

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

**UN-STARRED QUESTION No. 13**

TO BE ANSWERED ON 2 FEBRUARY, 2018 (FRIDAY) / MAGHA 13, 1939 (SAKA)

**Insurance Claim under PMJDY**

**13. SHRI JOSE K. MANI:**

Will the Minister of FINANCE be pleased to state:

- (a) whether under the Pradhan Mantri Jan Dhan Yojana (PMJDY) any person who opened his first bank account with Rupay card in addition, is eligible for a life insurance cover, if so, the details thereof;
- (b) the details of the claims received and settled under the said insurance scheme, bank, State/UT-wise;
- (c) whether the PMJDY prescribe a time limit for disposing off the insurance claim;
- (d) if so, the details thereof, if not, the reasons therefor ; and
- (e) the corrective measures taken by the Government for speedy disposal of insurance claims under the scheme?

**Answer**

**The Minister of State in the Ministry of Finance  
(SHRI SHIV PRATAP SHUKLA)**

- (a) Under Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in August 2014, any person who had opened a Jan-Dhan bank account till 31.01.2015 is eligible for life insurance cover amounting to Rs. 30,000.
- (b) Bank and State/Union-Territory wise details of claims received and paid, as on 27.01.2018, under the said life insurance scheme for Jan-Dhan account holders are at Annexure 1 and 2.
- (c) to (e) Life Insurance Corporation of India (LIC) has informed that though no timeline have been assigned to settle the claims, these are endeavoured to be settled expeditiously.

Out of total 4583 claims paid by them in the last 4 financial years since the launch of the scheme, 3278 (71.52%) claims were settled within 3 days of preferring the claim with LIC, 1236 (26.97%) within 15 days, 46 (1.00%) between 15 to 30 days and only 23 (0.50%) in more than 30 days of preferring the claim with LIC.

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## Annexure to in reply to part (b) of the Lok Sabha Q. No. 13 for 2.2.2018

Bank-wise details of the claims under life insurance cover of Jan Dhan account holders as on 27.01.2018		
Bank name	Claim received	claim paid
ALLAHABAD BANK	94	88
ANDHRA BANK	612	500
ANDHRA PRAGATHI GRAMEENA BANK	31	31
AXIS BANK	8	7
BANK OF BARODA	474	420
BANK OF INDIA	201	180
BANK OF MAHARASHTRA	59	54
BARODA RAJASTHAN GRAMIN BANK	1	1
BHARATIYA MAHILA BANK LIMITED	7	7
CANARA BANK	365	342
CATHOLIC SYRIAN BANK LIMITED	1	1
CENTRAL BANK OF INDIA	206	183
CHHATTISGARH GRAMIN BANK	12	12
CITY UNION BANK LTD.	3	3
CORPORATION BANK	157	138
DENA BANK	181	144
FEDERAL BANK	1	1
HDFC BANK LTD	20	18
ICICI BANK LTD	11	8
IDBI BANK LTD	105	96
INDIAN BANK	117	103
INDIAN OVERSEAS BANK	466	413
INDUSIND BANK LTD	40	38
JAMMU AND KASHMIR BANK LIMITED	82	71
KARNATAKA BANK LTD	10	10
KARNATAKA VIKAS GRAMEENA BANK	64	58
KARUR VYSYA BANK	12	12
KERALA GRAMIN BANK	8	7
KOTAK MAHINDRA BANK	1	0
ORIENTAL BANK OF COMMERCE	158	140
PRAGATHI KRISHNA GRAMIN BANK	28	28
PRAGATI GRAMIN BANK	11	11
PUNJAB AND SIND BANK	82	74
PUNJAB NATIONAL BANK	161	135
SAURASHTRA GRAMIN BANK	8	7
SOUTH INDIAN BANK	2	2
STATE BANK OF BIKANER & JAIPUR	33	20
STATE BANK OF HYDERABAD	158	142
STATE BANK OF INDIA	356	289
STATE BANK OF MYSORE	102	98
STATE BANK OF PATIALA	60	52
STATE BANK OF TRAVANCORE	4	4
SYNDICATE BANK	288	262
TAMILNAD MERCANTILE BANK LTD	8	6
THE FEDERAL BANK LTD	2	2
THE GUJARAT STATE CO-OPERATIVE BANK LTD	1	1
THE NAINITAL BANK LIMITE	9	9
THE SARASWAT CO-OPERATIVE BANK LTD	2	2
UCO BANK	93	78
UNION BANK OF INDIA	132	109
UNITED BANK OF INDIA	76	74
VIJAYA BANK	95	89
YES BANK	5	3
Total	5223	4583

Source: Life Insurance Corporation of India

## Annexure to in reply to part (b) of the Lok Sabha Q. No. 13 for 2.2.2018

State/UT-wise details of the claims under life insurance cover of Jan Dhan account holders as on 27.01.2018		
State Name	Claim received	claim paid
ARUNACHAL PRADESH	7	7
ASSAM	89	89
BIHAR	78	76
CHHATTISGARH	241	233
DADRA HAVELI	1	1
GOA	8	8
GUJARAT	343	311
HARYANA	251	229
HIMACHAL PRADESH	61	45
JHARKHAND	29	29
KARNATAKA	636	579
KERALA	39	38
MADHYA PRADESH	208	175
MAHARASHTRA	539	470
MEGHALAYA	4	4
MIZORAM	1	1
NAGALAND	6	6
PUDUCHERRY	3	3
PUNJAB	163	139
RAJASTHAN	189	144
SIKKIM	2	2
TAMIL NADU	167	159
TELANGANA	290	288
TRIPURA	1	1
UTTAR PRADESH	398	375
UTTARAKHAND	157	142
WEST BENGAL	84	82
ANDAMAN AND NICOBAR ISLANDS	3	3
ANDHRA PRADESH	561	372
DAMAN AND DIU	2	2
DELHI	149	127
JAMMU AND KASHMIR	110	95
ODISHA	213	158
TELANGANA	190	190
Total	5223	4583

Source: Life Insurance Corporation of India