



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 solicit for 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 Users in the Call Centre to raise 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:
- EMP ID:
- 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.**



Figure: 1

To raise the Grievance, the call centre user needs to select the sub menu “Log Grievance Request” under the menu “Grievance” as shown below in **Figure: 2**.



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**.

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 successful registration of the grievance in MRKS, which can be used for the future reference.



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.

Figure: 5

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

Token Number	Status	Resolution Remarks	Grievance Logged Date	Resolution Date & Time
10004579	Received		28-Aug-2013 15:36:11	

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.

MRKS MAHATMA GANDHI PRAVASI SURAKSHA YOJANA
RECORD KEEPING SYSTEM

► Grievance Status View

User Details

Grievance Logged By
Entity Type: CRA
Entity ID: CRA000
Acknowledgement No.:
PLIF ID: 1000023203
Email Id:

Grievance Logged For
Entity Type: SUBSCRIBER

Grievance Details

Grievance Type: Grievance of SUBSCRIBER against UTI
Grievance Sub Type: Contribution for UTI not processed
Grievance Description: Not done
Mode of Logging: CALL CENTRE
Grievance Receipt Date: 28-Aug-2013
Status: Received
Resolution Remarks:
Resolution Date and Timestamp:
Grievance Logged Previously:
Previous Token No.:
Last Escalation Timestamp:
Last Escalation Remark:
Last Assigned User Id:
Last Assigned Timestamp:
Level:

Close

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.

MRKS MAHATMA GANDHI PRAVASI SURAKSHA YOJANA RECORD KEEPING SYSTEM

Welcome MRKS Operations-CRA0000P 28-Aug-2013 Home | Log Out

Grievance View Statements

Log Grievance Request

Grievance Status View

Master Status View

Grievance Master Status View

Token No.

PLIF ID

Grievance Logged By Entity

Grievance Logged Against Entity

Status

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Grievance Receipt Date (dd/mm/yyyy)

Note

- > Please enter at least one search criteria.
- > Difference between From Date and To Date should not be greater 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**.

MRKS MAHATMA GANDHI PRAVASI SURAKSHA YOJANA RECORD KEEPING SYSTEM

Welcome MRKS Operations-CRA0000P 28-Aug-2013 Home | Log Out

Grievance View Statements

Grievance Master Detail View

Token No.	Grievance Logged By Entity Type	Grievance Logged By Entity Id	Grievance Logged For Entity Type	Grievance Logged Against Entity Type	Grievance Logged Against Entity Id	Acknowledgement no./PRN/Transaction Id	PLIF ID
10004540	POP	1300011	SUBSCRIBER	POP	1300011		abc
10004541	POP	1300011	SUBSCRIBER	BANK	18000017		aaa
10004542	POP	1300011	SUBSCRIBER	POP	1300011		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**.



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**.

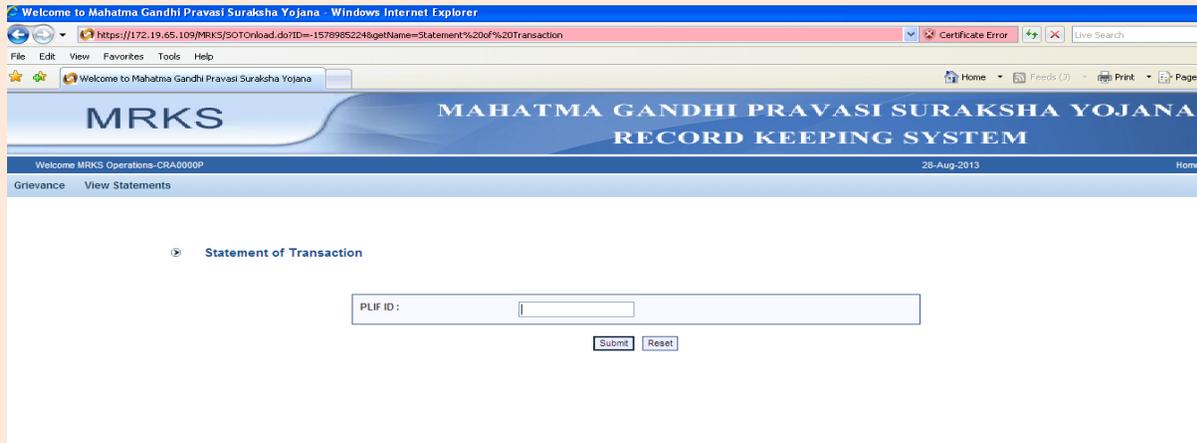


Figure: 11

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



Figure: 12

Statement of Holding (SOH) will enable 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**.

MRKS
MAHATMA GANDHI PRAVASI SURAKSHA YOJANA
RECORD KEEPING SYSTEM

Welcome MRKS Operations-CRA0000P
28-Aug-2013

Grievance View Statements

STATEMENT OF HOLDING AS ON 28-Aug-2013

PLIF ID : 1000051110 Status : Active Name : SHREYA GHOSHAL Residential Status : Resident Individual	Service Provider Reg. No : 5000004 Service Provider Name : PRAO office Mobile Number (India) : 0987964564 e-mail ID : SHREYA@YAHOO.COM
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Correspondence Address	Permanent Address
SHA 237TR4237T SDKCVNASK SDVSHV SHADVCV Karnataka INDIA 293478	SHA 237TR4237T SDKCVNASK SDVSHV SHADVCV

Nominee Details				
Nominee 1				
First Name	SUBHASH	Middle Name	FATHER	Last Name / Surname
Date of Birth	01/08/1962	Relationship		Major/Minor
Percentage Share	100%	Nominee/Guardian Address		MAJOR
Guardian First Name		Guardian Middle Name		Guardian Last Name / Surname
Nominee's Relation With Guardian				

Bank Details			
Bank Account Type:	NRE	Bank IFS Code:	SDV72346276
Bank Name:	SBI	Bank Account No.:	128734128947831
Bank Address:	SDBVSJBV	Bank Branch:	SDSB
Bank MICR Code:	283479278	Bank Address PIN:	348758
Bank City:	SDVBS		

Holding in UTI - MIS [Folio No.: 10520000030400000412]						
Amount contributed in Rs.			Units Balance	NAV As on Date	NAV in Rs.	Holding Value in Rs.
Self	MOIA	Total				
2600.00	0.00	2600.00	224.1300	23-Jul-2013	11.6000	2599.90800000

Holding in NPS Lite [PRAI: 500040858142]						
	Amount contributed in Rs.		Units Balance	NAV As on Date	NAV in Rs.	Holding Value in Rs.
Scheme		Total				
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				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
- Rs. 30,000 in case of death of the subscriber

Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 x 768.

Figure: 13

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