

Pradhan Mantri Jeevan Jyoti Bima YojanaAre you sure you want to sign out?CancelSign OutEngEnglish/à¸à¸à¸,à¸à¸à¸Sign InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of FinancePradhan Mantri Jeevan Jyoti Bima YojanaClaim FormConsentJansurakshaLICDetailsPradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is an insurance scheme offering life insurance cover for death due to any reason. It is a one-year cover, renewable from year to year. The scheme is offered by banks/post offices and administered through life insurance companies. All individuals who are account holders of participating banks/ post office in the age group of 18 to 50 years are entitled to join. BenefitsPMJJBY offers one- year term life cover of â¹ 2.00 Lakh to all the subscribers in the age group of 18-50 years.It covers death due to any reason.Premium payable is â¹ 436/- per annum per subscriber, to be auto debited from the subscriberâ¬s bank/post office account.EligibilityThe age of the applicant must be between 18 to 50 Years.The applicant must hold an individual bank / post office account.Application ProcessOfflineOnlineOfflineStep 01: Download and take print of the â¬CONSENT-CUM-DECLARATION FORMâ¬ given in the link below: <https://www.jansuraksha.gov.in/Files/PMJJBY/English/ApplicationForm.pdf#zoom=250> Step 02: Duly fill and sign the application form, attach the self-attested copies of the required documents, and submit the case to the authorised official of Bank / Post Office. The official will return you the â¬ACKNOWLEDGEMENT SLIP CUM CERTIFICATE OF INSURANCEâ¬.Documents Requiredâ¸Frequently Asked QuestionsHow do I pay the premium for PMJJBY?The premium will be deducted from the account holderâ¬s bank / Post office account through â¬auto debitâ¬ facility. What is the validity of the insurance cover in PMJJBY? Coverage under PMJJBY is valid for one year from 1st June to 31st May on payment of annual premium.Is delayed enrolment for prospective cover possible under this scheme?Yes. Delayed enrolment for prospective cover is possible on payment of premium as described below â¬ a) For enrolment in June, July and August â¬ Full Annual Premium of Rs.436/- is payable. b) For enrolment in September, October, and November â¬premium of Rs. 342/- is payable c) For enrolment in December, January and February â¬premium of Rs. 228/- is payable. d) For enrolment in March, April and May â¬premium of Rs. 114/- is payable. If I decide to exit the scheme, is there any possibility that I can rejoin at a later point of time?Yes. One can enroll again under the same conditions of eligibility stipulated in the Scheme. Who will offer / administer the scheme?The scheme would be offered / administered through Insurance companies willing to offer the product with necessary approvals on similar terms, in collaboration with participating Banks. Participating banks will be free to engage any such insurance company for implementing the scheme for their subscribers.What is the minimum eligibility to subscribe to PMJJBY? All savings bank account holders in the age 18 to 50 years in participating banks will be entitled to join. In case of multiple bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one saving bank account only.Who would be the Master policy holder for the scheme? Participating Banks/ Post Offices will be the Master policy holders. Are NRIs eligible for coverage under PMJJBY?Any NRI having an eligible bank account with a bank branch located in India is eligible for purchase of PMJJBY cover subject to fulfilment of the terms and conditions relating to the scheme. However, in case a claim arises, the claim benefit will be paid to the beneficiary/ nominee only in Indian currency.Does the PMJJBY cover death resulting from natural calamities such as earthquake, flood and other convulsions of nature? What about coverage from suicide / murder?Yes, all these events are covered under PMJJBY.What are the changes in the terms of insurance coverage applicable to new subscribers?For subscribers enrolling for the first time on or after 1st June 2016, insurance benefit shall not be available for death (due to any cause other than accident) occurring during the first 30 days from the date of enrolment into the scheme. Death due to accidental causes will be covered from day one of insurance coverage.How do I access the Claim Form for PMJJBY?The claim forms can be accessed from the link - <https://www.jansuraksha.gov.in/Files/PMJJBY/English/ClaimForm.pdf> Sources And ReferencesGuidelinesOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of FinancePradhan Mantri Jeevan Jyoti Bima YojanaClaim FormConsentJansurakshaLICDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsPradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is an insurance scheme offering life insurance cover for death due to any reason. It is a one-year cover, renewable from year to year. 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