- (i) Funds raised by the Indian Missions by levying a service charge on Consular Services; and
- (ii) Voluntary contributions by the Indian community.
- (c) Yes, Sir.
- (d) The information is being collected.

Benefit schemes for overseas Indians

3775. SHRI SHANTARAM NAIK: Will the Minister of OVERSEAS INDIAN AFFAIRS be pleased to state:

- (a) whether Government has any scheme for the benefit of Overseas Indians;
 - (b) the names of the schemes;
 - (c) the essential features of each of the schemes; and
- (d) the date from which they are made applicable and achievements made under the schemes till date?

THE MINISTER OF OVERSEAS INDIAN AFFAIRS (SHRI VAYALAR RAVI): (a) Yes, Sir.

(b) to (d) Details are given in Statement.

Statement

Details of Benefit Scheme for Overseas Indians and Achievements made herein

Indian Community Welfare Fund (ICWF):

For safeguarding the welfare and protection especially of Indian workers going abroad the Ministry of Overseas Indian Affairs has set up the 'Indian Community Welfare Fund (ICWF)' in all the Indian Missions. The fund aims at providing the following services on a means tested basis in the most deserving cases:

- Boarding and lodging for distressed Overseas Indian workers in Household/domestic sectors and unskilled labourers;
- ii) Extending emergency medical care to the Overseas Indians in need;
- iii) Providing air passage to stranded Overseas Indians in need;
- iv) Providing initial legal assistance to the Overseas Indians in deserving cases:

v) Expenditure on incidentals and for airlifting the mortal remains to India or local cremation/burial of the deceased Overseas Indians in such cases where the sponsor is unable or unwilling to do so as per the contract and the family is unable to meet the cost.

Pension and Life Insurance Fund (PLIF):

Based on needs analysis and consultations with stakeholders, Ministry of Overseas Indian Affairs has introduced the Pension and Life Insurance Fund for Overseas Indian Workers. This scheme would provide Overseas Indian workers to voluntarily (a) save for their return and resettlement, (b) save for their old age (c) obtain a low cost Life Insurance cover against natural death.

- 2. This scheme is implemented using the Pension Fund Regulatory and Development Authority (PFRDA), Security and Exchange Board of India (SEBI), and Insurance Regulatory and Development Authority (IRDA) regulated products and institutional architecture. There will be an integrated enrolment process for the subscribers. Subscribers will be issued a unique PLIF Account number upon enrolment. A bank account will be opened for each individual PLIF subscriber upon enrolment in this scheme and the savings of such overseas Indian workers shall be channelled to designated fund managers through their bank accounts. On their return to India, PLIF subscriber would be able to continue savings for their old age using their bank account. As regards Return and Resettlement savings, this would be withdrawn as a lump sum upon return to India. However, savings for the pension shall remain invested with a PFRDA regulated pension fund. A part of the retirement savings will be returned as a lump sum and the remaining savings will be converted into a monthly pension. All withdrawals shall be paid into bank account of the individual PLIF subscribers.
- 3. The benefits available under the PLIF scheme:
 - (a) A Government co-contribution of Rs. 1000 per annum in line with Swavalamban platform for all PLIF subscribers who save between Rs. 1000 and Rs. 12000 per year in NFS-Lite;
 - (b) A special additional co-contribution of Rs. 1000 per annum by MOIA for overseas Indian women workers who save between Rs. 1000 and Rs. 12000 per annum in NFS-Lite; and
 - (c) A special Return and Resettlement co-contribution of Rs. 1000 by MOIA to overseas

Legal and Financial Assistance rendered by empanelled Non-Governmental Organisations etc under MOIA's scheme to Indian women deserted by their overseas Indian spouses:

Scheme launched in February 2007 to provide financial assistance for obtaining legal aid/counseling to needy Indian women in distress/deserted by their overseas Indian spouses or are facing divorce proceedings in a foreign country. The scheme has been revised with effect from 30th November 2011 and its scope has been widened as under;

The marriage of the woman has been solemnized in India or overseas, with an Indian or a foreign national.

The woman is deserted in India or Overseas, within fifteen years of the marriage.

Divorce proceedings are initiated within fifteen years of the marriage by her overseas Indian/foreigner husband.

An ex-parte divorce has been obtained by the overseas Indian/foreigner husband within 20 years of marriage and a case for maintenance and alimony is to be filed.

Benefit under the scheme would not be available to a women who has had a criminal case decided against her, provided that a charge of Parental Child Abduction shall not be a bar if the custody of the child has not yet been adjudicated upon.

Limit of assistance under the scheme has been increased to US\$3,000 per case in developed countries and US\$2,000 per case in developing countries, to be released to the empanelled Legal Counsel of the applicant or Indian community association/women's organization/NGO concerned, as initial legal aid for documentation and preparatory work for filing the case.

So far, 84 Indian women deserted by their overseas Indian spouses have been disbursed with Rs. 46,96,373/- under this scheme.

Overseas Workers Resource Centre (OWRC):

Ministry of Overseas Indian Affairs operates the Overseas Workers Resource Centre (OWRC), a 24x7 toll free helpline (1800 11 3090) to provide need based information and assistance to intending emigrants and the family members of

overseas workers relating to all aspects of overseas employment. The workers can also access the helpline from anywhere in the world at 91-11-40503090. The complaints or grievances received on the toll free helpline are promptly attended to and feed back provided to the complainant. The helpline numbers are disseminated as a part of the multimedia awareness campaign organized by the Ministry.

- Registering, responding and monitoring complaints.
- Collection and dissemination of information on matters relating to emigration.
- · Grievance redressal forum.
- Knowledge Centre.

Overseas Citizenship of India (OCI):

- The Scheme was introduced in 2006 by amending the Citizenship Act.
- A registered OCI is granted multiple entry, multi-purpose, life long visa for visiting India and is exempted from registration with FRRO for any length of stay in India.
- OCI Fee is \$ 275 or equivalent in local currency. In case of PIO card holders, it is \$ 25 or equivalent in local currency.
- This Ministry has issued notifications which give the OCIs the right to
 practice their professions like Doctors, Architects, Chartered
 Accountants etc. in India, subject to the provisions contained in the
 relevant Acts. The concerned Ministries have initiated action to amend
 the relevant acts separately.
- Cabinet has now approved a proposal to merge the PIO Card and OCI Card Scheme and a Bill in this regard has been tabled in the Parliament.
- As on 30th April, 2012, 1077298 OCI Cards have been issued.

Know India Programmes (KIP):

- This is a 3 week orientation programme for diaspora youth between the age of 18-26 years and the participants are selected on the basis of nominations received from Indian Missions/Posts abroad.
- Every year 2/3 batches consisting of about 35 participants each attend the programme.

- The programme is conducted to promote awareness on different facets of India and the progress made by India in industry, economy, infrastructure, higher education, art and culture etc.
- Besides attachments with key Institutions in Delhi, they also undertake field visits to places of historical/cultural importance. The participants also visit a state in India for one week besides meeting various constitutional authorities, i.e. CEC, C & AG etc.
- GOI provides local hospitality and 90% of the airfares to participants.
- MOIA has organized 19 Know India Programmes (KIP) and now 20th Know India Programme (KIP) is going on from 25.04.2012 to 15.05.2012.
 So far 623 overseas Indian youth have participated in KIP.

Tracing the Roots:

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- Under the scheme, PIOs desirous of tracing their roots in India may fill
 up the prescribed application form enclosing relevant information/
 documents available with them and deposit it with the concerned Indian
 Mission located in that country along with a fee of Rs. 30,000/-.
- Based on the details furnished by the applicant, MOIA will entrust the
 job of tracing the roots to an agency empanelled with it who in turn may
 take the help of the concerned State Govt./District Admn. etc. to
 successfully complete the job.
- The traced details of roots in India, i.e. name of close surviving relative(s); place of origin of their forefathers (paternal and maternal side); and a possible family tree, are made available to the applicant.
- In case the attempt is not successful, the Indian Mission is authorized to refund Rs 20,000/- to the applicant

Scholarship Programme for Diaspora Children (SPDC):

Scholarship Programme for Diaspora Children (SPDC) was introduced in the academic year 2006-2007 with the objective to make higher education in India accessible to the children of overseas Indians and promote India as a centre for higher studies.

Under the scheme, 100 PIO/NRI students are awarded scholarship of up to US\$ 4,000 per annum for undergraduate courses in Engineering, Technology, Humanities, Liberal Arts, Commerce, Management, Journalism, Hotel Management, Agriculture, Animal Husbandry and some other courses.

This is open to NRIs/PIOs from over 40 countries having substantial Indian Diaspora population and candidates are selected based on the nominations received by Indian Missions in these countries.

So far 468 Indian Diaspora children have been awarded with Scholarship under this programme.

Pravasi Bharatiya Bima Yojna:

Insurance of the intending emigrant under the Pravasi Bharatiya Bima Yojna (PBBY) is compulsory for emigration clearance. The PBBY has been further modified in 2008 reducing the premium rates from Rs. 450 to Rs. 275 and Rs. 375 for two and three years policy period respectively. The emigrant workers get a minimum insurance cover of Rs. 10 lakhs (instead of Rs. 5 lakhs) and the policy is for the entire period of employment contract of 2/3 years respectively.

Social Security Agreement (SSA):

The Ministry of Overseas Indian Affairs has signed bilateral SSAs with Belgium, France, Germany (Social Insurance), Switzerland, Luxembourg, The Netherlands, Hungary, Denmark, The Czech Republic, Republic of Korea, Germany (comprehensive SSA) and Norway. These agreements provide for the following benefits to professionals, skilled workers and corporates on a reciprocal basis:

- Those posted for up to 60 months will be exempted from social security contributions under the host country law provided they continue to make social security payments in the home country.
- Those who contribute under the host country law will be entitled to the
 export of the social security benefits should they relocate to the home
 country or a third country on completion of their contract or on
 retirement.
- These benefits will also be available to workers posted by an employer
 of the home country to the host country from a third country.
- Periods of employment in both the countries will be totalized in order to determine the eligibility for pension.
- Corporates in both countries will become more competitive, as avoidance of double payment of social security substantially reduces costs.

Similar agreements have been finalized with Austria, Canada, Finland, Portugal and Sweden and these are expected to be signed shortly. Negotiations are in

progress with Australia and Italy while three rounds of negotiations have taken place with Japan. It is likely that SSA with Japan would be concluded during next calendar year. Two rounds of exploratory talks have been held with the USA and the matter is being pursued with the USA as well as UK.

E-Governance in Emigration (E-Migrate) Project:

Ministry of Overseas Indian Affairs is implementing a comprehensive e-Governance project on migration. The e-Migrate Project aims to transform emigration into a simple, transparent, orderly and humane economic process.

The e-Migrate Project will provide a comprehensive electronic platform, linking all stakeholders with minimum human intervention and automated implementation of the, emigration process.

The project involves full automation of the offices of the Protector of Emigrants and Protector General of Emigrants, phased interlinking with recruiting agents, employers, immigration counters, Indian Missions abroad, Insurance companies and state governments etc. and integration of labour market information with policy decisions through an appropriate MIS.

A master Service Agreement (MSA) has been signed between the Government of India and the Implementing Agency of the project. The project is scheduled for completion in 2013.

Bilateral Memoranda of Understanding on Labour:

To enlist the commitment of the host Governments to ensure better protection and welfare of Indian emigrants the Ministry has entered into bilateral MoUs with all major destination countries. The MoUs have been signed with the United Arab Emirates, Qatar, Oman, Malaysia and Bahrain. Efforts are under way to sign MoUs with Yemen, Libya and the Kingdom of Saudi Arabia. The following broad principles have been built into the MOUs;

- Declaration of mutual intent to enhance employment opportunities and for bilateral cooperation in protection and welfare of workers.
- The host country to take measures for protection and welfare of the workers in unorganized sector.
- Statement of the broad procedure that the foreign employer shall follow to recruit Indian workers.
- The recruitment and terms of employment to be in conformity of the laws of both the countries.

 A Joint Working Group to be constituted to ensure implementation of the MOU and to meet regularly to find solutions to bilateral labour problems.

The Ministry proposes to sign MOUs with important receiving countries of the Central and Eastern Europe and Asia also to forge bilateral partnerships to expand the overseas employment market for Indian workers particularly for the skilled category. The Ministry is already in talks with Poland and have also sent a draft MOU to South Korea. Similar MOUs will be pursued with some other labour receiving countries in Europe and South East Asia.

Nyaya Panchayats

3776. SHRI MANI SHANKAR AIYAR: Will the Minister of PANCHAYATI RAJ be pleased to state:

- (a) whether consultations have been completed between the Ministry of Panchayati Raj and the Ministry of Law with respect to the proposal to establish Nyaya Panchayats to complement the Gram Nyayalayas; and
- (b) whether in view of the slow progress in establishment of Gram Nyayalayas, as revealed in the answer to Unstarred Question No.525 on 19 March, 2012 legislation with respect to Nyaya Panchayats will be expedited?

THE MINISTER OF PANCHAYATI RAJ (SHRI V. KISHORE CHANDRA DEO): (a) and (b) Ministry of Panchayati Raj had prepared a Draft Nyaya Panchayat (NP) Bill to provide for the establishment of Nyaya Panchayats at the level of each Village Panchayat or a cluster of Village Panchayats in consultation with Ministry of Law and Justice, The objective of the proposed Nyaya Panchayat Bill is to provide a sound institutionalized, alternative forum at the grassroots level with community involvement for dispute resolution through mediation, conciliation and compromise. After taking into consideration the comments received from the concerned Central Ministries/Departments, the Draft Nyaya Panchayat Bill was sent to Ministry of Law and Justice. The Bill could not be finalized due to various objections raised by Ministry of Law and Justice which included, inter alia, the issues of its Constitutional validity and overlapping provisions of Gram Nyalaya Act 2008 already enacted by that Ministry. The Ministry of Law and Justice provided a copy of the revised Draft NP Bill 2010 in November 2010 for views/comments of the Ministry. Our detailed comments have been forwarded to Ministry of Law and Justice on 22nd June 2011.