

**GOVERNMENT OF INDIA  
OVERSEAS INDIAN AFFAIRS  
LOK SABHA**

UNSTARRED QUESTION NO:1627  
ANSWERED ON:03.12.2014  
MGPS YOJANA  
Shetty Shri Gopal Chinayya

**Will the Minister of OVERSEAS INDIAN AFFAIRS be pleased to state:**

- (a) the salient features of the Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY);
- (b) the total number of persons who have applied for the said scheme and the number out of them who have been benefited since its inception;
- (c) the total expenditure incurred on the scheme till date;
- (d) whether the Government is taking further steps to promote this scheme and also provide pension for overseas Indian workers; and
- (e) if so, the details thereof and the success achieved in this regard?

**Answer**

MINISTER OF STATE OVERSEAS INDIAN AFFAIRS GENERAL (RETD.) SHRI V.K. SINGH

a) The salient features of Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) are as under:

i) Long term savings for "Pension" in old age through NPS-Lite by PFRDA.

# A co-contribution of Rs.1000 per annum per male subscriber by Ministry of Overseas Indian Affairs ( MOIA) will be provided to all eligible subscribers i.e. who save between Rs.1000 and Rs.12000 per year towards their Pension Fund in their NPS-Lite account under Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY). Whereas, Ministry of Overseas Indian Affairs ( MOIA) will provide a co-contribution of Rs.2000 per annum per female subscriber who meet the scheme criteria.

# Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) has also been included in "Swavalamban" scheme of Government of India by Pension Fund Regulatory and Development Authority (PFRDA). Therefore, apart from above, all eligible subscribers under Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) (both male and female) also get an additional co-contribution of Rs.1000 per annum from the Swavalamban scheme. This co-contribution will be given by PFRDA, directly into the Pension accounts of the subscribers.

ii) Short term savings for "Return & Resettlement (R&R) in India" through UTI-Monthly Income Scheme by UTI-MFA co-contribution of Rs.900 per annum by Ministry of Overseas Indian Affairs ( MOIA) will be provided to all eligible subscribers who save at least Rs.4000 per annum towards their Return and Resettlement (R&R) fund in UTI-MIS under Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY). The R&R co-contribution is 25 percent of the annual R&R saving of the overseas Indian worker, subject to an annual ceiling of Rs.900 per eligible subscriber.

iii) Free-of-Cost "Life Insurance" through Aam Aadmi Bima Yojana by LIC of India.

A free of cost Life Insurance cover, against uncertainties such as natural/accidental death and disability, is provided to all subscribers who join Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY). for the period of overseas employment, by the Government of India.

A life insurance cover of Rs.30,000 against natural death and Rs.75,000 against accidental death will be provided to the insured workers under Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY). The scheme also provides coverage in case of permanent or partial disability.

The above mentioned Government Co-contribution under the scheme is offered for a maximum period of 5 years or till the return of workers to India (whichever is earlier).

(b): Since its inception in 2012-13 and till date, 1276 workers have got enrolled in Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) Record Keeping System. Out of these 470 workers have been enrolled in India, whereas 806 workers were enrolled from overseas locations so far. 177 Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) subscribers have received benefits under Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY).

(c) Ministry has incurred a total expenditure of around 4.48 crores on Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY). till August, 2014.

(d) & (e): Pension is already provided as a part of scheme benefits as explained in reply to part (a) of the Question. Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) being a voluntary scheme, the subscription under the scheme is very low. The scheme has not picked up as this is to be managed in Gulf countries mainly. In these countries, the laws are very strict. The Central Banks in these countries do not allow any agency to have banking operations. Difficulties are also faced by our banks in transmitting funds under this scheme. Apart from this, there are problems in contacting the labour for creating awareness. Even organization of camps for enrolment under the scheme is a problem in certain countries. This Ministry is examining whether the existing scheme should continue in the present form considering the poor response received by the Scheme.