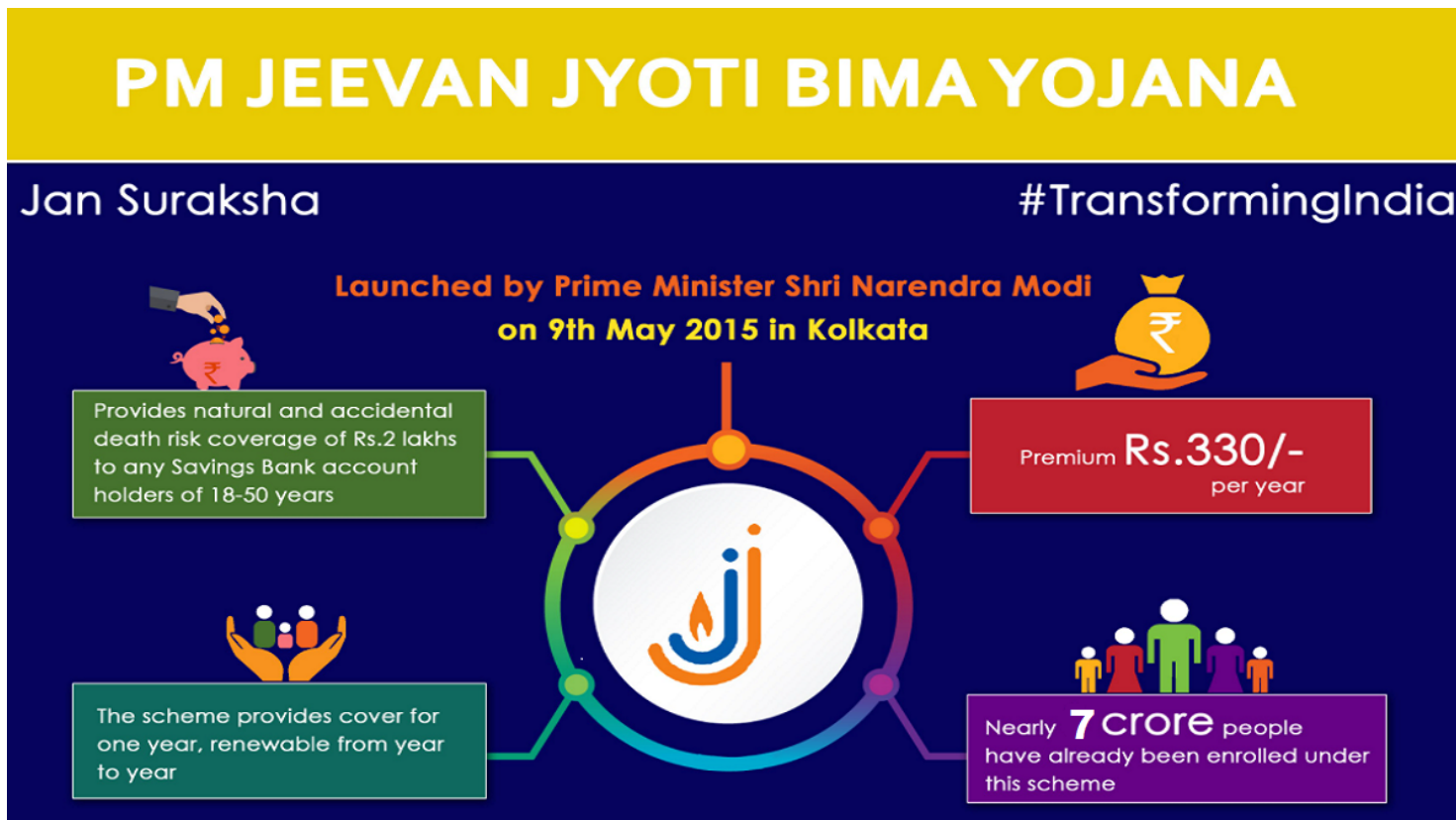


[Apply] PM Jeevan Jyoti Bima Yojana (PMJJBY) Form 2020 PDF Download Online

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PM JEEVAN JYOTI BIMA YOJANA

Jan Suraksha #TransformingIndia

Launched by Prime Minister Shri Narendra Modi on 9th May 2015 in Kolkata

Provides natural and accidental death risk coverage of Rs.2 lakhs to any Savings Bank account holders of 18-50 years

Premium **Rs.330/-** per year

The scheme provides cover for one year, renewable from year to year

Nearly **7 crore** people have already been enrolled under this scheme

The infographic features a central circular logo with a stylized 'J' and a flame. It is surrounded by four colored boxes (green, red, teal, purple) containing key details. The background is dark blue with a yellow header bar.

PM Jeevan Jyoti Bima Yojana (PMJJBY) Form PDF 2020 available to download at jansuraksha.gov.in through online mode. **Pradhan Mantri Jeevan Jyoti Bima Yojana** 2020 is an insurance scheme by **central government** aiming to increase the adoption of life insurance cover by Indians. Launched along with PM Suraksha Bima Yojana and **Atal Pension Yojana**, the scheme has also seen a tremendous response with almost 6.958 crore people getting covered (from 9 May 2015 to 30 April 2020).

The PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one year period stretching from 1st June to

31st May and will be renewable. Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason.

The premium is Rs. 330 per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme. The scheme is being offered by Life Insurance Corporation and all other life insurers who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.

What is Pradhan Mantri Jeevan Jyoti Bima Yojana?

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a one year life insurance scheme being offered by the LIC (Life Insurance Corporation) of India and other private insurance companies through the Public and Private Sector banks. The scheme offers a life cover of Rs. 2 Lakh life cover in case of loss of life due to any reason up to the age of 55 years. With the launch of the scheme, government aimed at creating a social security system, targeted especially for the poor and under-privileged category of society.

How to Download PM Jeevan Jyoti Bima Yojana Application Form PDF

Here is the complete process of how to download PM Jeevan Jyoti Bima Yojana Application Form in PDF format:-

STEP 1: Firstly visit the official PM Jeevan Jyoti Bima Yojana Portal or Jan-Dhan Se Jan Suraksha website at <https://jansuraksha.gov.in/>

STEP 2: At the homepage, click at the "**Forms**" tab present in the main menu as shown here or directly click <https://jansuraksha.gov.in/Forms.aspx>

Jan Dhan Se Jan Suraksha Portal

STEP 3: Then in the new window, click at the "**Pradhan Mantri Jeevan Jyoti Bima Yojana**" sub-section under "**Forms**" section or directly click <https://jansuraksha.gov.in/Forms-PMJJBY.aspx>

PM Jeevan Jyoti Bima Yojana Portal Forms

STEP 4: In the new window of Forms for Pradhan Mantri Jeevan Jyoti Bima Yojana, click at the “**Application Forms**” link.

PM Jeevan Jyoti Bima Yojana Forms Page

STEP 5: This will open the application forms section into various languages where one can easily download PM Jeevan Jyoti Bima Yojana Form PDF in their desired language. Here we are selecting the English language to tell you about the apply format of PMJJBY Scheme which can even be checked using **this link**

STEP 6: Then the **PM Jeevan Jyoti Bima Yojana Application Form PDF** will appear online as shown below which can be downloaded.

PM Jeevan Jyoti Bima Yojana Form PDF Download Online

Applicants who wants to avail Rs. 2 lakh life cover can download this form and submit it at the bank.

PM Jeevan Jyoti Bima Yojana Claim Form Download Online

Below is the complete process to download PM Jeevan Jyoti Bima Yojana Claim Form online:-

STEP 1: As mentioned above, the first 3 steps for downloading PMJJBY claim form through online mode are same or directly click **<https://jansuraksha.gov.in/Forms-PMJJBY.aspx>**.

STEP 2: In the window of Forms for PMJJBY Scheme, click at the “**Claim Forms**” link similar to the Step 4 above as shown here.

PM Jeevan Jyoti Bima Yojana Claim Forms Page

STEP 3: This will extend the claim forms section into various languages where one can easily download PM Jeevan Jyoti Bima Yojana Claim Form PDF in their desired language. Here we are

selecting the English language to tell you about the apply format of PMJJBY Scheme which can even be checked using [this link](#)

STEP 4: Then the **PM Jeevan Jyoti Bima Yojana Claim Form PDF** will appear online as shown below which can be downloaded.

Pradhan Mantri Jeevan Jyoti Bima Yojana Claim Form PDF

Applicants can download this PMJJBY Claim Form in PDF format through online mode and can submit it to avail Jeevan Jyoti Bima Yojana scheme benefits of life insurance coverage.

Premium for Jeevan Jyoti Bima Yojana

The premium of Pradhan Mantri Jeevan Jyoti Bima Yojana can be affordable by people belonging to almost all income groups including EWS and BPL. It is just Rs. 330 per annum which will be auto-debited from the saving account of subscriber in the month of May every year. The insurance cover will commence from 1st June of the same year and will stretch to 31st May of the next year.

Total Premium: Rs. 330/- per annum per member

Appropriation of Premium:

1. Insurance Premium to LIC / insurance company : Rs.289/- per annum per member
2. Reimbursement of Expenses to BC/Micro/Corporate/Agent : Rs.30/- per annum per member
3. Reimbursement of Administrative expenses to participating Bank: Rs.11/- per annum per member

The period of the insurance would be same as before, i.e. 1st June to 31st May.

Eligibility for the Pradhan Mantri Jeevan Jyoti Bima Yojana

- Any Indian resident within the age group of 18-50 years can join the scheme.
- The aspirant should have an active saving bank account.
- The subscriber should give a written consent to the bank for auto debit of premium amount.
- The subscriber will have to maintain required balance in the bank account at the time of auto debit on or before 31st May every year.

- The applicants will have to give a self certification of good health at the time of subscribing for the insurance cover.
- The subscriber will have to make a self declaration at the time of availing the scheme that he/she is not suffered from any acute or critical illness.

Features of Pradhan Mantri Jeevan Jyoti Bima Yojana

1. Yearly basis life insurance cover of Rs. 2 Lakh at a premium of just Rs. 330.
2. Easy to join, maintain, exit and re-join.
3. Available for all Indian citizens within age group of 18-50 years.
4. being offered by LIC of India and other private insurance companies while the participating bank remaining the Master policy holder.
5. Auto debit facility for the premium amount, no need to manually deposit the premium every year.

How to Join Pradhan Mantri Jeevan Jyoti Bima Yojana

STEP 1: The insurance scheme can be joined by presenting the dually filled application forms from official website of PMJJBY.

STEP 2: Fill the application form and go to the bank where you have an active saving bank account. Make sure you have the enough balance in the account to pay the premium.

STEP 3: Give declaration of good health and a signed consent of joining the scheme and auto-debit of premium amount. The consent document is attached along with the download application form.

Termination of Pradhan Mantri Jeevan Jyoti Bima Yojana

The insurance cover will terminate in any of the following events and no benefit will become payable there under.

- Upon attaining the age of 55 years subject to annual renewal up to that date (entry, however, will not be possible beyond the age of 50 years).
- Closure of the saving bank account or the insufficiency of the balance at the time of renewal.

- In case the applicant is found to be covered under more than one saving bank account, only one will remain active, rest will be terminated and the premium will be forfeited.
- The subscriber can himself/herself can exit the scheme any time in any particular year and can re-join by paying the full premium from the succeeding year.

How to Claim Jeevan Jyoti Bima Yojana Cover Amount

In case of claim the nominees/heirs of the insured person have to contact respective bank branch where the

insured person was having bank account. A death certificate and simple claim form is required to submit and the claim amount will be transferred to nominees account. The complete PM Jeevan Jyoti Bima Yojana scheme details can be checked using the direct link here –

<https://jansuraksha.gov.in/Files/PMJJBY/English/About-PMJJBY.pdf>

Progress Report of PM Jeevan Jyoti Bima Yojana

Gross Enrollments: 6,958 crore

Number of Claims Received: 1,90,175

Number of Claims Disbursed: 1,78,189

The Jeevan Jyoti Bima Yojana claim forms can be download from the link

<https://jansuraksha.gov.in/Forms.aspx>

Visit us at <https://sarkariyojana.com>

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