

AARAMBH

Pradhan Mantri Suraksha Bima Yojana (PMSBY) Guide

Know the scheme before enrolling.

A concise educational guide to PMSBY based on official Jan Suraksha information. Scheme terms can change; verify the current rules before enrolment.

LEARN Understand the basics	THINK Compare risks and choices	ACT Use official channels
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Educational resource • Simple language • No product endorsement

Important: This booklet is for education only. Financial products, rates, eligibility, rules and scheme terms can change. Verify current information from official sources before acting.

The Guide

1. What PMSBY Is

PMSBY is a one-year personal accident insurance scheme renewable year to year, providing cover for death or disability due to accident under the scheme's definitions.

Official Jan Suraksha FAQ currently lists ₹20 annual premium per member and benefit amounts of ₹2 lakh for accidental death/total disability and ₹1 lakh for specified permanent partial disability.

2. Who Can Join?

Official FAQ states that individual account holders of participating banks/post offices aged 18 to 70 years can subscribe, subject to the scheme rules.

An individual with multiple accounts can generally enroll through only one participating account.

3. Important Conditions

Premium is collected through auto-debit with consent. Coverage, exclusions, claim procedures and renewal rules should be read in the current official documents.

Do not treat this booklet as a substitute for the official policy or claim form.

Remember

Use the latest official Jan Suraksha documents for current eligibility, premium and claim rules.

Your Action Checklist

Use this page during a workshop or at home. Tick each item only when you understand it.

Confirm current eligibility.

Read the latest official scheme rules.

Keep nominee details updated.

Keep bank/account records accessible.

Know where the claim must be submitted.

Questions to Ask Before You Act

1	What exactly am I buying, joining, borrowing or authorizing?
2	What could go wrong, and what would I lose?
3	What are the fees, penalties, exclusions or conditions?
4	Who regulates or officially administers this product/scheme?
5	Where can I verify the information independently?

My Notes

Quick Questions & Trusted Sources

What is the current premium shown in the official FAQ?

The official Jan Suraksha FAQ currently states ₹20 per member per year; verify the latest official document before enrolment.

Is PMSBY life insurance?

No. It is an accident insurance scheme with benefits linked to accidental death or specified disability.

Can I enroll through more than one bank account?

No. The official FAQ states that with multiple accounts, an individual is eligible to join through one bank/post-office account only.

Trusted starting points

- Jan Suraksha — PMSBY official FAQ and application/consent form (jansuraksha.gov.in).

Aarambh Note

Aarambh creates simple educational resources to help families and communities understand important financial and digital topics. This booklet does not provide personalized financial, legal, tax or insurance advice and does not endorse any product, provider or scheme.

For current rules, rates, eligibility and official application processes, always check the relevant government, regulator, bank, insurer or other official source.