

GOVERNMENT OF INDIA

MINISTRY OF EXTERNAL AFFAIRS

LOK SABHA

UNSTARRED QUESTION NO- 799

ANSWERED ON- 29/11/2024

PRAVASI BHARATIYA BIMA YOJANA

799. SHRI ARVIND DHARMAPURI

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

(a) the total number of Non-Resident Indians (NRIs) residing in different countries across the world, State/UT-wise;

(b) the data on the number of NRIs from the State of Telangana, district-wise, with specific details on Nizamabad;

(c) the measures implemented to facilitate the engagement and support of NRIs in their home districts;

(d) the total number of beneficiaries of the Pravasi Bharatiya Bima Yojana, State/UT-wise including district-wise details for Telangana;

(e) the data on the types of support or benefits provided under the said scheme to NRIs; and

(f) the amount of fund allocated and utilized for this scheme since 2019?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS

(SHRI KIRTI VARDHAN SINGH)

(a & b) The total number of NRIs residing in different countries is attached at Annexure-A. The Ministry does not maintain state-wise and district-wise data of NRIs.

(c) The measures implemented to facilitate the engagement and support of NRIs in their home districts comes under the purview of respective State Governments.

(d) The total number of beneficiaries of Pravasi Bharatiya Bima Yojana (PBBY) is placed at Annexure-B. The Ministry does not maintain State/UT-wise data of beneficiaries of PBBY.

(e) 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. PBBY has many other provisions such as:

i) Reimbursement of medical expenses up to Rs.1 lakh (Rupees fifty thousand per hospitalization) in case of hospitalization of the insured in an 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 his employment,

ii) In case of accidental death, besides the cost of transporting the dead body, 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 the 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 workplace 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 the grounds for repatriation are certified by the concerned Indian Mission/Post and the Air-tickets are submitted in original.

v) In cases where the repatriation is arranged by the Indian Mission/Post, the Insurance Company shall reimburse the actual expenses to the concerned Indian Mission/Post.

vi) 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. In the case of medical treatment in the country of employment, the maternity benefits would be provided only if the requisite documents are certified by the concerned Indian Mission/Post. The reimbursement shall be restricted to actuals.

vii) 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 a maximum of fifty thousand rupees per annum during the policy period.

(f) More than 79 lakh policies have been issued under PBBY from 2006-07 to 30th September, 2024. During this period, 3190 claims were received and 2194 were settled. Since PBBY is an insurance scheme, no funds are allocated for this scheme.

Annexure-A**NRIs residing in respective countries (in descending order) as on
01.01.2024**

| S. No. | Countries | NRIs |
|---------------|---------------------------------|----------------|
| 1. | United Arab Emirates | 3554274 |
| 2. | Saudi Arabia | 2460603 |
| 3. | United States of America | 2077158 |
| 4. | Canada | 1016274 |
| 5. | Kuwait | 993284 |
| 6. | Qatar | 835175 |
| 7. | Nepal | 700000 |
| 8. | Oman | 684771 |
| 9. | United Kingdom | 369000 |
| 10. | Australia | 350000 |
| 11. | Singapore | 350000 |
| 12. | Bahrain | 323908 |
| 13. | Germany | 208000 |
| 14. | Italy | 167333 |
| 15. | Malaysia | 163127 |
| 16. | New Zealand | 150000 |
| 17. | Philippines | 147518 |
| 18. | Portugal | 90000 |
| 19. | Russia | 60172 |
| 20. | Bhutan | 60000 |
| 21. | South Africa | 60000 |
| 22. | Spain | 51606 |
| 23. | Netherlands | 50787 |
| 24. | Japan | 46262 |
| 25. | Sweden | 40000 |
| 26. | Uganda | 35000 |

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| 27. | Greece | 33486 |
| 28. | China (Hong Kong) | 32790 |
| 29. | Ireland | 30000 |
| 30. | France | 29000 |
| 31. | Maldives | 27065 |
| 32. | Thailand | 25000 |
| 33. | Mauritius | 23708 |
| 34. | Poland | 23000 |
| 35. | Israel | 20000 |
| 36. | Kenya | 20000 |
| 37. | Malta | 18000 |
| 38. | Denmark | 17460 |
| 39. | Belgium | 17438 |
| 40. | Iraq | 17100 |
| 41. | Switzerland | 17059 |
| 42. | Jordan | 16897 |
| 43. | Norway | 16890 |
| 44. | Korea (Republic of) | 16714 |
| 45. | Kyrgyzstan | 16550 |
| 46. | Brunei Darussalam | 15000 |
| 47. | Congo (Democratic Republic of) | 15000 |
| 48. | Ghana | 15000 |
| 49. | Tanzania | 15000 |
| 50. | Indonesia | 14817 |
| 51. | Cyprus | 14612 |
| 52. | Austria & Montenegro & Holy See | 14300 |
| 53. | Croatia | 11982 |
| 54. | Iran | 10320 |
| 55. | Kazakhstan | 9815 |
| 56. | Czech Republic | 9090 |
| 57. | Botswana | 9000 |

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|------------|-------------------------|-------------|
| 58. | Hungary | 8457 |
| 59. | Finland | 8245 |
| 60. | Seychelles | 8180 |
| 61. | Malawi | 8143 |
| 62. | Mexico | 8000 |
| 63. | Vietnam | 7550 |
| 64. | Sri Lanka | 7500 |
| 65. | China | 7400 |
| 66. | Bangladesh | 7000 |
| 67. | Uzbekistan | 5939 |
| 68. | Ethiopia | 5900 |
| 69. | Georgia | 5750 |
| 70. | Romania | 5700 |
| 71. | China (Taiwan) | 5303 |
| 72. | Jamaica | 5000 |
| 73. | Zambia | 5000 |
| 74. | Luxembourg | 4508 |
| 75. | Armenia | 4500 |
| 76. | Lithuania | 4470 |
| 77. | Panama | 4000 |
| 78. | Papua New Guinea | 4000 |
| 79. | Algeria | 3800 |
| 80. | Egypt | 3141 |
| 81. | Türkiye (Turkey) | 3083 |
| 82. | Brazil | 3046 |
| 83. | Lebanon | 3000 |
| 84. | Liberia | 3000 |
| 85. | Mozambique | 3000 |
| 86. | Sierra Leone | 3000 |
| 87. | Slovak Republic | 2949 |
| 88. | Rwanda | 2940 |

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|-------------|--------------------------------------|-------------|
| 89. | Latvia | 2900 |
| 90. | Madagascar | 2826 |
| 91. | Serbia | 2800 |
| 92. | Côte d'Ivoire (Ivory Coast) | 2738 |
| 93. | Myanmar | 2660 |
| 94. | Ukraine | 2610 |
| 95. | Angola | 2514 |
| 96. | Fiji | 2283 |
| 97. | Sint Maarten | 2170 |
| 98. | Gambia | 2100 |
| 99. | Senegal | 2100 |
| 100. | Estonia | 1900 |
| 101. | Eswatini (formerly Swaziland) | 1900 |
| 102. | Chile | 1800 |
| 103. | Tajikistan | 1800 |
| 104. | Cambodia | 1753 |
| 105. | Guyana | 1500 |
| 106. | Lesotho (Kingdom of) | 1500 |
| 107. | Guinea (Republic of) | 1390 |
| 108. | Trinidad and Tobago | 1266 |
| 109. | Gabon | 1200 |
| 110. | Costa Rica | 1011 |
| 111. | Azerbaijan | 1007 |
| 112. | Cameroon | 1000 |
| 113. | Djibouti | 1000 |
| 114. | Zimbabwe | 1000 |
| 115. | Benin | 996 |
| 116. | Togo | 973 |
| 117. | Moldova | 950 |
| 118. | Belarus | 927 |
| 119. | Cayman Islands | 900 |

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|-------------|-----------------------------------|------------|
| 120. | South Sudan | 900 |
| 121. | Cuba | 868 |
| 122. | Congo (Republic of) | 850 |
| 123. | Argentina | 825 |
| 124. | Slovenia | 822 |
| 125. | Uruguay | 773 |
| 126. | Bulgaria | 700 |
| 127. | Burundi | 700 |
| 128. | Curacao | 700 |
| 129. | Yemen | 700 |
| 130. | Aruba | 600 |
| 131. | Barbados | 600 |
| 132. | Laos | 587 |
| 133. | Mali | 558 |
| 134. | Saint Lucia | 550 |
| 135. | Iceland | 528 |
| 136. | Saint Kitts & Nevis | 500 |
| 137. | Colombia | 483 |
| 138. | Albania | 450 |
| 139. | Namibia | 450 |
| 140. | Morocco | 434 |
| 141. | Mauritania | 310 |
| 142. | Antigua & Barbuda | 300 |
| 143. | Guinea-Bissau | 300 |
| 144. | Bahamas | 280 |
| 145. | Ecuador | 269 |
| 146. | Equatorial Guinea | 250 |
| 147. | Belize | 200 |
| 148. | Grenada | 200 |
| 149. | Paraguay | 200 |
| 150. | Turks & Caicos Islands | 200 |

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|-------------|---|------------|
| 151. | Peru | 192 |
| 152. | France (Guadeloupe) | 180 |
| 153. | Eritrea | 172 |
| 154. | Suriname | 160 |
| 155. | France (Reunion Island) | 159 |
| 156. | Burkina Faso | 150 |
| 157. | France (St. Martin) | 150 |
| 158. | Niger | 150 |
| 159. | Chad | 120 |
| 160. | Turkmenistan | 105 |
| 161. | East Timor | 100 |
| 162. | Mongolia | 100 |
| 163. | Nigeria | 100 |
| 164. | Somalia | 100 |
| 165. | Syria | 97 |
| 166. | France (Martinique) | 90 |
| 167. | British Virgin Islands | 80 |
| 168. | Central African Republic | 70 |
| 169. | Guatemala | 65 |
| 170. | Dominican Republic | 57 |
| 171. | Bonaire & Smaller Islands | 54 |
| 172. | Andorra | 50 |
| 173. | Saint Vincent & The Grenadines | 50 |
| 174. | Sudan | 50 |
| 175. | Bolivia | 48 |
| 176. | Comoros | 42 |
| 177. | Dominica (Commonwealth of) | 40 |
| 178. | Nicaragua | 39 |
| 179. | Haiti | 36 |
| 180. | Liechtenstein | 35 |
| 181. | Micronesia (Federated States of) | 35 |

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|-------------|---------------------------------|-----------------|
| 182. | Venezuela | 33 |
| 183. | Honduras | 30 |
| 184. | Macedonia | 29 |
| 185. | Palau | 29 |
| 186. | Cabo Verde | 25 |
| 187. | Bosnia & Herzegovina | 20 |
| 188. | El Salvador | 20 |
| 189. | Nauru | 20 |
| 190. | Sao Tome and Principe | 20 |
| 191. | Solomon Islands | 20 |
| 192. | Holy See | 15 |
| 193. | Korea (DPR) | 15 |
| 194. | Montserrat | 15 |
| 195. | Palestine | 11 |
| 196. | Monaco | 10 |
| 197. | Marshall Islands | 7 |
| 198. | Tonga | 5 |
| 199. | Kiribati | 2 |
| | Total | 15850612 |

Annexure-B**Pravasi Bharatiya Bima Yojana**

| Years | No. of Policies issued | No. of Claims received | No. of Claims Settled | Percentage of Claims settlement |
|--|-------------------------------|-------------------------------|------------------------------|--|
| 2006-07 | 49707 | 181 | 58 | 32% |
| 2007-08 | 44414 | 149 | 33 | 22% |
| 2008-09 | 121661 | 270 | 148 | 55% |
| 2009-10 | 366788 | 134 | 155 | 116% |
| 2010-11 | 511485 | 153 | 169 | 110% |
| 2011-12 | 542842 | 189 | 183 | 97% |
| 2012-13 | 853102 | 225 | 196 | 87% |
| 2013-14 | 836416 | 267 | 225 | 84% |
| 2014-15 | 943205 | 368 | 336 | 91% |
| 2015-16 | 794891 | 247 | 221 | 89% |
| 2016-17 | 518961 | 194 | 109 | 56% |
| 2017-18 | 397157 | 204 | 89 | 44% |
| 2018-19 | 374874 | 118 | 81 | 69% |
| 2019-20 | 389393 | 91 | 37 | 41% |
| 2020-21 | 40628 | 72 | 38 | 53% |
| 2021-22 | 240178 | 89 | 54 | 61% |
| 2022-23 | 422650 | 107 | 26 | 24.29% |
| 2023-24 | 300233 | 73 | 22 | 25.35% |
| 2024-25 upto 30th September 2024 | 239717 | 59 | 14 | |
| Total | 7986302 | 3190 | 2194 | |
