

THE MINISTER OF OVERSEAS INDIAN AFFAIRS (SHRI VAYALAR RAVI):

(a) and (b) From time to time complaints relating to contract violations including changing of the employment terms are received. On receipt of such complaints, the workers are asked through the Indian Mission to submit copies of their work permit and Employment Contract and if any discrepancy is noticed, the Mission takes up the matter with the employer/sponsor for remedial action.

(c) Instances have also come to the notice of the Government where the employers take passports of the workers on the pretext of safe custody of the passport or stamping of residence permit, etc. It is also noted in certain cases that the employers keep the passports of the expatriate workers in their custody and the workers can not leave the country without an 'exit visa' which is to be arranged by the employer.

(d) and (e) India has signed a Labour Welfare Agreement with Qatar; Memoranda of Understanding (MoU) on Labour welfare with United Arab Emirates (UAE) in December 2006, with Kuwait in April 2007, with Oman in November 2008 and with Bahrain in June 2009. An Additional Protocol to the existing Labour Agreement between India and Qatar was signed in November, 2007.

Under these Agreement and MoUs, Joint Working Groups (JWG) are constituted. Issues relating to the welfare of Indian workers including passport custody are taken up during the regular meetings of these JWG.

Pension/insurance scheme for NRIs

4548. SHRI A. ELAVARASAN:

SHRI RAJKUMAR DHOOT:

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

(a) whether Government has decided to cover overseas Indian workers under pension and insurance scheme;

(b) if so, the details thereof;

(c) whether the scheme will benefit around 7.5 million workers in getting insurance and pension benefits on return to the country; and

(d) if so, the details thereof:

THE MINISTER OF OVERSEAS INDIAN AFFAIRS (SHRI VAYALAR RAVI):

(a) Yes, Sir. Male and female overseas Indian workers with Emigration Check Required (ECR) passports and aged between 18 and 50 years who are emigrating

overseas or have already emigrated overseas on an employment/contract visa are eligible to join the scheme called Pension and Life Insurance Fund (PLIF).

(b) The details are at Statement (*See below*).

(c) The scheme will benefit overseas Indian workers with ECR passports in BCR countries. These countries are Afghanistan, Bahrain, Indonesia, Iraq, Jordan, Kuwait, Saudi Arabia, Libya, Lebanon, Malaysia, Oman, Qatar, Sudan, Syria, Thailand, United Arab Emirates and Yemen.

(d) Overseas Indian workers will be able to withdraw their accumulated Return and Resettlement savings as a lump sum upon their return to India. The savings of PLIF subscribers in National Pension System (NPS)-Lite shall remain invested in a PFRDA regulated pension fund and shall be returned to them when they reach the age of 60 years in the form of pension as per PFRDA rules. The Lump sum Return and Resettlement withdrawals as well as pension benefits through NPS-Lite shall be paid into the bank account of each individual PLIF subscriber. The workers would also be given life insurance cover against natural death during the period of coverage.

Statement

Pension and Life Insurance Fund (PLIF)

The Government has approved the Pension and Life Insurance Fund (PLIF) for Overseas Indian workers having Emigration Check Required passports on 4th January, 2012. The objective of PLIF scheme is to encourage and enable overseas Indian workers by giving co-contribution to (a) save for their return and resettlement, (b) save for their old age (c) obtain a low cost Life Insurance cover against natural death during the period of coverage.

2. The co-contribution by Government available under the PLIF scheme for a period of five years or till the return of workers to India, whichever is earlier, are:

- (a) A 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 NPS-Lite;
- (b) An 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 NPS-Lite; and
- (c) A special Return and Resettlement co-contribution of Rs. 1000 by MOIA to overseas Indian workers who save Rs. 4000 per annum towards Return and Resettlement.

3. 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 as per their institutional architecture. There will be an Integrated enrolment process for the subscribers who will be issued a unique PLIF Account number upon enrolment. On their return to India, the subscriber can withdraw the Return and Resettlement savings as a lump sum. However, the subscriber would be able to continue savings for their old age in NPS-Lite and the same shall remain invested with a PFRDA regulated pension fund. The PLIF subscriber can withdraw pension corpus as per the guidelines prescribed by the PFRDA.

Spirit behind establishment of PRI

†4549. SHRI FAGGAN SINGH KULASTE: Will the Minister of PANCHAYATI RAJ be pleased to state:

- (a) whether Panchayati Raj Institution in the country is working as per the spirit behind its establishment;
- (b) if so, the extent to which the powers given to Gram Sabhas, is being implemented and the extent to which it is being complied with by State Governments on its actual aspect; and
- (c) the actual position thereof?

THE MINISTER OF PANCHAYATI RAJ (SHRI V. KISHORE CHANDRA DEO)

(a) Yes Sir.

(b) and (c) Regular elections to Panchayats have been held with reservation for Scheduled Castes, Scheduled Tribes and women as mandated in the Constitution. As per Article 243G of the Constitution, the legislature of a State may, by law, endow the Panchayats with such powers and authority as may be necessary to enable them to function as institutions of self-government and for the preparation of plans and implementation of schemes for economic development and social justice including on matters listed in the Eleventh Schedule. As per Article 243H, the State legislature may, by law authorize Panchayats to levy and collect or assign taxes, duties, tolls and fees and provide for grants-in-aid to the Panchayats. As the Constitution leaves it to the States to devolve powers and funds to Panchayats, States vary in the extent to which they have devolved funds, functions and functionaries (3Fs). Some States, notably, like Kerala, Karnataka, West Bengal and Maharashtra have devolved considerable powers to the Panchayats. The status of devolution across States is given in Statement.

†Original notice of the question was received in Hindi.