

**GOVERNMENT OF INDIA
MINISTRY OF EXTERNAL AFFAIRS**

**LOK SABHA
UNSTARRED QUESTION No.2822
TO BE ANSWERED ON 11.03.2020**

PRAVASI BHARATIYA BIMA YOJANA

**2822 SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:
 SHRI HEMANT SRIRAM PATIL:
 SHRI UNMESH BHAIYYASAHEB PATIL:
 DR.SUJAY RADHAKRISHNA VIKHE PATIL:
 DR. SHRIKANT EKNATH SHINDE:**

Will the Minister of EXTERNAL AFFAIRS be pleased to state:

- (a) the details of emigrants covered under Pravasi Bharatiya Bima Yojana (PBBY), country-wise, since inception of this Scheme;
- (b) the details of the claims settled till date under PBBY since then country wise and the details including the reasons behind the pendency, if any;
- (c) the details of professions under Section 2 (O) of Emigration Act to which claimants belong; and
- (d) the total amount paid by emigrants as premium and amount of money, so far, settled as claims, country-wise, with particular reference to Afghanistan, Syria, South Sudan, and Iraq ?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS
[SHRI V. MURALEEDHARAN]**

(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. The scheme provides an insurance cover of ₹10 Lakhs in case of accidental death or permanent disability and other benefits at a nominal insurance premium of ₹275/- for two years or ₹375/- for three years validity. The Scheme, initially launched in 2003, has been amended in 2006, 2008 and 2017 with the overarching objective of expanding the benefits for emigrant workers.

The revised scheme PBBY, 2017, operational w.e.f. August 1, 2017, has made settlement of claims simpler for the benefit of our workers and is aimed at ensuring expeditious settlement of claims. It now provides for:

- (i) Global coverage irrespective of change of employer, employee's location and place of work,
- (ii) Acceptance by insurance companies of certification of accidental death/permanent disability by Indian missions/posts abroad, and
- (iii) Facility for online renewal and copy of insurance policy is to be made available to the nominee(s).

The Government promptly takes up the matter with the concerned insurance companies whenever any representation regarding settlement of claims is received.

The claimants under the scheme belong to various professions as defined under section 2(o) of Emigration Act, which are as follows:

- (i). any unskilled work, including any form of industrial or agricultural labour;
- (ii). any domestic service;
- (iii). any service, not being a service in a managerial capacity, in any hotel, restaurant, tea-house or other place of public resort;
- (iv). work as a driver of a truck or other vehicle, mechanic, technician or skilled labourer or artisan;
- (v). work as an office assistant or accountant or typist or stenographer or salesman, or nurse or operator of any machine;
- (vi). work in connection with, or for the purposes of, any cinema, exhibition or entertainment;

Since the launch of e-migrate portal in 2014, the Government has been issuing online Emigration Clearance (EC). The country wise data from 2014 to February 2020 is placed at Annexure-I.

As per information received from insurance companies, premium of ₹ 9,211.8 lakhs have been paid by the emigrants and 877 claims of ₹ 6,920.34 lakhs have been settled from 1.4.2014 till 31.1.2020. The details are placed at Annexure-II. Insurance companies have informed that they only maintain consolidated figures of settlement of claims, but not the country wise details.

ANNEXURE I

COUNTRY-WISE EMIGRANTS DATA TO ECR COUNTRIES COVERED UNDER PBBY

S.No	Name of Country	2014	2015	2016	2017	2018	2019	2020 (up to Feb)
1.	Afghanistan	127	70	0	0	0	2	0
2	Bahrain	14207	15,623	11964	11516	9142	9997	1664
3	Indonesia	29	6	1	10	10	0	0
4	Iraq	3054	1	0	0	0	162	164
5	Jordan	2133	2047	2742	2341	1941	3941	208
6	Kuwait	80420	66579	72384	56380	57613	45712	6872
7	Lebanon	313	341	316	110	109	160	4
8	Libya	122	0	0	0	0	0	0
9	Malaysia	22927	20908	10604	14002	16370	10633	1913
10	Oman	51319	85054	63236	53332	36037	28392	3690
11	Qatar	75997	59384	30619	24759	34471	31810	5174
12	Saudi Arabia	330002	308380	165355	78611	72399	161103	29252
13	Sudan	255	29	0	1	0	0	0
14.	Syria	0		0	0	0	0	0
15	Thailand	53	10	1	0	6	24	10
16	UAE	224043	225718	163716	149962	112059	76112	12060
17	Yemen	4	8	0	0	0	0	0
18	South Sudan	0	0	0	0	0	0	0
	Grand Total	8,05,005	7,84,152	5,20,938	3,91,024	3,40,157	3,68,048	61011

Source: eMigrate

ANNXURE - II**FINANCIAL YEAR-WISE DETAILS OF PREMIUM PAID, NUMBER AND
AMOUNT OF CLAIMS SETTLED**

S.No.	Details required	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020 (up to Jan 2020)	Total
1.	Premium collected for PBBY (in Lakhs)	2572.11	2164.38	1400.22	1110.97	1027.16	936.96	9211.8
2.	Number of Claims settled	336	221	109	89	81	41	877
3.	Amount of claims settled (in Lakhs)	2055.08	1873.64	1048.86	816	754.69	372.07	6920.34
