

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

UNSTARRED QUESTION No. 3618

ANSWERED ON MONDAY, DECEMBER 20, 2021/AGRAHAYANA 29, 1943 (SAKA)

“PM Jeevan Jyoti and PM Suraksha Bima Yojanas”

3618. SHRI BHAGIRATH CHOUDHARY:

Will the Minister of FINANCE be pleased to state:

(a) the date since which ‘Pradhan Mantri Jeevan Jyoti Bima Yojana’ and ‘Pradhan Mantri Suraksha Bima Yojana’ were launched in the country;

(b) the number and details of bank account holders registered under the said schemes, State-wise and scheme-wise;

(c) the number and details of registered bank account holders who have been benefited since the start of the said schemes till October 2021 including the amount deposited thereunder, State-wise; and

(d) the number and details of women who have been insured under the said schemes till October 2021 in the country including the number of women who have been provided assistance along with the types of assistance provided to them?

Answer

**The Minister of State in the Ministry of Finance
(DR BHAGWAT KARAD)**

(a) & (b) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched on 9th May, 2015 with a view to enhance the level of insurance penetration in the country and to provide insurance cover to common people, especially poor and the under-privileged sections of the society. While PMJJBY offers life insurance cover of Rs 2 lakh, PMSBY offers accidental death or total permanent disability cover of Rs.2 lakhs and permanent partial disability cover of Rs. 1 lakh. State-wise details of beneficiaries enrolled under the Schemes is at **Annexure A**.

(c) As per information furnished by Insurance Companies, 5,12,915 numbers of claims amounting to Rs 10,258 crore and 92,266 numbers of claims amounting to Rs 1,797 crore have been disbursed under PMJJBY and PMSBY respectively as on 27.10.2021. State-wise numbers and details of enrolled beneficiaries who have been benefited since the start of the said Schemes till October, 2021 is at **Annexure B**.

(d) Even though PMJJBY and PMSBY are demand driven and consent based schemes, since its launch, the Schemes have seen significant growth in terms of cumulative Number of women enrolled thereunder:

PMJJBY No. of Women Beneficiaries	PMSBY No. of Women Beneficiaries
3,42,40,254	10,26,45,751

Source: As reported by Banks on FI Portal.

No assistance is provided by the Union Government for payment of premium under PMJJBY and PMSBY presently.

As per the information provided by Insurance companies, details of claims paid to beneficiaries for women insured in the country till 27.10.2021 under PMJJBY and PMSBY is as under:

Number of Women beneficiaries (i.e. claims paid for women insured) and amount of claims paid till 27.10.2021.

Number of Women beneficiaries (i.e. claims paid for women insured) and amount of claims paid till 27.10.2021.	PMJJBY	PMSBY
	Number: 1,60,925	Number: 14,818
Amount Paid: Rs.3,218.5 crores	Amount Paid: Rs.294.93 crores	

Annexure as referred to in part (a) of reply to Lok Sabha Q. No. 3618 for 20.12.2021**State-wise, Scheme-wise Distribution of Cumulative Enrolments as on 27.10.2021**

Sl. No.	State/UTs	PMJJBY	PMSBY
1	Andaman and Nicobar Islands	29,155	70,490
2	Andhra Pradesh	65,40,146	1,58,11,529
3	Arunachal Pradesh	76,766	1,47,830
4	Assam	16,91,426	52,23,344
5	Bihar	42,85,468	1,39,69,196
6	Chandigarh	72,277	2,47,430
7	Chhattisgarh	24,09,761	78,17,397
8	Dadra & Nagar Haveli and Daman & Diu	78,113	1,40,561
9	Goa	1,57,499	3,70,952
10	Gujarat	40,57,002	99,42,966
11	Haryana	19,42,521	51,93,324
12	Himachal Pradesh	4,40,777	15,97,785
13	Jammu and Kashmir	4,10,069	10,08,899
14	Jharkhand	18,86,299	58,90,405
15	Karnataka	47,10,766	1,05,37,632
16	Kerala	11,11,836	56,83,760
17	Lakshadweep	2,357	7,581
18	Madhya Pradesh	50,67,140	1,64,54,942
19	Maharashtra	69,17,286	1,74,96,774
20	Manipur	68,048	2,09,053
21	Meghalaya	1,31,873	3,17,135
22	Mizoram	1,21,450	2,07,730
23	Nagaland	74,057	2,12,944
24	Nct of Delhi	12,65,706	35,57,440
25	Odisha	31,45,850	89,84,859
26	Puducherry	91,532	2,42,315
27	Punjab	18,61,298	62,43,262
28	Rajasthan	42,27,061	1,26,43,411
29	Sikkim	56,783	1,24,768
30	Tamil Nadu	40,58,715	1,15,69,218
31	Telangana	37,98,510	93,67,618
32	Tripura	2,29,925	7,94,422
33	Uttar Pradesh	85,70,908	3,28,05,228
34	Uttarakhand	5,87,525	25,87,072
35	West Bengal	42,96,384	1,49,77,930
36	Ladakh	8,674	18,161
37	Others & Non-CBS Enrolments*	3,84,56,132	3,59,16,806
Grand Total		11,29,37,095	25,83,92,169

Source : Banks and Insurance Companies

***Others & Non-CBS Enrolments' includes enrolments by Urban Co-operative Bank and enrolments under Central/State converged schemes where data is not available at State Level.**

Annexure as referred to in part (b) of reply to Lok Sabha PQ. No. 3618 for 20.12.2021

State-wise, Scheme-wise Distribution of PMJJBY and PMSBY Claims -as on 27.10.2021

S. No.	State/UT	PMJJBY		PMSBY	
		No. of Claims Paid	Claims Amount Paid (in Rs. Crore)	No. of Claims Paid	Claims Amount Paid (in Rs. Crore)
1	ANDAMAN & NICOBAR ISLANDS	79	1.58	5	0.10
2	ANDHRA PRADESH	2,03,640	4,072.80	21,613	428.64
3	ARUNACHAL PRADESH	233	4.66	3	0.06
4	ASSAM	6,922	138.44	747	13.81
5	BIHAR	12,479	249.58	1,181	22.82
6	CHANDIGARH	371	7.42	1,546	29.22
7	CHHATTISGARH	15,493	309.86	2,136	41.47
8	DADRA & NAGAR HAVELI and DAMAN & DIU	186	3.72	6	0.12
9	GOA	641	12.82	87	1.73
10	GUJARAT	31,417	628.34	3,867	72.74
11	HARYANA	9,351	187.02	2,136	42.01
12	HIMACHAL PRADESH	2,285	45.70	695	13.47
13	JAMMU & KASHMIR	1,279	25.58	102	2.01
14	JHARKHAND	4,042	80.84	756	14.99
15	KARNATAKA	34,714	694.28	7,339	141.85
16	KERALA	3,315	66.30	1,517	29.93
17	LAKSHADWEEP	1	0.02	0	0.00
18	MADHYA PRADESH	22,709	454.18	7,253	141.55
19	MAHARASHTRA	29,446	588.92	9,637	187.76
20	MANIPUR	393	7.86	15	0.30
21	MEGHALAYA	344	6.88	12	0.23
22	MIZORAM	953	19.06	23	0.44
23	NAGALAND	153	3.06	0	0.00
24	DELHI	8,457	169.14	1,312	24.67
25	ODISHA	11,093	221.86	1,853	36.33
26	PUDUCHERRY	504	10.08	84	1.67
27	PUNJAB	4,637	92.74	1,500	28.96
28	RAJASTHAN	20,381	407.62	4,484	83.13
29	SIKKIM	130	2.60	9	0.18
30	TAMIL NADU	14,356	287.12	5,072	99.56
31	TELANGANA	20,517	410.34	5,476	109.11
32	TRIPURA	805	16.10	86	1.60
33	UTTAR PRADESH	38,444	768.88	6,530	126.95
34	UTTARAKHAND	3,120	62.40	2,075	39.40
35	WEST BENGAL	10,025	200.50	3,109	60.29
36	LADAKH	0	0.00	0	0.00
Total		5,12,915	10,258.30	92,266	1,797.09

*Source: Insurance Companies
(Includes claims paid under converged schemes)*