

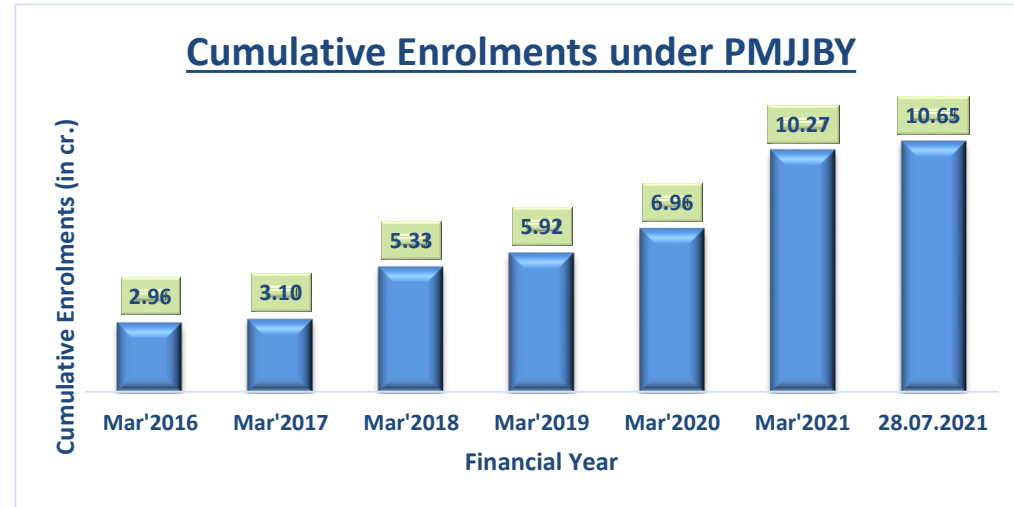
# PMJJBY

(Pradhan Mantri Jeevan Jyoti Bima Yojana)

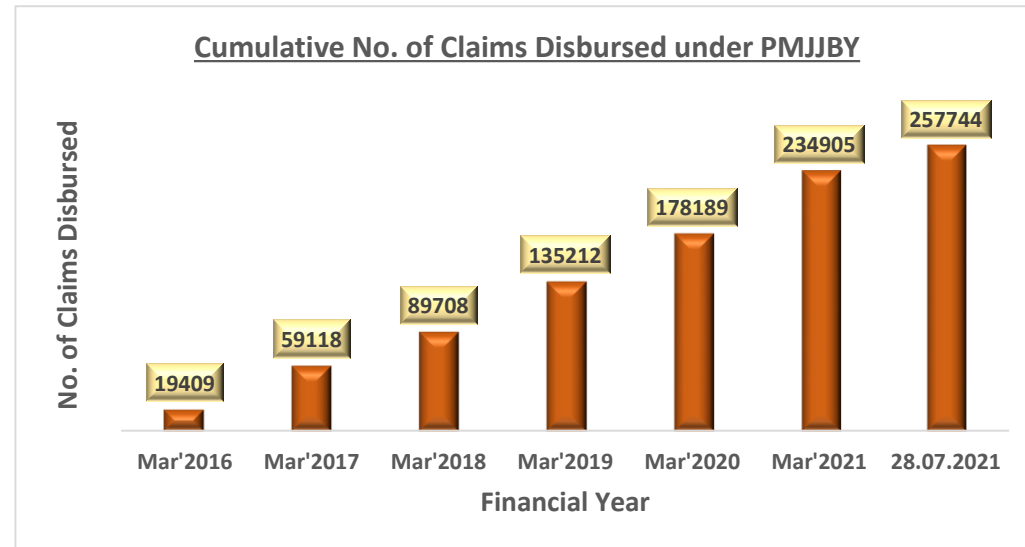
With the aim of insuring the uninsured a universal social security system for all Indians, especially the poor and the under-privileged, the PMJJBY was launched by the Hon'ble Prime Minister for providing cover for death due to any reason:

## Salient Features:

- Launched on 9<sup>th</sup> May, 2015
- 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
- Annual premium of Rs.330/- per annum per subscriber.
- The scheme is offered/administered through LIC and other Life Insurance companies willing to offer the product on similar terms.



Source :Banks



Source : Banks, Insurance companies

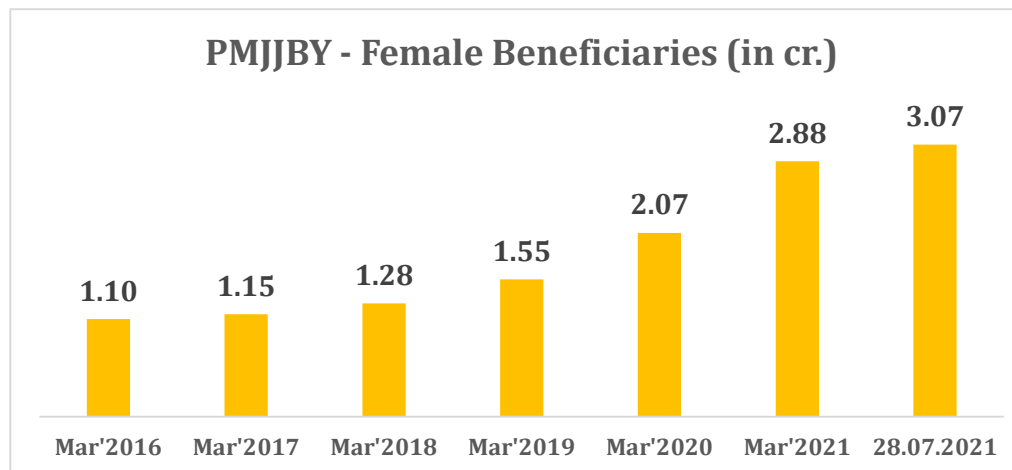
### Achievements under PMJJBY (July, 2021):

- Cumulative Enrolments - **10.65** Crore
- Female Beneficiaries – **3.07** Crore (45.4%) (excluding convergence)
- PMJDY A/c holders covered under PMJJBY – **2.09** Crore (**31.0%**) (excluding convergence)
- Total Rural Enrolments – **4.53** Crore (66.3%) (excluding convergence)
- Total Urban Enrolments – **2.22** Crore (33.6%) (excluding convergence)
- Cumulative No. of Claims Reported -2,77,321
- Cumulative No. of Claims Paid - 2,57,744
- Total Claim Amount Paid – Rs. 5,154.88 Crore

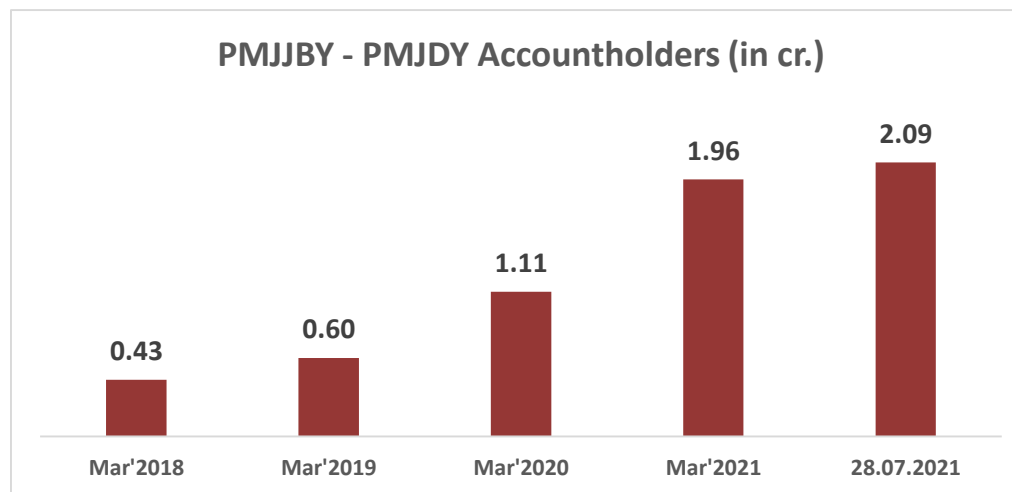
*Source:*

1. Cumulative Enrolment Data as uploaded by banks on the Jansuraksha portal. Enrolments also include converged schemes enrolment data.

2. Claims Data as uploaded by Banks and updated by Insurance Companies on Jansuraksha Portal. In addition to above under PMJJBY 1,86,333 claims have been reported and 1,80,320 Claims have been paid under convergence schemes directly by LIC of India up to 28.07.2021.



**Source :Banks**



**Source :Banks**



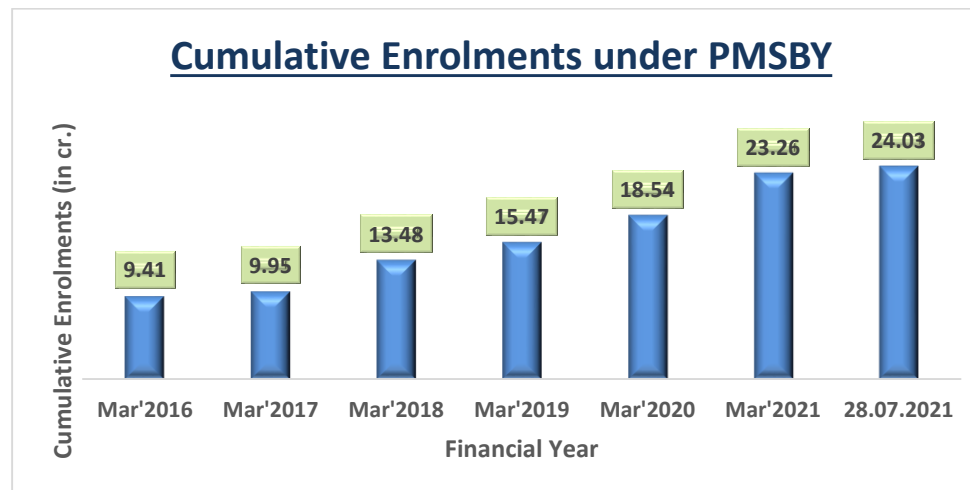
# PMSBY

*(Pradhan Mantri Suraksha Bima Yojana)*

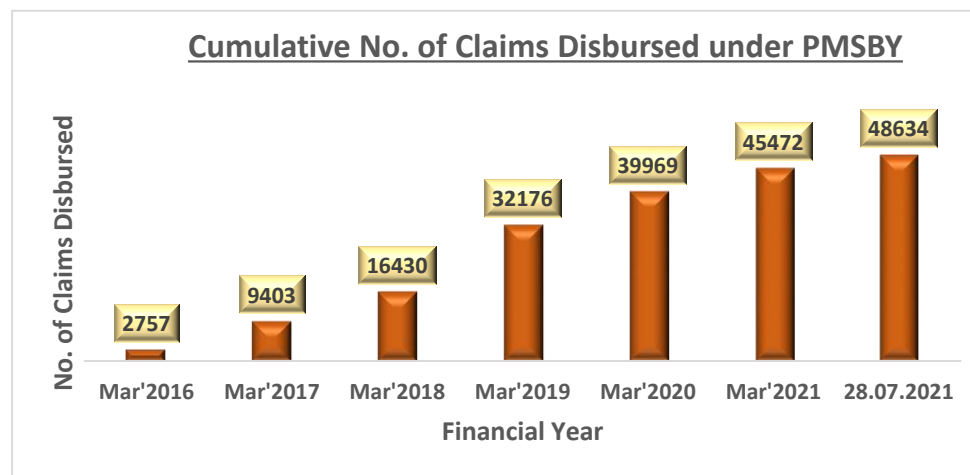
*With the aim of insuring the uninsured a universal social security system for all Indians, especially the poor and the under-privileged, the PMSBY was launched by the Hon'ble Prime Minister for providing cover for death/disability due to accident.*

## Salient Features:

- Launched on 9<sup>th</sup> May, 2015
- Offers a renewable one-year accidental death-cum-disability cover of Rupees Two Lakh to all subscribing bank account holders in the age group of 18 to 70 years
- Annual premium of Rs. 12/- per annum per subscriber.
- A claim of Rs. Two lakh in case of death or complete disability (Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot)
- A claim of Rs. One lakh in case of partial disability (Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot)
- The scheme is offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms.



*Source :Banks*



*Source :Banks and Insurance companies*

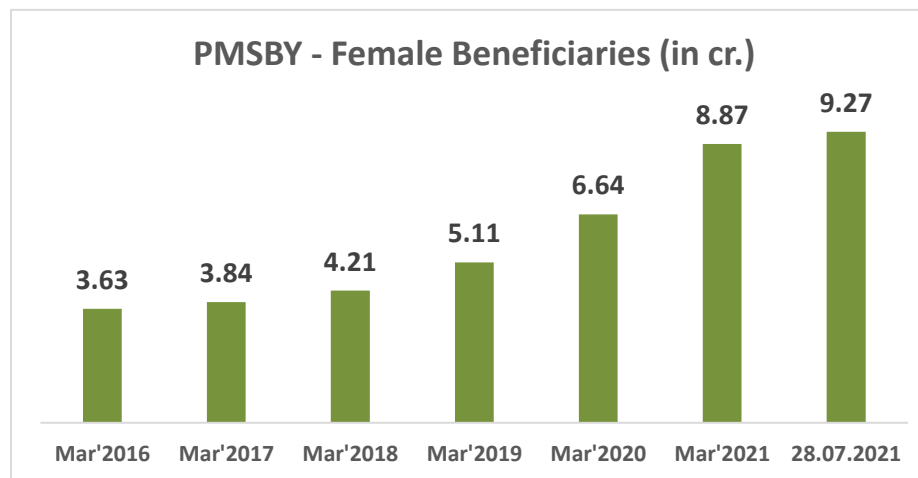
### Achievements under PMSBY (July, 2021):

- Cumulative Enrolments – **24.03** Crore
- Female Beneficiaries – **9.27** Crore (45.8%) (excluding convergence)
- PMJDY a/c holders covered under PMSBY – **7.07** Crore (34.9%) (excluding convergence)
- Total Rural Enrolments – **13.96** Crore (68.56%) (excluding convergence)
- Total Urban Enrolments – **6.28** Crore (31.44%) (excluding convergence)
- Cumulative No. of Claims Reported - **61,425**
- Cumulative No. of Claims Paid - **48,634**
- Total Claim Amount Paid – Rs. **972.68** Crore

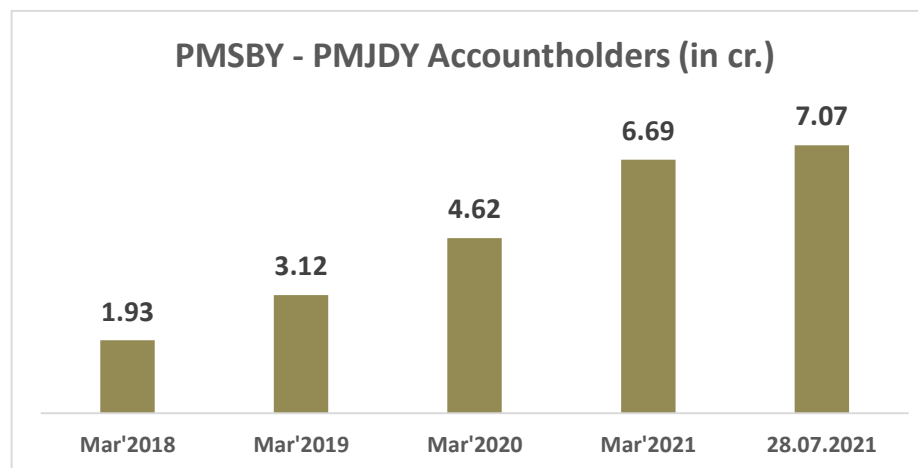
#### Source:

1. Cumulative Enrolment Data as uploaded by banks on the Jansuraksha portal. Enrolments also Include converged schemes Enrolment data.

2. Claims Data as uploaded by Banks and updated by Insurance Companies on Jansuraksha Portal. In addition to above under PMSBY 20,645 claims have been reported and 18,488 Claims have been paid under convergence schemes directly by 3 Public Sector General Insurance companies (NIACL, OICL & UIICL) up to 28.07.2021.



Source: Banks



Source: Banks