

PMJJBY

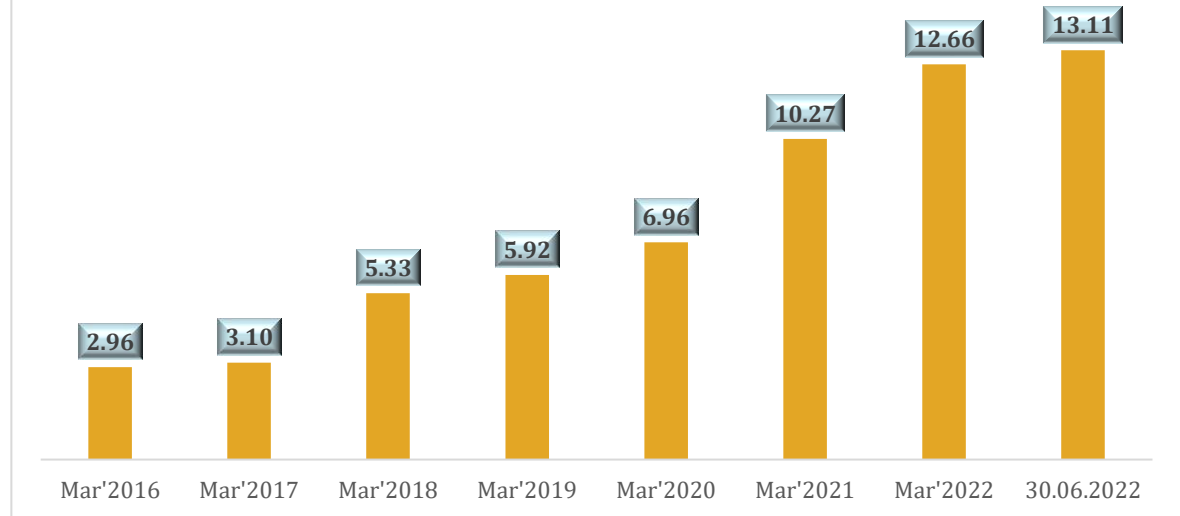
(Pradhan Mantri Jeevan Jyoti Bima Yojana)

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. To achieve saturation under this scheme as announced by Hon'ble PM on 15.08.21, digital and periodic physical camps/drives were taken up. Further PMJDY account holders holding quarterly average balance of Rs. 1000 or more and standard PMMY account holders were also targeted. To increase voluntarily enrollment under the scheme enhanced intermediary commission of Rs.30 payable to BCs is being passed to the subscriber by reduction of amount of Insurance premium payable amount.

Salient Features:

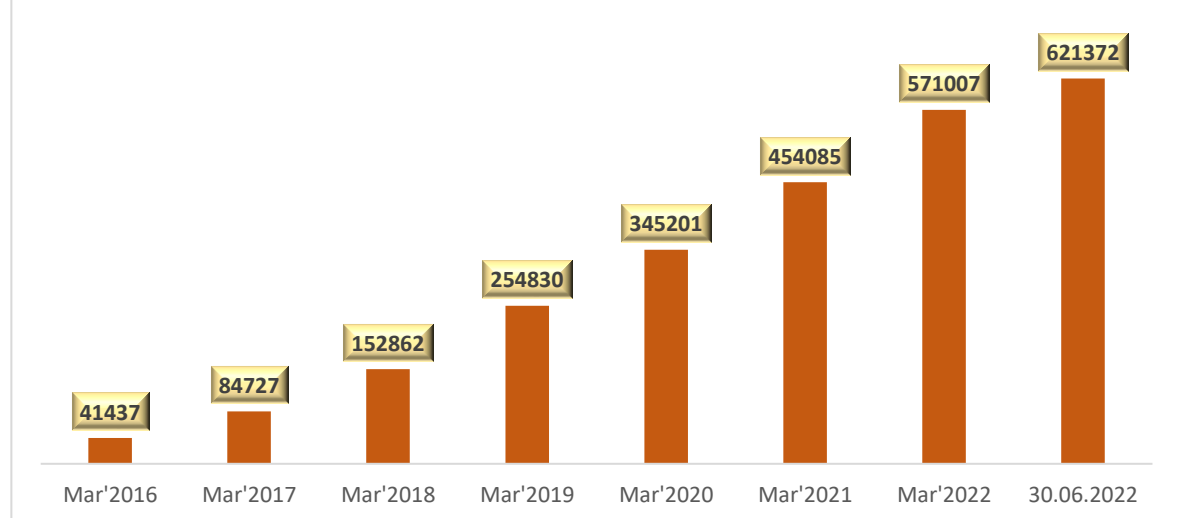
- Launched on 9th May, 2015
- Offers a renewable one-year term life cover of Rupees Two Lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due' to any reason
- Annual premium of Rs.436/- per annum per subscriber.
- The scheme is offered/administered through LIC and other Life Insurance companies willing to offer the product on similar terms.

PMJJBY - Cumulative Enrolments (in cr.)



Source : Banks including convergence schemes

PMJJBY - Cumulative No. of Claims Disbursed



Source : Insurance companies including convergence schemes

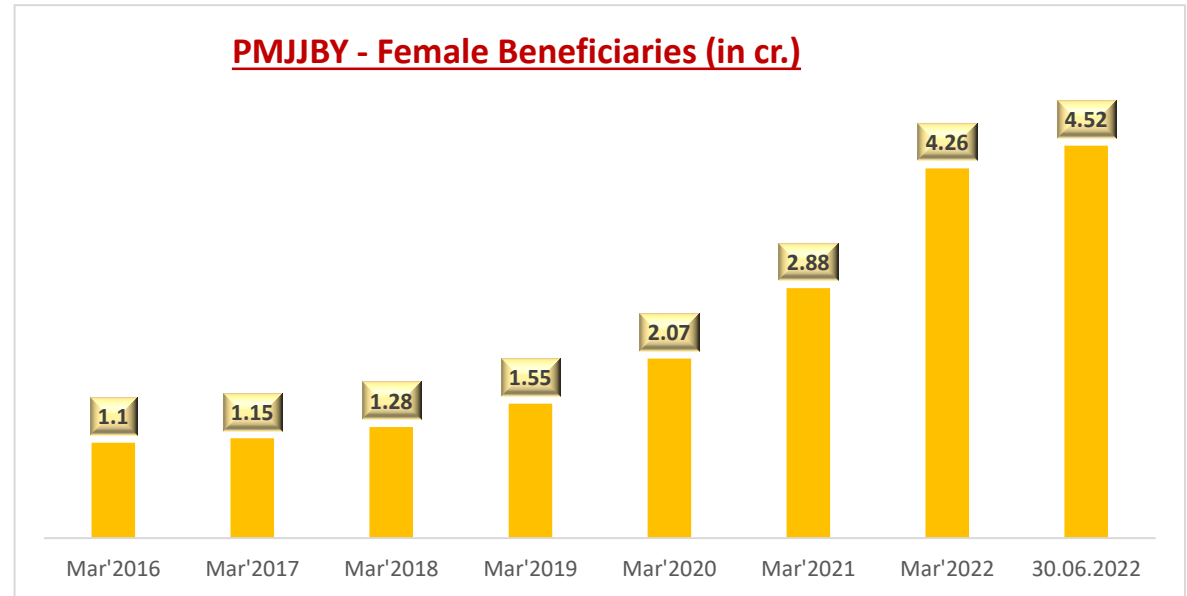
Achievements under PMJJBY (Apr'2022):

- Cumulative Enrolments – **13.11** Crore
- Female Beneficiaries – **4.52** Crore (49%) (excluding convergence)
- PMJDY A/c holders covered under PMJJBY – **3.56** Crore (**39%**) (excluding convergence)
- Total Rural Enrolments – **6.49** Crore (71%) (excluding convergence)
- Total Urban Enrolments – **2.71** Crore (29%) (excluding convergence)
- Cumulative No. of Claims Reported -6,21,372
- Cumulative No. of Claims Paid - 5,92,192
- Total Claim Amount Paid – Rs. 11,843.84 Crore

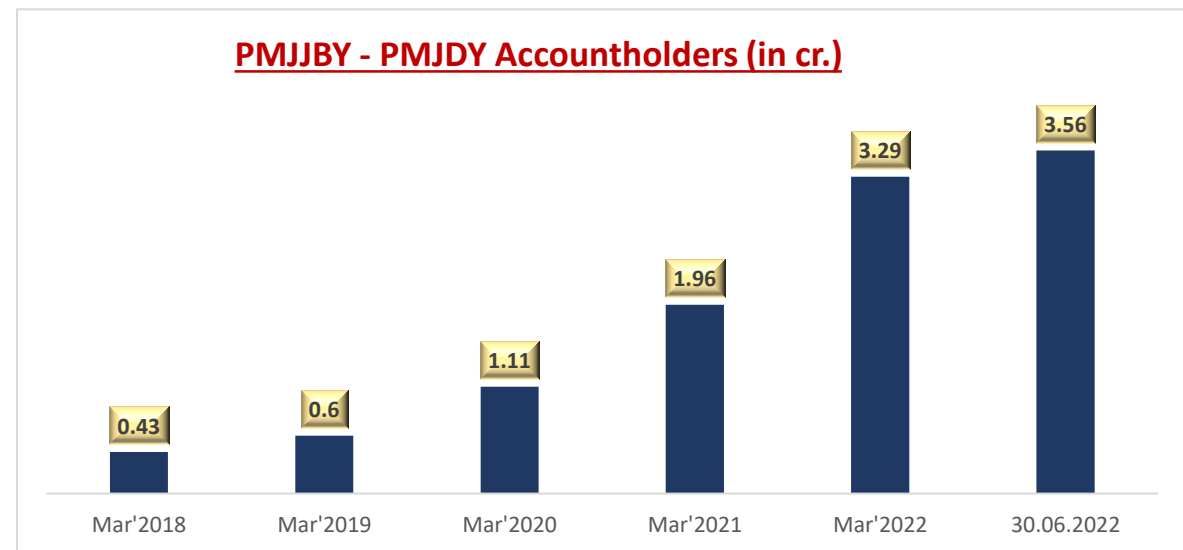
Source:

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

2. Claims Data including convergence schemes as updated by Insurance Companies.



Source :Banks



Source :Banks



PMSBY

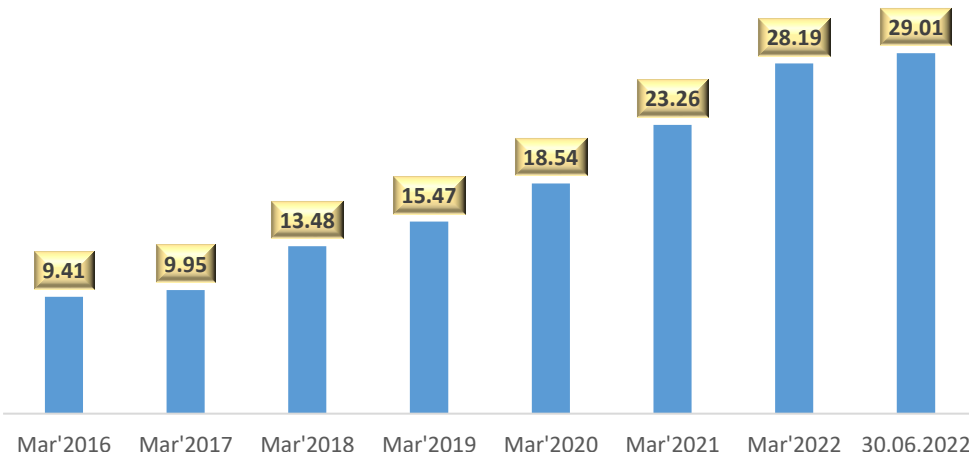
(Pradhan Mantri Suraksha Bima Yojana)

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. To achieve saturation under this scheme as announced by Hon'ble PM on 15.08.21, digital and periodic physical camps/drives were taken up. Further PMJDY account holders holding quarterly average balance of Rs. 1000 or more and standard PMMY account holders were targeted.

Salient Features:

- Launched on 9th 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. 20/- 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.

PMSBY - Cumulative Enrolments (in cr.)



Source :Banks

PMSBY - Cumulative No. of Claims Disbursed



Source :Insurance companies including convergence schemes

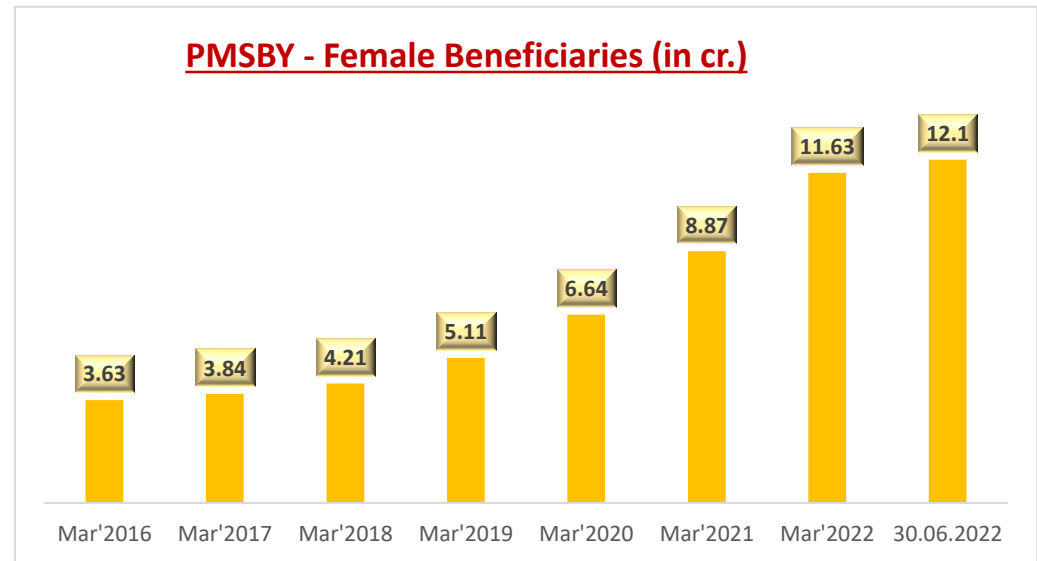
Achievements under PMSBY (Apr'2022):

- Cumulative Enrolments – **29.01** Crore
- Female Beneficiaries – **12.10** Crore (48%) (excluding convergence)
- PMJDY a/c holders covered under PMSBY – **10.00** Crore (40%) (excluding convergence)
- Total Rural Enrolments – **17.86** Crore (71%) (excluding convergence)
- Total Urban Enrolments – **7.37** Crore (29%) (excluding convergence)
- Cumulative No. of Claims Reported - **1,26,505**
- Cumulative No. of Claims Paid – **1,00,052**
- Total Claim Amount Paid – Rs. **1986.55** Crore

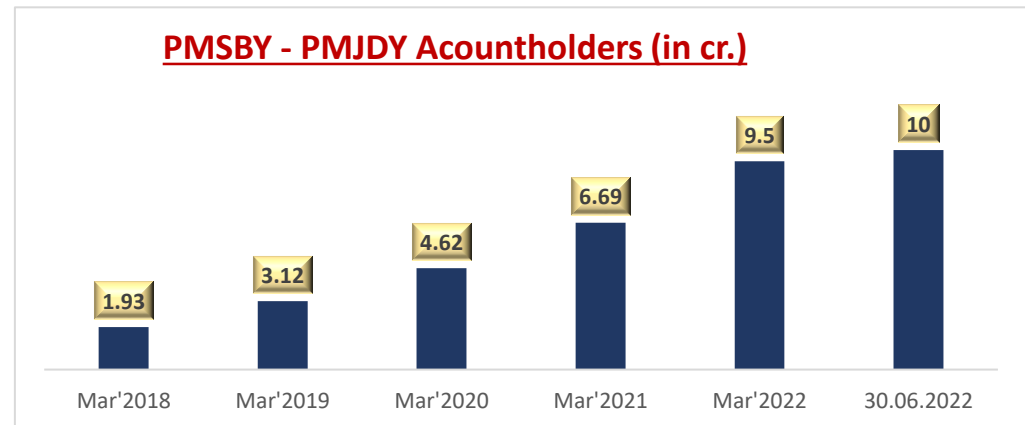
Source:

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

2. Claims Data including convergence schemes as updated by Insurance Companies.



Source: Banks



Source: Banks