

LOK SABHA
UNSTARRED QUESTION NO.485
TO BE ANSWERED ON 06.02.2019

PRAVASI BHARTIYA BIMA YOJANA

485. SHRI ANTO ANTONY:

Will the Minister of EXTERNAL AFFAIRS be pleased to state:

- (a) whether the Government is implementing any scheme called Pravasi Bharatiya Bima Yojana (PBBY);
- (b) if so, the details thereof including its objectives and salient features;
- (c) whether the Government has any record regarding the claims settled under PBBY during the last five years; and
- (d) if so, the details thereof, State, year, and amount-wise?

ANSWER

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

(a) & (b) 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 few other benefits at a nominal insurance premium of Rs. 275 and Rs. 375 for a period of two and three years respectively. The Scheme, initially launched in 2003, has been amended from time to time 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. The salient features of PBBY, 2017 are as follows:

- (i) The insured person is covered for a sum of Rs.10 lakhs in the event of accidental death or permanent disability 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.
- (iii) Facility for online renewal and copy of insurance policy is to be made available to the nominee(s).

(c) & (d) As per information received from insurance companies, 812 claims of Rs 6335.4 lakhs have been settled from 1.4.2014 till 31.12.18. The details are placed at **Annexure-I**. However, the insurance companies have informed that they only maintain consolidated figures of settlement of claims and not the state wise details.

Financial Year-wise details of premium paid, number and amount of claims settled

Sl. No	Details Required	2014-15	2015-16	2016-17	2017-18	2018-19 (01.04.2018- 31.12.2018)	Total
1	Premium Collected for PBBY (In Lakhs)	2572.11	2164.38	1400.22	1110.97	777.83	8025.51
2	Number of claims settled	336	221	109	89	57	812
3	Amount of Claims settled (In Lakhs)	2055.08	1873.64	1048.86	816	541.8	6335.38
