

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 3066

TO BE ANSWERED ON 5th January, 2018/ Pausha 15, 1939 (Saka)

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

QUESTION

3066. DR. KIRIT P. SOLANKI:

SHRI JUGAL KISHORE:

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the details of the incentives offered under it;
- (b) the total number of subscribers currently enrolled under the scheme so far, State/UT-wise;
- (c) the steps taken by the Government to spread awareness about the scheme;
- (d) whether any grievance redressal mechanism exists under the scheme and if so, the details thereof;
- (e) whether any applications regarding insurance claims have been received under this scheme, State/ UT-wise; and
- (f) if so, the number of applications received in this regard and the action taken thereon?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SHIV PRATAP SHUKLA)

(a) & (b) 'Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) was launched by the Government on 9th May, 2015. It provides one year life cover, renewable from year to year. The salient features of the scheme are as follows:-

- A life cover of Rs. 2 lakh on account of death due to any reason is offered to all bank account holders.
- The scheme is available to people in the age group of 18 to 50 years for a premium of Rs.330/- per annum per member, which is to be auto-debited from the subscriber's bank account.
- The scheme is being offered by Life Insurance Corporation and other private life insurers in tie up with banks.

The State-wise gross enrolment data is given in **Annexure-I**.

(c) To spread awareness about the scheme among the people, several steps have been taken such as creation of an exclusive website www.jansuraksha.gov.in, which hosts all relevant material / information including forms, rules etc. related to this scheme in english, hindi and regional languages. Further, banks and insurance companies have also organized camps and outreach efforts to facilitate access to the

scheme. Banners displaying features of the scheme were also installed at all banks and insurance company branches.

A wide Media based publicity campaign through Local/National Newspapers and advertisements on Television/Radio/ Internet was used to create awareness about the various aspects of the scheme.

(d) There are various grievance redressal mechanisms like PMO Public Grievance (PG) portal, Centralized Public Grievance Redress and Monitoring System (CPGRAM), Pradhan Mantri Jan Dhan Yojana (PMJDY) portal, direct e-mails addressed to website jansuraksha.gov.in and toll free numbers at National / State level. These complaints are followed on regular basis by banks and insurance companies for quick redressal.

(e) & (f) The details of State/UT wise insurance claims are given in **Annexure-II**.

Annexure -I referred to in reply to part (a) and (b) of the Lok Sabha Un-Starred Question No. 3066 for 05.01.2018

State-wise Enrollments As Reported by Banks as on 15.12.2017:

Sl. No.	States	PMJJBY
*1	ANDHRA PRADESH	18058155
2	ARUNACHAL PRADESH	33267
3	ASSAM	543400
4	BIHAR	1215132
5	CHHATTISGARH	1034839
6	GOA	112141
7	GUJARAT	2089273
8	HARYANA	784470
9	HIMACHAL PRADESH	243965
10	JAMMU & KASHMIR	236782
11	JHARKHAND	427200
12	KARNATAKA	2960177
13	KERALA	750190
14	MADHYA PRADESH	1788368
15	MAHARASHTRA	3415500
16	MANIPUR	26645
17	MEGHALAYA	34484
18	MIZORAM	43340
19	NAGALAND	19507
20	ORISSA	860151
21	PUNJAB	573276
22	RAJASTHAN	1290731
23	SIKKIM	25663
24	TAMIL NADU	2274252
25	TELANGANA	1654557
26	TRIPURA	86407
27	UTTAR PRADESH	3014251
28	UTTARAKHAND	330271

29	WEST BENGAL	1198592
30	ANDAMAN & NICOBAR ISLANDS	13183
31	CHANDIGARH	46339
32	DADRA & NAGAR HAVELI	17657
33	DAMAN & DIU	15307
34	LAKSHADWEEP	1125
35	NCT OF DELHI	983065
36	PUDUCHERRY	61645
Total		194763307
**37	Others	3010000
Grand Total		197773307

* 1.65 crore beneficiaries have been Converged from AABY Scheme to PMJJBY in Andhra Pradesh.

** Beneficiaries Converged from Ministry of Textiles, Women & Child Development, MSME and Department of Animal Husbandry, Dairy and Fisheries from their respective erstwhile Insurance Schemes.

Annexure –II referred to in reply to part (e) and (f) of the Lok Sabha Un-Starred Question No. 3066 for 05.01.2018

PMJJBY Insurance Claim Data State/UT-wise as on 15.12.2017:

Sl. no.	States	No. of Claims Received	No. of Claims Paid	Amount Disbursed (Rs.Crore)	No. of Claims under process
1	Andhra Pradesh	7049	6342	126.84	396
2	Arunachal Pradesh	70	67	1.34	1
3	Assam	1986	1824	36.48	44
4	Bihar	1820	1675	33.5	74
5	Chhattisgarh	3294	3056	61.12	68
6	Goa	191	184	3.68	4
7	Gujarat	6785	6122	122.44	378
8	Haryana	2502	2276	45.52	124
9	Himachal Pradesh	604	545	10.9	40
10	Jammu & Kashmir	94	90	1.8	3
11	Jharkhand	924	876	17.52	29
12	Karnataka	7463	7117	142.34	157
13	Kerala	881	853	17.06	16
14	Madhya Pradesh	6479	6036	120.72	164
15	Maharashtra	7529	7008	140.16	260
16	Manipur	82	79	1.58	2
17	Meghalaya	59	54	1.08	4
18	Mizoram	240	235	4.7	1
19	Nagaland	53	52	1.04	1
20	Odisha	2594	2414	48.28	72
21	Punjab	1432	1340	26.8	51
22	Rajasthan	5128	4422	88.44	397

23	Sikkim	43	42	0.84	1
24	Tamil Nadu	4151	3985	79.7	83
25	Telangana	7517	6873	137.46	276
26	Tripura	142	136	2.72	1
27	Uttar Pradesh	10709	9643	192.86	575
28	Uttarakhand	1032	939	18.78	48
29	West Bengal	2730	2611	52.22	64
30	Andaman & Nicobar	22	22	0.44	0
31	Chandigarh	112	105	2.1	3
32	Dadra & Nagar Haveli	29	27	0.54	1
33	Daman & Diu	13	11	0.22	0
34	LAKSHADWEEP	0	0	0	0
35	NCT of Delhi	1457	1357	27.14	69
36	Puducherry	129	123	2.46	3
Grand Total		85345	78541	1570.82	3410