

GOVERNMENT OF INDIA
MINISTRY OF EXTERNAL AFFAIRS

LOK SABHA
UNSTARRED QUESTION **No.4654**
TO BE ANSWERED ON 24.03.2021

INSURANCE SCHEME FOR NRIS

4654. SHRI ARVIND DHARMAPURI:

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

- (a) whether there is a comprehensive insurance scheme for Non-Resident Indians (NRIs) living in foreign countries, especially in the Gulf countries;
- (b) if so, the details thereof; and
- (c) if not, whether the Government intends to formulate such insurance scheme for the benefit of NRIs and if so, the details thereof?

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS

[SHRI V. MURALEEDHARAN]

(a) to (c) Pravasi Bharatiya Bima Yojana (PBBY) was launched in 2003 to provide insurance cover to Indian migrant workers. This has been amended from time to time with the overarching objective of expanding the benefits for emigrant workers, including ensuring expeditious settlement of claims.

Presently, the PBBY Scheme is mandatory for all Emigration Check Required (ECR) category workers going to all ECR countries, including the Gulf 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 and ₹375 for a period of two and three years respectively.
