



# Standard Operating Procedure (SOP) for Janashree Bima Yojana under Mahatma Gandhi Pravasi Suraksha Yojana



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**



## **Acronyms and Abbreviations**

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

<b>Acronym</b>	<b>Description</b>
<b>ECR</b>	Emigration Check Required
<b>ECS</b>	Electronic Clearing Service
<b>JBY</b>	Janashree Bima Yojana
<b>LIC</b>	Life Insurance Corporation of India
<b>MGPSY</b>	Mahatma Gandhi Pravasi Suraksha Yojana
<b>MOIA</b>	Ministry of Overseas Indian Affairs
<b>NPS-Lite</b>	National Pension System Lite
<b>PMU</b>	Project Monitoring Unit
<b>R&amp;R</b>	Return and Resettlement
<b>SI</b>	Standing Instructions



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## 1 Introduction

Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) is a specially designed social security scheme launched by Ministry of Overseas Indian Affairs (MOIA). The scheme 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 and (c) obtain a free of cost Life Insurance cover** against natural or accidental and permanent or partial disability

Male or female overseas Indian workers in the age group of 18-50 years can join the scheme to avail the aforesaid benefits.

### Scheme Partners

- ✚ Investment under Return and Resettlement Savings account through SEBI regulated Mutual Fund managed by **UTI**
- ✚ Monthly pension in old age through **PFRDA** regulated NPS Lite
- ✚ Life Insurance Cover under Janashree Bima Yojana (JBY) by **LIC of India**

## 2 Purpose of Document

**This Document entails to describe the role of participatory stakeholders with respect to the Enrollment process under JBY, Premium utilization process and Claim disbursement process.** Roles and responsibilities of the involved stakeholders have been clearly defined along with the timelines for each activity.

## 3 JBY-MGPSY Benefits

Under the proposed MGPSY, life insurance cover will be provided to overseas Indian workers who join as subscribers under MGPSY so that their families receive a reasonable compensation in case of death or disability of the worker. Full accumulated savings in the MGPSY account along with the life insurance benefit would be paid out upon death, permanent disability or terminal illness of the subscriber as a lump sum to the nominee.

To provide social security under such unforeseen eventuality MOIA is offering a free of Cost Life Insurance coverage under the Janashree Bima Yojana (JBY) of LIC. Events covered under JBY scheme are:

- In the unfortunate event of natural death of the insured member (subscriber), Rs.30,000 will be paid to the nominee of the subscriber by LIC.
- In case of an accidental death or permanent disability, Rs.75,000 will be paid to the subscribers nominee or to the subscriber, as the case may be, by LIC
- In case of partial disability due to an accident, subscriber will be paid Rs. 37,500 by LIC



## 4 Stakeholders and Definitions

The major stakeholders identified in the scheme architecture in line with the Insurance processes include subscribers, Service Providers, Nodal agency and LIC. Fitment of the stakeholders (roles and responsibilities) with respect to the architecture is illustrated below:

### 1. Subscriber

An overseas Indian worker in ECR country registered in MGPSY.

### 2. Service Provider

MGPSY Service Providers are reputed financial institution appointed by MOIA for dealing with the subscribers. They shall be the first point of interaction between Subscriber and the scheme. The success of the scheme will largely depend upon the ability and delivery capabilities of the MGPSY Service Providers. On behalf of MGPSY, Service Providers shall be responsible for interfacing with the subscriber, educating them about the scheme features and working towards bringing them onboard in MGPSY.

They will be the single point of contact for the subscribers and will be responsible for responding to subscriber queries, spreading awareness about the scheme, enrolling the subscriber in MGPSY, Processing claim and withdrawal requests and updating any personal or scheme related information about the subscriber.

### 3. Nodal Agency

Ministry of Overseas Indian Affairs, Govt of India,(MOIA)is the prime stake holder and sponsor of the scheme. It has the right to take necessary action to implement the scheme successfully in the complete interest of its subscribers. MOIA is referred here as the “**Nodal Agency**” for MGPSY-JBY scheme. Nodal Agency will provide the necessary interface between the MGPSY subscribers and LIC and acts *For and On* behalf of the insured members. It is primarily responsible for making payment of premium to LIC and for collecting the application cum nomination form and forwarding the subscriber details in a specific format to LIC. All the claims will also be routed via the Nodal agency for settlement and clearance.

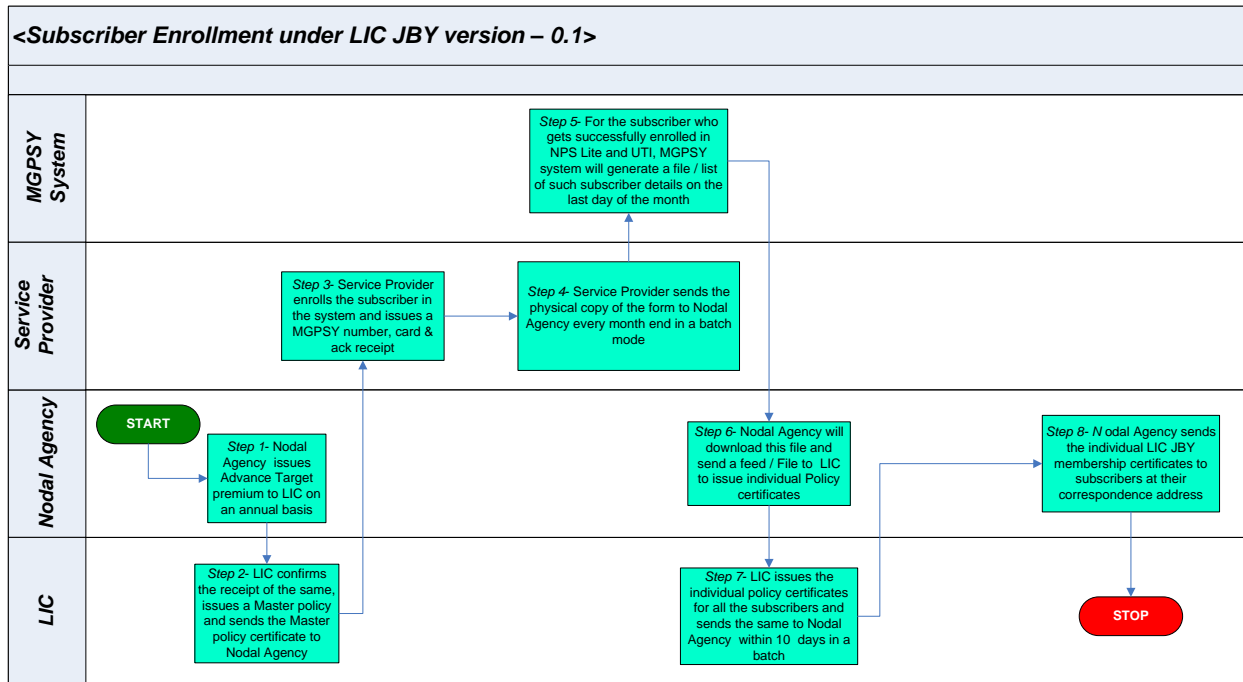
*Initially the tasks of Nodal Agency shall be managed by Project Management Unit appointed by MOIA. Going forward based on the number of claims generated each month, dedicated resource shall be appointed to handle operations under JBY.*

### 4. LIC of India

LIC will issue a group master insurance policy with MOIA as master policy holder. MOIA will pay the requisite premium on members behalf to effect, and keep in force, the policy. Insurance cover under the policy in respect of covered members will be effective from the date a subscriber is enrolled under MGPSY and issued a MGPSY number provided his enrolment under NPS LITE and UTI scheme is not rendered invalid due to any reason.



## 5. Subscriber Enrollment under MGPSY – JBY Scheme



### Roles and Responsibilities of Stakeholders involved in the process

#### 1. Service Provider

In the context of enrollment under MGPSY JBY following are the responsibilities of the Service Provider:

- Subscriber will approach the Service Provider’s enrollment station with all the necessary supporting documents and contribution for the purpose of enrollment in the scheme. Service Provider will register the subscriber in MGPSY system and issue an *Ack receipt, MGPSY card with PLIF ID and Welcome kit* to the subscriber against the same.
- Service Provider will segregate the forms scheme partner wise and forward the original copy of the MGPSY cum JBY forms to Nodal Agency on last working day of the month. He will stack all the forms in a bundle and enclose it in an envelope and send it to the Nodal Agency at the following address :

**Ministry of Overseas Indian Affairs, Government of India, 9<sup>th</sup> Floor, Akbar Bhawan**  
**New Delhi - 110021, Tel - 011 24197900**

- This subscriber is now successfully enrolled under JBY Master policy and will get benefit as per JBY scheme from the date of issuance of PLIF ID subject to validity of his enrolment as subscriber under MGPSY. *This covers the provisional enrollment of the subscriber in MGPSY- JBY.*



## 2. Nodal Agency (MOIA) and MGPSY System

- ✚ Nodal Agency will remit *Annual Target Premium (Rs 5 Lakh, considering 5000 subscribers will be enrolled in a year)* into LIC's account.
- ✚ For the subscribers who get successfully enrolled in the NPS Lite and UTI MIS scheme in a particular month, MGPSY system will generate a file listing out the details of those subscribers at the end of the month.
- ✚ Nodal Agency will then download this file and on the 1<sup>st</sup> working day of the next month sends a list of these successfully enrolled subscribers to LIC for coverage under MGPSY-JBY in a file feed format. There should not be any delay in transmitting this information to LIC.
- ✚ After receiving the individual LIC JBY certificates of membership from LIC, Nodal Agency will then dispatch the same to the subscriber's correspondence address (as mentioned on the form)

## 3. LIC

- ✚ After receiving the advance *Annual Target Premium* amount from the Nodal Agency, LIC will issue an official receipt as an acknowledgment to the Nodal Agency.
- ✚ At the beginning of the scheme, LIC would issue a master policy under which insurance coverage would be available to members of MGPSY and dispatch this Master Policy certificate to Nodal Agency. (5000 subscribers as envisaged currently)
- ✚ LIC, will issue individual *subscriber certificates of membership within 10 days of receiving the Subscriber registration file feed from Nodal Agency*
- ✚ Certificates of Membership will then be dispatched to the Nodal Agency for further distribution to subscriber at his correspondence address.
- ✚ These certificates will be issued based on the information file feed shared by Nodal Agency on the first working day of every month indicating "*subscribers successfully enrolled in the partner schemes in the previous month*". This completes proper registration of the subscriber in MGPSY JBY.

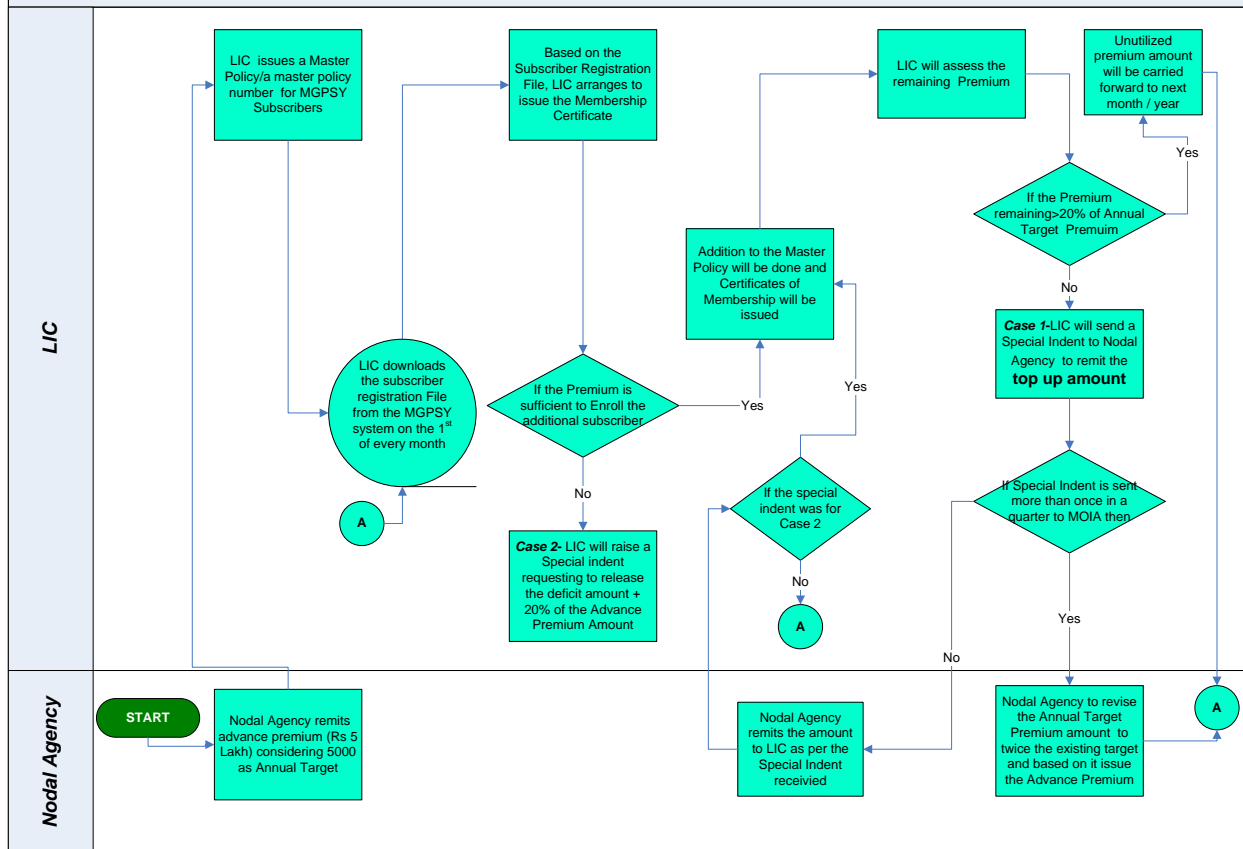
*Alternatively, going forward LIC will also be provided a login to access the MGPSY system from where the Subscriber Registration file can be downloaded and based on it individual subscriber certificates of membership will be issued.*

### **Important Points –**

- *Service Provider should dispatch the original copy of the MGPSY cum JBY enrollment forms to MOIA only at the end of each month in a proper bundled form.*
- *On the first day of every month, it is Nodal Agency's mandate to download the Subscriber Registration file from the MGPSY system and same day forward this list to LIC*
- *LIC within 10 days of receiving such information will prepare and dispatch individual subscriber MGPSY JBY certificate of membership to the Nodal Agency*
- *It is Nodal Agency's mandate to dispatch these certificates at the subscribers correspondence address within 3 days of receiving them*

## 6. Premium Disbursement Process

### <Premium Disbursement and Utilization Process – version 0.1>



### Roles and Responsibilities of Stakeholders involved in the process

#### 1. LIC

- ✚ LIC issues a Master Policy for the MGPSY subscribers and dispatches it to the Nodal Agency
- ✚ LIC downloads the Subscriber Registration File from the MGPSY system on the 1<sup>st</sup> of every month
- ✚ This file indicates the number of subscribers against whom individual subscriber certificates and subscriber ID's are to be issued
  - i. **If LIC has sufficient premium to enroll the subscribers into JBY then –**
    - ✚ It will issue individual subscriber certificates of membership and subscriber ID's against each subscriber and dispatch the same to Nodal Agency to further transmit it to the subscriber.
    - ✚ After the premium is utilized for enrollment, **LIC will also check whether the remaining Annual Target Premium amount is greater than 20%**





(a) If the Premium amount remaining is greater than 20 % of the Annual Target Premium, then this unutilized amount will be carried forward to the next month / year as the case may be

**(b) Case 1** –If the Premium amount remaining is less than 20%, LIC will raise a special indent to Nodal Agency to transfer an additional **top up amount**

**ii. If the Premium with LIC is not sufficient to enroll the subscribers, then**

(a) LIC will raise a special indent for transferring the Deficit amount + 20 % of the Annual Target Premium Amount. After receiving the premium amount from Nodal Agency, LIC will then enroll the subscriber under the Master Policy and Certificates of Membership and Member id's will be issued

**2. Nodal Agency**

✚ Nodal Agency will credit Rs 5 Lakh in LIC's account as Annual Target Advance premium considering 5000 subscribers will be enrolled in a particular year

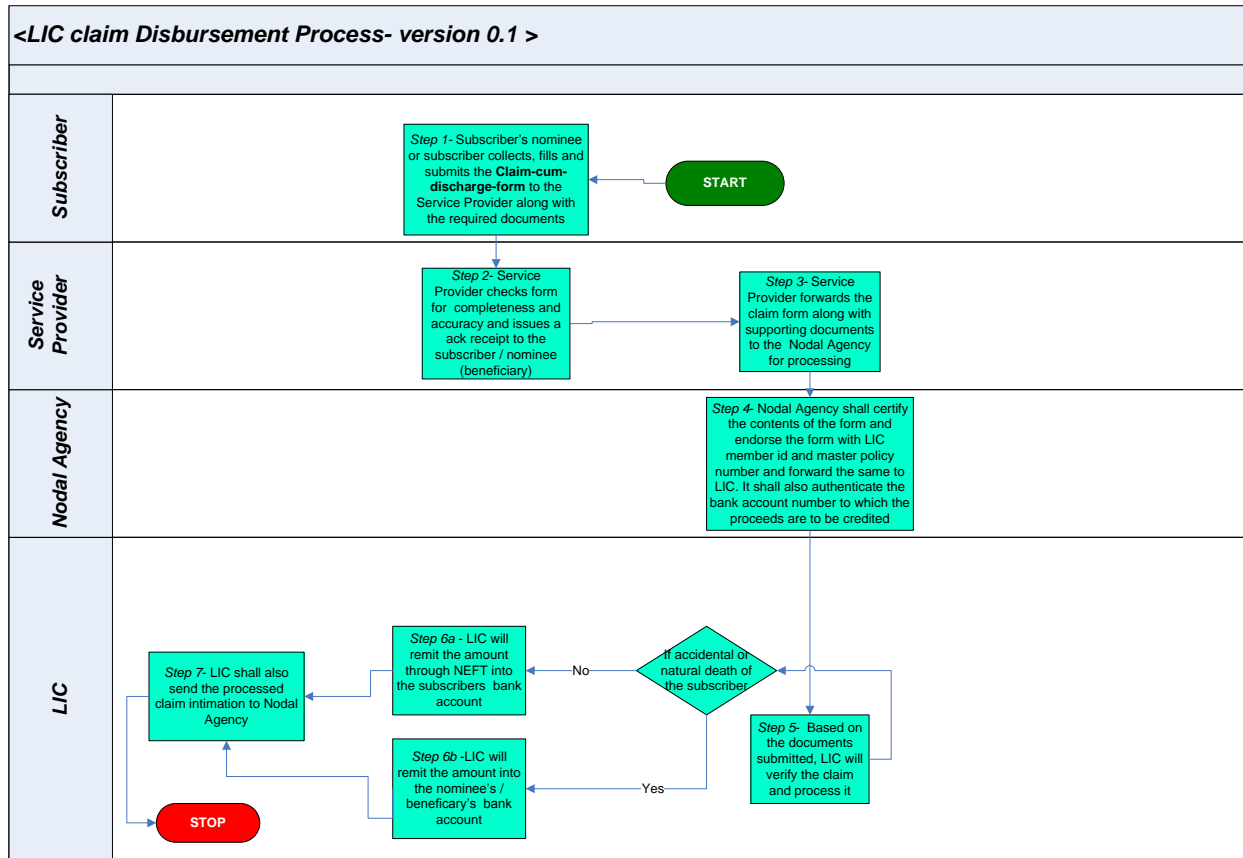
✚ Based on the special Indent received by LIC, Nodal Agency will remit the desired amount into LIC's Account

✚ If in a quarter, special indent request are received twice, Nodal agency will revise the Annual Target Advance Premium amount to double the existing amount and credit the same into LIC's account

**Important Points-**

- *Every month end, utilization certificate would be issued by LIC.*
- *Nodal Agency will process the Special Indent requests received from LIC*
- *Nodal Agency will define the Annual Target Advance Premium amount*
- *Top up Amount as mentioned above needs to be defined by MOIA*
- *Deficit Amount = Actual Amount required to enroll the subscribers – Amount available with LIC*

## 7. Claim Disbursement Process



### Roles and Responsibilities of Stakeholders involved in the process

#### 1. Subscriber

Life Insurance claim shall arise in the event of death of the member assured or permanent disability, total or partial, due to an accident.

✚ On arising of the claim, the claimant ( nominee/ beneficiary in case of death claim and the insured member/ subscriber in case of disability claim) is required to fill and submit the Claim cum Discharge Form to the MGPSY Service Provider

✚ He is required to submit the following documents in case of Natural death

- Duly filled Claim form
- Copy of death certificate duly attested in original by the Nodal Agency

In accidental death benefit claim cases, following additional requirements to the satisfaction of the Corporation will have to be submitted in addition to Death Registration Certificate.

- Copy of FIR
- Post Mortem Report
- Police Inquest Report (panchanama)



In case of accidental disability, subscriber will submit the following to the Service Provider

- certificate of doctor certifying permanent disability
- claim form cum discharge receipt
- copy of FIR

## 2. Service Provider

- ✚ Service Provider will check the duly filled claim cum discharge forms for completeness and collect the supporting and forms from the subscriber and against this issue an Ack receipt
- ✚ Every Friday by e.o.d duly filled claim cum discharge forms along with the supporting documents shall be forwarded to Nodal Agency for processing

## 3. Nodal Agency

- ✚ Nodal Agency shall certify the contents and endorse Annexure/ the claim cum discharge form with LIC-ID of member covered and policy number and then forward the claim to designated unit of LIC.
- ✚ Nodal agency shall also authenticate the Bank Account of the beneficiary to which claim proceeds are to be credited.

## 4. LIC

- ✚ Any claims not more than 6 months old shall be processed by LIC.
- ✚ LIC based on the genuineness of claim, process it and the proceeds of the claim shall be forwarded to claimant's/beneficiary's account through NEFT as the case may be

### **Important Points-**

- *Service Provider should ensure the claim form is properly filled and affixed with desired supportings*
- *It is Nodal Agency's responsibility to ensure the authenticity of the Bank Account and stamp the form with the LIC member ID and policy number and thereafter forward the same to claim processing unit of LIC at the earliest*
- *LIC to process the claim and transfer the proceeds to the concerned bank account*
- *All the claims should be forwarded to LIC well within six months from arising of claim to avoid rejections by LIC.*