

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

STARRED QUESTION NO. *314

TO BE ANSWERED ON MONDAY, AUGUST 8, 2022/SRAVANA 17, 1944 (SAKA)

BENEFICIARIES UNDER PMSBY AND PMJJBY

†*314. SHRI BHAGIRATH CHOUDHARY:

Will the Minister of FINANCE be pleased to state:

- (a) the dates on which Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) were launched by the Government in the country;
- (b) the process of selection of beneficiaries under the said Schemes;
- (c) whether any criteria has been set for the beneficiaries of the said Schemes and if so, the details thereof;
- (d) the details of the States where the eligible account holders have been provided relief under the said Schemes and the number of such account holders since launch of the said Schemes, year and State-wise; and
- (e) the details of the beneficiaries/account holders, the number of applicants, the number of approved and remaining applicants and the claimed amount in Rajasthan under the said Schemes during the period from 2019-20 to 2021-22, year and district-wise?

ANSWER

**THE FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)**

(a) to (e): A Statement is laid on the Table of the House.

Statement as referred to in reply to part (a) to (e) of Lok Sabha Starred Question No. *314 for August 8, 2022/Sravana 17, 1944 (Saka) regarding 'Beneficiaries under PMSBY and PMJJBY' raised by Shri Bhagirath Choudhary, Hon'ble Member of Parliament

(a): Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched by the Hon'ble Prime Minister on pan India basis on the 9th of May, 2015.

(b) and (c): Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a one-year personal accident insurance scheme, renewable from year to year and is available on pan-India basis to Bank / Post office account holders in the age group 18 to 70 years who give their consent to join and enable auto-debit. The scheme offers coverage for Rs. 2 lakh in case of accidental death or total permanent disability and Rs. 1 lakh for partial permanent disability due to an accident. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a one-year life insurance scheme, renewable from year to year and is available on pan-India basis to Bank / Post office account holders in the age group 18 to 50 years who give their consent to join and enable auto-debit. The scheme offers coverage for Rs. 2 lakh in case of death due to any reason.

(d): State-wise details of beneficiaries, in terms of number and amount of claims paid, under PMJJBY and PMSBY, year-wise, since 2017, are at Annexure-I and Annexure-II respectively. The policy year for both these schemes is 1st June to 31st May.

(e): District-wise details of the beneficiaries in terms of number and amount of claims paid, and outstanding claims, in Rajasthan under PMJJBY and PMSBY during the period from 2019-20 to 2021-22 are at Annexure-III and Annexure-IV respectively.

Annexure-I

PMJJBY Claims- State Wise															
S. No.	PMJJBY State/ Union Territory	As on 31.05.2017		As on 31.05.2018		As on 31.05.2019		As on 31.05.2020		As on 31.05.2021		As on 31.05.2022		As on 29.06.2022	
		No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore
1	ANDAMAN & NICOBAR ISLANDS	21	0.42	27	0.54	39	0.78	49	0.98	60	1.2	93	1.86	95	1.9
2	ANDHRA PRADESH	5041	100.82	7579	151.58	10968	219.36	13670	273.4	18367	367.34	35290	705.8	35863	717.26
3	ARUNACHAL PRADESH	53	1.06	78	1.56	116	2.32	149	2.98	185	3.7	271	5.42	272	5.44
4	ASSAM	1386	27.72	2248	44.96	3369	67.38	4168	83.36	5243	104.86	7858	157.16	7934	158.68
5	BIHAR	1326	26.52	2033	40.66	2943	58.86	3948	78.96	5464	109.28	11748	234.96	11954	239.08
6	CHANDIGARH	82	1.64	133	2.66	186	3.72	234	4.68	299	5.98	437	8.74	441	8.82
7	CHHATTISGARH	2552	51.04	3544	70.88	5681	113.62	7266	145.32	9898	197.96	16600	332	16818	336.36
8	DADRA & NAGAR HAVELI	20	0.40	35	0.70	47	0.94	62	1.24	78	1.56	149	2.98	152	3.04
9	DAMAN & DIU	8	0.16	15	0.30	38	0.76	46	0.92	61	1.22	103	2.06	103	2.06
10	GOA	137	2.74	230	4.60	313	6.26	387	7.74	481	9.62	703	14.06	705	14.1
11	GUJARAT	4942	98.84	7383	147.66	11444	228.88	15262	305.24	21130	422.6	36091	721.82	36615	732.3
12	HARYANA	1762	35.24	2895	57.90	4372	87.44	5896	117.92	7791	155.82	10937	218.74	11055	221.1
13	HIMACHAL PRADESH	415	8.30	657	13.14	949	18.98	1263	25.26	1691	33.82	2655	53.1	2690	53.8
14	JAMMU & KASHMIR	72	1.44	112	2.24	151	3.02	192	3.84	251	5.02	1325	26.5	1328	26.56
15	JHARKHAND	665	13.30	1061	21.22	1635	32.70	2249	44.98	3085	61.7	5053	101.06	5169	103.38
16	KARNATAKA	5824	116.48	8451	169.02	12439	248.78	15361	307.22	20266	405.32	34864	697.28	35280	705.6
17	KERALA	671	13.42	970	19.40	1477	29.54	1840	36.8	2119	42.38	3077	61.54	3110	62.2
18	LAKSHADWEEP	0	0.00	0	0.00	0	0.00	0	0	1	0.02	2	0.04	2	0.04
19	MADHYA PRADESH	4900	98.00	7254	145.08	9877	197.54	12670	253.4	16904	338.08	27846	556.92	28238	564.76
20	MAHARASHTRA	5462	109.24	8528	170.56	11740	234.80	15018	300.36	20744	414.88	32912	658.24	33304	666.08
21	MANIPUR	60	1.20	100	2.00	147	2.94	197	3.94	240	4.8	432	8.64	438	8.76
22	MEGHALAYA	44	0.88	66	1.32	137	2.74	182	3.64	275	5.5	394	7.88	400	8
23	MIZORAM	217	4.34	245	4.90	473	9.46	579	11.58	834	16.68	1016	20.32	1034	20.68
24	NAGALAND	41	0.82	53	1.06	83	1.66	99	1.98	130	2.6	183	3.66	187	3.74
25	NCT OF DELHI	1038	20.76	1654	33.08	2371	47.42	2998	59.96	3809	76.18	5847	116.94	5903	118.06
26	ODISHA	1919	38.38	2837	56.74	4293	85.86	5630	112.6	7982	159.64	12014	240.28	12272	245.44
27	PUDUCHERRY	92	1.84	149	2.98	203	4.06	250	5	307	6.14	485	9.7	496	9.92
28	PUNJAB	1061	21.22	1697	33.94	2239	44.78	2865	57.3	3705	74.1	5640	112.8	5705	114.1
29	RAJASTHAN	3641	72.82	5052	101.04	8411	168.22	12050	241	17285	345.7	27393	547.86	27803	556.06
30	SIKKIM	31	0.62	47	0.94	65	1.30	85	1.7	103	2.06	135	2.7	135	2.7
31	TAMIL NADU	2965	59.30	4848	96.96	7138	142.76	9520	190.4	12135	242.7	16979	339.58	17658	353.16
32	TELANGANA	5770	115.40	7867	157.34	12281	245.62	15530	310.6	21162	423.24	29952	599.04	30395	607.9
33	TRIPURA	113	2.26	172	3.44	222	4.44	272	5.44	328	6.56	762	15.24	768	15.36
34	UTTAR PRADESH	7413	148.26	12091	241.82	18030	360.60	24299	485.98	32323	646.46	50004	1000.08	50773	1015.46
35	UTTARAKHAND	755	15.10	1059	21.18	1595	31.90	2038	40.76	2554	51.08	3855	77.1	3905	78.1
36	WEST BENGAL	1976	39.52	3092	61.84	4445	88.90	5943	118.86	8158	163.16	12309	246.18	12529	250.58
37	LADAKH	0	0.00	0	0.00	0	0.00	4	0.08	4	0.08	14	0.28	14	0.28
38	# OTHERS	4	0.08	0	0.00	0	0.00	0	0	0	0	190216	3804.32	190649	3812.98
	Total	62479	1249.58	94262	1885.24	139917	2798.34	182271	3645.42	245452	4909.04	585644	11712.88	592192	11843.84

Claims under converged schemes and Claims paid by insurance companies not reported by Banks on Jansuraksha portal. State-wise breakup not available for such claims

Note: Claim data as uploaded by Banks and updated by Insurance Companies after claim settlement on Jansuraksha Portal

Data for claims is available at Jansuraksha portal only from Policy Year ending 31.05.2017.

Annexure-II

PMSBY claims State Wise															
S.No.	State/ Union Territory	As on 31.05.2017		As on 31.05.2018		As on 31.05.2019		As on 31.05.2020		As on 31.05.2021		As on 31.05.2022		As on 29.06.2022	
		No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore	No. of Claims Paid	Amount Paid in Rs. Crore
1	ANDAMAN & NICOBAR ISLANDS	0	0.00	0	0.00	3	0.06	5	0.10	5	0.1	7	0.14	7	0.14
2	ANDHRA PRADESH	742	14.84	1472	29.44	2374	47.48	2898	57.96	3385	67.7	4679	93.58	4733	94.66
3	ARUNACHAL PRADESH	0	0.00	0	0.00	10	0.20	13	0.26	14	0.28	19	0.38	19	0.38
4	ASSAM	76	1.52	136	2.72	335	6.70	394	7.88	420	8.4	540	10.8	546	10.92
5	BIHAR	173	3.46	298	5.96	506	10.12	605	12.10	725	14.5	1126	22.52	1132	22.64
6	CHANDIGARH	24	0.48	41	0.82	72	1.44	92	1.84	105	2.1	124	2.48	127	2.54
7	CHHATTISGARH	346	6.92	573	11.46	1822	36.44	1960	39.20	2137	42.74	3007	60.14	3039	60.78
8	DADRA & NAGAR HAVELI	3	0.06	4	0.08	9	0.18	12	0.24	14	0.28	16	0.32	16	0.32
9	DAMAN & DIU	0	0.00	0	0.00	2	0.04	2	0.04	5	0.1	7	0.14	7	0.14
10	GOA	34	0.68	56	1.12	85	1.70	92	1.84	108	2.16	136	2.72	137	2.74
11	GUJARAT	871	17.42	1193	23.86	2343	46.86	2771	55.42	3123	62.46	3850	77	3978	79.56
12	HARYANA	471	9.42	795	15.90	1474	29.48	1866	37.32	2284	45.68	2970	59.4	2983	59.66
13	HIMACHAL PRADESH	151	3.02	280	5.60	529	10.58	715	14.30	853	17.06	1158	23.16	1168	23.36
14	JAMMU & KASHMIR	25	0.50	37	0.74	79	1.58	101	2.02	114	2.28	132	2.64	135	2.7
15	JHARKHAND	115	2.30	189	3.78	334	6.68	425	8.50	503	10.06	690	13.8	700	14
16	KARNATAKA	722	14.44	1147	22.94	2044	40.88	2312	46.24	2519	50.38	4140	82.8	4163	83.26
17	KERALA	278	5.56	396	7.92	775	15.50	1092	21.84	1201	24.02	1372	27.44	1565	31.3
18	LAKSHADWEEP	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0
19	MADHYA PRADESH	1061	21.22	1706	34.12	3688	73.76	4319	86.38	5321	106.42	7047	140.94	7147	142.94
20	MAHARASHTRA	863	17.26	1377	27.54	2761	55.22	3343	66.86	3906	78.12	14309	286.18	17371	347.42
21	MANIPUR	8	0.16	8	0.16	15	0.30	18	0.36	23	0.46	25	0.5	25	0.5
22	MEGHALAYA	1	0.02	2	0.04	9	0.18	9	0.18	10	0.2	20	0.4	22	0.44
23	MIZORAM	1	0.02	1	0.02	13	0.26	14	0.28	14	0.28	28	0.56	34	0.68
24	NAGALAND	0	0.00	0	0.00	4	0.08	4	0.08	6	0.12	6	0.12	6	0.12
25	NCT OF DELHI	136	2.72	243	4.86	446	8.92	533	10.66	594	11.88	914	18.28	946	18.92
26	ODISHA	188	3.76	384	7.68	935	18.70	1136	22.72	1292	25.84	1861	37.22	1885	37.7
27	PUDUCHERRY	18	0.36	31	0.62	61	1.22	87	1.74	96	1.92	121	2.42	127	2.54
28	PUNJAB	438	8.76	680	13.60	1130	22.60	1342	26.84	1609	32.18	2189	43.78	2222	44.44
29	RAJASTHAN	741	14.82	1097	21.94	2391	47.82	2728	54.56	3192	63.84	4747	94.94	4856	97.12
30	SIKKIM	1	0.02	3	0.06	6	0.12	7	0.14	8	0.16	11	0.22	11	0.22
31	TAMIL NADU	687	13.74	1321	26.42	2311	46.22	3046	60.92	3526	70.52	4413	88.26	4467	89.34
32	TELANGANA	678	13.56	1233	24.66	2168	43.36	2566	51.32	2981	59.62	3619	72.38	3944	78.88
33	TRIPURA	3	0.06	9	0.18	44	0.88	47	0.94	50	1	94	1.88	99	1.98
34	UTTAR PRADESH	1036	20.72	1712	34.24	3401	68.02	3994	79.88	4696	93.92	7114	142.28	7290	145.8
35	UTTARAKHAND	128	2.56	202	4.04	538	10.76	618	12.36	680	13.6	891	17.82	910	18.2
36	WEST BENGAL	253	5.06	495	9.90	863	17.26	1016	20.32	1147	22.94	2035	40.7	2083	41.66
37	Ladakh	0	0.00	0	0.00	0	0.00	1	0.02	1	0.02	1	0.02	1	0.02
38	# OTHERS	1	0.02	0	0.00	0	0.00	0	0.00			25638	498.45	22151	428.53
	Total	10273	205.46	17121	342.42	33580	671.6	40183	803.66	46667	933.34	99056	1966.81	100052	1986.55

Claims under converged schemes and Claims paid by insurance companies not reported by Banks on Jansuraksha portal. State-wise breakup not available for such claims

Note: Claim data as uploaded by Banks and updated by Insurance Companies after claim settlement on Jansuraksha Portal

Data for claims is available at Jansuraksha portal only from Policy Year ending 31.05.2017

Districtwise Distribution of PMJJBY Claims for the State Rajasthan (during the period from 2019-20 to 2022-23)										
S. No.	Name of District	01.06.2019 - 31.05.2020			01.06.2020 - 31.05.2021			01.06.2021 - 31.05.2022		
		No. of Claims Paid	Claim Amount Paid (In Cr.)	Outstanding Claims as on 31.05.2020	No. of Claims Paid	Claim Amount Paid (In Cr.)	Outstanding Claims as on 31.05.2021	No. of Claims Paid	Claim Amount Paid (In Cr.)	Outstanding Claims as on 31.05.2022
1	Ganganagar	92	1.84	6	811	16.22	24	1468	29.36	22
2	Hanumangarh	61	1.22	5	86	1.72	6	125	2.5	18
3	Bikaner	49	0.98	5	84	1.68	6	573	11.46	7
4	Churu	80	1.6	14	97	1.94	2	128	2.56	14
5	Jhunjhunun	123	2.46	14	122	2.44	0	132	2.64	17
6	Alwar	165	3.3	8	180	3.6	6	678	13.56	30
7	Bharatpur	86	1.72	11	60	1.2	7	97	1.94	16
8	Dhaulpur	17	0.34	1	19	0.38	0	216	4.32	4
9	Karauli	79	1.58	2	65	1.3	4	60	1.2	6
10	Sawai Madhopur	47	0.94	7	29	0.58	3	386	7.72	4
11	Dausa	55	1.1	13	79	1.58	6	108	2.16	17
12	Jaipur	281	5.62	19	471	9.42	20	673	13.46	50
13	Sikar	134	2.68	11	156	3.12	6	423	8.46	173
14	Nagaur	111	2.22	8	146	2.92	6	269	5.38	27
15	Jodhpur	195	3.9	22	266	5.32	7	517	10.34	46
16	Jaisalmer	22	0.44	1	15	0.3	0	40	0.8	0
17	Barmer	38	0.76	2	54	1.08	3	116	2.32	8
18	Jalor	31	0.62	0	61	1.22	1	82	1.64	6
19	Sirohi	97	1.94	4	143	2.86	1	320	6.4	10
20	Pali	121	2.42	5	161	3.22	5	312	6.24	12
21	Ajmer	391	7.82	32	493	9.86	13	867	17.34	68
22	Tonk	124	2.48	8	282	5.64	8	83	1.66	3
23	Bundi	84	1.68	11	99	1.98	1	50	1	6
24	Bhilwara	443	8.86	29	446	8.92	12	966	19.32	41
25	Rajsamand	84	1.68	1	81	1.62	2	202	4.04	13
26	Dungarpur	56	1.12	8	42	0.84	2	47	0.94	2
27	Banswara	88	1.76	4	103	2.06	3	224	4.48	4
28	Chittaurgarh	152	3.04	14	164	3.28	3	208	4.16	19
29	Kota	109	2.18	8	134	2.68	5	165	3.3	9
30	Baran	56	1.12	7	47	0.94	1	53	1.06	3
31	Jhalawar	53	1.06	7	68	1.36	0	117	2.34	5
32	Udaipur	88	1.76	4	129	2.58	11	311	6.22	27
33	Pratapgarh	27	0.54	3	42	0.84	2	92	1.84	6
Grand Total		3639	72.78	294	5235	104.7	176	10108	202.16	693

Source: Banks

Annexure-IV

Districtwise Distribution of PMSBY Claims for the State Rajasthan (during the period from 2019-20 to 2022-23)										
S. No.	Name of District	01.06.2019 - 31.05.2020			01.06.2020 - 31.05.2021			01.06.2021 - 31.05.2022		
		No. of Claims Paid	Claim Amount Paid (In Cr.)	Outstanding Claims as on 31.05.2020	No. of Claims Paid	Claim Amount Paid (In Cr.)	Outstanding Claims as on 31.05.2021	No. of Claims Paid	Claim Amount Paid (In Cr.)	Outstanding Claims as on 31.05.2022
1	Ganganagar	19	0.38	6	21	0.42	6	31	0.62	29
2	Hanumangarh	17	0.34	0	12	0.24	5	13	0.26	12
3	Bikaner	3	0.06	3	7	0.14	1	3	0.06	26
4	Churu	5	0.1	2	5	0.1	5	9	0.18	5
5	Jhunjhunun	4	0.08	2	14	0.28	5	18	0.36	22
6	Alwar	27	0.54	9	34	0.68	5	25	0.5	34
7	Bharatpur	28	0.56	7	22	0.44	4	9	0.18	4
8	Dhaulpur	1	0.02	4	7	0.14	1	4	0.08	3
9	Karauli	7	0.14	0	16	0.32	1	1	0.02	6
10	Sawai Madhopur	2	0.04	0	9	0.18	1	5	0.1	7
11	Dausa	5	0.1	3	11	0.22	4	9	0.18	11
12	Jaipur	34	0.68	19	64	1.28	23	62	1.24	64
13	Sikar	9	0.18	1	9	0.18	2	12	0.24	16
14	Nagaur	13	0.26	5	17	0.34	1	12	0.24	33
15	Jodhpur	30	0.6	11	25	0.5	17	197	3.94	47
16	Jaisalmer	1	0.02	0	3	0.06	1	4	0.08	9
17	Barmer	13	0.26	9	6	0.12	5	5	0.1	26
18	Jalor	2	0.04	1	4	0.08	2	7	0.14	8
19	Sirohi	4	0.08	2	3	0.06	2	10	0.2	15
20	Pali	6	0.12	0	5	0.1	1	9	0.18	19
21	Ajmer	15	0.3	9	36	0.72	24	1010	20.2	35
22	Tonk	10	0.2	0	12	0.24	3	6	0.12	5
23	Bundi	5	0.1	1	12	0.24	3	6	0.12	9
24	Bhilwara	16	0.32	5	29	0.58	2	8	0.16	23
25	Rajsamand	4	0.08	1	3	0.06	2	3	0.06	27
26	Dungarpur	6	0.12	0	10	0.2	0	2	0.04	4
27	Banswara	6	0.12	0	10	0.2	2	2	0.04	4
28	Chittaurgarh	6	0.12	5	16	0.32	4	6	0.12	17
29	Kota	14	0.28	1	12	0.24	10	22	0.44	9
30	Baran	2	0.04	0	3	0.06	2	5	0.1	9
31	Jhalawar	3	0.06	5	10	0.2	7	8	0.16	9
32	Udaipur	14	0.28	3	15	0.3	7	28	0.56	52
33	Pratapgarh	6	0.12	1	2	0.04	2	4	0.08	2
Grand Total		337	6.74	115	464	9.28	160	1555	31.1	601

Source: Banks