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PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA

1st June 2024

New Initiative

Current Affairs with MCQ

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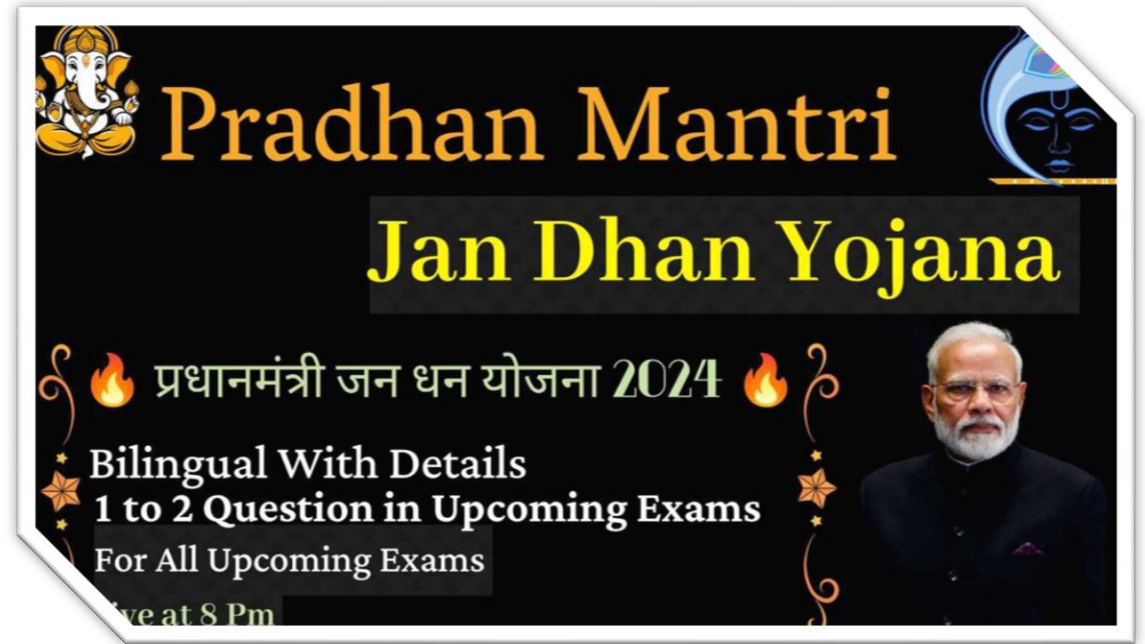


Pradhan Mantri Jan Dhan Yojana

प्रधानमंत्री जन धन योजना 2024

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Scheme Surprise Test (Home Work)



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ABOUT PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA

<ul style="list-style-type: none">• Launched✓ लॉन्च	9 May 2015 from Kolkata 9 मई 2015 कोलकाता से
<ul style="list-style-type: none">• Launched by• लॉन्च	Prime Minister Narendra Modi प्रधान मंत्री नरेंद्र मोदी द्वार
<ul style="list-style-type: none">• Commenced on✓ प्रारंभ	1 June 2015 1 जून 2015
<ul style="list-style-type: none">• Under✓ अंतर्गत	Ministry of Finance वित्त मंत्रालय
<ul style="list-style-type: none">• Age Limit✓ आयु सीमा	18-50 years 18-50 वर्ष

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- ❖ **Risk coverage** - 2 lakhs in case of death of the insured, due to any reason.
- ❖ **जोखिम कवरेज** - किसी भी कारण से बीमाधारक की मृत्यु के मामले में 2 लाख।

- ❖ **Scheme is offered by** – LIC and all other life insurance companies.
- ❖ **योजना की पेशकश** - एलआईसी और अन्य सभी जीवन बीमा कंपनियों द्वारा की जाती है

- ✓ For those getting enrolled under PMJJBY for the first time during the middle of the policy period, payment of pro-rata premium is allowed as under;
- ✓ पॉलिसी अवधि के मध्य में पहली बार पीएमजेजेबीवाई के तहत नामांकित होने वालों के लिए, आनुपातिक प्रीमियम का भुगतान निम्नानुसार करने की अनुमति है;

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- ✓ For enrolment in June, July and August – Full annual premium of Rs.436/- is payable.
- ✓ जून, जुलाई और अगस्त में नामांकन के लिए - 436/- रुपये का पूरा वार्षिक प्रीमियम देय है।

- ✓ For enrolment in September, October, and November – pro rata premium of Rs. 342/- is payable.
- ✓ सितंबर, अक्टूबर और नवंबर में नामांकन के लिए - आनुपातिक प्रीमियम रु. 342/- देय है

- ✓ For enrolment in December, January and February – pro rata premium of Rs. 228/- is payable
- ✓ दिसंबर, जनवरी और फरवरी में नामांकन के लिए - आनुपातिक प्रीमियम रु. 228/- देय है।

- ✓ For enrolment in March, April and May – pro rata premium of Rs. 114/- is payable.
- ✓ मार्च, अप्रैल और मई में नामांकन के लिए - आनुपातिक प्रीमियम रु. 114/- देय है.

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- ✓ However, full year's premium @ Rs 436/- is payable at the time of renewal under the scheme.
- ✓ हालाँकि, योजना के तहत नवीनीकरण के समय पूरे वर्ष का प्रीमियम रु 436/- देय है।
- ✓ 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.
- ✓ भारत में स्थित बैंक शाखा में पात्र बैंक खाता रखने वाला कोई भी एनआरआई योजना से संबंधित नियमों और शर्तों को पूरा करने के अधीन पीएमजेजेबीवाई कवर खरीदने के लिए पात्र है। हालाँकि, यदि कोई दावा उठता है, तो दावा लाभ का भुगतान लाभार्थी/नामांकित व्यक्ति को केवल भारतीय मुद्रा में किया जाएगा।

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- ✓ The scheme is a one-year cover term life insurance scheme, renewable from year to year, offering life insurance cover for death due to any cause.
- ✓ यह योजना एक साल की कवर अवधि वाली जीवन बीमा योजना है, जिसे साल-दर-साल नवीनीकृत किया जाता है, जो किसी भी कारण से मृत्यु के लिए जीवन बीमा कवर प्रदान करती है।
- **Status:-**
 - ❖ Completed- **9 years**
 - ❖ पूर्ण - 9 वर्ष
 - ❖ Under the PMJJBY **19.85 crores** enrollment taken place as on 20.03.2024.
 - ❖ पीएमजेजेबीवाई के तहत 20.03.2024 तक 19.85 करोड़ नामांकन हुए

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MCQ Based On Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Q1.Pradhan Mantri Jeevan Jyoti Bima Yojana launched in?

Q1.प्रधानमंत्री जीवन ज्योति बीमा योजना कब शुरू की गई?

- A)2016
- B)2015
- C)2018
- D)2014

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Q2. PMJJBY comes under which ministry?

Q2. PMJJBY किस मंत्रालय के अंतर्गत आता है?

- A) Ministry of Housing and urbab affairs
- B) Ministry of Finance
- C) Ministry of Health and family welfare
- D) Ministry of Rural & development

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Q3. What is the age limit under PMJJBY?

Q3. PMJJBY के तहत आयु सीमा क्या है?

- A)18-40 Years
- B)18-50 years
- C)18-65 years
- D)18-70 years

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Q4. What is the revised premium under Pradhan Mantri Jeevan Jyoti Bima Yojana annually?

Q4. प्रधानमंत्री जीवन ज्योति बीमा योजना के तहत सालाना संशोधित प्रीमियम कितना है?

- A)Rs.430
- B)Rs.434
- C)Rs.436
- D)Rs.435

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Q5. Recently in May 2024, Pradhan Mantri Suraksha Bima Yojana completed its how many years?

Q5. हाल ही में मई 2024 में प्रधानमंत्री सुरक्षा बीमा योजना ने अपना कितना पूरा किया साल?

- A)7
- B)8
- C)9
- D)10

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Q6. The cover period under PMJJBY is for one year stretching from?

Q6. PMJJBY के तहत कवर अवधि एक वर्ष तक होती है?

A) 1st January to 31 December

B) 1st April to 31st March

C) 1st June to 31st May

D) 1st May to 30 April

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Q7. What is the risk coverage under PMJJBY death due to any reason?

Q7. किसी भी कारण से मृत्यु होने पर PMJJBY के तहत जोखिम कवरेज क्या है?

- A) 1 lakh
- B) 1.5 lakh
- C) 2 lakh
- D) 2.5 lakh

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Q8. Pradhan Mantri Jeevan Jyoti Bima Yojana has commenced on?

Q8. प्रधानमंत्री जीवन ज्योति बीमा योजना कब शुरू हुई है?

- A) 30th April ,2015
- B) 1st May,2015
- C) 1st June,2015
- D) 1st July,2015

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Q9. PMJJBY will be offered/administered by whom of the following?

Q9. PMJJBY निम्नलिखित में से किसके द्वारा प्रस्तावित/प्रशासित की जाएगी?

- A) Life Insurance corporation of India (Lic)
- B) other willing life insurance companies
- C) both a and b

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Q11. Who will be the master policy holder under PMJJBY?

प्रश्न11. PMJJBY के तहत मास्टर पॉलिसी धारक कौन होगा?

- A) Lic of India
- B) Participating Banks
- C) The subscriber
- D) Government of India

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Q12. Department of Post providing service of PMJJBY of which insurance company?
प्रश्न12. डाक विभाग किस बीमा कंपनी की PMJJBY की सेवा प्रदान करता है?

- A) Life Insurance company of India
- B) National Insurance company
- C) Oriental Insurance company
- D) None of these

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Q13. Which among the following is the primary KYC under Pradhan Mantri Jeevan Jyoti Bima Yojana?

Q13. प्रधानमंत्री जीवन ज्योति बीमा योजना के तहत प्राथमिक केवाईसी निम्नलिखित में से कौन सा है?

- A) Mobile Number
- B) Birth certificate
- C) Voter Id card
- D) Aadhar Number

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Q14. Under Pradhan Mantri Jeevan Jyoti Bima Yojana, all savings bank account holders in the age group of__ years will be entitled to join?

प्रश्न14. प्रधान मंत्री जीवन ज्योति बीमा योजना के तहत, __ वर्ष की आयु वर्ग के सभी बचत बैंक खाताधारक शामिल होने के हकदार होंगे?

- A)18-70 years
- B)18-65 years
- C)18-50 years
- D)18-62 years

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Q.15. Are NRIs eligible for coverage under PMJJBY?

प्र.15. क्या एनआरआई पीएमजेजेबीवाई के तहत कवरेज के लिए पात्र हैं?

- A) Yes, Eligibility, he claim benefit will be paid to the beneficiary/ nominee only in dollar
- B) Yes Eligible , he claim benefit will be paid to the beneficiary /nominee only in Indian currency
- C) Not eligible
- D) None of these

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Q16. How many enrollments have taken places under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) as on 20.3.2024?

Q16. 20.3.2024 तक प्रधान मंत्री जीवन ज्योति बीमा योजना (PMJJBY) के तहत कितने नामांकन हुए हैं?

- A) 19.85 crore
- B) 18.76 crore
- C) 17.65 crore
- D) 20.76 crore

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Scheme Surprise Test (Home Work)

- Q1. What is the risk coverage under PMSBY in case of partial disability?
- Q2. What is the age limit under PMSBY?
- Q3. A person joined under Pradhan Mantri Suraksha Bima Yojana (PMSBY) scheme is eligible for claim only after __ days of joining the scheme?
- Q4. Benefit under PMSBY for natural death is ?
- Q5. Recently in May 2024, Pradhan Mantri Suraksha Bima Yojana completed its how many years?

Type Your Answer In Comment Section
Your Score Out of 5 ?

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