

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No. 2736

ANSWERED ON MONDAY, 9 MARCH, 2026/PHALGUNA 18, 1947 (SAKA)

Pradhan Mantri Jeevan Jyoti Bima Yojana

2736. SHRI SUDAMA PRASAD:

Will the Minister of Finance be pleased to state:

- (a) the details of the total number of beneficiaries covered under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the number of active policies during the last five years and the current year, year and State/UT-wise;
- (b) the details of the number of PMJJBY policies that were discontinued due to non-availability of sufficient bank balance at the time of auto-debit during the last five years and the current year, year and State/UT-wise;
- (c) the details of the average time taken by the Government for settlement of claims under PMJJBY during the last five years and the current year, year and State/UT-wise;
- (d) the details of the number of claims filed, settled and rejected along with the claim settlement ratio during the last five years and the current year, year and State/UT-wise; and
- (e) whether the Government has taken any steps to reduce policy lapses and improve claim settlement efficiency and if so, the details thereof?

ANSWER

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

- (a) The total number of beneficiaries covered under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the number of active policies during the last five years and the current year, year-wise and State/UT-wise are placed at Annexure-I and II respectively.
- (b) The number of PMJJBY policies that were discontinued due to non-availability of sufficient bank balance at the time of auto-debit during the last five years and the current year, year and State/UT-wise is placed at Annexure III.
- (c) The claim settlement ratio under the said scheme is 99.95% as on 18.2.2026(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.

(d) the number of claims filed, settled and rejected along with the claim settlement ratio during the last five years and the current year, year and State/UT-wise is placed at Annexure IV.

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

- i. To reduce policy lapses, Department of Financial Services issues an annual action plan prior to the renewal cycle, which is shared with implementing banks, insurance companies, and the Life Insurance Council. The latest such action plan was issued on 13.5.2025 for implementation by all banks, post offices, and insurance companies.
- ii. Further, in order to increase coverage under PMJJBY, PMSBY, regular campaigns were held at grass root level with active participation of banks and local administration.
- iii. 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 and ULB level 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.
- iv. 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.
- v. 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 13 insurers have been onboarded on the portal. Further in order to increase the awareness of social security schemes including the claim settlement process, the Jansuraksha portal (www.jansuraksha.gov.in) hosts all relevant material/ information including enrollment 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. 2736 for answer on 9.3.2026 for “total number of beneficiaries cumulatively covered under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)”

Total number of beneficiaries cumulatively covered under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)							
SR. No.	STATE/UTs	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 18.2.2026
1	Andaman and Nicobar Islands	24,353	35,475	51,340	71,164	87,339	98,950
2	Andhra Pradesh	61,14,614	70,96,256	84,63,484	3,05,34,198	3,26,10,526	3,42,15,099
3	Arunachal Pradesh	65,050	92,088	1,40,762	2,05,542	2,55,300	2,86,852
4	Assam	15,57,772	20,89,961	30,52,600	42,93,420	51,82,811	59,71,812
5	Bihar	36,26,616	61,29,689	93,52,983	1,49,89,439	1,79,00,390	2,01,94,978
6	Chandigarh	67,045	83,245	1,01,887	1,26,101	1,50,292	1,77,533
7	Chhattisgarh	20,75,495	29,97,575	42,98,270	68,68,181	78,88,327	86,61,892
8	Dadra & Nagar Haveli and Daman & Diu	74,439	87,954	1,06,921	1,32,438	1,50,257	1,65,264
9	Delhi	11,96,743	14,30,520	17,75,350	21,42,073	24,59,736	27,14,930
10	Goa	1,48,880	1,68,314	2,59,146	3,12,352	3,58,428	3,95,911
11	Gujarat	36,41,597	46,96,354	60,16,278	79,73,550	94,07,492	1,06,86,944
12	Haryana	13,99,852	22,81,969	29,90,952	40,18,857	48,53,870	55,06,722
13	Himachal Pradesh	3,84,727	5,45,157	7,27,832	10,12,633	12,24,673	14,33,376
14	Jammu and Kashmir	3,69,637	4,61,701	5,61,913	8,90,152	10,75,406	13,02,863
15	Jharkhand	15,51,274	26,54,812	44,34,265	64,92,072	78,59,630	89,39,471
16	Karnataka	43,72,107	53,30,297	68,62,320	1,29,67,480	1,52,11,015	1,69,67,610
17	Kerala	10,34,886	12,36,033	16,21,492	34,54,677	41,11,748	46,61,976
18	Ladakh	7,638	12,228	17,730	27,507	36,090	43,419
19	Lakshadweep	2,036	2,539	3,780	5,362	6,219	7,152
20	Madhya Pradesh	41,65,984	64,25,075	89,77,648	1,23,50,076	1,48,58,612	1,67,92,375
21	Maharashtra	63,21,214	81,24,321	1,10,43,789	1,41,40,700	1,70,59,865	1,98,25,684
22	Manipur	59,442	1,00,995	1,62,349	3,15,350	3,82,598	4,44,431
23	Meghalaya	1,05,370	1,74,116	3,03,896	4,25,690	5,50,016	6,35,037
24	Mizoram	1,06,065	1,34,831	1,88,813	2,85,327	3,63,433	4,09,832
25	Nagaland	59,876	97,270	1,43,877	1,80,871	2,24,697	2,56,212
26	Odisha	26,45,003	36,90,373	53,63,588	88,09,358	1,06,56,491	1,22,81,359
27	Puducherry	85,310	1,03,022	1,35,879	1,92,309	2,40,724	2,96,649
28	Punjab	11,11,052	21,93,257	28,50,047	37,56,407	46,36,603	54,49,458
29	Rajasthan	35,90,365	53,87,713	72,59,698	1,16,11,998	1,37,13,536	1,55,33,975
30	Sikkim	48,824	67,000	94,265	1,23,339	1,48,682	1,68,868
31	Tamil Nadu	37,87,618	44,22,829	59,91,398	83,85,897	1,03,71,548	1,23,47,147
32	Telangana	34,01,426	43,37,059	53,35,977	69,32,137	82,60,523	93,30,297
33	Tripura	2,17,815	2,51,122	3,36,133	4,47,103	5,54,050	6,62,565
34	Uttar Pradesh	73,74,822	1,16,05,795	1,67,13,332	2,50,53,338	2,96,05,211	3,34,71,134
35	Uttarakhand	5,11,563	6,96,994	10,31,030	13,78,027	16,87,420	19,58,692
36	West Bengal	37,15,532	52,48,932	78,74,519	1,07,75,675	1,35,29,553	1,56,84,615
37	Others & Non-CBS Enrolments*	3,84,56,132	3,84,56,132	3,84,56,132	0	0	0
Grand Total		10,34,78,174	12,89,49,003	16,31,01,675	20,16,80,800	23,76,73,111	26,79,81,084
Source: Banks (for universal schemes) and insurance companies (for converged schemes)							
* 'Others & Non-CBS Enrolments' include beneficiaries for which state-wise distribution is not available							

Annexure II referred to in reply to Lok Sabha un-starred Question No. 2736 for answer on 9.3.2026 for “active policies under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)”

Active policies under PMJJBY						
Sr. No.	STATE/UTs	As on 31.05.2022	As on 31.05.2023	As on 31.05.2024	As on 31.05.2025	As on 18.2.2026
1	Andaman and Nicobar Islands	30,505	39,953	53,217	61,746	64,016
2	Andhra Pradesh	55,71,955	56,70,834	72,30,499	74,55,209	76,59,062
3	Arunachal Pradesh	74,651	1,07,269	1,39,113	1,69,332	1,73,506
4	Assam	13,99,696	21,28,086	26,57,453	29,59,763	29,97,372
5	Bihar	47,01,061	69,08,941	82,51,834	91,50,974	91,59,148
6	Chandigarh	58,021	68,064	82,034	94,199	1,04,467
7	Chhattisgarh	22,69,706	30,44,760	36,67,640	40,29,928	40,33,772
8	Dadra & Nagar Haveli and Daman & Diu	55,851	66,171	76,904	77,599	75,789
9	Delhi	9,23,277	11,02,414	12,62,741	13,68,660	13,41,109
10	Goa	1,12,841	1,88,037	2,19,135	2,34,709	2,30,291
11	Gujarat	34,15,559	41,49,950	51,10,667	55,12,295	57,29,573
12	Haryana	17,63,429	20,94,338	25,23,208	28,78,059	29,26,854
13	Himachal Pradesh	4,25,230	5,68,717	7,06,383	8,19,843	8,81,520
14	Jammu and Kashmir	4,09,967	4,96,392	5,41,134	6,20,652	7,42,567
15	Jharkhand	21,50,746	33,64,820	38,65,707	43,59,383	44,63,077
16	Karnataka	36,56,761	45,49,102	59,70,345	72,44,964	76,87,247
17	Kerala	7,74,098	10,12,367	14,48,146	18,40,993	19,93,518
18	Ladakh	11,964	16,332	22,642	28,105	31,179
19	Lakshadweep	1,891	4,026	3,639	4,071	4,346
20	Madhya Pradesh	45,95,165	58,20,640	72,28,626	80,78,637	82,91,151
21	Maharashtra	57,51,053	75,22,939	89,10,723	1,01,54,402	1,08,75,536
22	Manipur	71,679	1,24,352	1,41,876	1,79,676	2,02,288
23	Meghalaya	1,44,978	2,43,466	3,06,909	3,66,428	3,72,078
24	Mizoram	1,09,750	1,65,687	2,23,763	2,72,009	2,78,888
25	Nagaland	76,098	1,05,676	1,11,340	1,31,487	1,36,005
26	Odisha	28,54,242	39,22,806	50,29,391	59,17,472	63,09,919
27	Puducherry	73,882	93,791	1,00,539	1,29,555	1,58,720
28	Punjab	17,18,035	15,51,435	20,95,790	25,21,511	28,27,233
29	Rajasthan	41,60,246	51,28,107	65,68,150	73,17,868	74,23,275
30	Sikkim	51,515	71,815	86,591	1,00,212	1,03,600
31	Tamil Nadu	26,83,458	37,50,263	50,93,587	59,76,679	67,51,087
32	Telangana	30,16,871	34,16,626	43,27,420	47,92,920	48,42,979
33	Tripura	1,37,316	2,17,827	2,60,517	3,23,060	3,33,949
34	Uttar Pradesh	86,67,633	1,16,52,394	1,37,34,881	1,51,15,999	1,56,34,508
35	Uttarakhand	4,99,767	7,41,875	9,19,430	10,64,692	11,28,325
36	West Bengal	39,29,330	58,89,561	77,19,979	91,26,814	95,90,578
	State Total	6,63,48,227	8,59,99,833	10,66,91,953	12,04,79,905	12,55,58,532

Source: Banks
Note: State wise data on active enrolments is not available prior to 31.05.2022

Annexure III referred to in reply to Lok Sabha un-starred Question No 2736 for answer on 9.3.2026 for “number of discontinued policies due to non-availability of sufficient bank balance at the time of auto-debit for PMJJBY”

No of Discontinued policies due to non-availability of sufficient bank balance at the time of auto-debit for PMJJBY						
Sl.No.	STATE/UTs	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
1	Andaman & Nicobar Islands	1,684	5,176	5,241	7,195	9,010
2	Andhra Pradesh	6,87,403	9,42,419	9,01,030	9,88,349	12,99,883
3	Arunachal Pradesh	7,011	14,991	15,363	16,342	24,705
4	Assam	1,93,556	3,75,951	4,77,977	5,75,079	7,10,905
5	Bihar	4,62,992	10,90,366	16,97,548	19,04,297	22,05,884
6	Chandigarh	4,535	7,598	8,434	11,212	15,384
7	Chhattisgarh	1,80,808	4,14,267	5,91,166	4,66,300	6,19,020
8	Dadra & Nagar Haveli and Daman & Diu	8,641	10,494	12,166	15,655	14,583
9	Delhi	88,362	1,10,244	1,70,255	1,51,899	2,45,952
10	Goa	11,845	11,580	16,471	28,321	36,769
11	Gujarat	3,52,830	5,12,642	6,66,865	9,47,599	9,22,865
12	Haryana	1,52,427	3,11,616	3,98,386	4,48,505	5,64,297
13	Himachal Pradesh	34,065	61,203	69,847	92,742	1,40,720
14	Jammu & Kashmir	42,768	28,946	48,857	62,844	89,269
15	Jharkhand	2,86,163	4,83,643	7,57,497	7,96,864	9,34,132
16	Karnataka	4,08,810	5,88,837	6,31,351	8,44,535	10,95,658
17	Kerala	61,927	1,16,013	1,15,202	2,07,992	3,69,784
18	Ladakh	483	1,011	1,072	2,319	4,205
19	Lakshadweep	45	416	344	371	653
20	Madhya Pradesh	6,53,944	12,25,168	16,05,638	15,12,559	15,94,848
21	Maharashtra	7,54,327	9,95,671	13,45,893	15,55,958	18,22,836
22	Manipur	5,984	17,454	28,715	24,634	38,036
23	Meghalaya	13,195	30,056	39,766	45,805	76,868
24	Mizoram	6,840	17,757	17,609	27,446	37,555
25	Nagaland	7,433	20,961	23,771	19,737	24,791
26	Odisha	2,97,698	6,03,935	7,25,020	8,92,534	11,73,716
27	Puducherry	7,660	12,380	15,227	16,365	24,864
28	Punjab	1,36,238	2,26,114	3,82,345	4,21,856	4,82,661
29	Rajasthan	4,52,124	8,72,725	10,06,633	12,73,351	16,11,496
30	Sikkim	3,447	8,123	9,761	8,701	15,043
31	Tamil Nadu	3,27,532	4,41,040	6,38,561	8,59,782	11,13,527
32	Telangana	3,09,320	6,19,671	5,85,094	6,59,946	9,53,404
33	Tripura	24,257	46,010	57,788	40,003	95,025
34	Uttar Pradesh	9,86,218	18,91,767	26,52,201	29,98,359	30,97,847
35	Uttarakhand	47,683	77,937	1,23,620	1,45,017	1,95,340
36	West Bengal	5,05,356	7,91,107	8,02,336	11,79,951	15,80,230
	State Total	75,25,611	1,29,85,289	1,66,45,050	1,92,50,424	2,32,41,765

Source: Banks

Annexure IV referred to in reply to Lok Sabha un-starred Question No. 2736 for answer on 9.3.2026 for the “details of the number of claims filed, settled and rejected along with the claim settlement ratio during the last five years”

Details of the number of claims filed, settled and rejected along with the claim settlement ratio as on 31.05.2021					
S.No.	STATE/UTs	Cumulative No. of Claims Received	Cumulative No. of Claims Paid	Cumulative No. of Claims Rejected	Claims Settlement Ratio
1	Andaman & Nicobar Islands	62	60	0	96.77%
2	Andhra Pradesh	20,159	18,367	766	94.91%
3	Arunachal Pradesh	189	185	4	100.00%
4	Assam	5,603	5,243	308	99.07%
5	Bihar	5,830	5,464	237	97.79%
6	Chandigarh	313	299	9	98.40%
7	Chhattisgarh	10,432	9,898	393	98.65%
8	Dadra & Nagar Haveli And Daman & Diu	152	139	9	97.37%
9	Goa	503	481	14	98.41%
10	Gujarat	22,424	21,130	799	97.79%
11	Haryana	8,402	7,791	341	96.79%
12	Himachal Pradesh	1,816	1,691	78	97.41%
13	Jammu & Kashmir	262	251	6	98.09%
14	Jharkhand	3,260	3,085	144	99.05%
15	Karnataka	21,101	20,266	564	98.72%
16	Kerala	2,168	2,119	25	98.89%
17	Ladakh	4	4	0	100.00%
18	Lakshadweep	1	1	0	100.00%
19	Madhya Pradesh	18,200	16,904	1,003	98.39%
20	Maharashtra	22,161	20,744	901	97.67%
21	Manipur	252	240	6	97.62%
22	Meghalaya	282	275	4	98.94%
23	Mizoram	841	834	6	99.88%
24	Nagaland	133	130	1	98.50%
25	Delhi	3,975	3,809	90	98.09%
26	Odisha	8,554	7,982	447	98.54%
27	Puducherry	324	307	11	98.15%
28	Punjab	3,904	3,705	129	98.21%
29	Rajasthan	18,623	17,285	970	98.02%
30	Sikkim	106	103	2	99.06%
31	Tamil Nadu	12,997	12,135	486	97.11%
32	Telangana	22,117	21,162	735	99.01%
33	Tripura	344	328	11	98.55%
34	Uttar Pradesh	34,955	32,323	1,964	98.09%
35	Uttarakhand	2,704	2,554	110	98.52%
36	West Bengal	8,674	8,158	335	97.91%
State Total		2,61,827	2,45,452	10,908	
Others*		0	0	0	
Country Total		2,61,827	2,45,452	10,908	97.91%

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.

Details of the number of claims filed, settled and rejected along with the claim settlement ratio as on 31.05.2022

S. No.	State Name	Cumulative No. of Claims Received	Cumulative No. of Claims Paid	Cumulative No. of Claims Rejected	Claims Settlement Ratio
1	Andaman & Nicobar Islands	97	93	1	96.91%
2	Andhra Pradesh	39,944	35,290	1,577	92.30%
3	Arunachal Pradesh	279	271	8	100.00%
4	Assam	8,754	7,858	736	98.17%
5	Bihar	12,515	11,748	444	97.42%
6	Chandigarh	467	437	15	96.79%
7	Chhattisgarh	17,940	16,600	861	97.33%
8	Dadra & Nagar Haveli And Daman & Diu	268	252	12	98.51%
9	Goa	744	703	26	97.98%
10	Gujarat	38,347	36,091	1,256	97.39%
11	Haryana	12,143	10,937	564	94.71%
12	Himachal Pradesh	2,920	2,655	115	94.86%
13	Jammu & Kashmir	1,340	1,325	10	99.63%
14	Jharkhand	5,453	5,053	276	97.73%
15	Karnataka	36,500	34,864	1,114	98.57%
16	Kerala	3,180	3,077	54	98.46%
17	Ladakh	14	14	0	100.00%
18	Lakshadweep	2	2	0	100.00%
19	Madhya Pradesh	30,298	27,846	1,794	97.83%
20	Maharashtra	35,461	32,912	1,446	96.89%
21	Manipur	456	432	13	97.59%
22	Meghalaya	425	394	19	97.18%
23	Mizoram	1,056	1,016	32	99.24%
24	Nagaland	202	183	6	93.56%
25	Delhi	6,206	5,847	162	96.83%
26	Odisha	13,341	12,014	844	96.38%
27	Puducherry	520	485	20	97.12%
28	Punjab	6,103	5,640	211	95.87%
29	Rajasthan	29,855	27,393	1,522	96.85%
30	Sikkim	145	135	5	96.55%
31	Tamil Nadu	19,249	16,979	761	92.16%
32	Telangana	32,282	29,952	1,899	98.66%
33	Tripura	790	762	14	98.23%
34	Uttar Pradesh	55,081	50,004	3,192	96.58%
35	Uttarakhand	4,191	3,855	194	96.61%
36	West Bengal	13,398	12,309	572	96.14%
State Total		4,29,966	3,95,428	19,775	
Others*		1,84,713	1,90,216	8,855	
Country Total		6,14,679	5,85,644	28,630	99.93%

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.

Details of the number of claims filed, settled and rejected along with the claim settlement ratio as on 31.05.2023

S. No.	State Name	Cumulative No. of Claims Received	Cumulative No. of Claims Paid	Cumulative No. of Claims Rejected	Claims Settlement Ratio
1	Andaman & Nicobar Islands	112	107	3	98.21%
2	Andhra Pradesh	22,1004	2,12,057	7,603	99.39%
3	Arunachal Pradesh	348	338	9	99.71%
4	Assam	10,176	9,249	761	98.37%
5	Bihar	19,762	18,766	577	97.88%
6	Chandigarh	534	504	16	97.38%
7	Chhattisgarh	22,731	21,371	960	98.24%
8	Dadra & Nagar Haveli And Daman & Diu	304	288	13	99.01%
9	Goa	821	784	27	98.78%
10	Gujarat	43,438	41,445	1,360	98.54%
11	Haryana	15,070	13,530	596	93.74%
12	Himachal Pradesh	3,619	3,279	126	94.09%
13	Jammu & Kashmir	2,082	2,018	13	97.55%
14	Jharkhand	8,164	7,687	339	98.31%
15	Karnataka	46,512	44,700	1,364	99.04%
16	Kerala	4,223	4,096	93	99.19%
17	Ladakh	14	14	0	100.00%
18	Lakshadweep	2	2	0	100.00%
19	Madhya Pradesh	35,615	32,980	1,963	98.11%
20	Maharashtra	43,247	40,527	1,707	97.66%
21	Manipur	518	485	18	97.10%
22	Meghalaya	554	519	20	97.29%
23	Mizoram	1,466	1,418	32	98.91%
24	Nagaland	273	256	6	95.97%
25	Delhi	7,035	6,640	185	97.01%
26	Odisha	20,291	18,987	982	98.41%
27	Puducherry	582	558	19	99.14%
28	Punjab	7,512	6,990	231	96.13%
29	Rajasthan	34,978	32,535	1,677	97.81%
30	Sikkim	172	162	5	97.09%
31	Tamil Nadu	22,670	20,864	973	96.33%
32	Telangana	38,035	35,716	1,967	99.07%
33	Tripura	845	811	19	98.22%
34	Uttar Pradesh	66,608	60,332	3,774	96.24%
35	Uttarakhand	4,927	4,522	223	96.31%
36	West Bengal	17,458	16,181	683	96.60%
State Total		7,01,702	6,60,718	28,344	
Others*		771	11,660	1,397	
Country Total		7,02,473	6,72,378	29,741	99.95%

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.

Details of the number of claims filed, settled and rejected along with the claim settlement ratio as on as on 31.05.2024

S. No.	State Name	Cumulative No. of Claims Received	Cumulative No. of Claims Paid	Cumulative No. of Claims Rejected	Claims Settlement Ratio
1	Andaman & Nicobar Islands	132	127	3	98.48%
2	Andhra Pradesh	2,28,670	2,19,628	7,627	99.38%
3	Arunachal Pradesh	449	436	9	99.11%
4	Assam	11,751	10,747	774	98.04%
5	Bihar	22,942	21,683	601	97.13%
6	Chandigarh	592	565	17	98.31%
7	Chhattisgarh	26,186	24,772	986	98.37%
8	Dadra & Nagar Haveli And Daman & Diu	311	296	12	99.04%
9	Goa	883	842	27	98.41%
10	Gujarat	45,879	43,730	1,375	98.31%
11	Haryana	16,321	14,864	616	94.85%
12	Himachal Pradesh	4,023	3,633	131	93.56%
13	Jammu & Kashmir	2,138	2,091	13	98.41%
14	Jharkhand	10,622	10,121	341	98.49%
15	Karnataka	51,152	49,256	1,394	99.02%
16	Kerala	4,513	4,371	94	98.94%
17	Ladakh	14	14	0	100.00%
18	Lakshadweep	2	2	0	100.00%
19	Madhya Pradesh	40,442	37,701	2,032	98.25%
20	Maharashtra	45,819	43,045	1,744	97.75%
21	Manipur	550	518	18	97.45%
22	Meghalaya	694	661	20	98.13%
23	Mizoram	1,817	1,775	33	99.50%
24	Nagaland	347	329	6	96.54%
25	Delhi	7,537	7,140	191	97.27%
26	Odisha	23,655	22,182	1,022	98.09%
27	Puducherry	650	614	20	97.54%
28	Punjab	8,290	7,702	241	95.81%
29	Rajasthan	38,162	35,670	1,723	97.98%
30	Sikkim	201	192	5	98.01%
31	Tamil Nadu	25,308	23,219	1,005	95.72%
32	Telangana	40,449	38,082	1,978	99.04%
33	Tripura	884	851	18	98.30%
34	Uttar Pradesh	74,726	68,415	3,838	96.69%
35	Uttarakhand	5,509	5,099	227	96.68%
36	West Bengal	21,259	19,836	697	96.58%
State Total		7,62,879	7,20,209	28,838	
Others*		67,220	77,497	1,900	
Country Total		8,30,099	7,97,706	30,738	99.80%

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.

Details of the number of claims filed, settled and rejected along with the claim settlement ratio as on as on 31.05.2025

S. No.	State Name	Cumulative No. of Claims Received	Cumulative No. of Claims Paid	Cumulative No. of Claims Rejected	Claims Settlement Ratio
1	Andaman & Nicobar Islands	200	195	3	99.00%
2	Andhra Pradesh	2,40,882	2,31,165	7,671	99.15%
3	Arunachal Pradesh	975	948	15	98.77%
4	Assam	14,341	12,857	792	95.17%
5	Bihar	29,412	26,909	671	93.77%
6	Chandigarh	722	646	18	91.97%
7	Chhattisgarh	33,704	31,143	1,071	95.58%
8	Dadra & Nagar Haveli And Daman & Diu	456	436	14	98.68%
9	Goa	1,226	1,168	34	98.04%
10	Gujarat	60,347	55,902	1,661	95.39%
11	Haryana	20,264	17,054	642	87.33%
12	Himachal Pradesh	4,930	4,094	138	85.84%
13	Jammu & Kashmir	2,427	2,340	16	97.07%
14	Jharkhand	14,865	14,071	370	97.15%
15	Karnataka	62,820	59,753	1,683	97.80%
16	Kerala	5,346	5,115	97	97.49%
17	Ladakh	15	14	0	93.33%
18	Lakshadweep	131	123	5	97.71%
19	Madhya Pradesh	53,120	48,449	2,172	95.30%
20	Maharashtra	52,463	48,314	1,842	95.60%
21	Manipur	657	595	19	93.46%
22	Meghalaya	895	857	21	98.10%
23	Mizoram	2,426	2,384	33	99.63%
24	Nagaland	477	449	12	96.65%
25	Delhi	8,856	8,086	199	93.55%
26	Odisha	30,102	27,915	1,106	96.41%
27	Puducherry	737	683	20	95.39%
28	Punjab	10,183	9,028	257	91.18%
29	Rajasthan	54,637	48,797	2,077	93.11%
30	Sikkim	288	261	6	92.71%
31	Tamil Nadu	29,926	26,564	1,036	92.23%
32	Telangana	45,800	43,036	2,013	98.36%
33	Tripura	982	900	19	93.58%
34	Uttar Pradesh	1,04,960	92,920	4,378	92.70%
35	Uttarakhand	6,989	6,200	240	92.14%
36	West Bengal	28,996	26,202	749	92.95%
State Total		9,25,557	8,55,573	31,100	
Others*		42,648	80,040	1,045	
Country Total		9,68,205	9,35,613	32,145	99.95%

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.

Details of the number of claims filed, settled and rejected along with the claim settlement ratio as on as on 18.02.2026

S.No.	State/UTs	Cumulative No. of Claims Received	Cumulative No. of Claims Paid	Cumulative No. of Claims Rejected	Claims Settlement Ratio
1	Andaman & Nicobar Islands	232	226	5	99.57%
2	Andhra Pradesh	2,48,697	2,38,754	7,978	99.21%
3	Arunachal Pradesh	1,087	1,056	15	98.53%
4	Assam	16,061	14,420	807	94.81%
5	Bihar	32,771	30,057	703	93.86%
6	Chandigarh	755	677	18	92.05%
7	Chhattisgarh	38,340	35,456	1,113	95.38%
8	Dadra & Nagar Haveli And Daman & Diu	461	442	14	98.92%
9	Goa	1,284	1,226	35	98.21%
10	Gujarat	63,027	58,583	1,794	95.80%
11	Haryana	21,333	18,047	669	87.73%
12	Himachal Pradesh	5,115	4,317	140	87.14%
13	Jammu & Kashmir	2,466	2,392	17	97.69%
14	Jharkhand	18,759	17,704	401	96.51%
15	Karnataka	67,661	63,471	1,784	96.44%
16	Kerala	5,756	5,440	104	96.32%
17	Ladakh	15	14	0	93.33%
18	Lakshadweep	132	124	5	97.73%
19	Madhya Pradesh	58,507	53,533	2,303	95.43%
20	Maharashtra	55,337	51,273	2,033	96.33%
21	Manipur	713	651	19	93.97%
22	Meghalaya	1,088	1,047	24	98.44%
23	Mizoram	3,003	2,961	40	99.93%
24	Nagaland	571	540	15	97.20%
25	Delhi	9,276	8,460	210	93.47%
26	Odisha	33,894	31,481	1,158	96.30%
27	Puducherry	786	705	21	92.37%
28	Punjab	10,974	9,729	270	91.12%
29	Rajasthan	59,307	53,492	2,156	93.83%
30	Sikkim	327	298	7	93.27%
31	Tamil Nadu	32,534	27,946	1,256	89.76%
32	Telangana	49,292	46,366	2,088	98.30%
33	Tripura	1,021	933	22	93.54%
34	Uttar Pradesh	1,12,999	1,00,185	4,503	92.65%
35	Uttarakhand	7,657	6,846	250	92.67%
36	West Bengal	33,646	30,512	812	93.10%
State Total		9,94,884	9,19,364	32,789	
Others*		80,453	1,22,489	104	
Country Total		10,75,337	10,41,853	32,893	99.95%

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.
