

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

UNSTARRED QUESTION NO. 4343

TO BE ANSWERED ON 11th August, 2017/Shravana 20, 1939 (Saka)

Repricing of Social Security Schemes

4343. DR. PRITAM GOPINATH MUNDE: DR. SHRIKANT EKNATH SHINDE:
SHRI VINAYAK BHAURAO RAUT: SHRI ADHALRAO PATIL SHIVAJIRAO:
SHRI DHARMENDRA YADAV: SHRI SHRIRANG APPA BARNE:
SHRI ANANDRAO ADSUL: SHRI OM BIRLA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of claim-to-premium ratio of the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) along with the percentage of coverage since inception of these schemes, State/UT/scheme-wise;
- (b) whether insurance companies have requested the Government to reprice the schemes;
- (c) if so, the details thereof and the action taken by the Government thereon;
- (d) whether the Government has also received complaints against banks for non-cooperation in the implementation of above said schemes; and
- (e) if so, the details thereof and the action taken by the Government thereon?

ANSWER

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

(a): For the period up to 31.05.2017, claim to premium ratio for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is 83.85% and for Pradhan Mantri Suraksha Bima Yojana (PMSBY) it is 115.57%. The State-wise coverage under both the schemes is given in Annexure.

(b) & (c): No such request has been received from insurance companies regarding repricing of the said schemes.

(d) & (e): No complaint has been received against banks for non-cooperation in the implementation of above said schemes. Banks are spreading awareness through financial literacy events by organizing camps and special outreach efforts to facilitate access to the schemes. Banners displaying features of the schemes were also installed at bank branches.

**Annexure referred to in reply to Lok Sabha Un-Starred Question No. 4343 for
11/08/2017**

**State-Wise coverage for Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan
Mantri Jeevan Jyoti Bima Yojana (PMJJBY) as on 30/04/2017**

NO	State	PMSBY	Percentage	PMJJBY	Percentage
01	CHHATTISGARH	4754329	31.59%	943522	7.85%
02	HIMACHAL PRADESH	836748	19.01%	230831	7.15%
03	ANDHRA PRADESH	7339306	18.84%	1508096	5.28%
04	KERALA	3539226	17.37%	745853	5.26%
05	MADHYA PRADESH	7216344	16.97%	1807175	5.04%
06	NCT OF DELHI	3173411	16.39%	964970	6.49%
07	TELANGANA	5469272	16.18%	1665318	6.39%
08	PUNJAB	3034314	16.04%	555098	3.93%
09	PUDUCHERRY	162601	15.07%	59712	7.26%
10	UTTARAKHAND	1140011	14.32%	314586	4.88%
11	KARNATAKA	6105991	14.17%	2755236	8.16%
12	ORISSA	3305163	12.78%	802015	3.81%
13	HARYANA	2502226	12.51%	761947	4.98%
14	GUJARAT	4553099	12.23%	1961083	6.72%
15	RAJASTHAN	4201056	12.22%	1147436	4.33%
16	LAKSHADWEEP	5657	12.20%	1097	2.82%
17	CHANDIGARH	161792	11.96%	46541	4.40%
18	TAMIL NADU	6611762	11.08%	2254422	4.90%
19	MAHARASHTRA	7615780	10.84%	3321549	5.84%
20	GOA	223823	10.51%	108471	6.37%
21	JHARKHAND	1620602	10.25%	411806	2.97%
22	TRIPURA	292760	10.20%	79389	3.56%
23	BIHAR	4310564	9.69%	1168000	3.36%
24	UTTAR PRADESH	10337563	9.16%	2969119	3.28%
25	WEST BENGAL	5238207	9.12%	1156782	2.59%
26	DAMAN & DIU	19558	9.07%	9982	5.25%
27	DADRA & NAGAR HAVELI	31809	8.70%	15556	4.78%
28	ANDAMAN & NICOBAR ISLANDS	23270	8.64%	11483	5.24%
29	MIZORAM	64585	8.64%	37719	6.07%
30	SIKKIM	43068	8.60%	23668	5.84%
31	ASSAM	1450961	7.75%	520518	3.45%
32	JAMMU & KASHMIR	554770	7.67%	246518	3.13%
33	ARUNACHAL PRADESH	48576	7.38%	30725	5.33%
34	NAGALAND	45618	7.00%	18287	3.36%
35	MANIPUR	78270	5.44%	26933	2.47%
36	MEGHALAYA	62287	4.79%	28667	2.66%
	TOTAL	96174379	12.62%	28710110	4.77%

Coverage is based on the ratio of actual enrollments and eligible account holders as reported by the Banks