New Pension System

Handbook on CRA Operations

For Uploading Offices Under New Pension System

NSDL Central Recordkeeping Agency

CRA Milestones

Month / Year	Activity
Apr-07	Appointment of NSDL as CRA
Nov-07	Contract signed with PFRDA
Jun-08	CRA system becomes operational
Jun-08	First PrAO Registered (Ministry of Social Justice and Empowerment)
Aug-08	First PRAN generated
Aug-08	Formal inauguration of CRA
Sep-08	1st workshop to Central and State Government officials on CRA system
Sep-08	First State Government (Chhattisgarh) joins CRA
Oct-08	First Settlement (credit to subscriber account) takes place
Feb-09	First Central Autonomous Body (CAB) joins NPS
May-09	CRA reaches the figure of 5,00,000 subscribers
May-09	NPS made available to "All Citizens of India"
Dec-09	Tier II account made available
Mar-10	First Corporate (NALCO) joins NPS
Apr-10	NPS Lite for low income subscribers becomes operational
Apr-10	Unitization of matched & booked funds of Central Governments in CRA System.
Jul-10	CRA reaches the figure of 10,00,000 subscribers
Sep-10	Formal inauguration of NPS Lite

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Price - Rs 250 only.

Table of Contents

Acronyms / Abbreviations

ACRONYM	DESCRIPTION
ASP	Annuity Service Provider
CAB	Central Autonomous Body
CDDO	Cheque Drawing and Disbursement Office
CGMS	Central Grievance Management System
CRA	Central Recordkeeping Agency
CSF	Contribution Submission Form
CSV	Comma Separated Value
DDO	Drawing and Disbursement Office
DTO	District Treasury Office
DTA	Directorate of Treasuries and Accounts
FC	Facilitation Center
FTD	Fund Transfer Detail
FPU	File Preparation Utility
FVU	File Validation Utility
I-PIN	Internet Personal Identification Number
IRA	Individual Retirement Account
MIS	Management Information System
NAV	Net Asset Value
NEFT	National Electronic Fund Transfer
NPS	New Pension System

ACRONYM	DESCRIPTION
NPSCAN	New Pension Scheme Contribution Accounting Network
NSDL	National Securities Depository Limited
PAO	Pay and Accounts Office
PFM	Pension Fund Manager
PFRDA	Pension Fund Regulatory & Development Authority
PPAN	Permanent Pension Account Number
PRAN	Permanent Retirement Account Number
PrAO	Principal Account Office
PRN	Provisional Receipt Number
RTGS	Real Time Gross Settlement
SAB	State Autonomous Body
SAM	Subscriber Application Module
SCF	Subscriber Contribution File
SOP	Standard Operating Procedure
SOT	Statement of Transactions
T-PIN	Telephonic Personal Identification Number
TB	Trustee Bank
UTR	Unique Transaction Receipt

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I.   *Foreword*

Government of India (GOI) introduced a New Pension System (NPS) in the year 2003. 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 States, Union of India also adopted NPS. NPS is also applicable to Central Autonomous Bodies (CABs), State Autonomous Bodies (SAB) and Grant Institutions of the States who have adopted NPS. GOI, through a Government ordinance, created Pension Fund Regulatory and Development Authority (PFRDA) to set up, regulate and develop the NPS.

The NPS was envisioned to provide financial security to its subscribers during their old age while ensuring that costs of administration and fund management of pension account are low. In order to achieve this, PFRDA has put in place an unbundled architecture managed through a set of Intermediaries who have experience in their own areas of operations such as recordkeeping, fund transfers, fund management and custodial services etc. Accordingly, PFRDA, through a competitive bidding process, appointed NSDL on April 10, 2007 to function as Central Recordkeeping Agency (CRA) of the NPS. Subsequently, PFRDA appointed other NPS intermediaries such as Trustee Bank, Pension Fund Managers and Custodian etc.

NSDL has developed the business and operational features of the CRA system after consultation with PFRDA and other stakeholders. These included the complete functioning of the system and the process sequences to be followed by various stakeholders with respect to registration of subscribers, transfer of NPS deductions related information and funds etc. NSDL also put in place necessary IT and organizational infrastructure for delivering various CRA services. CRA system went operational on June 2, 2008 to offer services to Nodal Offices and Subscribers of Central Government. CRA was formally inaugurated by then Honorable Finance Minister Shri P. Chidambaram on August 19, 2008 at Mumbai. The first subscriber was registered in August 2008. Subsequently, various Central Autonomous Bodies (CAB), State Governments, State Autonomous Bodies (SABs), Corporates have adopted NPS and joined CRA. The uploading offices have started uploading the subscriber contribution from the month of September, 2008. However, the process of uploading became regular by February, 2009.

NPS, at the operational level, has a three level hierarchy (PrAO, PAO and DDO) for the nodal offices to carry out regular functions in the CRA system. The Monitoring Authorities - the Principal Account Office (PrAO) in Central Government, the Directorate of Treasury and Accounts (DTA) in State Government or the equivalent offices are at the top of this hierarchy. These offices do not take part in day to day activities but are expected to monitor the performances of the underlying PAOs/DTOs (and equivalent offices).

CRA has now prepared a handbook for the Nodal Offices (PAOs/DTOs). This handbook has been prepared keeping in mind all the areas being handled by the PAOs/DTOs and will provide a brief idea of the functioning of the nodal offices in NPS. This handbook will provide a complete navigation to all the features and screens available to PAOs/DTOs in the CRA system. This handbook will also help the DTAs which are uploading SCFs in the CRA system. **The screens shown here may undergo small changes; however there will be no change in the concept or flow of information.** At the end of every chapter, we have provided various practical problems which the PAOs/DTOs may face, the causes of such problems and their resolution.

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II. Brief overview of NPS architecture

Following are the entities involved in the NPS and the brief overview of each entity is given below :

- **PFRDA** - Pension Fund Regulatory and Development Authority (PFRDA) was established by the Government of India on August 23, 2003. PFRDA is the Regulator for the New Pension System (NPS) and its regulatory responsibilities include regulating charges, entry and exit, quality and provision of services of NPSCAN, CRA, PFMs, Trustee Bank, Contracting with other service providers under NPS, Conducting systems audit and other routine audits.

- **CRA (Central Recordkeeping Agency)** - PFRDA/GOI envisaged setting up a central recordkeeping system through a CRA to maintain the records of contribution and its deployment in various pension fund schemes for the members. NSDL was appointed as CRA to build a complete integrated system for NPS with a provision to part with

relevant functionality attributed to the NPSCAN. CRA shall be a centralized system designed to provide computerized infrastructure on which the entities such as the Subscribers, Nodal Offices, Pension Fund Managers, Annuity Service Providers, Trustee Bank and PFRDA interact with each other. CRA system will provide an automated solution to all the entities to carry out their day to day operation.

- **NPSCAN (NPS Contributions Accounting Network)** - The NPS functions for Government subscribers is centralized in NPSCAN. NPSCAN is web-based application. NPSCAN is used by the GOI and State Governments to access reports on compliance by DDOs and PAOs regarding mandatory contributions by Government subscribers under their jurisdiction. The NPSCAN is electronically connected (synchronized) to the CRA for issuance of PRANs and reconciliation of mandatory contributions and statements for eligible Government subscribers.

- **Subscribers** – The subscribers are the Employees belonging to Central/State/Union Territories/Autonomous bodies under Central, various state government, Union Territories and covered under NPS. Subscribers are registered with CRA and are allotted a unique PRAN (Permanent Retirement Account Number). Any Indian Citizen, who subscribes to the NPS, may also become a Subscriber.

- **Nodal Office** – The term Nodal Office in the picture has been used for the Principal Accounts Office (PrAO) equivalent to Directorate of Treasuries and Accounts (DTA), Pay and Accounts office (PAO) equivalent to District Treasury Offices (DTO) and the Drawing and Disbursing offices (DDO). The DDO is the entity with whom the Subscriber interacts on a regular basis and has the records of the Subscriber. The PAO is responsible for maintaining the Contribution details. The functions of the Nodal office are as given below:

  - Registration of the Subscribers

- Uploading the Monthly Contributions Details
- Transfer of Funds to NPS account
- Maintenance of Subscribers Details (Changes in Address, Bank Account Details, Modification in Nomination details etc.)
- Grievance handling & resolution

In NPS, PAO/DTO is mapped to PrAO/DTA, DDO is mapped to PAO/DTO and subscriber is mapped to DDO. The hierarchy of mapping needs to be maintained in CRA.

- **Trustee Bank** - The NPS Trust (established by the PFRDA) is responsible for taking care of the funds under the NPS. The Trust would hold an account with a bank and this bank would be designated as 'Trustee Bank'. The Trustee Bank upon receiving NPS funds from the Government Departments would transmit the information to CRA for reconciliation. The Trustee Bank shall remit funds to the entities viz. Pension Fund Managers (PFMs), Annuity Service Providers (ASPs) and subscribers on receipt of instructions from CRA. Bank of India is appointed as the trustee bank.

- **Pension Fund Manager** - PFM stands for Pension Fund Manager appointed by PFRDA to invest the Pension Fund contribution of all the subscribers in various schemes. Currently, there are three PFMs for Government sector - State Bank of India (SBI), Unit Trust of India (UTI) and Life Insurance Corporation of India (LIC).

- **Custodian** – Stock Holding Corporation of India (SCHIL) has been appointed as a Custodian for providing following custodial services in compliance with SEBI Custodial Regulations 1996

  - Settlement Processing of Assets
  - Safe keeping of securities – Electronic Format
  - Physical Custody of Securities
  - Corporate Actions

- **Annuity Service Providers (ASPs)** - Annuity providers are the entities appointed by PFRDA for investing Subscriber retirement savings in Annuity scheme and delivering monthly pension to the subscriber.

The NPS Architecture is explained with the help of the following diagram
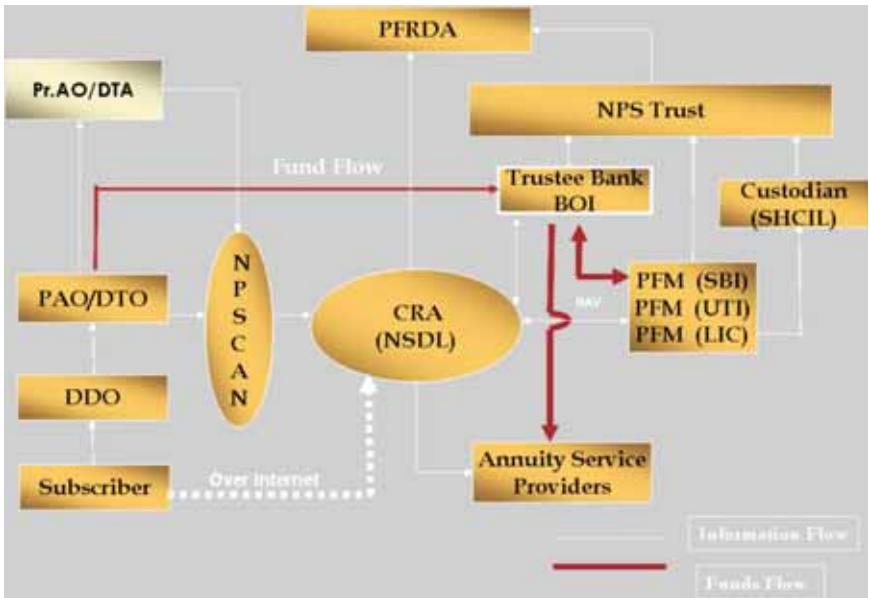
The white lines are depicting the data/information flow whereas the red lines are depicting the movement of funds.

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Chapter-1

PAOs Functions/Views & Report

Functions & Responsibilities

Nodal Offices (PAO/DTO) registered in CRA has to discharge some responsibilities for smooth functioning of NPS. These PAOs/DTOs have been provided login Id and I-PIN by CRA to get connected with CRA through two web sites www.npscan-cra.com & www.cra-nsdl.com. The functions of these Nodal offices are as given below:

- Registration of the Subscribers
- Uploading the Monthly Contributions Details
- Transfer of Funds to NPS account
- Maintenance of Subscribers Details (Changes in Address, Bank Account Details, and Modification in Nomination details etc.).
- Grievance handling & resolution

Views and reports available to PAO/DTO

In order to empower the PAO/DTO with adequate and timely information, various reports have been made available in the CRA system. These reports are available at www.npscan-cra.com. PAO can also login to access certain additional reports at www.cra-nsdl.com.

For accessing these websites, the PAO (or the equivalent office –DTO) will have to log into CRA system with the user Id and 'I-Pin' (password) which was provided by CRA at the time of registration. There is no separate log in for the two websites and the PAO user can use the same user id and I-Pin to access the NPSCAN (www.npscan-cra.com) and CRA (www.cra-nsdl.com). After the first login, the user will have to reset the password and agree to the online terms and conditions available at these sites for the purpose of accessing NPSCAN/CRA system.

The user should also set the secret question and answer, which he/she can use for resetting the password in the event the password is lost/forgotten. The user should maintain the confidentiality of the password. The user should follow the below mentioned guidelines for password management.

- Password should be of minimum 8 characters and maximum 14 characters.
- Password should not be the user Id.
- Password should not contain spaces.
- Password should have at least one alphabet.

- Password should have at least one number or one special character.
- Password will expire after 60 days.
- Password should not be repeated as any of the last three passwords.

The password may get locked after a number of incorrect attempts made by the User, upto such number of attempt as may be intimated by CRA from time to time. If the user forgets the I-Pin or if it gets locked, PAO/DTO will have to submit a written request for reissue of I-Pin to CRA. In such cases, the authorised person/officer shall request CRA to reissue I-Pin a in physical form. The new I-Pin, after generation, will be sent to the Nodal Office.

Log in/Logout time

Once the PAO/DTO login, the login remains active upto the specific time frame when the screen is not in use (not being accessed). At present it is 10 minutes.

Login at NPSCAN

CRA has provided various functions to be performed by the PAO. CRA has also provided reports to PAO/DTO on NPSCAN. To access this, the PAO/DTO user is required to log into NPSCAN with the User Id and the respective I-Pin.

On successful login, the following screen will be displayed containing the home page with the various menus.
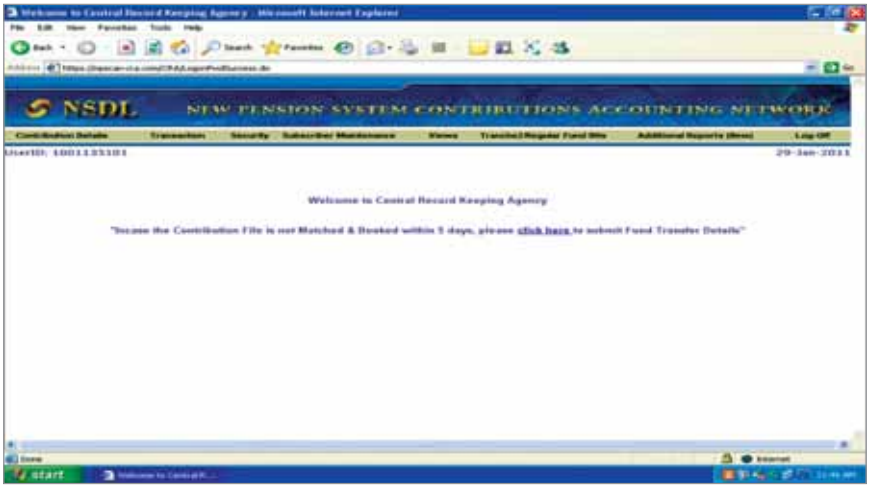
PAO/DTO user when login at NPSCAN, will view the welcome screen. The Welcome screen will provide a complete view of all Transaction Ids which are in match pending status. It will also show the various other fields like whether Funds Transfer Details have been uploaded or Trustee Bank has provided its remark on the details submitted by the PAO etc.

PAO Regitration No.	Transaction Id	SCF Amount	Transaction Id Status	Last Edited/ Credited Date	Bank Remark Status	Other Bank Remarks	Bank Remark Update Date	File Reference No.	Date of Upload
2000003	1001127800099	200.00	Pending for Matching-Booking	2011-01-18					
2000003	1001127800057	318.00	Pending for Matching-Booking	2010-10-25					
2000003	1001127800040	1500.00	Pending for Matching-Booking	2010-10-25					
2000003	1001127800123	1800.00	Pending for Matching-Booking	2011-01-13					
2000003	1001127800016	2000.00	Pending for Matching-Booking	2011-01-25					
2000003	1001127800073	2472.00	Pending for Matching-Booking	2011-10-25					
2000003	1001127800081	3000.00	Pending for Matching-Booking	2011-12-15					
2000003	1001127800065	4000.00	Pending for Matching-Booking	2011-10-25					
2000003	1001127800032	2000.00	Pending for Matching-Booking	2011-10-25					

The fields shown on the welcome screen for the pending transaction Ids contain the following information.

1. Registration No
2. Transaction Id
3. SCF Amount
4. Transaction Id
5. Last edited/created date (Date on which fund details were first captured or modified. This will be shown only if payment details have been captured else it will be shown as blank.)
6. Bank Remark Status (Remarks will be shown for the payment details for e.g.; Amount Not Matched, UTR Not Matched etc.)
7. Bank Other Remarks (Additional Bank remarks will be shown if any)
8. Bank Remark Date (Date on which bank has put its remarks).
9. File Reference No. (FRN if Bank uploads the remarks file)
10. Date Of Upload (Shown if Bank Uploads the remarks file)

The various Menus available on the Welcome screen to PAO/DTO on NPSCAN are:

1. Contribution details
2. Transaction
3. Security
4. Subscriber Maintenance
5. Views
6. Tranche 2/Regular fund details
7. Additional Reports (New)

The navigation process to access various Menus is explained in various Chapters.

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Chapter-2
Security

For maintaining secrecy of password, PAO/DTO has been provided facility to change Password.

a. Change Password

b. Change Secret Question/Answer

a. Change Password

1. From the menu, PAO/DTO User shall select the option 'Security' and sub option 'Change Password'

2. NPSCAN will prompt the user to enter 'current password', 'New password' and 'Confirm New password'.

3. Clicking on submit button will change the existing password to New Password and user will get the confirmation message "Password changed successfully".

b. Change Secret Question/Answer

The PAO/DTOs have been given a facility to retrieve password in case the user has forgotten password and can reset password in case the account is locked. This process can be completed by giving the secret question's answer.

1. From the menu, the User shall select the option 'Security' and sub option 'Change Secret Question/Answer
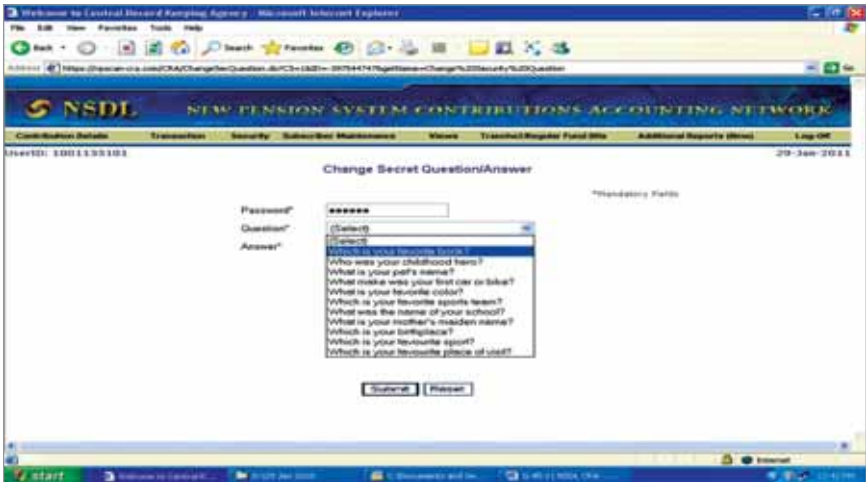
2. The user enters current password, selects the question from the availables list and provides answer for the question.

3. Click on submit button for making necessary changes.

Problem

User account locked: Due to PAO/DTO's have wrongly mentioned the login id and I-PIN for more than 5 attempts.

Resolution

PAO/DTOs can unlock/change the user id by clicking on "forgot password option" provided on the home page of the NPSCAN website. The user has to provide the answer for the secret question selected during the very first login in the website, the password will get changed. In case the user is not able to change the password he/she is requested to go for reset the password.

To reset the password, PAO/DTO is requested to send a written request (application) to CRA for reset of password. PAO/DTO needs to mention PAO registration number, user id in the application.

Problem

User account expired: Due to PAO/DTO has not used the login Id and I-PIN for more than two months (60 days)

Resolution:

The login Id and I-PIN can be activated through following steps

- System will ask the user to enter the current password, new password & confirm password.
- Enter current password (provide 8 digit I-PIN given by CRA, if you are login for the first time)
- Enter the new password which you want to keep in future (minimum 8 digit, alphanumeric) & confirm the same.
- If the new password entered is as per the prescribed format, system will accept the password & a message will display/appear stating "password changed successfully, please login again".

Instructions

PAOs/DTOs are adviced to follow the instruction mentioned below for safekeeping of their I-PIN:

1. Login Id and I-PIN should not be shared with any unauthorised person.

2. To keep both the login Ids and I-PIN active the user should use both the Ids and I-PIN alternatively

3. Before shutting down the site, user should click on the "Log off" button

4. In every 2 months or 60 days, user have to change the I-PIN to keep it safe

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Chapter-3
Registration

Subscriber Registration

The DDOs have been entrusted with the responsibility of the registration of the subscribers. The pre-condition for the registration of subscribers will be that the DDO, PAO/DTO and Pr.AO/DTA with whom subscriber is attached are registered in the CRA system. The DDO/PAO/DTO should ensure that the forms of all subscribers i.e., new subscribers and the subscribers registered earlier based on electronic data (legacy and zero contribtion) to be submitted to the CRA Facilitation Centre (CRA-FC) for generation of PRAN card.

The process of Subscriber registration is as follows:

1. Filling of form (S1) by subscriber
2. Submission of forms by subscriber to DDO
3. Filling up employment details and verification of the forms by DDO
4. Submission of forms by DDO to PAO/DTO for authorization along with a covering letter (Annexure S5)
5. Submission of forms by PAO/DTO to CRA-FC along with a covering letter (Annexure S6)

Note: The procedure for filling subscriber registration forms, verification by nodal offices and submitting the same to CRA-FC is explained in the SOP (Subscriber Registration) available on the same website www.npscra.nsdl.co.in

Process of checking Status of S1 form from CRA website

1. On submission of S1 forms to CRA-FC by PAO/DTO, FC acceptance centre shall perform a preliminary verification of the forms. Forms containing any discrepancies will be rejected by FC and a rejection memo will be handed over to the PAO/DTO, so that the same can be resubmitted after correction. For the accepted forms, **FC shall provide an acknowledgement called Provisional Receipt Number (PRN)** for the forms submitted DDO wise. A single DDO lot with maximum 50 forms **(under revision)** shall be issued one PRN and the individual forms shall be issued an Acknowledgement Number (Ack Id).

2. Once the Ack Id has been received by the PAO/DTO, the PAO/ DTO can use the PRN/Ack Id to track the status of the application by login to the CRA website and clicking on 'To check subscriber registration request status'

PAO/DTO has to provide 15 digits PRN to check the status of the forms submitted or 17 digits Acknowledgement Id in case PAO/DTO needs to check the status of specific subscriber.

Non IRA compliant Subscribers:

Even though the subscriber registration is to take place as per the procedure mentioned above, in order to expedite the process of upload of subscriber contribution in the CRA system by the nodal offices of the central government and state government, it was decided to generate PRANs on the basis of certain minimum data provided by the nodal offices.

This data included the following:

1. PPAN of the Subscriber in case of central government or the Unique employee id in case of state government
2. Name of the Subscriber
3. Date of Birth of the Subscriber
4. Employee contribution as zero
5. Government contribution as zero
6. Total contribution as zero
7. The DDO code associated with the Subscriber.

On receipt of the above mentioned data from the respective PrAO/PAO/DTA/DTO, CRA generates a PRAN for the subscriber. The PRANs once generated are communicated to the nodal office who had submitted the data. The PrAO/PAO/DTA/DTO is supposed to ensure that *these subscribers fill up the above mentioned 'S1' form at a later stage and these forms are submitted at CRA-FC. Till such time the PRAN card is despatched, the subscribers would be termed as a "Non IRA compliant" subscribers.*

Discrepancies observed at the time of submission of forms to the CRA-FC:

The DDO and the PAO concerned are supposed to verify the S1 forms as incorrect or incomplete forms are liable to get rejected by the CRA-FC. It was observed that there are some common errors due to which forms are rejected at CRA-FC. The table below illustrates the nature of discrepancy and the impact for the same.

Sr No	Nature of discrepancy	Impact
1	Signature over the photograph	In all these cases, the application shall be rejected by the CRA-FC and the rejection memo mentioning the reason for rejection will be sent to the nodal office submitting the form.
2	Signature appearing out of the box specified Date of Birth, Date of Joining, Date of Retirement not provided in the form.	
3	Nodal office registration numbers not mentioned in the form (PAO/DDO reg numbers)	
4	Employment details are not mentioned in the form Incorrect PPAN, invalid date of joining/retirement, Pay-scale, Class of employment, Basic salary etc. not provided.	
5	Incorrect nodal office registration numbers mentioned in the form	
6	Nodal office covering letters are not attached along with the form	
7	Nominee details are not mentioned/ incorrectly mentioned in the form	In such cases, the nominee details shall not be captured in the CRA system, but PRAN shall be generated.
8	Incorrect Scheme preference details mentioned in the form	The default scheme preference as chosen by GOI/State Government shall be applicable even if the scheme details are mentioned in the form.
9	Incorrect/incomplete Bank details	In such cases, the bank details shall not be captured in the CRA system, but PRAN will be generated.

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Chapter-4

Subscriber Maintenance

Subscriber Maintenance

Subscribers registered with CRA have an option to update the subscriber details in the CRA system. For the purpose of carrying out these changes, Subscriber has to submit a Subscriber Detail Change Request form (S2 form) to the concerned PAO/DTO. The forms are available at CRA website www. npscra.nsdl.co.in and www.nsdl.co.in. Subscriber can freely download the S2 form from the above mentioned website. In case the Subscriber require to change the photograph & Signature he/she needs to fill photo/signature change request form (Form S7) which will be submitted to CRA-FC by PAO/DTO. The list of CRA-FCs are available at CRA website www.npscra.nsdl.co.in and www.nsdl.co.in.) The Changes like change in personal details, nomination etc. should be carried out by the concerned PAO/DTO through the NPSCAN system by using the User Id and I-Pin allotted by CRA. *CRA has allotted two different User Id and I-Pin to the PAO which will enable it to carry out the changes using Maker-Authoriser activities.* Updation of certain details requires only a maker activity, i.e. the changes will be accepted by NPSCAN, once the maker captures and confirms the request. However, some kind of requests such as nomination request, the request will require a Maker and Authoriser activity. i.e. once the maker has captured and confirmed the request, another user as an authoriser shall log in and authorise the request.

The maker and authoriser activity has to be carried out through separate User Ids. i.e., the User Id through which the request has been captured cannot authorise the request. A PAO/DTO can carry out the request for change in NPSCAN system only for the Subscriber associated with it. Once the details are successfully changed, intimation will be sent by email to the subscriber as well as PAO/DTO giving the details of the changes affected in his account.

Following are the subscriber details, which can be updated by a PAO/DTO User through NPSCAN system: -

Change in Subscriber details

    i.   Personal Details including Bank details

    ii.   Employment details

    iii.   Nomination details

Other than the above, the following requests can also be updated by a PAO User through NPSCAN system.

    1.   Reissue of I-Pin and T-Pin

    2.   Reprint of PRAN Card

Process for Change in Subscriber details

Transaction

    a.   Authorize transaction

    b.   Update subscriber detail

    c.   Request status view

Matrix showing the activity, whether it requires maker/checker

Type of Request	Maker	Authoriser
Change in Subscribers' personal details (other than Core Data)	Yes	Not required
Change in Subscribers' personal details (Core Data)	Yes	Required
Change in Subscribers' Nomination Details	Yes	Required
Change in Subscribers' Bank Details	Yes	Not required
Change in Subscribers' Employment Details	Yes	Required

a. Update subscriber details

For update of subscriber details, PAO/DTO user has to select the sub menu 'update subscriber details' and has to enter the PRAN of the subscriber whose detail has to be updated.

On clicking the 'Edit' button as shown above, PAO/DTO User will be able to edit the fields where changes are required to be made. PAO/DTO User shall click on the respective sub menu where change is required to be made. In case PAO User wants to make changes in different sections such as Personal, Bank detail, Employment details etc. PAO user can select multiple submenus as shown below.

Contribution Details   Transaction   Security   Subscriber Maintenance   Views   Log Off

UserID: 1001069200   29-Jan-2011

Subscriber Details

PRAN : 110000000520 [Status: Active]
Name : MR. HARISH KIRIT SHAH

Personal Details

PAN	BBBFS9034A	Father's Name	KIRIT G SHAH
Gender	Male	Date Of Birth	13-Dec-1994
Current Address (Communication Address)	29/104 ,	Permanent Address	29/604 ,
	NAGATHANE ,		NAGATHANE ,
	GULMOHAR UDYAN SOC ,		GULMOHAR UDYAN SOC ,
	MUMBAI		MUMBAI
	Maharashtra		Maharashtra
	India - 400133		India - 400133
Phone No.	02228996292	Mobile No.	9990705197
Fax No.	123456666	Email Id	SIDDHESH@NSDL.CO.IN
SMS Subscription Flag	Yes	Email Subscription Flag	Yes

Nomination Details

Nominee 1

Name	SACHIN RAM TENDULKAR	Date Of Birth	01/01/2001
Relationship	FATHER	Percentage Share	20%
Major/Minor	Minor	Guardian Name	VINOD ASHOK KAMBLI
Nominee Invalid Condition	INVALID CONDITION		

Nominee 2

Name	SHAHID MOHAMMAD KHAN	Date Of Birth	01/01/2001
Relationship	BROTHER	Percentage Share	30%
Major/Minor	Minor	Guardian Name	IMRAN MOHAMMAD KHAN
Nominee Invalid Condition	INVALID CONDITION		

Nominee 3

Name	KSHITIJ B SABADARA	Date Of Birth	01/01/2001
Relationship	COUSIN	Percentage Share	50%
Major/Minor	Minor	Guardian Name	RUPESH K SABADARA
Nominee Invalid Condition	INVALID CONDITION		

Bank Details

Account Number	123456789012345	Bank Name	CANARA BANK
Bank Branch	WORLI SEA FACE	Branch Address	CHURCHGATE
MICR Code	123456789	Pin Code	123456
Bank Account Type	SAVINGS		

Scheme Preference Details

Scheme Preference Details

PFM Name	PFM ID	Scheme Name	Scheme ID	Percentage Contribution
SBI Pension Fund Pvt. Ltd	PFM001	SBI Scheme 1	SM001001	30
UTI Retirement Solution Ltd	PFM002	UTI Scheme 1	SM002001	40
LIC Pension Fund Ltd	PFM003	LIC Scheme 1	SM003001	30

Employment Details

PPAN	123456789012345S	DDO TAN	CGNPS3603F
DDO Office	GURGAON	PAO AIN	2000049
Dept	SYSTEMS	Ministry	RAILWAYS
Pay Scale	500000	Basic Salary	40000
Date Of Joining	05-Aug-2004	Date Of Retirement	01-Aug-2008
Employment Class	A+		

[Edit]

After carrying out the necessary changes, PAO/DTO user shall click on the 'Submit' button. On submission of modified details, PAO/DTO user will see a confirmation screen reflecting the entire Subscriber details along with the modified details (which would be highlighted) with the option to confirm or cancel the modification

PAO/DTO user shall verify modified details against the request submitted by Subscriber and if it is found to be in order, the PAO/DTO shall confirm the request. In case of any discrepancy, PAO/DTO user shall click the "Cancel" button and go back to the request capture screen to update the correct details and re-submit the request.

On successful confirmation of request, NPSCAN system will generate a ten digit acknowledgement number as shown above. PAO/DTO user shall mention the acknowledgement number on the change request form. PAO/DTO user can use this acknowledgement number to check the status of the change request.

b. Authorize transaction

Updation of subscriber details requires Maker – Authoriser activity, i.e. once the maker has captured and confirmed request, another user as an authoriser shall login and authorise the request. From the menu, PAO/DTO User shall select the option 'Transaction' and sub option 'Authorise Transaction'

PAO/DTO user has to select the 'Subscriber Detail Change' from the drop down button Transaction Type and provide the PRAN or the acknowledgement number generated at the time of capturing the request.

In order to view the details of the change request, the PAO/DTO user shall click on the link 'View Details'

The subscriber details will be displayed along with the option to 'Authorise or Reject' the request.

The fields which have been modified will be highlighted. The Authoriser shall verify the details captured with the change request form and if found in order, authorise the request by clicking on the 'Authorise' button. On authorisation of the request, the status of the request will be updated as 'Accepted by NPSCAN'. Further, if the Authoriser observes any discrepancy; authoriser shall reject the request by clicking on the 'Reject' button. PAO User shall also mention the reason for rejection. On rejection, a message will be displayed indicating rejection of change request with the reason for rejection.

Withdrawal Request

PAO/DTO user has to select the 'Withdrawal Request' from the drop down button from Transaction Type option as shown below and provide the PRAN or the acknowledgement number generated at the time of capturing the request. *The request is currently disabled as the final decision on withdrwal is yet to be received from Government of India.*

Subscriber Current Status modification

In CRA, the status of any subscriber can be Active, Inactive or Deactivate. However, it was observed, even though the subscriber are still mapped with the PAO (i.e., transferred to any other office) and have balance in their account, are not part of the PAO anymore. In all such cases, submission of S1 form is pending because these subscribers could not fill the S1 form they have resigned or expired. Some of the subscriber are termed as Deserters/Absconding or their Services Terminated. As a result PAO's Non-IRA compliance level does not potray the actual picture in the reports available at CRA system. Therefore to facilitate better monitoring and display proper status, CRA has provided a new feature were PAOs can flag the subscribers who are not able to submit S1 form because of the above reasons. Like other Subscriber maintenance activity, this is also a maker-checker activity and the process to make the changes are explained below:

A. Capturing the subscriber's details in NPSCAN

1. PAO User shall log into NPSCAN with the User Id and the respective I-Pin.

2. From the menu, PAO User shall select the option 'Transaction' and sub option 'Update Subscriber Details'.

3. PAO User has to enter the PRAN for which he/she wants mark Deserter/Expired/Resigned etc.

4. For the purpose of carrying out the required changes, PAO User shall click on the 'Edit' button.

5. An option "Current Status of subscriber" available having drop-down options Deserter/ Death/Terminated/Resigned etc. cases. PAO User has to select the option accordingly.

6. After carrying out the necessary changes, PAO User shall click on the 'Submit' button.

7. PAO User shall verify modified details against the request submitted by Subscriber and if it is found to be in order, it shall 'Confirm' the request.

8. On successful capturing of the request a single acknowledgement number will be issued and the status of the request will be displayed as "Pending Authorisation". Only after the request is authorised by another user, the change request will be 'Accepted'.

B. Authorisation of the request

1. PAO User shall select the option 'Transaction' and sub menu 'Authorise Transaction'.

2. PAO User has to select the 'Transaction Type' and provide the PRAN or the acknowledgement number generated at the time of capturing of the request.

3. In order to view the details of the change request, the PAO User shall click on the link 'View Details'.

4. The Authoriser shall verify the details captured with the change request form and if found in order, authorise the request by clicking on the 'Authorise' button.

c. Request status view

PAO/DTO user can check the status of the change by selecting the 'Request status view' option.

Subscriber Maintenance

a. Reset I-PIN/T-PIN

PAO/DTO user also can put the request for reset of I-PIN and T-PIN for a subscriber, for this user has to select the reset I-PIN/T-PIN option from 'subscriber maintenance' menu. Request for reset of I-PIN/T-PIN is a chargeable transaction. This activity requires Maker–Authoriser activity, i.e. once the maker has captured and confirmed the request, another user as an authoriser shall log in and authorise the request.

PAO/DTO User shall enter the PRAN of the Subscriber for whom the I-Pin/ T-Pin is to be reissued. PAO/DTO User shall select the checkbox provided in the screen for type of Pin to be printed. After entering the required details PAO/DTO User shall click on the "Submit" button as shown below.

After submission of the request, PAO User will be shown a confirmation screen giving details of the PRAN entered. PAO User shall verify the details against the request form submitted by Subscriber and click on the 'Confirm' button if the details match as shown below

On successful submission, NPSCAN will generate a ten digit acknowledgement number as shown below. PAO/DTO should mention the acknowledgement number on the request form for its record purposes.

b. Authorize reset I-PIN/T-PIN

For the **purpose of verification**, Authorised user shall login to the system by using the second user-id and I-Pin. Authorised user selects the "Authorise Reset I-Pin/T-Pin" option under the "Subscriber Maintenance" menu.

Authorised user needs to provide acknowledgment number or PRAN

System will display the list of all the PRAN for which authorisation is pending, PAO/ DTO should ensure that till the time request is not authorised for a particular subscriber, user can not put any other request for that subscriber. NPSCAN will display the acknowledgement number having a link to it.

On clicking the link, a screen will be displayed reflecting the details of the request for authorisation. Authoriser shall click on the 'Authorise' for authorisation of the request. In case of any discrepancy in the request, authoriser can reject the request by clicking on the 'reject' and has to mention the reason for rejection.

After selecting the appropriate option user has to submit the authorisation/ rejection request.

Once the Authorised user will submit the request, system will display a mesaage containing Acknowledgement number, user id, Authorisation time & date and mentioning that the request has been authorised.
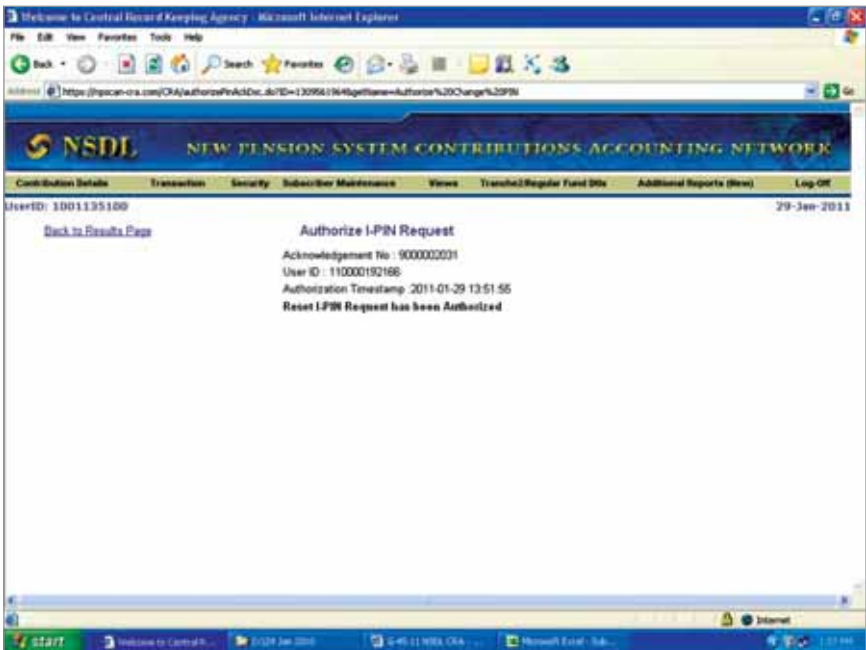
On receipt of request, CRA will process and print new T-Pin/ I-Pin and dispatch the same to the Subscriber.

C. Reprint of PRAN Card:

The PAO/DTO can also set up a request for Reissue of PRAN Card for the subscriber. Reissue of PRAN Card can be on account of loss or damage of PRAN Card or change in the core data in the Subscriber details (Subscriber name, Subscribers Father's name and Date of birth of the subscriber). Request for reprint of PRAN card is a chargeable transaction and *this activity also requires Maker–Authoriser,* i.e. once the maker has captured and confirmed the request, another user as an authoriser will authorise the request by logging with another login Id.

Submission of request by the Subscriber:

Subscriber has to submit the change request as per the prescribed format to the DDO (Form S2) with whom he/she is associated. DDO will verify the request and mention the date of request along with the DDO signature and Stamp at the space provided in the form. DDO shall then forward the request to the PAO with whom it is associated. PAO should re-verify the request before capturing the same in the NPSCAN. PAO should also mention the date of receipt of request in the space provided in the form.

PAO/DTO user shall select the option 'Subscriber Maintenance' and sub option 'Reprint PRAN'

PAO/DTO user will provide the Subscriber PRAN and submits the request.

On submission of the request PAO/DTO user needs to click the confirm button for confirmation of the request.

NPSCAN will generate an acknowledgement number. PAO/DTO user will mention the acknowledgement number on the request form for its record purpose.

d. Authorize Reprint PRAN

Updation of reissue of PRAN card request is a Maker-Authoriser activity. Hence, the user has to use the alternate IPIN & TPIN to authorise the request. User has to remember that till the time the request is in unauthorized status, it will not get resolved from CRA. PAO/DTO user shall select the option 'Subscriber Maintenance' and sub option 'Authorize Reprint PRAN'.

Authoriser needs to provide acknowledgment number or PRAN

NPSCAN will display the acknowledgement number having a link to it. On clicking the link, a screen will be displayed reflecting the details of the request for authorisation.

Authoriser will click on the 'Authorise' button for authorisation of the request. In case of any discrepancy in the request, authoriser shall 'reject' the request by mentioning the reason for rejection.

Once the user authorised the request, system will generate the acknowledgement number stating that the request has been authorised. PAO/DTO User shall mention the acknowledgement number on the request form for its record purpose
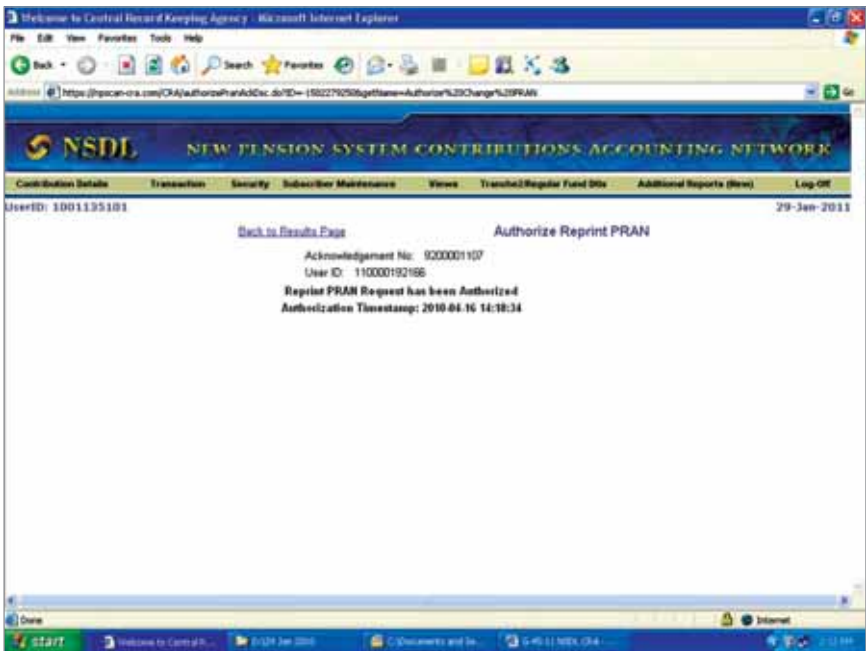
e. Request Status Views

PAO/DTO user can check status of request from menu 'Subscriber Maintenance' and sub option 'Request Status Views'

Summary

- Submision of S2 form by subscriber to PAO/DTO

- Certain activities require Maker & Checker

- Updation of subscriber details online (Personal, Nomination, Bank, Employment etc)

- Reissue of I-PIN & T-PIN

- Reprint of PRAN card

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Chapter-5

Subscriber Contribution File (SCF)

Subscriber Contribution

Under NPS, the monthly pension contributions of the Subscribers are invested in various schemes of different Pension Fund Managers appointed by PFRDA. The monthly contribution details of the subscribers registered in the CRA system are uploaded to the NPSCAN (www.npscan-cra.com) and the corresponding amount of contribution deposited at the Trustee Bank. The nodal office (PAO/DTO) will prepare the SCF and upload it in the NPSCAN system using the user Id and I-Pin allotted by CRA. The detailed procedure is available in the SOP which can be downloaded from the website www.npscra.nsdl.co.in. User has to select the "Download" menu and then has to click on sub menu "SOPs". After this, the user has to select Central/State government accordingly.

The procedure of Subscriber Contribution upload is divided into four parts i.e. preparation of SCF and validation using the FPU & FVU, uploading the SCF on the website, transfer of the fund to Trusee Bank and credit of subscribers account through Match & Book. Each part has been explained with an example.

Part One

Preparation of SCF

Steps in preparation and upload of SCF by nodal office

1. Preparation of SCF using File Preparation Utility (FPU)

2. Validation of the SCF using File Validation Utility (FVU)

3. Uploading SCF to the NPSCAN System using I-Pin allotted to the nodal office.

The steps are explained in the following diagram:

Subscriber Contribution File (SCF) Upload by PAO/DTO

FPU	FVU

Consolidation of DDO wise Subscriber Contribution Records → Digitisation of Records → Validation of Records → Upload to NPSCAN → **CRA**
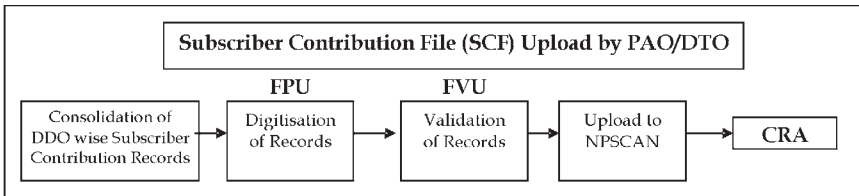
The steps mentioned above are for decentralised models i.e. for Central Government. The steps for the State Government (Centralised Model, Decentralised Model and Quasi Centralised Model) are mentioned below as there is a slight difference in the models adopted by the diferent State Government.

FPU - A utility provided by CRA that will assist in preparation of SCF.

FVU- A Utility provided by CRA that will verify whether the SCF prepared is as per the file format of CRA.

Installation of FPU & FVU

- PAO/DTO user shall access the CRA website www.npscra.nsdl.co.in to download the FPU and FVU and save it on their local machine. These utilities are freely downloadable from the CRA website.

- After downloading, on navigating to the folder where the FPU/FVU is saved, a ".JAR" file will be displayed to the PAO/DTO user. User will have to double click on the "FPU.JAR" / "FVU.JAR" file to open it. For using these utilities internet is not required i.e. utilities can be run on the stand-alone machine once they are installed.

- Minimum hardware and software requirement for the utilities are given below:
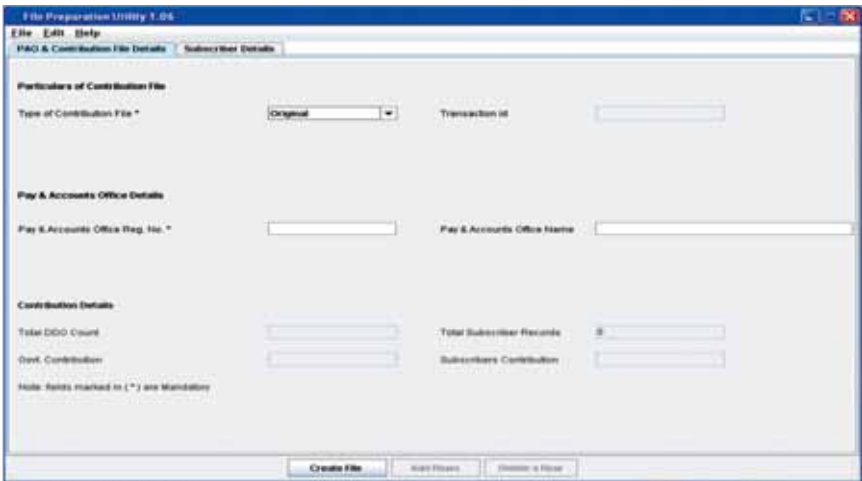
Software	Minimum Requirement
Browser	Internet Explorer 6.0 and above
Java Run Time Environment	JRE 1.5
Operating Systems	Windows 2000 Professional / Windows XP
Hardware	Minimum Requirement
Processor	Intel Pentium PV / Celeron (333 MHz or Higher CPU).
Memory	Minimum 256 MB RAM.

I. Preparation of SCF using FPU

The PAO/DTO will consolidate the monthly details of the Subscriber's pension contributions from various DDOs associated with it and digitise the records using the latest version of FPU.

● PAO/DTO should ensure that the latest version of FPU is being used. PAO/CDDO can get the latest updates in FPU and FVU from the CRA website, i.e., www.nsdl.co.in or www.npscra.nsdl.co.in.

The FPU consists of two panels –

A) PAO & Contribution File Details Panel

B) Subscriber Details panel:

A. PAO & Contribution File Details:

User will have to enter the following details in this panel:-

● **Type of Contribution File (Original / Correction):** When PAO/DTO is preparing a new Subscriber Contribution file for a particular month for uploading it to the NPSCAN; the file type to be selected should be 'Original'. If PAO/DTO wants to make any correction in a Subscriber Contribution file which has already been uploaded successfully, the file type should be

selected as 'Correction', the PAO/DTO User will have to provide the Transaction Id of the original file after selecting the file type as 'correction'. The details of uploading the correction file are provided below in part two of this chapter.

- **PAO Reg. No.:** Enter the PAO Reg. No. allotted by CRA

- **Name of PAO (Optional field):** User can enter the Name of PAO in this field.

Note: The fields which are marked with '' are mandatory fields.*

B. Subscriber Details

User will have to enter the following details in this panel:

- DDO Reg. No.: User should enter the DDO Reg. No. (10 digit alphanumeric number) allotted by CRA.

- PRAN: User should enter PRAN (12 digit number) of the Subscriber for which contribution details are being entered.

- Subscriber's Name: User may enter Name of the subscriber. This is an optional field.

- Government Contribution: User should enter Government Contribution Amount.

- Subscriber Contribution: This field is for Subscriber's Contribution which is deducted from Subscribers salary. If the Government Contribution amount is entered, this field will be automatically populated with the amount entered in the Government Contribution field.

- Pay Month: User can select the month of contribution from the drop down option available. The user should select the Month for which the Salary is drawn & not the month in which the salary is drawn (e.g. salary of September, 2010 paid on October 1, 2010. While uploading the file in October, the user shall select 'Pay Month' as September).

- Pay Year: User can select the year of contribution from the drop down option available.

- Contribution Type: User can select the Contribution Type i.e. 'Regular' or 'Arrears' from the drop down option available. Even if the salary is paid after few months due to some reason, it can be uploaded by selecting contribution type as 'Regular' for that month as it is 'Regular Salary' kept on hold. (e.g. salary of May 2010 kept on hold & paid on October 1, 2010). While uploading the file in October, the user shall select 'Pay Month' as May & contribution type as 'regular'.

- Remark: Remarks column is mandatory only if the type of file is an arrear file. PAO user shall enter the period for which the arrears are pertaining to.

Note: For each month and regular contribution, there will be one record for each subscriber.

PAO/DTO user can enter the subscriber details manually or copy the data from an excel sheet. To paste data from an excel sheet, PAO/DTO user can use "Paste from Excel" option. This can be done either by going to the Edit Menu and using the "Paste from excel" option or by right clicking the mouse.

PAO/DTO user can add or delete the required rows by selecting the Add Rows and Delete Row button provided at the bottom of the screen.

Creation of SCF: After complete digitisation of necessary details, the user can create the Subscriber Contribution File (SCF) by selecting Create File button.

- FPU will create an output file having extension '.txt'.

- A unique batch Id will be generated on successful generation of a file

- The above-mentioned '.txt' file will be taken forward for further processing.

- If the FPU encounters any error in the data entered by the user, such as, mandatory fields not entered, PAO/DTO reg. no. not mentioned PRAN structurally invalid, remarks not provided (when the type of record is 'Arrear'), month of contribution entered twice for a particular subscriber etc., it will display an error message to the user. In all such cases, FPU will not generate any output file. The user will be required to rectify the errors and create a valid file again.

Preparation of Intermediate File

- PAO/DTO user will have an option to save the data at any point of time in a file while digitising the details. This saved file will be an intermediate file. User can save the partially filled details by clicking the "Save" option in the "File" menu.

- The user can reopen the intermediate file with the same version of FPU in order to modify the existing data. The User can use this file to prepare SCF for the future months as well, by modifying the respective fields such as month and year of the contribution etc. To open the intermediate file, user has to select the "Open" option in the "File" menu and select the file on which the user was working.

- The user should save the intermediate or final file in the folder or drive from where the file can be retrieved easily. CRA recommends that the file should be named according to the month for which contribution has been uploaded. For example if user has prepared file for month of October 2010 then he/she should name the file as Oct10 or October 2010, this will help the user to identify the file in the future.

II. Validation of SCF using FVU:

- After the completion of preparation of the Subscribers Contribution File using FPU, PAO/DTO will validate the output file of FPU with a File Validation Utility (FVU).

- The user will double click on the FVU.JAR icon at the path where FVU is installed to open it.

- The user, while processing the file in FVU, will select the name (with the '.txt' extension) of the input file to be passed through FVU for validation.

- The Input file name should not contain any special characters e.g. :, \ / etc. and should not exceed 12 characters.

- User will also specify the path where either an 'error file' or 'Control Sheet' is to be generated and save the FVU on successful completion of validation of the file.

- It is mandatory for the User to fill both 'Input File Name with Path' and Error/Upload File Path'. Validate button will remain disabled till both fields are not entered properly.

- The user will validate the file by selecting the "Validate" option in the FVU.

- If the file is successfully validated, FVU will create the upload file with extension '.fvu'. FVU will also create a control sheet (an HTML report) in the path specified in the 'Error/Upload File Path' (as mentioned above)

- If the FVU encounters/detects any errors during validation process, the utility will display an error message and generate an ".html" file showing a list of errors associated with that particular file.

Subscriber contribution file (with '.FVU' extension) is ready for upload in NPSCAN after it has been successfully passed through FVU.

Note: *PAO/DTO is advised to upload the fresh version of FPU & FVU from CRA website with an interval of 3–4 month along with JAVA as some times the old version does not function properly.*

Preparation & Validation of SCF for State Government

Unlike the Central Government where the SCF is uploaded and funds are transferred by the PAO, the State Governments have an option to choose the model of upload from the below mentioned options:

1. **Decentralised Model:** In this model, DTA would be functioning as PrAO. The DTOs would be functioning as PAOs whereby, the function of preparation of monthly SCF will be performed by DTO. This model shall be similar to the model of contribution upload followed by the nodal offices of the Central Government.

2. **Centralised Model:** In this model, the DTA will prepare DTO wise monthly Subscriber Contribution File (SCF). While preparing the SCF in FPU DTA has to mention the DTO registration number instead of DDO registration number in the subscriber details.

3. **Hybrid Model (Quasi Centralised Model):** In this model, each DTO would prepare Subscriber Contribution File and upload into NPSCAN system. The concept of the hybrid model is built around the functionality of Super Transaction Id which will be generated by the DTA centrally.

Note: *Self running demo, a power point presentation on preparation and validation of Subscriber contribution file can be downloaded from CRA website 'www.npscra.nsdl.co.in'. Click on menu ' Knowledge center' and sub menu 'Presentation'*

Part Two
Upload of SCF

Upload to NPSCAN

- After validating the Subscribers Contribution File through FVU, PAO/DTO will upload the output file having '.fvu' extension to NPSCAN (web based facility). PAO/DTO will upload the file using the I-Pin allotted by CRA to the PAO/DTO at the time of registration.

- PAO/DTO user will have to log-in to NPSCAN using its I-Pin and password. For this, the PAO/DTO user will have to open NPSCAN website i.e. **www.npscan-cra.com**.

- After PAO/DTO user successfully logs in, user can click on 'Upload Contribution File' option. For this purpose, user will select the files with '.fvu' extension and clicks on add files button. Once the desired files is/are selected, user will click on 'Upload All' option. Only files with '.fvu' extension can be uploaded.

- If upload of file(s) is successful; NPSCAN will display the status of the file as 'Uploaded in NPSCAN' and will generate a unique File Reference Number (FRN) which will be displayed to the user. User may note the FRN for their record purpose. User can use this FRN for viewing the status of the file at a later stage.

After successful upload, NPSCAN system will perform certain business level validations in addition to the validation performed by "FPU" and "FVU".

- If all the validations are successful, NPSCAN will update the status of the file as "Accepted" and will generate a unique 13 digit Transaction Id.

- The system will also generate a receipt 'Contribution Submission Form' (CSF).

A. **Original File**

   Login at NPSCAN

   1. **Contribution details**

      a. Upload

      b. File status view

      c. Bank details upload

      d. Bank details view

      e. Contribution fund transfer detail

      f. FPU template

      g. Online FPU

      h. Payment detail status view

      i. Bank message-Fund confirm

a. Upload

After validating the Subscribers Contribution File through FVU (as mentioned in page nos. 57, PAO/DTO will upload the output file having '.fvu' extension to NPSCAN (web based facility).From the menu, PAO/DTO user will select the option 'Contribution Detail' and sub option 'upload'
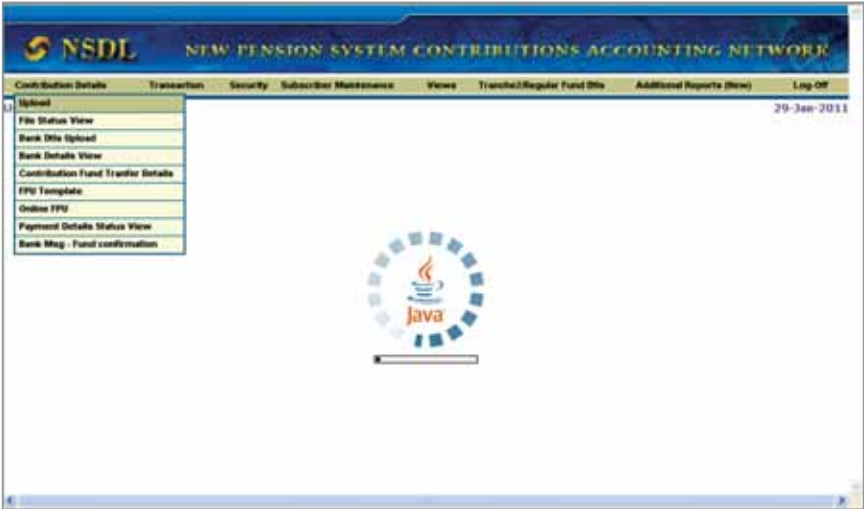
A window will open to run the file upload application which is java based, user has to click on the 'Run' button.

The upload window does not appear in case the JAVA is not installed on the machine. The user needs to install JAVA on the machine to carry out the SCF upload.

The system will run the application and a window will open to add files to upload.

The user has to click on 'Add files' to upload the output file having '.fvu' extension. PAO/DTO user will browse and select the files with '.fvu' extension and clicks on the add files button. Once the desired file/s is/are selected, user will click on 'Upload All' option. Only files with '.fvu' extension can

be uploaded. For uploading more than one file, the user needs to repeat the procedure of adding the files before clicking on 'Upload All'.
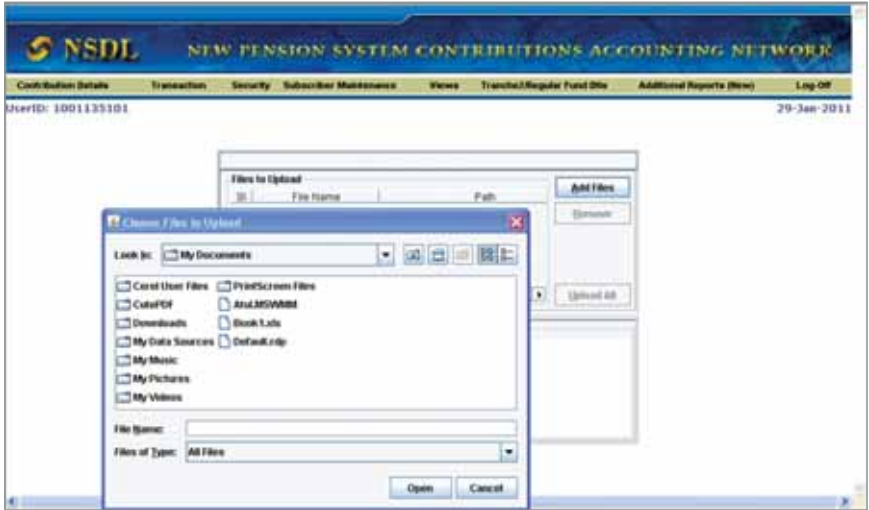
Once the user will click on the 'Upload All' option, the file gets uploaded in the system and a File Reference Number (FRN) will be generated. The FRN will be displayed in the second half of the window as shown in the screen below. The user can check the status of the file by using the FRN. The process of checking the status of the file is provided below.

b. File Status View

In order to view the status of the uploaded file, the user will have to navigate the "Contribution Details" menu and select the sub menu "File Status View" option. The user will have to enter any one of the following search criteria as mentioned below:

- File Reference Number

- Batch Id

- Transaction Id

- From Date & To date.

Click on the submit button.

A window will open providing the details (FRN, file name, Date of Upload,

Type of file, Status, Batch Id etc.) of the file uploaded. By clicking on 'Batch Id' system will provide PAO/DTO name and registration number, SCF related data like Transaction Id, contribution amount, no of DDO & subscriber and status of SCF etc.

Clicking on 'Error/Response html' will generate downloadable error file. If the file validation is not successful due to reasons such as invalid PRAN, invalid FPU version, invalid PAO-DDO mapping, subscriber record is already uploaded for the month etc. NPSCAN will reject the file (status of the file will be updated to "Rejected").

In case of non mapping of DDO & subscriber file, PAO/DTO user will first time get a warning message in 'Error/Response html' as shown below even after SCF is uploaded successfully.

Line No	Record Type	Field Name & No."	DDO Serial No.	Subscriber Contribution Serial No.	PRAN	Error/Warning Code	Error/Warning Description	Error / Warning
603	Subscriber Details Record	Month Of Contribution(12),Year Of Contribution(13)	44	2	110070327097	200013	Subscriber contribution for this DDO Reg. No.,month, year and type is already uploaded to the system	Error
164	Subscriber Details Record	Subscriber PRAN(6)	14	4	110061224575	200014	DDO-Subscriber mapping does not exist	Warning
610	Subscriber Details Record	Subscriber PRAN(6)	45	3	110040326994	200014	DDO-Subscriber mapping does not exist	Warning
668	Subscriber Details Record	Subscriber PRAN(6)	47	48	110000326349	200014	DDO-Subscriber mapping does not exist	Warning
934	Subscriber Details Record	Subscriber PRAN(6)	47	314	110040327160	200014	DDO-Subscriber mapping does not exist	Warning
1228	Subscriber Details Record	Subscriber PRAN(6)	74	5	110010327993	200014	DDO-Subscriber mapping does not exist	Warning
1230	Subscriber Details Record	Subscriber PRAN(6)	74	7	110010353890	200014	DDO-Subscriber mapping does not exist	Warning
1264	Subscriber Details Record	Subscriber PRAN(6)	78	5	110050326470	200014	DDO-Subscriber mapping does not exist	Warning
1266	Subscriber Details Record	Subscriber PRAN(6)	78	7	110010326472	200014	DDO-Subscriber mapping does not exist	Warning

On successful upload the Transaction Id will get generated. User has to click on the 'view', option to generate the subscriber Contribution Submission Form (CSF). PAO/DTO shall download and print the CSF. The Contribution Submission Form will contain PAO Reg. No., PAO address, contribution month, Transaction Id, amount to be deposited in the bank etc. and a counterfoil for the Trustee Bank to issue acknowledgement to PAO/DTO. This form is to be submitted by the PAO/DTO to the Trustee Bank while depositing the contribution amount.

Upload of SCF for State Government employees

Unlike the Central Government where the SCF is uploaded and funds are transferred by the PAO, the State Governments have an option to choose the model of upload from the below mentioned options:

1. **Decentralised Model:** In this model, DTA would be functioning as PrAO. The DTOs would be functioning as PAOs whereby, the function of uploading of monthly SCF and transfer of funds to TB will be performed by DTO. This model shall be similar to the model

of contribution upload followed by the nodal offices of the Central Government.

2. **Centralised Model:** In this model, the DTA shall upload DTO wise monthly Subscriber Contribution File (SCF) and transfer a consolidated fund to the Trustee Bank (TB).

3. **Hybrid Model (Quasi Centralised Model):** In this model, each DTO would prepare Subscriber Contribution File (SCF) and upload into the NPSCAN system. CRA system, on acceptance of the SCF, generates a Transaction Id. However, the DTA would make one consolidated payment to the bank on behalf of all the DTOs. The concept of the hybrid model is built around the functionality of Super Transaction Id which will be generated by the DTA centrally.

The DTA user will have to log into the CRA system through login Id and I-PIN. User has to click on "Super Transaction Id" menu and then has to select the first option "Generate Super Transaction Id".

A window will show the detail of all the PAOs/DTOs which have uploaded the SCF along with the Transaction Ids. DTA user has to select all the PAOs/DTOs by clicking on the box provided and then click on the "Submit" button.

The system will generate a Super Transaction Id and will ask for the verification of the request.

The DTA user will have to log into the system with the second user Id and I-PIN provided by CRA. After logging, user has to click on the "Super Transaction Id" menu and then has to select the option "Super Transaction-verify"
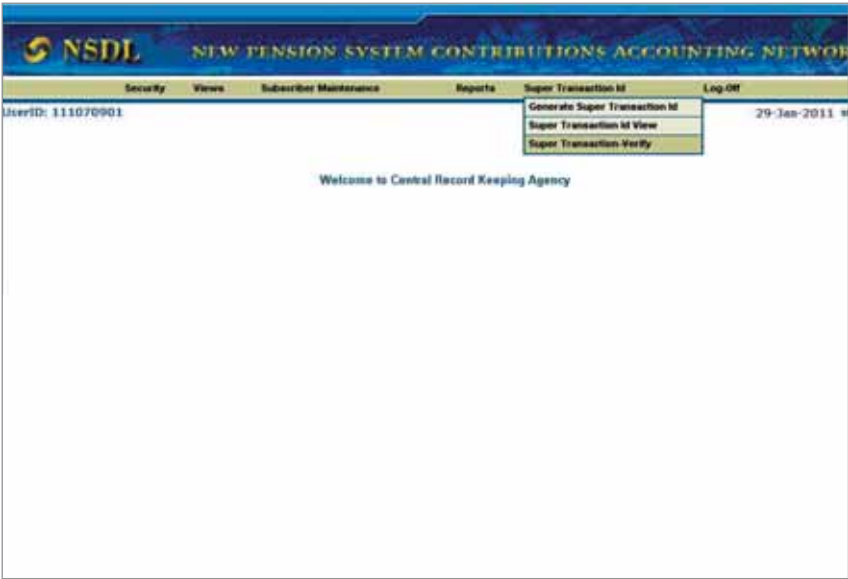
A window will open showing the Super Transaction Id generated in the first login. DTA user will select the super transaction Id and will submit the request for verification. The system will generate the Contribution Submission Form (CSF) after verification of super transaction Id.

The DTA user has to select the second option "Super Transaction Id View" from the menu "Super Transaction Id" and will have to provide the details as required i.e. the Super Transaction Id or the date range and then will click on the "Search" button. A box will open where the option for CSF form will be available. DTA user can take a print of the CSF form by clicking "view".

Query/Problem - : SCF uploaded is rejected. Reason provided - "for a particular subscriber, DDO, month and year of contribution is already uploaded

Reason for rejection: This happens when,

- The PAO/DTO is preparing the SCF by using the last month FPU and forgot to change the month of contribution

- In transfer cases the contribution of one subscriber for a particular month is uploaded by the PAO/DTO from where the subscriber is transferred and also the PAO/DTO to where subscriber is transferred.

Resolution:

It is advised to all the PAOs/DTOs that before preparing the SCF from the earlier month FPU user should first change the month of contribution for all the records. Also in case of any transfer PAO/DTO should always confirm from the earlier PAO/DTO whether they have uploaded the SCF for that particular subscriber.

Query: SCF rejected as the PRAN is in deactivated status

Reason and Resolution:

If the PAOs have intimated CRA that a particular subscriber has got more than one PRANs and requested to deactivate the PRANs, CRA deactivates the PRAN and informs the PAO through a written communication. However, as there is a time lag between sending the letter and receipt of such information, PAO may get the rejection reason. In these cases, PAO must call up CRA for getting the details.

B. Correction File

The PAO/DTO user can correct the SCF which is uploaded in the NPSCAN in case the user realises that the file uploaded has some discrepancies according to the data he/she has uploaded. Following are the discrepancies:

- The user has forgotten to enter the record of any one or more subscribers.

- The user has mentioned the contribution amount wrongly or has interchanged the amount between two subscribers.

- The user has forgotten to enter the Arrears in the file for a particular month for which the arrear was announced.

In all such cases PAO/DTO user can upload the correction file. The process of uploading the correction file is as follows:

1. PAO/DTO user has to open the FPU and then select the file for which he/she needs to do the correction.

2. PAO/DTO user will select the type of file as 'Correction' from the drop down menu. Once the user has selected the type of file as 'Correction' the next box named Transaction Id will get activated, the user has to provide the Transaction Id of the file for which he/she has to do the necessary correction.

3. PAO/DTO user will then do the necessary corrections in the subscriber contribution details as required and once again will click on the "Create File" button.

4. PAO/DTO user has to validate the file through validation utility. After validation the user has to upload the file to NPSCAN. The user has to follow the same procedure for uploading the correction file which he/she has used for uploading the original file.

Note: PAO/DTO should keep in mind that the correction can be done only for the file which is in pending status (i. e. the file is not Matched & Booked).

Part Three

Fund Transfer

After successful upload of the SCF the PAO/DTO has to transfer the fund to the Trustee Bank. The PAO/DTO can transfer the funds to the Trustee Bank through various modes.

Cheque transfer – PAO/DTO may transfer the funds to the Trustee Bank directly through cheque. The cheque should be submitted to the nearest branch of the Trustee Bank along with the Contribution Submission Form (CSF).

Electronic transfer (RTGS/NEFT) – PAO/DTO can also transfer the funds through an electronic mode i.e. RTGS/NEFT. PAO/DTO has to give instruction to the accredited Bank (The bank through which nodal office deals) to transfer the funds to the Trustee Bank.

Point to be remembered

1. PAO/DTO has to give instruction to transfer the fund through RTGS/ NEFT to its accredited Bank.

2. PAO/DTO has to ensure that while transferring funds through RTGS/ NEFT, PAO registration number, Transaction Id is mentioned along with a specific word i.e. PAOFIN in the format "PAOFINPAORegTransaction Id" for example "PAOFIN20001121001047800187".

3. PAO/DTO should obtain the UTR in case of RTGS and Reference number in case of NEFT from the accredited Bank after successful transfer of the fund. These UTR/Reference number will be provided by the PAO/DTO during upload of the fund transfer details into NPSCAN.

Part Four

Matching & Booking of SCF

c. Bank details upload

PAO/DTO user will provide the details of the accredited Bank from which the contribution fund is transferred to the Trustee Bank. These details will consist of Bank name, Branch name & address, IFS code etc. These details will help Trustee Bank to identify the funds transferred and will ultimately fasten the matching & booking process.
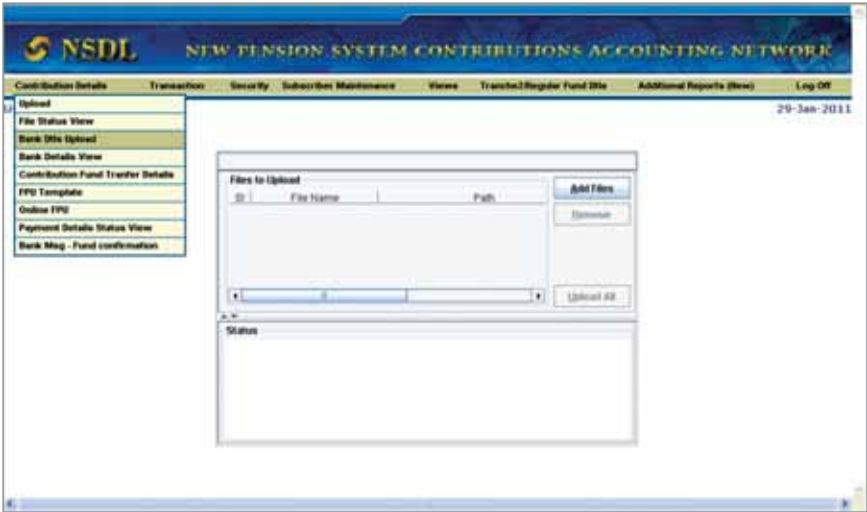
d. Bank Details View

PAO/DTO user can view the details uploaded in NPSCAN, and if the user requires to make any changes before uploading the file can do the same.

e. Contribution fund transfer details

In ideal situations, the SCF should get matched & booked within three working days of fund transfer, i.e. the SCF amount, PAO registration

Number, Transaction Id and the transferred amount have matched, then the SCF will be considered for the 'Matching & Booking' process.

But, in case the SCF is not matched in the stipulated time, PAO/CDDO should use "Contribution Fund Transfer Details" utility. It enables PAO to provide the Fund Transfer Details (FTD). The Trustee Bank can view the fund transfer details directly and can provide the comments against the payment details, in case discrepancy in the FTD is observed. The availability of FTD through the utility helps in matching and booking of the SCF. Trustee Bank can identify the fund based on the details submitted by the PAOs which enables Trustee Bank to upload the FRC. FRC is mandatory for Matching & Booking of the SCF. The PAO/DTO is advised to provide all the fund transfer details online.

The uses of Contribution Fund Transfer Details :-

From the menu, PAO/DTO User shall select the option 'Contribution Detail' and sub option 'Contribution fund transfer details'.

1. PAO/DTO user either can enter the Transaction Id in the given field or can click on the Transaction Id, (which has a hyperlink) leading to the option to provide Fund Transfer Detail (FTD).The various fields where PAO/DTO need to provide FTD are:

- **Bank Name**: Name of the Bank where PAO/DTO has remitted contribution amount.

- **Unique Instrument Number**: If amount is remitted via NEFT /RTGS then Unique Transaction Receipt (UTR) is to be provided, if amount is directly remitted to trustee bank then Cheque number is to be provided.
- **Bank branch**: Name of the SCF amount remittance bank branch to be provided.
- **Transfer type**: Mode of transfer (RTGS/NEFT in case of electronic transfer and Cheque if deposited to the trustee bank directly)
- **Date of transfer**: The date on which Bank has transferred SCF amount to NPS account.
- **Paid amount**: The amount remitted to Trustee Bank.
- **Remark** : Remarks can be provided for the following cases

1. In case of multiple remittance, appropriate remark to identify the remittance amount by Trustee Bank,

2. In case of adjustment from excess transfer in previous month appropriate remark to identify the remittance amount

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Note:

1. *PAOs/DTOs are advised that for one Transaction Id there should be one payment and the details of the fund transfer should be submitted to CRA through Contribution Fund Transfer details utility..*

2. *In case of electronic transfer of funds, PAOs/DTOs should always collect the Unique Transaction Receipt (UTR) or other receipt number e.g. reference number from the remitting Bank from where the funds have been transferred to the Trustee Bank. Insist that the accredited bank enters the required details as mentioned in the important note of the Contribution Submission Form (CSF).*

3. *After PAO/DTO completes entering the details, it needs to click on the submit button. A confirmation screen will appear which will allow the PAO to check and verify the details entered are correct. Once confirmed, PAO can click on Confirm button (PAO can click on the Reject button in case it is not sure).*
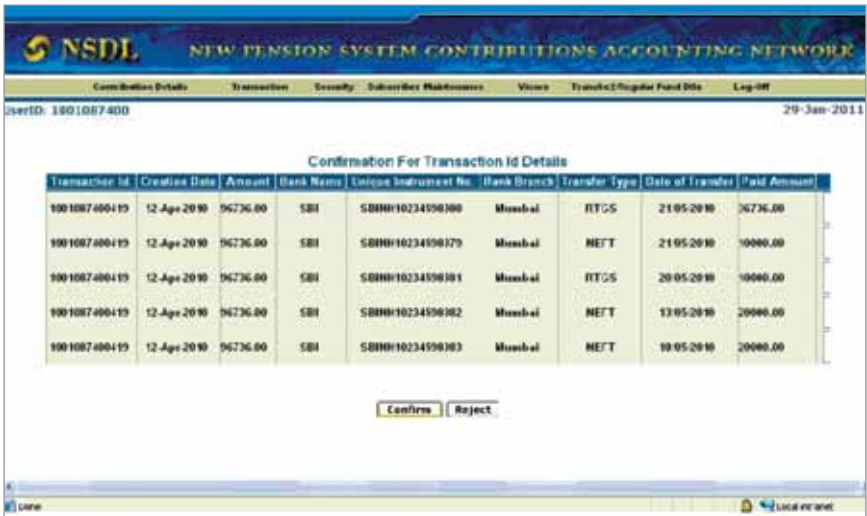
Once clicked on the 'Confirm' button, PAO/DTO user will be able to view 'Added Successfully' screen specifying the details entered are accepted in the system successfully as shown below:

Correction/Modification of FTD already provided

Subsequently, if a PAO finds that due to inadequate details submitted by it,

the Trustee Bank is not able to match the details for any Transaction Id, PAO can modify and resubmit the fund transfer details. However, as PAO has already entered the fund details, the Transaction Id will not appear once the user will click on Contribution Fund Transfer Details. The user has to provide the Transaction Id for which correction has to be done in the fund transfer details. To fetch the details of the particular Transaction Id in the screen, the PAO user has to enter the Transaction Id or provide the date range for which the particular Transaction Id(s) has been uploaded. Further, if the Bank has provides a remarks such as "Amount not Matched", "UTR not Matched" for a particular Transaction Id, PAO should modify and resubmit the fund transfer details. For change in Fund transfer details provided by PAO/DTO has to again go back to the submenu of "Contribution Fund Transfer Details Submission" (as shown below):

Problem

More than one transfer is done by PAO/DTO against one Transaction Id. (Multiple transfers against one Transaction Id, multiple funds transfer against multiple Transaction Ids). Single transfer has been made for multiple Transaction Ids.

Resolution

In case PAO/DTO has transferred the contribution amount more than one time for one Transaction Id, which is not to be done, PAO/DTO has to communicate the same to CRA after submitting the details using contribution fund transfer details utility. In case of any other deviation in the funds transfer e.g. single transfer for multiple Transaction Ids, multiple transfers for multiple Transaction Ids, excess transfer or short transfer to adjust the earlier excess amount transferred, PAO/DTO has to communicate the same to CRA. PAO/DTO should remember that, all such cases will require more time to get resolved.

Problem

PAOs/DTOs are sending the fund transfer details to CRA or Trustee Bank through letters and emails.

Resolution

The Contibution Fund Transfer utility has been made available to PAO/DTO to minimize the delay in intimating the fund transfer details to the Trustee Bank. It provides a platform where PAO/DTO can forward the FTDs w.r.t. pending SCF and Trustee Bank can verify the details submitted by PAO/DTO. Therefore, CRA encourages correspondence from PAO/DTO only when the utility does not address the same. PAOs/DTOs are advised that for one Transaction Id, there should be one transfer and the details of the fund transfer should be submitted to CRA through NPSCAN, which will speed up the match and book procedure.

Problem
a) In case of electronic transfer (RTGS/NEFT), Cheque number has been provided instead of UTR.
b) The UTR is not complete (generally it is of 16 digits)

Resolution

a) Cheque number can be provided only when the cheque has been submitted at any branch of the Trustee Bank.

b) PAO/DTO should ensure that UTR (16 digit alphanumeric) or Reference number generated at the time of an electronic remittance by the accredited Bank has been provided in the contribution fund transfer details.

Problem

In case of electronic transfer (RTGS/NEFT), PAOs/DTOs are unable to get the UTR from the Bank through which the fund is transferred to the Trustee Bank.

Resolution

PAOs/DTOs should always collect the UTR from the remitting Bank. In the long run the remitting Bank will not be able to identify the UTR for that particular transaction. Moreover, in the absence the UTR, Trustee Bank is unable to identify the fund receipt against the Transaction Id.

f. FPU template

In case PAOs/DTOs are uploading SCF and they need to retrieve previous month's SCF uploaded on NPSCAN, they can download previous month FVU using menu 'FPU template'. This report is request based and can be downloaded on the next day. PAO/DTO user can request for FPU template only once in a day.

PAO/DTO user has to provide the month and year for which he/she wants to have the FPU in "Previous Month and Year" box. Also user has to provide the month and year for which he/she is uploading the file in "New Month & Year" box.

PAO/DTO will get token number after selecting the months for which they need FPU template. Token number can be used on the next day to download FPU template from menu 'Additional reports (New) and sub-menu 'Report/ File downloads. The FPU downloaded will show the contribution month for which user is going to prepare the SCF.

g. Online FPU

PAO/DTO user who have less than or equal to 50 subscribers associated with them can use online FPU. This will help them to avoid taking extra onus in entering subscriber detail. They can make online changes and submit SCF.

PAO/DTO user has to selct the "Online FPU" option from the "Contribution detail" menu as shown in the screen below.

PAO/DTO user will select the file type and contribution type from the drop down menu. The user will also select the month and year for which file is already uploaded, this will help user to just change the contribution details and in case of increase and decrease in subscriber, user has to add and delete the subscriber name and record. After that PAO/DTO user will have to select the month for which SCF will be uploaded.

In case the file type selected is 'correction' PAO/DTO user has to provide the Transaction Id at the field.

PAO/DTO user may also select the contribution type as Arrear from the drop down menu if he/she is uploading only Arrear records for the month.

PAO/DTO user may also select the contribution type as Regular & Arrear from the drop down menu if he/she is uploading Regular as well as Arrear records for the month.

PAO/DTO user after entering the details and updating the month and year in case of change of the subscribers' records will submit the file by clicking on the "Submit" button. After submitting the file will get uploaded directly and the file reference number and Transaction Id (on acceptance of the file) will be generated.

h. Payment detail status view

This view ("Payment Detail Status View" under the menu "Contribution Details") provides the Trustee Bank response against the data entered by the PAO/DTO. The PAO/DTO can view the status of the FTD under the submenu "Payment Detail Status View" through the search criterion e.g. Transaction Ids, Date range.

Once the Transaction Id is selected, PAO can view the remarks/comments entered by the Trustee Bank as a response to the details uploaded by it.

In case the FTDs verified by the Trustee Bank is correct, Trustee Bank will provide the date on which FRC will be uploaded by the Trustee Bank. In case, the Trustee Bank has not provided any comment or remark then PAO/DTO may contact the Trustee Bank officials.

Further, if the Bank has remarked that FTD provided is inadequate or incomplete (**No UTR or No Amount**) for a particular Transaction Id, PAO should modify and resubmit the fund transfer details. For change in fund transfer details, PAO has to access "Contribution Fund Transfer Details" and make the necessary changes in the FTDs. In any other type, if PAO/DTO finds that due to inadequate details Bank is not able to match the details for a particular Transaction Id, PAO/DTO can modify and resubmit the fund transfer details as explained above.

Problem

Trustee Bank has reported "No UTR", whereas funds for the same was transferred vide cheque through the branch of Bank of India.

Resolution

PAO/DTO shall verify whether the mode of payment provided by PAO/DTO is through cheque or RTGS/NEFT. PAO/DTO can modify the details as explained above. PAO/DTO can also contact the Trustee bank for the re-verification of the FTDs.

Problem

Trustee Bank has reported "No UTR", however the UTR provided is found to be correct.

Resolution

In case the UTR is found to be correct, PAO/DTO needs to check the account number in which fund was transferred by the remitting Bank or get the certificate letter from the remitting Bank which can be forwarded to the Trustee Bank vis-à-vis CRA. The Trustee Bank will re-verify the FTDs based on the Bank's certificate. The Bank's letter should also bear the IFS code of the remitting Bank.

Problem: Trustee Bank has reported "No Amount or mismatch", whereas amount mentioned by the PAO/DTO is correct.

Resolution: The instances where the Trustee Bank has reported "No Amount or mismatch" refers to non-availability of amount mentioned by PAO/DTO. Therefore, PAO/DTO should re-verify the actual remittance amount. PAO/DTO should ensure that the remitting Bank has not transferred less fund due to charges against the instruction issued by PAO/DTO. Moreover, PAO/DTO can verify, whether the funds have been transferred for more than one Transaction Id.

i. Bank message-Fund confirmation

Trustee Bank provides the list of credits which are unidentified. However, Trustee Bank identifies list of probable PAOs, as the source bank might be

used for more than one PAO, based on the previous matched history. These unidentified credits are forwarded to the probable PAOs assuming that any one of the PAOs confirm the payment. The PAO is supposed to confirm the payment through the below mentioned menu.
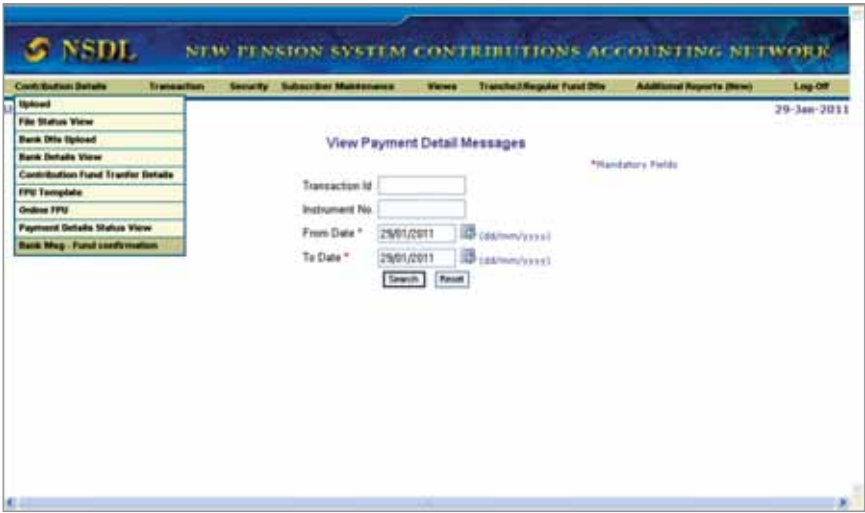
Summary

- Download utility (FPU & FVU) and install java.

- Prepare and validate the SCF using utilities (FPU & FVU)

- Upload the SCF into NPSCAN

- Printout of Contribution Submission Form (CSF)

- Remittance of fund to the Trutee Bank

- Upload of fund transfer details

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Chapter-6

View & Additional Report

NPSCAN-Views & Additional Report (www.npscan-cra.com)

1.   **View**

  a.   Trustee Bank uploaded records

  b.   Subscriber-DDO list

  c.   Search subscriber

  d.   Statement of transaction

a.   Trustee Bank uploaded records

PAO/DTO user can check the status of the transaction for which the Trustee
Bank has uploaded the Fund Receipt Confirmation (FRC) and whether the
transaction has been matched & booked or not. PAO/DTO has to provide the
date range or transaction Id to check the status.

The system will show all the transaction Id for the period, PAO/DTO has
selected along with the date of FRC uploaded and status of the transaction.

b. Subscriber-DDO List

As an oversight mechanism, PAO/DTO should have the details of the subscriber mapped with the underlying DDOs. PAO/DTO can view DDOs registered under them and details of the subscribers registered with them. From the menu, PAO/DTO User shall select the option **'Views'** and sub option **'Subscriber-DDO List'**.

DDO List

From the drop down menu, PAO/DTO user has to select DDO List to view registered DDOs under them and submit

System will prompt a downloadable excel sheet containing details of DDOs registered under PAO/DTO.

The report contains the following information.

- Sr. No.
- DDO Reg No
- DDO code
- Department name of DDO
- DDO Office
- Contact No
- Email Id
- Activation date
- Status (Active/Deactive)

Subscribers List

From the drop down menu, PAO/DTO user shall select 'Subscriber List' to view registered Subscribers under them. List will include all subscribers who are registered in CRA system and mapped to the underlying PAO/DTO Legacy / Zero contribution files (if applicable in case of S.G) or through Form S1. Subscribers whose PRAN has not been generated will not be a part of the Subscriber List.

PAO/DTO has to enter DDO Registration number to view subscribers registered with that particular DDO else user can directly click on Download button also. In case user does not provide the DDO Reg No. list will display all the subscribers details which are associated with that PAO/DTO.

After clicking on "Download" button a dialog box will popup and prompt to open/save the file as shown in the screen below.
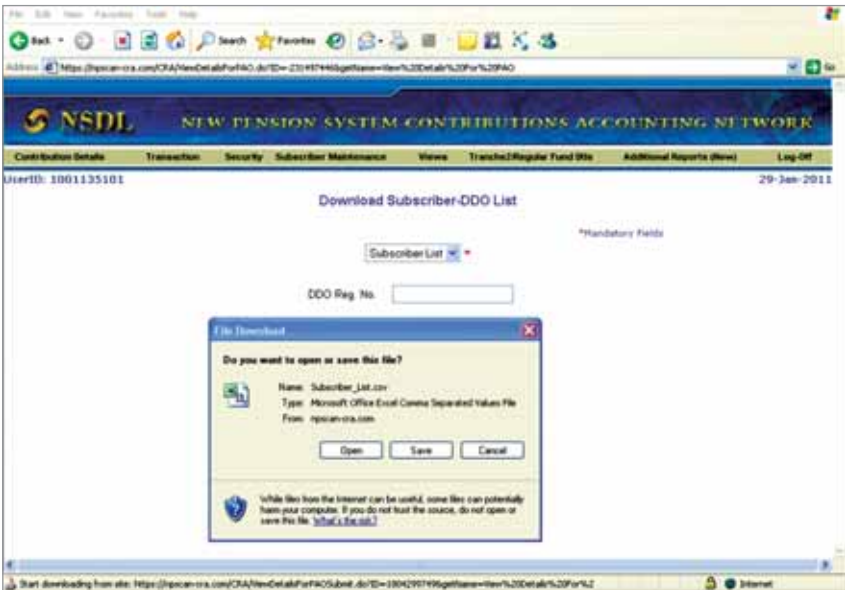
System will prompt for a downloadable Excel sheet containing details of Subscribers registered under PAO. *In case, the DDO field is kept blank the*

report will contain list of all subscribers associated with all the DDOs under the PAO/DTO .The output containing the list of all the subscribers mapped to the PrAO will appear alongwith the following details

1.	Sr. No.	2.	PRAN
3.	PPAN (if provided)	4.	Name
5.	Gender	6.	Date of Birth
7.	Date of Joining	8.	Date of Retirement
9.	Employment Class	10.	Department
11.	Ministry	12.	Phone No (if provided)
13.	Email Id (if provided)	14.	DDO Reg. No
15.	DDO Office	16.	PAO Reg. No
17.	PAO Office	18.	Status
19.	PAN (if provided)		

If the subscriber is registered through legacy data or Zero contribution file and still not submitted the Form S1, the output will show the default subscribers' details as these details are mandatory for registration of subscriber (e.g. Date of Joining will be shown as 01-Jan-2004, Department will be shown as Dept, email will be shown as abc@nsdl.co.in etc.).

It will also have the status of the subscriber in the CRA system i.e. whether the subscriber is Active/ Deactive / Inactive in CRA. Further, the subscriber name

with the prefix as 'TITLE' is to be considered as Non-IRA subscriber i.e. for those subscribers the Form S1 has not been submitted or the Form S1 has been rejected or the updations are yet to be carried out (under process cases).

PAO/DTO has to confirm from the subscriber in case the subscriber is Non-IRA to submit the S1 form and if the form is submitted and got rejected the PAO/DTO has to check the discrepancies in the form and resubmit the same to CRA-FC.

In case, the form is submitted and got rejected the PAO/DTO should check the status by using the Acknowledgement number provided by CRA-FC on submission of the form. The PAO/DTO should ensure that whenever the S1 form is submitted to CRA-FC, CRA-FC should provide an acknowledgement number for the same.

Rejection Reasons

- Signature out of the box: There are 3 places for subscriber signature, page no. 1, 2 and 3. PAO/DTO should check that the subscriber has signed properly inside any one of the three boxes provided.
- Date of Retirement: Some DDOs mention invalid year of retirement, for example the year of retirement is mentioned as 1944 instead of 2044.
- PAO/DDO Registration no.: Instead of mentioning registration no. PAO/DTO code is mentioned. To avoid such rejection the PAO should download new S1 form from the CRA website because some PAO/DTO submit the old S1 form whereby, PAO Id and DDO Id is printed.
- Pin code: Pin code not provided.

Note: In all the above cases the DDO should check what is filled by the subscriber in the S1 form and PAO should also cross verify the details filled by the DDO and the subscriber to reduce rejection.

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c. Search Subscriber

PAO/DTO user can search for subscriber detail from menu 'Views' and submenu 'Search Subscriber' by providing PPAN or PRAN and submit.

System will provide subscriber details like PPAN, PRAN, subscriber name, status of PRAN, DDO registration number with which subscriber is currently mapped. From these details, PAO/DTO user can identify the subscriber status (Active/Deactive) also whether the subscriber is IRA compliant or not. In case, if subscriber is Non-IRA compliant, PAO/DTO should arrange to submit the S1 forms duly authorised by DDO and submit the same to CRA-FC.

d. Statement of Transactions

PAO/DTO user can check individual subscriber Transaction Statement (TS) from menu 'Views' and sub menu 'Statement of Transaction' (SOT).

The SOT is also provided in physical copy to all the subscribers. In case the subscriber is Non-IRA compliant the SOT is sent to the PAO/DTO to distribute the same to the subscribers and if the subscriber is IRA compliant the SOT is directly sent to the subscriber.

In case, if the subscriber is IRA complaint and he/she is not in receipt of the SOT, same can be provided by PAO/DTO. The SOT is downloadable from the website www.npscan-cra.com.

PAO/DTO user has to enter the PRAN of the subscriber for whom the SOT has to be checked. On submitting the PRAN, a window will open where the PAO/DTO has to provide the period (From date & To date) and submit the request.

The Transaction statement is having separate blocks for Pre-Unitisation and Post-Unitisation investments. Each block has two sections - 'Regular' and 'Arrear'.

Section A : Pre-Unitisation - Regular Contribution

Section B : Pre-Unitisation - Arrear Contribution

Section C : Post-Unitisation - Regular Contribution

Section D : Post-Unitisation - Arrear Contribution

First block of the SOT is upto March 31, 2010, which have the opening balance up to March 31, 2008 also. As CRA has received the consolidated contribution upto March 31, 2008, hence the consolidated contribution amount is shown as opening balance. *If the subscriber requests to have month-wise contribution details upto March 31, 2008 , the PAO/DTO will be able to provide the same. CRA doesn't have the month-wise contribution details upto March 31, 2008.*

The first Transaction Statement (TS) was dispatched between last week of August and first week of September, 2010. In case of IRA compliant subscribers, Transaction Statement was dispatched directly to the subscriber's communication address. In case of Non IRA subscribers, Transaction Statement

was dispatched to the respective PAO in DDO-wise packets for onward distribution. In future the Transaction Statement will be dispatched yearly for the financial period.

The reasons for non receipt of the Transaction Statement are as follows:

- Subscriber's Account was not having any balances.

- For certain identified cases of duplicate/multiple PPANs which are yet to be resolved, Transaction Statement has not been dispatched to the subscriber/Nodal Office.

- If the subscriber is a Non-IRA compliant subscriber (S1 form has not been submitted to CRA), the Transaction Statement has been dispatched to the respective Nodal Office (PAO/CDDO/DTO). The TS may be in transit. The subscriber may contact the Nodal Office for the same.

Net Asset Value

Unitisation refers to crediting of units as per the actual Net Asset Value (NAV) of the pension fund schemes. Section A & Section B is for Pre-Unitisation blocks.

Upto March 31, 2010, the credits appearing (i.e, Section A and B in the Transaction Statement) are actual contribution amounts and not units i.e., actual NAV and corresponding units are not being displayed. Once the decision of unitisation is received from the Ministry of Finance/PFRDA, the same will be displayed at the actual NAV. Ministry of Finance has decided to adopt daily retrospective method of unitisation i.e. creation of units based on daily investment made by PFMs.

Units in Transaction Statement

As stated above, units mentioned in Section A & B are not the actual units as the decision for unitisation is pending for contribution received during that period. Units in Section C & D are actual units credited in the Subscriber account.

The daily NAV for each scheme of each PFM is published at the CRA website (www.npscra.nsdl.co.in). Subscriber can calculate Present Value of Units mentioned in Section C & D with the help of the NAVs published at the CRA site.

Credit of Account

The amount shown as contribution has been uploaded by the concerned PAO/DTO. In case for a particular month credit is not shown or shown short/excess for any one of the subscriber, PAO/DTO has to check with the records available with it and make correction in the future month SCF. Some of the possibilities for non reflection of the amount are as follows:

a. PAO/DTO has not yet uploaded the contribution file.
b. PAO/DTO has uploaded the contribution file, but fund is not yet transferred.
c. The SCF for the record is still in uploaded status as the funds transferred and the information uploaded is yet to be matched.

Value of Investment

The investment value will be available only for contributions made after 31.03.2010 (i.e., investments appearing in section C and D). Present value (i.e. including the Return on Investment) cannot be calculated for investments made upto March 31, 2010 (appearing in section A & B) till unitisation is carried out. The NAV for all the pension fund schemes is available on the CRA website www.npscra.nsdl.co.in. If subscriber requests to know the NAV, PAO/DTO user can calculate the present value of investments for the units available in Section C & D based on the NAV for that day.

Note: PAO/DTO may ensure that all the IRA compliant subscribers (in the case subscribers have I–PIN to access CRA system) can check the value of investment from the CRA website on an ongoing basis.

PAO/DTO has to provide the details to Non-IRA compliant subscribers for the value of their investment.

2. Additional Reports

PAOs/DTOs have been provided with an additional report with respect to the previous month FPU file, in case a PAO/DTO user requires previous months FPU to prepare a fresh FPU for the current month, he/she can refer to the earlier FPU. PAO/DTO user has to put the request in the NPSCAN. The PAO/DTO user can download the requested report from "Additional Report status" by providing the token number generated while the request has been submitted in the system. The process is as follows

- PAO/DTO user can check the report (FPU Template) which was requested by the user a day before.

- PAO/DTO user has to provide the Token Number generated during the submission of request. Also user has to provide the date range if he/she is unable to retrieve the Token number

- PAO/DTO user will select the type of request and have to click on the "Search" button. A window will open stating "Report request status"

- PAO/DTO user has to click on the option highlighted in "Blue" the report will open in a separate window.

This report will help the PAO/DTO user in preparing a fresh FPU as the user has to change the contribution amount and in case wants to add or delete the subscriber record.

PAO/DTO user has to select the "Additional Report (New)" menu and then click on "Report Request Status View" option. User will provide the token number generated while submitting the request.

After clicking on Search button a window will display the status of the request with a hyper link, user will click on the link as shown in the screen below.

After clicking on the link, system will display a dialog box and prompt to open or save the file. PAO/DTO user may save the file in his/her machine. *The FPU downloaded will show the contribution month for which user is going to prepare the SCF for example while updating the request user has provided July 2010 as previous month and the October, 2010 as new month, the file downloaded will have contribution month as October, 2010.*

<u>Summary</u>

- Download list of DDOs & subscribers
- Search subscriber through PPAN/PRAN
- Download Transaction Statement
- Request for FPU template and download the same on the next day

CRA - Views & Additional Report (www.cra-nsdl.com)

1.   CRA - Views

a.   Pending Contribution Files

PAO/DTA user can check pending status of Subscriber Contribution Files (SCFs) uploaded along with ageing. This report will provide the list of contribution files pending for matching till date. The user will be able to download a CSV (comma separated values) file containing a list of all the files uploaded from the drop down menu, PAO/DTA user has to select No. of days, sector and submit.

On submission of the request a window will open, which will display the file pending for matching & booking for the number of days selected. User also can download the same in an excel file by clicking on "Export to Excel" option.

On clicking "Export to Excel" option a window will open prompting to open/ save the excel file.
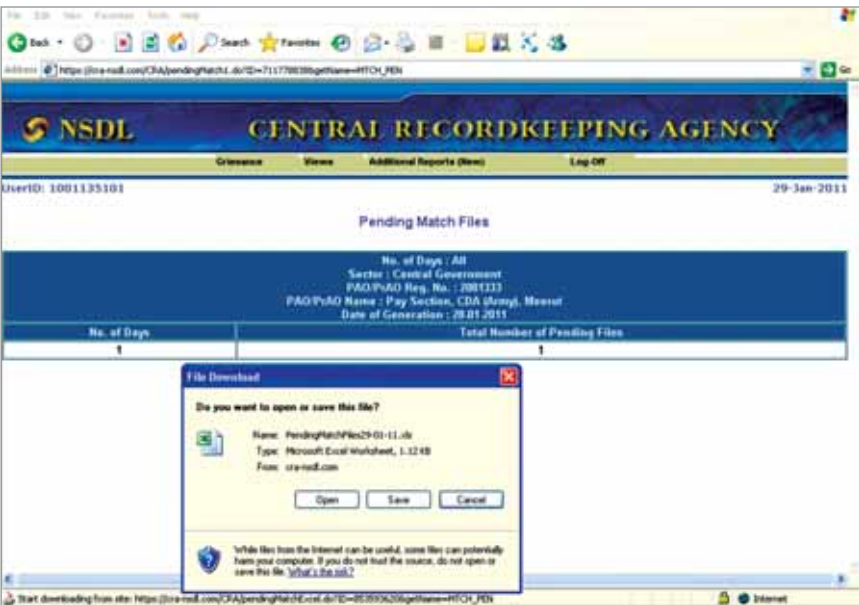
PAO/DTO user can save the file to his/her machine for future reference. The file will show number of days and the total number of files pending for such days as shown in the screen below.

b. Subscriber Retirement Details

PAO/DTO user can view the details of the subscribers whose retirement date is four months ahead.

PAO/DTO has to select the "View" menu and has to click on the submenu "Subscriber Retirement Details". From the drop down menu, user has to select the month from which he/she wants to check the list of the subscribers (who are suppose to retire) as shown in the screen below and click on the Submit button.

After submitting the request a window will display the subscribers list who are going to retire within the next four months as shown in the screen bleow. PAO/DTO user also can export the details in excel file by clicking on "Export to Excel" option.

On clicking at "Export to Excel" option an excel sheet will open containing the list of the subscribers going to retire for the period requested. PAO/DTO user can save the file for future reference.

2. CRA - Additional Reports

a. Report file download

The reports (Contribution Comparison & Subscriber Contribution List) requested by the PAO/DTO can be downloaded next day by using this option.

b. Contributions comparison

This report will provide the list of subscribers for which a difference in contribution amount is observed in two regular contributions. The report will provide the regular contribution uploaded for last two months. This shall assist the PAO to identify the Missing Month as well as any difference between the two uploaded contribution amounts.
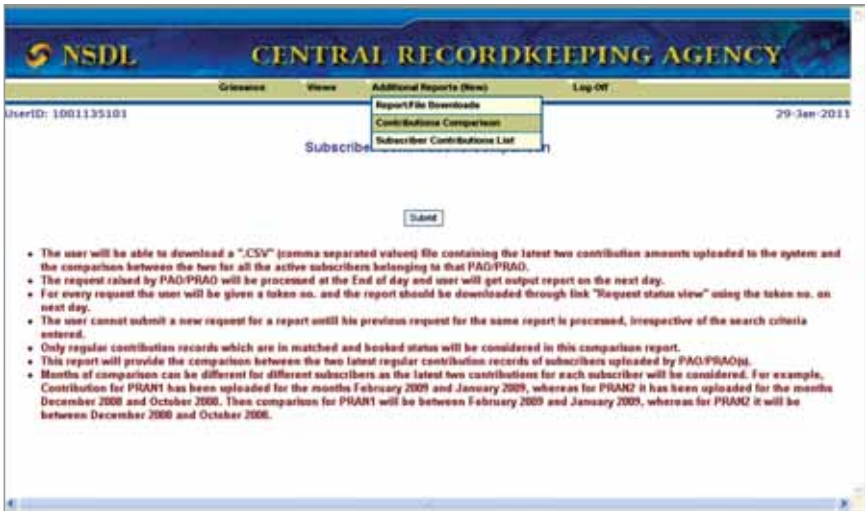
The user will get a token number and report can be downloaded on the next day.
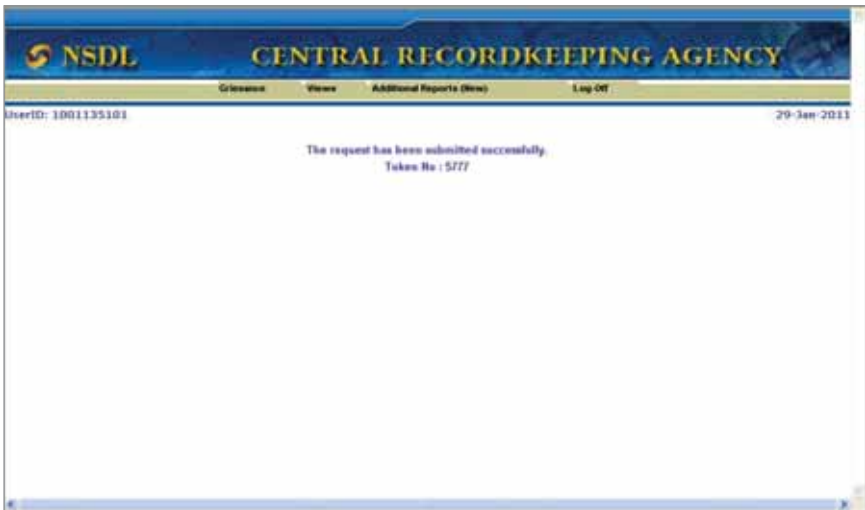
The PAO/DTO user on the next day can download the request, user will log into website www.cra-nsdl.com and select "Additional Reports (View)" menu and will click on first option "Report/File Download". User has to provide the token number and select the type of request "Subscriber Contribution Comparison".

Once the user clicks on the Search button a window will show the status of the report with a link in File name.

User has to click on the link as shown in the above screen, system will display a dialog box and prompt to open or save the file.

PAO/DTO user may save the file in his/her machine. The file will provide the comparison of the contribution for the two months with percentage change in the subscriber contribution as shown in the screen below.

This report will help PAO/DTO to identify the subscriber for whom regular contribution is not uploaded or there is difference in the contribution uploaded for the respective months.

c.   Subscriber contributions list

This report will provide the list of Subscribers for which a Regular Contribution is not uploaded for a particular month. The user will be able to download a CSV (comma separated values) file containing the contribution amounts for each active subscriber belonging to his/her PAO/DTO. The user has to provide the period for which he/she wants the contribution list for a particular subscriber.

PAO/DTO user will get token number and the report is available for download on the next day.
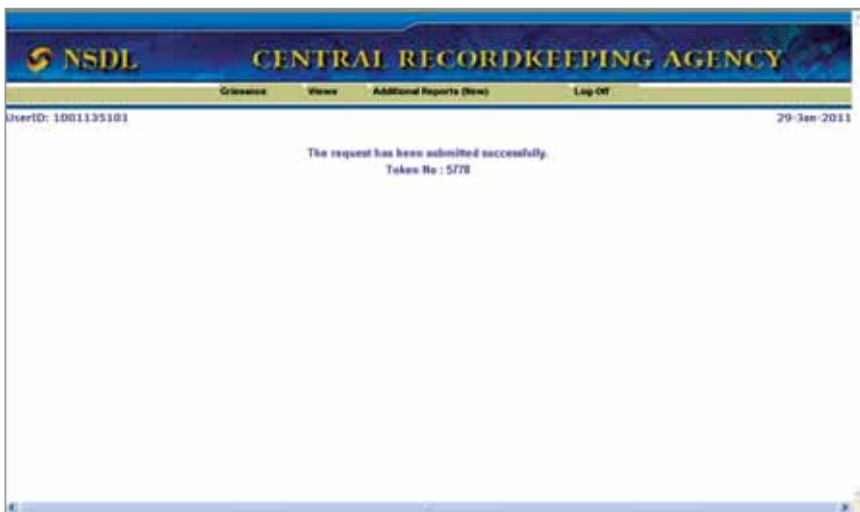
The PAO/DTO user on the next day can download the report, user will log into website www.cra-nsdl.com and select "Additional Reports (View)" menu and will click on first option "Report/File Download". User has to provide the token number and select the type of request "Subscriber Contribution List".
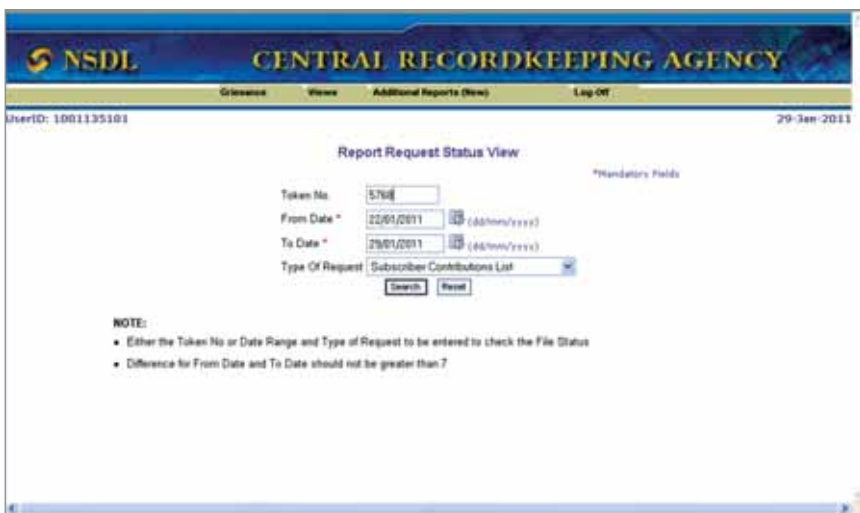
Once the user clicks on Search button window will show the status of the report with link in File name.

User has to click on the link as shown in the above screen, system will display a dialog box and prompt to open or save the file.
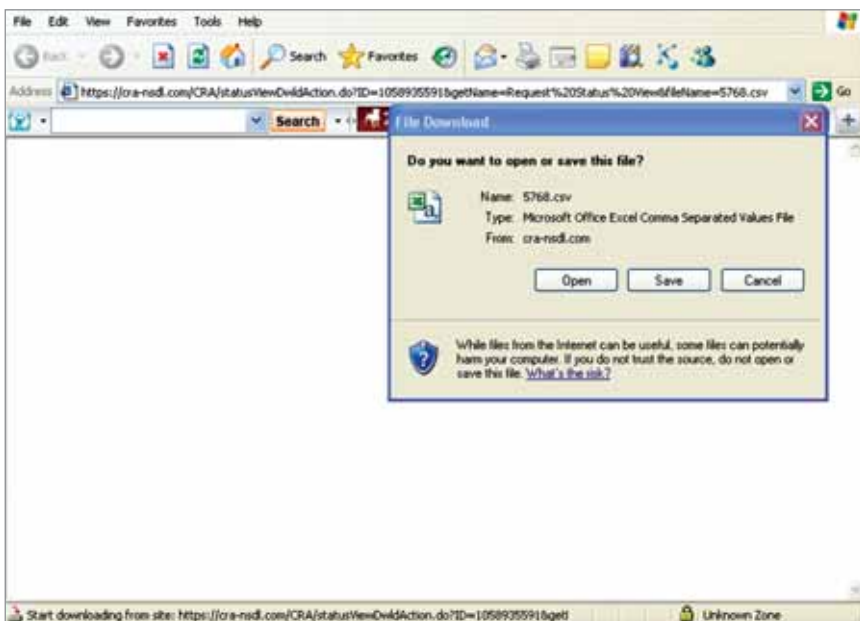
PAO/DTO user may save the file in his/her machine. The file will provide the regular contribution detail for the subscriber as shown in the screen below.

This report can be used for identifying the Missing Month for which contribution has not been credited in the IRA. The report will provide the contribution amount credited in the specified period of 3 months.

Both the reports (**Contributions comparison** and **Subscriber contributions list**) are devised to analyse the 'Regular' credits in the IRA. The report will not provide any analysis related to contribution credited as 'Arrears'. The uploading office has to be very vigilant while preparing and uploading the file as the reporting is primarily for 'Regular' credits.

Summary

- Pending contribution file status
- Download Subscriber retirement details
- Download contribution comparison for subscribers
- Subscriber contribution list
- A token number will be generated
- Report can be downloaded on the next day

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Chapter-7

Exception Cases

While registering subscribers under NPS on the basis of the unique PPAN/ unique employee id, it was observed that in certain cases, multiple registration request with different names have been received for one PPAN/unique employee id and in certain cases, one Subscriber has been registered more than once in the CRA system resulting in generation of more than one PRAN for the Subscriber.

1. Duplicate PPAN:

The scenario of Duplicate PPAN arises when different Subscriber name was received against a particular PPAN at the time of submission of legacy data to CRA. Follow-ups are regularly done by the CRA for resolving the issue. PAOs are required to provide the correct details of the Subscribers. These cases are required to be resolved at the earliest as it generally results in credit of the contribution of two Subscribers in one PRAN. CRA intimates the PAO whenever any such case is identified. PAOs are supposed to respond immediately with the correct data. As and when CRA receives confirmation from the PAOs involved, the rectification is carried out in the following manner.

a) **Name Updation**: In such cases, one of the PAO involved provides the correct name and the same is updated in the CRA system and the issue of name mismatch is resolved. For example:

DUPLICATE PPAN CASE DETAILS				PAO REPLY DETAILS	
PPAN	PRAN	Subscriber Name	PAO Reg No	PAO-Reply Subscriber Name	PAO-Reply Subscriber PPAN
2005206040000523	111000326425	AMITKUMAR	2001333	AMITKUMAR	2005206040000523
2005206040000523	111000326425	ANIL KUMAR	2013266	**AMIT KUMAR**	2005206040000523

In the above given example PAO 2013266 has provided the correct name for PPAN 2005206040000523 which matches to the name provided by other PAO for the same PPAN. Therefore, in such scenario subscriber name is updated as AMIT KUMAR.

b) Transaction Updation

These are the cases where one of the PAOs involved admits that the PPAN provided for submission of the electronic data was wrong and therefore provides the correct PPAN.

DUPLICATE PPAN CASE DETAILS				PAO REPLY DETAILS	
PPAN	PRAN	Subscriber Name	PAO Reg No	PAO-Reply Subscriber Name	PAO-Reply Subscriber PPAN
2004102390300002	110070072192	AMARNATH	2006944	AMARNATH	2004102390302383
2004102390300002	110070072192	OMPRAKASH	2005511	OM PRAKASH	2004102390300002

In such cases, all the Legacy records as well as regular contribution records uploaded by PAO providing the correct PPAN is shifted from incorrect/old PPAN to correct/new PPAN. In the abovementioned example, PAO 2006944 has provided the correct PPAN for Mr. Amarnath. Therefore, all legacy records and regular contribution records uploaded by PAO 2006944 for PPAN 2004102390300002 needs to be transfered to the correct PPAN 2004102390302383.

However, in case either of the PAOs does not provide the details, the case can not be resolved. Further, if in such cases, where each of the PAOs involved claims that the details provided by them is correct, it creates a situation of **Impasse. As both the PAOs claim that they have provided correct details. Hence, CRA is not able to resolve the case. For example:**

DUPLICATE PPAN CASE DETAILS				PAO REPLY DETAILS	
PPAN	PRAN	Subscriber Name	PAO Reg No	PAO-Reply Subscriber Name	PAO-Reply Ssubscriber PPAN
2004227110000011	110000391251	BHANWAR LAL	2012780	BHANWAR LAL	2004227110000011
2004227110000011	110000391251	ASHOK KUMAR	2014342	ASHOK KUMAR	2004227110000011

In these types of cases, further follow-up is done with the PAOs/PrAOs involved for the correct subscriber details.

Impact and resolution of Duplicate PPAN

Sr no	Type of exception	Reason for exception	Impact	Resolution
1	Duplicate PPAN	More than one subscriber registered on the basis of the same PPAN	1. One PRAN allotted to more than one subscriber	1. Intimation of Duplicate PPAN by CRA to nodal office
			2. Wrong credit in a PRAN account	2. Confirmation of Correct PPAN of the Subscriber by the PAO.
			Transactions of multiple subscribers recorded in a single PRAN account	3. Transfer of accumulated balances from the incorrect PRAN account to the correct PRAN account of the Subscriber

Note: Whenever, subscriber registration form is received by CRA-FC, same is checked for the above anomaly. In case, the form pertains to a PPAN/PRAN which is a part of Duplicate PPAN database, the forms are rejected with the remarks 'Subscriber name -PPAN in the form does not match with name-PPAN in CRA records.'

2. S1 Name Mismatch Cases:

S1 Name Mismatch case are the cases where Subscriber registration Form (S1 form) was received by CRA with different name other than the name mentioned at the time of submission of electronic data.

a) Impasse Cases: There are cases where each of the PAOs involved in a particular case have claimed that the details provided by them is correct and thus create to situation of "IMPASSE". For example:

DUPLICATE PPAN CASE DETAILS				PAO REPLY DETAILS	
PPAN	PRAN	SUB NAME	PAO REG NO	PAO-Reply SUB NAME	PAO-Reply SUB PPAN
2004227110000011	110000391251	BHANWAR LAL	2012780	BHANWAR LAL	2004227110000011
2004227110000011	110000391251	ASHOK KUMAR	2014342	ASHOK KUMAR	2004227110000011

In these types of cases further follow-up is done with the PAOs/PrAOs involved.

b) Name Updation

In such cases, one of the PAO involved provides the correct name and therefore resolves the issue of name mismatch. For example:

S1 NAME MISMATCH CASE DETAILS				PAO_REPLY_DETAILS	
PPAN	PRAN	SUB NAME	PAO REG NO	PAO-Reply SUB NAME	PAO-Reply SUB PPAN
2005503302100029	110080276398	MUKESH SINGH	2001101	MUKESH SINGH	2005503302100029
2005503302100029	110080276398	MUKESH SHARMA	2004435	**MUKESH SINGH**	2005503302100029

In the above given example PAO 2004435 has provided the correct name for PPAN 2005503302100029 which matches to the name provided by another PAO for the same PPAN. Therefore, in such scenario subscriber name is updated in the CRA system.

c) Wrong PPAN provided at the time of submission of S1 form

These are the cases, where PAO involved in S1 submission admits that PPAN provided in Subscriber Registration Form was wrong and provides the correct PPAN. For example:

S1 NAME MISMATCH CASE DETAILS				PAO_REPLY_DETAILS	
PPAN	PRAN	SUB NAME	PAO REG NO	PAO-Reply SUB NAME	PAO-Reply SUB PPAN
2004102390302625	110050075000	KAPTAN SINGH	2005511	KAPTAN SINGH	**2005102390308481**
2004102390302625	110050075000	RAJ PAL	2004435	RAJ PAL	2004102390302625

In such cases, Subscriber details need to be reversed which are wrongly uploaded in the other PPAN. In the above mentioned example, PAO 2005511 has provided the correct PPAN for Mr. Kaptan Singh where the PAO has submitted the S1 form for the Subscriber. Subscriber details will be reversed from the PPAN 2004102390302625.

Impact and resolution of S1 Name Mismatch

Sr no	Type of exception	Reason for exception	Impact	Resolution
1	S1 Name mismatch	Name on the form is different from the name mentioned in the electronic file.	Subscriber PRAN card shall not be dispatched to the nodal office. The nodal office shall be informed of the same by CRA.	The nodal office is required to rectify the Subscriber details mentioned in the form and re-submit the same to CRA-FC. The nodal office may refer to the PRAN report sent by CRA for the correct details.

3. Additional PRAN:

These are the cases where two PRANs have been generated for a single Subscriber because

- The subscriber has been allotted more than one PPAN

- The PPAN is not mentioned in the S1 form or PPAN is provided in the S1 form which does not exist in the CRA system.

PAO is required to intimate these types of cases to CRA. CRA will deactivate one PRAN and shifts all the transactions uploaded in the deactivated PRAN to the active PRAN.

Impact and resolution of Additional PRAN

Sr no	Type of exception	Reason for exception	Impact	Resolution
1	Multiple PRAN for central government (Date of joining after March 31, 2009)	1. PRAN allotted to the subscriber on the basis of submission of electronic file. However, at the time of submission of forms, PPAN of the Subscriber is not mentioned on the physical application.	Multiple PRAN generated for a single Subscriber and a single subscriber's holding reflecting in two PRAN accounts.	1. Intimation of multiple PRANs by PAO to CRA
				2. De-activation of one PRAN in the CRA system
				3. Transfer of accumulated balances from the de-activated PRAN account to the active PRAN account of the same Subscriber
2	Multiple PRAN for central government (Date of joining prior to March 31, 2009)	Two different PPANs quoted for the same subscriber as mentioned below:	Multiple PRAN generated for a single Subscriber and a single subscriber's holding reflecting in two PRAN accounts.	1. Intimation of multiple PRANs by PAO to CRA
		1. PRAN has been allotted by the CRA to the Subscriber on the basis of submission of "electronic file" by the PAO. However, at the time of submission of forms, a different PPAN is mentioned on the physical application, because of which another PRAN gets generated for the Subscriber.		2. De-activation of one PRAN in the CRA system
				3. Transfer of accumulated balances from the de-activated PRAN account to the active PRAN account of the same Subscriber

Note: Above points are applicable to subscribers of central government

only. As far as state government is concerned, the dates mentioned above are not applicable. All the subscribers registered on the basis of submission of electronic data will have to mention the unique employee id in the PPAN field mandatorily in the application form.

4. Other Exceptional cases

Handling cases of subscribers who have expired, resigned, absconding and transferred:

In few cases, it has been observed (especially in case of central government) that many of the nodal offices are unable to submit the registration forms for a subscriber as the respective subscriber has either expired, resigned, long absentee from services or absconding. In such cases, the nodal offices should take up the matter with their respective PrAOs (in case of central government) or DTA (in case of state government). The PrAO shall then send an official communication to CRA regarding the above mentioned cases, so that the same can be forwarded to PFRDA for clarification. CRA is in process of developing a new feature to address these cases. Once this feature is made available, the subscriber as mentioned above will be shown as a separate category under PAO's subscriber list. (This feature is currently under development)

Handling transfer cases:

In case the subscriber has been registered on the basis of minimum data through PAO "X" and subsequent to PRAN generation (prior to submission of form) is transferred to PAO "Y". In such cases, the form should be submitted by the subscriber to PAO "Y" i.e. the PAO under whom the subscriber is currently working.

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Chapter-8
Grievance

The various menus and sub menus available on the welcome screen to PAO/ DTO on CRA are:

1. **Grievance**
    a. Log Grievance Request
    b. Grievance resolution
    c. Grievance Status View

The System in which the grievance is logged at the CRA is known as the Central Grievance Management System (CGMS). One of the features of the CRA system is registration of grievance/complaint. In CGMS, the subscriber and other entities can register their grievance and concern entity has to resolve the grievance registered by others. For the purpose of raising the grievance, the entity needs to be registered and be in active status at the CRA system.
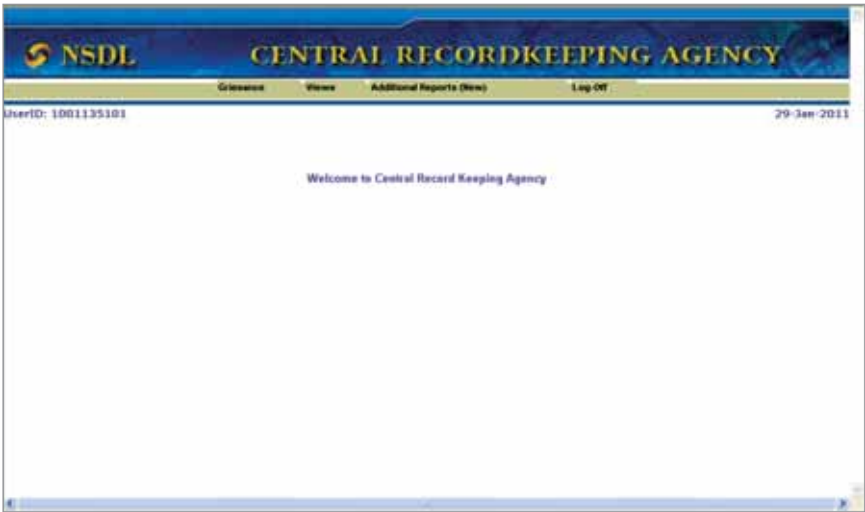
The modes through which the grievance can be raised are
- Web based interface of CRA system (by using I-PIN)
- Call centre (by using T-PIN)
- Physical forms submitted to CRA (by using prescribed format - Form G1)

Grievance raising mechanism:

One of the functions provided by the CRA is to register the grievance/complaint of the subscriber and other entities and redressal for the same. For the purpose

of raising the grievance, the entity needs to be registered and be in active status at the CRA system. The grievances are classified as grievances against CRA for services provided by CRA and grievances against other entities in CRA system like the Pay and Accounts Office (PAO), Pension Fund Manager (PFM), Trustee Bank, Annuity Provider (AP) etc.

1. **Grievances against CRA** - Grievances which are registered by any of the entities in relation to the services provided directly related to CRA are recorded as grievance against CRA. Such grievances are taken up by CRA for the purpose of resolution and forms a part of the service parameters expected of CRA in terms of delivering CRA services.

2. **Grievances against other entities** - There may be grievances which the entities may have against other entities in the CRA system like the PAO, PFM, Trustee Bank, AP etc. For e.g. Subscriber may have grievance related to PAO for not carrying out changes in his account details for change request given by him, PAO may have grievance related to the Trustee Bank for any discrepancy in uploading contribution amount details etc. For all such grievances against any entity other than CRA, the concerned entity against which grievance is raised will be responsible for resolution of the grievance. Though Central Grievance Management System (CGMS) will provide a platform for registering such grievances, CRA system will only act as a channel for forwarding the grievances to the concerned entities.

To raise a Grievance user shall select the option **'Grievance'** and sub option **'Log Grievance Request'**

PAO/DTO user has to select the Entity type (entity logging the grievance) and Entity Id.

PAO/DTO user has to select Entity type (for whom the grievance is to be lodged)

In the second section PAO/DTO user has to select the grievance type, grievance sub-type and the details of grievance.

PAO/DTO also has to mention the entity against which the grievance is raised. On submission of request a token number will get generated.
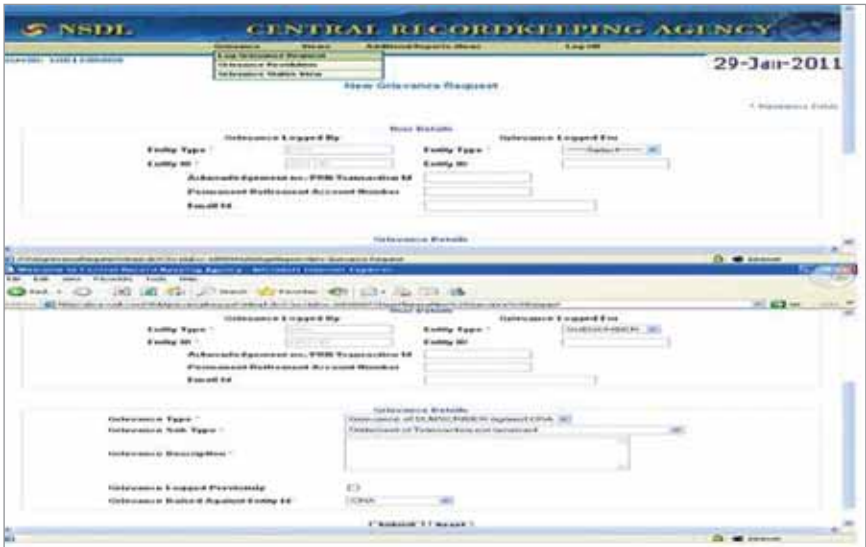
b. Grievance resolution

In case the grievance is raised against the PAO/DTO, if any, the user can check the same in "Grievance Resolution" sub menu available in Grievance menu.
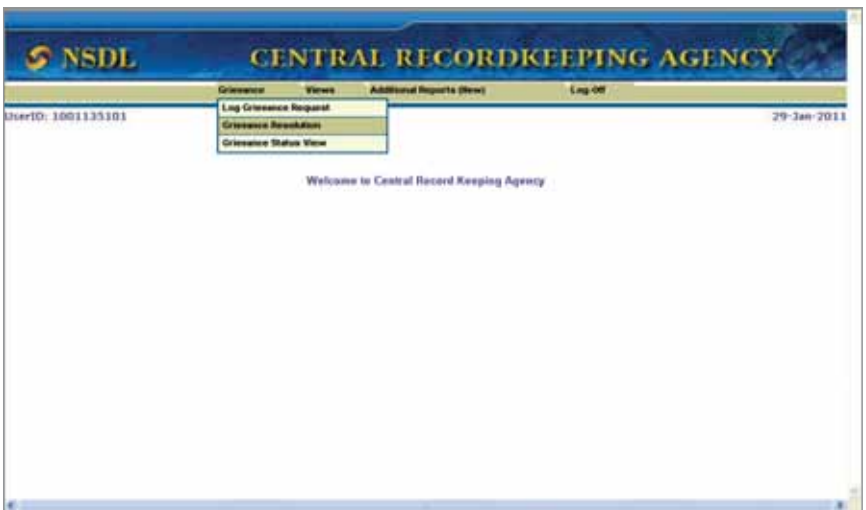
c. Grievance Status View

PAO/DTO user can check the status of the grievance raised by them on behalf of himself/herself or subscriber. User has to select the sub menu "Grievance Status View" from grievance menu. User has to provide the token number generated at the time of raising the grievance. On submitting the request, the status of the grievance in the CRA (whether it is resolved or under process) will appear on the screen.

In case the PAO/DTO user forgot the token number, he/she can view the status of the grievance by providing the date range (From Date & To Date), the date range provided should not be greater than 90 days.

<div align="center">

Summary

</div>

o   **Mode of raising the grievance**

- CRA website – www.cra-nsdl.com using I-Pin

- CRA call centre – 1800 222 080 using T-Pin

o   **PAO can raise grievance on behalf of**

- Itself

- DDO

- Subscriber

o   **PAO can raise grievance**

- Against CRA

- Against Trustee Bank

XI. Launch of Tier II

"Tier II account is a voluntary saving facility wherein the withdrawal is as per subscriber's choice". CRA has now operationalised Tier-II account (It is an additional investment account attached to the PRAN of subscriber) from December 1, 2009. This account is fundamentally different due to the fact that withdrawals are allowed under this account as per subscriber's choice (unlike Tier-I account). There are no separate Annual Maintenance Charges (AMC) for Tier-II account.

Any NPS subscriber holding active Tier I is eligible for opening Tier II, Central & State Government NPS subscribers can open Tier II through designated POP-SPs appointed by PFRDA. The only mandatory criteria for Tier II is to maintain ₹ 2000 worth of units as on 31st March of every year & there is no limit on withdrawal. The Tier II account aims to provide a window of liquidity to meet financial contingencies and build savings through investments.

Key features of Tier-II account:

1. No additional CRA charges for account opening and annual maintenance in respect of Tier II.

2. Unlimited number of withdrawals depending upon the requirements. The only criteria is that one has to maintain a minimum balance of ₹ 2,000 at the end of Financial Year i.e., as on March 31st.
3. Facility to have separate nomination in Tier II.
4. Deposit contributions to any POP/POP-SP of subscriber choice.
5. Separate choice of scheme preference for Tier II.
6. The subscribers have the right to decide as to how his/her NPS pension wealth needs to be invested. The following choices are available (as in case of Tier I account)
   a. Six Pension Fund Managers
   b. Two investment options
      ➢ Active Choice- Individual Funds (E,C,G assets)
      ➢ Auto Choice- Life Cycle Funds.
7. Bank account details are mandatory for opening Tier II account. The subscriber has to submit a cancelled Cheque.

How to Open Tier II account:

As NPS Subscriber, Tier II Activation can be done by submitting UOS-S10 application form to the Point of Presence Service Provider (POP-SP) along with the minimum contribution amount of ₹ 1000. i.e., Tier II account to be opened with a minimum contribution of ₹ 1000

Government subscribers who are already registered with CRA can submit the Tier II activation form to any of the POP-SP. The list of POP-SPs and their contact details are available in CRA website 'www.npscra.nsdl.co.in'.

Subscribers can download these forms from our website- www.npscra.nsdl.co.in.

Contributing to Tier II account:

Subscriber has to make a minimum contribution of ₹ 250 and have to make minimum four contributions in a Financial Year. Subscriber can contribute to Tier II account till he/she has active Tier I account.

Charges in Tier II account:

There are no additional Account Opening and Annual Maintenance charges of CRA for Tier II account. The transaction charges of CRA as well as the POP charges are same as of Tier I Account.

Intermediary	Charge head	Charges (₹)
CRA	A/C Opening Charge & AMC	Nil
	Charge Per transaction	6
POP(Maximum Permissible Charge for each Subscriber)	New account opening charges (Tier 1 & II both)	40
	Tier II activation for existing subscribers of Tier I	20
	Charge Per transaction	20

*plus taxes

XII. New initative in the CRA

● **SMS and E-Mail based alerts to subscribers**

CRA has introduced the SMS based alerts to make the latest information available to subscribers. This feature provides up-to-date information on the subscriber holding in his/her PRAN. In addition to SMS alerts, subscribers are also being sent with automated alerts/information to his/her e-mail on various transactions made by the subscriber in the CRA system either directly or through the Nodal offices.

● **Revamping of CRA website**

The corporate website of CRA is currently being redesigned to cater to a variety of information requirements of stakeholders on NPS. The redesigning will consider various aspects such as segmentation of subscribers and entities interfacing with system, more user friendly navigation for entities/subscribers seeking more information on NPS etc. Several new features such RSS/Atom feeds are introduced to provide information/updates directly over e-mail to all those people/organizations who are interested in the information on NPS available/updated on the CRA website. It is expected that the new website will be available by March, 2011.

- **Subscriber Awareness Programs**

CRA is conducting Subscriber Awareness Programs (SAP) in major cities across the country. It primarily aims at understanding the queries of the subscribers or clients regarding New Pension System (NPS). The SAP's provide a pretext for both Central Recordkeeping Agency (CRA) and subscribers to interact and understand the processes, benefits and the related expectations of each other. This is expected to improve the quality of services and our reach to the subscribers. Till end of Feb, 2011 CRA has conducted SAPs in all the metros as well other cities viz Bangalore, Pune, Jaipur, Hyderabad, Ahmedabad, Bhubaneshwar etc.

- **PrAO/DTA Handbook**

As a part of various initiatives, CRA has prepared handbook for the PrAO/DTA. PrAO/DTA are the oversight mechanism in the NPS and are required to monitor the offices under it – PAOs/CDDOs/DTOs and equivalent offices on a regular basis. The PrAO/DTA Handbook guides the offices to access various views and reports available in the CRA system.

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NOTE

NOTE

CRA Contact Numbers

Activity	Contact Number
Nodal Office Registration	022-24994868, 022-24994398
Subscriber registration, PRAN kit related issue	022-24994889, 022-24994848
Password related issues	022-24994572, 022-24994867
Exceptional Handling	022-24994512, 022-24994664
Bank Related issues	022-24994359, 022-24994849
Dashboard/ Reports	022-24994563, 022-24994862
Fax	022-24994974, 022-24994993

CRA Toll Free Number: 1800 222 080 (T-PIN required)

NSDL Offices

Head Office :

Central Recordkeeping Agency
4th Floor, A wing, Trade World, Kamala Mills Compound
Senapati Bapat Marg, Lower Parel, Mumbai – 400013
Tel: (022) 2499 4200
Email: info.cra@nsdl.co.in

Branch Office :

New Delhi
409/410, Ashoka Estate Building 4th floor, Barakhamba Road Connaught Place, New Delhi 110 001.
Tel: (011) 2335 3815 /17 • Fax: (011) 2335 3756 • Email: nitinj@nsdl.co.in

Chennai
6A, 6th Floor, Kences Towers #1 Ramkrishna Street North Usman Road T. Nagar, Chennai - 600 017.
Tel: (044) 2814 3917/18 • Fax: (044) 2814 4593 • Email: bandams@nsdl.co.in

Kolkata
5th Floor, The Millenium Flat No. 5W, 235/2A Acharya Jagdish Chandra Bose Road, Kolkata - 700 020.
Tel: (033) 2281 4661 • Fax: (033)22891945 • Email: supratim@nsdl.co.in

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Unit No. 407, 4th floor 3rd Eye One Commercial Complex Co-op. Soc. Ltd. C. G. Road.
Near Panchvati Circle, Ahmedabad - 380006.
Tel: 079 - 26461376 • Fax: 079 - 26461375 • Email: vikask@nsdl.co.in