

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UN-STARRED QUESTION NO- 4956
ANSWERED ON MONDAY, MARCH 23, 2026 / CHAITRA 02,1948 (SAKA)

Enrolment and Claim Settlement under PMSBY

4956. SHRI RAJEEV RAI:

Will the Minister of FINANCE be pleased to state:

- (a) the number of enrolments and renewals under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) in Mau district in Uttar Pradesh, including Ghosi Lok Sabha constituency, during 2024-26, particularly among low-income and unorganized sector beneficiaries;
- (b) the total premiums collected and the number of claims lodged, settled, rejected and pending in Mau district during the said period, along with the average time taken for settlement;
- (c) whether any audit or evaluation findings have highlighted issues relating to claim settlement ratios, documentation delays or renewal gaps under PMSBY, if so, the status thereof in the said district;
- (d) the measures taken by the Government to improve awareness, renewal rates and grievance redress mechanisms in rural areas of the district; and
- (e) the steps taken to strengthen monitoring and transparency of district-wise enrolment and claim data?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (b): Details are placed at Annexure – A.

(c): IRDAI shared that it has an internal analysis mechanism of the PMSBY at insurer level. As per the analysis, the claims paid by the insurers is more than the premium collected for the last three Financial Year (F.Y.) for the state of Uttar Pradesh, as given below:

F.Y.	Gross Premium (Rs. in Lakh)	Claim Paid (Rs. in Lakh)	Claim Paid Ratio
2024-25	3217	4426	138%
2023-24	2638	3321	126%
2022-23	2238	2609	117%

(d) & (e): In order to improve awareness, renewal rates and grievance redressal under PMSBY, regular campaigns are held at grass root level with active participation of banks and local administration.

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 aimed at raising awareness and improving participation.

For providing affordable universal access to social security protection through end-to-end digitized journey for enrolment and claim remittance Jan Suraksha Portal has been introduced. All 12 Public Sector Banks and 28 Regional Rural Banks and 11 insurers have been onboarded on the portal.

(a) Details of number of enrolments and renewals under PMSBY

District / State Name	As on 31.05.2024		As on 31.05.2025		As on 25.02.2026	
	Cumulative Enrolments	No. of Renewals	Cumulative Enrolments	No. of Renewals	Cumulative Enrolments	No. of Renewals
Mau	6,46,297	3,16,183	7,91,097	4,48,231	8,92,343	5,42,882
Uttar Pradesh	6,52,73,037	3,58,87,865	7,57,44,309	4,59,11,156	8,47,01,923	5,08,75,574
Country Total	44,34,01,449	22,98,74,967	51,30,33,059	30,21,62,034	57,11,25,468	33,71,81,231

(b) Details of claims data of PMSBY

District / State	As on 31.05.2024				As on 31.05.2025				As on 25.02.2026			
	Claims Reported	Claims Paid	Claims Rejected	Claims Outstanding	Claims Reported	Claims Paid	Claims Rejected	Claims Outstanding	Claims Reported	Claims Paid	Claims Rejected	Claims Outstanding
Mau	55	35	18	2	69	38	18	13	72	50	17	5
Uttar Pradesh	14,120	9,978	3,044	1,098	18,486	11,721	3,829	2,936	19,359	14,291	3,776	1,292
Country Total	1,80,812	1,37,404	37,802	5,606	2,13,642	1,59,338	47,458	6,846	2,40,226	1,76,859	55,693	7,674

As per IRDAI:

- (1) Information like low income and unorganized sector for PMSBY is not maintained.
- (2) Data related to total premium under PMSBY is maintained on yearly basis and state-wise. Total gross premium collected for FY 2024-25 was Rs.32.17 crores for state Uttar Pradesh.