

GOVERNMENT OF INDIA

MINISTRY OF EXTERNAL AFFAIRS

LOK SABHA

UNSTARRED QUESTION NO- 3271

ANSWERED ON - 08/08/2025

PRAVASI BHARATIYA BIMA YOJNA

3271. ADV. ADOOR PRAKASH

Will the Minister of EXTERNAL AFFAIRS be pleased to state:

(a) the amount of money disbursed to emigrant workers in ECR countries or their families under the Pravasi Bharatiya Bima Yojana; and

(b) whether the Government has any plan to expand this scheme to include Indian citizens pursuing education in ECR countries, if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS

(SHRI KIRTI VARDHAN SINGH)

(a) & (b) The Pravasi Bharatiya Bima Yojana (PBBY) is a mandatory insurance scheme for all Indian workers holding Emigration Check Required (ECR) category passports 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.

As per data available, more than 83 lakh policies have been issued between 2006-07 and June 2025. During this period 3,302 claims were received and 2,210 were settled. Details of the claims settled in the last 5 years are available at Annexure – A. The PBBY scheme is only for Indian emigrant workers and not for those pursuing education abroad.

Pravasi Bharatiya Bima Yojana

Years	No. of Policies issued	No. of Claims received	No. of Claims Settled
2020-21	40628	72	38
2021-22	240178	89	54
2022-23	422650	107	26
2023-24	300233	73	22
2024-25	514525	133	24
2025-26 (Upto June 2025)	125033	38	6
Total since 2006-07	8388143	3302	2210
