

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

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**LOK SABHA**  
**UN STARRED QUESTION NO. 1851**  
**TO BE ANSWERED ON DECEMBER 21, 2018/AGRAHAYANA 30, 1940 (SAKA)**  
**SOCIAL SECURITY SCHEME**

1851. Shri Naranbhai Kachhadiya,  
Shri Ramdas C. Tadas,  
Shri Chandra Prakash Joshi,  
Shri Bidyut Baran Mahato

Will the Minister of FINANCE be pleased to state:

- (a) whether the coverage of Pension and Social Security Scheme is very less in the country if so, the details thereof and the reasons therefor along with the efforts being made by the Government to expand the coverage under the scheme;
- (b) the number of such beneficiaries across the country as on date who have been covered under the scheme during the last five year plan and thereafter till date, State/UT-wise; and
- (c) the number of beneficiaries registered under the Atal Pension Yojana since its launch, State/UT-wise?

**ANSWER**

The Minister of State in the Ministry of Finance  
(Shri Shiv Pratap Shukla)

(a) & (b) The Government of India introduced the Atal Pension Yojana (APY), w.e.f. 1st June, 2015, pursuant to the announcement in the budget for 2015-16 for creating a universal social security system for all Indians, especially the poor, the under-privileged and the workers in the unorganized sector. The Atal Pension Yojana scheme provides for pension to the subscriber after the age of 60 years as per the pension plan selected by him.

Within 3 years of the launch of APY Scheme, till 18th December, 2018, more than 1.35 crore subscribers have been enrolled under APY.

The steps taken by the Government to increase the number of registrations under APY inter-alia include:

- Changing the mode of payment of contribution by subscriber from only monthly to monthly, quarterly, and half yearly, keeping in consideration the seasonal income earners
- Official mobile app to access APY accounts, as well as Value Added Facilities like E-PRAN and E-SOT to access PRAN and Statement of transactions under the APY account online
- Periodic advertisements in print and electronic media in English, Hindi and regional languages, are being made.
- The Pension Fund Regulatory and Development Authority (PFRDA) officials conduct regular review meetings with bank officials for reviewing the progress of implementation of APY across the country.
- PFRDA is also conducting various promotional campaigns among the service providers (Banks and Post Offices) like Log-in Days, Elderly Day-Campaigns etc to popularize and create awareness about the scheme.

- Grievance Module for APY Subscribers
- Capacity building of bank branch officials through various training programs.
- Participating in town hall meetings, SLBC meetings.

As informed by the Employees' Provident Fund Organisation (EPFO), the number of members as on 31<sup>st</sup> March, 2017, under the Employees' Pension Scheme (EPS), 1995, administered by EPFO, applicable to establishments covered under the EPF & MP Act, 1952, employing 20 or more employees, is 14,71,37,791. The number of pensioners under EPS, 1995 as on 31<sup>st</sup> March 2017, is 56,49,797.

In order to increase the coverage, the wage ceiling for becoming eligible for membership of the Employees Pension Scheme, 1995, has been revised from Rs. 6,500/- per month to Rs. 15,000/- per month w.e.f. 01.09.2014.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are two social security insurance schemes launched by the Government on 9th May, 2015. 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.

As on 31.10.2018, 5,57,73,071 people have registered under PMJJBY, and 14,27,18,926 people have registered under PMSBY.

(c) The State/UT wise data of subscribers enrolled under APY is placed at **Annexure 1**.

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## ANNEXURE 1

### The State/UT-wise enrolment under APY up to 18.12.2018

Sr. No	Name of State	Count of PRANs
1	Andaman & Nicobar Islands	4,465
2	Andhra Pradesh	8,80,203
3	Arunachal Pradesh	9,281
4	Assam	2,51,978
5	Bihar	13,26,408
6	Chandigarh	19,677
7	Chhattisgarh	2,17,312
8	Dadra and Nagar Haveli	15,654
9	Daman & Diu	27,369
10	Delhi	2,36,188

11	Goa	45,066
12	Gujarat	6,41,286
13	Haryana	2,82,556
14	Himachal Pradesh	90,232
15	Jammu & Kashmir	50,268
16	Jharkhand	2,91,581
17	Karnataka	9,50,718
18	Kerala	3,01,999
19	Lakshwadeep	4,503
20	Madhya Pradesh	6,70,999
21	Maharashtra	10,47,306
22	Manipur	16,118
23	Meghalaya	24,474
24	Mizoram	17,349
25	Nagaland	49,804
26	Orissa	4,43,705
27	Pondicherry	29,855
28	Punjab	4,14,364
29	Rajasthan	6,29,861
30	Sikkim	49,857
31	Tamil Nadu	11,38,480
32	Telangana	3,78,653
33	Tripura	39,693
34	Uttar Pradesh	19,69,552
35	Uttaranchal	1,14,992
36	West Bengal	8,29,712
	<b>Total</b>	<b>1,35,11,518</b>