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Ministry of Finance

Azadi Ka Amrit Mahotsav

Three Jan Suraksha Schemes - Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) complete 11 years of providing social security cover

Cumulative enrolments under PMJJBY have been more than 27.43 crore and an amount of Rs. 21,512.50 crore has been paid as on 29.04.2026

Cumulative enrolments under PMSBY have been more than 58.09 crore and an amount of Rs. 3,667.52 crore has been paid for 1,84,662 claims for the same period

Till 30.04.2026, more than 9.04 crore individuals have enrolled to the APY scheme

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The Government's flagship Jan Suraksha schemes **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY)** have completed 11 years since their launch in 2015.

- Over the years, these schemes have expanded **affordable insurance and pension coverage to crores of citizens,** especially the poor, vulnerable and workers in the unorganised sector.

What are the Jan Suraksha Schemes?

- **About:** The Jan Suraksha schemes were launched with the objective of providing **low-cost insurance and pension benefits** to economically weaker sections of society.
  - The three Jan Suraksha schemes include **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**, **Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY).**
  - The schemes aim to strengthen **financial inclusion** by protecting citizens against death, accidents and old-age financial insecurity. These initiatives have become important pillars of India's welfare and social security architecture over the past decade.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- **About:** PMJJBY is a low-cost life insurance scheme that provides financial protection **against death due to any reason.**
  - The scheme offers insurance coverage at a premium of less than Rs 2 per day, making it affordable for low-income households and financially vulnerable citizens.
- **Key Features and Eligibility:** PMJJBY is a **one-year renewable insurance scheme implemented through Life Insurance Corporation (LIC)** and other life insurance companies in partnership with banks and post offices.
  - Individuals aged between **18 and 50 years with a bank or post office account** are eligible to enrol under the scheme through an auto-debit facility.

- However, a person can subscribe through only one account even if multiple accounts are held.

- The scheme remains active from 1st June to 31st May every year. Subscribers are required to pay an annual **premium of Rs 436** through auto-debit from their bank or post office account.

- Under the scheme, an insurance amount of Rs 2 lakh is paid to the nominee in case of the subscriber's death due to any cause.

- **Achievements:** As of April 2026, PMJJBY has recorded more than 27.43 crore cumulative enrolments across the country.
  - The scheme has settled claims worth Rs 21,512.50 crore for more than 10.75 lakh claims.
  - It has also witnessed strong participation from women and financially excluded households, with around 12.72 crore female enrolments and 8.09 crore enrolments from PMJDY account holders.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- **About:** PMSBY is an **accidental insurance scheme** that provides financial assistance in cases of accidental death or disability.
  - The scheme offers coverage at a highly affordable premium of less than Rs 2 per month, thereby making accident insurance accessible to economically weaker sections.
- **Key features and Benefits:** PMSBY is a **renewable one-year insurance scheme** administered through public and private general insurance companies in collaboration with banks and post offices.
  - Individuals between **18 and 70 years of age holding a bank or post office account are eligible** to enrol through an auto-debit facility.
  - The scheme requires an annual premium payment of only Rs 20. Under PMSBY, Rs 2 lakh compensation is provided in case of accidental death or total disability, while Rs 1 lakh compensation is given in cases of partial disability such as loss of one eye or one limb.
- **Achievements**: As of April 2026, PMSBY has crossed 58.09 crore cumulative enrolments, **making it one of the largest accidental insurance schemes globally**.
  - The scheme has settled claims worth Rs 3,667.52 crore for more than 1.84 lakh claims.
  - It has also recorded around 27.45 crore female enrolments and 19.30 crore enrolments from PMJDY account holders.

Atal Pension Yojana (APY)

- **About:** APY was launched to provide old-age income security to citizens, especially workers employed in the unorganised sector.
  - The scheme is administered by the **Pension Fund Regulatory and Development Authority under the National Pension System framework.**
  - APY seeks to create a universal social security system that ensures financial stability after retirement.
- **Eligibility Conditions and Benefits:** The scheme is open to bank account holders aged between **18 and 40 years** who are not income tax payers.
  - Subscribers contribute periodically based on the pension amount chosen by them. Contributions can be made monthly, quarterly or half-yearly.
  - Under APY, subscribers receive a guaranteed minimum monthly pension ranging from Rs 1,000 to Rs 5,000 after attaining 60 years of age.
    - In the event of the subscriber’s death, the pension is provided to the **spouse, and after the death of both subscriber and spouse**, the accumulated pension corpus is transferred to the nominee.
  - The scheme also allows the **spouse to continue contributions** in case of premature death of the subscriber before the age of 60 years.
- **Achievements:** As of April 2026, more than 9.04 crore individuals have enrolled under the Atal Pension Yojana.
  - Women constitute nearly 49% of total enrolments, indicating increasing participation of women in pension and social security schemes.

What is the Significance of Jan Suraksha Schemes in India’s Growth Story?

- **Democratization of Insurance:** By keeping premiums as low as Rs 20 or Rs 436 a year, insurance has moved from being a luxury for the **rich to a basic right for the "poorest of the poor."**
  - Prevents poverty relapse by protecting families from financial shocks caused by death or disability of the breadwinner.
- **Synergy with JAM Trinity:** The integration with **Jan Dhan accounts** and the use of 'Auto-Debit' through the Aadhaar-linked system ensures transparency and eliminates intermediaries.
- **Digital Transformation:** The transition to the **Jan Suraksha Portal** has simplified the claim process, ensuring that bereaved families receive financial aid in their time of need without bureaucratic delays.

- **Mobilization of Domestic Capital**: Aggregated micro-savings and insurance premiums create a large pool of domestic capital for banks, LIC and pension funds.
  - This strengthens long-term domestic liquidity for infrastructure financing and economic stability while reducing dependence on foreign capital.
- **Women's Empowerment:** With nearly 50% participation in schemes like APY and high female enrolment in PMJJBY/PMSBY, the schemes are driving financial independence among women.

Ministry of Rural Development

From village roads to the pace of development under Prime Minister Shri Narendra Modi's leadership: 25 years of PMGSY, now a new resolve with PMGSY-IV

Madhya Pradesh to receive a major boost from Bhairunda in the presence of Union Minister Shri Shivraj Singh Chouhan: National launch of PMGSY-IV and PM-JANMAN on May 10

Union Minister Shri Shivraj Singh to strengthen rural connectivity with an allocation of ₹18,907 crore

Madhya Pradesh to receive major approvals from Shri Shivraj Singh for 2,117 km of roads and 987 habitations; 384 km of PM-JANMAN projects also approved

Madhya Pradesh Chief Minister Dr Mohan Yadav to join Shri Shivraj Singh in celebrations marking 25 years of achievements

Outstanding states to be honoured; a new era of technology-driven rural road construction to begin

Posted On: 09 MAY 2026 3:49PM by PIB Delhi

Why in News?

The Union Ministry of Rural Development celebrated the **Silver Jubilee (25 years)** of the **Pradhan Mantri Gram Sadak Yojana (PMGSY)**, in Bhairunda, Madhya Pradesh, marked by the national launch of **PMGSY-IV** to further the vision of **last-mile connectivity** and rural transformation.

What is the Pradhan Mantri Gram Sadak Yojana (PMGSY)?

- **About:** Launched in 2000, PMGSY is a **Centrally Sponsored Scheme** designed to **provide all-weather road connectivity** to unconnected rural habitations. It is viewed as a primary vehicle for **poverty reduction and rural economic integration.**
- **Funding Pattern:** The fund-sharing ratio between the Centre and States is typically **60:40** for plain areas, and **90:10** for North-Eastern, Himalayan States, and Union Territories.

- **Three-Tier Quality Control:**
  - **First Tier:** Regular quality control by the State executing agency.
  - **Second Tier:** Independent monitoring by State Quality Monitors (SQM).
  - **Third Tier:** Independent National Quality Monitors (NQM) appointed by the **National Rural Infrastructure Development Agency (NRIDA).**
  - All Progress and quality assessments are monitored in real-time through the **Online Management, Monitoring, and Accounting System (OMMAS).**
- **Evolution of the Scheme:**
  - **Phase-I (2000):** The flagship initiative aimed at providing **all-weather road connectivity** to previously unconnected habitations.
  - **Phase-II (2013):** Shifted focus toward **upgrading and consolidating** existing routes to improve transportation efficiency between rural markets and service hubs.
  - **RCPLWEA (2016):** The **road connectivity project for Left Wing Extremism Affected Area (RCPLWEA)** is a targeted vertical for **44 districts affected by Left Wing Extremism (LWE)**.
    - It serves a dual purpose: enhancing the **mobility of security forces** and promoting socio-economic development in underserved regions.
  - **Phase-III (2019):** Focused on upgrading **1,25,000 km** of "Through Routes" to link habitations with **Gramin Agricultural Markets (GrAMs)**, hospitals, and higher secondary schools.
    - By Dec 2025, **83% of this target (1,01,623 km)** was achieved.
    - The scheme extends completion timelines **till March 2028 for roads and bridges in plain areas** and roads in hilly areas, and **till March 2029 for bridges in hilly areas.**

PMGSY Phase-IV (2024-2029)

- **About:** Phase IV, launched for the period 2024–25 to 2028–29, aims to provide all-weather road connectivity to 25,000 unconnected rural habitations across India.
  - The phase proposes construction of 62,500 km of rural roads with a total financial outlay of Rs 70,125 crore.
  - The scheme covers unconnected habitations based on the **Census 2011** population criteria, including **habitations with a population of 500** and above in plain areas, **250** and above in North-Eastern and Himalayan States/UTs, and settlements located in special category regions such as Tribal (**Schedule V**) areas, **Aspirational Districts/Blocks** and desert areas.
- **Convergence with Tribal Schemes:** PMGSY-IV is intricately linked with the **Dharti Aaba Janjatiya Gram Utkarsh Abhiyan** and **PM-JANMAN** to prioritize connectivity for tribal populations.
- **Mandatory Green Technology:** There is a strict mandate to utilize "Green Technologies" such as waste plastics, cell-filled concrete, fly ash, and cold mix technology to minimize the carbon footprint, particularly in fragile ecosystems like the Himalayas.
- **Digital Integration and PM Gati Shakti:** The alignment of roads is being mapped using the new **PMGSY Gram Sadak Survey App** and the **PM Gati Shakti portal**, ensuring data-driven, detailed project reports (DPRs) and preventing infrastructure overlap.

SC Launches 'One Case One Data' and 'Su Sahay'

Recently, the **Supreme Court launched two major digital initiatives, 'One Case One Data' and 'Su Sahay'**, aimed at strengthening **digital judicial administration** and **access to justice.**

- **One Case One Data:** It is a **digital integration initiative** designed to integrate data from the **Supreme Court, High Courts, district courts and taluka courts** into a unified digital system.
  - The initiative seeks to streamline **case management** and create a comprehensive, interconnected judicial database across India.
- **Su Sahay:** 'Su Sahay' is an **AI-powered chatbot integrated with the Supreme Court website** to help litigants and citizens access court-related services easily.
  - The chatbot provides **front-end guidance** and simplifies access to essential Supreme Court services and procedures.
  - The chatbot has been developed by the **National Informatics Centre (NIC) in collaboration with the Supreme Court Registry**.
- **Significance**: The initiatives promote **digitisation, accessibility, efficiency** and **technology-driven justice delivery** while maintaining the importance of human oversight in the legal system