



# Closure of Mahatma Gandhi Pravasi Suraksha Yojana

Posted On: 26 JUL 2017 4:56PM by PIB Delhi

The Mahatma Gandhi Pravasi Surakhsha Yojana did not get an encouraging response from Indian emigrant workers for a variety of reasons including its voluntary nature, difficulty in payment of subscriptions from NRI accounts, limited insurance cover, and the restricted regulatory environment in destination countries where the scheme was to be rolled out. The Scheme stands closed with approval of the Cabinet with effect from April 1, 2017.

However, there is already a mandatory Insurance and medical cover under Pravasi Bhartiya Bima Yojana (PBBY) for all Emigration Check Required (ECR) passport holding Indian workers emigrating with Emigration Clearance to 18 notified ECR countries for overseas employment. On 12.07.2017 the Scheme has been amended to extend the coverage and make it more simple for claim settlement. Some of the salient features and benefits under the PBBY 2017 are as under:

- (i) Maximum sum for which insured under the Scheme is Rs.10.00 lakhs in the event of accidental death or permanent disability leading to loss of employment while in employment abroad, irrespective of change of employer or location of insured person (country of employment, India or third country).
- (ii) Certification of accidental death or permanent disability by Indian Missions and Posts abroad shall be accepted by the insurance companies. Certification will be issued by concerned Protector of Emigrants (PoE), if the accidental death or permanent disability happens in India.
- (iii) Medical insurance cover including injuries / sickness / ailment / diseases enhanced from Rs.75,000/- to Rs.1,00,000/- (up to Rs. 50,000 per hospitalization)
- (iv) Repatriation cover for medically unfit/premature termination of employment: Actual one-way economy class air fare to the nearest international airport in India.
- (v) Family Hospitalization in India is Rs. 50,000/-
- (vi) Maternity benefit to women emigrants enhanced from Rs.25,000/-to Rs. 35,000/-
- (vii) Return economy class air fare to the nearest international airport attendant in case of emigrant's accidental death or permanent disability.
- (viii) Legal expenses on litigation related to emigrant's overseas employment enhanced from Rs.30,000/- to Rs. 45,000/-
- (ix) Provision for On-line renewal of PBBY policy introduced.

This information was given by Shri Gen. (Dr.) V.K. Singh (Retd), the Minister of State for External Affairs, in a written reply to a question in Lok Sabha, today.

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(Release ID: 1497233) Visitor Counter : 162

