GOVERNMENT OF INDIA MINISTRY OF FINANCE DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA UNSTARRED QUESTION NO. 1104

TO BE ANSWERED ON 4th December, 2015/Agrahayana 13, 1937 (Saka)

Social Security Schemes

†1104. SHRI DADDAN MISHRA: SHRI R. GOPALAKRISHNAN:

SHRI C.R. CHAUDHARY: SHRI P. NAGARAJAN:

SHRI P.P. CHAUDHARY: SHRI Y.V. SUBBA REDDY:

SHRI BHAIRON PRASAD MISHRA:

Will the Minister of FINANCE be pleased to state:

- (a) the present status of social security schemes viz. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana in the country (APY);
- (b) the total number of people covered/ insured and amount deposited and claims made by those who have been insured in the said schemes till date, scheme and Statewise;
- (c) whether the Government has received any complaints against banks that they have distributed limited number of applications forms for these Yojanas in rural areas and also not held awareness programmes to people about the said yojanas;
- (d) if so, the details thereof and the corrective action taken by the Government in this regard; and
- (e) the other steps taken by the Government to increase the cover of these social security schemes?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA)

(a) to (e): The current cumulative gross enrolment under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) schemes as reported by the respective State Level Bankers' Committee (SLBC) is 12.31 crore. The State-wise gross enrolment data is given in Annexure-1. As on 21st November, 2015 an amount of Rs. 801.81 crore and Rs. 97.08 crore was collected as premium under PMJJBY and PMSBY respectively and Rs 187.49 crore was collected as contribution under APY.

State-wise total number of claims reported, paid, outstanding and rejected under the schemes PMJJBY and PMSBY is given in Annexure-2 and 3 respectively.

Sufficient number of enrolment forms are available with banks in English, Hindi and vernacular languages. These forms are also available on websites of participating banks, State Level Bankers' Committee (SLBC), Insurance companies and also available on www.jansuraksha.gov.in SLBCs were also instructed to ensure ample availability of enrolment forms at the level of participating banks branches.

A wide Media based publicity campaign through Local/National Newspapers and advertisement on Television/Radio/ Internet was used to create awareness about the various aspects of the schemes. Banks and Insurance companies have also organized camps and outreach efforts to facilitate access to the schemes. Banners displaying schemes features were also installed at all bank and insurance company branches.

Annexure-1 referred to in reply to Lok Sabha Un-Starred Question Number 1104 for 04.12.2015

Statewise Enrolment data under three social security schemes as on 15/11/2015 (As reported by SLBC's)

| Sl.No. | State | PMSBY** | PMJJBY** | APY** | Total** |
|--------|-------------------|---------|----------|-------|---------|
| | Andaman and | | | | |
| 1 | Nicobar Islands | 32385 | 13286 | 551 | 46222 |
| 2 | Andhra Pradesh | 6077171 | 1396342 | 41713 | 7515226 |
| 3 | Arunachal Pradesh | 50152 | 30532 | 634 | 81318 |
| 4 | Assam | 1370046 | 553672 | 23007 | 1946725 |
| 5 | Bihar | 4668204 | 1304631 | 62019 | 6034854 |
| 6 | Chandigarh | 131044 | 115268 | 1529 | 247841 |
| 7 | Chhattisgarh | 4452700 | 935360 | 14361 | 5402421 |
| | Dadra and Nagar | | | | |
| 8 | Haveli | 28312 | 16518 | 448 | 45278 |
| 9 | Daman and Diu | 17510 | 9581 | 160 | 27251 |
| 10 | Goa | 240333 | 103560 | 3801 | 347694 |
| 11 | Gujarat | 4475699 | 1858974 | 56344 | 6391017 |
| 12 | Haryana | 2541700 | 805592 | 12540 | 3359832 |
| 13 | Himachal Pradesh | 743092 | 273134 | 3460 | 1019686 |
| | Jammu and | | | | |
| 14 | Kashmir | 525540 | 249981 | 7235 | 782756 |
| 15 | Jharkhand | 1635358 | 451846 | 21052 | 2108256 |
| 16 | Karnataka | 5987589 | 2849113 | 98455 | 8935157 |
| 17 | Kerala | 3672311 | 854035 | 30269 | 4556615 |
| 18 | Lakshadweep | 1356 | 382 | 47 | 1785 |

| 19 | Madhya Pradesh | 6640814 | 1930202 | 46220 | 8617236 |
|-------|----------------|----------|----------|--------|-----------|
| 20 | Maharashtra | 8705597 | 3760175 | 120677 | 12586449 |
| 21 | Manipur | 75376 | 32700 | 1328 | 109404 |
| 22 | Meghalaya | 62967 | 28813 | 1790 | 93570 |
| 23 | Mizoram | 65915 | 37080 | 516 | 103511 |
| 24 | Nagaland | 43185 | 19865 | 574 | 63624 |
| 25 | NCT Delhi | 1706060 | 826166 | 25011 | 2557237 |
| 26 | Odisha(Orissa) | 3172271 | 837471 | 51829 | 4061571 |
| 27 | Pondicherry | 164953 | 58908 | 2815 | 226676 |
| 28 | Punjab | 3164941 | 561283 | 9887 | 3736111 |
| 29 | Rajasthan | 3921380 | 1050727 | 27130 | 4999237 |
| 30 | Sikkim | 28290 | 15927 | 415 | 44632 |
| 31 | Tamil Nadu | 6362720 | 2213389 | 108169 | 8684278 |
| 32 | Telangana | 3797005 | 1489669 | 28446 | 5315120 |
| 33 | Tripura | 415942 | 162346 | 2146 | 580434 |
| 34 | Uttar Pradesh | 10880079 | 3346742 | 88260 | 14315081 |
| 35 | Uttarakhand | 1056305 | 347587 | 6821 | 1410713 |
| 36 | West Bengal | 5470301 | 1242142 | 68748 | 6781191 |
| Total | | 92384603 | 29782999 | 968407 | 123136009 |

^{**(}Gross Enrolment Reported by Banks, subject to verification of Eligibility of Applicants as per Rules, and Availability of Funds for Auto Debit of Premium etc.)

Annexure-2 referred to in reply to Lok Sabha Un-Starred Question Number 1104 for 04.12.2015

PMJJBY - State -wise data on total Claims Reported, Settled, Outstanding and Rejected as on 30.11.2015 (on DFS portal)

| State | Total Reported | Paid | Rejected | Out standing | | |
|----------------------|----------------|------|----------|--------------|--|--|
| ANDAMAN & NICOBAR | | | | | | |
| ISLANDS | 3 | 0 | 0 | 3 | | |
| ANDHRA PRADESH | 587 | 417 | 4 | 166 | | |
| ARUNACHAL PRADESH | 5 | 4 | 0 | 1 | | |
| ASSAM | 124 | 95 | 0 | 29 | | |
| BIHAR | 176 | 106 | 0 | 70 | | |
| CHANDIGARH | 10 | 8 | 1 | 1 | | |
| CHHATTISGARH | 362 | 252 | 2 | 108 | | |
| DADRA & NAGAR HAVELI | 3 | 1 | 0 | 2 | | |
| DAMAN & DIU | 1 | 1 | 0 | 0 | | |
| GOA | 18 | 9 | 0 | 9 | | |
| GUJARAT | 884 | 588 | 6 | 290 | | |
| HARYANA | 257 | 164 | 0 | 93 | | |
| HIMACHAL PRADESH | 62 | 43 | 1 | 18 | | |
| JAMMU & KASHMIR | 13 | 7 | 0 | 6 | | |
| JHARKHAND | 71 | 55 | 3 | 13 | | |
| KARNATAKA | 766 | 501 | 10 | 255 | | |
| KERALA | 93 | 64 | 3 | 26 | | |

| MADHYA PRADESH | 644 | 454 | 6 | 184 |
|----------------|------|------|----|------|
| MAHARASHTRA | 650 | 457 | 10 | 183 |
| MANIPUR | 15 | 9 | 0 | 6 |
| MEGHALAYA | 4 | 2 | 0 | 2 |
| MIZORAM | 34 | 31 | 0 | 3 |
| NAGALAND | 9 | 8 | 0 | 1 |
| NCT OF DELHI | 137 | 84 | 2 | 51 |
| ORISSA | 193 | 116 | 5 | 72 |
| PUDUCHERRY | 6 | 3 | 0 | 3 |
| PUNJAB | 192 | 122 | 2 | 68 |
| RAJASTHAN | 565 | 402 | 7 | 156 |
| SIKKIM | 3 | 3 | 0 | 0 |
| TAMIL NADU | 382 | 243 | 1 | 138 |
| TELANGANA | 605 | 471 | 4 | 130 |
| TRIPURA | 12 | 9 | 1 | 2 |
| UTTAR PRADESH | 1002 | 676 | 7 | 319 |
| UTTARAKHAND | 84 | 66 | 1 | 17 |
| WEST BENGAL | 226 | 160 | 1 | 65 |
| Grand Total | 8198 | 5631 | 77 | 2490 |

Annexure-3 referred to in reply to Lok Sabha Un-Starred Question Number 1104 for 04.12.2015

PMSBY - State -wise data on total Claims Reported, Settled, Outstanding and Rejected as on 30.11.2015 (on DFS portal)

| State | Total Reported | Paid | Rejected | Out standing |
|------------------|----------------|------|----------|--------------|
| ANDHRA PRADESH | 102 | 45 | 16 | 41 |
| ASSAM | 21 | 13 | 2 | 6 |
| BIHAR | 36 | 9 | 3 | 24 |
| CHANDIGARH | 6 | 5 | 0 | 1 |
| CHHATTISGARH | 44 | 21 | 6 | 17 |
| GOA | 3 | 2 | 1 | 0 |
| GUJARAT | 173 | 91 | 19 | 63 |
| HARYANA | 90 | 52 | 14 | 24 |
| HIMACHAL PRADESH | 35 | 10 | 10 | 15 |
| JAMMU & KASHMIR | 6 | 4 | 1 | 1 |
| JHARKHAND | 12 | 8 | 2 | 2 |
| KARNATAKA | 101 | 53 | 19 | 29 |
| KERALA | 46 | 20 | 8 | 18 |
| MADHYA PRADESH | 115 | 57 | 21 | 37 |
| MAHARASHTRA | 125 | 52 | 24 | 49 |
| MANIPUR | 1 | 1 | 0 | 0 |
| NCT OF DELHI | 20 | 7 | 5 | 8 |
| ORISSA | 20 | 6 | 2 | 12 |
| PUDUCHERRY | 6 | 5 | 0 | 1 |
| PUNJAB | 97 | 57 | 14 | 26 |

| Grand Total | 1665 | 830 | 267 | 568 |
|--------------------|------|-----|-----|-----|
| WEST BENGAL | 35 | 17 | 2 | 16 |
| UTTARAKHAND | 21 | 12 | 5 | 4 |
| UTTAR PRADESH | 185 | 78 | 39 | 68 |
| TRIPURA | 1 | 1 | 0 | 0 |
| TELANGANA | 92 | 46 | 17 | 29 |
| TAMIL NADU | 124 | 77 | 10 | 37 |
| RAJASTHAN | 148 | 81 | 27 | 40 |