

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 4811

TO BE ANSWERED ON 23rd March 2018/ Chaitra 2, 1940 (Saka)

PMJJBY and PMSBY

4811. SHRI RAJESH PANDEY:

SHRIMATI POONAMBEN MAADAM:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has undertaken schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) to promote insurance coverage including of the accidental insurance coverage and if so, the details and the objectives thereof;
- (b) the details of review of the schemes made and the challenges faced by the Government in the implementation of the schemes;
- (c) the steps taken by the Government to overcome the difficulties in the implementation of the schemes;
- (d) whether there is any improvement in the related indices after the implementation of the scheme, if so, the details of distribution of the related indices, State/UT-wise; and
- (e) the details of enrolment made under PMJJBY and PMSBY so far along with the percentage of beneficiaries covered in these schemes compared to India's population, State/UT-wise?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI SHIV PRATAP SHUKLA)

(a) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched on 9th May, 2015. The cover period under these schemes is 1st June of each year to 31st May of subsequent year. These schemes are offered/administered through both public and private sector insurance companies, in tie up with scheduled commercial banks, Regional Rural Banks and Cooperative Banks.

PMJJBY offers a renewable one year term life cover of Rupees Two Lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs.330/- per annum per subscriber, to be auto debited from subscriber's bank account. Similarly, PMSBY offers a renewable one year accidental death cum disability cover to all subscribing bank account holders in the age group of 18 to 70 years for a premium of Rs.12/- per annum per subscriber to be auto debited from subscriber's bank account. The scheme provides a cover of Rs. Two Lakh for accidental death or total permanent disability and Rs One Lakh in case of permanent partial disability.

(b) and (c) PMJJBY and PMSBY provide insurance cover to common people, especially poor and the under-privileged sections of the society. The Government as well as the Public Sector Insurance Companies such as Life Insurance Corporation of India (LIC) had organized massive campaign to create awareness amongst large sections of population and also carried outreach efforts to facilitate access to the schemes. 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, was created. The progress of settlement of claims under the schemes is monitored regularly by the Government. Any complaints in respect of the schemes are dealt in coordination with banks and insurance companies in getting it resolved expeditiously.

(d) and (e) The details are given in **Annexure**.

No	Name of State / UT	PMJJBY			PMSBY		
		PMJJBY Enrolments	Claim Settlement Ratio	Percentage to eligible population	PMSBY Enrolments	Claim Settlement Ratio	Percentage to eligible population
1	ANDAMAN AND NICOBAR ISLANDS	13,417	100.00%	6.12%	25,939	N/A	9.64%
2	ANDHRA PRADESH \$\$	180,40,161	94.35%	5.39%	267,94,786	95.45%	17.70%
3	ARUNACHAL PRADESH	33,871	94.67%	5.87%	54,557	N/A	8.28%
4	ASSAM	5,84,825	98.01%	3.88%	15,42,341	91.67%	8.24%
5	BIHAR	12,66,498	93.74%	3.65%	44,35,787	95.21%	9.97%
6	CHANDIGARH	49,270	93.33%	4.66%	1,80,897	91.84%	13.38%
7	CHHATTISGARH	11,20,568	96.43%	9.32%	48,78,782	93.16%	32.42%
8	DADRA AND NAGAR HAVELI	18,100	96.88%	5.56%	38,729	100.00%	10.59%
9	DAMAN AND DIU	13,611	100.00%	7.16%	30,015	N/A	13.91%
10	GOA	1,13,053	97.77%	6.64%	2,34,179	96.83%	11.00%
11	GUJARAT	21,42,005	92.47%	7.34%	50,85,989	95.77%	13.66%
12	HARYANA	8,03,608	94.49%	5.25%	27,16,634	91.49%	13.59%
13	HIMACHAL PRADESH	2,44,435	96.70%	7.57%	9,70,141	91.89%	22.04%
14	JAMMU AND KASHMIR	2,62,659	98.08%	3.33%	6,06,542	97.73%	8.38%
15	JHARKHAND	4,39,311	96.75%	3.17%	17,33,879	95.30%	10.97%
16	KARNATAKA	29,02,855	98.50%	8.60%	63,87,312	95.79%	14.82%
17	KERALA	7,59,384	97.89%	5.35%	36,73,381	97.02%	18.02%
18	LAKSHADWEEP	1,147	N/A	2.95%	4,510	N/A	9.73%
19	MADHYA PRADESH	18,22,529	96.59%	5.08%	74,07,563	95.33%	17.42%
20	MAHARASHTRA	34,49,919	95.82%	6.07%	80,03,951	95.22%	11.39%
21	MANIPUR	30,031	97.87%	2.75%	87,690	100.00%	6.09%
22	MEGHALAYA	36,681	89.86%	3.41%	77,784	66.67%	5.98%
23	MIZORAM	46,453	98.78%	7.47%	72,568	100.00%	9.70%
24	NAGALAND	19,076	96.36%	3.51%	48,569	N/A	7.45%
25	DELHI	8,74,887	94.65%	5.89%	22,21,327	95.47%	11.47%
26	ODISHA	9,18,132	96.69%	4.36%	35,93,515	94.77%	13.89%
27	PUDUCHERRY	64,443	96.00%	7.83%	1,93,922	94.87%	17.97%
28	PUNJAB	6,04,813	96.51%	4.28%	32,88,932	94.05%	17.38%
29	RAJASTHAN	13,45,160	89.33%	5.07%	47,74,162	94.59%	13.88%
30	SIKKIM	26,355	100.00%	6.51%	46,679	75.00%	9.32%
31	TAMIL NADU	23,26,177	97.35%	5.06%	68,65,370	92.97%	11.50%
32	TELENGANA	16,78,284	96.21%	6.44%	55,26,435	98.17%	16.35%
33	TRIPURA	99,101	83.62%	4.45%	3,11,420	90.00%	10.85%
34	UTTAR PRADESH	31,63,381	93.11%	3.50%	116,66,598	94.76%	10.33%
35	UTTARAKHAND	3,30,352	93.02%	5.12%	12,93,280	95.60%	16.25%
36	WEST BENGAL	12,51,194	97.18%	2.80%	55,91,359	86.77%	9.74%
37	Others & Non-CBS Enrolments **	61,08,451			136,27,812		
	Grand Total	530,04,197	95.13%	5.05%	1340,93,336	94.62%	13.20%

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

schemes. Non-CBS enrolments pertain to urban cooperative bank subscribers which were not migrated to CBS system.

\$\$ includes 1.65 crore and 1.99 crore beneficiaries which have been converged from AABY to PMJJBY and PMSBY respectively in the state of Andhra Pradesh