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MAGAZINE NOTES

11 Years of Jan Suraksha: PMSBY, PMJJBY and APY

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11 Years of Jan Suraksha: PMSBY, PMJJBY and APY

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Source: New India Samachar Vol 6, Issue 21 and PIB release of May 9, 2026

The three Jan Suraksha schemes, launched together by the PM on **May 9, 2015**, completed 11 years with **combined registrations crossing 92 crore**. Before 2015, an estimated 80-90 percent of Indians had no insurance or pension cover; the trinity used the Jan Dhan banking rails to mass-distribute micro-insurance and pension.

THE TRINITY AT 11

SCHEME	COVER	PREMIUM	ENROLMENT
PMSBY (accident insurance)	Rs 2 lakh accidental death/total disability; Rs 1 lakh partial	Rs 20/year (originally Rs 12); age 18-70	57.11 crore (Feb 25, 2026)
PMJJBY (life insurance)	Rs 2 lakh death from any cause	Rs 436/year; age 18-50	26.31 crore (Jan 31, 2026)
APY (pension)	Guaranteed Rs 1,000-5,000/month from age 60	Contributions Rs 42-1,454/month	8.71 crore (Jan 31, 2026)

WHAT THE CLAIMS DATA SHOWS

- **PMJJBY:** claims grew from 21,385 (2016-17) to 10,23,789; over **Rs 21,500 crore settled for 10.7 lakh families** (per the PIB release); 53 percent women, 74 percent rural beneficiaries
- **PMSBY:** nearly **Rs 3,660 crore settled for 1.84 lakh families**; 50 percent women, 72 percent rural
- **APY:** 48.76 percent of subscribers are women (4.25 crore); income-tax payers ineligible since October 1, 2022; Cabinet extended the scheme to 2030-31
- Five-year enrolment growth: PMSBY and PMJJBY roughly 2.5x; APY roughly 3x

MAINS ANGLE

Design insight: the trinity solved distribution, not product complexity: auto-debit from Jan Dhan accounts at micro-premiums made coverage the default. **Gaps:** Rs 2 lakh cover has not been inflation-indexed since 2015; APY's pension ceiling of Rs 5,000 will be modest by retirement decades; claim awareness in rural households still lags enrolment. **Way forward:** index covers to inflation, auto-link claims to death registration data, and use the upcoming census's caste and occupation data for targeted enrolment of left-out informal workers.

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LAUNCH AND SCALE:

All three launched May 9, 2015, from West Bengal; combined 92 crore+ registrations

SCHEME PARAMETERS:

PMSBY: Rs 20/year, Rs 2 lakh accident cover, age 18-70; 57.11 crore registered

PMJJBY: Rs 436/year, Rs 2 lakh any-cause death cover, age 18-50; 26.31 crore

APY: Rs 1,000-5,000/month guaranteed pension; 8.71 crore; tax-payers excluded since Oct 1, 2022; extended to 2030-31

CLAIMS:

PMJJBY: Rs 21,500 crore+ for 10.7 lakh families; PMSBY: ~Rs 3,660 crore for 1.84 lakh families

Sources: PIB, Department of Financial Services

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