

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
STARRED QUESTION NO. *288
ANSWERED ON 09.12.2019

BANK ACCOUNT HOLDERS UNDER PMJJBY/PMSBY

*288. SHRI BHAGIRATH CHOUDHARY:

Will the Minister of FINANCE
be pleased to state:

(a) the date on which the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched in the country including the names of the States where the bank account holders were registered, scheme/State/ UT-wise;

(b) the number of registered account holders benefited under the said schemes since the inception of these schemes till March, 2019 along with the number of beneficiaries and the amount provided to them, scheme/State/UT-wise; and

(c) the number of women insured under the above said schemes throughout the country till March, 2019 including the number of women out of them who were provided assistance along with the types of assistance provided, State/year-wise?

ANSWER

THE FINANCE MINISTER
(SMT NIRMALA SITHARAMAN)

(a) to (c) : A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PART (a) TO (c) OF LOK SABHA STARRED QUESTION NUMBER *288 FOR 9TH DECEMBER, 2019 REGARDING BANK ACCOUNT HOLDER UNDER PMJJBY/PMSBY TABLED BY SHRI BHAGIRATH CHOUDHARY, HON'BLE MEMBER OF PARLIAMENT

(a): For creating a universal social security system for all Indians, especially the poor and the under-privileged the Hon'ble Prime Minister launched two Social Security Schemes in the Insurance sector; namely the Pradhan Mantri Suraksha Bima Yojana(PMSBY) and the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in Kolkata on Pan India basis on the 9th of May, 2015. Salient features of the schemes are given below:

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) offers life insurance cover of Rs. 2 lakh in case of death due to any reason to people in the age group of 18 to 50 years having a bank / Post office account, who give their consent to join / enable auto-debit of premium of Rs. 330 per annum. The scheme is being offered by Life Insurance Corporation of India and all other life insurers who are offering the product on similar terms with necessary approvals and tie up with Banks and Post Offices for this purpose.

Pradhan Mantri Suraksha Bima Yojana (PMSBY) offers accidental insurance cover of Rs. 2 lakh for accidental death or total permanent disability and Rs. 1 lakh for partial permanent disability to people in the age group 18 to 70 years with a bank / Post office account, who give their consent to join / enable auto-debit of premium of Rs. 12 per annum. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company who is offering the product on similar terms with necessary approvals and tie up with Banks and Post Offices for this purpose.

(b): As per information furnished by Banks 5.91 crore persons have been enrolled under PMJJBY and 15.47 crore persons have been enrolled under PMSBY as on 31.03.2019. State-wise data of gross enrolments under the schemes PMJJBY and PMSBY is placed at Annexure A. Further, 1,35,212 claims amounting to Rs. 2704.24 crore have been settled under PMJJBY and 32,176 claims amounting to 643.52 crore have been settled under PMSBY as on 31.03.2019. State-wise data of claims under the schemes is placed at Annexure B.

(c): As per information provided by Banks / Insurance Companies 1.55 crore women have been insured under PMJJBY and 5.11 crore women have been insured under PMSBY throughout the country till March, 2019. State-wise data of women on whose lives claims were paid throughout the country till March, 2019 is placed at Annexure C.

ANNEXURE - A REFERRED TO IN PART (b) OF LOK SABHA STARRED QUESTION NO. *288 FOR ANSWER ON DECEMBER 9, 2019.

State -Wise Distribution of Gross Enrollments as on 31.03.2019 (as uploaded by banks on Jansuraksha Portal)

Sr.	State	PMSBY	PMJJBY	Total
1	ANDAMAN & NICOBAR ISLANDS	32,271	16,283	48,554
2	ANDHRA PRADESH \$\$	2,76,32,231	1,83,84,214	4,60,16,445
3	ARUNACHAL PRADESH	67,680	40,751	1,08,431
4	ASSAM	19,59,253	7,40,581	26,99,834
5	BIHAR	58,29,559	16,48,757	74,78,316
6	CHANDIGARH	2,04,990	57,229	2,62,219
7	CHHATTISGARH	52,99,788	12,91,366	65,91,154
8	DADRA & NAGAR HAVELI	49,802	24,204	74,006
9	DAMAN & DIU	37,661	17,334	54,995
10	GOA	2,66,256	1,24,926	3,91,182
11	GUJARAT	60,99,823	25,62,854	86,62,677
12	HARYANA	33,40,965	9,67,093	43,08,058
13	HIMACHAL PRADESH	10,93,835	2,86,941	13,80,776
14	JAMMU & KASHMIR	7,67,709	3,23,418	10,91,127
15	JHARKHAND	22,44,237	5,99,262	28,43,499
16	KARNATAKA	79,09,701	34,55,273	1,13,64,974
17	KERALA	45,33,055	9,04,607	54,37,662
18	LAKSHADWEEP	5,822	1,831	7,653
19	MADHYA PRADESH	87,86,945	22,37,052	1,10,23,997
20	MAHARASHTRA	97,01,319	40,21,981	1,37,23,300
21	MANIPUR	1,13,040	38,126	1,51,166
22	MEGHALAYA	97,290	50,016	1,47,306
23	MIZORAM	89,966	57,874	1,47,840
24	NAGALAND	54,528	21,608	76,136
25	NCT OF DELHI	24,66,605	9,54,457	34,21,062
26	ORISSA	45,15,671	12,59,527	57,75,198
27	PUDUCHERRY	2,16,811	72,613	2,89,424
28	PUNJAB	40,09,575	7,27,495	47,37,070
29	RAJASTHAN	60,56,922	18,20,827	78,77,749
30	SIKKIM	58,542	31,755	90,297
31	TAMIL NADU	83,40,290	27,79,983	1,11,20,273
32	TELANGANA	63,33,999	21,77,346	85,11,345
33	TRIPURA	4,11,001	1,25,393	5,36,394
34	UTTAR PRADESH	1,59,84,910	39,90,315	1,99,75,225
35	UTTARAKHAND	15,85,394	3,76,375	19,61,769
36	WEST BENGAL	74,60,614	16,39,458	91,00,072
37	Others & Non-CBS Enrolments **	1,10,59,763	53,40,237	1,64,00,000
Grand Total		15,47,17,823	5,91,69,362	21,38,87,185

** Beneficiaries converged from Ministry of Textiles, Women & Child Development, MSME and Department of Animal Husbandry, Dairy and Fisheries from their respective erstwhile Insurance schemes. Non-CBS enrolments pertain to urban cooperative bank subscribers which were not migrated to CBS system. State/UT wise break-up not available for this number.

\$\$ includes 1.65 crore and 1.99 crore beneficiaries which have been converged from AABY to PMJJBY and PMSBY respectively in the state of Andhra Pradesh.

Source : Gross Enrollment as uploaded by banks on Jansuraksha portal as on 31/03/2019 subject to verification of eligibility, availability of funds etc.

ANNEXURE - B REFERRED TO IN PART (b) OF LOK SABHA STARRED QUESTION NO. *288 FOR ANSWER ON DECEMBER 9, 2019.

State-wise Claims Data for PMJJBY & PMSBY as on 31.03.2019

S.No.	statename	PMJJBY		PMSBY		Total	
		As on 31.03.2019		As on 31.03.2019		As on 31.03.2019	
		No. of Claims Paid	Amount Paid (in Rs. Crore)	No. of Claims Paid	Amount Paid (in Rs. Crore)	No. of Claims Paid	Amount Paid (in Rs. Crore)
1	Andaman & nicobar islands	39	0.78	2	0.04	41	0.82
2	Andhra pradesh	10,665	213.30	2,288	45.76	12,953	259.06
3	Arunachal pradesh	109	2.18	10	0.20	119	2.38
4	Assam	3,281	65.62	328	6.56	3,609	72.18
5	Bihar	2,838	56.76	471	9.42	3,309	66.18
6	Chandigarh	180	3.60	66	1.32	246	4.92
7	Chhattisgarh	5,506	110.12	1,770	35.40	7,276	145.52
8	Dadra & nagar haveli	47	0.94	9	0.18	56	1.12
9	Daman & diu	33	0.66	2	0.04	35	0.70
10	Goa	301	6.02	85	1.70	386	7.72
11	Gujarat	11,104	222.08	2,265	45.30	13,369	267.38
12	Haryana	4,151	83.02	1,342	26.84	5,493	109.86
13	Himachal pradesh	928	18.56	494	9.88	1,422	28.44
14	Jammu & kashmir	145	2.90	76	1.52	221	4.42
15	Jharkhand	1,564	31.28	319	6.38	1,883	37.66
16	Karnataka	12,072	241.44	1,987	39.74	14,059	281.18
17	Kerala	1,242	24.84	757	15.14	1,999	39.98
18	LAKSHADWEEP	-	-	-	-	-	-
19	Madhya pradesh	9,552	191.04	3,490	69.80	13,042	260.84
20	Maharashtra	11,386	227.72	2,667	53.34	14,053	281.06
21	Manipur	144	2.88	15	0.30	159	3.18
22	Meghalaya	128	2.56	9	0.18	137	2.74
23	Mizoram	466	9.32	13	0.26	479	9.58
24	Nagaland	81	1.62	4	0.08	85	1.70
25	Nct of delhi	2,298	45.96	429	8.58	2,727	54.54
26	Odisha	4,145	82.90	898	17.96	5,043	100.86
27	Puducherry	197	3.94	56	1.12	253	5.06
28	Punjab	2,181	43.62	1,083	21.66	3,264	65.28
29	Rajasthan	8,206	164.12	2,320	46.40	10,526	210.52
30	Sikkim	63	1.26	6	0.12	69	1.38
31	Tamil nadu	6,843	136.86	2,162	43.24	9,005	180.10
32	Telangana	11,946	238.92	2,077	41.54	14,023	280.46
33	Tripura	215	4.30	43	0.86	258	5.16
34	Uttar pradesh	17,332	346.64	3,278	65.56	20,610	412.20
35	Uttarakhand	1,525	30.50	518	10.36	2,043	40.86
36	West bengal	4,299	85.98	837	16.74	5,136	102.72
	Grand Total	1,35,212	2,704.24	32,176	643.52	1,67,388	3,347.76

Note: Claim data as uploaded by Banks and updated by Insurance Companies after claim settlement on Jansuraksha Portal

ANNEXURE - C REFERRED TO IN PART (c) OF LOK SABHA STARRED QUESTION NO. *288 FOR ANSWER ON DECEMBER 9, 2019.

State-wise Claims Paid to Females as on 31.03.2019

S. No.	States	PMJJBY	PMSBY
		Female Beneficiary	Female Beneficiary
1	Jammu & kashmir	91	53
2	Himachal pradesh	636	326
3	Punjab	1,343	732
4	Chandigarh	111	42
5	Uttarakhand	1,008	345
6	Haryana	2,543	931
7	Nct of delhi	1,481	304
8	Rajasthan	4,691	1,512
9	Uttar pradesh	8,916	1,861
10	Bihar	1,374	266
11	Sikkim	44	2
12	Arunachal pradesh	58	5
13	Nagaland	42	-
14	Manipur	80	10
15	Mizoram	294	7
16	Tripura	134	30
17	Meghalaya	94	4
18	Assam	1,715	180
19	West bengal	2,566	481
20	Jharkhand	884	187
21	Odisha	2,305	401
22	Chhattisgarh	2,887	1,249
23	Madhya pradesh	5,335	2,389
24	Gujarat	6,462	1,026
25	Daman & diu	21	1
26	Dadra & nagar haveli	32	7
27	Maharashtra	7,118	1,264
28	Andhra pradesh	6,490	1,341
29	Karnataka	7,754	1,279
30	Goa	214	54
31	Kerala	808	386
32	Tamil nadu	3,949	1,186
33	Puducherry	124	26
34	Andaman & nicobar islands	24	-
35	Telangana	7,187	1,367
Grand Total		78,815	19,254

Source : Claim data as uploaded by Banks and updated by Insurance Companies after claim settlement on Jansuraksha Portal.

NOTE: Data of Claims settled in the lives of females converged to PMJJBY & PMSBY is not maintained centrally.