- (iv) An Overseas Workers Resource Centre (OWRC), with a 24×7 helpline, supported by eight regional languages, assists emigrants/emigrants intending to go abroad for employment to 17 notified Emigration Clearance Required (ECR) countries.
- (v) India has signed Labour Agreements with Jordan and Qatar in 1980s to protect the interest of the Indian Workers. Memoranda of Understanding (MOU) were signed with United Arab Emirates (UAE) in December, 2006, with Kuwait in April, 2007, with Oman in November, 2008, with Malaysia in January, 2009, and with Bahrain in June, 2009. An Additional Protocol to the existing Labour Agreement between India and Qatar was signed in November, 2007.

These MOUs enhance bilateral co-operation in management of migration and protection of labour welfare. Under these MOUs a Joint Working Group (JWG) has been constituted that meets regularly in order to resolve bilateral labour issues.

## Achievements made under MGPSY

- 697. DR. K.V.P. RAMACHANDRA RAO: Will the Minister of OVERSEAS INDIAN AFFAIRS be pleased to state:
- (a) whether it is a fact that Government has launched a scheme called Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY);
  - (b) if so, the details of the scheme; and
  - (c) the achievements made under the scheme?

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

(b) The objective of Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) is to encourage and enable overseas Indian workers having Emigration Check Required (ECR) passports going to ECR countries, to (a) save for their return and resettlement and (b) save for their pension. They are also provided Life Insurance cover against natural death, during the period of coverage, without any additional payment by them.

The Government also contributes, for a period of five years, or till the return of workers to India, whichever is earlier, as under:

- Rs. 1,000 per subscriber who saves between Rs. 1,000 and Rs. 12,000 per annum in their National Pension Scheme (NPS)-Lite account;
- An additional contribution of Rs.1,000 per annum for overseas Indian women workers who save between Rs. 1,000 and Rs. 12,000 per annum in National Pension Scheme (NPS)-Lite account;
- An annual contribution of Rs. 900 per annum per subscriber who saves at least Rs. 4000 per annum towards Return and Resettlement fund;
- Rs. 100/- for life insurance cover of Rs. 30,000 per year against natural death and Rs. 75,000 against death by accident through the Janshree Bima Yojana of Life Insurance Corporation of India (LIC).

There is an integrated enrolment process for the subscribers who will be issued a unique MGPSY 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 the NPS-Lite in line with the Swavalamban scheme. Alternatively subscriber can withdraw pension corpus as per the guidelines prescribed by the PFRDA,

(c) The Government has launched MGPSY on 1st May, 2012 on a pilot basis.

## Problem of emigrants

698. SHRI C.M. RAMESH: Will the Minister of OVERSEAS INDIAN AFFAIRS be pleased to state:

- (a) whether launching of Overseas Workers Resource Centre (OWRC) considerably reduced the problems being faced by the emigrants seeking employment in the foreign countries; and
  - (b) if so, the details thereof?

THE MINISTER OF OVERSEAS INDIAN AFFAIRS (SHRI VAYALAR RAVI): (a) and (b) Overseas Workers Resource Centre (OWRC) has been introduced as an informative helpline to assist emigrants or those intending to go abroad for employment to any of the 17 notified Emigration Clearance Required (ECR)