

Scheme3

General text

Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) is a flagship life insurance scheme introduced by the Government of India to provide financial security and life insurance coverage to individuals, particularly in the low-income segments of society. The scheme is part of the government's larger objective to ensure the welfare and well-being of its citizens, especially those who are most vulnerable in case of unforeseen events like death. PMJJBY is intended to provide affordable life insurance coverage to a large section of India's population, and its design ensures that it is accessible to people with varying income levels, making it one of the most inclusive insurance schemes in the country.

1. **Overview of the Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY):**

The **Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY)** is a government-backed life insurance scheme that offers a **life insurance cover of Rs. 2 lakh** in case of the death of the insured person. The scheme aims to provide financial security to the families of low-income individuals who may struggle with the loss of their primary breadwinner. The scheme offers an affordable premium structure, making it accessible to people across various economic strata, especially those in the unorganized and rural sectors of India.

The scheme was launched on **May 9, 2015**, by the Indian government as part of its mission to expand financial inclusion in the country. PMJJBY is also seen as a means of improving the insurance penetration in India, which remains relatively low compared to other countries. This scheme is aimed at offering a **financial safety net** to individuals and their families, ensuring that they are not burdened by financial distress in the event of a sudden death.

2. **Eligibility Criteria for PMJJBY:**

In order to participate in the **Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY)**, individuals need to meet specific eligibility criteria. These criteria ensure that the scheme is available to those who need it most, and helps avoid potential misuse of the scheme.

****Eligibility Criteria:****

- 1. **Indian Citizenship:**** The scheme is designed exclusively for **Indian citizens**. Non-Indian citizens, such as foreigners residing in India, are not eligible to apply for the scheme. This ensures that only Indian nationals benefit from this social security initiative.

2. **Age Group:** To be eligible for PMJJBY, individuals must fall within the age group of **18 to 50 years**. This age range is carefully chosen to ensure that individuals who are in the working age group and may have dependents are covered. The age of 18 years is the minimum threshold for enrolling in the scheme, while the upper age limit is set at 50 years. This means that individuals who are between the ages of 18 and 50 can enroll in the scheme, but those over the age of 50 are not eligible.

3. **Bank Account and Aadhaar Requirement:** Participants must have an active **Jandhan account or a savings bank account** linked with **Aadhaar**. This is a critical requirement for ensuring that the scheme is accessible to individuals, particularly in rural and unbanked areas, where bank account access might be limited. The Aadhaar card ensures a reliable and tamper-proof identity verification process, and linking it with the bank account ensures seamless and efficient premium payments.

4. **Auto-Debit Consent:** Enrollment in the scheme requires **auto-debit consent** from the bank account holder. This means that once the individual agrees to participate in the scheme, their premiums will be automatically debited from their linked bank account every year. This system makes it easier for individuals to make their premium payments on time, without the need for manual intervention or reminders.

3. **Benefits of PMJJBY:**

The primary benefit of the **Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY)** is the **life insurance coverage** it provides in the event of the death of the insured individual. However, there are several other features and advantages that make the scheme highly beneficial for its target demographic:

1. Life Insurance Coverage of Rs. 2 Lakh:

The central benefit of PMJJBY is that it provides a life insurance cover of **Rs. 2 lakh** to the beneficiary or nominee of the insured individual in the event of their death. The insurance amount is paid irrespective of the cause of death, whether it is natural, accidental, or due to any other cause. This lump sum payout is intended to provide financial support to the family of the deceased, helping them cover expenses and cope with the loss of income from the deceased breadwinner.

2. Affordability of Premium:

One of the key features of PMJJBY is its **affordability**. The scheme has been specifically designed to cater to the lower-income segments of the population. The annual premium for the scheme is **extremely low**, costing only **Rs. 330 per year**. This premium can be easily paid through

the auto-debit facility linked to the individual's bank account. Given the minimal premium, the scheme offers great value for individuals who would not typically be able to afford high premiums associated with traditional life insurance policies.

****3. Simplified Enrollment Process:****

Enrollment in the scheme is straightforward, and individuals can easily enroll in PMJJBY through their bank. The linking of the Aadhaar card with the savings account helps simplify the process, and banks provide the necessary infrastructure to allow individuals to join the scheme with ease. This is particularly beneficial for individuals who may not have access to a wide range of financial services and products.

****4. Financial Security for Families:****

For families that depend on a single breadwinner, the sudden loss of the individual can be devastating, both emotionally and financially. PMJJBY offers peace of mind by ensuring that families will have access to a **Rs. 2 lakh insurance payout** in case of death, thereby reducing the financial strain and helping them maintain a certain standard of living.

****5. No Medical Examination Required:****

Unlike many traditional life insurance policies, which require a **medical examination** before policy issuance, PMJJBY does not require any medical checks or health-related information. This makes it more accessible to individuals who may not have access to medical facilities or who may not be able to afford medical tests. The scheme is designed to be inclusive and to offer coverage to as many people as possible.

****6. Automatic Renewal:****

PMJJBY comes with the option of **automatic renewal** each year, as long as the premium is successfully debited from the bank account. This ensures continuous coverage for the individual, without the need for frequent renewals or re-enrollments. The automatic renewal process helps avoid the accidental lapse of the policy, ensuring that beneficiaries remain protected at all times.

4. **Key Features of the Scheme:**

The **Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY)** has several features that make it attractive and practical for a wide segment of the population:

- **Premium Payment Mode:** The premiums are deducted automatically via auto-debit from the linked bank account annually. This makes it convenient for the individual, as they do not need to manually pay their premiums.
- **Policy Tenure:** The policy provides coverage for one year, but it can be renewed every year as long as the individual continues to meet the eligibility requirements.
- **Insurance Coverage on Death:** The policy ensures Rs. 2 lakh is paid to the nominee of the insured individual in the event of their death. The insurance payout is made regardless of the cause of death.
- **No Medical Tests:** There are no medical tests required for enrolling in the scheme, making it accessible to all age groups, particularly the poor and rural populations.
- **Wide Accessibility:** The scheme can be accessed through all banks that are participating in the scheme. This ensures that the scheme reaches even the most remote areas of the country.

5. Conclusion:

The Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) is an innovative and practical life insurance scheme designed to provide affordable financial protection to individuals and their families in the event of death. It is especially targeted at those who fall within the lower-income groups and may not have access to other forms of life insurance. With its low annual premium, ease of enrollment, and generous insurance coverage of Rs. 2 lakh, PMJJBY is one of the most inclusive and effective schemes available today for providing life insurance coverage to Indian citizens.

By offering life insurance at such an affordable rate, the scheme plays a crucial role in improving financial inclusion in India. It not only ensures that individuals and families are financially protected but also empowers them to take charge of their financial future. In the unfortunate event of a breadwinner's death, PMJJBY ensures that their family is not left in financial turmoil, thereby providing a sense of security and peace of mind to millions of Indian citizens.

Write ups

Beneficiary and Problem Statement:

Beneficiary & Challenges:

Beneficiary: The beneficiary of the Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) is the **family of the insured individual**.

Challenges: The scheme targets individuals in the **low-income segments of society**, who likely face the following challenges:

* **Financial insecurity:** They are particularly vulnerable to financial hardship in case of the death of their primary breadwinner, as they may lack access to other financial resources or savings.

* **Lack of access to insurance:** Traditional life insurance policies can be expensive and require medical examinations, making them inaccessible to many low-income individuals.

Application Process and Benefits:

Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY)

1. Application Process:

* **Eligibility:** Be an Indian citizen aged 18-50 years with a Jandhan account or savings bank account linked to Aadhaar.

* **Enrollment:** Visit a participating bank and provide necessary details.

* **Auto-Debit Consent:** Grant consent for annual premium deduction from the linked bank account.

2. Benefits:

* **Life Insurance Coverage:** Rs. 2 lakh insurance payout to the beneficiary upon the death of the insured individual.

* **Affordability:** Annual premium of Rs. 330.

* **Simplified Process:** No medical examination required, enrollment through banks.

* **Financial Security:** Provides financial support to families in case of a breadwinner's death.

* **Automatic Renewal:** Continuous coverage with annual renewal.

Outcome and Impact:

Expected Outcomes and Impact of PMJJBY

1. Expected Outcomes:

- * **Increased insurance penetration:** PMJJBY aims to expand access to life insurance, especially among low-income segments, thereby increasing insurance penetration in India.
- * **Financial security for families:** The scheme provides a financial safety net for families by providing a lump sum payout of Rs. 2 lakh upon the death of the insured individual. This helps mitigate financial hardship and ensures families can continue to meet their basic needs.
- * **Improved financial inclusion:** PMJJBY facilitates financial inclusion by making insurance accessible to individuals who may not have had access to such products previously.
- * **Reduced vulnerability to financial distress:** By offering a life insurance cover, the scheme protects families from falling into financial distress in the event of the breadwinner's untimely demise.

****2. Positive Impact on Beneficiary's Life:****

- * **Financial Stability:** The Rs. 2 lakh payout can provide much-needed financial relief to families facing the loss of their primary income source, allowing them to cover expenses, pay off debts, or fund education and other essential needs.
- * **Peace of mind:** PMJJBY offers a sense of security and peace of mind to individuals and their families, knowing that they are financially protected against unforeseen events.
- * **Reduced financial burden:** The affordable premium structure ensures that beneficiaries do not face a significant financial burden in maintaining their coverage.
- * **Enhanced financial resilience:** The scheme empowers beneficiaries with the knowledge that they have a financial backup in case of unexpected death, which encourages them to make financial plans and build resilience.

By offering affordable life insurance coverage and promoting financial inclusion, PMJJBY plays a crucial role in enhancing the well-being of beneficiaries and their families.

Generated Prompts

Generated Prompts for Scheme: Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) :

Beneficiary and Problem Prompt:

Image Prompt:

An illustration depicting the struggle of a low-income family in India, highlighting the impact of the Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY).

Scene: A single-room home, perhaps made of brick or mud, with a family of four (mother, father, and two children) sitting inside. The father is missing from the scene, creating a sense of absence and loss. The mother appears somber, possibly holding a worn-out photograph of her husband, while the children look worried and confused.

Text Overlay:

* ***"The average Indian family lives on less than \$2 per day"** (or a similar statistic about low-income families).

* ***"PMJJBY: Providing Rs. 2 lakh (USD 2,500) life insurance cover for just Rs. 330 (USD 4) per year"** - displayed prominently with a contrasting color for emphasis.

Visual Elements:

* ***The image should visually emphasize the stark contrast between the limited resources of the family and the potential financial relief offered by PMJJBY.**

* ***The absence of the father should be a strong visual cue, symbolizing the financial vulnerability the family faces.**

* ***The photograph and the children's expressions should convey the emotional impact of losing the primary income source.**

* ***The text overlay should be clear and concise, highlighting both the financial hardship and the lifeline provided by the PMJJBY scheme.**

Overall, the image should evoke empathy for the beneficiary's situation while showcasing the potential positive impact of the PMJJBY program in providing financial security and resilience to low-income families.

Application Process and Benefits Prompt:

Image Prompt:

Scene: A bustling marketplace with diverse people going about their daily activities. A woman with a vibrant sari is standing near a stall displaying information about the Pradhan Mantri Jeevan Jyoti Yojana

(PMJJBY). She holds a mobile phone showing the scheme's logo and the words "PMJJBY: Secure Your Family's Future" in bold text.

****Visual Elements:****

- * **A large banner behind the woman:** Displays the PMJJBY logo, the tagline "Financial Security for Every Family," and the key benefit: **"Rs. 2 Lakh Life Insurance Coverage"**.
- * **Text overlay:** "Over **15 crore** beneficiaries enrolled!" and "Annual premium only **Rs. 330**".
- * **A young man:** Standing next to the woman, showing a mobile phone app with the "PMJJBY Enrollment" button highlighted.
- * **A family with a child:** Walking towards the stall, showing a sense of hope and security as they learn about the scheme.

****Details:****

- * The stall should be easily recognizable as a bank branch, with a bank logo present.
- * The image should convey a sense of accessibility and inclusivity.
- * The numbers of beneficiaries and premium should be prominently displayed.
- * The color scheme should be bright and positive, reflecting the scheme's benefits.

****Textual Explanation:****

The scene showcases the Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) as a lifeline for families, especially those in the low-income bracket. A woman, representing a beneficiary, is shown engaging with information about the scheme. The banner highlights the key benefit of Rs. 2 lakh life insurance coverage, while the text overlay emphasizes the affordability of the annual premium at Rs. 330 and the vast reach of the scheme with over 15 crore beneficiaries. The image captures the ease of enrollment through mobile app and the positive impact on families. The scene is set in a bustling marketplace to emphasize the widespread accessibility of the scheme and its potential to uplift countless lives.

Outcome and Impact Prompt:

Image Prompt:

A warm, sunlit scene unfolds, showcasing a family in their modest yet comfortable home. The children are playing happily, their faces beaming with smiles. The mother is preparing a meal, a sense of peace and security evident in her demeanor. The father, who was previously the family's sole breadwinner, is proudly displaying a smartphone with the PMJJBY logo, a

text overlay reading "Financial security achieved!" and "Rs. 2 lakh life insurance secured". The family's home, once filled with uncertainty, now exudes a sense of stability and hope, highlighting the positive impact of PMJJBY on their lives. The scene conveys a feeling of accomplishment and peace of mind, symbolizing the financial security and protection that PMJJBY has provided to the family.

Generated Prompts for Scheme: Pradhan Mantri Suraksha Bima Yojana (PMSBY):

Beneficiary and Problem Prompt:

Image Prompt:

An illustration depicting the challenges faced by a lower-income Indian citizen, potentially a construction worker, working on a precarious scaffolding, emphasizing the risk of accidents. The background shows a bustling city with a text overlay stating "30% of Indian workers in informal sectors are exposed to occupational hazards."

In the foreground, another panel shows a smiling individual holding a mobile phone, showcasing the simplified enrollment process for PMSBY via a mobile app. Text overlay: "Rs. 12 annual premium, accessible through mobile app."

Finally, the image concludes with a representation of a family with a text overlay stating "Rs. 2 lakh accidental death benefit - a financial safety net for families." This panel could depict a happy family with a child holding a piggy bank.

The image should use bold colors and contrasting imagery to highlight the stark difference between the challenges and the benefits provided by PMSBY.

Application Process and Benefits Prompt:

Image Prompt:

Scene: A vibrant illustration depicting a diverse group of individuals from different backgrounds (farmer, construction worker, shopkeeper, etc.) representing the target beneficiaries of the Pradhan Mantri Suraksha Bima Yojana (PMSBY). They are all smiling and looking towards a large, colourful banner displaying the PMSBY logo.

Banner: The banner prominently displays the PMSBY logo and reads "Pradhan Mantri Suraksha Bima Yojana: Securing Your Future".

****Central Figure:**** A young woman, wearing a saree and holding a smartphone, is shown completing the online enrollment process through a mobile banking app. The phone screen displays the PMSBY logo and the step-by-step application procedure.

****Visual Elements Highlighting Benefits:****

* **Financial Security:** A large, golden shield symbol, representing the financial protection offered by PMSBY, is placed behind the group of individuals.

* **Accidental Coverage:** A graphic depicting a car accident, a construction worker falling from scaffolding, and a farmer injured by a farm implement symbolizes the wide range of accidental scenarios covered by the scheme.

* **Low Premium:** A ₹12 coin is visually linked to the beneficiary's smartphone, highlighting the low premium of Rs. 12 per year.

* **Coverage Amount:** Two large numbers "₹2 lakh" and "₹1 lakh" are displayed, indicating the death and disability benefits respectively.

* **Simplified Enrollment:** A simplified graphic showcasing the easy enrollment process through mobile banking or bank branches is presented.

****Text Overlay:****

* **Headline:** "Pradhan Mantri Suraksha Bima Yojana: Peace of mind for every Indian."

* **Key Information:**

* "Covers any Indian citizen between 18 and 70 years."

* "Accidental Death: ₹2 Lakh. Partial Disability: ₹1 Lakh."

* "Premium: ₹12 per year (automatically deducted from your bank account)."

* "Simplified enrollment through mobile banking or bank branches."

* "Over 10 crore beneficiaries enrolled."

****Overall Tone:**** The image should convey a sense of hope, security, and empowerment, highlighting the ease of access and the significant benefits of the PMSBY scheme.

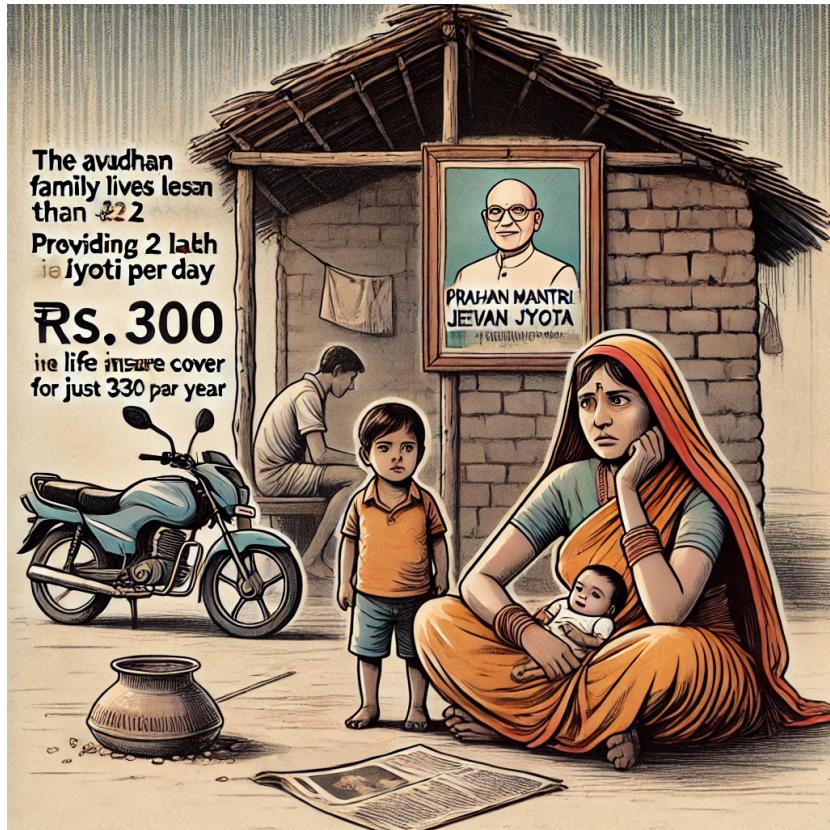
Outcome and Impact Prompt:

Image Prompt:

****A family sits together in their home, surrounded by warm light and comfortable furniture. The father, a construction worker, smiles confidently as he holds a document showing a "PMSBY" logo. His wife and children also smile, looking relaxed and content. A text overlay displays:****

* ***"Financial security achieved for the family"**
* ***"Peace of mind from accidental risks"**
* ***"PMSBY: A lifeline for lower-income families"**

In the background, a vibrant and bustling city scene can be seen through a large window, highlighting the potential for a brighter future.





Evaluation:

- Coherence Scores:

Image 1: 5/5 The image accurately depicts Lakshmi affected due to the death of her near one.

Image 2: 5/5 The image clearly shows Lakshmi taking benefits from the scheme, along with the correct poster of the scheme.

Image 3: 5/5 The family is finally happy after receiving the compensation as promised by the scheme.

- Consistency Score: 5/5

Lakshmi is consistently depicted across images, but minor variations in appearance exist.

- Comments:

Overall, the images effectively represent the prompts. The text-to-image model performed well in maintaining character consistency. Perfect output.