

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 122**  
ANSWERED ON 18.11.2019

**INSURANCE/PENSION SCHEMES**

122. DR. MANOJ RAJORIA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of number of contributors under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) in the country during each of the last three years, State-wise;
- (b) whether any grievance redressal cell is available for the contributors and if so, the details thereof; and
- (c) the details of the steps being taken by the Government to popularize the schemes for the informal sectors especially in the backward districts of the country?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI ANURAG SINGH THAKUR)

(a): The details of gross enrollment under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) during each of the last three years are given in Annexure –I, II and III.

The details of number of subscribers under Atal Pension Yojana in the country during each of the last three years, State-wise are given at Annexure IV.

(b): There are various grievance redressal mechanisms like PMO Public Grievance (PG) portal, Centralized Public Grievance Redressal and Monitoring System (CPGRAM), Central Grievance Management System (CGMS), direct e-mails addressed to website [jansuraksha.gov.in](http://jansuraksha.gov.in) and toll free numbers at National / State level. These complaints are followed on regular basis by banks and insurance companies for quick redressal. As per the Pension Fund Regulatory and Development Authority (Redressal of Subscriber Grievance) Regulations, 2015, unresolved grievance beyond thirty days can be escalated by the subscriber to National Pension Scheme Trust.

(c): The steps that have been taken by the Government to popularize the schemes are as under:-

- i) Massive campaigns through media to create awareness amongst large sections of population and to facilitate access to the schemes.
- ii) An exclusive website [www.jansuraksha.gov.in](http://www.jansuraksha.gov.in), which hosts all relevant material/ information including forms, rules, frequently asked questions (FAQs) etc. related to these schemes in english, hindi and regional languages.
- iii) Display of posters and banners regarding the schemes in various offices of Banks and Insurance Companies across the country.
- iv) Various promotional campaigns by Pension Fund Regulatory and Development Authority (PFRDA) among the service providers to popularize and create awareness about the APY.

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**ANNEXURE - I REFERRED TO IN PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 122 FOR ANSWER ON NOVEMBER 18, 2019.**

**State-wise Distribution of Gross Enrolment as on 31.05.2019**

Sl.No.	State / UT	PMSBY	PMJJBY
1	Andaman and Nicobar Islands	32,384	16,344
2	Andhra Pradesh \$\$	2,76,77,965	1,84,03,753
3	Arunachal Pradesh	68,747	41,351
4	Assam	20,14,982	7,68,887
5	Bihar	61,33,566	17,84,268
6	Chandigarh	2,06,202	57,786
7	Chhattisgarh	53,29,079	13,09,477
8	Dadar and Nagar Haveli	50,126	24,435
9	Daman and Diu	38,019	17,578
10	Goa	2,67,898	1,25,500
11	Gujarat	61,57,878	25,92,635
12	Haryana	33,82,671	9,82,108
13	Himachal Pradesh	11,08,678	2,93,265
14	Jammu and Kashmir	7,73,088	3,25,685
15	Jharkhand	23,09,309	6,28,527
16	Karnataka	79,82,912	34,89,813
17	Kerala	45,65,471	9,10,000
18	Lakshwadeep	5,832	1,843
19	Madya Pradesh	89,10,152	22,89,091
20	Maharashtra	97,89,875	40,63,128
21	Manipur	1,14,254	38,836
22	Meghalaya	99,518	51,170
23	Mizoram	90,785	58,423
24	Nagaland	55,169	22,080
25	NCT of Delhi	24,80,313	9,60,699
26	Odisha	46,22,750	13,11,691
27	Puducherry	2,17,732	73,010
28	Punjab	40,76,230	7,41,489
29	Rajasthan	61,35,744	18,64,641
30	Sikkim	58,967	31,932
31	Tamil Nadu	85,34,853	28,50,087
32	Telagana	63,94,386	22,11,776
33	Tripura	4,14,039	1,26,334
34	Uttar Pradesh	1,62,64,264	40,77,889
35	Uttarakhand	15,99,745	3,81,278
36	West Bengal	77,62,055	17,54,621
37	Others & Non-CBS Enrolments **	1,34,48,078	58,67,504
<b>Total</b>		<b>15,91,73,716</b>	<b>6,05,48,934</b>

Source : State/ District wise Enrollment as uploaded by banks on Jansuraksha portal as on 31.05.2019 subject to verification of eligibility, Availability of Funds for auto debit etc.

\$\$ 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.

\*\* Enrolment Data includes 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 pertaining to Urban cooperative bank subscribers which were not migrated to CBS system.

**ANNEXURE - II REFERRED TO IN PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 122 FOR ANSWER ON NOVEMBER 18, 2019.**

**State-wise Distribution of Gross Enrolment as on 31.05.2018**

Sl.No.	State/UT	PMSBY	PMJJBY
1	Andaman and Nicobar Islands	28,422	14,649
2	Andhra Pradesh \$\$	2,68,52,724	1,80,77,939
3	Arunachal Pradesh	56,700	35,036
4	Assam	15,82,171	5,98,490
5	Bihar	44,80,833	12,84,687
6	Chandigarh	1,82,650	49,907
7	Chhattisgarh	49,11,130	11,43,309
8	Dadar and Nagar Haveli	39,235	18,365
9	Daman and Diu	30,894	14,118
10	Goa	2,35,476	1,13,794
11	Gujarat	51,37,207	21,67,416
12	Haryana	27,63,545	8,14,582
13	Himachal Pradesh	9,78,043	2,47,370
14	Jammu and Kashmir	6,26,624	2,72,027
15	Jharkhand	17,62,808	4,45,690
16	Karnataka	64,52,231	29,37,530
17	Kerala	37,18,693	7,76,187
18	Lakshwadeep	4,551	1,174
19	Madya Pradesh	75,02,870	18,50,374
20	Maharashtra	80,76,049	34,73,574
21	Manipur	90,564	30,914
22	Meghalaya	80,074	38,576
23	Mizoram	74,729	48,031
24	Nagaland	49,220	19,393
25	NCT of Delhi	22,22,994	8,74,662
26	Odisha	36,48,094	9,38,086
27	Puducherry	1,95,624	65,079
28	Punjab	33,43,936	6,16,501
29	Rajasthan	48,26,580	13,68,740
30	Sikkim	47,719	26,851
31	Tamil Nadu	69,54,932	23,55,698
32	Telagana	57,86,839	18,73,863
33	Tripura	3,16,282	1,01,326
34	Uttar Pradesh	1,19,00,697	32,05,068
35	Uttarakhand	13,00,568	3,33,327
36	West Bengal	56,77,487	12,67,020
37	Others & Non-CBS Enrolments **	1,37,57,569	61,02,031
<b>Total</b>		<b>13,56,96,764</b>	<b>5,36,01,384</b>

Source : State/ District wise Enrollment as uploaded by banks on Jansuraksha portal as on 31.05.2018 subject to verification of eligibility, Availability of Funds for auto debit etc.

\$\$ 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.

\*\* Enrolment Data includes 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 pertaining to Urban cooperative bank subscribers which were not migrated to CBS system.

**ANNEXURE - III REFERRED TO IN PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 122 FOR ANSWER ON NOVEMBER 18, 2019.**

**State-wise Distribution of Gross Enrolment as on 31.05.2017**

<b>SR. No.</b>	<b>STATE/UTs</b>	<b>PMSBY</b>	<b>PMJJBY</b>
1	ANDAMAN & NICOBAR ISLANDS	23,271	11,483
2	ANDHRA PRADESH	73,38,889	15,13,552
3	ARUNACHAL PRADESH	48,581	30,726
4	ASSAM	14,51,156	5,20,634
5	BIHAR	43,10,944	11,68,664
6	CHANDIGARH	1,61,846	46,578
7	CHHATTISGARH	45,92,517	9,11,152
8	DADRA & NAGAR HAVELI	32,670	15,598
9	DAMAN & DIU	19,569	9,989
10	GOA	2,23,851	1,08,487
11	GUJARAT	45,54,017	19,61,675
12	HARYANA	25,03,143	7,62,433
13	HIMACHAL PRADESH	8,32,740	2,30,142
14	JAMMU & KASHMIR	5,54,809	2,46,532
15	JHARKHAND	16,20,963	4,11,995
16	KARNATAKA	61,07,236	27,55,209
17	KERALA	35,40,090	7,45,940
18	LAKSHADWEEP	5,657	1,097
19	MADHYA PRADESH	72,17,618	18,07,482
20	MAHARASHTRA	76,17,927	33,22,644
21	MANIPUR	78,281	26,939
22	MEGHALAYA	62,293	28,670
23	MIZORAM	64,586	37,720
24	NAGALAND	45,618	18,287
25	NCT OF DELHI	31,73,967	9,65,072
26	ORISSA	33,07,476	8,03,105
27	PUDUCHERRY	1,62,620	59,727
28	PUNJAB	30,35,305	5,55,640
29	RAJASTHAN	42,02,407	11,48,167
30	SIKKIM	43,078	23,678
31	TAMIL NADU	66,14,200	22,55,366
32	TELANGANA	56,34,769	16,97,156
33	TRIPURA	2,92,766	79,392
34	UTTAR PRADESH	1,03,43,179	29,71,237
35	UTTARAKHAND	11,40,320	3,14,707
36	WEST BENGAL	52,40,253	11,57,292
37	Non-CBS Enrolments **	42,84,496	25,41,865
<b>Grand Total</b>		<b>10,04,83,108</b>	<b>3,12,66,032</b>

Source : State/District wise Enrollment as uploaded by banks on Jansuraksha portal as on 31.05.2017 subject to verification of eligibility, Availability of Funds for auto debit etc.

\*\* Non-CBS enrolments pertaining to Urban cooperative bank subscribers which were not migrated to CBS system.

**ANNEXURE - IV REFERRED TO IN PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 122 FOR ANSWER ON NOVEMBER 18, 2019.**

<b>S.No.</b>	<b>Name of the State</b>	<b>APY Subscribers enrolled during FY 2016-17</b>	<b>APY Subscribers enrolled during FY 2017-18</b>	<b>APY Subscribers enrolled during FY 2018-19</b>
1	Andaman & Nicobar Islands	891	1,687	1,304
2	Andhra Pradesh	1,71,358	2,78,716	3,59,148
3	Arunachal Pradesh	2,266	3,303	3,294
4	Assam	42,985	1,01,627	76,684
5	Bihar	2,68,103	5,04,350	4,96,382
6	Chandigarh	3,812	6,577	6,508
7	Chhattisgarh	39,827	84,320	89,238
8	Dadra And Nagar Haveli	1,928	5,881	7,304
9	Daman & Diu	4,622	12,995	23,847
10	Delhi	38,212	80,721	91,757
11	Goa	6,112	12,435	36,993
12	Gujarat	1,18,047	2,17,621	2,37,945
13	Haryana	47,789	1,02,803	1,13,472
14	Himachal Pradesh	12,545	30,768	32,344
15	Jammu & Kashmir	9,523	12,948	15,057
16	Jharkhand	52,079	1,23,147	1,30,573
17	Karnataka	1,54,074	3,36,988	4,16,842
18	Kerala	54,350	1,04,452	1,34,663
19	Lakshwadeep	1,872	1,422	991
20	Madhya Pradesh	1,13,615	2,40,896	2,62,951
21	Maharashtra	1,78,160	3,30,963	4,55,554
22	Manipur	2,419	4,098	10,587
23	Meghalaya	2,669	2,953	24,297
24	Mizoram	7,904	5,542	5,893
25	Nagaland	9,132	14,512	27,816
26	Odisha	75,818	1,50,793	1,59,096
27	Pondicherry	2,875	10,613	16,188
28	Punjab	79,545	1,66,826	1,51,360
29	Rajasthan	1,68,817	2,04,450	2,06,673
30	Sikkim	2,897	14,841	38,959
31	Tamil Nadu	1,70,683	4,33,998	4,53,877
32	Telangana	73,621	1,19,289	1,83,151
33	Tripura	4,198	12,773	22,872
34	Uttar Pradesh	3,64,265	7,27,742	8,89,579
35	Uttarakhand	23,087	43,313	45,833
36	West Bengal	88,759	3,14,606	4,83,330
	<b>Grand Total</b>	<b>23,98,859</b>	<b>48,20,969</b>	<b>57,12,362</b>