SOP/CC/MGPSY\_V\_1.0



## **Standard Operating Procedure**

## For

# **Call Centre module**

## Of

Mahatma Gandhi Pravasi Suraksha Yojana Recordkeeping System (MRKS)

## Introduction

The Ministry of Overseas Indian Affairs (MOIA), Government of India (GOI) has launched Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY), a special social security scheme for more than five million overseas Indian workers on temporary work permit in 17 Emigration Check Required (ECR) countries. The scheme aims to encourage, enable and assist overseas Indian migrant workers having ECR passports working on a valid temporary employment / contract visa to voluntarily (a) save for their return and resettlement, (b) save for their old age, and, (c) obtain a Life Insurance cover against natural and accidental death during the period of coverage. Male and female overseas Indian workers with ECR passport 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.

MGPSY is implemented using the Pension Fund Regulatory and Development Authority (PFRDA), Securities and Exchange Board of India (SEBI), and Insurance Regulatory and Development Authority (IRDA) regulated products as per their institutional architecture. Under MGPSY, a subscriber will have the option to (a) save for their return and resettlement through investment in an earmarked scheme of UTI Mutual Fund (b) save for their old age through NPS Lite and (c) obtain a Life Insurance cover against natural and accidental death during the period of coverage through Life Insurance Corporation of India (UTI). The three partner schemes are as follows:

- i) NPS Lite (PFRDA)
- ii) Monthly Income scheme(UTI)
- iii) Aam Aadmi Bima Yojana (LIC)

MGPSY Record Keeping System (MRKS) is going to provide the core IT infrastructure for implementation of MGPSY and, hence, is crucial for successful operationalisation of the project. All the Key Stakeholders involved in this project will be registered in MRKS. MOIA has a couple of existing setups for handling queries of the emigrants. The Call Centre Executives (CCE) of these setups will have access to MRKS for resolution of subscribers' queries. This document provides the broad guidelines about the use of the functionalities given to the CCEs.

## 1. Roles & Responsibility of Call Centre User:

A subscriber can contact the call centre through the toll-free helpline numbers and solicitfor the status of their MGPSY account as well as raise a grievance against the concerned Stakeholder through the CCEs. A call centre User by login to the MRKS can facilitate the subscriber. This manual is intended for the Usersin the Call Centre toraise the grievance on behalf of subscriber in MRKS as well as to update them the status of their account.

#### **Registration of CCE in MRKS:**

To access the MRKS, the CCE needs to register in MRKS. Such request needs to come to NSDL from MOIA along with the following details.

- ➢ Name of the Call Centre User:
- ► E-Mail ID:
- > Designation:
- > Department:
- $\succ$  EMP ID:
- $\succ$  DOB:
- ➢ Mobile No:

On receipt of the request, NSDL will create a password based User ID for the CCE

#### 2. Functionality available to CCE:

The CCEs will have access to the following functionalities in MRKS

### 2.1 Raise grievance on behalf of the subscriber

### 2.1.1 Type of grievance

The call centre user can raise the following four types of grievances on behalf of subscriber:

A. Grievance of Subscriber against Service Provider

- Change request given but not updated in NPS Lite
- Change request updated incorrectly in NPS Lite
- Contribution for NPS Lite not processed
- Contribution not reflecting in MRKS
- Incorrect Contribution amount reflecting in NPS Lite
- Incorrect Contribution amount reflecting in MRKS

- Incorrect details captured in MRKS
- Incorrect PRAN account details
- MGPSY Welcome-Kit not Received
- PRAN Card not received
- Registration not done in LIC
- Registration not done in NPS Lite
- Registration not done in UTI
- Request for duplicate MGPSY Card not completed
- Request for duplicate PRAN Card not completed
- Transaction Statement of NPS Lite not received
- Withdrawal amount for NPS Lite not received
- **B.** Grievance of Subscriber against UTI
  - Incorrect Folio Account Details
  - Registration not done in UTI
  - Incorrect contribution amount reflecting UTI
  - Contribution for UTI not processed
  - Change request give but not updated in UTI
  - Change request uploaded incorrectly in UTI
  - Withdrawal amount for UTI not received
  - Statement of Transaction for UTI not received

C. Grievance of Subscriber against LIC

- Registration not done in LIC
- Policy Certificate not received
- Claim amount not received

**D.** Grievance of Subscriber against Banking Partner

- Contribution wrongly processed
- Contribution not processed/not debited from account

## **2.1.2** Capturing the request by CCE:

Once the call centre user logs in to the MRKS, welcome screen will appear as shown in **Figure: 1**.

MRKS	MAHATMA GANDHI PRAVASI SURAKSHA YOJANA RECORD KEEPING SYSTEM
Welcome MRKS Operations-CRA0000P	28-Aug-2013 Home
Grievance View Statements Log Grievance Request Grievance Status View Master Status View	Welcome to Mahatma Gandhi Pravasi Suraksha Yojana Record Keeping System.
To raise the Grievance, the Request" under the menu	<b>Figure: 1</b> e call centre user needs to select the sub menu "Log Grievance "Grievance" as shown below in <b>Figure: 2</b> .
MRKS	MAHATMA GANDHI PRAVASI SURAKSHA YOJANA RECORD KEEPING SYSTEM
Welcome MRKS Operations-CRA0000P	28-Aug-2013 Home ( L
Grievance View Statements Log Grievance Request Grievance Status View Master Status View	

Figure: 2

In the online grievance submission form, CCE will capture the details as explained below. The fields which are mandatory have been indicated with an asterisk (\*).User will not be able to submit the grievance, unless mandatory details are provided in the given field as shown in**Figure:3**.

Standard Operating Procedure for Call Centre Module - MRKS

New Grievance Request			
			* Mandatory Fields
User Details			
Grievance Logged By		Grievance Logged For	
Entity Type *	CRA	Entity Type * SUBSCRIBER	
Entity ID *	CRA000		
Acknowledgement No./PRN/Transaction Id			
PLIF ID *			
Email Id			
Grievance Details			
Grievance Type *		Select	
Grievance Sub Type *		Select One 💌	
Grievance Description *		<u>^</u>	
		×	
Grievance Logged Previously			
Grievance Receipt Date		(dd/mm/yyyy)	
Grievance Raised Against Entity Id *		Select 💌	
	Submit Reset		

Figure: 3

- i. **Entity ID and Entity Type** While logging the grievance these fields will be automatically populated as shown in the above screen.
- ii. **PLIF ID** -CCE needs to enter the PLIF ID of the subscriber for whom the grievance is logged.
- iii. **Email Id** If subscriber provides email ID,the same has to be captured in this field.
- iv. Grievance Type -The user needs to select the entityfrom drop down menu against whom the grievance is raised. The list includes Service Provider (SP), UTI, LIC and Bank (Banking Partner)
- v. Grievance Sub Type -For the grievance type selected as above, the subtype of grievances will be auto populated in the drop down option. CCE needs to select appropriate sub type from the drop down list, e.g. Grievance type Grievance against UTI and grievance sub-type 'Contribution for UTI not processed'.

- vi. **Grievance Description** The user needs to describe the details of the grievance in this field. This field should have additional details like relevant dates, reference numbers etc.
- vii. **Grievance Logged Previously**-In case the subscriber had raised the same grievance and is not satisfied with the response, then this box needs to be checked. Once checked, a text field will appear where the token number (aneight digit reference number issued by MRKS whenever a grievance is raised) for the previous grievance needs to be entered.
- viii. **Grievance Receipt Date** The user shall capture the date on which Grievance request captured in MRKS.
  - ix. Grievance raised against Entity Id This field will be auto-populated.

After capturing the details, CCE needs to click on "**Submit**" option. An eight digit unique token number will be displayed (as shown in **Figure: 4**) to the successfulregistration of the grievance in MRKS, which can be used for the future reference.

MRKS	MAHATMA GANDHI PRAVASI S RECORD KEEPING	SURAKSHA YOJAN SYSTEM	NA
Welcome MRKS Operations-CRA0000P		28-Aug-2013	Home
Grievance View Statements			
	New Grievance Registration		
	Your Token No. is 10004579 . Please note this token no. for future reference.		
	OK		
	Figure: 4		

## 2.1.3 View for the status of registered grievance:

The CCE can also view the status of registered grievance in MRKS.User can view the registered grievance by using the token number or the date range as shown below in **Figure: 5**.

The user needs to enter the "From date" and "To date" and click on search. The date range should not be more than 90 days.

	MRKS		MAHATMA	A GANDHI P RECORD I	RAVASI S KEEPING	URAKSHA System	YOJANA
Welcome I	MRKS Operations-CRA0000P View Statements					28-Aug-2013	Home   L
Griefande	view statements						
	۲	Grievance Status View					
		Token OR From I To Dat Entity Grieva	Number         01/02/2           Date         01/02/2           Ie         28/08/2           Fype         By Entit           nce Type         Greavan           Esserci         Esserci	013 (ddmm/yyy) 013 (ddmm/yyy) 1y v nces Raset v 1 Reset			
	Note > > >	e Either the Token Number or the Entity Type and Grievance Type Difference between From Date :	Date Range to be entered to check th can be selected with the Date range t and To Date should not be greater that	he Grievance Status. to filter the search. an 90 days.			

Figure: 5

After entering the token number or date range, below mentioned screen willbe displayed. The User need to click on the hyperlink available in token number field to view the status of Grievanceas shown in **Figure: 6** 

Velcome MRKS Operations-CRA0000P ance View Statements					28-Aug-2013	
	③ Grievance St	tatus View				
		Token Number OR From Date To Date Entity Type Grievance Type	10004579	1999) 1999)		
	Note Either the Token Entity Type and G Difference between	Number or the Date Range to be rievance Type can be selected wi en From Date and To Date shoul	entered to check the Grievance Status. Ith the Date range to filter the search. d not be greater than 90 days.		J	
Token Numbe 1009/1579	er Status Received	Resolu	tion Remarks	Grievance Logged Date 28-Aug-2013 15:36:11	Resolution Date & T	īme
	>		Figure: 6			

Once the CCE clicks on hyperlink, the status of grievance will be displayed along with the resolution remarks as shown below in Figure 7.

	RECORD KEEPING SYSTEM
Grievance Status View	
User Details	
Grievance Logged By	Grievance Logged For
Entity Type	CRA Entity Type SUBSCRIBER
Entity ID	CRA000
Acknowledgement No.	
PLIF ID	1000023203
Email Id	
Grievance Details	
Grievance Type	Grievance of SUBSCRIBER against UTI
Grievance Sub Type	Contribution for UTI not processed
	Not done
Grievance Description	
Mode of Logging	CALL CENTRE
Grievance Receipt Date	28-Aug-2013
Status	Received
Resolution Remarks	
Resolution Date and Timestamn	
Grievance Logged Previously	
Previous Token No.	
Last Escalation Timestamp	
Last Escalation Remark	
l ast Assigned I lser Id	
Lavel	

Figure: 7

### 2.1.4 View for the "Master Status View" of grievance:

The CCE has also the access of "Master Status View" where they can view the consolidated resolution/status of grievance. The user needs to enter the "From date" and "To date" and click on search as shown in **Figure: 8**. The date range should not be more than 7 days.

Standard Operating Procedure for Call Centre Module - MRKS

		RECORD KEEPIN	NG SYSTEM	
Welcome MRKS Operations-CRA0000P			28-Aug-2013	Hom
rievance View Statements				
ig Grievance Request				
Tevance Status View				
Gri	evance Master Status View			
	Token No.			
	PLIF ID			
	Grievance Logged By Entity	Select V		
	Grievance Logged Against Entity	Select V		
	Status	Select V		
	From Date	28/08/2013 (dd/mm/yyyy)		
	To Date	28/08/2013 🔯 (dd/mm/yyyy)		
	Grievance Receipt Date	(dd/mm/yyyy)		
		Search Reset		
Note				
> Please	enter at least one search criteria.	ter than 7 days		

#### Figure: 8

Once the User submits the date range & click on the search button, user shall be able to view **"Grievance Master Details View"** as shown in **Figure: 9.** 

Ν	ЛR	K	5				MAH	атм	A C	ANDHI PRAVASI SURAKSHA YOJANA RECORD KEEPING SYSTEM
Welcome MRK	Operations-C	RA0000P								28-Aug-2013 Home   Lo
Grievance Vie	w Statemen	ts								
	Formation Series Contraction	Grievance Logged By Entity	Grievance Logged By Entity Id	Grievance Logged For Entity Type	W Grievance Logged Against	Grievance Logged Against	Admowledgement no./PRN/Transaction	PLIF ID		
		Туре			Entity Type	Entity Id				
	10004540	POP	1300011	SUBSCRIBER	POP	1300011		1000043809	abc	
	10004541	POP	1300011	SUBSCRIBER	BANK	19000017		1000043809	aaa	
	10004542	POP	1300011	SUBSCRIBER	POP	1300011		1000043809	aaa	⊻
	<								>	

#### Figure: 9

The user shall view the below fields in "Master Details View"

- 1. Token No
- 2. Grievance Logged By Entity Type
- 3. Grievance Logged By Entity Id
- 4. Grievance Logged For Entity Type
- 5. Grievance Logged Against Entity Type
- 6. Grievance Logged Against Entity Id

- 7. Acknowledgement no./PRN/Transaction Id
- 8. PLIF ID
- 9. Grievance Description
- 10. Previous Token Number
- 11. Mode of Logging
- 12. Grievance Receipt Date
- 13. Level
- 14. Status
- 15. Resolution Remarks
- 16. Resolution Date and Timestamp
- 17. Verifier User Id
- 18. Modified By User Id

#### 2.2 View Transaction Statement and Statement of Holding

Apart from registration of Grievance in MRKS, the CCE can also View the Transaction Statement as well as Statement of Holding with the same login to MRKS as shown in**Figure: 10**.

MRKS	MAHATMA GANDHI PRAVASI SURAKSHA RECORD KEEPING SYSTEM	YOJANA
Welcome MRKS Operations-CRA0000P	28-Aug-2013	Home   L
Grievance View Statements		
Statement of Transaction Statement of Holding		
	Welcome to Mahatma Gandhi Pravasi Suraksha Yojana Record Keeping System	

#### Figure: 10

To view the Transaction statement, User need to select sub menu of "Statement of Transaction" under the menu of "View Statement". The user needs to mention the PLIF ID and click on submit as shown below in **Figure: 11**.

Ketter View Favorites Tools Help     Weekcome to Mahatma Gandhi Pravasi Suraksha Yojana     MRKS	MAHATMA GANDHI PRAVASI SURAF	・ 🗟 Feeds (リー 島 Print ・ 🖻 Pr くSHA YOJANA
MRKS	MAHATMA GANDHI PRAVASI SURAF	SHA YOJANA
	RECORD KEEPING SYSTI	EM
Velcome MRKS Operations-CRA0000P	28-Aug-2013	H
Statement of Transaction           PLI	ID: [	

#### Figure: 11

The Transaction Statement will show the details of all thetransactions carried outin Subscribers' accountin partner schemes like UTI, NPS Lite, and LIC. Change in subscriber details MRKS will also be reflected in Transaction Statement. The view of Transaction Statement is shown below in **Figure: 12**.

-CRA0000P			28-	Aug-2013
ints				
	MAHATMA GANDHI P	RAVASI SURAKSHA YOJANA R STATEMENT OF TRANSACT	RECORD KEEPING SYSTEM	
PLIF ID : 1000043609 Status : Active			Service Provider Reg. No : 5000004 Service Provider Name : PrAO office	
Name : AMEY SUBHASH Correspondence Address	PARAB : SDHYGFA736, , NA, Qatar, PIN- 999999		Statement Date : 28-Aug-2013 Statement for the period : 01-Apr-2013 to	31-Mar-2014
Mobile Number (India) :			PAN : Residential Status : Non-Resident Individu e-mail ID :	al
		D (D ( )		
Node of Payment : 500		Payment Details	12	
		paymont auto r 20-06p-201	-	
		Investment Details in UTI		
Data	Particulara		Contribution (Rs.)	
Date	Particulars	Self Contribution	MOIA Contribution	Total
	Opening Balance	0.00	0.00	0.00
	Closing Balance	0	0	0
Transaction Dotaile:				
UTI MF - MONTHLY INCOME	SCHEME - GROWTH OPTION (Folio: )			
Date	Transaction Type Ame	ount STT Net Amount	NAV Units	Balance Units
01-Apr-2013	Opening Balance			0.0000
31-Mar-2014	Closing Balance			0
NAV as o	n 28-Aug-2013 : 0	crosing Balance Units : 0	Value (Rs.) as on 28-Aug-2013 : 0	
		Investment Details in NDS Lite (DPAN	•)	
			Contribution (Rs.)	
Date	Particulars	Self Contribution	MOIA Contribution	Total
	Opening Balance	0.00	0.00	0.00
22-Jul-2013	FTI	2550.00	612.50	3162.50
22-Jul-2013	Subsequent Investment	100.00	250.00	350.00
22-JUI-2013	Subsequent Investment	100.00	37.50	137.50
20-Aug-2013	Closing Balance	2850.00	900.00	3750.00
20-Aug-2013	closing bulunce			
20-Aug-2013	closing bulance			
20-Aug-2013 Details of LIC Policy [ Certifi	cate No : 10412101]#			

Statement of Holding (SOH) willenable the CCE to have the current position of subscribers holding in UTI, and NPS Lite.It also depicts the benefits available to the subscribers under the LIC policy.Subscriber's current & permanent address, Residential status, status of PLIF ID, associated Service Provider details are also shown in SOH as shown in **Figure: 13**.

STATEMENT OF HOLDING AS ON 28-Aug-2013           PLF ID : 1000051110           Service Provider Reg. No : 5000004           Mode Manne Colspan="2">Service Provider Reg. No : 500004           Service Provider Reg. No : 500004           Correspondence Address           Percentage Stare         Supervision Reg. No : 500004           Middle Name         Faither Magorithum Magorithum           Countains First Name         Supervision Reg. No : 5007/2346276           Bank Account Type: NRE         Bank Kaccount No :: 1207/3128776           Bank Address SDPVSUP         Bank Address PIR: 346758           Bank Address PIR: 346758           Bank Address PIR: 346758           Bank Address PIR: 346758           Bank Cocurt Span Reg. 5000000004000004121 <th colspa<="" th=""><th>MRKS Operations-CRA0000P</th><th></th><th></th><th>28-Aug</th></th>	<th>MRKS Operations-CRA0000P</th> <th></th> <th></th> <th>28-Aug</th>	MRKS Operations-CRA0000P			28-Aug
STATEMENT OF HOLDING AS ON 28-Aug-2013         PLF ID :: 000051110       Senice Provider Reg. No :: 500004         Status : X-fm       Senice Provider Reg. No :: 500004         Name: SHREYA of OFOSH4L       Mobile Number (India): 0007584544         Residentia SUCYINASK SDVSHV SDVSHV SHADVCV       SHA 237TRA237T SDKCVNASK SDVSHV SHADVCV         Variable in NDLA 293478       SHA 237TRA237T SDKCVNASK SDVSHV SDVSHV SHADVCV         Variable in NDLA 293478       SHA 237TRA237T SDKCVNASK SDVSHV SDVSHV SHADVCV         Variable in NDLA 293478       SHA 237TRA237T SDKCVNASK SDVSHV SHADVCV         Variable in NDLA 293478       SHA 237TRA237T SDKCVNASK SDVSHV SHADVCV         Variable in NDLA 293478       Relationship         Date of Birth       010811962         Date of Birth       010811962         Date of Birth       010811962         Relationship       FATHER         Mominee's Relation       Surname         With Guardian       Surname         With Guardian       Surname         Bank Address:       SDBV3.BV         Bank Mame:       SDBV3.BV         Bank Mame:       SDBV3.BV         Bank Mame:       SDBV3.BV         Bank Mame:       SDBV3.BV         Bank Marco Code:       253470278         Bank Marc	iew Statements				
STATEMENT OF HOLDING AS ON 28-Aug-2013         PLF ID : 1000051110       Service Provider Reg. No: 500004         Status : Status : Resident Individual       Service Provider Reg. No: 500004         Residential Status : Resident Individual       email D : SHERV_QCHAOC OM         Correspondence Address       Pletmannit Address         DHA 237TR4237T SDK: ONASK SDVSHV SDVSHV SHADVCV       SHA 237TR4237T SDK: ONASK SDVSHV SHADVCV         Kominee Datals       Nearmannit Address         DA dot DI STATUS : SDVSHV SDVSHV SHADVCV       SHA 237TR4237T SDK: ONASK SDVSHV SHADVCV         Kominee Datals       Nearmannit Address         Nominee Status : Resident Individual       Email D : SHERVA GHAD XDVSHV SHADVCV         SHE 237TR4237T SDK: ONASK SDVSHV SDVSHV SHADVCV       SHA 237TR4237T SDK: ONASK SDVSHV SHADVCV         Kominee Status : Residence in the Status in the S					
PLIF ID::1000051110       Service Provider Rep. 10: 500004         Status: Achoe       Service Provider Rep. 10: 500004         Name: SHREYA_GHOSHAL       Mobile Rumber (India): 08798-654         Residential Status: Resident Individual       e-mail ID: SHREYA_GHOLCOM         SHA 23TTRA23TT SDKCVMARK SDVSHV SHADVCV       SHA 23TTRA23TT SDKCVMARK SDVSHV SHADVCV         SHA 23TTRA23TT SDKCVMARK SDVSHV SHADVCV       SHA 23TTRA23TT SDKCVMARK SDVSHV SHADVCV         Nominee Details       Farmer SUBHASH         Horminee 1       First Imme         Forst Imme       Guardian Inst Imme         Percentage Share       10/95         Mobile Rumber (India): 08794.541       Modile Name         Percentage Share       00/95         Mominee Setation       Guardian Inst Imme         Mominee Setation       Guardian Inst Imme         Mominee Setation       Guardian Inst Imme         Mominee Setation       Summanne         Motile Guardian       Summanne         Motile Guardian       Summanne         Mithige Guardian       Summanne         Mithige Guardian       Summanne         Motile Guardian       Summanne         Motile Guardian       Summanne         Bank Address       SDSDV33BV         Bank Address Pilit	STATEMENT OF HO	DLDING AS ON 28-Au	ıg-2013		
Status : Adve     Service Provider Rame : SHA10 drice       Name : SHREYA_GH05HAL     Mobile Humber(India): 0987964564       Residential Status : Resident Individual     e-mail ID : SHREYA_GYAH00.COM       Correspondence Address     Permanent Address       SHA237T R4237T SDKCVINASK SDVSHV SDVSHV SHADVCV     SHA 237TR4237T SDKCVINASK SDVSHV SHADVCV       Moninee Details     Image: SHREYA_GYAH00.COM       Moninee Details     Image: SHREYA_GYAH00.COM       Nominee 1     First Name       First Name     SUBHASH       Moninee Charling     FATHER       Morinee Charling     FATHER       Morinee Status     Guardian Middle       Percentige Share     100%       Morinee Status     Guardian Middle       Morinee's Relation     Guardian Middle       Bank Account Type:     NRE       Bank Account Type:     NRE       Bank Address     SUBA79278       Bank Address     SUBA79278       Bank Address     SUBA79278       Bank Address SUBS     Status       Bank MiCR Code:     293479278       Bank Address SUBA     Status       Bank Code:     293479278       Bank Address SUBA     Indoing in UTI- MIS [folio Ho: 105200000304400000412]       Moding in UTI - MIS [folio Ho: 10520000030400000412]       Motion In Stope Status     Status </td <td>PLIF ID: 1000051110</td> <td>Service Provider Re</td> <td>eg. No : 5000004</td> <td></td>	PLIF ID: 1000051110	Service Provider Re	eg. No : 5000004		
Residential Status : Resident Individual     e-mail 10: SHREYA@YAHOO.COM       Correspondence Address     Permanent Address       SK4 237TR4237T SDKCVINASK SDVSHV SDVSHV SDVSHV SHADVCV     SHA 237TR4237T SDKCVINASK SDVSHV SHADVCV       Kanadata INDIA 293478     SHA 237TR4237T SDKCVINASK SDVSHV SHADVCV       Mominee 1     Image: Subman 2010/S1982       First Name     SUBHASH       Mominee 2     Relationship       First Name     SUBHASH       Mominee 3     Guardian Indide       Guardian First Name     Guardian Indide       Bank Account Type:     NRE       Bank Account Type:     NRE       Bank Account Type:     SBI       Bank Account Top:     SDP/S3/92/78       Bank MCR Code:     SDV72346276       Bank MCR Code:     SDV72346276       Bank Account Top:     SDP SDP       Bank Marco SDP SDP     Bank Account Top:       Bank Marco SDP SDP     Bank Account Top:       Bank Marco SDP SDP     Bank Account Top:       Bank Account Top:     SDP SDP SDP       Bank Marco SDP	Status : Active Name : SHREYA GHOSHAL	Service Provider Na Mobile Number (Ind	ame : PrAO office ia) : 0987964564		
Correspondence Address         Permanent Address           SH4.237TR4237T SDKCVNASK SDVSHV SDVSHV SHADVCV         SHA.237TR4237T SDKCVNASK SDVSHV SHADVCV           Kamataka INDIA 293478         SHA.237TR4237T SDKCVNASK SDVSHV SHADVCV           Itominee Cleatals         Itominee T           Itomane SUBHASH         Niddle Name           Date of Birth         01/08/1982           Relationship         FATHER           Morninee's Relation         Name           Nominee's Relation         Guardian Middle           Bank Address         SDV72340276           Bank Address         SDV8           Bank Address         SDV8           Bank Address         SDV8           Bank Marces PIII:         340758           Bank Marces PIII:         340759           Bank Address         SDV8           Bank Address         SDV8           Bank Address PIII:         100000000000121	Residential Status : Resident Individual	e-mail ID : SHREYA	@YAHOO.COM		
Correspondence Address     Permanent Address       BHA 237T SDKC/NASK SDVBHV SDVBHV SHADVCV     BHA 237TR4237T SDKC/NASK SDVBHV SHADVCV       Hominee 1     Hiddle Name       Hominee 1     First Name       Bate 3 Birth     0108/1992       Relationship     FATHER       Morninee Details     Morninee Guardian       Bate of Birth     0108/1992       Percentage Share     100%       Guardian First Name     Guardian Middle       Bank Address     Guardian Last Name /       Nominee's Relation     Surmame       With Guardian     Guardian Last Name /       Nominee's Relation     Surmame       Bank Mame:     SDI       Bank Account Type:     NRE       Bank Mame:     SDI       Bank Kares:     SDIVBS       Bank Address PIN:     348759       Bank Address PIN:     348759       Bank Colic:     SDV2246276       Bank Address SDIVSUBV     Bank Address PIN:       348759     Bank Address PIN:       348759     Bank Address PIN:       349759     Bank Address PIN:       349759     Bank Address PIN:       349759     Solution In Rs.       Modula     Total       Virtis Balance     NAV As on Date       Modula     Total					
SHA 237TR4237T SUKCUMASK SDVSHV SHADVCV         SHA 237TR4237T SDKCUMASK SDVSHV SHADVCV         Kanadazi RDV 23978         Moninee 1         Nominee 1         First Name         Last Name / Sumame         Date of Birth       0108/1992         Relationship         FATHER       Last Name / Sumame         Bank Address         Guardian First Name         Address         Guardian first Name         Bank Account Type:       NRE         Bank KF S Code:       SDV72346276         Bank Karanakaran         Moninee's Relation         With Guardian         Bank Account Type:       NRE         Bank KF S Code:       SDV72346276         Bank Address:       SDV72346276         Bank Address:       SDV72346276         Bank Address:       SDV72346276         Bank Address:       SDV72346276         Bank Count Type:       NRE         Bank Address:       SDV72346276         Bank	Correspondence Address	Permanent Address			
Information Details           Nominee 1         Last Name         SUBHASH         Niddle Name         FATHER         Last Name / Sumame           Date of Birth         01/08/1962         Relationship         FATHER         Major/Minor         MAJOR           Percentage Share         100%         Address         Guardian Last Name /         Major/Minor         MAJOR           Guardian First Name	Karnataka INDIA 293478	SHA 237TR4237T SDF	KCVNASK SDVSHV	BHADVCV	
Nominee 1 First Name         SUBHASH         Middle Name         FATHER         Last Name / Surname           Date of Birth         01/08/1962         Relationship Address         FATHER         MajoritMinor         MAJOR           Percentage Share         100%         Address         Guardian Middle         Guardian Last Name / Surname         MajoritMinor         MAJOR           Wominee's Relation         Name         Guardian Middle         Guardian Last Name / Surname         Surname         Surname           Bank Account Type:         NRE         Bank IF S Code:         SDV72346276         SDV72346276           Bank Account Type:         NRE         Bank Account No:         128734128947831         SDV72346276           Bank Address:         SDDVSJBV         Bank Branch:         SDSB         SDSB           Bank Address:         SDSPVSJBV         Bank Address FIN:         348759           Bank CR Code:         283479278         Bank Address FIN:         348750           Bank Clip:         SOUBO00000000000000000000000000000000000					
Nomine 1       Interferst Name       SUBHASH       Niddle Name       Last Name / Surname         Percentage Share       100%       Nominee/Guardian       Address       Guardian Last Name / Surname         Guardian First Name       Guardian Middle       Guardian Last Name / Surname       Guardian Last Name / Surname         Nominee'S Relation       Name       Guardian Kits       Guardian Last Name / Surname         Bank Account Type:       NRE       Bank NFS Code:       SDV72346276         Bank Address:       SDDV3JBV       Bank Account No:       128734128947831         Bank Address:       SDBVSJBV       Bank Account No:       128734128947831         Bank MidRess:       SDBVSJBV       Bank Address PIN:       348759         Bank MidRess:       SDVSJS       Bank Address PIN:       348759         Bank MidRess:       SDV3DS       Bank Address PIN:       348759         Bank MidRess:       SDV3D       23-Jul-2013       11.6000       2599.90800000         Holding in UTI - MIS [ Folio No:: 10520000030400000412 ]       Max       Moding Value in Rs.       2600.00       224.1300       23-Jul-2013       11.6000       2599.90800000         Holding in NPS Life [ PRAM: 500040858142]       Max       Max on Date       NAV in Rs.       Holding Value in Rs.       2.290 </td <td>Nominee Details</td> <td></td> <td></td> <td></td>	Nominee Details				
Inits in rate       SUBENSH       Mitodia Kanine       Lask Harlier's Undaring         Date of Birth       100%       Address       Mominee/Guardian         Recentage Share       100%       Address       Guardian Middle         Guardian First Name       Guardian Middle       Guardian Last Name /         Nominee/S Relation       Name       Surname         With Guardian       Bank Account Type:       NRE       Bank K Code:       SDV72346276         Bank Account Type:       NRE       Bank Branch:       SDV8       SDV72346276         Bank Address:       SDP/SUBV       Bank Branch:       SDSB       SDV72346276         Bank Address:       SDP/SUBV       Bank Address:       SDSB       SDV72346276         Bank Address:       SDP/SUBV       Bank Address Pilk:       348758         Bank MICR Code:       283479278       Bank Address Pilk:       348758         Bank Address:       SDEVSS       Sobenool 224 1300       23-Jul-2013       11.6000       2599.90800000         Holding in NPS Life [PRAN: 500040858142]       Inits Balance       NAV As on Date       NAV in Rs.       Holding Value in Rs.         Scheme 1       33.00       3.1716       07-Feb-2011       10.1688       31.99         Scheme 2	Nominee 1		Lead New		
Percentage Share       100%       Address         Guardian First Name       Guardian Middle       Guardian Last Name / Sumame         Nominee's Relation       Name       Sumame         With Guardian       NRE       Bank IF S Code:       SDV72346276         Bank Account Type:       NRE       Bank Account No:       128734128947831         Bank Address:       SDPV3BV       Bank Branch:       SDS         Bank Address:       SDV93BV       Bank Address       SDS         Bank Mill       Count No:       128734128947831       Bank Address         Bank Address:       SDPV3BV       Bank Branch:       SDS         Bank Mill       Code:       283479278       Bank Address PIN:       3046758         Bank Mill       Total       Units Balance       NAV As on Date       NAV in Rs.       Holding Value in Rs.         2600.00       0.00       2600.00       224.1300       23-Jul-2013       11.6000       2599.90800000         Holding in NPS Life (PRAN: 500040858142)         Monum contributed in Rs.       Units Balance       NAV As on Date       NAV in Rs.       Holding Value in Rs.         Scheme 1       33.00       3.1716       07-Feb-2011       10.4046       32.99         Scheme 3 <td>Date of Birth 01/08/1962 Relationship</td> <td>FATHER</td> <td>Major/Mi</td> <td>nor MAJOR</td>	Date of Birth 01/08/1962 Relationship	FATHER	Major/Mi	nor MAJOR	
Bank Details       Guardian Middle       Guardian Last Name /         Bank Account Type:       NRE       Bank Account Type:       NRE         Bank Account Type:       NRE       Bank Account No:       128734128947831         Bank Account Type:       SBI       Bank Account No:       128734128947831         Bank Address:       SDBV3JBV       Bank Account No:       128734128947831         Bank Address:       SDBV3JBV       Bank Account No:       128734128947831         Bank Mame:       283479278       Bank Address PIII:       348758         Bank City:       SDVBS       SDVBS       Holding In UTI - MIS [Folio No: 1052000030400000412]         Amount contributed in Rs.       Units Balance       NAV As on Date       NAV in Rs.       Holding Value in Rs.         2600.00       0.00       2800.00       224.1300       23-Jul-2013       11.6000       2599.90800000         Holding in NPS Life [PRAN: 500040859142]         Total       Units Balance       NAV As on Date       NAV in Rs.       Holding Value in Rs.         Scheme 1       33.00       3.1716       07-Feb-2011       10.1046       32.99         Scheme 2       32.00       3.14867       07-Feb-2011       10.141       34.99         Scheme 3	Percentage Share 100% Nominee/Guar	rdian			
Name     Sumame       Horingine's Relation     Name       Bank Details     Bank Account Type:       Bank Account Type:     NRE       Bank Account Type:     NRE       Bank Account Type:     SBI       Bank Address:     SDBVSJBV       Bank Address:     SDBVSJBV       Bank MCR Code:     283479278       Bank Address PII:     346758       Bank City:     SDVBS	Address Guardian Sint Name	lle	Guardian	Last Name /	
With Guardian         Bank Account Type: NRE       Bank IF S Code: SDV72346276         Bank Name:       SBI       Bank Account No:       128734128947831         Bank Address:       SDPVSJBV       Bank Branch:       SDSB         Bank MICR Code:       283479278       Bank Address PIN:       348758         Amount contributed in Rs.       Units Balance       NAV As on Date       NAV in Rs.       Holding Value in Rs.         2800.00       0.00       224.1300       23-Jul-2013       11.6000       2599.90800000         Holding in NPS Life [PRAN: 500040858142]         Movin Contributed in Rs.       Units Balance       NAV As on Date       NAV in Rs.       Holding Value in Rs.         Scheme 1       33.00       3.1716       07-Feb-2011       10.1468       31.99         Scheme 2       32.00       3.1486       07-Feb-2011 <t< td=""><td>Guardian First Name Name Name</td><td></td><td>Surname</td><td>•</td></t<>	Guardian First Name Name Name		Surname	•	
Bank Account Type:       NRE       Bank IFS Code:       SDV72346276         Bank Name:       SBI       Bank Account No.:       128734128947831       Bank Address:       SDVB         Bank Address:       SDBVSJBV       Bank Branch:       SDSB       SDSB       SDSB         Bank MICR Code:       283479278       Bank Address PIN:       348758       Bank Address PIN:       348758         Bank City:       SDVBS       SDVBS       SDSDVBS       Holding in UTI - MIS [ Folio No: 10520000030400000412 ]         Amount contributed in Rs.       Units Balance       NAV As on Date       NAV in Rs.       Holding Value in Rs.         2600.00       0.00       2600.00       224.1300       23-Jul-2013       11.6000       2599.90800000         Holding in NPS Lite [ PRAN: 500040858142]         Manue:       Mav As on Date       NAV in Rs.       Holding Value in Rs.         Scheme 1       33.00       3.1716       07-Feb-2011       10.10446       32.99         Scheme 2       32.00       3.1488       07-Feb-2011       10.1848       31.99         Scheme 3       35.00       3.4367       07-Feb-2011       10.1841       34.99         T	With Guardian				
Bank Account Type:     NRE     Bank IFS Code:     SDV72346276       Bank Name:     SBI     Bank Account No:     128734128947831       Bank Address:     SDEVSJBV     Bank Branch:     SDSB       Bank MICR Code:     283479278     Bank Address PIN:     348758       Bank City:     SDVBS     SDVBS     Sdense PIN:     348758       Holding in UTI- MIS [ Folio No: 10520000030400000412 ]       Amount contributed in Rs.       Self     MOA     Total     Units Balance     NAV As on Date     NAV in Rs.     Holding Value in Rs.       2600.00     0.00     2600.00     224.1300     23-Jul-2013     11.6000     2599.90800000       Holding in NPS Lite [ PRAN: 500040855142]       Monum contributed in Rs.     Units Balance     MAV As on Date     NAV in Rs.     Holding Value in Rs.       Scheme 1     33.00     3.1716     07-Feb-2011     10.4046     32.99       Scheme 2     32.00     3.1488     07-Feb-2011     10.4046     32.99       Scheme 3     35.00     3.4367     07-Feb-2011     10.4188     31.99       Scheme 3     35.00     3.4367     07-Feb-2011     10.488     31.99       Scheme 3     35.00     3.4367     07-Feb-2011     10.488					
Bank Account Type:     NRE     Bank If S Code:     SDV72346276       Bank Name:     SBI     Bank Acdress:     128734128947831       Bank Address:     SDFV3BV     Bank Branch:     SDS       Bank MICR Code:     283479278     Bank Address PIN:     348758       Bank Kity:     SDVBS     SDVBS     Holding in UTI-INIS [Folio No: 10520000030400000412 ]       Amount contributed in Rs.     Units Balance     NAV As on Date     NAV in Rs.     Holding Value in Rs.       2600.00     0.00     2600.00     224 1300     23-Jul-2013     11.6000     2599.90800000       Holding in NPS Lite [ PRAN: 500040858142]       Holding in NPS Lite [ PRAN: 500040858142]       Scheme 1     33.00     3.1716     07-Feb-2011     10.4046     32.99       Scheme 3     3.500     3.4387     07-Feb-2011     10.1688     31.99       Scheme 3     3.500     3.4387     07-Feb-2011     10.1688 <td>Bank Details</td> <td></td> <td></td> <td></td>	Bank Details				
Bank Name:         SBI         Bank Address:         128734128947831           Bank Address:         SDVBS         Bank Branch:         SDSB           Bank MICR Code:         283479278         Bank Address PIN:         348758           Bank City:         SDVBS         SDVBS         SDE           Holding in UTI - MIS [Folio No: 1052000030400000412]           Amount contributed In Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           2600.00         0.00         2600.00         224.1300         23-Jul-2013         11.6000         2599.90800000           Holding in NPS Lite [PRAN: 500040858142]         Image: Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99           Scheme 1         33.00         3.1488         07-Feb-2011         10.1688         31.99           Scheme 3         3.50.0         3.4387         07-Feb-2011         10.1688         31.99           Scheme 3         3.50.0         3.4488         07-Feb-2011         10.1688         31.99           Scheme 3         3.50.0         3.4387         07-Feb-2011         10.1688         31.99           Scheme 3         3.50.0         3.4387         07-Feb-2011         10.1	Bank Account Type: NRE	Bank IFS Code:	SDV723462	76	
Dain Kulties.         SUb /	Bank Name: SBI	Bank Account No.:	128734128	947831	
Bank City:         SUVBS           Holding in UTI - MIS [Folio No:: 1052000030400000412 ]         Amount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Self         MOIA         Total         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           2600.00         0.00         2600.00         224.1300         23-Jul-2013         11.6000         2599.90800000           Holding in NPS Lite [PRAI: 500040858142]         Mount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99           Scheme 2         32.00         3.1468         07-Feb-2011         10.4046         32.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1841         34.99           Total         100.00         99.97         99.97         99.97         99.97	Bank MICR Code: 283479278	Bank Address PIN:	348758		
Holding in UTI - MIS [Folio No.: 10520000030400000412]           Amount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           2600.00         0.00         2600.00         224.1300         23-Jul-2013         11.6000         2599.90800000           Holding in NPS Lite [PRAN: 500040858142]           MAV As on Date         NAV in Rs.         Holding Value in Rs.           Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99         Scheme 2         32.00         3.1486         07-Feb-2011         10.4046         32.99         Scheme 3         35.00         3.4367         07-Feb-2011         10.1841         34.99         99.97           Details of LIC Policy [Certificate No : 12365474 ]#         #         Perimium paid by MOIA : Rs. 100/-           Nominee : SUBHASH         Sum Assured :         Rs.75.000 in case of total disability           Rs. 75.000 in case of total disability           Rs. 75.000 in case of total disability	Bank City: SDVBS				
Holding in UTI - MIS [Folio No.: 1052000030400000412]           Amount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Self         MOVA         Total         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           2600.00         0.00         2600.00         224.1300         23-Jul-2013         11.6000         2599.90900000           Holding in NPS Life [PRAN: 500040858142]           Amount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99           Scheme 2         32.00         3.1486         07-Feb-2011         10.1848         31.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1841         34.99           Total         100.00         99.97         99.97         99.97         99.97					
Amount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Self         MOVA         Total         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           2600.00         0.00         2600.00         224.1300         23-Jul-2013         11.6000         2599.90800000           Holding in NPS Life [PRAN: 500040859142]         Amount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99           Scheme 2         32.00         3.1486         07-Feb-2011         10.1841         34.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1841         34.99           Total         100.00         99.97         99.97         99.97	Holding in UTL- MIS ( Eplip No : 10520000030400000412 )				
Self         MOIA         Total         Units balance         MAV As on Date         MAV nr.ss.         Holding Value in rs.           2600.00         0.00         2600.00         224.1300         23-Jul-2013         11.6000         2599.90800000           Holding in NPS Lite [PRAN: 500040858142]           Amount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Scheme 1         33.00         3.1716         07-Feb-2011         10.04046         32.99           Scheme 2         32.00         3.1486         07-Feb-2011         10.1648         31.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1841         34.99           Total         100.00         3.4367         07-Feb-2011         10.1841         34.99           Details of LIC Policy [Certificate No : 12365474 ]#         #         #         99.97           Details of LIC Policy [Certificate No : 12365474 ]#         #         #         #         Sum Assured :         Rs. 75,000 in case of total disability         Rs. 37,500 in case of partial disability	Amount contributed in Rs.				
2600.00         0.00         2600.00         224.1300         23-Jul-2013         11.6000         2599.90800000           Holding in NPS Lite [ PRAN: 500040858142]         Amount contributed in Rs.         Units Balance         MAV As on Date         NAV in Rs.         Holding Value in Rs.           Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99           Scheme 2         32.00         3.1468         07-Feb-2011         10.1688         31.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1841         34.99           Total         100.00         3.4367         07-Feb-2011         10.1841         34.99           Details of LIC Policy [ Certificate No : 12365474 ]#         #         #         #         99.97           Details of LIC Policy [ Certificate No : 12365474 ]#         #         #         #         SubHASH         Sum Assured :         Rs. 75,000 in case of total disability           Rs. 37,500 in case of partial disability         Rs. 37,500 in case of partial disability         #         #	Self MOIA Total Units Balance	NAV AS ON Date	NAV IN RS.	Holding Value in RS.	
Holding in NPS Life [ PRAN: 500040858142]         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99           Scheme 2         32.00         3.1468         07-Feb-2011         10.1688         31.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1688         31.99           Total         100.00         3.4367         07-Feb-2011         10.1841         24.99           Details of LIC Policy [ Certificate No : 12365474 ]#         #         #         99,97         99,97           Details of LIC Policy [ Certificate No : 12365474 ]#         #         Rs. 75,000 in case of total disability         Sum Assured :         Rs. 75,000 in case of total disability           Rs. 37,500 in case of partial disability         Rs. 37,500 in case of partial disability         Sum Assured :         Sum Assured :         Sum Assured :	2600.00 0.00 2600.00 224.1300	23-Jul-2013	11.6000	2599.90800000	
Holding in Nrs. Life [PRAII: 300040853142]         Amount contributed in Rs.         Units Balance         NAV As on Date         NAV in Rs.         Holding Value in Rs.           Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99           Scheme 2         32.00         3.1468         07-Feb-2011         10.1688         31.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1688         34.99           Total         100.00         3.4367         07-Feb-2011         10.1841         34.99           Details of LIC Policy [ Certificate No : 12365474 ]#         #					
Scheme 1         33.00         3.1716         07-Feb-2011         10.4046         32.99           Scheme 2         32.00         3.1468         07-Feb-2011         10.1688         31.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1688         31.99           Total         100.00         3.4367         07-Feb-2011         10.1841         34.99           Details of LIC Policy [ Certificate No : 12365474 ]#         #         #         #         #         #           Details of LIC Policy [ Certificate No : 12365474 ]#         #	Holding in NPS Lite [ PRAN: 500040858142] Amount contributed in Rs. Units Balai	nce NAV As on Date	NAV in Rs.	Holding Value in Rs.	
Scheme 2         32.00         3.1468         07-Feb-2011         10.1688         31.99           Scheme 3         35.00         3.4367         07-Feb-2011         10.1684         34.99           Total         100.00         99.97         99.97           Details of LIC Policy [ Certificate No : 12365474 ]#         #           # Premium paid by MOIA : Rs. 100/-         Nominee : SUBHASH           Sum Assured :         Rs. 75.000 in case of total disability Rs. 37,500 in case of partial disability	Scheme 1 33.00 3.1716	07-Feb-2011	10.4046	32.99	
Scheme 3         35.00         3.4367         07-Feb-2011         10.1841         34.99           Total         100.00         99.97         99.97           Details of LIC Policy [ Certificate No : 12365474 ]#         #           # Premium paid by MOIA : Rs. 100/-         Nominee : SUBHASH           Sum Assured :         Rs. 75,000 in case of total disability           Rs. 37,500 in case of partial disability	Scheme 2 32.00 3.1468	07-Feb-2011	10.1688	31.99	
Details of LIC Policy [Certificate No : 12365474 ]# # Premium paid by MOIA : Rs. 100/- Nominee : SUBHASH Sum Assured : Rs. 75,000 in case of total disability Rs. 37,500 in case of partial disability	Scheme 3 35.00 3.4367	07-Feb-2011	10.1841	34.99	
Details of LIC Policy [Certificate No : 12365474 ]# # Premium paid by MOIA : Rs. 100/- Nominee : SUBHASH Sum Assured : Rs. 75,000 in case of total disability Rs. 37,500 in case of partial disability	Totar 100.00			99.97	
# Premium paid by MOA: Rs. 100/. Nominee: SUBHASH Sum Assured: Rs. 75,000 in case of total disability Rs. 37,500 in case of partial disability	Details of LIC Dolicy [Certificate No : 123654741#				
Nominee : SUBHASH Sum Assured : Rs. 75,000 in case of total disability Rs. 37,500 in case of partial disability	# Premium paid by MOIA : Rs. 100/-				
Sum Assured : Rs. 75,000 in case of total disability Rs. 37,500 in case of partial disability	Nominee : SUBHASH				
Rs. 37,500 in case of partial disability	Sum Assured : Rs. 75,000 in case of total disc	ability			
Rs. 30.000 in case of death of the subscriber	Rs. 37,500 in case of partial d Rs. 30.000 in case of death of	isability the subscriber			
Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 x 768.	Best viewed in Internet Explorer 7.0 & above or Mo	zilla Firefox Ver 3 & above wi	ith a resolution of 1024	x 768.	
Figure: 13	Fionr	e: 13			
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