

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 1587**

TO BE ANSWERED ON 4<sup>th</sup> March, 2016 / Phalgun 14, 1937 (Saka)

**Social Security Schemes**

1587. SHRI D.S. RATHOD:  
SHRI RAJENDRA AGRAWAL:  
SHRI GODSE HEMANT TUKARAM:

SHRI GAURAV GOGOI:  
SHRI C.R. CHAUDHARY:  
SHRI P.R. SUNDARAM:

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 State-wise;
- (c) whether the Government has received any complaints against banks for these Yojanas in rural areas and also not held awareness programmes to people about the said Yojanas, if so, the details thereof;
- (d) whether the implementation of the said schemes are increase insurance penetration in the country, if so, the details thereof; and
- (e) the other steps taken/being taken by the Government in this regard?

**ANSWER**

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

(a) to (e): The 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 12.79 crore. The State-wise gross enrolment data is given in Annexure-1. As on 26<sup>th</sup> February, 2016 an amount of Rs. 844.49 crore and Rs. 101.98 crore was collected as premium under PMJJBY and PMSBY respectively and Rs. 418 crore was collected as contribution under APY.

State-wise total number of claims status under the schemes PMJJBY and PMSBY is given in Annexures-2 and 3 respectively.

A few complaints were received and were resolved suitably. 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 features of the schemes were also installed at all bank and insurance company branches.

As mentioned above, cumulative gross enrolment under the said schemes is 12.79 crore as on 30<sup>th</sup> January, 2016. This would certainly have an impact on increase in penetration. The insurance penetration for the insurance sector as a whole in the year 2014 was 3.3 per cent in India. The level of insurance penetration depends on a large number of factors like level of economic development of the economy, the extent of the savings in financial instruments and the size and reach of the insurance sector. These factors would explain the current level of insurance penetration in India.

Sample Only

Annexure-1 referred to in reply to Lok Sabha Un-Starred Question Number 1587 for 04.03.2016

Statewise Enrolment data under three social security schemes as on 30/01/2016 (As reported by SLBCs )					(As reported
Sl.No	State	PMSBY**	PMJJBY**	APY**	Total**
1	Andaman and Nicobar Islands	32561	13449	570	46580
2	Andhra Pradesh	6783951	1425497	110212	8319660
3	Arunachal Pradesh	50985	31221	899	83105
4	Assam	1394409	569417	52855	2016681
5	Bihar	4691506	1310667	210341	6212514
6	Chandigarh	125792	48297	2207	176296
7	Chhattisgarh	4681573	960377	26978	5668928
8	Dadra and Nagar Haveli	29054	17103	506	46663
9	Daman and Diu	17510	9581	160	27251
10	Goa	240411	103649	4593	348653
11	Gujarat	4515698	1885802	101299	6502799
12	Haryana	2448220	799907	44439	3292566
13	Himachal Pradesh	754931	277977	13595	1046503
14	Jammu and Kashmir	562035	255943	7445	825423
15	Jharkhand	1630222	440570	34584	2105376
16	Karnataka	6076448	2858034	150568	9085050
17	Kerala	3511660	762952	48865	4323477
18	Lakshadweep	3710	970	44	4724
19	Madhya Pradesh	6788187	1798973	85592	8672752
20	Maharashtra	9029627	3923186	163683	13116496
21	Manipur	77111	41655	1908	120674
22	Meghalaya	67984	31809	2487	102280
23	Mizoram	66386	37690	670	104746
24	Nagaland	44540	24074	852	69466
25	NCT Delhi	1821927	717111	46871	2585909

Sample Only

26	<b>Odisha(Orissa)</b>	3173786	841379	63160	4078325
27	<b>Pondicherry</b>	172028	60224	4011	236263
28	<b>Punjab</b>	3167440	567126	37373	3771939
29	<b>Rajasthan</b>	4016195	1074921	60551	5151667
30	<b>Sikkim</b>	50470	26387	1024	77881
31	<b>Tamil Nadu</b>	6479750	2244869	142272	8866891
32	<b>Telangana</b>	5410130	1567277	57660	7035067
33	<b>Tripura</b>	416916	162623	2264	581803
34	<b>Uttar Pradesh</b>	11035979	3392635	209164	14637778
35	<b>Uttarakhand</b>	1058845	296892	22551	1378288
36	<b>West Bengal</b>	5850894	1250168	101507	7202569
<b>Total</b>		<b>96278871</b>	<b>29830412</b>	<b>1813760</b>	<b>127923043</b>
<p align="center">**(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.)</p>					

**Annexure-2 referred to in reply to Lok Sabha Un-Starred Question Number 1587 for 04.03.2016**

**PMJJBY - State -wise data on total Claims Reported, Paid, In process and Rejected as on 26.02.2016 (on DFS portal)**

State	Reported	Paid	Rejected	In Process
ANDAMAN & NICOBAR ISLANDS	6	6	0	0
ANDHRA PRADESH	1578	1036	19	523
ARUNACHAL PRADESH	15	12	0	3
ASSAM	339	246	6	87
BIHAR	454	299	3	152
CHANDIGARH	24	17	1	6
CHHATTISGARH	809	662	12	135
DADRA & NAGAR HAVELI	3	3	0	0
DAMAN & DIU	7	1	0	6

GOA	40	27	2	11
GUJARAT	1663	1291	12	360
HARYANA	585	463	3	119
HIMACHAL PRADESH	133	85	3	45
JAMMU & KASHMIR	26	21	0	5
JHARKHAND	182	151	4	27
KARNATAKA	1625	1362	43	220
KERALA	213	186	3	24
MADHYA PRADESH	1517	1167	16	334
MAHARASHTRA	1394	1074	18	302
MANIPUR	29	21	0	8
MEGHALAYA	13	12	0	1
MIZORAM	59	58	1	0
NAGALAND	13	11	0	2
NCT OF DELHI	300	234	3	63
ORISSA	504	401	9	94
PUDUCHERRY	22	17	0	5
PUNJAB	383	305	3	75
RAJASTHAN	1171	998	27	146
SIKKIM	8	8	0	0
TAMIL NADU	784	631	9	144
TELANGANA	1644	1252	19	373
TRIPURA	23	12	1	10
UTTAR PRADESH	2302	1814	32	456
UTTARAKHAND	204	171	3	30
WEST BENGAL	552	402	2	148
<b>Grand Total</b>	<b>18624</b>	<b>14456</b>	<b>254</b>	<b>3914</b>

Annexure 3 referred to in reply to Lok Sabha Un-Starred Question Number 1587 for 04.03.2016

PMSBY - State -wise data on total Claims Reported, Paid, In process and Rejected as on 26.02.2016 (on DFS portal)

State	Reported	Paid	Rejected	In Process
ANDHRA PRADESH	245	125	33	87
ASSAM	34	20	3	11
BIHAR	74	37	10	27
CHANDIGARH	8	5	1	2
CHHATTISGARH	148	64	21	63
GOA	14	7	2	5
GUJARAT	373	208	41	124
HARYANA	203	117	23	63
HIMACHAL PRADESH	79	27	16	36
JAMMU & KASHMIR	14	7	1	6
JHARKHAND	25	13	2	10
KARNATAKA	250	136	35	79
KERALA	127	51	18	58
MADHYA PRADESH	379	205	48	126
MAHARASHTRA	343	172	40	131
MANIPUR	4	2	0	2
MIZORAM	1	1	0	0
NCT OF DELHI	50	24	11	15
ORISSA	61	27	7	27
PUDUCHERRY	10	7	0	3
PUNJAB	186	104	29	53
RAJASTHAN	309	185	49	75
TAMIL NADU	244	176	14	54
TELANGANA	204	128	29	47
TRIPURA	2	1	1	0
UTTAR PRADESH	373	193	63	117
UTTARAKHAND	47	31	5	11
WEST BENGAL	99	48	10	41
<b>Grand Total</b>	<b>3906</b>	<b>2121</b>	<b>512</b>	<b>1273</b>

Sample Only