

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UN-STARRED QUESTION NO- †5033**  
ANSWERED ON MONDAY, MARCH 23, 2026 / CHAITRA 02,1948 (SAKA)

**Pradhan Mantri Jeevan Jyoti Bima Yojana**

†5033. SHRI RAMASHANKAR VIDHARTHI RAJBHAR:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of beneficiaries enrolled and active policies under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in the country, particularly in Deoria and Ballia districts of Uttar Pradesh during the last five years and the current year, year-wise;
- (b) the number of policies discontinued due to insufficient balance in the bank account at the time of auto debit during the said period;
- (c) the numbers of claims registered, approved, rejected and pending along with the details of claim settlement ratio and the average time period of their settlement; and
- (d) the concrete steps taken by the Government to mitigate policy lapses, ensure speedy settlement of pending claims and increase awareness among beneficiaries particularly in Deoria and Ballia district in Uttar Pradesh?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

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

(d): An annual action plan is issued prior to the renewal cycle, to implementing banks, post offices, insurance companies, and the Life Insurance Council to reduce policy lapses. To improve claim settlement efficiency, all implementing agencies are advised from time to time to expedite claim settlement and to ensure timely disbursement.

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.

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**Annexure - A**

**(a) Details of cumulative enrolments under PMJJBY**

<b>District / State Name</b>	<b>As on 31.05.2021</b>	<b>As on 31.05.2022</b>	<b>As on 31.05.2023</b>	<b>As on 31.05.2024</b>	<b>As on 31.05.2025</b>	<b>As on 25.02.2026</b>
Deoria	85,526	1,18,095	1,66,478	2,75,474	3,33,590	3,85,973
Ballia	1,11,842	1,64,680	2,36,138	3,91,273	4,60,403	5,16,934
<b>Country Total</b>	10,34,78,174	12,89,49,003	16,31,01,675	20,16,80,800	23,76,73,111	26,88,14,456

**Details of Active enrolments under PMJJBY**

<b>District / State Name</b>	<b>As on 31.05.2021</b>	<b>As on 31.05.2022</b>	<b>As on 31.05.2023</b>	<b>As on 31.05.2024</b>	<b>As on 31.05.2025</b>	<b>As on 25.02.2026</b>
Deoria	-	89,493	1,15,771	1,58,499	1,78,901	1,91,647
Ballia	-	1,30,291	1,67,344	2,11,102	2,30,501	2,35,094
<b>Country Total</b>	4,91,15,993	6,63,48,227	8,59,99,833	10,66,91,953	12,04,79,905	12,63,91,904

**(b) Details of policies discontinued under PMJJBY, due to insufficient balance in bank account**

<b>Policy Year 2021-22</b>	<b>Policy Year 2022-23</b>	<b>Policy Year 2023-24</b>	<b>Policy Year 2024-25</b>	<b>Policy Year 2025-26</b>
75,25,611	1,29,85,289	1,66,45,050	1,92,50,424	2,32,41,765

**(c) Details of cumulative claims data of PMJJBY as on 25.02.2026**

<b>Claims Registered</b>	<b>Claims approved</b>	<b>Rejected</b>	<b>Pending</b>	<b>Claim Settlement Ratio</b>
10,78,972	10,45,450	32,909	613	99.94%

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 arrange of 0.61 Days to 17 days.