

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

UNSTARRED QUESTION No. 2863

ANSWERED ON MONDAY, MARCH 21, 2022/ PHALGUNA 30, 1943 (SAKA)

PM Jeevan Jyoti Bima and PM Suraksha Bima Yojanas

**2863. DR. MANOJ RAJORIA:
SHRI RATTAN LAL KATARIA:**

Will the Minister of FINANCE be pleased to state:

- (a) the number of the persons registered under Pradhan Mantri (PM) Jeevan Jyoti Bima Yojana and Pradhan Mantri (PM) Suraksha Bima Yojana from the year 2017 till date;
- (b) the total number of the claims passed under both the insurance schemes so far along with the details thereof during the said period, State-wise;
- (c) whether the Government proposes to increase the amount of insurance cover after assessment of the said insurance schemes and if so, the details thereof;
- (d) whether the domestic workers and unorganized workers are getting benefits under the said insurance schemes and if so, the details thereof; and
- (e) whether the Government in collaboration with the Union Territory Governments is implementing various schemes like social security, pension, insurance etc. for domestic workers and if so, the details thereof?

Answer

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

(a) to (d) The number of persons registered under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are as under:

Scheme	Cumulative Enrolment (01.04.2017 to 23.02.2022)
PMJJBY	9,27,78,284
PMSBY	17,74,81,194

State-wise claims paid during the period from 01.04.2017 to 23.02.2022 under PMJJBY & PMSBY is **Annexed**.

PMJJBY and 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. There is no proposal to increase the amount for insurance cover under PMJJBY & PMSBY respectively.

(e) As apprised by Ministry of Labour and Employment, Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) Pension Scheme was launched in 2019 to provide old age protection to the workers of Unorganised sector, including domestic workers as per the eligibility criteria of the scheme. The PM-SYM is a voluntary and contributory Central Sector pension scheme for providing monthly minimum assured pension of Rs. 3000/- to the eligible beneficiary after attaining the age of 60 years. The workers in the age group of 18-40 years whose monthly income is Rs. 15000/- or less, who are not a member of Employees' Provident Fund Organisation (EPFO), Employees' State Insurance Corporation (ESIC), National Pension Scheme (NPS) and also not an income tax payer can join the scheme. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.

Annexure as referred on part (b) of the Lok Sabha Unstarred Question No.2863 for reply on 21.03.2022

Claims Paid during the period 01.04.2017 to 23.02.2022

S.No.	State Name	PMJJBY	PMSBY
1	Andaman & Nicobar Islands	63	5
2	Andhra Pradesh	204208	21143
3	Arunachal Pradesh	205	4
4	Assam	6103	686
5	Bihar	12588	1069
6	Chandigarh	328	1530
7	Chhattisgarh	14717	1861
8	Dadra-Nagar haveli & Daman-Diu	195	3
9	Delhi	8240	1212
10	Goa	569	57
11	Gujarat	31148	3134
12	Haryana	8705	1752
13	Himachal Pradesh	2149	583
14	Jammu & Kashmir	1359	80
15	Jharkhand	4043	699
16	Karnataka	32400	6822
17	Kerala	2906	1292
18	Ladakh	0	0
19	Lakshadweep	1	0
20	Madhya Pradesh	20744	6488
21	Maharashtra	27564	9184
22	Manipur	374	8
23	Meghalaya	348	11
24	Mizoram	798	22
25	Nagaland	133	0
26	Odisha	10717	1746
27	Puducherry	455	73
28	Punjab	4082	1140
29	Rajasthan	20811	3890
30	Sikkim	112	8
31	Tamil Nadu	12928	4616
32	Telangana	16651	5047
33	Tripura	766	84
34	Uttar Pradesh	37197	5881
35	Uttarakhand	2757	1967
36	West Bengal	9433	2931
Total		495797	85028

Source: Claims Portal & Insurance Companies