GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
STARRED QUESTION NO. *6

ANSWERED ON MONDAY, 1ST DECEMBER, 2025/AGRAHAYANA 10, 1947(SAKA)

Beneficiaries Enroled under PMJJBY

*6. SMT. GENIBEN NAGAJI THAKOR:

Will the Minister of FINANCE be pleased to state:

(a) the total number of beneficiaries enroled under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in the country since its inception, year-wise;
(b) the number of beneficiaries enroled under the said Scheme in the State of Gujarat, year and district-wise;
(c) the total number of claims received and settled under the PMJJBY across the country along with the total amount disbursed under these claims, year and State-wise particularly in Gujarat;
(d) the details of claim settlement ratio and average time taken for settlement of claims under the said Scheme; and
(e) the measures taken/proposed to be taken by the Government to increase enrolment, reduce pendency of claims, and ensure timely disbursement of benefits to beneficiaries, particularly in the State of Gujarat

ANSWER

THE FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) to (e): A Statement is laid on the Table of the House.

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STATEMENT AS REFERRED TO IN REPLY TO PART (A) TO (E) OF LOK SABHA STARRED QUESTION NO. *6 ON MONDAY, 1ST DECEMBER, 2025/AGRAHAYANA 10, 1947(SAKA) REGARDING "BENEFICIARIES ENROLED UNDER PMJJBY", RAISED BY SMT. GENIBEN NAGAJI THAKOR, HON'BLE MEMBER OF PARLIAMENT

(a) The total number of beneficiaries enroled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in the country since inception, year-wise is placed at Annexure I.

(b) The number of beneficiaries enroled under the said scheme in the State of Gujarat, year and district-wise is placed at Annexure II.

(c) The total number of claims received and settled under the PMJJBY across the country along with the total amount disbursed under these claims, year and State-wise including in Gujarat is placed at Annexure III

(d) The claim settlement ratio under the said scheme is 99.94% as on 29.10.2025(since inception). As per the insurance sector regulator, Insurance Regulatory and Development Authority of India (IRDAI), the average time taken for settlement of PMJJBY claim varies across various insurers and is in the range of 0.61 Days to 17 Days.

(e) With the aim of increasing enrolments, reduce pendency of claims and ensure timely disbursement of benefits to beneficiaries in PMJJBY, the following measures are being taken:

i. In order to increase coverage under PMJJBY, PMSBY, regular campaigns were held at grass root level with active participation of banks and local administration.

ii. Recently, a 4-month "Financial Inclusion Saturation Campaign" was launched across the country in 2.70 lakh gram panchayats and Urban Local Bodies (ULBs) from 01.07.2025 to 31.10.2025. To achieve saturation in PMJJBY and PMSBY, camps were organized at gram panchayat level and ULBs by Banks, providing residents with direct access to information and assistance for enrolling in the scheme. The initiative was aimed to raise awareness and improve participation, helping to bridge gaps in rural areas including enrolments on the spot. During the 4-month campaign period, 14,610 camps were held in 14,619-gram panchayats of the Gujarat state.

iii. The State Level Bankers' Committees (SLBCs) / Union Territory Level Bankers' Committees (UTLBCs) play a crucial role by coordinating efforts among Banks, Government agencies, Lead District Managers, Financial Institutions, Insurance companies, and other stakeholders to increase coverage under PMJJBY and PMSBY at the state level.

iv. The Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank of India since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy. As on March 31, 2025, a total of 2,421 CFLs have been set up across the country with one CFL covering three blocks on an average

v. A strong network of about 16 lakh Banking Correspondents (BCs), representing the last mile connect in the Banking Services delivery system, is also enrolling eligible people under these social security Schemes.

vi. Allocation of targets to all banks under each social security scheme and periodic review of performance of banks is done on regular intervals and corrective steps are taken if required.

vii. A Jansuraksha Portal has been introduced for providing affordable universal access to social security protection through end-to-end digitized journeys and empowering beneficiaries through seamless enrolment and claim remittance for PMJJBY and PMSBY. All 12 Public Sector Banks and 28 Regional Rural Banks and 11 insurers have been onboarded on the portal. Further in order to increase the awareness of social security schemes, the Jansuraksha portal (www.jansuraksha.gov.in) hosts all relevant material/ information including forms, rules, frequently asked questions (FAQs) etc. related to these schemes in English, Hindi and regional languages including Gujarati.

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Annexure I referred to in reply to Lok Sabha Starred Question No. *6 for answer on 1.12.2025 for total number of beneficiaries enroled under PMJJBY in the country since its inception, year-wise

Total number of beneficiaries enrolled under PMJJBY since inception	
Date as on	Cumulative Enrolments
31.05.2017	3,12,66,032
31.05.2018	5,36,01,384
31.05.2019	6,05,48,934
31.05.2020	7,15,17,482
31.05.2021	10,34,78,174
31.05.2022	12,89,49,003
31.05.2023	16,31,01,675
31.05.2024	20,16,80,800
31.05.2025	23,76,73,111
29.10.2025	25,45,85,997

***Source: Banks and Insuran*ce Companies**

Annexure II referred to in reply to Lok Sabha Starred Question No. *6 for answer on 1.12.2025 for number of beneficiaries enroled under the said Scheme in the State of Gujarat, year and district-wise

District wise Cumulative Enrolments of PMJJBY of State - Gujarat											
Sl No	**District Name**	**As on 31.05.2017**	**As on 31.05.2018**	**As on 31.05.2019**	**As on 31.05.2020**	**As on 31.05.2021**	**As on 31.05.2022**	**As on 31.05.2023**	**As on 31.05.2024**	**As on 31.05.2025**	**As on 29.10.2025**
1	Ahmadabad	3,71,455	4,03,976	4,54,006	5,14,141	5,40,115	6,32,671	7,51,249	9,20,811	10,50,753	11,16,113
2	Amreli	30,239	33,752	39,114	49,223	59,151	79,795	1,05,497	1,40,623	1,71,417	1,87,689
3	Anand	79,233	85,992	1,05,137	1,25,374	1,55,870	1,95,492	2,43,474	3,01,120	3,49,172	3,76,661
4	Banas Kantha	57,885	66,511	83,677	1,15,226	1,41,564	1,90,784	2,52,151	3,31,971	4,03,466	4,38,138
5	Bharuch	53,429	58,028	71,188	86,401	1,05,654	1,28,285	1,59,513	1,98,020	2,36,420	2,56,640
6	Bhavnagar	53,483	60,081	72,170	92,528	1,10,800	1,55,470	2,18,784	2,93,140	3,55,930	3,81,865
7	Dang	4,244	4,529	6,303	9,055	9,313	14,560	19,005	28,406	36,214	41,200
8	Dohad	17,893	20,541	37,192	50,108	79,844	1,21,151	1,69,670	2,36,536	2,93,138	3,15,414
9	Gandhinagar	67,959	73,554	86,830	1,05,476	1,12,780	1,37,174	1,71,064	2,11,914	2,48,822	2,70,017
10	Jamnagar	47,674	52,962	64,183	76,327	89,232	1,11,497	1,42,259	1,84,690	2,20,841	2,39,731
11	Junagadh	38,606	39,429	48,503	60,341	69,751	96,443	1,27,769	1,74,980	2,11,915	2,31,652
12	Kachchh	66,055	75,239	88,813	1,10,116	1,03,157	1,40,943	1,83,921	2,85,642	3,35,452	3,61,004
13	Kheda	59,105	65,124	82,418	1,02,612	1,30,229	1,70,872	2,24,505	2,92,355	3,46,029	3,70,731
14	Mahesana	1,08,560	1,19,834	1,39,430	1,73,793	1,80,074	2,22,911	2,72,742	3,42,470	3,97,110	4,24,439
15	Narmada	11,835	13,344	19,464	25,080	31,886	43,325	57,168	75,523	92,462	99,779
16	Navsari	47,440	53,440	67,807	81,987	97,997	1,25,757	1,56,192	1,87,818	2,12,849	2,28,016
17	Panch Mahals	35,840	39,523	53,161	67,365	94,696	1,50,522	2,08,881	2,89,941	3,50,023	3,77,505
18	Patan	39,574	44,085	55,246	71,013	77,525	98,533	1,25,752	1,61,762	1,92,834	2,08,717
19	Porbandar	11,457	13,860	16,413	19,866	24,615	32,972	45,155	62,966	76,351	84,917
20	Rajkot	1,41,973	1,51,025	1,70,328	1,97,870	2,04,261	2,52,910	3,14,366	3,92,874	4,61,035	4,95,792
21	Sabar Kantha	77,806	80,368	92,969	1,10,707	1,06,462	1,34,904	1,61,298	2,03,420	2,38,665	2,57,367
22	Surat	2,17,851	2,39,284	2,81,469	3,33,021	3,83,148	4,81,879	6,18,990	7,52,135	8,71,011	9,27,116
23	Surendranagar	27,840	32,885	41,020	56,152	70,618	1,00,348	1,48,533	2,14,595	2,65,087	2,93,368
24	Vadodara	1,97,878	2,10,711	2,54,760	2,89,577	3,08,548	3,63,074	4,37,473	5,33,110	6,27,604	6,73,776
25	Valsad	47,792	52,415	68,010	81,493	1,01,567	1,33,536	1,72,996	2,26,755	2,69,802	2,92,945
26	Tapi	7,375	7,475	9,872	12,812	22,938	37,240	54,569	76,727	97,238	1,07,495
27	Chhotaudepur	2,297	7,194	8,706	15,085	44,723	65,982	90,007	1,17,201	1,43,871	1,56,645
28	Mahisagar	3,343	5,853	6,340	7,657	32,104	41,881	55,546	74,084	90,213	1,01,505
29	Arvalli	13,748	19,278	22,300	30,940	41,712	59,283	75,781	1,07,119	1,29,271	1,42,125
30	Morbi	6,478	11,158	13,307	19,541	36,085	52,196	76,411	1,05,886	1,28,670	1,41,346
31	Devbhumi Dwarka	5,177	6,343	8,734	12,029	22,483	36,444	47,743	68,952	86,628	94,889
32	Gir Somnath	4,811	12,037	14,447	21,925	38,499	62,774	91,659	1,21,903	1,47,661	1,60,586
33	Botad	5,340	7,586	9,318	13,042	14,196	24,746	36,155	50,593	62,030	67,488
	Others*	0	0	0	0	0	0	0	2,07,508	2,07,508	2,07,508
Gujarat State Total		19,61,675	21,67,416	25,92,635	31,37,883	36,41,597	46,96,354	60,16,278	79,73,550	94,07,492	1,01,30,179

Source: Banks and Insurance Companies

Others* includes enrolments for which district wise distribution is not available.

Annexure III referred to in reply to Lok Sabha Starred Question No. *6 for answer on 1.12.2025 for total number of claims received and settled under the PMJJBY across the country along with the total amount disbursed under these claims, year and State-wise including in Gujarat

For Years 2017-2019

S.No.	State Name	As on 31.05.2017			As on 31.05.2018			As on 31.05.2019		
		No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore
1	ANDAMAN & NICOBAR ISLANDS	21	21	0.42	27	27	0.54	39	39	0.78
2	ANDHRA PRADESH	5452	5041	100.82	8545	7579	151.58	12120	10968	219.36
3	ARUNACHAL PRADESH	58	53	1.06	81	78	1.56	119	116	2.32
4	ASSAM	1523	1386	27.72	2448	2248	44.96	3666	3369	67.38
5	BIHAR	1427	1326	26.52	2244	2033	40.66	3218	2943	58.86
6	CHANDIGARH	89	82	1.64	145	133	2.66	204	186	3.72
7	CHHATTISGARH	2734	2552	51.04	3864	3544	70.88	6107	5681	113.62
8	Dadra & Nagar Haveli and Daman & Diu	33	28	0.56	55	50	1	93	85	1.7
9	GOA	148	137	2.74	238	230	4.60	325	313	6.26
10	**GUJARAT**	**5255**	**4942**	**98.84**	**8377**	**7383**	**147.66**	**12348**	**11444**	**228.88**
11	HARYANA	1917	1762	35.24	3257	2895	57.90	4881	4372	87.44
12	HIMACHAL PRADESH	455	415	8.30	715	657	13.14	1082	949	18.98
13	JAMMU & KASHMIR	77	72	1.44	116	112	2.24	168	151	3.02
14	JHARKHAND	700	665	13.30	1116	1061	21.22	1744	1635	32.70
15	KARNATAKA	6107	5824	116.48	8825	8451	169.02	13065	12439	248.78
16	KERALA	701	671	13.42	1000	970	19.40	1561	1477	29.54
17	LAKSHADWEEP	0	0	0.00	0	0	0.00	0	0	0.00
18	MADHYA PRADESH	5193	4900	98.00	7851	7254	145.08	10678	9877	197.54
19	MAHARASHTRA	5868	5462	109.24	9188	8528	170.56	12697	11740	234.80
20	MANIPUR	63	60	1.20	101	100	2.00	157	147	2.94
21	MEGHALAYA	46	44	0.88	74	66	1.32	144	137	2.74
22	MIZORAM	224	217	4.34	253	245	4.90	494	473	9.46
23	NAGALAND	46	41	0.82	55	53	1.06	85	83	1.66
24	Delhi	1090	1038	20.76	1780	1654	33.08	2523	2371	47.42
25	Odisha	2035	1919	38.38	3103	2837	56.74	4669	4293	85.86
26	PUDUCHERRY	92	92	1.84	161	149	2.98	214	203	4.06
27	PUNJAB	1157	1061	21.22	1814	1697	33.94	2434	2239	44.78
28	RAJASTHAN	3939	3641	72.82	6093	5052	101.04	9379	8411	168.22

29	SIKKIM	32	31	0.62	48	47	0.94	70	65	1.30
30	TAMIL NADU	3064	2965	59.30	5086	4848	96.96	7606	7138	142.76
31	TELANGANA	6200	5770	115.40	8680	7867	157.34	13333	12281	245.62
32	TRIPURA	120	113	2.26	185	172	3.44	235	222	4.44
33	UTTAR PRADESH	7940	7413	148.26	13676	12091	241.82	20137	18030	360.60
34	UTTARAKHAND	818	755	15.10	1174	1059	21.18	1723	1595	31.90
35	WEST BENGAL	2068	1976	39.52	3270	3092	61.84	4783	4445	88.90
36	LADAKH	0	0	0.00	0	0	0.00	0	0	0.00
37	Others*	17	4	0.08	0	0	0.00	0	0	0.00
Total		**66709**	**62479**	**1249.58**	**103645**	**94262**	**1885.24**	**152101**	**139917**	**2798.34**

For Years 2020-2022

S.No.	State Name	As on 31.05.2020			As on 31.05.2021			As on 31.05.2022		
		No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore
1	ANDAMAN & NICOBAR ISLANDS	51	49	0.98	62	60	1.2	97	93	1.86
2	ANDHRA PRADESH	14699	13670	273.4	20159	18367	367.34	39944	35290	705.80
3	ARUNACHAL PRADESH	153	149	2.98	189	185	3.7	279	271	5.42
4	ASSAM	4494	4168	83.36	5603	5243	104.86	8754	7858	157.16
5	BIHAR	4272	3948	78.96	5830	5464	109.28	12515	11748	234.96
6	CHANDIGARH	246	234	4.68	313	299	5.98	467	437	8.74
7	CHHATTISGARH	7727	7266	145.32	10432	9898	197.96	17940	16600	332.00
8	Dadra & Nagar Haveli and Daman & Diu	119	108	2.16	152	139	2.78	268	252	5.04
9	GOA	402	387	7.74	503	481	9.62	744	703	14.06
10	**GUJARAT**	**16327**	**15262**	**305.24**	**22424**	**21130**	**422.6**	**38347**	**36091**	**721.82**
11	HARYANA	6401	5896	117.92	8402	7791	155.82	12143	10937	218.74
12	HIMACHAL PRADESH	1377	1263	25.26	1816	1691	33.82	2920	2655	53.10
13	JAMMU & KASHMIR	201	192	3.84	262	251	5.02	1340	1325	26.50
14	JHARKHAND	2388	2249	44.98	3260	3085	61.7	5453	5053	101.06
15	KARNATAKA	16048	15361	307.22	21101	20266	405.32	36500	34864	697.28
16	KERALA	1878	1840	36.8	2168	2119	42.38	3180	3077	61.54
17	LAKSHADWEEP	0	0	0	1	1	0.02	2	2	0.04
18	MADHYA PRADESH	13725	12670	253.4	18200	16904	338.08	30298	27846	556.92

19	MAHARASHTRA	16081	15018	300.36	22161	20744	414.88	35461	32912	658.24
20	MANIPUR	209	197	3.94	252	240	4.8	456	432	8.64
21	MEGHALAYA	192	182	3.64	282	275	5.5	425	394	7.88
22	MIZORAM	586	579	11.58	841	834	16.68	1056	1016	20.32
23	NAGALAND	101	99	1.98	133	130	2.6	202	183	3.66
24	Delhi	3130	2998	59.96	3975	3809	76.18	6206	5847	116.94
25	Odisha	6060	5630	112.6	8554	7982	159.64	13341	12014	240.28
26	PUDUCHERRY	265	250	5	324	307	6.14	520	485	9.70
27	PUNJAB	3031	2865	57.3	3904	3705	74.1	6103	5640	112.80
28	RAJASTHAN	13229	12050	241	18623	17285	345.7	29855	27393	547.86
29	SIKKIM	87	85	1.7	106	103	2.06	145	135	2.70
30	TAMIL NADU	10058	9520	190.4	12997	12135	242.7	19249	16979	339.58
31	TELANGANA	16315	15530	310.6	22117	21162	423.24	32282	29952	599.04
32	TRIPURA	285	272	5.44	344	328	6.56	790	762	15.24
33	UTTAR PRADESH	26379	24299	485.98	34955	32323	646.46	55081	50004	1000.08
34	UTTARAKHAND	2176	2038	40.76	2704	2554	51.08	4191	3855	77.10
35	WEST BENGAL	6339	5943	118.86	8674	8158	163.16	13398	12309	246.18
36	LADAKH	4	4	0.08	4	4	0.08	14	14	0.28
37	Others*	0.00	0	0	0	0	0	184713	190216	3804.32
Total		**195035**	**182271**	**3645.42**	**261827**	**245452**	**4909.04**	**614679**	**585644**	**11712.88**

For Years 2023-2025

S.No.	StateName	As on 31.05.2023			As on 31.05.2024			As on 31.05.2025			As on 29.10.2025		
		No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Received	No. of Claims Paid	Amount Paid in Rs. Crore
1	ANDAMAN & NICOBAR ISLANDS	112	107	2.14	132	127	2.54	200	195	3.90	214	209	4.18
2	ANDHRA PRADESH	221004	212057	4241.14	228670	219628	4392.56	240882	231165	4623.30	245465	235416	4708.32
3	ARUNACHAL PRADESH	348	338	6.76	449	436	8.72	975	948	18.96	1030	1002	20.04
4	ASSAM	10176	9249	184.98	11751	10747	214.94	14341	12857	257.14	15182	13643	272.86
5	BIHAR	19762	18766	375.32	22942	21683	433.66	29412	26909	538.18	31152	28550	571.00
6	CHANDIGARH	534	504	10.08	592	565	11.30	722	646	12.92	742	663	13.26
7	CHHATTISGARH	22731	21371	427.42	26186	24772	495.44	33704	31143	622.86	36190	33440	668.80

8	Dadra & Nagar Haveli and Daman & Diu	304	288	5.76	311	296	5.92	456	436	8.72	458	438	8.76
9	GOA	821	784	15.68	883	842	16.84	1226	1168	23.36	1259	1199	23.98
10	**GUJARAT**	**43438**	**41445**	**828.90**	**45879**	**43730**	**874.60**	**60347**	**55902**	**1118.04**	**62001**	**57403**	**1148.06**
11	HARYANA	15070	13530	270.60	16321	14864	297.28	20264	17054	341.08	20869	17554	351.08
12	HIMACHAL PRADESH	3619	3279	65.58	4023	3633	72.66	4930	4094	81.88	5067	4216	84.32
13	JAMMU & KASHMIR	2082	2018	40.36	2138	2091	41.82	2427	2340	46.80	2461	2374	47.48
14	JHARKHAND	8164	7687	153.74	10622	10121	202.42	14865	14071	281.42	16948	16060	321.20
15	KARNATAKA	46512	44700	894.00	51152	49256	985.12	62820	59753	1195.06	64834	61093	1221.86
16	KERALA	4223	4096	81.92	4513	4371	87.42	5346	5115	102.30	5528	5271	105.42
17	LAKSHADWEEP	2	2	0.04	2	2	0.04	131	123	2.46	131	123	2.46
18	MADHYA PRADESH	35615	32980	659.60	40442	37701	754.02	53120	48449	968.98	55917	51127	1022.54
19	MAHARASHTRA	43247	40527	810.54	45819	43045	860.90	52463	48314	966.28	54213	49966	999.32
20	MANIPUR	518	485	9.70	550	518	10.36	657	595	11.90	690	624	12.48
21	MEGHALAYA	554	519	10.38	694	661	13.22	895	857	17.14	1007	965	19.30
22	MIZORAM	1466	1418	28.36	1817	1775	35.50	2426	2384	47.68	2762	2719	54.38
23	NAGALAND	273	256	5.12	347	329	6.58	477	449	8.98	522	493	9.86
24	Delhi	7035	6640	132.80	7537	7140	142.80	8856	8086	161.72	9095	8289	165.78
25	Odisha	20291	18987	379.74	23655	22182	443.64	30102	27915	558.30	32062	29777	595.54
26	PUDUCHERRY	582	558	11.16	650	614	12.28	737	683	13.66	754	693	13.86
27	PUNJAB	7512	6990	139.80	8290	7702	154.04	10183	9028	180.56	10610	9423	188.46
28	RAJASTHAN	34978	32535	650.70	38162	35670	713.40	54637	48797	975.94	57051	51160	1023.20
29	SIKKIM	172	162	3.24	201	192	3.84	288	261	5.22	307	279	5.58
30	TAMIL NADU	22670	20864	417.28	25308	23219	464.38	29926	26564	531.28	31158	27270	545.40
31	TELANGANA	38035	35716	714.32	40449	38082	761.64	45800	43036	860.72	47605	44726	894.52
32	TRIPURA	845	811	16.22	884	851	17.02	982	900	18.00	1002	920	18.40
33	UTTAR PRADESH	66608	60332	1206.64	74726	68415	1368.30	104960	92920	1858.40	109826	97172	1943.44
34	UTTARAKHAND	4927	4522	90.44	5509	5099	101.98	6989	6200	124.00	7376	6574	131.48
35	WEST BENGAL	17458	16181	323.62	21259	19836	396.72	28996	26202	524.04	31477	28544	570.88
36	LADAKH	14	14	0.28	14	14	0.28	15	14	0.28	15	14	0.28
37	Others*	771	11660	233.20	67220.00	77497	1549.94	42648	80040	1600.80	61991	102396	2047.92
Total		**702473**	**672378**	**13447.56**	**830099**	**797706**	**15954.12**	**968205**	**935613**	**18712.26**	**1024971**	**991785**	**19835.70**

Source: Banks and Insurance companies; * claims for which State-wise distribution is not available

Note: State wise distribution of claims data from 31.05.2022 and onwards comprises claims under converged schemes also.

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