

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1894
ANSWERED ON – 19.12.2022

PMJJBY AND PMSBY BENEFICIARIES IN CHHATTISGARH

1894. SHRI SANTOSH PANDEY:

Will the Minister of FINANCE be pleased to state:

- (a) the number of account holders who have been insured under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) in the State of Chhattisgarh during the last three years, the number of account holders who have died out of the insured account holders, the number of deceased insured account holders, the number of cases the insurance amount disbursed to the nominee/dependent family of the deceased under the said schemes, the financial yearwise, district-wise, number-wise beneficiary nominee/ dependent family details of the said two schemes since its implementation; and
- (b) the terms and conditions under which insurance claim payment is made in both the said schemes and the time limit for claim settlement/ payment?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a): Number of cumulative enrolments, claims reported and claims paid in Chhattisgarh during the last three Financial Years and current Financial Year 2022-23 (as on 30.11.2022), with respect to Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are given in **Annexure-I** and **Annexure-II** respectively.

(b): PMJJBY offers coverage for Rs. 2 lakh in case of death of the insured due to any reason and the benefits payable under PMSBY on death or disability due to accident are as follows:

Cause of Claim	Sum Insured Benefit
Death	Rs. 2 Lakh
Permanent total disability	Rs. 2 Lakh
Permanent partial disability	Rs. 1 Lakh

As per the current process, the claimant has to submit his claim-cum-discharge form to the concerned Bank / Post office, along with supporting documents. The concerned Bank/ Post office then forwards claim documents electronically to the insurer within seven days of the claim and insurer settles the claim within seven days, thereafter.

Since June 2021, the enrolment and claim process for PMJJBY and PMSBY has been simplified to ensure that benefits reach to rightful claimants at the earliest.

Annexure-I referred in the Lok Sabha Unstarred Question No. 1894 dated on 19.12.2022 regarding “PMJJBY and PMSBY Beneficiaries in Chhattisgarh”

District-wise Distribution of PMJJBY Claims for the State Chhattisgarh (Financial Year Wise)

Districtwise Distribution of PMJJBY Claims for the State Chhattisgarh (Financial Year Wise)													
S. No	Name of District	As on March'2020			As on March'2021			As on March'2022			As on 30.11.2022		
		Cumulative Enrolments	No. of Claims Reported	No. of Claims Paid	Cumulative Enrolments	No. of Claims Reported	No. of Claims Paid	Cumulative Enrolments	No. of Claims Reported	No. of Claims Paid	Cumulative Enrolments	No. of Claims Reported	No. of Claims Paid
1	Koriya	38,882	290	282	46,016	504	487	62,785	822	793	73,029	992	959
2	Surguja*	65,736	282	265	62,823	356	342	92,671	551	517	108,329	612	574
3	Jashpur	33,889	121	111	48,760	153	141	82,898	351	319	101,577	388	360
4	Raigarh	71,099	345	322	95,857	481	454	150,217	828	762	176,071	981	902
5	Korba	64,553	340	319	86,136	526	501	120,169	770	703	140,120	880	814
6	Janjgir - Champa	52,075	373	350	79,631	461	431	145,834	789	707	187,067	983	883
7	Bilaspur	139,535	476	446	175,018	581	542	246,781	740	668	292,582	846	764
8	Kabeergham	35,605	80	76	47,733	112	104	74,135	206	188	94,590	229	210
9	Rajnandgaon	134,060	755	716	178,096	1,043	985	228,060	1,765	1,660	251,950	2,404	2,254
10	Durg	187,546	707	666	205,572	933	884	265,087	1,642	1,529	317,304	2,315	2,183
11	Raipur	263,597	1,749	1,664	299,330	2,201	2,106	362,397	3,328	3,048	409,978	4,076	3,785
12	Mahasamund	52,505	319	303	75,613	393	373	109,873	598	555	131,237	696	643
13	Dhamtari	75,287	555	514	97,301	691	644	127,320	993	906	144,696	1,118	1,032
14	Kanker	64,254	196	190	69,627	270	260	92,430	389	365	127,963	419	393
15	Bastar	58,422	242	234	75,880	327	315	103,217	592	558	124,517	779	735
16	Narayanpur	7,863	53	51	11,613	69	67	13,716	111	106	16,854	130	122
17	Dantewada	16,711	70	66	19,526	101	97	28,644	129	120	31,798	139	126
18	Bijapur*	22,918	51	47	20,405	74	70	29,122	193	178	30,766	287	275
19	Sukma	6,162	24	21	11,825	35	31	21,035	36	33	23,774	36	33
20	Kondagaon	40,512	50	47	58,745	67	61	85,532	85	78	94,723	93	84
21	Baloda Bazar	41,227	122	105	64,889	190	171	109,514	289	238	138,841	354	304
22	Gariyaband	18,535	59	56	27,709	62	57	41,006	103	90	49,181	136	115
23	Balod	33,546	82	77	54,551	98	91	95,183	220	196	106,060	275	258
24	Mungeli	20,435	36	31	28,216	37	31	50,276	54	43	67,570	66	53
25	Surajpur	26,456	54	46	42,421	64	59	58,658	72	64	68,730	91	86
26	Balrampur	35,057	22	19	45,502	31	27	67,636	67	61	79,289	68	64
27	Bemetara	23,213	61	54	34,562	119	109	54,921	164	149	74,586	195	179
Grand Total		1,629,680	7,514	7,078	2,063,357	9,979	9,440	2,919,117	15,887	14,634	3,463,182	19,588	18,190

Source: Banks

* Adjustments/re-distribution done by banks in Cumulative Enrolment/Claims in these districts

Annexure-II referred in the Lok Sabha Unstarred Question No. 1894 dated on 19.12.2022 regarding “PMJJBY and PMSBY Beneficiaries in Chhattisgarh”

District-wise Distribution of PMSBY Claims for the State Chhattisgarh (Financial Year Wise)

Districtwise Distribution of PMSBY Claims for the State Chhattisgarh (Financial Year Wise)													
SI No	Name of District	As on March'2020			As on March'2021			As on March'2022			As on 30.11.2022		
		Cumulative Enrolments	No. of Claims Reported	No. of Claims Paid	Cumulative Enrolments	No. of Claims Reported	No. of Claims Paid	Cumulative Enrolments	No. of Claims Reported	No. of Claims Paid	Cumulative Enrolments	No. of Claims Reported	No. of Claims Paid
1	Koriya	177,387	61	53	196,197	88	57	217,992	105	75	235,749	122	81
2	Surguja*	199,909	98	86	185,392	110	92	224,490	116	98	247,911	130	107
3	Jashpur	158,205	41	32	180,523	43	33	230,219	46	36	255,305	56	45
4	Raigarh	486,619	256	235	529,542	279	254	610,858	285	265	652,234	290	268
5	Korba	268,165	81	71	274,064	94	78	338,462	98	84	370,247	102	85
6	Janjgir - Champa	469,784	87	64	530,394	95	69	631,946	106	77	693,137	114	86
7	Bilaspur	448,821	150	116	530,353	168	129	641,422	182	144	689,289	201	155
8	Kabeerdham	152,339	29	22	179,809	38	26	227,818	41	32	257,925	45	36
9	Rajnandgaon	434,018	143	116	500,937	171	133	567,915	183	144	597,876	227	171
10	Durg*	512,178	228	189	552,783	226	183	637,185	252	193	705,136	286	232
11	Raipur	672,879	369	297	796,487	428	331	896,388	1,063	909	965,238	1,151	995
12	Mahasamund	328,531	107	87	398,911	120	94	454,884	138	106	495,415	156	122
13	Dhamtari	331,568	156	128	368,276	171	134	405,344	189	152	428,714	222	180
14	Kanker*	235,515	37	33	219,152	40	36	253,112	48	39	289,126	51	42
15	Bastar	191,568	100	93	227,561	107	98	261,559	116	106	290,709	122	112
16	Narayanpur	22,870	4	4	28,716	5	4	33,039	8	5	36,420	8	6
17	Dantewada	44,886	11	11	52,555	13	12	66,139	14	13	71,598	17	15
18	Bijapur	48,586	52	52	54,121	52	52	63,308	53	52	65,540	64	62
19	Sukma	21,127	18	16	36,935	19	16	49,339	20	18	54,985	21	19
20	Kondagaon	92,908	17	14	123,263	25	18	150,210	31	23	162,235	31	25
21	Baloda Bazar	178,723	54	39	237,545	67	46	309,005	92	64	358,702	108	73
22	Gariyaband	106,752	45	30	134,611	50	31	153,845	52	34	166,633	52	34
23	Balod	130,674	43	34	182,290	48	38	234,970	51	43	253,858	57	48
24	Mungeli	95,755	30	28	126,771	33	29	187,772	34	32	213,316	39	33
25	Surajpur	109,797	61	56	154,321	66	58	172,765	72	62	186,810	77	67
26	Balrampur	105,118	6	5	165,283	11	8	196,668	13	12	211,930	17	14
27	Bemetara	135,782	49	41	169,852	53	44	197,508	59	46	224,027	67	55
Grand Total		6,160,464	2,333	1,952	7,136,644	2,620	2,103	8,414,162	3,467	2,864	9,180,065	3,833	3,168

Source: Banks

* Adjustments/re-distribution done by banks in Cumulative Enrolment/Claims in these districts