

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1879

ANSWERED ON – 13.3.2023

PRADHAN MANTRI BIMA YOJANA

1879. SHRI ARUN KUMAR SAGAR:
SHRI ASHOK KUMAR RAWAT:
SHRI VINAYAK RAUT:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has launched the Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jan Dhan Yojana and Atal Pension Yojana;
- (b) if so, the details thereof;
- (c) the number of claims approved under the said insurance schemes so far, scheme-wise and State-wise including Mishrikh and Shahjahanpur Parliamentary constituencies in Uttar Pradesh and Maharashtra;
- (d) whether the Government proposes to increase the amount of instalments for insurance cover after appraisal of the said schemes, if so, the details thereof;
- (e) whether workers of unorganised sector including domestic workers are getting benefits under the said schemes, if so, the details thereof; and
- (f) whether the Government is implementing various social security schemes for domestic workers and if so, the details thereof?

ANSWER

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

(a) to (f): For creating a universal social security system for all Indians, especially the poor and the under-privileged the Hon'ble Prime Minister launched Social Security Schemes; namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) on pan India basis on the 9th of May, 2015.

PMJJBY: The scheme provides renewable one-year term life cover of Rs.2 lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason, at an annual premium of Rs. 436/- per subscriber.

To facilitate all those getting enrolled under PMJJBY for the first time during the middle of the policy period i.e. 1st June to 31st May, payment of pro-rata premium is allowed at a lower premium.

PMSBY: The Scheme provides renewable one-year accidental cover of Rs.2 lakh (death or permanent total disability) and Rs. 1 lakh (permanent partial disability) to all subscribing bank account holders in the age group of 18 to 70 years at an annual premium of Rs. 20/- per subscriber.

A review of the performance of the schemes since their start was undertaken and in view of adverse claim experience of the PMJJBY and PMSBY, premium rates per annum per subscriber have been revised from Rs. 330/- to Rs. 436/- for PMJJBY and from Rs. 12/- to Rs. 20/- for PMSBY.

The number of claims paid under the insurance schemes, namely, PMJJBY and PMSBY as on 22.2.2023, State-wise across the country and in Sitapur and Shahjahanpur districts in Uttar Pradesh, are at Annexure.

Atal Pension Yojana (APY): The scheme is open to all citizens of India between 18-40 years of age having a savings bank account in a bank or post-office. For better targeting of guaranteed pension to unorganised sector workers, an income tax payer shall not be eligible to join APY from 1st October, 2022. The subscriber under APY is required to make a monthly/quarterly/six monthly contribution of an amount determined by the amount of pension chosen and the age of joining the scheme. The subscriber shall receive a government guaranteed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month or Rs. 5000 per month, after the age of 60 years until death, depending on the contribution chosen.

Pradhan Mantri Jan Dhan Yojana (PMJDY): The Government initiated the National Mission for Financial Inclusion namely, PMJDY in August, 2014 to provide universal banking services for every unbanked household, based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas.

In order to give impetus to financial inclusion initiatives of the Government, PMJDY was extended beyond 14.08.2018 with the focus on opening of accounts shifting from “every household” to “every unbanked adult”. The Scheme was made more attractive with upward revision in (i) OD limit from Rs.5,000 to Rs.10,000 and (ii) accident insurance cover on RuPay card holders from Rs.1 lakh to Rs.2 lakh. PMJDY has been successful in increasing banking penetration and to promote financial inclusion across the country. As on 22.02.2023, a total of 48.20 crore Jan-Dhan accounts have been opened under PMJDY, with a deposit balance of Rs.1,89,837 crore.

These schemes, namely, PMJJBY, PMSBY, APY and PMJDY are universal in nature and open to all eligible persons including workers of unorganized sector and domestic workers.

Annexure referred in the reply to Lok Sabha Unstarred Question No. 1879 dated 13.3.2023 regarding Pradhan Mantri Bima Yojana

Number of claims paid under PMJJBY and PMSBY as on 22.2.2023, State-wise across the country and in Sitapur and Shahjahanpur districts in Uttar Pradesh

PMJJBY & PMSBY Claims- State Wise as on 22.02.2023					
S. No.	State Name	PMJJBY		PMSBY	
		No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore
1	Andaman & Nicobar Islands	99	1.98	9	0.18
2	Andhra Pradesh	209357	4187.14	23443	468.86
3	Arunachal Pradesh	305	6.10	21	0.42
4	Assam	8741	174.82	617	12.34
5	Bihar	17543	350.86	1644	32.88
6	Chandigarh	487	9.74	137	2.74
7	Chhattisgarh	20097	401.94	3351	67.02
8	Dadra & Nagar Haveli	168	3.36	16	0.32
9	Daman & Diu	113	2.26	7	0.14
10	Goa	762	15.24	154	3.08
11	Gujarat	39988	799.76	4255	85.1
12	Haryana	12278	245.56	3457	69.14
13	Himachal Pradesh	3109	62.18	1239	24.78
14	Jammu & Kashmir	1996	39.92	150	3
15	Jharkhand	6708	134.16	869	17.38
16	Karnataka	43363	867.26	4999	99.98
17	Kerala	3987	79.74	1826	36.52
18	Lakshadweep	2	0.04	0	0
19	Madhya Pradesh	31200	624.00	8277	165.54
20	Maharashtra	38472	769.44	20650	413
21	Manipur	464	9.28	28	0.56
22	Meghalaya	484	9.68	27	0.54
23	Mizoram	1151	23.02	38	0.76
24	Nagaland	224	4.48	6	0.12
25	Delhi	6408	128.16	1110	22.2
26	Odisha	17683	353.66	2137	42.74
27	Puducherry	543	10.86	168	3.36
28	Punjab	6710	134.20	2552	51.04
29	Rajasthan	31330	626.60	5935	118.7
30	Sikkim	149	2.98	13	0.26
31	Tamil Nadu	19743	394.86	5245	104.9
32	Telangana	34116	682.32	4527	90.54
33	Tripura	794	15.88	114	2.28
34	Uttar Pradesh	57462	1149.24	8522	170.44
35	Uttarakhand	4324	86.48	980	19.6
36	West Bengal	14811	296.22	2277	45.54
37	Ladakh	14	0.28	1	0.02
38	Others*	13403	268.06	4132	66.28
Total		648588	12971.76	112933	2242.30
<i>Source: Banks and Insurance companies; * claims for which State-wise distribution is not available</i>					
<i>Note: State wise distribution of claims data as on 22.02.2023 comprises claims under converged schemes also.</i>					

PMJJBY & PMSBY Claims as on 22.02.2023					
S. No.	District Name	PMJJBY		PMSBY	
		No. of Claims Paid	Amount Paid (in Rs. Crore)	No. of Claims Paid	Amount Paid (in Rs. Crore)
1	Shahjahanpur, Uttar Pradesh	1080	21.60	95	1.90
2	Sitapur, Uttar Pradesh	1066	21.32	143	2.86
<i>Note: Misrikh is part of Sitapur District.</i>					
