

Central Recordkeeping Agency, NSDL



**Standard Operating Procedure
For
Nodal Office & Subscriber Registration of
State Governments**

Preface

The Government of India (GOI) has introduced a new Defined Contribution Pension Scheme known as the New Pension System (NPS) replacing the existing system of Defined Benefit Pension System vide Government of India, Ministry of Finance, Department of Economic Affairs Notification, dated 22nd December 2003. The NPS came into operation with effect from 1st January 2004 and is applicable to all new employees to Central Government service, except to Armed Forces, joining Government service on or after 1st January 2004. The employees of Central Autonomous organizations, State Governments/Union Territories (UTs) and the Autonomous organizations of the respective State Government/UT are also eligible to join the NPS. The employees who join the NPS will be known as 'Subscribers' in the NPS. In future, the GOI may decide to allow voluntary Subscribers to participate in the NPS.

The GOI established Pension Fund Regulatory and Development Authority (PFRDA) on 10th October 2003 for developing and regulating the pension funds under the NPS. PFRDA has appointed National Securities Depository Limited (NSDL) as the Central Record Keeping Agency (CRA) to maintain the records of contribution and its deployment in various pension fund schemes for the employees. NSDL has setup a CRA system for this purpose. NSDL has been referred to as CRA in this document. The records of the contribution of each employee will be kept in an account known as the Permanent Retirement Account which will be identified by a Permanent Retirement Account Number (PRAN). It is to be noted that the Directorate of Treasury and Accounts (DTA) or equivalent offices like Directorate Treasury Accounts and Pension (DTAP), Directorate of Provident Fund (DPF), Directorate of Pension Provident Fund and Insurance (DPPFI) under state governments shall perform the functions similar to that of a Principle Accounts Office in case of central government and for the purpose of this document shall be referred to as DTA. **This document describes the standard operating procedure to be followed by the Nodal Offices of all State Governments and their respective Subscribers in the CRA system.**

Acronyms and Abbreviations

The following definitions, acronyms & abbreviations have been used in this manual:

| ACRONYM | DESCRIPTION |
|---------|--|
| AIN | Accounts Office Identification Number |
| ASP | Annuity Service Provider |
| CRA | Central Record Keeping Agency |
| CRA-FC | Facilitation Centre |
| DDO | Drawing and Disbursing Officer |
| DTA | Directorate of Treasuries and Accounts |
| DTO | District Treasury Office |
| I-PIN | Internet Personal Identification Number |
| ITD | Income Tax Department |
| NPS | New Pension System |
| NPSCAN | New Pension Scheme Contribution Accounting Network |
| NSDL | National Securities Depository Limited |
| PAN | Permanent Account Number |
| PAO | Pay and Accounts Office |
| PFM | Pension Fund Manager |
| PFRDA | Pension Fund Regulatory & Development Authority |
| PPAN | Permanent Pension Account Number |
| Pr.AO | Principal Accounts Office |
| PRA | Permanent Retirement Account |
| PRAN | Permanent Retirement Account Number |
| PRN | Provisional Receipt Number |
| TAN | Tax Deduction and Collection Account Number |
| TB | Trustee Bank |
| T-PIN | Telephonic Personal Identification Number |

Important terms defined

| IMPORTANT TERMS | DESCRIPTION |
|--------------------------------|---|
| Annuity Service Provider | Annuity Service Provider is the entity registered with Insurance Regulatory and Development Authority (IRDA) and appointed by PFRDA for investing Subscriber's retirement savings in Annuity scheme and delivering regular monthly pension to the Subscriber. |
| CRA-FC | CRA-FC is Facilitation Centre appointed by CRA to facilitate Nodal Offices to submit applications for allotment of PRAN and application for change in signature and photograph of the subscriber. |
| DDO | Drawing and Disbursing officer of Central and State Governments or similar offices under Government of India/Union Territories responsible for collection and forwarding of Subscriber details like registration, maintenance, contribution etc. |
| DTO | District Treasury Offices under State Governments responsible for maintaining the contribution details for Subscribers covered under NPS. It will perform functions similar to Pay and Accounts Offices in other accounting formations. |
| Entity ID | Entity ID is a unique ID assigned to different entities (DDO, DTO, PFM, Bank, CRA-FC, and ASP) for accessing the CRA system. |
| I-PIN | Eight digits alphanumeric number used to authenticate the Subscriber to login CRA/NPSCAN system through internet. |
| Nodal Office | Government offices like DTO and DDO or offices equivalent thereof which will interact with CRA on behalf of the Subscriber are collectively referred as Nodal Office. |
| PAN | Permanent Account Number allotted by Income Tax Department of India. |
| PFM | PFM is Pension Fund Manager of a Pension Fund appointed by PFRDA to invest the Pension Fund contribution of all the Subscribers in various schemes. |
| PPAN | 16 digits Permanent Pension Account Number (PPAN) allotted by DTO/relevant authority as per the respective state government |
| PRAN | 12 digits unique Permanent Retirement Account Number allotted by CRA to each Subscriber registered in CRA system. |
| Scheme Setup/Scheme Preference | Scheme setup is scheme preference opted by Subscriber for investing his monthly pension contribution. |
| Subscriber | Subscriber is the employee of the State Government who has joined service on or after the date from which the respective State Government has adopted the NPS and is registered with the CRA system. |
| Subscriber Master Details | Details of the Subscriber which is registered with CRA system such as Personal details, Nomination details, Scheme details etc. |
| T-PIN | A four digits number used to authenticate the Subscriber in Interactive |

| IMPORTANT TERMS | DESCRIPTION |
|-----------------|-----------------------------|
| | Voice Response (IVR) system |

1. Introduction

National Securities Depositories Limited (NSDL) has been appointed as the Central Record Keeping Agency by the Pension Fund Regulatory and Development Authority (PFRDA) for implementing the NPS for the Central Government with effect from November 26, 2007. The respective State governments who wish to adopt the NPS prescribed by PFRDA shall have to appoint NSDL as the CRA for the NPS through a formal communication regarding the same. Subsequently, after the appointment of NSDL as CRA the respective State government shall have to execute an agreement (format approved by PFRDA) with NSDL regarding the service level parameters applicable.

After the respective State government has been successfully operationalised in the CRA, DTA/DTOs', which are responsible for maintaining the contribution details for Subscribers covered under NPS shall remit the pension contributions, including Government's matching contribution in respect of employees covered under the NPS, to the CRA. For this purpose, the DTA, DTO, DDOs and the individual Subscribers, who have joined the services of the respective State Governments after they have adopted the NPS, need to get registered in the CRA system.

In order to initiate the process of registration of nodal offices and Subscribers, the pre-requisite for the State Governments is to select the model of monthly Subscriber contribution upload it intends to adopt. A State government can adopt any one of the following models regarding the above:

1. **Centralised Model:** In this model, the DTA would be functioning as Principal Accounts Office (PrAO) cum Pay and Accounts Office (PAO) and the DTOs would be functioning as DDOs in the CRA system whereby, the DTA shall upload DTO wise monthly Subscriber Contribution File (SCF) and make a consolidated fund transfer to the Trustee Bank.
2. **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.

The process of SCF upload in case of the above mentioned models has been explained in detail in the Standard Operating Procedures (SOP) for Subscriber Contribution Upload.

The succeeding pages describe in detail functions of nodal offices during registration in CRA system, process of registration, verification, consolidation of forms and other incidental activities to be followed by each entity.

2. Functions of DTA:

Directorate of Treasuries & Accounts will have several functions in the NPS. However, most of them will be in the nature of monitoring the performances of the Nodal offices under its jurisdiction. CRA will send various alerts to DTA to facilitate it to carry out the role of a supervisory entity.

DTA will be responsible for carrying out the following activities.

- Consolidate DTO registration forms and forward it to CRA for registration.
- Monitor performance of DTO and DDO in discharging their responsibilities in CRA system.
- Monitor the resolution of grievances raised against DTO.
- Take necessary action to ensure compliance of DTO and DDO with the operational procedures of CRA system.
- In case state government has opted for centralized model, DTA will also do the function of uploading Subscriber Contribution File (SCF) to NPSCAN system. SCF will contain Subscriber wise details of pension contribution such as PRAN, Pay month and year, Subscriber Contribution amount and Government Contribution amount etc. After the SCF has been uploaded, deposit the consolidated contribution amount in the TB as per the SCF uploaded in NPSCAN. This contribution amount will be invested in various schemes of PFM, based on the Scheme Preference of Subscribers.
- In case of Quasi Centralised model, though the activity of uploading the SCF will rest with respective DTOs, the consolidated payment will be made by DTA.

DTA, in its capacity of a Nodal Office shall register itself with CRA. Further, DTA will send the registration applications of the DTOs attached to it to CRA. The following sections will explain how DTA will register itself (Section 2.1) with CRA and the process to be followed while forwarding the DTO registration forms to CRA (Section 2.3).

2.1. DTA Registration: The respective State Government will have to send a formal communication to the CRA regarding the model of monthly Subscriber contribution upload to be adopted. It is to be noted that the registration of DTA will be done with variable user access rights depending on the model of contribution upload adopted by the respective State Government.

1. DTA should submit a list (on official stationary) containing the details of the associated DTOs. The list shall contain the DTO Code (allotted by DTA or similar authority), DTO Name and Name of department which shall be submitted along with DTA registration form in physical copy.
2. DTA shall submit the necessary details to CRA through application for registration in **Form N1**. The form should be duly signed and stamped by the authorised signatory of DTA.

3. The forms can be downloaded from the CRA website at www.npscra.nsdl.co.in or the PFRDA website at www.pfrda.org.in.
4. The form should be filled only after reading all the instructions carefully provided at the end of the form.
5. In the CRA system, the DTA will be identified by DTA registration number allotted by the CRA.
6. The DTA will have to provide among other information, the details like Name and address of DTA office, official email id, details of authorised contact persons designation and number of DTOs attached. DTA shall also sign an undertaking for accessing NPSCAN/CRA system through I-Pin.
7. The form has to be forwarded to CRA at the address – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013 or such other address as may be notified by CRA from time to time. The DTA shall mention on the envelope the subject as: DTA Registration Form.
8. The application for registration should be filled keeping in mind the following instructions:
 - DTA should refer to the latest format of **Form N1** (available on our website www.npscra.nsdl.co.in) for the latest instructions.
 - Form is to be filled legibly in BLOCK LETTERS and in BLACK INK only.
 - The form should be filled completely. Details marked with (*) are mandatory fields.
 - Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
 - Email ID should be official Email ID of the DTA not of any individual person or non government website like yahoo.com and rediffmail.com. However, an email id can contain the name of the office which can be created in rediffmail, yahoo etc. For e.g. dto-tryap@rediffmail.com. It may be noted that registration cannot be completed without the email id.
9. CRA will process the application form only if complete details are filled in the form and same are found to be in order. In case of forms with incomplete details, CRA will reject the forms. In such cases, the DTA will have to resubmit the form with complete details.
10. Upon successful registration, CRA shall send intimation of registration to DTA. An 'I-Pin' will also be sent to the DTA to access NPSCAN/CRA system to carry out various functions.
11. The DTA will have to log into NPSCAN with the user ID and 'I-Pin' as the password. After first login, DTA will have to reset the password and agree to the online terms and conditions available at NPSCAN for the purpose of accessing NPSCAN/CRA system.

Checklist for DTA before submission of forms to CRA

- Has the name of the DTA been properly filled in?
- Have all the mandatory fields been filled in?
- Has the e-mail id been mentioned?
- Has the application form been duly signed by the concerned official and bears the seal of the concerned office?
- Has the list of DTOs been attached to the application form?
- Has the annexure of additional ministries (if any) been attached?

2.2. Change in DTA Details:

DTA will have to notify CRA about any changes in the details provided to CRA at the time of registration such as contact details, department details etc. by submitting a request for change in Nodal office details.

1. DTA will provide a request for changing the details to CRA with the details of the changes.
2. The request should be duly signed by the authorised officer of the DTA and should contain the DTA stamp.
3. A copy of the DTA Registration letter issued by CRA should be provided along-with the application form.
4. If the application is found to be in order, CRA would effect the changes in the CRA system.

After the changes in the DTA details have been effected in the CRA system, CRA shall send intimation to the concern DTA.

2.3. Process to be followed by DTA for DTO Registration:

All the DTOs of the State Government shall forward the registration forms to the DTA. DTA shall collect the registration forms duly filled by the DTO, certify the relevant details and forward it to CRA for registration purpose. DTA will follow below mentioned process:

1. On receipt of the form, DTA will verify and authorise the form and mention the DTA code. If DTA is not yet registered in CRA system, it shall hold the DTO registration forms till such time it has got registered in CRA system. Once DTA is registered in the system, it shall forward the DTO registration form to CRA.
2. The DTA will prepare a covering letter containing the details of DTO registration forms and send it to CRA.

3. The form has to be forwarded to CRA at the address – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013 or such other address as may be notified by CRA from time to time.
4. The DTA should mention on the envelope the subject as "DTO Registration Form(s)".
5. In case of change in DTO master details, DTA shall attest the request and send the same to the CRA address.
6. The DTA has an option to submit the DTO forms as and when the verification is complete. For the purpose of operational convenience, it is advised that the DTA submit the DTO registration forms in a single lot.

Checklist for DTA before consolidation and submission of DTO registration forms to CRA

- Has the name and the code of the DTA been mentioned correctly in the form?
- Has the name and the code of the DTO been mentioned correctly in the form?
- Has the application form been duly verified & signed?
- Has the e-mail id been mentioned?
- Has the application form been duly signed by the concerned official and bears the seal of the concerned office?

3. Functions of DTO:

DTO will be responsible for carrying out the following activities:

- Consolidate DDO registration forms and forward it to CRA for registration.
- Facilitate registration of Subscribers by consolidating the Application for allotment of PRAN received from the concerned DDO and forward it to the CRA-FC.
- Upload Subscriber Contribution File (SCF) to NPSCAN system. SCF will contain Subscriber wise details of pension contribution such as PRAN, Pay month and year, Subscriber Contribution amount and Government Contribution amount etc.
- DTO will deposit the contribution amount in the Trustee Bank as per the SCF uploaded in NPSCAN. This contribution amount will be invested in various schemes of PFM, based on the Scheme Preference of Subscribers for which SCF has been uploaded.
- DTO will update through NPSCAN, the Switch requests, New Scheme Preference requests, Withdrawal Requests, the request for change in Subscriber details received from Subscribers.
- DTO will raise grievance on behalf of DDO and the Subscriber.
- DTO will resolve the grievances raised against it by any entities in the CRA system.

However, before performing the above-mentioned functions, DTO shall have to register itself with CRA. For registering itself in CRA system, DTO shall forward the applications for registration to the concerned DTA. The various activities of DTO related to registration of itself, DDO and Subscriber have been explained in the sections 3.1 to 3.4.

3.1. DTO Registration:

Once DTA is registered, it shall inform the respective DTOs under its purview, to complete the registration formalities in CRA system. Similar to DTA, DTO will also be identified in the CRA system on the basis of the DTO code allotted by the DTA or any other equivalent authority. The DTO can be registered only after the associated DTA has been registered in the CRA system. The process to be followed by a DTO for its own registration is as follows:

1. DTA should submit a list (on official stationary) containing the details of the associated DTOs'. The list shall contain the DTO Code (allotted by DTA or similar authority), DTO Name and Name of the department which shall be submitted along with DTA registration form in physical copy.

2. DTO shall submit the necessary details to CRA through application for registration in **Form N2**. The form should be duly signed and stamped by the authorised officer of DTO.
3. The forms can be downloaded from the CRA website .i.e. www.npscra.nsdl.co.in or from the PFRDA website .i.e. www.pfrda.org.in
4. The form should be filled only after reading all the instructions carefully provided at the end of the form.
5. In the NPSCAN/CRA system, the DTO will be identified by the DTO code allotted by the DTA or any other equivalent authority. No new number will be used for DTO identification. Hence, DTO needs to have a DTO code to be registered in CRA system.
6. In the form, the DTO will have to provide among other information the details like Name and address of DTO office, official email id, existing DTO code, ministry details, details of authorised contact persons' designation etc. DTO shall also sign an undertaking for accessing NPSCAN/CRA system through I-Pin.
7. DTO will forward the registration form to its DTA who will forward the same to CRA after proper verification.
8. The application for registration should be filled keeping in mind the following instructions. DTO is advised to refer latest format of Form N2.
 - Form is to be filled legibly in BLOCK LETTERS and in BLACK INK only.
 - The form should be filled completely.
 - Each box, wherever provided, should contain only one character. (alphabet/number/punctuation mark) leaving a blank box after each word.
 - Email ID should be the official Email ID of the DTO at any of Government of India or similar websites & not of any individual person or non government websites like yahoo.com and rediffmail.com. However, an email id can contain the name of the office which can be created in rediffmail, yahoo etc. For e.g. dto-tryap@rediffmail.com. It may be noted that registration cannot be completed without the email id.
 - DTO should mention the administrative ministry under which DTO office is functioning.
 - DTO should mention the DTO code allotted by DTA or similar authority.
9. CRA will process the application form only if complete details are filled in the form and same are found to be in order. In case of forms with incomplete details, CRA will reject the forms. In such cases, the DTO will have to resubmit the form with complete details.
10. If the applications are found to be in order, CRA will process the application for registration.
11. On successful registration, CRA shall send intimation of registration to DTO. CRA shall also send 'I-Pin' to access NPSCAN/CRA system and 'T-Pin' to avail IVR services offered by CRA.
12. DTO will be allotted one single T-Pin and two user IDs and two I-PINs. Same I-Pin can be used for logging into NPSCAN and CRA system.

13. The DTO will have to log into NPSCAN with the user ID and I-Pin as the password and agree the online terms and conditions available at NPSCAN for the purpose of accessing NPSCAN/CRA system. For T-Pin, the detail terms and conditions will also be available online and DTO will need to agree with the same along with I-Pin.

Checklist for DTO before submitting forms to DTA

- Has the DTO code been entered correctly?
- Has the name of the DTO been properly filled in?
- Have all the mandatory fields been filled in?
- Has the e-mail id been mentioned?
- Has the application form been duly signed by the concerned official?
- Has the list of departments served by the DTO been attached (to be provided in annexure)?

3.2. Change in DTO Details:

DTO will have to notify CRA about any changes in the details provided to CRA at the time of registration such as contact details, department details etc. by submitting a request for change in Nodal office details.

1. DTO will provide a written request for changing the details to CRA with the details of the changes.
2. The request should be duly signed by the authorised officer of the DTO and should contain the DTO stamp.
3. The request along with the copy of DTO Registration letter issued by CRA should be sent to the concerned DTA for its authorisation and onward despatch to CRA.
4. If the application is found to be in order, CRA would effect the changes in the CRA system.

After the changes have been effected, CRA shall send intimation to the concerned DTO.

3.3. Process to be followed by DTO for DDO Registration:

DDOs which are attached to the DTO will forward the completed registration form to the concerned DTO. For the purpose of DDO registration, DTO shall collect the DDO registration forms (duly filled by the DDO), certify the details and forward it to CRA along with the list of associated DDOs mentioning the DDO codes. Further, the following points are required to be considered at time of registration of DDOs:

- (i) **Consistency in DDO codes:** The DDO codes mentioned should be consistent. For e.g. If a five digit code structure is decided upon, then all the DDO codes must be given in the same structure .i.e. DDO code 41 should be provided as 00041, DDO code 456 should be provided as 00456 and so on.
- (ii) **Uniqueness of DDO codes:** The same DDO code is not assigned to more than one DDO with a particular DTO.

DTO will follow the below mentioned process:

1. On receipt of the forms, the DTO will verify and authorise the form and mention the DTO registration number. If there are any discrepancies in the form, DTO will return the same to the DDO and get it rectified from the DDO.
2. If DTO is not yet registered in the CRA system, DTO shall hold the DDO registration forms till such time it has got registered in CRA system. Once DTO is registered in the system, it shall fill up the DDO registration form and forward the form to CRA.
3. The DTO will prepare a covering letter (as per the format provided in Form N4) containing the details of DDO registration forms and send it to the CRA.
4. The form has to be forwarded to CRA at the address – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013 or such other address as may be notified by CRA from time to time.
5. In case of change in DDO master details, DTO shall attest the request and send the same to the CRA address.
6. The DTO should mention on the envelope the subject as: DDO Registration Form.
7. On successful registration, CRA shall send intimation of registration to DTO. The DTO will be responsible for forwarding the intimation letters to the respective DDO.

Checklist for DTO before consolidation and submission of forms to CRA

- Has the code of the DTO been mentioned properly in the registration form?
- Has the application form been duly verified & signed by the concerned official of DTO?
- Has the covering letter of DTO been attached with the forms?

3.4. Process to be followed by DTO for Subscriber Registration:

DTO shall forward the Subscriber registration application forms to CRA-FC. Further, it will also upload the change detail requests of the Subscribers to NPSCAN. The DTO, as it is entrusted with the responsibility with registration of Subscribers, it will also

forward the Subscriber PRAN kit to the respective DDO for onward distribution to the Subscribers. As focus of this document is Nodal office and Subscriber registration, the functionalities related to Subscriber Details Change requests have not been elaborated.

The following section will explain in detail the procedures to be followed by the DTO in case of Subscriber registration and related areas like consolidation, despatch, distribution of PRAN kits etc.

3.4.1. Process to be followed by DTO for consolidation and despatch of Subscriber Registration forms to CRA-FC:

The DTOs have been entrusted with the responsibility of forwarding the registration forms of the Subscribers. The pre-condition for the registration of Subscribers will be that the DDO, DTO and DTA with whom Subscriber is attached are registered in the CRA system. DTO will facilitate the registration of the Subscribers who come under DDO associated with the DTO. The registration of the Subscribers will be carried out through the Facilitation Centers (CRA-FC) appointed by the CRA. List of CRA-FCs will be available at the CRA website at www.npscra.nsdl.co.in

DDOs which are attached to a certain DTO will forward the Subscriber registration forms to the particular DTO along with a covering letter. DTO shall collect the duly filled registration forms from the DDO, verify the details and forward it to CRA. DTO will follow the below mentioned process for DDO registration:

1. DTO shall consolidate the Applications for allotment of PRAN received from different DDOs along with the DDO covering letter and submit it to CRA-FC along with a DTO covering letter as per **Form S6**. CRA-FC is the facilitation centre appointed by CRA for the purpose of accepting the Application for allotment of PRANs. Details of CRA-FC will be available at CRA website at www.npscra.nsdl.co.in. DTO shall visit a CRA-FC for this purpose. If no CRA-FC is available at the city where DTO is located, it may visit the CRA-FC at any nearby city.
2. In case CRA-FC is not available at the location of the DTO or any other location nearby, then DTO can send the application forms to CRA at the address – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013 or such other address as may be notified by CRA from time to time.
3. The DTO covering letter shall contain the details of DDO wise Application for allotment of PRAN.
4. DTO shall submit the consolidated forms to CRA-FC.
5. On receipt of the forms, CRA-FC will conduct a preliminary level check of the forms.

6. CRA-FC, before accepting the forms will also verify whether the DDO and DTO have been registered at CRA. CRA shall provide the details of DTO and DDO registered with CRA to the CRA-FC.
7. In case where DTO and/or DDO have not been registered at CRA system, CRA-FC shall not accept the forms.
8. In case of any discrepancy in any of the forms, CRA-FC will reject such forms and submit details of rejection in a rejection memo. Only those forms not having any discrepancy will be accepted by CRA-FC.
9. For forms accepted by CRA-FC, it will issue a Provisional Receipt containing the Provisional Receipt number (PRN), number of forms submitted by DTO, number of forms accepted by CRA-FC and number of forms rejected by CRA-FC as shown below in figure 1.

| Provisional Receipt for PRN Application | | | | | Applicant's Copy | |
|---|---------------------------|-----------------|--|--|-------------------------|--|
| Provisional Receipt Number: | | 010011800000031 | | PAO ID | 1234556 | |
| Date: | 26 /03/ 2008 | DDO ID | AFTS07081E | | Address of DDO: | |
| Contact Person Designation: | District Treasury Officer | | | A1_FLAT No 15,A2_NISARG,A3_HIRANANDANI,A4_GHODBUNDER,Chandigarh,400067, | | |
| Total Number of forms in control sheet : | 50 | | Total Number of actual forms in control sheet: | 50 | | |
| Total Number of forms accepted by FC : | 45 | | Total Number of forms Rejected by FC: | 05 | | |
| Acknowledgement no : (PRN + 2 Digit) | | | | - | | |
| | | | | 01001180000003101-01001180000003145 | | |
| For queries and information please contact : | | | | On behalf of NSDL-CRA | | |
| Central Record Keeping Agency , NSDL, 1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400013 Tel : (022) 24992400 Email : | | | | Stamp & Signature | | |
| Note : | | | | | | |
| 1. Details Mentioned Here are Subject to verification | | | | | | |
| 2. Please quote the 15 digit provisional receipt number or the seventeen digit acknowledgement number to track the status of the application at http://www.cra.com | | | | | | |
| 3. Please verify the DDO Details as mentioned above . In case of any discrepancy, kindly intimate CRA at the address mentioned above. | | | | | | |

SAM 1.00

Figure 1

10. If the DTO is submitting forms on behalf of more than one DDO, then the CRA-FC will issue DDO wise PRNs. E.g. DTO has consolidated and submitted forms on behalf of DDO1 and DDO2, then separate PRN will be issued to DDO1 and DDO2 respectively.
11. CRA-FC will hand over the provisional receipt to the DTO for reference and mention the acknowledgement number for each application form on the registration forms. The acknowledgement number will be the PRN plus running serial number for individual forms. For e.g. the PRN Can be 0100208000001241, if the CRA-FC receives 19 forms the acknowledgment numbers generated for the forms will be 010020800000124101 to 010020800000124119.

12. CRA-FC will retain the original copy of the form for the purpose of digitisation (data entry) and return the second copy to the DTO.
13. If CRA-FC observes any discrepancy during digitisation, then the application will be rejected. The CRA-FC would send a rejection memo to the DTO in such case.
14. In case of rejections, DTO will have to submit a fresh application.
15. DTO can check the status of the application by quoting the PRN in the CRA website/NPSCAN.
16. In case of forms being sent to CRA directly, though PRN will be generated, no physical acknowledgement receipt will be provided to the DTO. Rejections and other related processes will remain same for forms submitted to CRA directly.

Checklist for DTOs before consolidation and submission of forms to CRA-FC

- Whether the DTO covering letter has been attached?
- Has the DDO been registered with CRA?
- Has the DDO entered the DDO registration number in the application form?
- Whether the DDO covering letter has been attached?

3.4.2. Dispatch of Subscriber's PRAN Kit to DDO:

1. Subscribers who have been successfully registered at CRA will be allotted a 12 digit Permanent Retirement Account Number (PRAN). PRAN will be a unique identification number of the Subscriber.
2. CRA shall print and despatch to the DTO, the PRAN Kit for the newly registered Subscribers. The PRAN Kit will contain the PRAN card, Subscriber master details, T-Pin and I-Pin and an information leaflet on CRA.
3. CRA shall consolidate DDO wise PRAN kits and prepare a DDO wise packet. These DDO packets will further be consolidated into a DTO wise final packet. Hence, DTO will receive a packet containing DDO wise PRAN Kits along with a covering letter mentioning the details of the DDO wise PRAN kits.
4. The DTO shall be responsible for forwarding the PRAN Kit to the respective DDO who shall forward it to the concerned subscriber.
5. On receipt of the PRAN kits, DTO shall open the envelope and verify the number of DDO packets received with the contents of the covering letter. Once the same is found to be in order, it shall forward the packets to the respective DDO.
6. If DTO notices any discrepancies in the PRAN Kits received, it shall immediately notify CRA.

3.4.3. Record-keeping of Application for allotment of PRAN:

1. At the time of submitting the Application for allotment of PRAN, CRA-FC shall return the duplicate copy of the forms to the DTO along with the acknowledgement number.
2. DTO shall forward the forms to the respective DDO for recordkeeping.

3.4.4. Facility to check the status of the applications:

1. DTO can go to the Subscriber registration status search screen at CRA website www.npscra.nsdl.co.in and check the status of the Subscriber registration request by providing the DTO code and Provisional Receipt Number (PRN).
2. Status of all the applications corresponding to the PRN like the PRAN generation Status, Reason of Rejection (if any) etc. will be displayed.
3. DTO can also check the registration status of individual request by providing the individual Acknowledgement number as mentioned on the duplicate application form.

4. Functions of DDO:

DDO will collect all the registration forms of subscribers (employees) and forward it to DTO for registration of the same. Further, in case of any change request, accept the change request forms from the Subscribers and forward it to DTO for updation in NPSCAN system. However, DDO shall have various other functions as mentioned below:

- Obtain the duly filled Application for allotment of PRAN from the Subscribers linked to it, fill up the employment details and certify the same.
- Consolidate Application for allotment of PRAN and forward it to DTO.
- Distribution of PRAN kit, I-Pin, T-Pin to Subscribers.
- Forward the Switch requests, New Scheme Preference requests, Change in Subscriber details request, Withdrawal Requests received from Subscribers to the DTO.
- Providing information to DTO about Subscriber's pension contribution.
- Disbursing payment for withdrawal to Subscribers.
- Forward the grievance of the Subscriber to the DTO.

DDO shall register itself with CRA before it starts providing various services to the Subscribers. For registering itself in CRA system, DDO shall forward the applications for registration to the concerned DTO. The various activities of DDO related to registration of itself and the Subscribers have been explained in the sections 4.1 to 4.3.

4.1. DDO Registration:

Once DTO is registered, it shall inform the respective DDO under its purview to register them in CRA system. It shall also instruct DDO to get the 'Application for allotment of PRAN' duly filled from the Subscribers and consolidate the same so that the process of Subscriber registration may be initiated once the DDO gets registered. The DDOs will be identified in the CRA system with the DDO registration number allotted to it by the CRA. DDO can be registered only after the associated DTO has been registered in CRA system.

1. DDO shall submit the necessary details to the DTO through application for registration in **Form N3**. The form should be duly signed and stamped by the authorised signatory of DDO.
2. The forms can be downloaded from CRA website at www.npscra.nsdl.co.in or PFRDA website at www.pfrda.org.in. The form should be filled only after reading carefully all the instructions provided at the end of the form.
3. In the NPSCAN/CRA system, the DDO will be identified by the DDO code allotted by the competent authority.

4. In the form, the DDO will have to provide among other information the details like Name and address of DDO office, existing DDO code allotted by a competent authority , Ministry details, DTA details, details of authorised contact person designation, official email id etc.
5. DDO will forward the registration form to its DTO.
6. The application for registration should be filled keeping in mind the following instructions. DDO is advised to refer latest format of Form N3 for latest instructions.
 - Form to be filled legibly in BLOCK LETTERS and in BLACK INK only.
 - The form should be filled up completely. Details marked with (*) are mandatory fields.
 - Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
 - Email ID should be the official Email ID of the Drawing and Disbursement Officer at any of Government of India or similar websites & not of any individual person or non government websites like yahoo.com and rediffmail.com. However, an email id can contain the name of the office which can be created in rediffmail, yahoo etc. For e.g. dto-tryap@rediffmail.com. It may be noted that registration cannot be completed without the email id.
 - DDO should mention the DDO code allotted by a competent authority of the State.
7. CRA will process the application form only if complete details are filled in the form and same are found to be in order. In case of forms with incomplete details, CRA will reject the forms. In such cases, the DDO shall resubmit the form with complete details.
8. If the application is found to be in order, CRA will process the form for registration in the CRA system.
9. On successful registration, CRA shall send intimation of registration to DTO. The DTO will be responsible for forwarding the intimation letters to the respective DDO.

After successful registration of the DTA, DTO and DDO in the CRA system, the respective offices can forward the applications for Subscriber registration. The details of DTA, DTO and DDO who have been registered with CRA system will be made available at the CRA website.

Checklist for DDO before submitting forms to DTO

- Has the DDO code been entered correctly?
- Has the name of the DDO been properly filled in?

- Have all the mandatory fields been filled in?
- Has the application form been duly signed by the concerned official?

4.2. Change in DDO Details:

DDO will have to notify CRA about any changes in the details provided to CRA at the time of registration such as contact details, department details etc. by submitting a request for change in Nodal office details.

1. DDO will provide a written request for changing the details to CRA with the details of the changes.
2. The request should be duly signed by the authorised officer of the DDO and should contain the DDO stamp.
3. The request along with the copy of DDO Registration letter issued by CRA should be sent to the concerned DTO for its authorisation and onward despatch to CRA
4. If the application is found to be in order, CRA would effect the changes in the CRA system.
5. The request should also be authorised by the DTO for change in DDO details.

After the changes have been effected in the CRA system, the CRA shall send the intimation of the changes made via letter to the concern DTO.

4.3. Process to be followed by the DDO for 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, DTO and DTA with whom Subscriber is attached are registered in the CRA system.

The Subscribers will fill in the necessary details in the Application for allotment of PRAN and submit it to DDO. DDO shall verify the forms before accepting the same from subscribers. Further, DDO is required to fill and attest the employment details. DDO will also attest the date of birth as filled by the Subscriber. DDO shall consolidate the forms and forward it to DTO along with a covering letter. DTO shall consolidate DDO wise forms and submit it to CRA-FC along with a covering letter.

The process of Subscriber registration has been explained below:

4.3.1. Eligibility for registration:

The registration process as stated above will involve the new entrants who have joined the respective State Government Services on or after the cut off date from which the State Government has adopted NPS.

4.3.2. Procedure for filling the form:

The guidelines to be followed in filling the forms are as given below. DDO should ensure that Subscribers fill the forms as per the guidelines given below. DDO may circulate the guidelines among its employees to assist them in filling the form.

1. Subscribers covered under the NPS, will have to fill the application for allotment of PRAN as per **Form S1**, in duplicate, by providing the necessary details such as name, address, nominee details etc. along with latest photograph and signature and submit it to the DDO.
2. The forms can be downloaded from CRA website at www.npscra.nsdl.co.in or PFRDA website at www.pfrda.org.in. DDO may provide the forms to the Subscribers. Change the order
3. The Application for allotment of PRAN is divided into four sections
 - a. Section A - Subscriber Personal Details
 - b. Section B - Subscriber Employment Details
 - c. Section C - Subscriber Nomination Details
 - d. Section D – Subscriber Scheme details
4. Details marked with (*) are mandatory fields under each section. Subscriber will have to fill all fields which are marked as mandatory. Incomplete forms are liable to be rejected by the CRA-FC. Subscriber should fill the form as per instructions given in the form.
5. Subscriber personal details are mandatory and have to be provided by the Subscriber. The personal details will include the name of Subscriber, date of birth, address details, bank details, PAN details etc. Further, Subscriber can also provide his option to use value added services such as SMS alert/ Email alert wherein important alerts as and when made available by CRA, will be sent at the mobile number/email address provided by the Subscriber.
6. Subscribers Employment details should be filled and attested by the DDO. Details includes date of joining, date of retirement, Nodal Office details like DDO registration number, Department and/or Ministry, existing PPAN/Unique employee Id (in case of Subscribers who have already been allotted PPAN/Unique employee Id by the respective DTO), salary details etc. The employee details have to be certified by the DDO. The signature of the authorised person and stamp of DDO are mandatory.
7. Nomination details are optional at the time of Subscriber registration and Subscriber may update these details in future. Subscriber can nominate maximum of three persons by specifying the percentage share of each nominee. In cases where nominee is a minor the guardian details also have to be provided.
8. Scheme details will include the scheme preference opted by Subscriber for investing his monthly pension contribution. Subscriber can opt for maximum of three schemes out of the schemes available in CRA system, by specifying the percentage of contribution to be invested in each scheme. Subscriber can check the details of the scheme from CRA website www.npscra.nsdl.co.in or PFRDA website

www.pfrda.org.in. If no scheme details are provided by the Subscriber, the monthly contribution pertaining to the Subscriber will be invested in the default scheme as specified by the respective state governments from time to time.

9. In case of Subscribers' who have been allotted PPAN/Unique employee Id, the Subscribers' should mandatorily mention the PPAN/Unique employee Id in the Subscriber application form. If after a particular cut off date i.e. March 31, 2010 the particular state government decides to stop issuing PPAN/ Unique employee Id for newly joined recruits, the space available for filling up the PPAN/Unique employee Id in the Subscriber application form should be left blank.

The other instructions of filing up the form are as given below. These instructions may change from time to time. Hence it is advised to refer the latest format of **Form S1**.

4.3.2. a. General instructions:

- i. The format of 'Application for Allotment of PRAN' (Form S1) can be obtained from DDO or can be freely downloaded from the PFRDA website www.pfrda.org.in, NSDL website www.nsdl.co.in and/or CRA website www.npsra.nsdl.co.in. This form is applicable only for the purpose of registration in CRA system. For changes in Subscriber details or reprint of PRAN card, for Subscribers who have already been allotted PRAN, **Form S2** has to be filled by the Subscriber. Reprint of PRAN card will be chargeable.
- ii. Details Marked with (*) are the mandatory fields.
- iii. Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
- iv. 'Individual' Subscriber should affix a recent colour photograph (size 3.5 cm x 2.5 cm) in the space provided on the form. The photograph should not be stapled or clipped to the form. (The clarity of image on PRAN card will depend on the quality and clarity of photograph affixed on the form.)
- v. Signature /Left thumb impression should only be within the box provided in the form. The signature should not be on the photograph. If there is any mark on the photograph such that it hinders the clear visibility of the face of the Subscriber, the application will not be accepted.
- vi. Thumb impression, if used, should be attested by a Magistrate or a Notary Public or a Gazetted Officer under official seal and stamp.
- vii. All Dates Should be in "DDMMYYYY" format

4.3.2.b. Personal Details (Section A):

- i. This section is mandatory and should be filled by the Subscriber.
- ii. Name – The name mentioned in the application form should be the name as mentioned in the official records of the government.
- iii. Present Address - All future communications will be sent to present address.
- iv. Phone No., Mobile No, & Email ID - It is advisable to mention either "Telephone number" or "Mobile number" or "Email id" so that Subscriber can be contacted in future for any discrepancy.

- v. Subscriber's Bank Details - Bank details are optional. However, if Subscribers mentions any of the bank details, all the bank details will be mandatory except MICR code, i.e., Subscriber needs to provide complete bank details otherwise the form will be rejected. Subscriber may provide the MICR Code if applicable.

4.3.2. C. Subscribers Employment Details (Section B):

- i. This section is mandatory and should be filled by the respective DDO.
- ii. PPAN/Unique employee Id Number - Subscriber should provide the PPAN/Unique employee Id, in case of Subscribers who have already been allotted PPAN/Unique employee Id by the DTO.
- iii. DDO should mention the DTO Registration Number and DDO Registration Number with which it is registered in the CRA system.
- iv. DDO should ratify overwriting / striking off of any of the employment details with the signature of Authorised Officer.

4.3.2. d. Subscriber's Nomination Details (Section C)

- i. This section is to be filled by the Subscriber. However at the time of registration, the nominee details are optional. Subscriber can update the nomination details after registration by submitting **Form S2**.
- ii. Nomination details have to be provided where Subscriber wish to nominate. Subscriber should ensure that complete nomination details are provided to avoid rejection of nomination details in CRA system.
- iii. Subscriber can nominate maximum of three persons as nominees. Nominee can be an individual only.
- iv. Subscriber cannot fill the same nominee details more than once, e.g. if nominee is Mr. An only, then Subscriber shouldn't fill and strike off the remaining fields for second and third nominee.
- v. Subscriber should mention the percentage share value applicable for each nominee. The percentage should always be an integer. Fractional value will not be accepted. For example, Percentage share as 25% will be accepted but 25.50% will not be acceptable.
- vi. Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected, e.g. Subscriber Nominates Mr. A (25%) and Mr. B (50%) which totals to 75% only and hence entire nomination details will be rejected.
- vii. If a nominee is a minor, then date of birth of the nominee and nominee's guardian details will have to be provided. If nominee is not a minor, Subscriber should strike off the relevant portion.

4.3.2. e. Subscriber scheme details (Section D)

- i. This has to be filled by the Subscriber. However, this section is optional at the time of registration. If the Scheme details are not filled, default scheme as approved by PFRDA will be applicable.

- ii. Subscriber can select maximum three schemes. Details of the schemes are available on NSDL website www.nsdl.co.in, CRA website www.npscra.nsdl.co.in and the PFRDA website www.pfrda.org.in.
- iii. Subscriber should provide the scheme name, PFM name and percentage allocation for that scheme.
- iv. Subscriber can not fill the same scheme details more than once.
- v. Subscriber should mention the percentage allocation of his/her contribution towards each scheme. It cannot be in terms of amount.
- vi. Percentage allocation of contribution to each scheme must be integer. Fractional value will not be accepted.
- vii. If the sum of contributions (in percentage) across all the schemes is less than 100, the balance will be allotted to the default scheme approved by PFRDA. If the sum of contributions (in percentages) across all the schemes is more than 100, the entire scheme setup mentioned in the form shall be rejected and the entire proceeds shall be invested in the default scheme as prescribed by PFRDA.
- viii. If Subscriber has provided incomplete scheme preference details or there is any discrepancy in the scheme preference details provided by Subscriber, then entire scheme preference request will be rejected by CRA and the contribution will be invested in the default scheme as approved by PFRDA. Subscriber should check the details in the Subscriber Master list provided in the PRAN Kit to confirm the same.

4.3.3. Verification and consolidation of forms by DDO:

1. DDO shall ensure that Application for allotment of PRAN (in duplicate) is obtained from all existing Subscribers. This is necessary to expedite the process of transfer of accumulated contribution of the existing Subscriber to CRA system. In case of new joinees, immediately on joining, the DDO should ensure that Application for allotment of PRAN (in duplicate) is filled up and submitted to DDO.
2. DDO shall verify whether the form has been completely filled and duly signed by the Subscriber. In case of any discrepancy, DDO shall get the discrepancy resolved from the Subscriber. DDO should ensure that the forms are completely filled by the Subscriber as per the instructions given in the form.
3. DDO shall fill and attest the employment details and date of birth on the Application for allotment of PRAN. DDO shall also mention the PPAN/Unique employee Id of the Subscriber.
4. DDO shall consolidate the Application for allotment of PRAN and prepare a covering letter as per **Form S5**. The maximum number of forms to be submitted by DDO in one covering letter should not exceed 50.
5. If the number of Subscribers for which Application for allotment of PRAN is to be submitted exceeds 50, DDO shall prepare separate covering letters containing maximum of 50 forms each.
6. The DDO's authorised signatory will duly stamp and sign each Subscriber's registration form.

7. DDO shall forward the Application for allotment of PRAN with the covering letter and forward it to its DTO.

Checklist for DDO for Subscriber Registration

A) Checklist for DDO related to Subscriber Registration Forms

- Has the photograph been attached?
- Have all the mandatory fields been filled in?
- Has the PPAN/Unique employee Id allotted by concerned DTO been mentioned?
- Have all the fields of Subscriber's banks details been filled in?
- Has the application form been duly signed?
- Has the Thumb impression, if used, been attested?

B) Checklist for DDO before consolidation and submission of Subscriber registration forms to DTO

- Has the DDO been registered with CRA?
- Has the registration number of the DDO been mentioned in?
- Has the employment details mentioned & attested by DDO?
- Has the application form been duly verified & signed by respective DDO?
- Has the covering letter of DDO been attached with the forms?

4.3.4. Despatch of PRAN Kit to the Subscriber:

1. DTO shall forward the packets to the respective DDO.
2. The DDO on receipt of the DDO packet shall verify the number of PRAN kits with the contents of the covering letter. If same is found to be in order, it shall hand over the PRAN kits to the respective Subscriber. If DDO notices any discrepancies in the PRAN Kits received, it shall immediately notify DTO for notifying the CRA.

4.3.5. Record-keeping of Application for allotment of PRAN:

DTO shall forward the forms to the respective DDO. These forms shall be retained by the DDO. The DDO may refer the forms for any clarification required with respect to any details registered at CRA.

Annexure

| Form No | Name of the form |
|----------------|---|
| N1 | DTA registration form (including list of DTOs to be attached) |
| N2 | DTO registration form |
| N3 | DDO registration form |
| N4 | DTO covering letter for DDO registration |
| S1 | Application for Allotment of PRAN |
| S2 | Changes request form |
| S5 | DDO covering letter for Subscriber registration |
| S6 | DTO covering letter for Subscriber registration |