

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION No. 508

Answered on Monday, July 24, 2023/ Sravana 2, 1945 (Saka)

Enrolment under PMSBY, PMJJBY, APY in Karnataka

508. SHRI P.C. MOHAN:

Will the Minister of FINANCE be pleased to state:

- (a) the number of individuals enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) in Karnataka District-wise including Bengaluru since inception of schemes;
- (b) the steps to create awareness about PMSBY, PMJJBY, APY among the eligible population, particularly in rural and remote areas;
- (c) the claim settlement ratio and the average time taken for claim settlement under PMSBY, PMJJBY; and
- (d) the measures being taken or proposed to be taken to ensure effective implementation and smooth functioning of PMSBY, PMJJBY, APY?

Answer

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

- (a) The District-wise cumulative enrolment data of Karnataka state including Bengaluru in respect of Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Atal Pension Yojana (APY) since inception of the scheme, is at **Annexure**.
- (b) Banks are organising multiple drives from time to time for creating awareness and enrolment of maximum number of eligible populations under these schemes. Camps are organised at District and Gram Panchayat level across the country with active involvement of Banks, Business Correspondents and district administration.

(c) As informed by insurance companies, the claim settlement ratio under PMJJBY and PMSBY as on 28.06.2023 is 99.94% and 97.52% respectively. As per scheme guidelines turn around time for settlement of PMJJBY and PMSBY claims are 14 days.

(d) In order to ensure effective implementation and smooth functioning of the schemes, following steps have been taken:

- i) Simplification of enrolment and claim forms and documents.
- ii) Recognition of more documents and relaxations in accepting proof of death for settlement of claims.
- iii) Electronic Transmission of claim documents by the bank/post office and insurance companies without requiring the same in physical form.
- iv) Reduction in turn around time for settlement of claims from 60 days to 14 days.
- v) Reduction in Claim admissibility (Lien period) from 45 days to 30 days under PMJJBY.

Annexure as referred to in part (a) of reply to the Lok Sabha question No. 508 for 24.07.2023 regarding "Enrolment under PMSBY, PMJJBY, APY in Karnataka"

District-wise Cumulative enrolment by Banks in the State of Karnataka

S.No.	District	PMJJBY*	PMSBY*	APY#
1	Belgaum	606,056	1,190,041	245,552
2	Bagalkot	253,479	526,175	91,046
3	Bijapur	248,179	580,809	98,632
4	Bidar	155,448	373,874	70,575
5	Raichur	234,832	431,238	86,889
6	Koppal	143,071	270,781	65,381
7	Gadag	159,935	339,783	65,569
8	Dharwad	259,413	558,491	101,486
9	UttaraKannada	228,010	513,726	82,465
10	Haveri	229,615	493,831	94,094
11	Bellary	308,283	570,322	151,857
12	Chitradurga	181,144	373,869	89,261
13	Davanagere	221,567	420,679	87,835
14	Shimoga	235,353	500,337	95,266
15	Udupi	187,720	455,150	96,608
16	Chikmagalur	171,415	363,624	77,267
17	Tumkur	297,250	612,739	109,741
18	Bangalore	1,160,572	2,628,298	477,841
19	Mandya	261,877	479,603	92,510
20	Hassan	243,819	487,616	103,904
21	DakshinaKannada	286,264	785,629	140,552
22	Kodagu	91,429	208,898	37,789
23	Mysore	389,122	776,412	152,126
24	Chamarajanagar	121,987	257,261	42,648
25	Gulbarga	207,505	490,936	116,865
26	Yadgir	114,416	236,629	47,681
27	Kolar	144,121	326,868	69,101
28	Chikkaballapura	105,712	258,217	51,679
29	BangaloreRural	169,362	373,723	62,699
30	Ramanagara	127,014	285,236	50,957
Total		7,543,970	16,170,795	3,155,876

Source: *Banks (on FIPLAN portal) (as on 28.06.2023)

#PFRDA (as on 30.06.2023)
