

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION No. 2350

ANSWERED ON MONDAY, DECEMBER 18, 2023/ AGRAHAYANA 27, 1945 (SAKA)

PMSBY

2350. SHRIMATI VEENA DEVI

Will the Minister of FINANCE be pleased to state:

- (a) the dates on which Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) were launched by the Government in Vaishali and Muzaffarpur districts of Bihar;
- (b) the process of selection of beneficiaries under the said schemes;
- (c) whether any criteria have been set for the beneficiaries of the said schemes;
- (d) if so, the details thereof;
- (e) the details of the States in which relief has been provided to the eligible account holders under the said scheme; and
- (f) the number of account holders after the launch of the said schemes along with the details thereof year-wise and State-wise?

Answer

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

(a) to (d)

Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) have been launched on 9th May, 2015 on pan India basis.

PMSBY is an accidental insurance scheme offering accidental death and disability cover at a premium of Rs 20 per annum. All individual bank/ Post Office account holders in the age group of 18 to 70 years are entitled to join the scheme. The risk coverage under PMSBY is of Rs 2 lakhs in case of accidental death or permanent total disability and Rs 1 lakh for permanent partial disability due to accident.

PMJJBY is a life insurance scheme offering life insurance cover for death due to any reason at a premium of Rs 436 per annum. All individuals bank/ Post Office account holders in the age group of 18 to 50 years are entitled to join the scheme. The risk coverage under PMJJBY is of Rs 2 lakhs.

(e) State wise details of number of claims and amount paid under PMSBY and PMJJBY is at Annexure-A.

(f) Year wise and State wise number of Cumulative account holders under PMSBY & PMJJBY is at Annexure-B.

Annexure-A as referred in reply to part (e) of Lok Sabha Unstarred Question No 2350 for reply on 18.12.2023

Statewise Distribution of Number of Claims & Amount Paid as on 29.11.2023

S.No.	StateName	PMJJBY		PMSBY	
		No. of Claims Paid	Amount Paid (in Rs. Crore)	No. of Claims Paid	Amount Paid (in Rs. Crore)
1	ANDAMAN & NICOBAR ISLANDS	120	2.40	10	0.2
2	ANDHRA PRADESH	215687	4313.74	23846	476.92
3	ARUNACHAL PRADESH	390	7.80	24	0.48
4	ASSAM	9922	198.44	633	12.66
5	BIHAR	20213	404.26	1726	34.52
6	CHANDIGARH	546	10.92	148	2.96
7	CHHATTISGARH	23073	461.46	3473	69.46
8	DADRA & NAGAR HAVELI AND DAMAN & DIU	290	5.80	25	0.5
9	GOA	815	16.30	162	3.24
10	GUJARAT	42596	851.92	4426	88.52
11	HARYANA	14195	283.90	3677	73.54
12	HIMACHAL PRADESH	3450	69.00	1297	25.94
13	JAMMU & KASHMIR	2055	41.10	159	3.18
14	JHARKHAND	9001	180.02	967	19.34
15	KARNATAKA	46667	933.34	5202	104.04
16	KERALA	4214	84.28	1895	37.9
17	LAKSHADWEEP	2	0.04	0	0
18	MADHYA PRADESH	35063	701.26	8671	173.42
19	MAHARASHTRA	42039	840.78	21072	421.44
20	MANIPUR	501	10.02	29	0.58
21	MEGHALAYA	573	11.46	27	0.54
22	MIZORAM	1610	32.20	39	0.78
23	NAGALAND	298	5.96	6	0.12
24	DELHI	6908	138.16	1156	23.12
25	ODISHA	20483	409.66	2244	44.88
26	PUDUCHERRY	584	11.68	176	3.52
27	PUNJAB	7303	146.06	2682	53.64

28	RAJASTHAN	34060	681.20	6457	129.14
29	SIKKIM	180	3.60	13	0.26
30	TAMIL NADU	21864	437.28	5669	113.38
31	TELANGANA	36878	737.56	4690	93.8
32	TRIPURA	829	16.58	116	2.32
33	UTTAR PRADESH	64421	1288.42	9153	183.06
34	UTTARAKHAND	4785	95.70	1021	20.42
35	WEST BENGAL	17857	357.14	2365	47.3
36	LADAKH	14	0.28	1	0.02
37	OTHERS*	31213	624.26	13029	242.663
Total		720699	14413.98	126286	2507.80

Source: Banks and Insurance companies;

* claims for which State-wise distribution is not available

Annexure-B as referred in reply to part (f) of Lok Sabha Unstarred Question No 2350 for reply on 18.12.2023

Statewise Distribution of PMSBY Cumulative Enrolments

SR. No.	STATE/UTs	As on 31.05.2017	As on 31.05.2018	As on 31.05.2019	As on 31.05.2020	As on 31.05.2021	As on 31.05.2022	As on 31.05.2023	As on 29.11.2023
1	Andaman & Nicobar Islands	23,271	28,422	32,384	42,232	60,503	80,613	1,01,715	1,24,302
2	Andhra Pradesh*	73,38,889	2,68,52,724	2,76,77,965	2,87,83,453	1,49,65,958	1,68,09,450	1,93,22,911	2,42,66,130
3	Arunachal Pradesh	48,581	56,700	68,747	86,544	1,24,935	1,71,160	2,51,779	3,24,118
4	Assam	14,51,156	15,82,171	20,14,982	26,98,611	48,98,230	60,07,612	79,03,602	98,75,396
5	Bihar	43,10,944	44,80,833	61,33,566	86,58,280	1,18,88,203	1,64,29,388	2,12,16,297	2,62,94,036
6	Chandigarh	1,61,846	1,82,650	2,06,202	2,27,281	2,30,843	2,68,988	3,07,383	3,62,251
7	Chhattisgarh	45,92,517	49,11,130	53,29,079	61,94,440	71,51,320	85,27,801	1,02,12,821	1,21,76,564
8	Dadra & Nagar Haveli and Daman & Diu	52,239	70,129	88,145	1,09,257	1,42,413	1,58,007	1,83,404	2,17,996
9	Goa	2,23,851	2,35,476	2,67,898	3,09,997	3,46,236	3,89,041	4,70,794	5,99,198
10	Gujarat	45,54,017	51,37,207	61,57,878	75,63,743	90,30,063	1,10,45,199	1,30,74,053	1,56,65,670
11	Haryana	25,03,143	27,63,545	33,82,671	40,56,350	45,74,521	59,02,687	72,83,804	88,08,536
12	Himachal Pradesh	8,32,740	9,78,043	11,08,678	12,54,326	14,05,317	18,00,443	21,07,474	24,62,321
13	Jammu & Kashmir	5,54,809	6,26,624	7,73,088	9,07,473	9,10,311	11,22,007	13,27,466	16,71,563
14	Jharkhand	16,20,963	17,62,808	23,09,309	31,14,274	47,51,950	68,61,703	91,26,276	1,14,56,341
15	Karnataka	61,07,236	64,52,231	79,82,912	95,99,482	98,67,818	1,14,86,686	1,42,03,519	1,86,95,519
16	Kerala	35,40,090	37,18,693	45,65,471	54,11,604	53,37,913	60,41,775	70,20,111	89,57,100
17	Lakshadweep	5,657	4,551	5,832	6,116	7,109	7,880	9,900	15,350
18	Madhya Pradesh	72,17,618	75,02,870	89,10,152	1,10,67,032	1,39,69,812	1,90,22,842	2,38,03,058	2,85,49,657
19	Maharashtra	76,17,927	80,76,049	97,89,875	1,22,30,232	1,54,18,609	1,93,96,544	2,40,01,438	3,01,77,288
20	Manipur	78,281	90,564	1,14,254	1,38,223	1,85,291	2,54,099	3,72,667	4,26,232
21	Meghalaya	62,293	80,074	99,518	1,37,426	2,68,981	3,72,617	5,82,285	6,88,891

22	Mizoram	64,586	74,729	90,785	1,17,625	1,84,119	2,23,699	2,99,143	3,85,919
23	Nagaland	45,618	49,220	55,169	94,706	1,81,950	2,49,940	3,22,538	3,75,518
24	Delhi	31,73,967	22,22,994	24,80,313	28,06,653	33,33,123	38,99,798	45,21,449	52,28,612
25	Odisha	33,07,476	36,48,094	46,22,750	59,30,610	78,88,080	1,03,38,111	1,32,04,363	1,66,66,162
26	Puducherry	1,62,620	1,95,624	2,17,732	2,35,793	2,26,815	2,60,849	3,26,317	3,92,093
27	Punjab	30,35,305	33,43,936	40,76,230	47,67,412	54,93,023	70,71,740	84,03,660	1,01,82,638
28	Rajasthan	42,02,407	48,26,580	61,35,744	81,20,907	1,09,93,467	1,45,87,875	1,76,75,664	2,06,50,485
29	Sikkim	43,078	47,719	58,967	72,399	1,05,986	1,43,521	1,89,392	2,16,188
30	Tamil Nadu	66,14,200	69,54,932	85,34,853	1,00,46,876	1,06,06,515	1,22,50,972	1,49,94,464	1,93,23,965
31	Telangana	56,34,769	57,86,839	63,94,386	72,95,765	86,84,705	1,02,19,797	1,17,97,541	1,42,75,480
32	Tripura	2,92,766	3,16,282	4,14,039	4,89,961	7,39,228	8,36,939	9,83,162	11,20,097
33	Uttar Pradesh	1,03,43,179	1,19,00,697	1,62,64,264	2,07,29,188	2,87,16,980	3,83,48,291	4,76,75,092	5,68,00,063
34	Uttarakhand	11,40,320	13,00,568	15,99,745	18,79,534	23,24,999	27,97,565	34,99,704	40,94,151
35	West Bengal	52,40,253	56,77,487	77,62,055	1,03,29,258	1,30,87,024	1,69,55,393	2,13,83,697	2,56,18,740
36	Ladakh	0	0	0	13,616	15,761	24,132	34,641	47,277
37	Others & Non-CBS Enrolments**	42,84,496	1,37,57,569	1,34,48,078	1,34,69,655	3,59,16,806	3,59,16,806	3,59,16,806	3,59,16,806
Grand Total		10,04,83,108	13,56,96,764	15,91,73,716	18,89,96,334	23,40,34,917	28,62,81,970	34,41,10,390	41,31,08,653

Source : Banks (for universal schemes) and insurance companies (for converged schemes)

* Data during 2018-20 included 1.99 crore beneficiaries of converged schemes of all states; later included in 'Others & Non-CBS Enrolments' (*) from 2021 onwards.

** 'Others & Non CBS Enrolments' include beneficiaries for which state-wise distribution is not available

Annexure-B as referred in reply to part (f) of Lok Sabha Unstarred Question No 2350 for reply on 18.12.2023

Statewise Distribution of PMJJBY Cumulative Enrolments

SR. No.	STATE/UTs	As on 31.05.2017	As on 31.05.2018	As on 31.05.2019	As on 31.05.2020	As on 31.05.2021	As on 31.05.2022	As on 31.05.2023	As on 29.11.2023
1	Andaman & Nicobar Islands	11,483	14,649	16,344	20,480	24,353	35,475	51,340	61,827
2	Andhra Pradesh*	15,13,552	1,80,77,939	1,84,03,753	1,89,12,747	61,14,614	70,96,256	84,63,484	1,04,41,414
3	Arunachal Pradesh	30,726	35,036	41,351	51,270	65,050	92,088	1,40,762	1,73,482
4	Assam	5,20,634	5,98,490	7,68,887	10,39,969	15,57,772	20,89,961	30,52,600	35,96,073
5	Bihar	11,68,664	12,84,687	17,84,268	26,33,826	36,26,616	61,29,689	93,52,983	1,10,35,931
6	Chandigarh	46,578	49,907	57,786	66,034	67,045	83,245	1,01,887	1,16,300
7	Chhattisgarh	9,11,152	11,43,309	13,09,477	16,52,390	20,75,495	29,97,575	42,98,270	49,56,658
8	Dadra & Nagar Haveli and Daman & Diu	25,587	32,483	42,013	54,674	74,439	87,954	1,06,921	1,20,484
9	Goa	1,08,487	1,13,794	1,25,500	1,41,607	1,48,880	1,68,314	2,59,146	2,94,639
10	Gujarat	19,61,675	21,67,416	25,92,635	31,37,883	36,41,597	46,96,354	60,16,278	70,54,927
11	Haryana	7,62,433	8,14,582	9,82,108	12,55,919	13,99,852	22,81,969	29,90,952	35,03,146
12	Himachal Pradesh	2,30,142	2,47,370	2,93,265	3,43,419	3,84,727	5,45,157	7,27,832	8,56,655
13	Jammu & Kashmir	2,46,532	2,72,027	3,25,685	3,80,135	3,69,637	4,61,701	5,61,913	6,81,549
14	Jharkhand	4,11,995	4,45,690	6,28,527	9,65,771	15,51,274	26,54,812	44,34,265	51,09,386
15	Karnataka	27,55,209	29,37,530	34,89,813	41,46,162	43,72,107	53,30,297	68,62,320	85,52,713
16	Kerala	7,45,940	7,76,187	9,10,000	10,90,034	10,34,886	12,36,033	16,21,492	20,28,021
17	Lakshadweep	1,097	1,174	1,843	2,009	2,036	2,539	3,780	5,097
18	Madhya Pradesh	18,07,482	18,50,374	22,89,091	30,24,769	41,65,984	64,25,075	89,77,648	1,08,60,385
19	Maharashtra	33,22,644	34,73,574	40,63,128	51,98,028	63,21,214	81,24,321	1,10,43,789	1,28,93,494
20	Manipur	26,939	30,914	38,836	46,169	59,442	1,00,995	1,62,349	1,87,683
21	Meghalaya	28,670	38,576	51,170	69,680	1,05,370	1,74,116	3,03,896	3,57,127

22	Mizoram	37,720	48,031	58,423	73,293	1,06,065	1,34,831	1,88,813	2,42,266
23	Nagaland	18,287	19,393	22,080	36,420	59,876	97,270	1,43,877	1,64,444
24	Delhi	9,65,072	8,74,662	9,60,699	10,88,169	11,96,743	14,30,520	17,75,350	20,00,900
25	Odisha	8,03,105	9,38,086	13,11,691	18,64,244	26,45,003	36,90,373	53,63,588	63,90,697
26	Puducherry	59,727	65,079	73,010	80,359	85,310	1,03,022	1,35,879	1,57,365
27	Punjab	5,55,640	6,16,501	7,41,489	9,03,954	11,11,052	21,93,257	28,50,047	33,63,170
28	Rajasthan	11,48,167	13,68,740	18,64,641	25,74,823	35,90,365	53,87,713	72,59,698	85,91,217
29	Sikkim	23,678	26,851	31,932	38,024	48,824	67,000	94,265	1,07,136
30	Tamil Nadu	22,55,366	23,55,698	28,50,087	33,50,131	37,87,618	44,22,829	59,91,398	73,02,970
31	Telangana	16,97,156	18,73,863	22,11,776	26,88,803	34,01,426	43,37,059	53,35,977	63,85,231
32	Tripura	79,392	1,01,326	1,26,334	1,60,388	2,17,815	2,51,122	3,36,133	3,93,018
33	Uttar Pradesh	29,71,237	32,05,068	40,77,889	53,62,774	73,74,822	1,16,05,795	1,67,13,332	1,95,51,073
34	Uttarakhand	3,14,707	3,33,327	3,81,278	4,46,190	5,11,563	6,96,994	10,31,030	12,01,495
35	West Bengal	11,57,292	12,67,020	17,54,621	27,41,252	37,15,532	52,48,932	78,74,519	91,62,805
36	Ladakh	0	0	0	5,908	7,638	12,228	17,730	23,114
37	Others & Non-CBS Enrolments**	25,41,865	61,02,031	58,67,504	58,69,775	3,84,56,132	3,84,56,132	3,84,56,132	3,84,56,132
Grand Total		3,12,66,032	5,36,01,384	6,05,48,934	7,15,17,482	10,34,78,174	12,89,49,003	16,31,01,675	18,63,80,024

Source : Banks (for universal schemes) and insurance companies (for converged schemes)

* Data during 2018-20 included 1.65 crore beneficiaries of converged schemes of all states; later included in 'Others & Non-CBS Enrolments' (*) from 2021 onwards.

** 'Others & Non CBS Enrolments' include beneficiaries for which state-wise distribution is not available