GOVERNMENT OF INDIA

MINISTRY OF FINANCE

DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 954**

TO BE ANSWERED ON TUESDAY, FEBRUARY 12, 2019/MAGHA 23, 1940 (SAKA)

**Life Insurance - Pradhan Mantri Jeevan Jyoti Bima Yojana**

954. SHRI SANTIUSE KUJUR:

Will the Minister of FINANCE be pleased to state:

1. whether it is a fact that Pradhan Mantri Jeevan Jyoti Bima Yojana is a Government-backed life insurance scheme aiming to increase the insurance beneficiaries across the country;
2. if so, the details thereof;
3. how many beneficiaries are enrolled under this scheme, the details thereof, Statewise, and how much amount is disbursed so far;
4. whether this scheme is linked to the bank accounts opened under the Pradhan Mantri Jan Dhan Yojana scheme; and
5. if so, the details thereof?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI SHIV PRATAP SHUKLA)

1. and (b) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) was launched on 9th May, 2015. The cover period under this scheme is 1st June of each year to 31st May of subsequent year. This scheme is offered/administered through both public and private sector life insurance companies, in tie up with Scheduled Commercial Banks, Regional Rural Banks and Cooperative Banks.

PMJJBY offers a renewable one year term life cover of Rupees Two Lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs.330/- per annum per subscriber, to be auto debited from subscriber’s bank account.

(c) As per the data uploaded by banks on Jnasuraksha Portal, the State wise enrolments and cumulative claims benefit amount paid as on 31.12.2018 under PMJJBY are at Annexure.

(d) and (e) The Scheme is open for enrollment to all savings bank account holders including Pradhan Mantri Jan Dhan Yojana account holders for enrollment.

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**ANNEXURE REFERRED IN ANSWER TO PART ( C ) OF RAJYA SABHA UNSTARRED QUESTION NO 954 TO BE ANSWERED ON 12/02/2019**

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| **State -Wise Distribution of Gross Enrollments and Claim amount disbursed under PMJJBY as on 31.12.2018 ( Source: Enrollment and Claims Data uploaded by Banks on DFS Portal)** |
| **SNo.** | **State** | **Enrolments** | **Amount Disbursed ( In Crores )** |
| 1 | ANDAMAN & NICOBAR ISLANDS | 15,735 | 0.66 |
| 2 | ANDHRA PRADESH **$$** | 1,82,78,825 | 198.38 |
| 3 | ARUNACHAL PRADESH | 38,520 | 2.10 |
| 4 | ASSAM | 6,64,860 | 62.22 |
| 5 | BIHAR | 14,42,707 | 51.98 |
| 6 | CHANDIGARH | 54,348 | 3.28 |
| 7 | CHHATTISGARH | 12,36,185 | 100.88 |
| 8 | DADRA & NAGAR HAVELI | 22,533 | 0.86 |
| 9 | DAMAN & DIU | 16,204 | 0.52 |
| 10 | GOA | 1,20,258 | 5.62 |
| 11 | GUJARAT | 24,29,207 | 199.04 |
| 12 | HARYANA | 8,95,906 | 75.92 |
| 13 | HIMACHAL PRADESH | 2,67,267 | 17.24 |
| 14 | JAMMU & KASHMIR | 3,15,534 | 2.74 |
| 15 | JHARKHAND | 5,25,273 | 28.60 |
| 16 | KARNATAKA | 32,56,551 | 217.60 |
| 17 | KERALA | 8,51,753 | 23.68 |
| 18 | LAKSHADWEEP | 1,682 | 0.00 |
| 19 | MADHYA PRADESH | 20,08,339 | 180.22 |
| 20 | MAHARASHTRA | 37,06,638 | 211.20 |
| 21 | MANIPUR | 36,680 | 2.58 |
| 22 | MEGHALAYA | 46,266 | 2.18 |
| 23 | MIZORAM | 56,093 | 8.74 |
| 24 | NAGALAND | 20,669 | 1.48 |
| 25 | NCT OF DELHI | 9,23,296 | 42.58 |
| 26 | ORISSA | 10,96,845 | 75.98 |
| 27 | PUDUCHERRY | 69,832 | 3.76 |
| 28 | PUNJAB | 6,78,973 | 40.80 |
| 29 | RAJASTHAN | 16,32,800 | 146.50 |
| 30 | SIKKIM | 28,834 | 1.14 |
| 31 | TAMIL NADU | 26,03,089 | 126.04 |
| 32 | TELANGANA | 20,65,466 | 220.94 |
| 33 | TRIPURA | 1,17,613 | 4.14 |
| 34 | UTTAR PRADESH | 36,42,310 | 321.62 |
| 35 | UTTARAKHAND | 3,61,626 | 28.10 |
| 36 | WEST BENGAL | 14,10,931 | 79.12 |
| 37 | **Others \*\*** | 58,49,242 | 0.00 |
| **Grand Total**  | **5,67,88,890** | **2488.44** |
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| **\*\* Beneficiaries converged from Ministry of Textiles, Women & Child Development, MSME and Department of Animal Husbandry, Dairy and Fisheries from their respective erstwhile Insurance schemes. Also includes offline enrolments pertaining to urban cooperative bank subscribers which were not migrated to Portal. State/UT wise break-up not available for this number** |
| **$$ includes 1.65 crore beneficiaries which have been converged from AABY to PMJJBY in the state of Andhra Pradesh** |
| **Source : Gross Enrollment as uploaded by banks on Jansuraksha portal as on 31/12/2018 subject to verification of eligibility, Availability of Funds for auto debit of Premium etc.** |