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national
pension
system

NPS Guide For PAO/DTO (Nodal Office)



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(Nodal Office)

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Foreword

In 2003, Government of India (GOI) mandated Pension Fund Regulatory and Development Authority (PFRDA) to develop and regulate the National Pension System (NPS). PFRDA had the mandate of formalizing the architectural framework and the guiding principles of NPS. Though NPS was implemented in 2004, NPS was operationalised from June 2008 after the appointment of intermediaries like Central Recordkeeping Agency (CRA), Pension Fund Managers (PFMs), Trustee Bank (TB), Custodian etc. under a unique and unified architecture i.e., the unbundled structure wherein every entity was entrusted with a specific responsibility in accordance with their core competencies. This has been done to ensure NPS provides financial security with low cost of administration as well as fund management of pension account.

NPS is applicable to all new employees of Central Government service, except the Armed Forces, joining Government service on or after January 1, 2004. Subsequently, majority of the State Government and Union Territories have also adopted NPS from different dates. NPS is also applicable to Central Autonomous Bodies (CABs), State Autonomous Bodies (SAB) and Grant Institutions of the States who have adopted NPS. NPS has also been made available to All Citizens of India including the economically underprivileged sections of the society.

NSDL e-Governance Infrastructure Limited (NSDL e-Gov) has been appointed as CRA for NPS. It is the fulcrum of the system – a platform for the stakeholders to interface and interact with each other. NSDL has developed the business and operational features of the CRA system after consultation with PFRDA and other stakeholders. These include the complete functioning of the system and the processes to be followed by various stakeholders for operationalisation of NPS. NSDL- CRA has also put in place necessary IT and organizational infrastructure for delivering various CRA services.

NSDL - CRA, in these nine years of operations, has continuously focused on providing user friendly system as well as better and efficient services to the stakeholders of NPS. As the Nodal Offices (PrAO/DTA, PAO/DTO and DDO) of Government Sector are primarily responsible for operationalisation of NPS, NSDL-CRA has been striving to continuously provide handholding to them in each stage of NPS implementation viz. from registration of Nodal Office, registration of subscribers, Contribution processing, account maintenance service to exit from NPS.

As one of such measures, NSDL – CRA conceptualised, developed, published and distributed Guide (Handbook) to all the Nodal Offices. This Handbook details the complete functioning of the system and the process sequences to be followed by the Nodal Offices. NPS has evolved over a period of time and accordingly, processes have been re-engineered, new system functionalities have been developed and certain functionalities have been enhanced. Hence, now CRA has prepared an abridged version of guide for the Nodal Offices. This guide covers all the features available in the CRA System and it will assist the Nodal Offices and the Oversight Offices to handle NPS Operations with ease. It will also provide a brief idea of the functioning of the underlying Nodal Offices.

Chapter 1: Subscriber Registration

One of the primary responsibilities of the Nodal Offices is to ensure Registration of the associated Subscribers including all the new joinees.

The registration process is initiated by the DDOs. The DDO collects the forms, checks for completeness of the form, verifies the employment details and affixes the stamp and signature. Once verified, the form needs to be forwarded to the respective PAO/DTO with covering letter (Form S5). It is the responsibility of the PAO/DTO to re-verify and submit the Subscriber details to CRA for registration. This can be done either in the "Offline Mode" or the "Online Mode" depending on the process selected by the PrAO/DTA. Once the process is completed, a Permanent Retirement Account Number (PRAN) is allotted to the Subscriber. PRAN card and I-PIN/T-PIN are printed and dispatched by CRA to the respective Nodal Office (with separate packets for each underlying DDOs) for onward distribution. The steps for different modes are given below:

I. Offline Mode – Submission of Physical Form to CRA-FC:

A brief overview of the process of Subscriber Registration using physical forms is given below.

a. The verified forms are submitted by Nodal Office to the CRA-FC along with a covering letter (Form S6).

b. Subscriber can provide the combine Subscriber Registration form (opening of Tier I as well as Tier II account).

c. On receipt of the forms, CRA-FC conducts a preliminary level check of the forms and issues a Provisional Receipt as an Acknowledgement mentioning number of forms accepted and/or rejected. For rejected forms, CRA-FC issues a rejection memo. Nodal Office may check status of PRAN Applications at https://cra-nsdl.com/CRA/ at option "Check Subscriber Registration status " below Nodal Office login by using 15 digit PRN issued by CRA-FC.

d. CRA-FC digitizes the Subscriber application forms and uploads the details in CRA System for generation of PRAN.

e. Forms can also be sent to the CRA-FC through courier. Nodal Office can also use the "S1 submission details" module in the CRA System https:// npscan-cra.com/CRA/ to track the forms. On receipt of the forms, the Acknowledgement is sent to the registered email ID of the Nodal Office.

f. After the details are entered, PRAN is generated in the CRA System and allotted to the Subscriber. On generation of PRAN, Subscribers are

informed via SMS.

For more details, please refer Circular No. CRA/PO&RI/PAO/2011/002 dated April 6, 2011.

II. Online PRAN Generation:

Online PRAN Generation can be carried out by the Nodal Offices using either the Front-end mode (screen based) or by Batch-upload mode (uploading of file). The Nodal Office is required to forward the physical documents to CRA-FC within 90 days of PRAN generation otherwise the account will be frozen. A brief overview of processes to be followed are provided below:

a) Front end mode:

1. Online PRAN Registration is a Maker – Checker activity. Capturing the details and verification will have to be done by the Nodal Officer using different Users.
2. Maker User of Nodal Office will capture the Subscriber details. Separate tabs have been provided to capture Personal Details, Bank Details, Nominee Details and for upload of Photograph/Signature.
3. Nodal Office will scan Photograph/Signature and upload in the CRA System.
4. Checker user will verify the details entered by maker and authorize the request in the CRA System.
5. PRAN will be allotted which will be part of the 'Subscriber List' downloaded from CRA System by the Nodal Office.

b) Batch upload mode:

1. The Nodal Offices will enter the Subscriber details from the verified form in the Back-Office/internal system.
2. Photograph and Signature needs to be scanned and uploaded in Back-office/internal system.
3. The Nodal Office needs to generate a registration file and validate the file through File Validation Utility (FVU) provided by CRA (the utility can be downloaded from the link : https://www.npscra.nsdl.co.in/software-downloads.php)
4. After successful verification, the file will to be uploaded in the CRA System.
5. PRAN will be allotted which needs to be part of the 'Subscriber List' downloaded from CRA System by the Nodal Office.

Points to Remember:

1. **Ensure that all mandatory details in the form are filled & Form is authorised.**
2. **PRANs should be mentioned in the Form for Subscribers registered in Online Mode.**
3. **Collect the Provisional Receipt No. for Forms submitted at CRA-FC.**

Chapter 2: Contribution Processing

A) Processing of Contribution

Once PRAN is allotted after a Subscriber is registered under NPS, Nodal Office needs to process contribution in NPSCAN (www.npscan-cra.com) on a monthly basis. The steps of processing contribution are given below:

I. Preparation of Subscriber Contribution File (SCF)

Subscriber Contribution File contains contribution related information like PRAN, employee contribution amount, employer contribution amount etc. This file can be prepared by Nodal Office by using the utility provided by CRA or by using it's own Back-Office. Contribution can be broadly classified into two types viz:

a. **Regular Contribution** – Contribution corresponding to salary deduction along with matching contribution from employer.

b. **Arrear/Miscellaneous Contribution** - Contributions corresponding to Arrear/Miscellaneous payments made to the employees. As per guidelines from Ministry of Finance, the contribution file needs to be uploaded by 25th of every month (for processing the NPS contribution corresponding to that month's salary) and the consolidated amount needs to be transferred to the Trustee Bank (Axis Bank) latest by the last working day of that month. However, CRA System allows processing of contribution at any time by the Nodal Office.

For details about the time lines of contribution upload, please refer Circular No. 1(7) (2003/TA/Part file/ 279 dated September 2, 2008 issued by MOF (DOE)

II. Validation of SCF

The SCF needs to be validated using a utility provided by CRA. The utility can be downloaded from https://www.npscra.nsdl.co.in/software-downloads.php

III. Uploading of SCF

The validated file needs to be uploaded in NPSCAN System (www.npscan-cra.com). Upon successful upload of the SCF, a unique Transaction ID (TID) is generated. With the T ID generation, a challan is also prepared providing information about the SCF to the Nodal Office.

For more details, please refer Circular No. CRA/PO&RI/PAO/2011/002 dated April 6, 2011.

IV. Transfer of fund to Trustee Bank (Axis Bank)

After successful upload of SCF, the Nodal Office needs to do the following.

a. The Nodal Office can transfer the funds to the Trustee Bank (Axis Bank) through Electronic Mode only (since April 1st, 2014) from their Accredited Bank (the bank through which Nodal Office deals).

b. Information to be provided to the Trustee Bank along with the online transfer, needs to be shared with the Accredited Bank. This information is provided in the Challan generated as mentioned in point III.

c. If the Trustee Bank is not able to identify the funds remitted, the funds will be returned to the source (Remitting Bank) on T + 1 basis (T being the date of remittance).

d. The Nodal Office can check whether the funds remitted by it has been returned by the Trustee Bank. The details are available in the login provided on CRA System (www.cra-nsdl.com) and NPSCAN System (www.npscan-cra.com).

e. The uploaded SCF is active in the CRA system till T+10 days, as per the guideline issued by PFRDA.

For more details, please refer Circular No. CRA /PO&RI /Master 2014 001 dated January 17, 2014.

B) Contribution Upload facility for Subscribers shifted to another sector:

Nodal Offices can now process contribution for Subscribers associated with them in the past but now moved to a different sector. The Nodal Office needs to initiate a request in the CRA System which needs to be authorized by the Monitoring Office. Once authorized, the Subsriber Contribution File (SCF) for the said Subscriber can be uploaded within a defined window. The process for remitting funds for such SCFs is similar to the regular transactions.

For more details, please refer Circular No. CRA /PO&RI /PAO/ 2013/004 dated June 19, 2013.

C) Processing of Voluntary and Tier II contribution

As per this option, the Government Subscribers mandatorily covered under NPS can approach their associated Nodal Office for making additional investment in their Tier I account. The Additional Voluntary Contribution up to Rs. 50,000/- can be claimed for tax exemption by the Subscriber under the applicable sections of the Income Tax Act, 1961. The steps for processing such contribution remain the same. However, File Preparation Utility (FPU) and File Validation Utility (FVU) for processing 'Voluntary Contributions' and

'Tier II Contributions' of Government Subscribers are different from utilities for processing mandatory contributions.

The utility for the same is available at https://www.npscra.nsdl.co.in/software-downloads.php.

For more details, please refer Circular No. NPST/2015/001 dated December 7, 2015 issued by NPS Trust.

D) Processing of Unequal Contribution

The Nodal Office can also process contribution for employees where Employee and Employer contribution are not equal.

The utility for the same is available at https://www.npscra.nsdl.co.in/software-downloads.php.

For more details, please refer Circular No. CRA/PO&RI/Master/2015/010 dated October 15, 2015.

Points to Remember:

1. **Upload contribution regularly and timely for all associated Subscribers.**
2. **Use of proper FPU and FVU.**
3. **Office can use it's own back office to generate file in the FPU file format.**

Chapter 3: Maintenance of Subscribers Details

Changes in Address, Bank Account Details, and Modification in Nomination details, etc.

Subscribers registered under NPS have an option to update certain details like mobile number, email ID etc. in the CRA System using the I-PIN provided to them by CRA. However, Subscribers can also request for change of details through their associated Nodal Office by submitting a Subscriber Detail Change Request form (Form S2) to the concerned Nodal Office.

The request for change in Signature and/or Photograph can be carried out through CRA-FCs (list of CRA-FCs is available in CRA website www npscra.nsdl. co.in.) whereas, all other changes like change in personal details, nomination details, demographic details, etc. should be carried out by the concerned Nodal Office through the NPSCAN system by using the User ID and I-PIN allotted by CRA.

CRA has allotted two different User IDs and I-PIN to the Nodal Office which will enable them to carry out the changes. Both the IDs can be used as Maker/ Authorizer but the same ID cannot be used as Maker and Authorizer for the same transaction. Some request types however do not need Authorization.

Matrix showing the activity, whether maker/checker is required

Type of Request	Maker	Authorizer
Change in Subscribers' personal details (Core Data – Data appearing on PRAN Card)	Yes	Required
Change in Subscribers' personal details (other than Core Data)	Yes	Not Required
Change in Subscribers' Address	Yes	Required
Change in Subscribers' Nomination Details	Yes	Required
Change in Subscribers' Bank Details	Yes	Not Required
Change in Subscribers' Employment Details	Yes	Required
Reprint of PRAN Card	Yes	Required

I. Flagging of Subscribers

Every Nodal Office is responsible for ensuring IRA compliance (availability of complete Subscriber data including photograph and signature) of the Subscribers associated with it. However, the details of some Subscribers cannot be collected by the Nodal Office as the Subscriber has Resigned/ Deserted/Deceased. Nodal Office can flag these Subscribers so that the same can be identified for future reference.

For more details, please refer Circular No. CRA /PO&RI /PAO/ 2011/001 dated March 7, 2011.

II. Instant Reset of I-PIN for Subscribers

Functionality of 'Instant Reset of I-PIN' for Subscribers by Nodal Offices (PAOs/DTOs)

Subscribers are given the option to reset their I-PIN through OTP authentication sent to their registered mobile number. However, if the Subscriber's recent mobile number is not registered, the request for reset of I-PIN request can be raised which needs to be authorised by the Nodal Office. Once authorised, the I-PIN set by the Subscriber gets activated and the Subscriber can use the same to login to CRA System.

For more details, please refer Circular No. CRA/PORI/PAO/2013/003 dated February 20, 2013.

III. Instant Reset of I-PIN for Nodal Office

CRA has developed a new functionality wherein Nodal Office can reset their I-PIN instantly. This functionality allows a Nodal Office to reset I-PIN by initiating a request and getting it authorized by the concerned PrAO/DTA. The I-PIN is reset instantly and hence saves the time required for reissue and despatch of physical I-PIN.

For more details, please refer Circular No. CRA/PO&RI/PAO/2013/003 dated February 20, 2013.

Points to Remember:

1. **Post login, the User may use the Security module to manage login credentials.**
2. **Both User IDs provided by CRA can be used as Maker/Authorizer.**
3. **The password can be reset online.**

Chapter 4: Inter Sector Shifting of Subscribers (ISS)

One of the major features of NPS account is "Portability". This implies that if a Subscriber joining a Government job already has a PRAN, then a new PRAN need not be opened.

Scenario 1: Shifting from one Nodal Office to another within the Central Government/within the same State Government

In case a Subscriber shifts within the Central Government/within the same State Government, then the Subscriber need not submit any separate request. The shifting automatically takes place in the CRA System as and when Subscriber Contribution File (SCF) uploaded by the new Nodal Office is Matched and Booked in CRA System.

Scenario 2: Between State Governments/Corporate/UoS and Central Government/State Government

The Subscriber needs to submit form ISS-1 to the target PAO/DTO through the corresponding DDO along with a copy of the PRAN card. Only the sections relevant to the Subscriber needs to be filled. The Subscriber shifting request forms can be obtained from the Nodal Office or downloaded from the CRA corporate website (www.npscra.nsdl.co.in). The PAO/DTO will process the request in CRA System and retain the documents at their end for future use.

For more details, please refer CRA Email dated August 13, 2013.

Points to Remember:

1. **ISS is a maker checker activity.**
2. **If Checker activity is not completed, the Subscriber will continue to be mapped to earlier Office.**

Chapter 5: Error Rectification Module

Nodal Office uploads SCF in CRA System and remits the contribution amount to the Trustee Bank. There have been instances wherein the Nodal Offices/ Accredited Banks may have committed errors in uploading the SCFs/remittance of Funds. The Error Rectification Module (ERM) helps the Nodal Office to rectify those mistakes seamlessly along with an audit trail. Some of the major errors committed by the Nodal Offices are as under:

a. **Excess Transfer to a PRAN**

   In some instances, Nodal Office may have erroneously processed excess amount against a particular PRAN and the amount has been credited into the Subscriber account. ERM will allow the Nodal Office (who has processed the contribution) to initiate a redemption request for the excess amount from the PRAN.

b. **Amount wrongly credited in PRAN 1 instead of PRAN 2**

   If a Nodal Office inadvertently processes a contribution in PRAN 1 instead of PRAN 2, the ERM can be used to move the contributions to the correct PRAN.

c. **Non-NPS Subscriber withdrawal**

   If any contribution is processed by the Nodal Office for any employee who is not supposed to be covered under NPS, then the contributions made to such PRANs can be redeemed through the option '**Error Rectification Module'** under ERM.

For other errors, if any, the Nodal Office is advised to provide the physical request to NSDL-CRA.

For more details, please refer Circular No. CRA/PO&RI/Master/2013/003 dated August 8, 2013.

Points to Remember:

1. **ERM is a maker checker activity.**
2. **In some instances, it also requires Verification from PrAO/DTA.**

Chapter 6: Central Grievance Management System

All Nodal Offices and other NPS intermediaries have been provided with a unified platform - Central Grievance Management System (CGMS) for registering and resolution of grievances in a time bound manner. Subscriber/Nodal Office can access CRA System and register their grievances in CGMS against any interfacing entity. CGMS has following features:

a. A system generated unique token number is given to Entities/Subscribers raising a grievance in CGMS.

b. Email alert is sent to the registered email ID of the concerned Entity about the grievance raised.

c. For all such grievances against any Entity, the concerned Entity has a provision to enter resolution remarks of the grievance in CGMS.

d. Entities/Subscribers raising grievance can check the status of grievance in CRA System (www.cra-nsdl.com) or through the Call Centre by mentioning the Token number.

e. CRA has provided a Dashboard to the Monitoring Offices for monitoring of pending grievances.

f. CGMS also has an automatic escalation mechanism for monitoring the status of the open grievances.

g. Pop up alert for the Nodal Office displaying count of Grievances pending for more than 30 days (if any), giving an option to the Nodal Office to resolve them immediately.

The modes through which the grievance can be raised are

- Web based interface of CRA System (by using I-PIN)
- Call Centre (by using T-PIN)
- Physical forms submitted to CRA (by using prescribed format - Form G1)

The Various sub menus available under the 'Grievance' menu available for Nodal Office in CRA Login (www.cra-nsdl.com) are:

- Log Grievance Request
- Grievance Resolution
- Grievance Status View

For more details, please refer Circular No. CRA/PO&RI/Master/2014/020 dated December 24, 2014.

Chapter 7: Exit Management of Subscriber (Withdrawal)

As per the guidelines from PFRDA, all Withdrawal Requests from April 1, 2016 needs to be processed online. Physical Withdrawal Request Forms received at CRA will not be accepted for further processing.

As per the new guidelines issued by PFRDA, responsibility of verifying the Withdrawal Request along with supporting documents will be with the concerned Nodal Office only. The Nodal Office will also be responsible for establishing veracity of the documents/claims submitted at the Nodal Office. Once the Nodal Office authorizes the Withdrawal Request in CRA System, request will be placed in the CRA System for redemption of units from the Subscriber's PRAN. After authorizing the Withdrawal Request in CRA System, the physical request should be forwarded to CRA for storage purpose only. All the Nodal Offices are requested to disseminate the information among the concerned Subscribers. Nodal Offices should note that PFRDA has re-clarified that once withdrawal process is completed, that account would be deactivated and would not be reactivated for processing of any missing credits in the account. The Nodal Office would be required to process this amount outside the NPS architecture **(please refer Circular No. CRA/PO&RI/Master/2015/0006 dated July 09, 2015).**

For more details, please refer Circular No. CRA/PO&RI/Master/2015/012 dated November 18, 2015.

The demo for the online withdrawal process is available at our corporate website https://www.npscra.nsdl.co.in/ under the link https://npscra.nsdl.co.in/download.php?path=download/&filename=Capturing_of_Withdrawal_request_by_Nodal_Office.ppsx.

Following are the details for the withdrawals allowed in case of Government Subscribers:

a. **Upon Superannuation:** At least 40% of the accumulated pension wealth of the Subscriber has to be utilized for purchase of annuity which will provide pension and the balance can be withdrawn as lump sum by the Subscriber. In case the total corpus in the account is less than Rupees Two Lakhs as on the date of Retirement, the Subscriber can avail the option of complete Withdrawal.
b. **Upon Death:** 80% of the accumulated pension wealth shall be mandatorily utilized for purchase of annuity and balance pension wealth shall be paid as lumpsum to the nominee or legal heirs. In case the accumulated corpus is less than Rupees Two Lakhs then 100% would be paid to the nominee/

legal heir of the Subscriber, and there would not be any purchase of annuity. The annuity contract shall provide for annuity for life of the spouse of the Subscribers with provision for return of purchase price of the annuity and upon demise of spouse, re-issued to the family members in the order as prescribed by the Regulation.

However, if the accumulated pension wealth of the Subscribers is equal to or less than Rupees Two Lakhs, than the nominee or legal heir has an option to withdraw the entire accumulated pension wealth.

c. **Exit from NPS before the age of superannuation (irrespective of cause):** At least 80% of the accumulated pension wealth of the Subscriber has to or be utilized for purchase of annuity which will provide pension and the balance can be withdrawn as lump sum by the Subscriber.

However, if the accumulated pension wealth of the Subscribers is equal to or less than Rupees One Lakh, than such Subscriber has an option to withdraw the entire accumulated pension wealth.

For more details, please refer Circular No. CRA/PO&RI/Master/2013/005 dated November 13, 2013.

Further, PFRDA has issued new guidelines regarding Deferred Withdrawal under NPS. Under the Deferred Withdrawal Facility, Superannuating Subscribers, at the time of exit from NPS, can exercise an option to defer lump-sum withdrawal and stay invested in the NPS. Subscriber also has an option to withdraw the deferred lump-sum amount in maximum ten annual instalments up to the age of 70 years.

For more details, please refer Circular No. CRA/PO&RI/Master/2015/013 dated November 19, 2015.

II. Partial Withdrawal Option to the Subscribers:

Subscriber should be in NPS system for 3 years, Futher there are some more conditions as given below, that needs to be complied:

1. Withdrawal amount will not exceed 25% of the contributions made by Subscriber.
2. Withdrawal only against the specified reasons.
3. Withdrawal can happen maximum for three times during the entire tenure of subscription.
4. Gap of atleast five years is required between two partial withdrawals.

Please refer Circular No. CRA/PO&RI/Master/2016/003 dated March 31, 2016 for more details.

Chapter 8: Other Functionalities

I. Trustee Bank uploaded records

Nodal Office user can check the status of the Transaction IDs uploaded by it. User has to provide the date range or Transaction ID to initiate the search. Based on the input, CRA System will show the status of the Transaction ID(s) (Awaiting Fund details, Matched and Booked etc.) for the period/Transaction ID entered by the User.

For more details, please refer Circular No. CRA/PO&RI/PAO/2011/002 dated April 6, 2011.

II. Subscriber-DDO List (download)

Nodal Office can view the details of the Subscribers mapped with the underlying DDOs. The list can be generated for all the associated DDOs together or can be generated for a specific DDO.

For more details, please refer Circular No. CRA /PO&RI /PAO/ 2011/001 dated March 7, 2011.

III. Transaction Statement

Nodal Office user can check Transaction Statement for all it's associated Subscribers. User needs to access the option 'Transaction Statement' under the 'Views' menu in NPSCAN (www.npscan-cra.com). User can generate Transaction Statement for each quarter since inception of the PRAN.

IV. Subscriber Retirement Details

Nodal Office user can view the 'Retirement Date' of the Subscribers approaching retirement. The User needs to select the option "Subscriber Retirement Details" under the 'Views' menu in NPSCAN (www.npscan-cra.com) and choose a date from the drop down list. The list of Subscribers whose retirement date is less than four months from the selected month will be displayed.

V. Claim ID report

Nodal Office user can view the details of the Claim IDs for which some action is pending. The User needs to select the option 'Withdrawal Exit Claim ID report' under the 'Views' menu in NPSCAN (www.npscan-cra.com). The list of Subscriber details as well as Claim ID details against which the Nodal Office needs to take action would be populated.

VI. Tier II Account

Tier II account is a voluntary saving facility where in the Subscriber can

initiate withdrawal as per his/her choice. Subscribers who are mandatorily covered under NPS can approach their respective Nodal Office to activate the Tier II account, provided their Tier I account is active and IRA complaint. Nodal Office can also process withdrawal request in Tier II for the associated Subscribers.

For more details, please refer Circular No. NPST/2015/001 dated December 7, 2015 issued by NPS Trust.

VII. ePRAN View

The Nodal Office can view a soft copy of the PRAN Card (e-PRAN) which can be downloaded in '.pdf' format and can also be printed.

For more details, please refer Circular No. CRA/PO&RI/Master/2014/014 dated December 16, 2014.

VIII. Subscriber Address change authorization

At present, for any modification in Subscribers' address details registered in the CRA System, a physical request is required to be submitted to the associated Nodal Office and subsequently the Nodal Office is required to capture/verify the request in CRA System. With the help of this functionality, the Subscribers will be able to update/modify the address details using their Aadhaar and the same needs to be authorized by the associated Nodal Office online.

IX. Training module

The Nodal Offices can raise requests for Training on various operational aspects for the officers handling NPS related activities. The Nodal Office can access this module by logging into the CRA System and go to Menu – 'Knowledge Centre', Sub-menu – 'Training Module'. On submission of request by the Nodal Office, CRA Officials will co-ordinate with the Nodal Office for scheduling the date, time and venue of the training.

For more details, please refer Circular No. CRA/PO&RI/Master/2014/ 004 dated April 10, 2014.

X. DDO Shifting:

CRA has enabled a functionality whereby shifting of DDO along with the associated Subscribers can be processed by Nodal Office. The steps required to be followed are given below for quick reference:

a) Target PAO/DTO (i.e. where the DDO is to be shifted) will initiate a request in the CRA System.

b) The request needs to be initiated by one of the two User IDs and verified by using the other User ID.

c) The PrAO/DTA will then authorize the DDO shifting request in CRA System.

For more details, please refer Circular No. CRA/PO&RI/PAO/2012/005 dated October 31, 2012.

XI. Form Submission Details

The functionality of "Form Submission Details" provides for submitting details of Subscriber Registration (CSRF 1) forms despatched by Nodal Offices to CRA-FC. It will enable the Offices to track the movement of Subscriber registration forms from Nodal Offices to CRA-FCs. Under this functionality, Nodal Office can enter despatch details of CSRF 1 submitted to CRA-FCs, in CRA System. Upon receiving the forms, CRA-FCs will acknowledge the receipt of forms at their end. Nodal Offices will also be able to view status of the forms dispatched to CRA-FCs.

For more details, please refer Circular No. CRA/PO&RI/PAO/2013/005 dated September 11, 2013.

XII. Employee Enrolment Monitoring

Under the functionality of 'Employee Enrolment Monitoring' in the CRA System, the Nodal Office can monitor the progress of NPS registration of newly recruited employees. The Nodal Office has to provide the following details:

a. Number of newly joined employees who will open NPS account during the present month.

b. Number of employees pending for registration under NPS up to previous month.

c. Number of NPS registration completed during the present month.

d. Number of employees pending for registration under NPS for present month.

XIII. FATCA Self-Certification

Online functionality of FATCA Self-Certification has been provided to the Nodal Offices to submit FATCA Self-Certification on behalf of it's Subscribers in the CRA System. Nodal Officer can login to CRA System (www.cra-nsdl.com) and submit the FATCA details of it's Subscribers under Menu -'Transaction'; Sub - menu - 'FATCA Self-Certification'.

Restrictions on withdrawal have been imposed on the NPS account of

Subscribers who have not submitted FATCA Self-Certification Online.

XIV. Update/Add Aadhaar to PRAN

Nodal Offices can update Aadhaar of it's underlying Subscribers in the PRAN allotted under NPS. Nodal Officer can login to CRA System (www.cra-nsdl.com) and update Aadhaar under Menu – 'Transaction', Sub-menu – 'Update Subscriber Details'. However, these requests need to be supported with a signed consent by the Subscribers.

For more details, please refer Circular No. CRA/PO&RI/PAO/2013/002 dated February 7, 2013.

Chapter 9: Dashboard

CRA has developed a Dashboard which provides reports for the better monitoring of performance of the Nodal Offices. All these reports have the facility of 'drilled down' option wherein the Nodal Office can view the status.

I. I. Subscriber Registration Report

This report provides the number of Subscribers registered in the CRA System and also provides the status of Subscriber Registration including the status of IRA compliance (where the Subscriber record has been updated and/or registered on the basis of physical registration form), number of 'Transfer-in' and 'Transfer-out' cases. The statistics shown in this report are on week on week basis.

II. Status of Subscriber Contribution File (SCF) upload

The PAO/DTO (including CDDOs, wherever applicable) are uploading the SCFs in the CRA System and remitting funds to the Trustee Bank. This report provides the facility to view the summary of the number of files uploaded, number of files pending and the ageing analysis of the pending files. This report has a link to 'Weekly Update on SCF Upload' which provides detailed status of SCFs uploaded and SCFs matched in the week.

III. Weekly Update on SCF Upload

This report provides a weekly update on the number of files uploaded, number of files pending, files cancelled based on PAO/DTO request, etc.

IV. Comparison of the monthly contribution upload

The PAO/DTO are supposed to upload monthly contribution file for the Subscribers mapped with it on a regular basis and also remit funds on regular basis. This report provides variation in last two months' count of Subscribers as well as the contribution amount uploaded through SCF.

V. Credit Analysis

This report provides number of Subscriber records and amount for which contributions are uploaded. Also, it will provide the number of Subscriber records and amount which are Matched & Booked. It will also show number of active Subscribers linked to PAO/DTO in previous (Pay) month. This report only includes 'Regular' records uploaded for the selected month.

VI. Performance Tracker

CRA has developed 'Performance Tracker' for monitoring and analyzing the performance related to SCF processing.

VII. Exception Reports

CRA has a Dashboard available which provides various reports related to NPS activities. CRA has developed some additional reports which will help in

better monitoring and analyzing the performance of the PAO/DTO (including CDDO). These Exception Reports are available as the **"Exception Report"** in **"Dashboard"** menu. CRA is updating the details shown on the above mentioned reports on a weekly/daily basis to provide the latest information. A summary of these Exception Reports are provided below:

a. Exception Report for Subscriber Registration

This report provides details of Active Subscribers mapped with a PAO/ DTO, Number of Non-IRA compliant Subscribers and percentage of the same. This report is sorted based on the number of non-IRA compliant Subscribers.

b. Exception Report for Status of Subscriber Contribution File upload

This report provides no. of Subscriber Contribution Files (SCF) uploaded and count of Subscriber records pending for Matching and Booking till last week. In addition, the user will also be able to view no. of SCFs pending for Matching & Booking and percentage of SCFs pending for Matching & Booking till last week. The report is sorted based on the number of SCFs pending.

c. Exception Report for Monthly Subscriber Contribution Credits

This report provides no. of Subscribers for which contribution has been uploaded, no. of records pending for Matching and Booking for a selected month-year. It will also provide no. of Subscribers mapped, no. of Subscribers for which contributions are uploaded and no. of records pending for Matching & Booking on the last business day of selected month-year. This report only includes the regular records uploaded for the selected month.

Chapter 10: Online Services available to Subscribers

CRA has developed numerous services for the Subscribers who can go online and perform the following activities.

I. Reset of I PIN via OTP

The Subscribers under NPS have access to CRA System by using the User ID (PRAN) and I-PIN. In order to provide a faster mode to reset I-PIN and reduce the dependency on the Nodal Offices, CRA has developed a functionality for reset of I-PIN for Subscribers using system generated One Time Password (OTP). The I-PIN is reset instantly when the Subscriber enters the OTP sent on his/her mobile number registered with CRA.

For more details, please refer Circular No. CRA/PO&RI/Master/2014/007 dated July 9, 2014.

II. Reset of T-PIN

In order to access CRA helpline, the Subscribers can call CRA's Toll Free Number (1800222080) and authenticate themselves with the help of T-PIN. After successful authentication, the Subscribers are prompted to use the Interactive Voice Response (IVR) service. In addition to the IVR, the Subscribers can also speak with Call Centre Executives (CCE). In the event of the T-PIN being forgotten, the T-PIN can also be reset instantly by speaking with the CCE.

For more details, please refer Circular No. CRA/PO&RI/Master/2014/018 dated December 16, 2014.

III. Activate and transact in Tier II account online

Subscribers can now activate Tier II account by visiting **https://enps.nsdl.com.** The activation process involves entering the PRAN, Date of Birth and PAN followed by an OTP authentication. The Subscriber has to furnish necessary details and make payment through payment gateway. Once the same is completed, the auto-generated Tier II activation form needs to be sent to CRA within 90 days.

IV. Withdraw from Tier II account online

The Subscriber can withdraw the amount from Tier II through his/her CRA login.

V. Aadhaar Seeding

A facility has been enabled for NPS subscribers to seed their Aadhaar in the

PRAN. To seed Aadhaar in PRAN, the Subscribers are required to log-in to the CRA System (www.cra-nsdl.com) with the User ID (PRAN) and Password and update Aadhaar through an OTP authentication under Menu **'Update Details'**, Sub menu 'Update **Aadhaar / Address Details**'. Once the Aadhaar seeding process is completed by the Subscribers the same also needs to be authorized by the associated Nodal Office.

VI. Online Contribution

Subscriber can visit **https://enps.nsdl.com,** provide the PRAN, DOB and receive OTP for authentication. He/she can contribute in Tier I / Tier II account from Internet Banking, Credit/Debit Card. However, the contributions pertaining to deductions from salary and matching contribution by Government would continue to be processed through Nodal Office.

VII. Update of Address

Subscriber can login to CRA (https://cra-nsdl.com/CRA/) and update address in NPS account using Aadhaar authentication. However, for Government Subscribers this change would be required to be authorised by the Nodal Office.

VIII. Change your Scheme Preference

Subscriber can change Pension Fund Manager, Investment option, asset allocation under Active choice for Tier II account. However, option to change investment details in Tier I is not available.

IX. Grievances

Subscriber can raise the grievance online against the interfacing entity. Once necessary details are provided, the User receives a unique 'Token Number' which can be used for tracking the status of the raised grievance online.

X. Withdrawal Request for Tier I account

Once the Subscriber resigns/is dismissed/retires, the withdrawal request can be initiated online. The request needs to be verified and authorised by the PAO/DTO. He/she can also view the status of the raised withdrawal request online. The Subscriber can also initiate the deferment of withdrawal online.

XI. e-PRAN

Subscriber can view the soft copy of his/her PRAN card in CRA System (www.cra-nsdl.com). The same can be downloaded in pdf format and printed.

XII. Mobile App

Nodal Office may inform about mobile application to Subscriber. Mobile App may be downloaded from Google Play store and it is a very useful tool for accessing PRAN account balance, voluntary contribution, account details and address change.

XIII. FATCA Self-Certification

A facility has been enabled for NPS Subscriber to submit FATCA Self-Certification in the online platform available in the CRA System. Subscribers can submit the details through an OTP authentication under Menu **'Transaction'**, Sub-menu '**FATCA Self-Certification'**. Alternatively, the subscriber may submit the duly filled FATCA Self-certification form to the associate Nodal Office for updation in the CRA system.

Important Contact Details

Central Government: cghelpdesk@nsdl.co.in
Central Autonomous Bodies: cabcra@nsdl.co.in
State Government: sgcra@nsdl.co.in
State Autonomous Bodies: sabcra@nsdl.co.in

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