

## YOUR FREQUENCY OF CONTRIBUTIONS

There is no defined frequency at which you will make a contribution. You can contribute as per your convenience. You can contribute every month or once in 3 months or 6 months or on yearly basis. All contribution will be made directly from your bank account.

## ON YOUR RETURN TO INDIA

You will be able to withdraw your accumulated R&R savings as a lump sum upon your return to India.

Savings in NPS Lite account shall remain invested in a PFRDA regulated pension fund and you can continue to invest towards your pension. You will start receiving your regular pension from your NPS Lite account when you reach 60 years.

## YOUR SOURCE OF INFORMATION

For any queries or information on **MGPSY**, you can-

**Contact Toll Free Help Line:**

**1800 113 090 (India), 800 463 42 (UAE)**

**You may also approach nearest Bank of Baroda Branch or Indian Workers Resource Centre in UAE ( 3 Pm - 7 Pm on working days)**

Write email to: [inf.mgpsy@moia.nic.in](mailto:inf.mgpsy@moia.nic.in) or [help@iwrc-uae.com](mailto:help@iwrc-uae.com)



**Ministry of Overseas Indian Affairs  
Government of India**

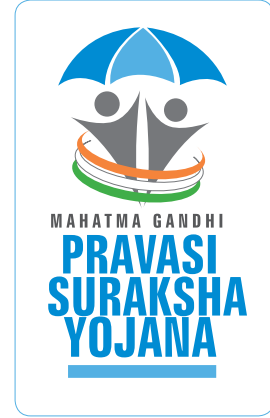
9th Floor, Akbar Bhawan

New Delhi- 110 021

Tel: 1800 113 090 (toll free, for India)

Email: [inf.mgpsy@moia.nic.in](mailto:inf.mgpsy@moia.nic.in)

[www.moia.gov.in](http://www.moia.gov.in)



## MAHATMA GANDHI PRAVASI SURAKSHA YOJANA

*A Social Security Scheme for all Overseas  
Indian Workers with Emigration Check  
Required (ECR) passports in ECR countries*



**MINISTRY OF OVERSEAS INDIAN AFFAIRS  
(MOIA)  
GOVERNMENT OF INDIA**

