



# **Standard Operating Procedure**

**For**

**LIC as a Scheme Partner**

**Of**

**Mahatma Gandhi Pravasi Suraksha Yojana  
(MGPSY)**

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## 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.

### **Scheme Partners in the MGPSY:**

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 (LIC). The three partner schemes are as follows:

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

MGPSY Recordkeeping System (MRKS) is going to provide the 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. Each Key Stakeholder will be identified by a unique registration number. This document provides the broad guidelines about the roles and responsibilities of LIC as a Scheme Partner with respect to their activities related to registration of the subscriber and issuance of Membership ID.

## Roles & Responsibility of LIC:

As a Scheme Partner in MGPSY, LIC is responsible for downloading the registration details from MRKS and uploading the individual Membership IDs for the corresponding PLIF IDs in MRKS.

### A. Download of Registration Details:

Once the Banking Partner (BP) transfers the money realised from the subscribers' account for the investment in Partner Schemes, BP will upload the Fund Confirmation Feed (FCF) to MRKS. Subsequently, a registration file will be generated which needs to be downloaded by the LIC.

LIC needs to download the registration details by login to MRKS with their Password based User ID. When the LIC user will login to the MRKS, welcome screen will appear as shown in Fig: 1.



Fig: 1

For downloading the registration details, LIC needs to select the sub menu of "LIC Request" under the menu of "Download" as shown in Fig.2.

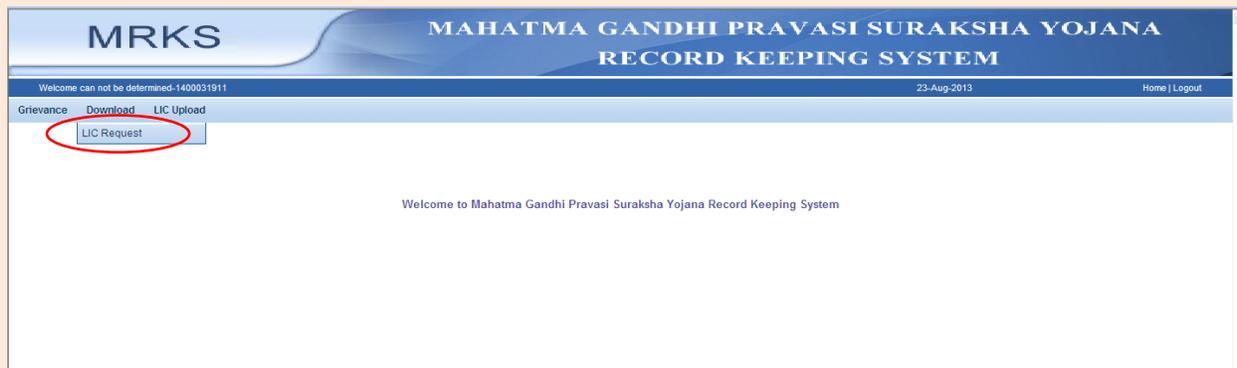


Fig. 2

The user needs to enter the "From date" and "To date" and click on search. The date range should not be more than 15 days. The files generated during the date range will be fetched.

The screenshot shows the MRKS web application interface. At the top, the header reads 'MRKS MAHATMA GANDHI PRAVASI SURAKSHA YOJANA RECORD KEEPING SYSTEM'. Below the header, there is a navigation bar with links for 'Grievance', 'Download', and 'LIC Upload'. The main content area is titled 'Incremental LIC Request Download'. It features a search form with two date fields: 'From Date' and 'To Date', both containing the value '23/08/2013'. The date format is specified as '(dd/mm/yyyy)'. There are 'Search' and 'Reset' buttons at the bottom of the form. A red asterisk indicates that these fields are mandatory.

Fig. 3.

The downloaded file will be in “.csv” format, which can be opened in MS Excel. Based on the data and the forms received from MOIA (which are provided to the Ministry by Service Providers), LIC needs to register the subscribers and allot individual Membership ID to each registered subscriber. This Membership ID needs to be uploaded back to MRKS.

### B. Upload of Individual Membership IDs:

LIC, in the capacity of a Scheme Partner in MGPSY needs to upload the individual Membership ID into MRKS.

The details needs to be entered in an excel file. The steps for preparation of the file are given below.

- I. PLIF ID needs to be entered in column A of Sheet 1.
- II. Corresponding Membership ID of eight digits need to be entered in column B of Sheet 1.
- III. The Membership ID should be entered as text. i.e. the special character (') needs to be entered before the Membership ID.
- IV. Columns should not have any header
- V. No rows should be left blank in between
- VI. File to be saved in .csv format as shown below.

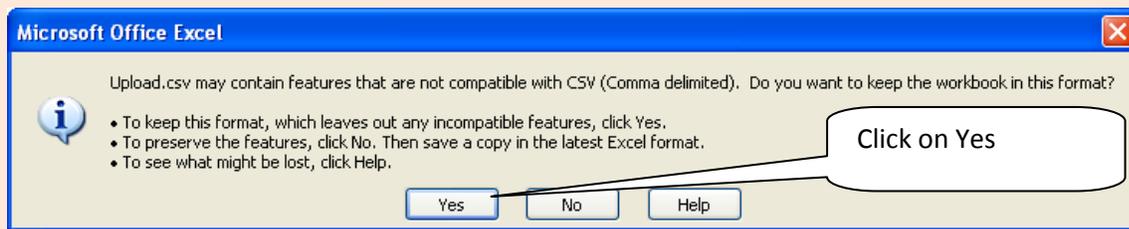
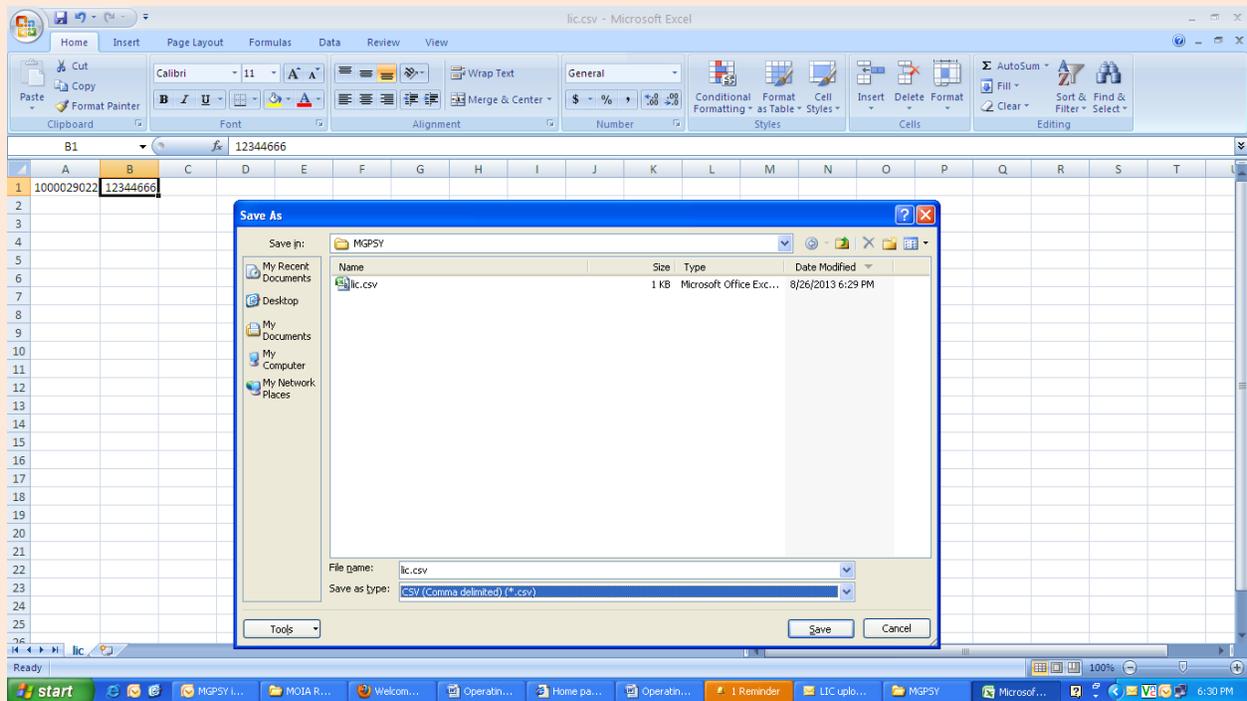


Fig. 4.

The user then needs to login to MRKS using the Password based User ID and go to the sub menu "Upload" under menu "LIC Upload" as shown below in Fig: 5.

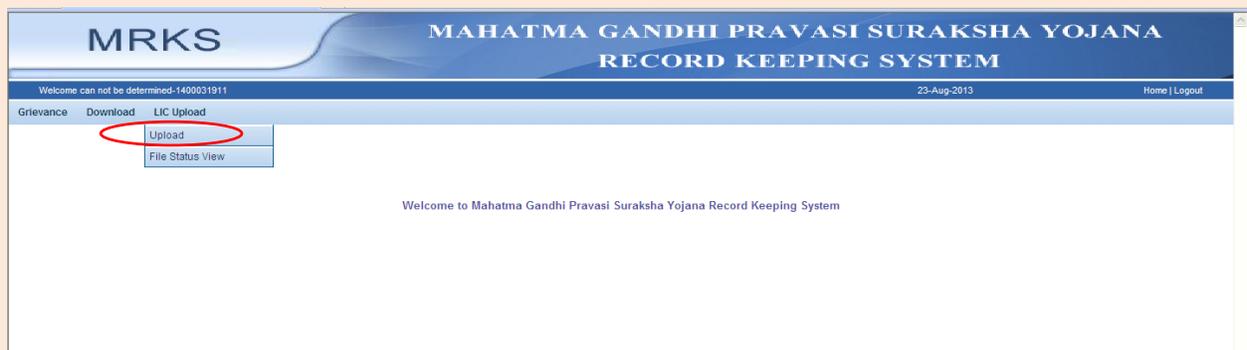


Fig: 5.

Once the LIC user clicks on "Upload", below mentioned screen will appear. While selecting the "Add files" details can be uploaded.

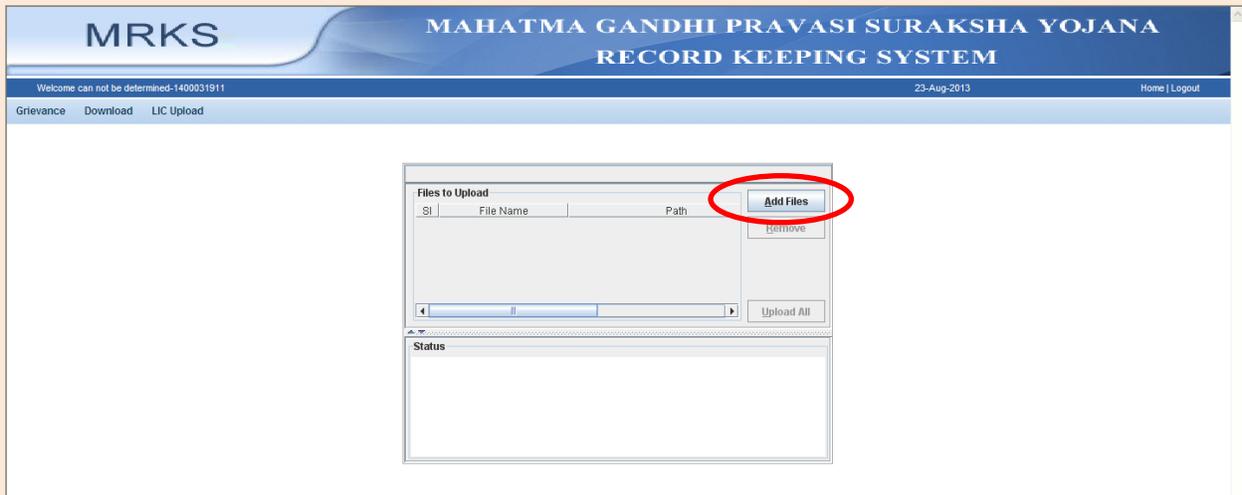
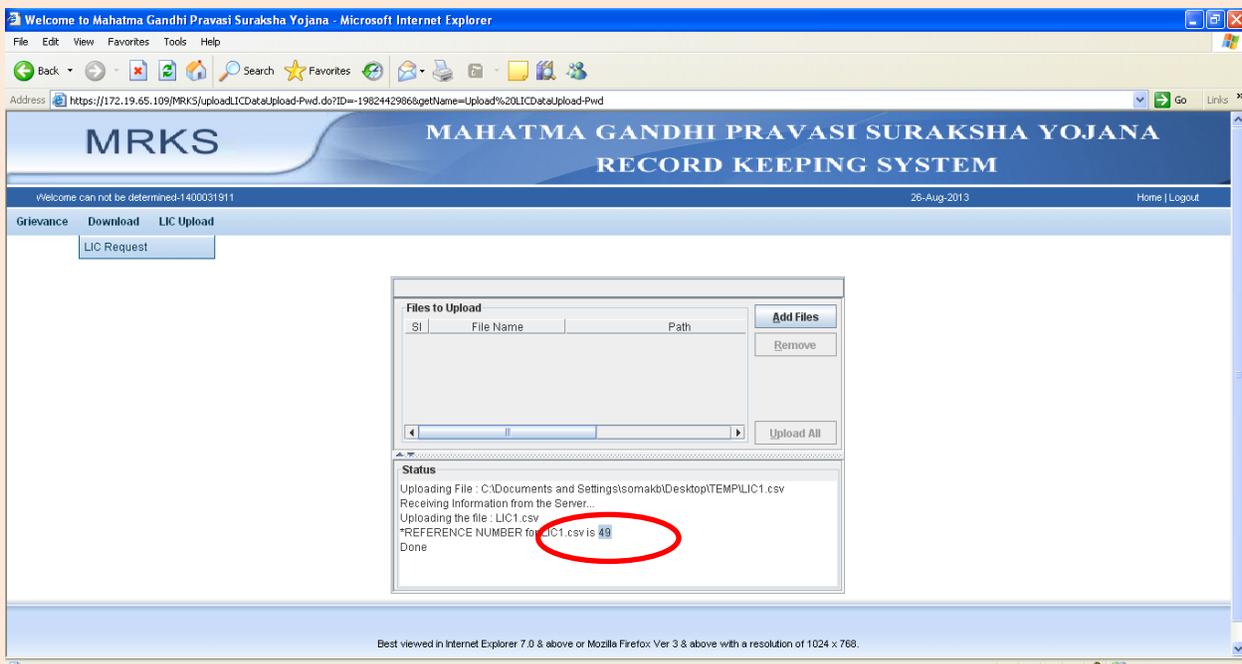


Fig: 6.

Once the file is successfully uploaded a File Reference Number (FRN) will be displayed, which needs to be maintained by the LIC for future reference.



LIC can also get the status of file upload using the FRN. To get the file status, the user needs to select the sub menu "File Status View" under the menu "LIC Upload" as shown below in Fig: 7.

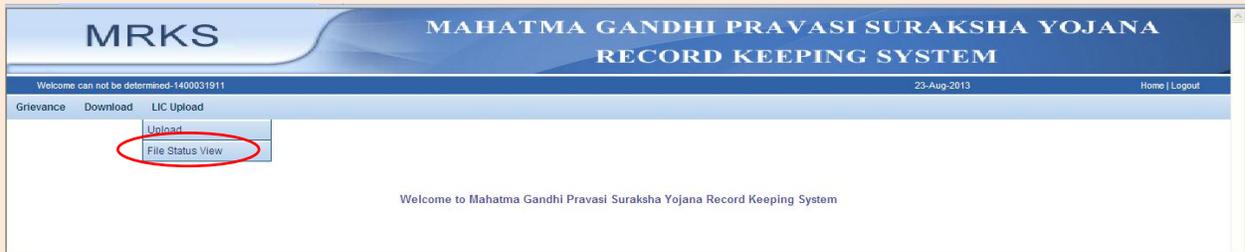


Fig: 7.

The user can either enter the FRN or can select the date of upload of the file to get the status. (Ref: Fig: 8).



Fig: 8.

In case the file is rejected, the error message can be viewed by clicking on the hyperlink under “Error File” Column as shown in Fig: 9. In case the file is rejected, all the records in the file need to be re-uploaded.

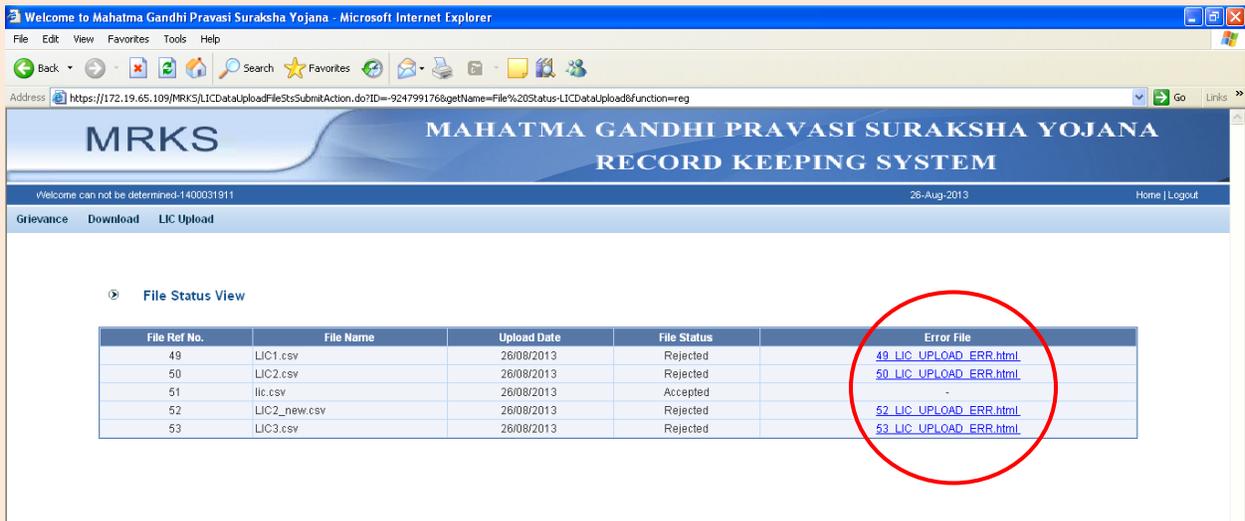


Fig: 9

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