



Standard Operating Procedure

For

Service Provider

Of

Mahatma Gandhi Pravasi Suraksha Yojana
Recordkeeping System (MRKS)

Part II -Contribution

Introduction

The operating manual for Service Provider for online registration provides the broad guidelines about the roles and responsibilities of Service Provider and its associated branches with respect to their activities related to subscriber registration in MRKS. This document provides the broad guidelines about the roles and responsibilities of Service Provider with respect to their activities related to handling of subscriber registration forms and contribution processing for NPS Lite.

1. Service Provider

Service Providers (SPs) are entities appointed by MOIA who will be acting as an interface between the subscriber and MRKS. They have been entrusted with the responsibility of registration of subscriber in MRKS, processing of initial and regular contribution, processing of maintenance request and resolution of subscribers grievance and queries.

Only an existing Aggregator which is registered with PFRDA under NPS Lite can be appointed as a Service provider in MGPSY.

A. Role & Responsibilities of SP:

i. Download of Registration details:

After a subscriber is registered in MRKS at one of the registered branches of the Service Provider, the signed forms are sent to the SP office (nodal office). Once the Banking Partner (BP) transfers the money realised from the subscribers' account for investment in NPS Lite to the SP's pool account, the BP will upload the Fund Confirmation Feed (FCF) in MRKS. Subsequently, a registration file will be generated in MRKS, which needs to be downloaded by the SP.

SP needs to download the registration details by login to MRKS with their DSC based User ID. Once the SP will login to the MRKS, welcome screen will appear as shown in Fig: 1



Fig:1

For downloading the registration details, SP needs to select the sub menu of “Subscriber Information” under the menu of “Download” as shown in Fig.2.

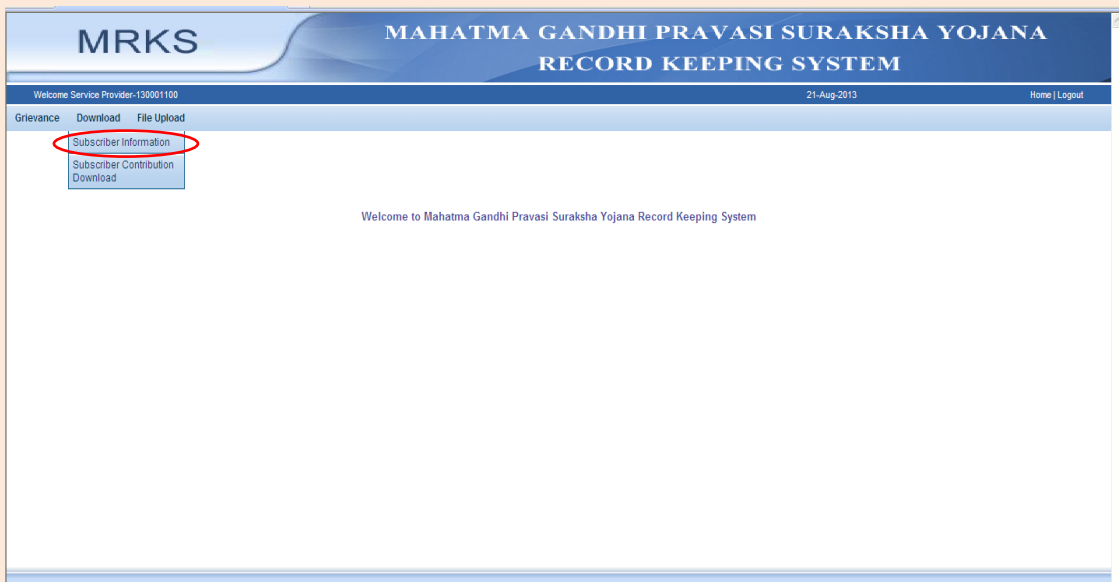


Fig:2

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 as shown in Fig. 3. The nomenclature of each of the file is <Serial Number>_<SP Entity ID>_<Date of file generation>.csv.

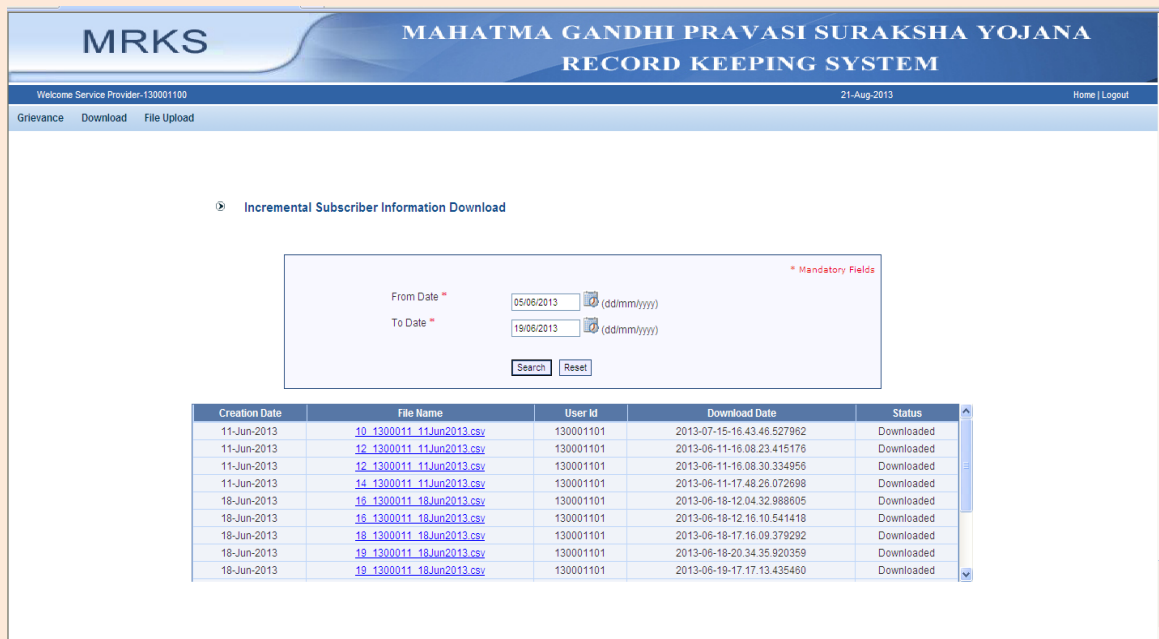


Fig: 3

The status of the file will change to “Downloaded” after the file is downloaded for the first time. However, user can download a file multiple times.

The file will contain details of all the PLIF IDs for which funds have been received from BP. SP needs to send only these forms to the respective scheme partners as per the details given below.

Form for UTI to be sent to:	UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051.
Form for LIC to be sent to:	Ministry of Overseas Indian Affairs Room No. 1027, Akbar Bhawan, Chanakyapuri New Delhi 110021 INDIA
Forms for NPS Lite to be sent to:	Any Central Recordkeeping Agency-Facilitation Center (CRA-FC). For list of registered CRA-FC please SP may refer to the link : https:// www.npscra.nsdl.co.in/cra-fc.php
Forms for SI/ECS to be sent to:	K/ A: MrNebhani S.H./ Mrs. K Shanti Bank of Baroda, NPS Nodal Cell, C/O City Back Office, 5th floor Bank of Baroda Building, Opp. Horniman Circle, Fort Mumbai- 400 001 Phone + 91 22 4914 4882, Fax + 91 22 2288 2104 Email npsnodal@bankofbaroda.com

For subscribers whose PRAN is appearing in the downloaded file, SP should not send the NPS Lite forms to CRA-FC. Instead, they should ensure that these PRANs are associated with the NL-AO and NL-CC earmarked for MGPSY subscriber.

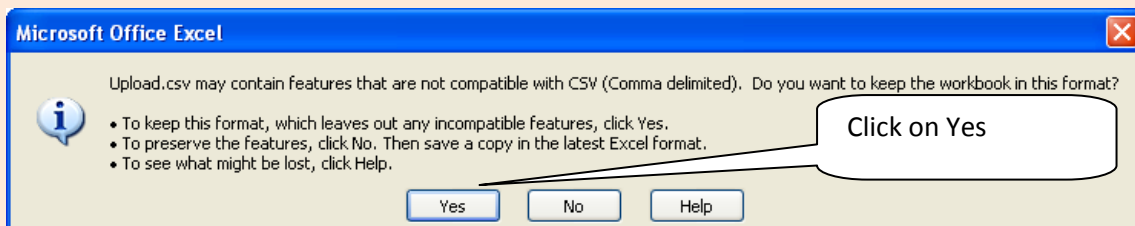
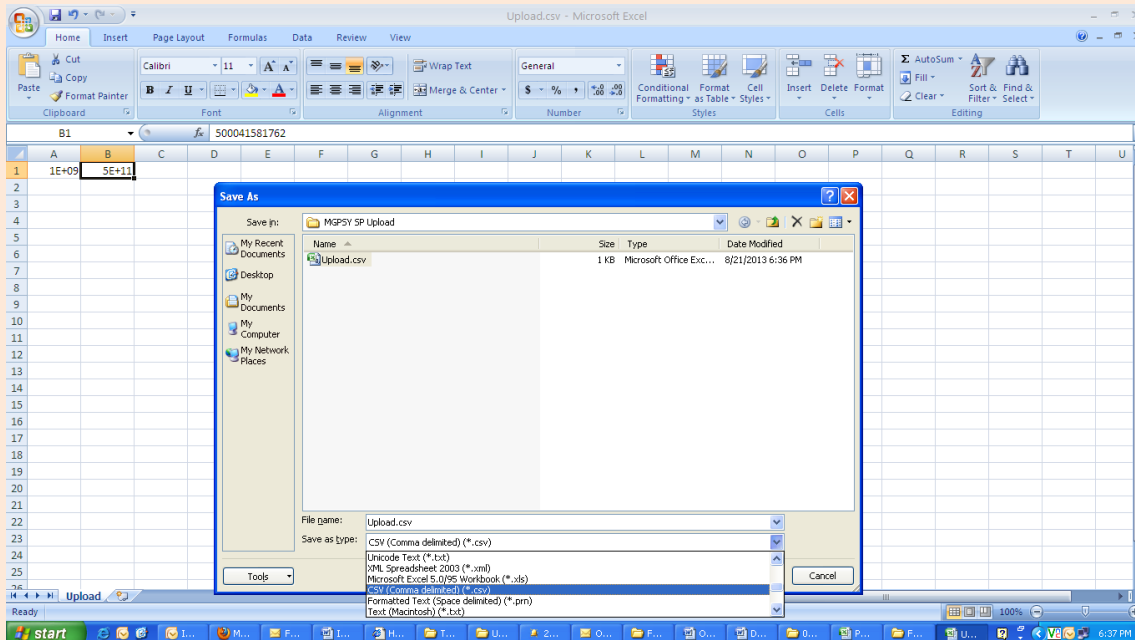
SP needs to maintain the despatch details of all such consignments for future use.

ii. Upload of PRAN Details:

SP, in the capacity of an Aggregator under NPS Lite, needs to send the subscriber's NPS Lite form to CRA - FC for PRAN generation. As mentioned above, subscriber already having PRAN should not be sent for the registration. After the PRAN is generated and intimation is received from CRA, the SP needs to upload the PRAN details into MRKS.

The PRAN details need to be entered in MRKS through 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 PRAN needs to be entered in column B of Sheet 1
- iii) The PRAN should be entered as text. i.e. the special character (') needs to be entered before the PRAN
- iv) Both the columns should not have any header
- v) No rows should be left blank in between
- vi) File to be and saved in .csv format as shown below.



The user then needs to login to MRKS using the DSC based User ID and go to the sub menu “PRAN info Upload” under menu “File Upload” as shown below in Fig: 4.



Fig: 4

When the SP clicks on “PRAN info Upload”, the screen below will appear. On selecting the “Add files”, PRAN details can be uploaded.

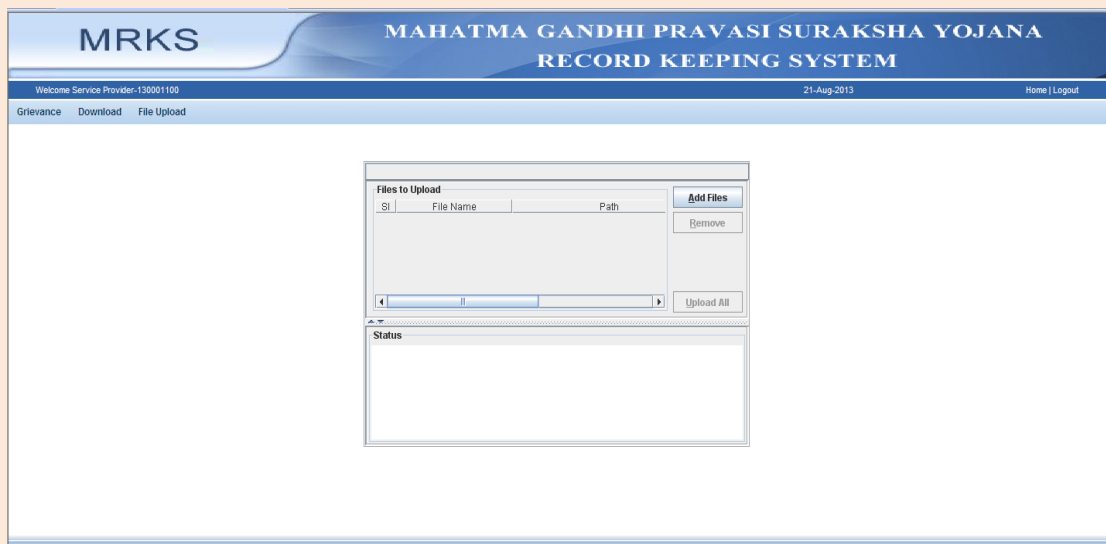


Fig: 5

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

An SP can also get the status of file upload while selecting the sub menu “PRAN info File Status View” under the menu “File Upload” as shown below in Fig: 6 & Fig: 7 .

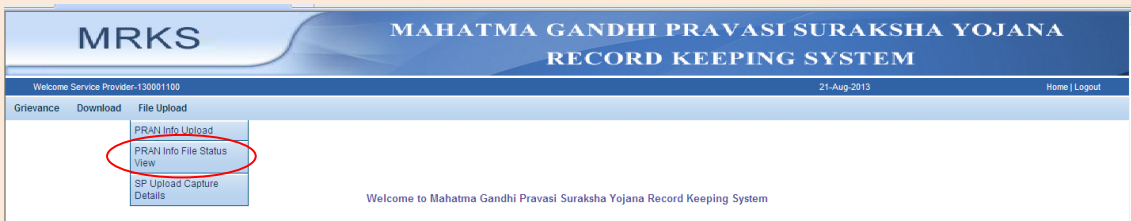


Fig: 6



Fig: 7

iii. Download of SCF:

Once the PRAN details are uploaded by SP, Subscriber contribution File (SCF) for the PRANs can be downloaded from MRKS for processing of contribution under NPS Lite on the next business day. The steps to download the SCF are shown below.

The user then needs to login to MRKS using the DSC based User ID and go to the sub menu “Subscriber Contribution Download” under menu “Download” as shown below in Fig: 8.

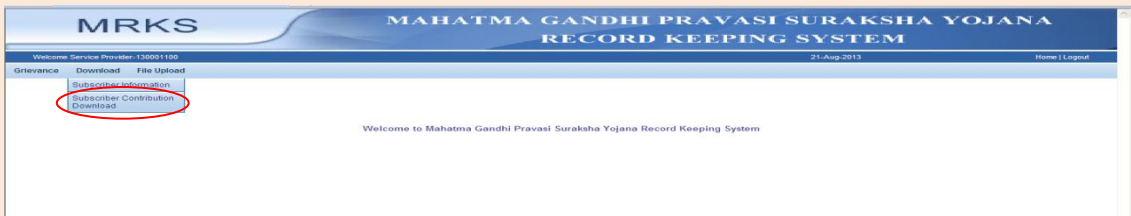


Fig: 8

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 as shown in Fig. 9. The nomenclature of the file will be <SP Entity ID><UTR as given by the BP>.txt. The downloaded file will have the file extension “.zip”.

The status of the file will change to “Downloaded” after the file is downloaded for the first time. However, user can download a file multiple times.

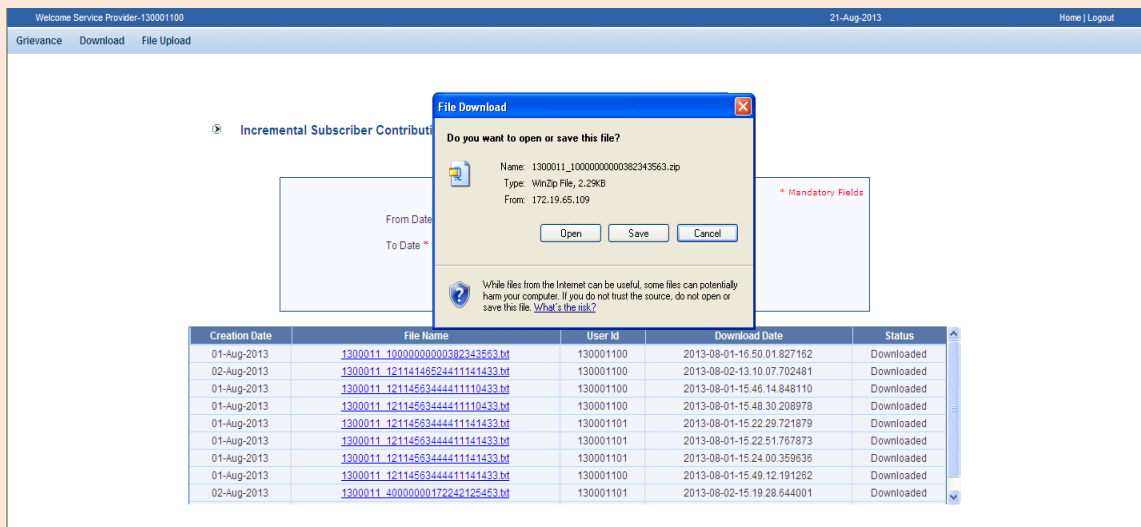


Fig: 9

The SCF, which gets generated in text format, can be extracted from the downloaded .zip file. SP, in his capacity of an Aggregator, will then need to process the contribution for subscribers in NPS Lite on the same day (as per the standard process laid down by CRA and PFRDA).

iv. Upload of Transaction details:

Once the SCF is uploaded by SP (in his capacity as an Aggregator) in NPS Lite system, the SP will be able to get a “Transaction ID” on the next business date. This details needs to be uploaded in MRKS.

The user then needs to login to MRKS using the DSC based User ID and go to the sub menu “SP Upload Capture Details” under menu “File upload” as shown below in Fig: 10.



Fig: 10

The following screen will appear as shown in Fig: 11. SP needs to enter the Transaction details (Transaction ID and Total Amount for the SCF) and then click on "Save". These details need to be entered accurately as the same will have impact on subscribers Statement of Transaction and Statement of Holding. The same can be edited till the unit details corresponding to the Transaction ID are imported to MRKS.



Fig: 11
