

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION No. 214

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

Jan Suraksha Schemes

214. SHRI SACHITHANANTHAM R:
SHRI BIPLAB KUMAR DEB:

Will the Minister of Finance be pleased to state:

(a) the total number of beneficiaries enrolled under each of the three Jan Suraksha Schemes—Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) – gender-wise and PMJDY account-wise, State-wise;

(b) the total number of claims settled and the total amount disbursed under PMJJBY and PMSBY during the ten-year period since their inception;

(c) the total number of beneficiaries enrolled under PMJJBY, PMSBY and APY specifically in the State of Tripura, district-wise and gender-wise; and

(d) the specific steps taken by the Government to improve enrolment, awareness and continued participation in Tripura, particularly among women, SC/ST communities and PMJDY account- holders?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): The total number of beneficiaries enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) gender-wise and Pradhan Mantri Jan Dhan Yojana (PMJDY) account-wise, State-wise is given in Annexure-I, II, III.

(b): The total number of claims settled and the amount disbursed under PMJJBY and PMSBY during ten-year period since inception is given in Annexure-IV.

(c): The total number of beneficiaries enrolled under PMJJBY, PMSBY and APY, district-wise and gender-wise specifically in the State of Tripura, is given in Annexure- V,VI,VII.

(d): The details of steps taken to increase awareness, improve enrolment and reduce drop-out rates under Jan Suraksha Schemes are as under:

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, 1,175 camps were held in 1,241-gram panchayats of the Tripura 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.

Annexure I referred to in reply to LOK SABHA Un-Starred Question No. 214 for 01.12.2025

State-wise Gender-wise Cumulative Enrolments of PMJJBY as on 29.10.2025						
Sl.No.	State Name	Cumulative Male (A)	Cumulative Female (B)	Others (Total) (C)	Total (D=A+B+C)	PMJDY a/c holders enrolled under PMJJBY-Cumulative Enrolments E [out of D]
1	Andaman and Nicobar Islands	51,706	43,034	263	95,003	8,106
2	Andhra Pradesh	64,49,735	76,96,699	1,95,34,840	3,36,81,274	28,96,697
3	Arunachal Pradesh	1,24,834	1,37,340	14,299	2,76,473	57,284
4	Assam	21,20,423	33,46,186	1,55,521	56,22,130	24,67,879
5	Bihar	59,91,221	1,05,46,864	25,57,854	1,90,95,939	75,54,877
6	Chandigarh	98,840	63,954	1,776	1,64,570	33,426
7	Chhattisgarh	28,18,810	40,86,404	14,64,070	83,69,284	32,80,828
8	The Dadra And Nagar Haveli And Daman And Diu	1,08,849	48,292	1,414	1,58,555	34,395
9	Delhi	13,93,250	11,91,559	26,289	26,11,098	7,88,788
10	Goa	2,06,741	1,71,755	1,830	3,80,326	50,438
11	Gujarat	56,14,934	41,54,209	3,61,036	1,01,30,179	29,32,136
12	Haryana	27,31,527	23,04,266	1,97,160	52,32,953	14,37,597
13	Himachal Pradesh	6,85,052	5,79,790	76,356	13,41,198	2,92,231
14	Jammu and Kashmir	6,70,879	3,90,989	1,38,358	12,00,226	2,00,592
15	Jharkhand	30,07,634	46,93,306	7,86,407	84,87,347	38,45,573
16	Karnataka	58,61,550	65,51,348	38,73,194	1,62,86,092	30,78,198
17	Kerala	14,34,122	16,84,107	13,19,789	44,38,018	6,04,324
18	Ladakh	28,069	12,430	925	41,424	3,168
19	Lakshadweep	4,017	2,646	125	6,788	1,493
20	Madhya Pradesh	69,61,654	85,17,965	4,40,840	1,59,20,459	64,43,607
21	Maharashtra	87,56,220	91,34,665	3,86,971	1,82,77,856	65,76,339
22	Manipur	1,30,363	1,91,770	99,650	4,21,783	99,140

23	Meghalaya	2,29,316	3,67,084	15,880	6,12,280	2,17,796
24	Mizoram	1,84,151	2,04,670	4,812	3,93,633	81,163
25	Nagaland	1,12,951	1,26,781	4,222	2,43,954	58,092
26	Odisha	39,40,717	60,59,466	15,88,648	1,15,88,831	36,97,456
27	Puducherry UT	1,11,313	1,44,531	21,429	2,77,273	39,140
28	Punjab	27,26,962	22,98,259	55,710	50,80,931	8,75,962
29	Rajasthan	61,86,505	66,01,091	19,76,559	1,47,64,155	55,31,489
30	Sikkim	80,357	77,413	2,843	1,60,613	14,746
31	Tamil Nadu	44,13,272	67,47,190	3,80,450	1,15,40,912	21,87,312
32	Telangana	39,71,632	48,62,187	1,12,537	89,46,356	15,05,564
33	Tripura	2,84,407	3,04,547	15,116	6,04,070	1,99,026
34	Uttar Pradesh	1,40,91,768	1,40,88,441	34,16,120	3,15,96,329	1,14,14,504
35	Uttarakhand	9,32,086	8,61,513	50,533	18,44,132	4,60,780
36	West Bengal	59,50,282	85,35,108	2,08,163	1,46,93,553	61,73,293
Country Total		9,84,66,149	11,68,27,859	3,92,91,989	25,45,85,997	7,51,43,439

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes.

*Others includes enrolments of Converged Schemes, Rural Cooperative Banks (RCB) and urban Cooperative Banks (UCB) for which gender wise bifurcation is not available.

Annexure II referred to in reply to LOK SABHA Un-Starred Question No. 214 for 01.12.2025

State-wise Gender-wise Cumulative Enrolments of PMSBY as on 29.10.2025						
Sl.No.	State Name	Cumulative Male (A)	Cumulative Female (B)	Others (Total) (C)	Total (D=A+B+C)	PMJDY a/c holders enrolled under PMSBY- Cumulative Enrolments E [out of D]
1	Andaman and Nicobar Islands	96,034	74,252	15,539	1,85,825	24,277
2	Andhra Pradesh	1,45,04,917	1,59,81,277	2,60,27,856	5,65,14,050	57,47,607
3	Arunachal Pradesh	2,42,397	2,48,704	1,780	4,92,881	1,18,327
4	Assam	61,33,934	78,32,355	1,68,744	1,41,35,033	73,89,165
5	Bihar	1,56,99,637	2,10,73,135	3,86,676	3,71,59,448	1,72,30,134
6	Chandigarh	2,90,466	1,95,829	2,394	4,88,689	95,973
7	Chhattisgarh	70,39,242	81,39,936	18,71,114	1,70,50,292	67,56,527
8	The Dadra And Nagar Haveli And Daman And Diu	2,02,068	84,401	9,790	2,96,259	61,613
9	Delhi	38,21,568	30,42,528	11,079	68,75,175	18,91,996
10	Goa	4,45,162	3,54,247	12,473	8,11,882	93,865
11	Gujarat	1,21,25,220	86,08,816	7,11,526	2,14,45,562	63,07,628
12	Haryana	68,99,683	52,87,611	33,851	1,22,21,145	34,58,860
13	Himachal Pradesh	18,50,768	14,31,527	40,582	33,22,877	8,01,670
14	Jammu and Kashmir	16,61,294	10,31,234	33,952	27,26,480	5,54,135
15	Jharkhand	69,31,740	85,22,299	1,55,500	1,56,09,539	72,95,784
16	Karnataka	1,23,99,238	1,26,57,866	2,57,475	2,53,14,579	59,14,630
17	Kerala	54,92,605	61,42,839	2,87,720	1,19,23,164	21,00,786
18	Ladakh	53,819	27,437	173	81,429	5,903
19	Lakshadweep	10,281	7,781	12,382	30,444	3,713
20	Madhya Pradesh	1,81,80,450	1,82,62,023	9,38,887	3,73,81,360	1,58,96,266
21	Maharashtra	2,07,20,055	1,91,46,847	8,01,776	4,06,68,678	1,37,84,149
22	Manipur	2,89,836	3,90,730	2,255	6,82,821	2,33,464
23	Meghalaya	4,61,990	6,07,669	676	10,70,335	3,88,136
24	Mizoram	2,85,046	2,97,148	3,165	5,85,359	1,20,011
25	Nagaland	2,57,268	2,83,629	557	5,41,454	1,34,867
26	Odisha	1,07,33,470	1,26,61,549	11,93,175	2,45,88,194	85,89,993
27	Puducherry UT	2,63,339	2,99,046	55,892	6,18,277	75,356

28	Punjab	77,20,620	63,30,222	1,03,711	1,41,54,553	28,95,209
29	Rajasthan	1,47,19,689	1,40,10,558	3,29,931	2,90,60,178	1,30,46,004
30	Sikkim	1,59,353	1,38,903	1,439	2,99,695	29,948
31	Tamil Nadu	1,14,18,060	1,55,09,900	7,10,964	2,76,38,924	50,60,503
32	Telangana	88,80,281	94,45,194	4,83,356	1,88,08,831	31,97,902
33	Tripura	7,88,751	6,68,689	3,349	14,60,789	4,68,345
34	Uttar Pradesh	4,11,13,901	3,62,74,556	34,72,939	8,08,61,396	3,24,63,807
35	Uttarakhand	29,86,507	24,58,311	35,845	54,80,663	15,14,232
36	West Bengal	1,62,75,094	2,02,25,257	1,66,886	3,66,67,237	1,76,23,532
Country Total		25,11,53,783	25,77,54,305	3,83,45,409	54,72,53,497	18,13,74,317

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes.

*Others includes enrolments of Converged Schemes, Rural Cooperative Banks (RCB) and urban Cooperative Banks (UCB) for which gender wise bifurcation is not available.

Annexure III referred to in reply to LOK SABHA Un-Starred Question No. 214 for 01.12.2025

Gender-Wise State-Wise Data for APY as on 31.10.2025				
State/ Union Territory	Cumulative Female (A)	Cumulative Male (B)	Cumulative Transgender (C)	Total subscribers (D=A+B+C)
Andaman & Nicobar Islands	6,235	8,495	10	14,740
Andhra Pradesh	25,41,999	16,04,028	2,267	41,48,294
Arunachal Pradesh	19,066	20,354	12	39,432
Assam	11,56,254	8,48,974	437	20,05,665
Bihar	42,07,233	31,36,344	903	73,44,480
Chandigarh	30,842	51,484	54	82,380
Chhattisgarh	8,23,492	7,65,779	284	15,89,555
Dadra and Nagar Haveli & Daman and Diu	7,657	35,657	10	43,324
Delhi	3,83,417	6,01,388	546	9,85,351
Goa	45,460	69,951	63	1,15,474
Gujarat	9,32,638	20,18,137	845	29,51,620
Haryana	7,14,805	11,44,992	580	18,60,377
Himachal Pradesh	2,40,541	3,71,094	94	6,11,729
Jammu and Kashmir	88,639	1,80,934	139	2,69,712
Jharkhand	14,37,218	10,54,943	411	24,92,572
Karnataka	22,32,536	25,11,762	1,327	47,45,625
Kerala	8,75,883	7,48,585	495	16,24,963
Ladakh	2,543	4,531	12	7,086
Lakshadweep	1,311	2,165	6	3,482
Madhya Pradesh	24,20,072	24,90,653	1,352	49,12,077
Maharashtra	37,34,109	43,05,928	2,365	80,42,402
Manipur	39,220	34,809	62	74,091
Meghalaya	45,831	38,776	9	84,616

Mizoram	17,698	15,652	6	33,356
Nagaland	21,072	21,867	8	42,947
Odisha	17,18,688	14,00,711	867	31,20,266
Puducherry	61,978	47,194	66	1,09,238
Punjab	9,84,644	14,48,524	634	24,33,802
Rajasthan	16,32,730	27,20,575	729	43,54,034
Sikkim	21,654	24,478	28	46,160
Tamil Nadu	31,02,253	23,25,223	3,128	54,30,604
Telangana	13,74,051	12,43,428	1,410	26,18,889
Tripura	1,66,574	1,40,473	27	3,07,074
Uttar Pradesh	53,45,111	81,91,371	3,935	1,35,40,417
Uttarakhand	3,45,816	5,45,139	247	8,91,202
West Bengal	36,61,865	27,73,396	1,441	64,36,702
Total	4,04,41,135	4,29,47,794	24,809	8,34,13,738

Data Source:- Protean CRA

Note: PMJDY wise account details not maintained with PFRDA

Annexure IV referred to in reply to LOK SABHA Un-Starred Question No. 214 for 01.12.2025

Claims Data as on 29.10.2025		
Name of The Scheme	Cumulative No. of Claims disbursed	Cumulative Claim Amount disbursed (In Cr.)
PMJJBY	9,91,785	19,835.70
PMSBY	1,68,429	3,345.10

Source: Banks and Insurance Companies

Gender wise Distribution of Cumulative Enrolments of Districts of Tripura for PMJJBY as on 29.10.2025						
Sl. No	Districts of Tripura State	PMJJBY				
		Cumulative Male(A)	Cumulative Female(B)	Cumulative Transgender(C)	Converged Schemes(D)	Cumulative Enrolments (A)+(B)+(C)+(D)
1	Dhalai	29,515	31,735	19	0	61,269
2	Gomati	31,334	32,530	38	0	63,902
3	Khowai	21,468	22,542	16	0	44,026
4	North Tripura	28,356	32,382	51	0	60,789
5	Sepahijala	23,375	26,320	18	0	49,713
6	South Tripura	45,960	52,934	37	0	98,931
7	Unakoti	20,415	26,727	21	0	47,163
8	West Tripura	83,984	79,377	110	0	1,63,471
District Total		2,84,407	3,04,547	310	0	5,89,264
Converged Schemes Total		0	0	0	14,806	14,806
Tripura State Total		2,84,407	3,04,547	310	14,806	6,04,070

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes.

Note: 1. Gender wise distribution is not available for Converged Schemes.
2. District wise distribution is not available for Converged Schemes of PMJJBY.

Annexure- VI referred to in reply to LOK SABHA Un-Starred Question No. 214 for 01.12.2025

Gender wise Distribution of Cumulative Enrolments of Districts of Tripura for PMSBY as on 29.10.2025						
Sl. No	Districts of Tripura State	PMSBY				
		Cumulative Male(A)	Cumulative Female(B)	Cumulative Transgender(C)	Converged Schemes(D)	Cumulative Enrolments (A)+(B)+(C)+(D)
1	Dhalai	71,508	71,324	25	281	1,43,138
2	Gomati	75,374	69,845	83	236	1,45,538
3	Khowai	54,259	49,757	59	186	1,04,261
4	North Tripura	68,787	69,729	93	643	1,39,252
5	Sepahijala	59,741	54,600	25	191	1,14,557
6	South Tripura	1,10,825	1,04,418	125	403	2,15,771
7	Unakoti	56,956	57,093	37	192	1,14,278
8	West Tripura	2,91,301	1,91,923	302	468	4,83,994
District Total		7,88,751	6,68,689	749	0	14,58,189
Converged Schemes Total		0	0	0	2,600	2,600
Tripura State Total		7,88,751	6,68,689	749	2,600	14,60,789

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes.

Note: 1. Gender wise distribution is not available for Converged Schemes.

Annexure- VII referred to in reply to LOK SABHA Un-Starred Question No. 214 for 01.12.2025

**Gross enrolment under APY (District-wise and Gender-wise) for State of Tripura as on
31st October 2025**

Sl. No.	Districts of Tripura State	Cumulative Male(A)	Cumulative Female(B)	Cumulative Transgender(C)	PRAN Count (A)+(B)+(C)
1	West Tripura	29,643	35,267	8	64,918
2	South Tripura	21,617	27,629	5	49,251
3	Gomati	20,953	23,958	10	44,921
4	Sepahijala	16,897	19,470	-	36,367
5	North Tripura	15,998	19,946	2	35,946
6	Khowai	14,219	14,164	1	28,384
7	Dhalai	10,993	13,577	-	24,570
8	Unakoti	10,153	12,563	1	22,717
Tripura State Total		1,40,473	1,66,574	27	3,07,074