

GOVERNMENT OF INDIA  
MINISTRY OF EXTERNAL AFFAIRS  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO- 1998**  
ANSWERED ON- 08/08/2024

**AMENDMENT TO PBBY**

1998. SHRI ASHOKRAO SHANKARRAO CHAVAN  
SMT. DARSHANA SINGH  
SHRI SATNAM SINGH SANDHU

Will the Minister of EXTERNAL AFFAIRS be pleased to state :-

- (a) whether Government has amended the Pravasi Bharatiya Bima Yojana (PBBY) recently, particularly for emigrants going to USA, Canada and Europe;
- (b) if so, the details and the salient features thereof;
- (c) whether Government has held any consultation with all the stakeholders in this regard and if so, the details thereof along with the response thereto;
- (d) the details of benefits given in the existing PBBY and likely to be given in the amended one; and
- (e) Whether Government proposes to organize any awareness programme to the emigrants moving to foreign countries to make them avail the benefits with ease?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS  
(SHRI KIRTI VARDHAN SINGH)

(a to d) The Pravasi Bharatiya Bima Yojana (PBBY) is a mandatory insurance scheme for all Emigration Check Required (ECR) category workers going to ECR countries. Revised PBBY effective from 1 August 2017 is available to both ECR and ECNR passport holders going for employment abroad. The scheme provides an insurance cover of INR 10 Lakhs in case of accidental death or permanent disability and other benefits at a nominal insurance premium of INR 275/- for two years or INR 375/- for three years validity.

The PBBY scheme was last revised in 2017 with the overarching objective of expanding the benefits for emigrant workers. It made settlement of claims simpler for the benefit of our workers and is aimed at ensuring expeditious settlement of claims.

PBBY has the following salient features -

- (i) Reimbursement of medical expenses upto Rs.1 lakh (Rupees fifty thousand per hospitalization) in case of hospitalization of the insured in emergency on grounds of accidental injuries and/or sickness/ailments/disease occurring during the insurance, whether in India/third country or in the country of employment,

(ii) In case of accidental death, besides the cost of transporting the mortal remains, the cost incurred on economy class return airfare of one attendant up-to the International airport in India nearest to the address of the insured shall also be reimbursed by the Insurance Company. In case of permanent disability of the insured, the economy class return airfare of one attendant up-to the International airport nearest to the address of the insured shall also be reimbursed by the Insurance Company.

(iii) If the insured person falls sick or is declared medically unfit to commence or continue or resume work and the service contract is terminated by the foreign employer within first twelve months of taking the insurance cover, the actual one way Economy Class airfare up to the International airport nearest to the address of the insured shall be reimbursed by the Insurance company provided the grounds for repatriation are certified by the concerned Indian Mission/Post and Air-tickets are submitted in original.

(iv) On arrival at his work place or destination abroad, if the emigrant worker is not received by the employer or if there is any substantive change in the job/Employment Contract/Agreement to the disadvantage of the insured person, or if the employment is prematurely terminated within the period of employment for no fault of the emigrant, one-way Economy Class airfare shall also be reimbursed by the Insurance company up-to the international airport nearest to the address of the insured provided.

(v) The Insurance under this policy shall also provide maternity benefits to women emigrants, subject to a minimum cover of Thirty-five thousand rupees in case of normal delivery and up-to Rupees fifty thousand in case of caesarean operation per policy period.

(vi) The family of the emigrant worker in India consisting of spouse and first two dependent children up-to twenty-one years of age shall be entitled to hospitalization cover in the event of death or permanent disability of the insured person for maximum fifty thousand rupees per annum during the policy period.

(vii) An insured person shall be covered for a sum of Rupees Forty-five thousand in connection with the legal expenses incurred by him in any litigation relating to his/her employment.

(viii) More than 78 lakh policies have been issued during 2006-07 to 30th June, 2024. During this period 3160 claims were received and 2185 were settled. Details are available at Annexure -A.

(e) The Pre-Departure Orientation Training (PDOT) imparted to emigrant workers not only sensitizes prospective emigrant workers about the culture, dos and don'ts of their destination country, welfare measures available to them, but also about the PBBY scheme and its benefits. PBBY scheme, while being mandatory for ECR category workers going to ECR countries, it is also available for all category workers going abroad for employment.

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**Pravasi Bharatiya Bima Yojana**  
**Year wise Claims received / Claims Settled**

<b>Years</b>	<b>No. of Claims received</b>	<b>No. of Claims Settled</b>
2006-07	181	58
2007-08	149	33
2008-09	270	148
2009-10	134	155
2010-11	153	169
2011-12	189	183
2012-13	225	196
2013-14	267	225
2014-15	368	336
2015-16	247	221
2016-17	194	109
2017-18	204	89
2018-19	118	81
2019-20	91	37
2020-21	72	38
2021-22	89	54
2022-23	107	26
2023-24	73	22
2024-25	29	5
<b>Total</b>	<b>3160</b>	<b>2185</b>

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