
9	UTTAR PRADESH	10005673
10	BIHAR	4118957
11	SIKKIM	41233
12	ARUNACHAL PRADESH	47770
13	NAGALAND	43404
14	MANIPUR	77863
15	MIZORAM	63630
16	TRIPURA	288630
17	MEGHALAYA	56194
18	ASSAM	1412556
19	WEST BENGAL	5105440
20	JHARKHAND	1572833
21	ORISSA	3193770
22	CHHATTISGARH	4576749
23	MADHYA PRADESH	7105208
24	GUJARAT	4441455
25	DAMAN & DIU	17594
26	DADRA & NAGAR HAVELI	17998
27	MAHARASHTRA	7469127
28	ANDHRA PRADESH	7197174
29	KARNATAKA	5852698
30	GOA	220393
31	LAKSHADWEEP	5521
32	KERALA	3487279
33	TAMIL NADU	6367681
34	PUDUCHERRY	158813
35	ANDAMAN & NICOBAR ISLANDS	23143
36	TELANGANA	5534307
37	NON-CBS cases reported by Banks	3873751
<b>Total</b>		<b>97526192</b>

**Annexure-2 referred to in reply to Lok Sabha Un-Starred Question Number 649 for 18.11.2016**

<b>Public Sector Insurance Companies</b>		<b>Gross Enrolment under PMSBY as on 31.10.2016</b>
1	New India Assurance Co. Ltd.	15672249
2	United India Insurance Co. Ltd	26188279
3	National Insurance Co Ltd	33133552
4	Oriental Insurance Company Ltd.	11058761
<b>Total</b>		<b>86052841</b>
<b>Private Sector Insurance Companies</b>		
5	Universal Sompo General Insurance Co. Ltd.	5463658
6	TATA AIG General Insurance Co. Ltd.	796189

7	Cholamandalam General Insurance Co. Ltd	113524
8	Bajaj Allianz General Insurance Co. Ltd.	1186787
9	Reliance General Insurance Co. Ltd	1095467
10	ICICI Lombard General Insurance Co. Ltd.	2817726
	<b>Total</b>	<b>11473351</b>
<b>Grand Total</b>		<b>97526192</b>