

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**STARRED QUESTION No. \*209**

ANSWERED ON MONDAY, 15<sup>TH</sup> DECEMBER, 2025/ /AGRAHAYANA 24, 1947 (SAKA)

**Insurance and Financial Awareness in Andhra Pradesh**

\*209. DR. C M RAMESH:

Will the Minister of Finance be pleased to state:

- (a) whether any insurance awareness and financial literacy campaigns have been conducted in Andhra Pradesh by Insurance Regulatory and Development Authority of India (IRDAI) or public sector insurers;
- (b) if so, the number of such programmes held in rural and aspirational districts of Vizianagaram, Kurnool and Kadapa;
- (c) the response of the rural population towards life and health insurance schemes; and
- (d) the steps taken/proposed to be taken by the Government to make insurance products simpler and affordable for low-income households?

**ANSWER**

THE FINANCE MINISTER  
(SMT. NIRMALA SITHARAMAN)

(a) to (d): A Statement is laid on the Table of the House.

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**STATEMENT REFERRED TO IN REPLY TO PART (a) TO (d) OF LOK SABHA STARRED QUESTION NO. \*209 FOR 15<sup>th</sup> DECEMBER, 2025 REGARDING “INSURANCE AND FINANCIAL AWARENESS IN ANDHRA PRADESH” TABLED BY DR. C M RAMESH, HON’BLE MEMBER OF PARLIAMENT**

(a) & (b) : As per the directions of Insurance Regulatory and Development Authority of India, a pan India insurance awareness and education campaign has been launched by General Insurance Council in May 2025, with the tagline “Achha Kiya Insurance Liya”. The multi-platform insurance awareness campaign has been disseminated nationwide through television, digital platforms and outdoor media.

Further, in order to increase coverage under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and other social security schemes, regular campaigns are held from time to time at grass root level with active participation of banks and local administration. 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 level and ULBs by Banks, providing residents with direct access to information and assistance for enrolling in the scheme. The initiative aimed to raise awareness and improve participation, helping to bridge gaps in rural areas including enrolments on the spot. During the 4-month campaign period, 12,602 camps were held across Andhra Pradesh and 484, 777 and 557 camps were held in Kurnool, Vizianagaram and Kadapa districts respectively. In addition, public sector insurers conducted 16 awareness camps in these districts of Andhra Pradesh during the current financial year.

(c) &(d): The Government has launched various social security schemes from time to time to offer affordable insurance coverage to all the citizens including low-income groups. The salient features of such schemes are given below:

- i. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) offers insurance coverage of Rs 2 lakhs to the people in the age group of 18-50 years in case of death of the insured, due to any reason, at an annual premium of Rs 436/-. As on 26.11.2025, cumulative enrolments under PMJJBY in rural areas, since its inception, stand at 15.97 crore.
- ii. Pradhan Mantri Suraksha Bima Yojana (PMSBY) offers insurance coverage to the people in the age group of 18-70 years for Rs. 2 lakhs in case of accidental death or total permanent disability and Rs. 1 lakh for partial permanent disability; due to accident, at a premium of Rs. 20 per annum. As on 26.11.2025, cumulative enrolments under PMSBY in rural areas, since its inception, stand at 36.62 crore.
- iii. Pradhan Mantri Jan Arogya Yojana (PMJAY) offers a health cover of ₹5 lakh per family per year for secondary and tertiary care hospitalisation. As on 31.10.2025, total number of 42.31 crore Ayushman cards created under the scheme.
- iv. Pradhan Mantri Fasal Bima Yojana (PMFBY) offers safeguards to farmers against crop losses caused by unpredictable natural hazards. Under the scheme, premium paid by farmers is capped at 2% for Kharif, 1.5% for Rabi and 5% for commercial/horticultural crops. Farmer applications enrolled during FY 2024-25 stands at 15.14 crore which is up from 14.36 crore applications during FY 2023-24.

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