

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 3628
ANSWERED ON MONDAY, AUGUST 10, 2026/ SHRAVANA 19, 1948 (SAKA)

Beneficiaries enrolled under PMJJBY, PMSBY and APY in Odisha

3628. DR. SAMBIT PATRA:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of beneficiaries enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) gender-wise, account-wise, State/UT-wise including Odisha especially in Puri Lok Sabha constituency along with the scheme-wise breakup thereof;
- (b) the total number of claims settled and the amount disbursed under PMJJBY and PMSBY since their inception in Odisha especially in Puri Lok Sabha Constituency;
- (c) whether any impact assessment of these schemes in enhancing financial security for low income households has been made, if so, the details thereof;
- (d) the steps taken/being taken to increase awareness, improve enrolment and reduce dropout rates under these schemes; and
- (e) the total number of Scheduled Caste (SC) and Scheduled Tribe (ST) beneficiaries covered under these schemes so far in Odisha?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

- (a) The details of total number of beneficiaries enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) gender-wise, state-wise including Puri Lok Sabha constituency is at Annexure A and B.
- (b) As per Annexure-C.
- (c) Yes, impact assessment in respect of PMJJBY and PMSBY has been conducted by NITI Aayog wherein these schemes have been acknowledged as a major safety net for the vulnerable as they were the first insurance for low-income users, providing immediate relief in the event of death or disability.
- (d) The Government, Insurance Regulatory Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA) have inter-alia taken following steps to increase awareness and coverage:
 - i. Regular enrolment drives under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Pradhan Mantri Suraksha Bima Yojana (PMSBY) are conducted across the country, including in the State of Odisha, at the Gram Panchayat level with the active involvement of banks and the local administration to promote awareness and increase enrolment under these schemes.
 - ii. In 2024, a three-month campaign was conducted, from 16.10.2024 to 15.01.2025. A four-month “Financial Inclusion Saturation Campaign” was launched across the country in 2.70 lakh gram panchayats and Urban Local Bodies from 01.07.2025 to 31.10.2025,

with the aim of increasing enrolments, reduce pendency of claims and ensure timely disbursement of benefits to beneficiaries in PMJJBY and PMSBY. To achieve saturation in these two Jansuraksha schemes, camps were organized at gram panchayat and Urban Local Body 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. APY outreach programmes are conducted regularly in coordination with Banks and State Level Bankers' Committees (SLBCs)/ Lead District Managers (LDMs) at pan India level.

- iii. IRDAI has launched the State Insurance Plan (SIP) initiative to promote coordinated efforts among state government, insurers and other stakeholders to develop State-specific strategies for improving insurance penetration, strengthening last-mile connectivity and addressing local protection gaps.
 - iv. Virtual capacity building programs for Banking Correspondents (BCs) and field staff of Banks, Self Help Group (SHG) members, bank-sakhis of State Rural Livelihoods Missions (SRLMs) are being organised to propagate APY among the eligible beneficiaries.
 - v. Regular monitoring of Banks and State Level Bankers Committees (SLBCs)/State-coordinators of Banks/ Lead District Managers (LDMs) is conducted w.r.t the allocated annual targets.
- (e) No such data is maintained.

Annexure-A referred to in part (a) of Lok Sabha Unstarred Question No. 3628 on “Beneficiaries enrolled under PMJJBY, PMSBY and APY in Odisha” answered on 10.08.2026

State-Wise Gender wise Cumulative Enrolments Under PMJJBY And PMSBY As On 22.07.2026										
	PMJJBY					PMSBY				
State Name	Male	Female	Transgender	Others*	Cumulative Enrolments	Male	Female	Transgender	Others*	Cumulative Enrolments
Andaman And Nicobar Islands	57,321	44,239	253	10	101,823	101,676	80,596	260	15,281	197,813
Andhra Pradesh	6,943,768	8,364,451	12,346	19,522,570	34,843,135	15,350,920	16,926,532	27,268	26,000,684	58,305,404
Arunachal Pradesh	137,951	144,361	494	13,805	296,611	263,126	261,810	515	1,265	526,716
Assam	2,353,750	3,854,796	5,862	149,666	6,364,074	6,560,481	8,580,633	6,773	161,980	15,309,867
Bihar	6,990,315	11,619,404	18,829	2,539,033	21,167,581	17,120,945	23,150,883	40,779	345,937	40,658,544
Chandigarh	114,496	72,010	400	1,376	188,282	324,899	221,346	987	1,407	548,639
Chhattisgarh	3,080,725	4,415,825	6,171	1,457,900	8,960,621	7,436,983	8,567,468	12,577	1,858,547	17,875,575
Dadra And Nagar Haveli	120,387	53,264	108	1,306	175,065	222,778	91,959	164	9,627	324,528
Delhi	1,508,866	1,291,248	4,124	22,168	2,826,406	4,225,101	3,339,186	10,538	567	7,575,392
Goa	229,500	183,592	272	1,559	414,923	494,152	382,479	594	11,880	889,105
Gujarat	6,283,270	4,608,099	10,136	350,906	11,252,411	13,327,795	9,402,937	17,724	693,833	23,442,289
Haryana	3,046,075	2,524,142	5,647	191,517	5,767,381	7,664,443	5,825,955	13,119	20,781	13,524,298
Himachal Pradesh	804,957	653,415	2,404	73,953	1,534,729	2,045,840	1,554,145	7,892	32,692	3,640,569
Jammu And Kashmir	786,894	454,179	1,224	137,136	1,379,433	1,975,692	1,197,634	4,268	29,687	3,207,281
Jharkhand	3,285,768	5,191,960	5,723	780,696	9,264,147	7,324,941	9,121,031	11,909	143,607	16,601,488
Karnataka	6,540,082	7,260,488	10,057	3,863,266	17,673,893	13,521,543	13,824,800	14,593	243,094	27,604,030
Kerala	1,669,911	1,890,155	3,192	1,316,601	4,879,859	6,008,155	6,683,280	7,343	280,390	12,979,168
Ladakh	32,212	13,250	77	848	46,387	61,485	29,383	173	0	91,041
Lakshadweep	4,594	2,879	19	106	7,598	11,055	8,340	30	12,352	31,777
Madhya Pradesh	7,706,426	9,579,667	17,030	423,958	17,727,081	19,456,773	19,708,082	44,880	894,293	40,104,028

State-Wise Gender wise Cumulative Enrolments Under PMJJBY And PMSBY As On 22.07.2026

	PMJJBY					PMSBY				
State Name	Male	Female	Transgender	Others*	Cumulative Enrolments	Male	Female	Transgender	Others*	Cumulative Enrolments
Maharashtra	10,027,679	10,293,775	17,607	369,371	20,708,432	23,018,708	20,839,288	30,158	771,669	44,659,823
Manipur	155,996	210,146	434	99,219	465,795	325,368	420,834	516	1,742	748,460
Meghalaya	251,592	389,648	415	15,465	657,120	495,186	636,546	676	0	1,132,408
Mizoram	197,535	219,285	145	4,667	421,632	302,536	316,307	254	2,911	622,008
Nagaland	128,995	132,129	223	3,999	265,346	283,659	299,013	332	225	583,229
Odisha	4,416,000	6,828,780	11,235	1,577,429	12,833,444	11,409,798	13,566,521	16,310	1,176,900	26,169,529
Puri	176,428	270,916	300	63,108	510,752	488,468	564,242	382	122,814	1,175,906
Nayagarh	85,205	177,310	139	60,026	322,680	232,386	311,721	201	18,605	562,913
Khordha	281,960	373,873	786	52,153	708,772	822,709	822,484	1,294	173,597	1,820,084
Puducherry Ut	129,748	166,854	233	21,199	318,034	292,123	330,929	697	55,199	678,948
Punjab	3,127,528	2,670,393	6,003	49,720	5,853,644	8,542,522	7,140,428	17,018	86,735	15,786,703
Rajasthan	6,957,379	7,293,419	12,003	1,964,559	16,227,360	16,021,991	15,087,135	13,858	316,084	31,439,068
Sikkim	90,976	81,251	232	2,611	175,070	177,848	147,616	439	1,000	326,903
Tamil Nadu	5,114,931	7,743,290	9,200	371,420	13,238,841	12,694,995	17,026,993	20,248	690,947	30,433,183
Telangana	4,390,302	5,195,911	7,978	104,603	9,698,794	9,525,345	10,003,608	10,642	472,764	20,012,359
Tripura	328,322	356,295	310	14,806	699,733	850,173	738,172	749	2,600	1,591,694
Uttar Pradesh	16,028,486	16,000,850	30,268	3,385,879	35,445,483	44,898,445	39,840,198	140,344	3,332,714	88,211,701
Uttarakhand	1,050,596	943,277	2,984	47,550	2,044,407	3,219,527	2,649,189	10,106	25,744	5,904,566
West Bengal	6,646,766	9,801,778	22,168	186,013	16,656,725	17,699,334	22,282,891	25,830	141,110	40,149,165
Country Total	110,740,099	130,548,505	225,806	39,066,890	280,581,300	273,256,341	280,284,147	510,563	37,836,248	591,887,299

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes

Note: 1. Others* includes enrolments from RCB/UCB/Converged Schemes for which Gender wise break-up is not available.

Annexure-B referred to in part (a) of Lok Sabha Unstarred Question No. 3628 on “Beneficiaries enrolled under PMJJBY, PMSBY and APY in Odisha” answered on 10.08.2026

State-Wise Gender wise Cumulative Enrolments Under APY as on 30.06.2026				
State/UT	Male	Female	Transgender	Total
Andaman and Nicobar Islands	9,596	7,090	10	16,696
Andhra Pradesh	17,98,511	28,09,212	2,320	46,10,043
Arunachal Pradesh	23,214	22,150	13	45,377
Assam	9,47,948	13,39,456	476	22,87,880
Bihar	35,41,255	49,93,649	1,110	85,36,014
Chandigarh	57,907	35,280	56	93,243
Chhattisgarh	8,51,187	9,87,866	322	18,39,375
The Dadra and Nagar Haveli and Daman and Diu	38,789	8,950	10	47,749
Delhi	6,78,460	4,45,012	577	11,24,049
Goa	81,632	53,842	64	1,35,538
Gujarat	22,71,741	10,86,880	930	33,59,551
Haryana	12,87,497	8,29,533	608	21,17,638
Himachal Pradesh	4,16,057	2,75,560	99	6,91,716
Jammu and Kashmir	2,09,861	1,06,101	168	3,16,130
Jharkhand	13,04,517	18,29,743	457	31,34,717
Karnataka	27,60,859	25,10,470	1,415	52,72,744
Kerala	8,58,677	10,00,544	536	18,59,757
Ladakh	5,255	2,834	12	8,101
Lakshadweep	2,513	1,560	7	4,080
Madhya Pradesh	28,41,556	29,13,243	1,439	57,56,238
Maharashtra	36,40,640	29,17,072	2,480	65,60,192
Manipur	38,416	43,522	66	82,004
Meghalaya	47,345	59,811	9	1,07,165
Mizoram	20,286	23,515	9	43,810
Nagaland	24,661	23,942	9	48,612
ODISHA	16,12,776	20,54,962	919	36,68,657
Puri	79,376	1,05,354	54	1,84,784
Nayagarh	37,767	52,779	16	90,562
Khordha	1,18,490	1,30,047	108	2,46,645
Puducherry	52,274	68,215	68	1,20,557
Punjab	16,39,633	11,52,592	693	27,92,918
Rajasthan	30,70,060	19,24,071	799	49,94,930
Sikkim	26,965	23,898	29	50,892
Tamil Nadu	25,96,373	34,62,320	3,349	60,62,042
Telangana	13,72,795	15,39,451	1,462	29,13,708
Tripura	1,58,454	1,97,849	34	3,56,337
Uttar Pradesh	91,55,276	62,61,681	4,224	1,54,21,181
Uttarakhand	6,04,858	3,96,245	273	10,01,376
West Bengal	31,75,147	42,90,012	1,547	74,66,706
Total	4,72,22,991	4,56,98,133	26,599	9,29,47,723

(Source: PFRDA)

Annexure-C referred to in part (b) of Lok Sabha Unstarred Question No. 3628 on “Beneficiaries enrolled under PMJJBY, PMSBY and APY in Odisha” answered on 10.08.2026

District-Wise Cumulative Claims of Odisha Under PMJJBY And PMSBY as on 22.07.2026					
S.No.	District Name	PMJJBY		PMSBY	
		Claims Paid	Claims Paid Amount (in cr.)	Claims Paid	Claims Paid Amount (in cr.)
1	Puri	862	17.24	194	3.88
2	Nayagarh	776	15.52	86	1.72
3	Khordha	1337	26.74	300	6
4	Anugul	10764	215.28	120	2.4
5	Balangir	753	15.06	174	3.48
6	Baleshwar	943	18.86	248	4.96
7	Bargarh	2125	42.5	112	2.24
8	Bhadrak	419	8.38	135	2.7
9	Boudh	265	5.3	22	0.44
10	Cuttack	2082	41.64	329	6.58
11	Deogarh	205	4.1	17	0.34
12	Dhenkanal	1217	24.34	217	4.34
13	Gajapati	211	4.22	17	0.34
14	Ganjam	2427	48.54	189	3.78
15	Jagatsinghapur	573	11.46	86	1.72
16	Jajapur	1245	24.9	100	2
17	Jharsuguda	327	6.54	51	1.02
18	Kalahandi	455	9.1	36	0.72
19	Kandhamal	237	4.74	34	0.68
20	Kendrapara	507	10.14	69	1.38
21	Kendujhar	880	17.6	154	3.08
22	Koraput	429	8.58	43	0.86
23	Malkangiri	244	4.88	8	0.16
24	Mayurbhanj	1503	30.06	144	2.88
25	Nabarangpur	266	5.32	15	0.3
26	Nuapada	332	6.64	24	0.48
27	Rayagada	534	10.68	16	0.32
28	Sambalpur	949	18.98	193	3.86
29	Sonepur	231	4.62	34	0.68
30	Sundargarh	910	18.2	121	2.42
State Total		34,008	680.16	3,288	65.76
Country Total		1,110,133	22,202.66	191,338	3,800.15

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes