

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

954. SHRI SANTIUSE KUJUR: Will the Minister of FINANCE be pleased to state:

(a) 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;

(b) if so, the details thereof;

(c) how many beneficiaries are enrolled under this scheme, the details thereof, State-wise, and how much amount is disbursed so far;

(d) whether this scheme is linked to the bank accounts opened under the Pradhan Mantri Jan Dhan Yojana scheme; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) 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 ₹330/- per annum per subscriber, to be auto debited from subscriber's bank account.

(c) As per the data uploaded by banks on Jansuraksha Portal, the State-wise enrolments and cumulative claims benefit amount paid as on 31.12.2018 under PMJJBY are given in the Statement (*See below*).

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

**Statement**

*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)*

Sl. No.	State	Enrollment	Amount Disbursed (In Crores)
1	2	3	4
1.	Andaman and 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 and Nagar Haveli	22,533	0.86
9.	Daman and 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 and 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

1	2	3	4
23.	Mizoram	56,093	8.74
24.	Nagaland	20,669	1.48
25.	NCT of Delhi	9,23,296	42.58
26.	Odisha	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

\*\* Beneficiaries converged from Ministry of Textiles, Women and 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 enrolment 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.

### **Slow down of Financial Inclusion**

955. SHRI SANJAY RAUT:

DR. BANDA PRAKASH:

Will the Minister of FINANCE be pleased to state:

(a) whether the recent Report on Trend and Progress of Banking in India 2017-18 points out some early signs of slowdown in Financial Inclusion (FI) efforts;