

**GOVERNMENT OF INDIA
MINISTRY OF EXTERNAL AFFAIRS**

**LOK SABHA
UNSTARRED QUESTION NO.1434
TO BE ANSWERED ON 27.12.2017**

PRAVASI SURAKSHA PROGRAMME

1434. MOHAMMED FAIZAL:

Will the Minister of EXTERNAL AFFAIRS be pleased to state:

- (a) whether the Government has any plan to discontinue Pravasi Suraksha Programme; and**
- (b) if so, the details thereof ?**

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS
[GEN. (DR) V. K. SINGH (RETD)]**

(a) & (b) The erstwhile Ministry of Overseas Indian Affairs had launched two insurance schemes namely, Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) and Pravasi Bharatiya Bima Yojana (PBBY).

While MGPSY, a voluntary scheme launched in May 2012, suffered from very low subscription; the PBBY launched in November 2003, a mandatory scheme faced certain implementation related issues.

After a comprehensive review, it was found that MGPSY, being a non attractive scheme, was not taking off. There were only 1071 registered subscribers out of which only 443 subscribers were active at the time of closure of the scheme. Therefore, a decision was taken to close this scheme w.e.f 1st April 2017 with the approval of the Union Cabinet.

On the other hand, the mandatory insurance scheme, PBBY for ECR category workers that provides an insurance cover of 10 lakhs in case of accidental death or permanent disability and some other benefits at a nominal insurance premium of Rs. 275/ Rs. 375 for a period of two/three years also faced certain issues in implementation viz scope of coverage, no information to nominees , no facility for on-line renewal and difficulty in certification of accidental death/permanent disability while in employment aboard.

After a comprehensive review, all these issues have been addressed in consultation with all stake holders. The revised scheme has become operational w.e.f. 1st August, 2017. Now this scheme provides for global coverage irrespective of employer and location, has facility for online renewal and simplifies the

process for certification of accidental death/permanent disability.

The revised scheme is simpler and more beneficial for emigrant workers and is aimed at ensuring an expeditious settlement of claims.
