

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA
UNSTARRED QUESTION NO. 2474**

ANSWERED ON – 1.8.2022

PM SURAKSHA BIMA YOJANA

†2474. DR. BHARATIBEN DHIRUBHAI SHIYAL:
SHRIMATI QUEEN OJA:

Will the Minister of FINANCE be pleased to state:

- (a) the criteria/documents on the basis of which benefits are provided under Pradhan Mantri (PM) Suraksha Bima Yojana being implemented by the Union Government;
- (b) the State-wise number of persons provided benefits under the said Yojana during the last three years across the country including Gujarat along with district-wise number of such persons in Assam including Guwahati; and
- (c) the details of the risk coverage amount and the annual premium amount fixed under the said Yojana?

ANSWER

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

(a) to (c): Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a one-year personal accident insurance scheme, renewable from year to year and is available on pan-India basis to bank/ Post office account holders in the age group 18 to 70 years who give their consent to join and enable auto-debit. At the time of claim, the claimant has to submit a duly completed claim-cum-discharge form to the bank where the subscriber was enrolled along with documents mentioned in the claim-cum-discharge form in support of death /permanent disability due to accident.

The scheme offers coverage for Rs. 2 lakhs in case of accidental death or total permanent disability and Rs. 1 lakh for partial permanent disability due to an accident and is available to people in the age group of 18 to 70 years having a bank account who give their consent to join and enable auto-debit at an annual premium of Rs. 20/- per subscriber. The benefits payable under the scheme on death or disability due to accident are as follows:

Table of Benefits	Sum Insured
Death	Rs. 2 Lakh
Permanent total disability	Rs. 2 Lakh
Permanent partial disability	Rs. 1 Lakh

The number of persons benefitted under PMSBY during the last three years, State-wise across the country and district-wise in Assam, are at Annexure-I and Annexure-II respectively.

Annexure-I

PMSBY Claims Paid – State-wise Distribution									
S. No	State/ UT	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23(as on 29.06.2022)	
		No. of Claims Paid	Claim Amount Paid (In Cr.)	No. of Claims Paid	Claim Amount Paid (In Cr.)	No. of Claims Paid	Claim Amount Paid (In Cr.)	No. of Claims Paid	Claim Amount Paid (In Cr.)
1	Andaman and Nicobar Islands	3	0.06	0	0.00	0	0.00	2	0.04
2	Andhra Pradesh	608	12.16	423	8.46	529	10.58	885	17.70
3	Arunachal Pradesh	3	0.06	1	0.02	5	0.10	0	0.00
4	Assam	62	1.24	23	0.46	112	2.24	21	0.42
5	Bihar	128	2.56	107	2.14	128	2.56	298	5.96
6	Chandigarh	26	0.52	12	0.24	17	0.34	6	0.12
7	Chhattisgarh	182	3.64	151	3.02	761	15.22	175	3.50
8	Dadra and Nagar Haveli	2	0.04	3	0.06	2	0.04	0	0.00
9	Daman and Diu	0	0.00	3	0.06	1	0.02	1	0.02
10	Goa	6	0.12	13	0.26	21	0.42	12	0.24
11	Gujarat	464	9.28	329	6.58	547	10.94	373	7.46
12	Haryana	510	10.20	367	7.34	367	7.34	397	7.94
13	Himachal Pradesh	221	4.42	115	2.30	116	2.32	222	4.44
14	Jammu and Kashmir	25	0.50	12	0.24	13	0.26	9	0.18
15	Jharkhand	105	2.10	62	1.24	132	2.64	82	1.64
16	Karnataka	320	6.40	185	3.70	252	5.04	1,419	28.38
17	Kerala	333	6.66	97	1.94	95	1.90	283	5.66
18	Lakshadweep	0	0.00	0	0.00	0	0.00	0	0.00
19	Madhya Pradesh	820	16.40	657	13.14	1,784	35.68	396	7.92
20	Maharashtra	664	13.28	472	9.44	9,504	190.08	4,064	81.28
21	Manipur	3	0.06	5	0.10	2	0.04	0	0.00
22	Meghalaya	0	0.00	1	0.02	10	0.20	2	0.04
23	Mizoram	1	0.02	0	0.00	14	0.28	6	0.12
24	Nagaland	0	0.00	2	0.04	0	0.00	0	0.00
25	Nct of Delhi	95	1.90	58	1.16	285	5.70	79	1.58
26	Odisha	234	4.68	140	2.80	509	10.18	104	2.08
27	Puducherry	30	0.60	10	0.20	14	0.28	17	0.34
28	Punjab	252	5.04	226	4.52	541	10.82	120	2.40
29	Rajasthan	397	7.94	408	8.16	1,522	30.44	209	4.18
30	Sikkim	1	0.02	0	0.00	4	0.08	0	0.00
31	Tamil Nadu	858	17.16	469	9.38	595	11.90	383	7.66
32	Telangana	479	9.58	374	7.48	466	9.32	548	10.96
33	Tripura	4	0.08	1	0.02	45	0.90	6	0.12
34	Uttar Pradesh	688	13.76	600	12.00	1,913	38.26	811	16.22
35	Uttarakhand	95	1.90	57	1.14	197	3.94	43	0.86
36	West Bengal	173	3.46	120	2.40	777	15.54	176	3.52
37	Ladakh	1	0.02	0	0.00	0	0.00	0	0.00
	Grand Total	7,793	155.86	5,503	110.06	21,280	425.60	11,149	222.98

Source: Banks (Universal Schemes only). Does not include claims paid under Converged schemes of Central/State Govts.

Annexure-II

PMSBY Claims Paid-District-wise Distribution for the State Assam									
S. No	Name of District	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23 (as on 29.06.2022)	
		No. of Claims Paid	Claim Amount Paid (In Cr.)	No. of Claims Paid	Claim Amount Paid (In Cr.)	No. of Claims Paid	Claim Amount Paid (In Cr.)	No. of Claims Paid	Claim Amount Paid (In Cr.)
1	Kokrajhar	0	0.00	0	0.00	4	0.08	0	0.00
2	Dhubri	1	0.02	0	0.00	1	0.02	0	0.00
3	Goalpara	5	0.10	1	0.02	0	0	0	0.00
4	Barpeta	1	0.02	1	0.02	2	0.04	3	0.06
5	Morigaon	3	0.06	1	0.02	0	0	1	0.02
6	Nagaon	3	0.06	1	0.02	2	0.04	0	0.00
7	Sonitpur	2	0.04	4	0.08	6	0.12	1	0.02
8	Lakhimpur	1	0.02	0	0.00	0	0	0	0.00
9	Dhemaji	0	0.00	0	0.00	0	0	0	0.00
10	Tinsukia	1	0.02	0	0.00	0	0	1	0.02
11	Dibrugarh	4	0.08	3	0.06	1	0.02	3	0.06
12	Sivasagar	2	0.04	1	0.02	1	0.02	1	0.02
13	Jorhat	3	0.06	0	0.00	2	0.04	0	0.00
14	Golaghat	3	0.06	0	0.00	1	0.02	1	0.02
15	Karbi Anglong	1	0.02	0	0.00	4	0.08	0	0.00
16	Dima Hasao	1	0.02	0	0.00	0	0	0	0.00
17	Cachar	6	0.12	1	0.02	0	0	0	0.00
18	Karimganj	1	0.02	0	0.00	0	0	0	0.00
19	Hailakandi	2	0.04	0	0.00	0	0	0	0.00
20	Bongaigaon	3	0.06	2	0.04	5	0.1	1	0.02
21	Chirang	0	0.00	0	0.00	1	0.02	0	0.00
22	Kamrup	12	0.24	3	0.06	5	0.1	4	0.08
23	Kamrup Metropolitan	2	0.04	0	0.00	76	1.52	3	0.06
24	Nalbari	2	0.04	0	0.00	0	0	1	0.02
25	Baksa	0	0.00	3	0.06	0	0	0	0.00
26	Darrang	2	0.04	1	0.02	0	0	1	0.02
27	Udalguri	1	0.02	1	0.02	1	0.02	0	0.00
Grand Total		62	1.24	23	0.46	112	2.24	21	0.42

Source: Banks (Universal Schemes only). Does not include claims paid under Converged schemes of Central/State Govts.