

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 1169
ANSWERED ON – 25.7.2022

PRADHAN MANTRI SURAKSHA BIMA YOJANA

†1169. SHRIMATI DELKAR KALABEN MOHANBHAI:
SHRI ARVIND GANPAT SAWANT:
SHRI KRUPAL BALAJI TUMANE:
SHRI SANJAY JADHAV:

Will the Minister of FINANCE be pleased to state:

- (a) the major objective of the Pradhan Mantri Suraksha Bima Yojana;
- (b) whether the Government is aware that the Pradhan Mantri Suraksha Bima Yojana is not able to attract people in the desired manner due to the lack of awareness regarding the said scheme and if so, the details thereof and the reasons therefor;
- (c) whether any review has been conducted in this regard and if so, the details thereof;
- (d) whether the said Yojana is not being properly advertised or its implementation is not being properly supervised and if so, the details thereof; and
- (e) the details of the immediate steps taken by the Government to increase the awareness of the people and to attract the people towards the scheme in districts, tehsils and rural areas across the country including Dadra and Nagar Haveli and Daman and Diu?

ANSWER

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

(a): Pradhan Mantri Suraksha Bima Yojana (PMSBY) was launched with an objective to provide accident insurance cover on pan India basis for creating a universal social security system for all Indians, especially the poor and the under-privileged.

(b) to (e): PMSBY has remained the flagship scheme insurance scheme of the Government of India to provide personal accident cover to 29.06 crore eligible citizens as on 6.7.2022.

The steps that have been taken by the Government to increase the awareness of the people and to attract the people towards the scheme are summarized 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, 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.

Further, banking correspondents have also been popularizing the scheme at the grassroot level and have been enrolling the accountholders under PMSBY. It is due to such awareness created deep into the country that 71 % of enrolments under PMSBY as on 06.07.2022 are from rural areas.

As on 06.07.2022, the cumulative enrolments in Dadar and Nagar Haveli under PMSBY are 91,928 and in Daman & Diu are 68,154.
