

Ministry of Finance



Government takes Measures to Increase Enrolment and Ensure Timely Disbursement of Benefits under PMJJBY

26.79 Crore Beneficiaries and 12.55 Crore Active PMJJBY Policies as on 18.02.2026, 99.95% Claim Settlement Ratio with 0.61–17 Days Settlement Time under the Scheme

Financial Inclusion Saturation Campaign was held across the country in 2.70 lakh Gram Panchayats and Urban Local Bodies (ULBs) from 01.07.2025 to 31.10.2025

Jansuraksha Portal helps in Enrolment and Claim Settlement under PMJJBY and PMSBY

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The total number of beneficiaries covered under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the number of active policies during the last five years are 26,79,81,084 and 12,55,58,532 respectively as on 18.02.2026.

Further, the claim settlement ratio under the said scheme is 99.95% as on 18.2.2026 (since inception). As per the insurance sector regulator, Insurance Regulatory and Development Authority of India (IRDAI), the average time taken for settlement of PMJJBY claim varies across various insurers and is in the range of 0.61 Days to 17 Days.

The number of claims filed, settled and rejected along with the claim settlement ratio during the last five years are 10,75,337 claims received, 10,41,853 claims paid, and 32,893 claims rejected, with a claim settlement ratio of **99.95%**. as on 18.02.2026

With the aim of increasing enrolments and reduce policy lapses, and ensure timely disbursement of benefits to beneficiaries in PMJJBY, the following measures are being taken:

- i. To reduce policy lapses, Department of Financial Services issues an annual action plan prior to the renewal cycle, which is shared with implementing banks, insurance companies, and the Life Insurance Council. The latest such action plan was issued on 13.5.2025 for implementation by all banks, post offices, and insurance companies.

- ii. Further, in order to increase coverage under PMJJBY, PMSBY, regular campaigns were held at grass root level with active participation of banks and local administration.
- iii. Recently, a 4-month “Financial Inclusion Saturation Campaign” was launched across the country in 2.70 lakh gram panchayats and Urban Local Bodies (ULBs) from 01.07.2025 to 31.10.2025. To achieve saturation in PMJJBY and PMSBY, camps were organized at gram panchayat and ULB level by Banks, providing residents with direct access to information and assistance for enrolling in the scheme. The initiative was aimed to raise awareness and improve participation, helping to bridge gaps in rural areas including enrolments on the spot.
- iv. A strong network of about 16 lakh Banking Correspondents (BCs), representing the last mile connect in the Banking Services delivery system, is also enrolling eligible people under these social security Schemes.
- v. Jansuraksha Portal has been introduced for providing affordable universal access to social security protection through end-to-end digitized journeys and empowering beneficiaries through seamless enrolment and claim remittance for PMJJBY and PMSBY. All 12 Public Sector Banks and 28 Regional Rural Banks and 13 insurers have been onboarded on the portal. Further in order to increase the awareness of social security schemes including the claim settlement process, the Jansuraksha portal (www.jansuraksha.gov.in) hosts all relevant material/information including enrollment forms, rules, frequently asked questions (FAQs) etc. related to these schemes in English, Hindi and regional languages.

This information was given by the Minister of State in the Ministry of Finance Shri Pankaj Chaudhary in a written reply to a question in Lok Sabha yesterday.

NB/AD

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