



## Operating Guideline for MGPSY Service Providers for Pilot Phase



प्रवासी भारतीय कार्य मंत्रालय  
Ministry of Overseas Indian Affairs  
[www.moia.gov.in](http://www.moia.gov.in)

**Ministry of Overseas Indian Affairs ,  
Government of India**

## Operating Guideline for MGPSY Service Providers

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### **Acronyms and Abbreviations**

Following is the list of abbreviations being used in the document.

<b>Acronym</b>	<b>Description</b>
<b>MGPSY</b>	Mahatma Gandhi Pravasi Suraksha Yojna
<b>MOIA</b>	Ministry of Overseas Indian Affairs
<b>NPS</b>	National Pension System
<b>PFRDA</b>	Pension Fund Regulatory and Development Authority
<b>LIC</b>	Life Insurance Corporation
<b>UTI</b>	Unit Trust of India
<b>PoE</b>	Protector of Emigrants
<b>RBI</b>	Reserve Bank of India
<b>SEBI</b>	Security and Exchange Board of India
<b>IRDA</b>	Insurance Regulatory and Development Authority
<b>CRA</b>	Central Record Keeping Agency
<b>CRA FC</b>	Central Record Keeping Agency Facilitation Agency

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### 1 Purpose of Document

Mahatma Gandhi Pravasi Suraksha Yojna (MGPSY) is a specially designed social security scheme launched by Ministry of Overseas Indian Affairs (MOIA). The MGPSY aims to encourage, enable and assist overseas Indian workers having Emigration Check Required (ECR) passports and who have emigrated overseas or are in the process of emigrating overseas on a valid temporary employment/ contract visa to voluntarily (a) save for their return and resettlement, (b) save for their old age pension (c) obtain a Life Insurance cover against natural death

Any male and female overseas Indian workers with ECR passports and aged between 18 and 50 years who are emigrating overseas or have already emigrated overseas on employment/ contract visa are eligible to join the scheme. He/she will be availing various benefits under MGPSY through MOIA appointed institutions. Such institutions selected/designated by MOIA are called as “**MGPSY Service Providers**”.

This scheme is available from 1st May 2012 onwards to all eligible subscribers through MGPSY appointed Institutions, referred to as Service Providers.

This document describes the roles and responsibilities of Service Providers appointed by the Ministry; primarily they will be responsible for servicing the subscribers and interfacing with the MGPSY partners (NPS Lite, UTI & LIC). MOIA may also prescribe any other policy/guidelines to the Service Providers, in addition to the roles prescribed in this document.

### 2 Roles and Responsibilities of Service Provider

As highlighted in the MGPSY architecture below, Service Provider shall be the first point of interaction between the subscriber and MGPSY System. The success of MGPSY will largely depend upon the ability and delivery capabilities of the Service Providers. On behalf of MOIA, MGPSY Service Provider will be responsible for interfacing with the subscriber & guiding them about MGPSY and working towards bringing them onboard in the scheme. The Service Provider will perform the following activities as part of their mandated roles and responsibilities:

- Sensitization of Subscriber through Education & Awareness
- Setting up of subscriber enrolment stations
- Collection and onward submission of registration forms

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- Collection and forwarding of subscriber contribution amount to various partner schemes in MGPSY
- Collection and forwarding other instructions to/from subscribers
- Collection and onward submission of withdrawal and claim request

### 2.1 Subscriber Education and Awareness towards MGPSY

In order to ensure the awareness and success of the MGPSY scheme it is very important to publicize the scheme using various platforms. Ministry will engage print and audio-video media to promote MGPSY and will also develop various Information Education and Communication (IEC) tools like banners, standees, brochures, flyers, Return calculator in multiple languages to create awareness and sensitize people about the scheme. . The Service Provider is required to display and distribute the available publicity material to subscribers and is also supposed to educate and spread awareness about MGPSY among the prospective subscriber groups.

### 2.2 Enrollment Setup

Service Provider shall have following adequate IT and other infrastructure defined below at each Enrollment Centre.

Requirement	Quantity
Digital Signature	2
Computer System	2
Camera	Preferable
Scanner	1
Colour Printer	1

### 2.3 Subscriber Registration in MGPSY

In MGPSY, the Service Providers appointed by MOIA have been entrusted with the responsibility of enrollment of subscribers. For the purpose of carrying out enrollment, Service Provider's **Enrollment Centre** will play an important role. Following is the enrollment process:

1. Prospective subscriber would visit the MGPSY enrollment station managed by 2 officers (in maker and checker role) of service provider.

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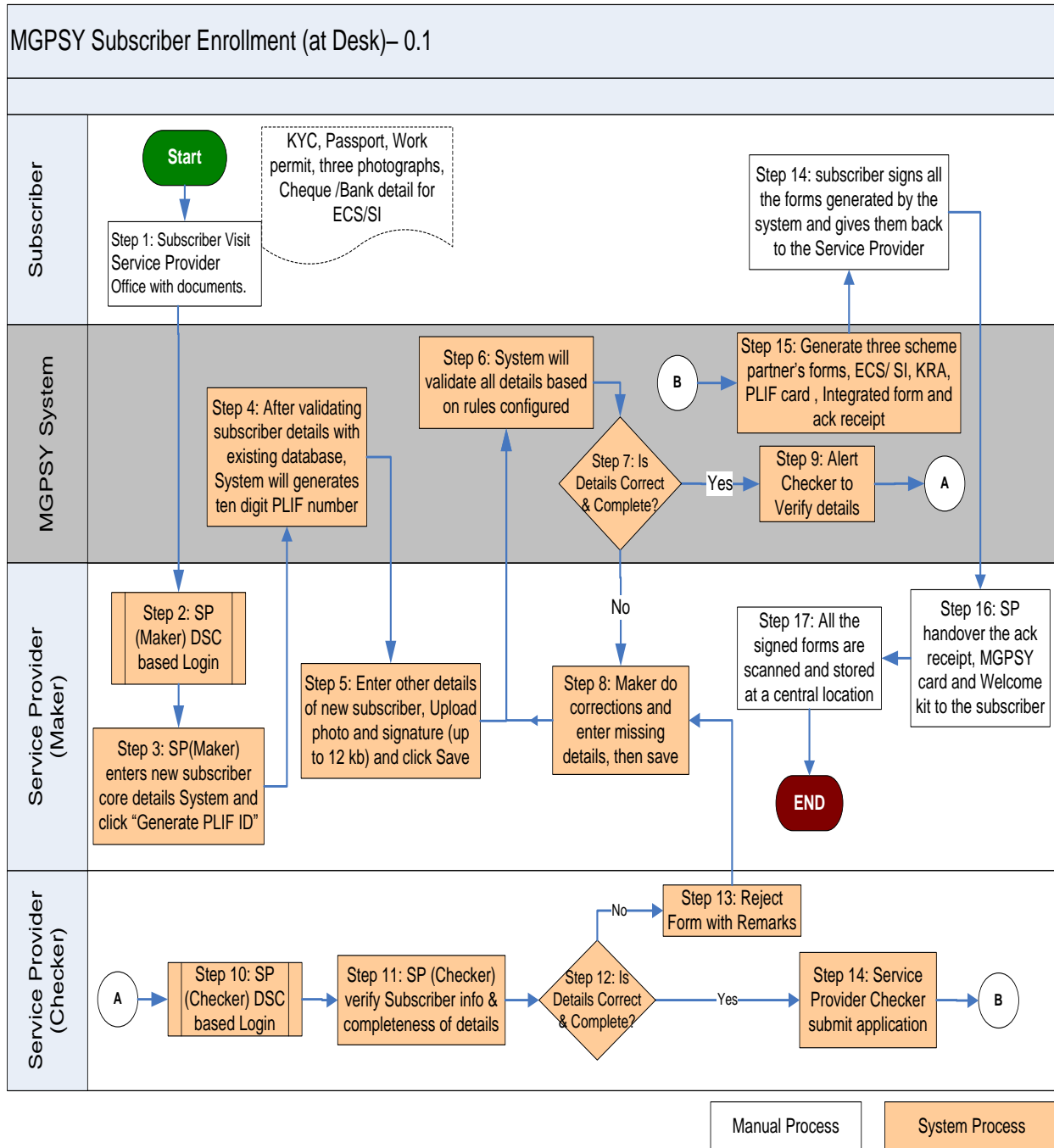
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2. The officer at enrollment centre would verify following mandatory documents:
  - **Identity Proof, Age Proof, Passport Number and Emigration Clearance obtained from the office of protector of emigrant from Passport.** In case of Enrollment in Overseas any supplement like **Labour Card** can be used for the verification in absence of Passport.
  - Address Proof can be verified from passport or any other valid address proof (if applicant has provided address different from that of Passport)
  - Work Permit/Visa and valid contract.

***Note: A passport with a PoE clearance stamp will be an ideal document full filling most of the criteria required for enrolment in MGPSY.***

3. One of the officers would login into the MGPSY Integrated Platform (MIP) system and enter the details required for enrollment and submit for verification. The officer would login here as Maker.
4. Once the request is entered into the system another officer acting as a checker would login into the system and verify the details and confirm. At no point of time a maker can verify the request as a checker. The system clearly identifies the users based upon the individual digital signatures which are issued from the Certifying Authorities in India.
5. On confirmation, System would generate the MGPSY Card with unique PLIF ID, all Partner Scheme forms, KYC Form, MGPSY integrated form, Acknowledgement Receipt and 3 SI/ECS Instruction Slip.
6. Subscriber would sign all the forms if found perfect and will give it back to the service provider officer.
7. Upon collection of signed forms and necessary KYC document along with the payment advice, the service provider will hand over the MGPSY welcome kit to the successful subscriber which comprised of
  - a. Welcome letter
  - b. MGPSY Card,
  - c. General Instruction,
  - d. Frequently Asked Question (FAQs) and
  - e. LIC- JBY Master Policy Certificate.

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**Note: Printer and Scanner settings should be as defined in SOPs**

## 2.4 Things to remember

### ✓ Initial Contribution

Subscriber will provide following payment cheques/SI/ECS as initial contribution

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- At least Rs 100 for NPS Lite/Swavalamban
- At least Rs 1000 for UTI MIS

### ✓ **Subsequent Contribution**

All subsequent Contribution would be directly debited from Subscriber's account through SI/ECS.

- The SI/ECS frequency and amount should be decided carefully as the co-contribution benefit will be provided on basis of contribution made by subscriber during the Financial Year

### ✓ **MGPSY Form Verification checklist**

Service Provider shall carry out following checks:

- Service Provider shall ensure that all mandatory fields have been duly filled in & signed by the applicant.
- To join the MGPSY scheme, applicant should be between 18 years and 50 years on the date of receipt of the application by the service provider. Service provider should calculate age based on Passport/Labour card.
- Potential subscriber should have valid Indian Passport with ECR stamping
- Service Providers should ensure that the name and address provided by the applicant has been verified from the KYC documents submitted by the applicant.
- The Service provider shall make sure that the applicant has pasted color photographs of size 3.5 cm x 2.5 cm on the registration forms.
- The signature/thumb impression of the applicant should be inside the rectangle provided on the applicant forms.
- The Service Providers shall ensure that the applicant has signed the declaration & authorization section provided in the subscriber registration forms.
- The Service Provider shall not accept any application in case of mismatch observed in the name provided in the application form and in the KYC documents.
- Bank Details are mandatory for opening of MGPSY account. However, if the subscriber does not have bank account she/he should be asked to open the same.
- Service Provider shall ensure that nomination details should be same in all forms.



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- Contribution Cheque/SI/ECS should be drawn on same bank mentioned by subscriber on forms.
- In case of overseas employees the contribution should come from NRE/NRO account. The Service Provider must ensure that the subscriber account detail pertains to NRE/NRO account.

### ✓ **Terms and conditions**

1. Enrollment in MGPSY would be valid only after successful registration in Partner Schemes i.e.
  - NPS Lite
  - UTI MIS
  - LIC-JBY
2. Co-Contribution would be given only for the financial year in which subscriber is working in ECR country subject to maximum of 5 Years and has contributed as per Co-Contribution eligibility criteria.
3. In case of any dishonor of remittance the penalty will be bear by the Subscriber. Subscribers should be advice to keep necessary balance in their account.
4. If subscriber has opened new saving account it should be converted into NRO immediately.

***Note: The Enrolment Centers should submit all forms with the supporting document to nearest Service Provider Nodal Office on daily basis for further processing.***

### **2.4.1 Subscriber Registration in Partner Scheme**

Following activities has to be done by Nodal Office for enrolling the MGPSY subscriber into the Partner schemes:

1. The Cheque/SI/ECS collected would be submitted to MGPSY Banking Partner (Bank of Baroda) Branch. The Bank of Baroda would confirm the registration and remittance in its Pool Account to the MGPSY System Integrator (NSDL).
2. On confirmation, MGPSY System Integrator (NSDL) would provide feed to Service Provider for all successfully registered Subscribers whose account has remitted.

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3. Post confirmation, Service Provider would initiate the registration of Subscriber in partner Scheme
  - **NPS Lite form Processing:** - In case of NPS Lite, Service Providers shall submit accepted NPS Lite forms and KYC document to CRA-FC. Post processing of the application form, PRAN would be generated and informed to Service Provider. Service Provider has to use these PRAN for all contribution upload. The PRAN Kits (PRAN card, Subscriber Master and NPS Literature, if any) shall be dispatched by CRA to the Service Provider for further distribution it to Subscriber.
  - **UTI form processing-** Filled in forms of UTI, KYC document and SI/ECS copy would be sent to any nearest OPA of UTI AMC. UTI AMC will create portfolio and send the folio number along with the investment statement to the Subscribers' correspondence address.
  - **MGPSY-cum-JBY form** -All forms should be sent to following address "MGPSY-JBY Cell, Director (EP), Ministry of Overseas Indian Affairs, 914, Akbar Bhawan, Chanakyapuri, New Delhi-110021" , once in a month along with copy of Passport (mentioning name, date of birth, ECR clearance and ECR Stamping).

### 2.5 Subscriber Contribution upload

Service Provider should follow below mentioned guideline for contribution upload:

1. **NPS Lite contribution** –After PRAN generation, Service Provider shall create SCF files for that subscriber whose successful remittance has been received by Banking Partner. The Service Provider will upload the same into the CRA system using its NL-AO login ID. NL AO will submit Contribution Submission Form (CSF) to Bank of Baroda for transferring contribution to NPS trustee bank.
2. **UTI MIS contribution** – The Initial contribution would be processed during subscriber registration in UTI MIS. Service provider does not require to perform any activity for subsequent contribution in UTI MIS. Banking Partner (Bank of Baroda) will forward a soft feed to the UTI system containing the information of the subscriber and the amount to be invested. UTI system will absorb the feed and will allot NAV to the subscriber in his portfolio.

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3. **MGPSY-JBY** – The annual Premium would be processed through MOIA. Service provider does not require any activity to be performed for the same.

### 2.6 Subscriber Servicing & Grievance Handling

MGPSY Service Provider should provide following support services to the Subscribers:

4. Service Provider shall take withdrawal/redemption request from subscribers. The Withdrawal for Pension and redemption of R&R savings would be as per guidelines of PFRDA and UTI AMC respectively.
5. Capturing request for subscriber detail changes. Registered subscriber can approach the Service Provider to request changes to be made in NPS lite/ UTI/LIC etc.
6. Service Provider shall take request for reissue of PRAN
7. Service Provider shall take request for Statement of Transaction
8. Service Provider shall take complaints in case of non- servicing by scheme partners. All these complaints should be forwarded to following address :

[griev.mgpsy@moia.nic.in](mailto:griev.mgpsy@moia.nic.in)

or

“Director (EP), Ministry of Overseas Indian Affairs, 914, Akbar Bhawan, Chanakyapuri  
New Delhi-110021”

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### Quick Reference Document for Service Providers

**Objective:** This serves as a quick reference document cum checklist for MGPSY Service Provider's field office.

MGPSY Service Provider can refer this document each time he/she enrolls a new subscriber to ensure the completeness of the required process and also to check any deviation from the standards set in the MGPSY registration procedure.

Section	Check whether the subscriber has
<b>Supporting documents</b>	<ul style="list-style-type: none"><li>• 3 passport size photographs (3.5 cm x 2.5 cm) in white background. There should not be any sign or mark across the photograph</li><li>• ECR stamp and PoE clearance on the passport</li><li>• Copy of first 1<sup>st</sup> and last page of a valid passport</li><li>• Attested copy of the temporary work permit or work visa</li><li>• Cancelled cheque or copy of passbook as a proof of a valid bank account (in India)</li><li>• Remittance slip from exchange house having Bank account no. and IFSC/ MICR code (in Overseas)</li><li>• PAN card (if available)</li><li>• Cheque of Rs 100 or above as <b>NPS Lite Contribution</b></li><li>• Cheque of Rs 1000 or above as <b>UTI MIS Contribution</b></li></ul>
<b>Eligibility of the subscriber</b>	<ul style="list-style-type: none"><li>• Age between 18-50 yrs(inclusive of both)</li><li>• ECR Stamp on Passport</li><li>• Valid temporary work permit or work visa</li></ul>
<b>Form Filling</b>	<ul style="list-style-type: none"><li>• Only in BLOCK Letters</li><li>• Each box (wherever provided) contains only one character</li><li>• First /Last name have been filled and not left blank</li><li>• No mandatory fields are left blank</li><li>• Seal / stamp of Service Provider has been put</li><li>• Signature of subscriber on each of the forms</li><li>• Visa Expiry date should not be less than the current date</li></ul>
<b>KYC compliance status</b>	Refer passport to verify the <b>name, address, date of birth</b> and <b>signature / thumb impression</b> as reproduced in the form

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<b>Address proof</b>	<ul style="list-style-type: none"> <li>• Verify permanent and correspondence address mentioned in the form is as mentioned in passport or KYC compliance document.</li> <li>• For cases where the subscriber has mentioned a different correspondence other than passport a separate KYC document needs to be submitted by the subscriber.</li> <li>• Addresses mentioned in all the three forms (MGPSY-JBY, UTI, NPS Lite) are same.</li> <li>• Check if subscriber has furnished valid address proof in case overseas address is current address.</li> </ul>
<b>Signature / thumb impression</b>	<ul style="list-style-type: none"> <li>• <b><i>Should not put signature across photograph for MGPSY and NPS lite form</i></b></li> <li>• <b><i>Signature should be put across photograph for UTI MIS ( R &amp; R) form</i></b></li> </ul>
<b>Contact number</b>	At least one contact number of India
<b>Nominees</b>	<ul style="list-style-type: none"> <li>• At least one nominee</li> <li>• Nominees should not exceed beyond three. Total share across nominees should not exceed 100%.</li> <li>• In case if nominee is a minor, all fields related to the guardian are mandatory and should be filled completely</li> </ul>
<b>List of Forms</b>	<p>Service Provider</p> <ul style="list-style-type: none"> <li>• Should prepare multiple copies of KYC documents</li> <li>• Should prepare separate bundle of forms scheme partner wise and subscriber wise and then dispatch it respectively</li> <li>• Should retain the MGPSY Integrated form</li> </ul> <p><i>Following documents should be sent to UTI</i></p> <ul style="list-style-type: none"> <li>• UTI Form</li> <li>• KYC proof documents</li> <li>• KYC Form</li> <li>• SI/ ECS form</li> </ul> <p><i>Following documents should be sent to NPS Lite Aggregator</i></p> <ul style="list-style-type: none"> <li>• NPS Lite – Swavalamban Form</li> <li>• KYC proof documents</li> </ul>

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	<ul style="list-style-type: none"> <li>SI/ ECS form</li> </ul> <p><i>Following documents should be sent to MOIA</i></p> <ul style="list-style-type: none"> <li>MGPSY cum JBY Form</li> <li>Copy of Passport (as a proof PoE Clearance ,ECR Clearance age and identity proof)</li> <li>Copy of temporary Work permit or Visa</li> <li>Cancelled Cheque or copy of passbook (for validating bank account details)</li> </ul> <p><i>Copy of the SI / ECS form should also be sent to</i></p> <ul style="list-style-type: none"> <li>Banking Partner under MGPSY</li> </ul>																																																						
<p><b>MGPSY Contribution Matrix</b></p>	<p>The Service provider should guide Subscriber in deciding the SI/ECS amount and frequency as per following table:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th rowspan="2">Joining Month</th> <th rowspan="2">Frequency</th> <th colspan="2">Minimum Contribution (Rs)</th> </tr> <tr> <th>Pension- NPS Lite</th> <th>R&amp;R-UTI MIS</th> </tr> </thead> <tbody> <tr><td>April</td><td>Quarterly</td><td>250</td><td>1000</td></tr> <tr><td>May</td><td>Quarterly</td><td>300</td><td>1000</td></tr> <tr><td>June</td><td>Quarterly</td><td>300</td><td>1000</td></tr> <tr><td>July</td><td>Quarterly</td><td>350</td><td>1000</td></tr> <tr><td>August</td><td>Quarterly</td><td>350</td><td>1000</td></tr> <tr><td>September</td><td>Quarterly</td><td>400</td><td>1000</td></tr> <tr><td>October</td><td>Half Yearly</td><td>500</td><td>2000</td></tr> <tr><td>November</td><td>Yearly</td><td>1000</td><td>4000</td></tr> <tr><td>December</td><td>Yearly</td><td>1000</td><td>4000</td></tr> <tr><td>January</td><td>Yearly</td><td>1000</td><td>4000</td></tr> <tr><td>February</td><td>Yearly</td><td>1000</td><td>4000</td></tr> <tr><td>March</td><td>Yearly</td><td>1000</td><td>4000</td></tr> </tbody> </table> <p>Contribution in these fashions would make subscriber eligible for c-contribution benefits.</p>	Joining Month	Frequency	Minimum Contribution (Rs)		Pension- NPS Lite	R&R-UTI MIS	April	Quarterly	250	1000	May	Quarterly	300	1000	June	Quarterly	300	1000	July	Quarterly	350	1000	August	Quarterly	350	1000	September	Quarterly	400	1000	October	Half Yearly	500	2000	November	Yearly	1000	4000	December	Yearly	1000	4000	January	Yearly	1000	4000	February	Yearly	1000	4000	March	Yearly	1000	4000
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