

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No. †2483

ANSWERED ON MONDAY, 15TH DECEMBER 2025/AGRAHAYANA 24, 1947 (SAKA)

PM JEEVAN JYOTI BIMA YOJANA IN MAHARASHTRA

†2483. SHRI OMPRAKASH BHUPAL SINH ALIAS PAVAN RAJENIMBALKAR:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of persons enrolled under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in Maharashtra since its inception, along with district-wise details especially in the rural and semi-urban areas of Dharashiv, Beed, Latur and Nanded;
- (b) the steps taken by the Government to increase awareness of the said scheme in rural and semi-urban areas of the said State;
- (c) whether the Government proposes to increase the insured amount, reduce the premium or provide additional benefits to improve participation, if so, the details thereof; and
- (d) the steps taken by the Government to establish coordination with the State Government, District Collectors and lead banks for better monitoring and grievance redressal?

ANSWER

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

- (a): The total number of persons enrolled under the PM Jeevan Jyoti Bima Yojana (PMJJBY) in Maharashtra since its inception along with District-wise details particularly with regard to the rural and semi-urban areas of Dharashiv, Beed, Latur and Nanded is attached at Annexure-I.
- (b) to (d): The details of steps taken to increase awareness, improve enrolment and to reduce drop-out rates under PMJJBY Scheme are as under:
 - i. In order to increase coverage under PMJJBY regular campaigns are held at grass root level from time to time 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, 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 27,593 camps were held in 27,594-gram panchayats of the Maharashtra state. These camps were held in coordination with State Government and district administrations.
 - iii. The State Level Bankers' Committees (SLBCs) / Union Territory Level Bankers' Committees (UTLBCs) coordinate among all stakeholders including State Governments,

District Collectors, Banks, Government agencies, Lead District Managers and Financial Institutions to increase coverage under PMJJBY 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 PMJJBY.

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. All 12 Public Sector Banks, 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 this scheme in English, Hindi and regional languages.

Currently, no revision is under consideration for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

District wise Rural/Semi-urban enrolments of Maharashtra for PMJJBY as on 26.11.2025

SI No	District Name	Rural/ Semi-Urban	Urban	Converged Schemes/ RCB*	Cumulative Enrolments
1	Ahmednagar	5,18,812	1,28,134	17,606	6,64,552
2	Akola	1,29,927	1,49,104	1,652	2,80,683
3	Amravati	2,29,880	1,68,808	308	3,98,996
4	Aurangabad	3,81,853	3,23,566	3,192	7,08,611
5	Beed	3,72,334	1,53,082	311	5,25,727
6	Bhandara	2,67,250	16,580	203	2,84,033
7	Buldhana	3,52,087	38,725	1	3,90,813
8	Chandrapur	2,96,077	1,61,587	21	4,57,685
9	Dhule	2,22,083	80,624	36	3,02,743
10	Dharashiv/Osmanabad	2,59,638	65,191	102	3,24,931
11	Gadchiroli	1,56,550	3,196	2,377	1,62,123
12	Gondia	2,67,909	1,23,883	735	3,92,527
13	Hingoli	2,21,457	4,543	0	2,26,000
14	Jalgaon	3,90,614	2,30,684	289	6,21,587
15	Jalna	2,05,705	61,947	724	2,68,376
16	Kolhapur	3,94,073	2,37,514	10,444	6,42,031
17	Latur	3,03,853	1,41,496	268	4,45,617
18	Mumbai	47,566	5,95,120	28,561	6,71,247
19	Mumbai Suburban	60,729	8,08,017	0	8,68,746
20	Nagpur	4,37,907	4,39,533	263	8,77,703
21	Nanded	4,45,221	1,77,134	80	6,22,435
22	Nandurbar	2,25,536	39,316	10	2,64,862
23	Nashik	5,72,149	3,55,281	2,950	9,30,380
24	Parbhani	2,39,349	69,964	335	3,09,648
25	Pune	6,00,780	17,21,366	4,031	23,26,177
26	Raigad	3,16,730	1,02,606	1,629	4,20,965
27	Ratnagiri	2,48,552	13,086	695	2,62,333
28	Sangli	2,37,149	78,286	19,377	3,34,812
29	Satara	3,42,228	61,704	1	4,03,933
30	Sindhudurg	1,30,775	4,825	5,262	1,40,862
31	Solapur	4,95,529	2,37,496	3,013	7,36,038
32	Thane	1,88,778	6,83,582	267	8,72,627
33	Wardha	1,98,756	1,01,368	7	3,00,131
34	Washim	1,31,619	5,884	1	1,37,504
35	Yavatmal	3,03,590	1,21,030	247	4,24,867
36	Palghar	2,17,332	1,31,392	0	3,48,724
District Total		1,04,10,377	78,35,654	1,04,998	1,83,51,029
Others**		0	0	2,64,373	2,64,373
State Total		1,04,10,377	78,35,654	3,69,371	1,86,15,402

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

Note: * Demographic distribution is not available for Converged Schemes/ RCB.

** Others includes enrolments of RCB/ UCB/ Converged Schemes for which district wise & demographic distribution are not available.

