Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SoP)

SUBSCRIBER CONTRIBUTION UPLOAD

Version 1.1

REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	05-Sept-2024	1.0	-	Initial Version
2	12-Dec-2024	1.1	-	TAT mentioned in SOP

Introduction

NPS Lite subscribers can contribute till the age of 60 years and 65 years in case of Gramin Dak Sewak (GDS) subscribers . These contributions will be invested in various schemes of different Pension Fund Managers appointed by PFRDA. The Subscriber's contributions will be invested as per the scheme preference opted by the respective aggregator. The Subscribers shall submit their contributions towards NPS Lite to the offices of the aggregator. NL-OO/NL-AO shall upload the details of NPS contributions of the Subscribers to the NPS-Lite system. Simultaneously, NLOO/NL-AO shall transfer the funds to NPS account maintained with Trustee bank. On the basis of contribution details uploaded by NL-OO/NL-AO, CRA will provide fund transfer instructions to the trustee bank as a part of settlement process. Trustee bank will transfer the funds received from NL-OO/NL- AO to different PFMs as per the details provided by CRA.

NL-OO/NL-AO shall prepare Subscribers' Contribution File (SCF) for the pension funds and upload it to NPS-Lite system. SCF will contain details such as NL-OO/NLAO Registration number, PRAN of the Subscriber, amount of the Subscriber contribution, etc. NL-OO/NL-AO shall prepare the SCF only for the Subscribers who are registered in the NPS-Lite system.

NPS-Lite & CRA Architecture

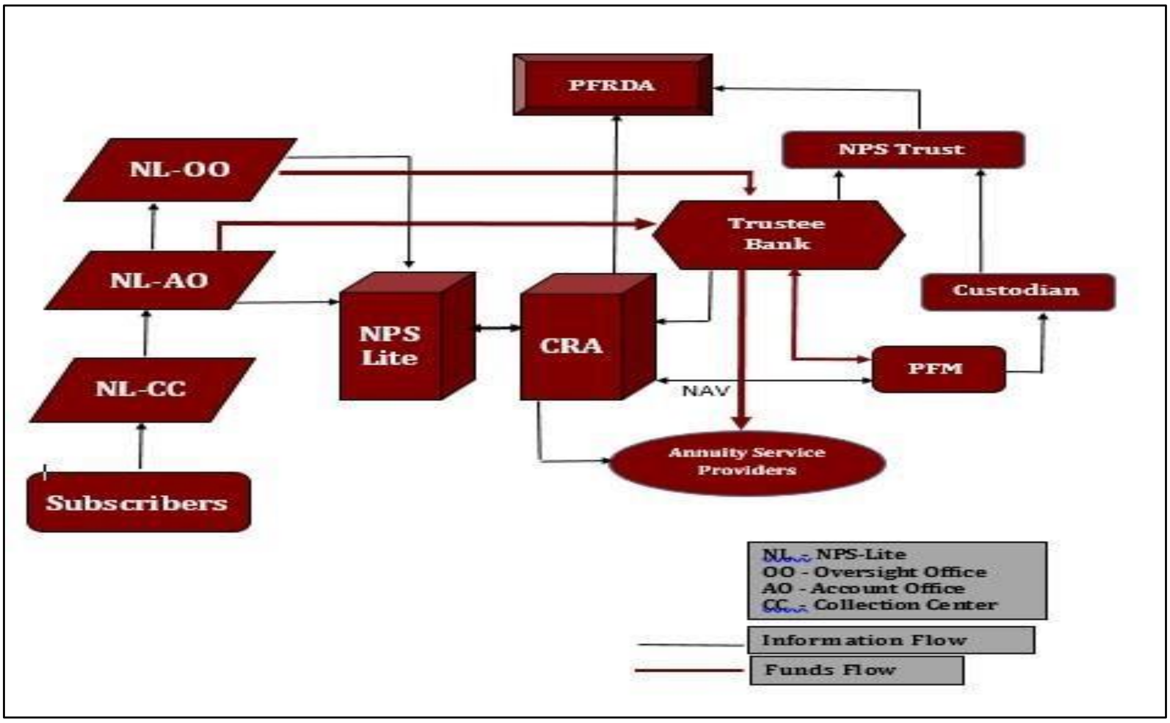


Image 1

Model of Operation:

At the time of registration Aggregators shall have to specify the 'Model of Operation' it intends to adopt in NL-OO registration form. An Aggregator can adopt any one of the following Model of Operations.

Centralized Model:

Under this Model, NL-OO shall prepare a consolidated NL-AO wise subscriber contribution file. NL-OO shall collect the details of the contributions received and upload the same in the NPSLite system. NLOO shall also make one consolidated payment to the trustee bank for the contributions accepted.

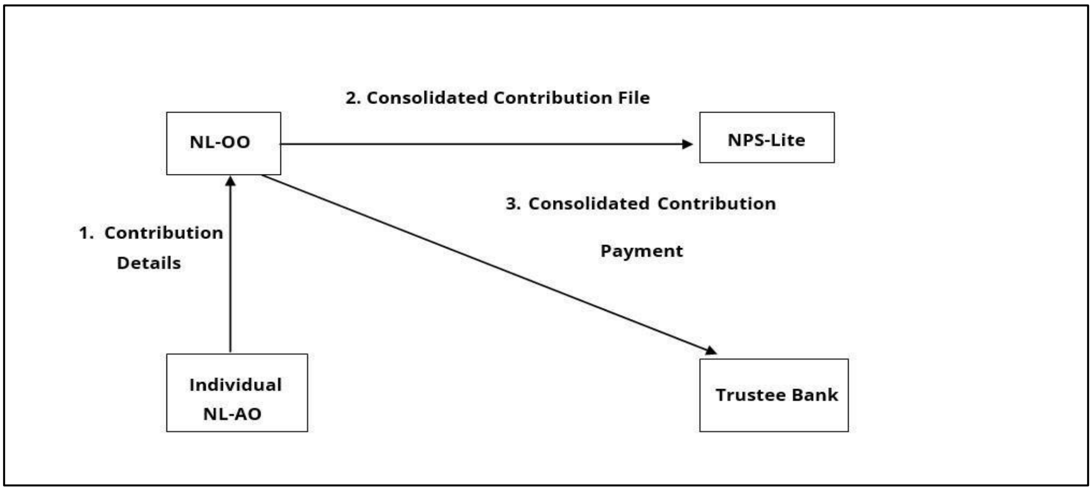


Image 2

Decentralized Model:

Under this Model, each NL-AO shall prepare subscriber contribution file based on contributions received and upload the same into NPS Lite system. NL-AO shall also make payment related to contribution accepted to the trustee bank.

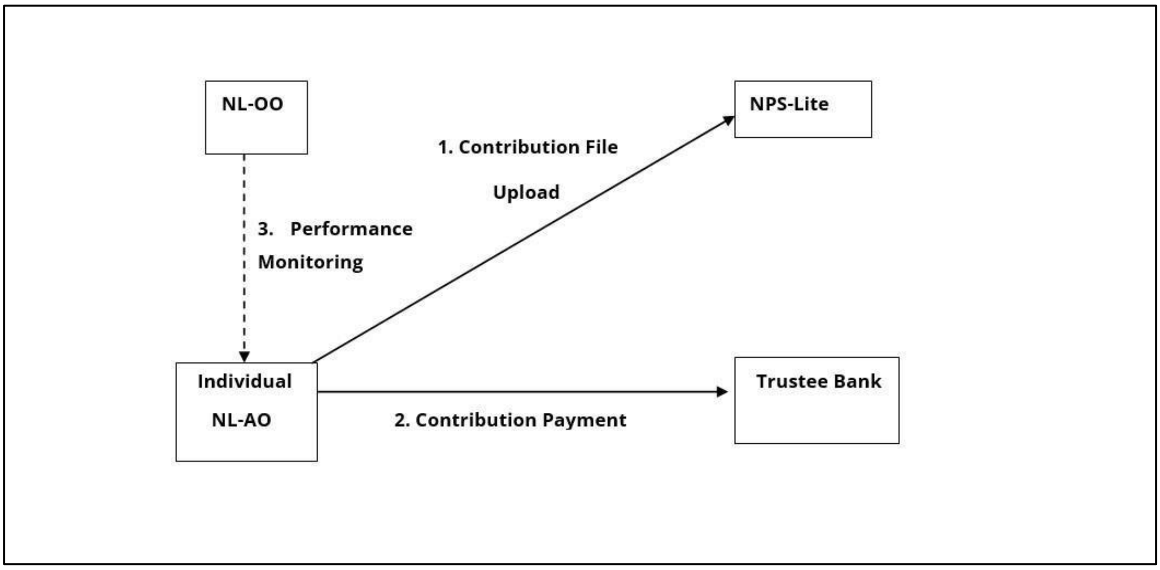


Image 3

Depending on the model of operation adopted by the respective Aggregator, the function of SCF upload will be carried out either by NL-OO or by NL-AO. Accordingly, access rights will be given to NL-OO/NL-AO at the time of registration of NL-OO and NL-AO in the NPS-Lite system.

Procedure for Installing FPU & FVU:

a) File Preparation Utility (FPU):

To facilitate the digitization and consolidation of the pension contribution details of the Subscribers, CRA has developed a utility called File Preparation Utility (FPU). It is a JAVA based utility which can be easily installed on a desktop/laptop machine. For ease of use, the utility is based on the MS Excel format. There is a separate FPU for NL-OO and NL-AO. NL-OO/NL-AO can freely download the FPU from CRA website https://www.npscra.nsdl.co.in/aggregators-corner.php

NLOO/NL-AO should ensure that latest version of FPU is being used. NL-OO/NL-AO can get the latest updates of FPU version from CRA website. However, it is not mandatory for NL-OO/NL-AO to use the FPU provided by CRA. NLOO/NL-AO can alternately use the file formats of FPU and build a utility in their own back office to create the contribution file. In case NL-OO/NL-AO wants to use their own back office to prepare the file, they may refer to the file format for FPU which is available on above mentioned link.

b) File Validation Utility (FVU):

FVU is a Java based utility developed by the CRA to ensure that SCF prepared by NL-OO/NLAO is in conformity with the file formats of CRA. NL-OO/NL-AO can freely download the FVU from CRA website https://www.npscra.nsdl.co.in/aggregators-corner.php NL-OO/NL-AO should ensure that latest version of FVU is being used. NL-OO/NL-AO can get the latest updates of FVU version from CRA website. FVU can be hosted on any Windows PC. The minimum configurations with respect to installation of FVU are identical to those needed for the FPU. It is mandatory for NL-OO/NL-AO to validate the SCF through FVU before uploading the same to NPS-Lite systems.

1) **Installation of FPU and FVU:** NL-OO/NL-AO user shall access the CRA website www.npscra.nsdl.co.in and download the FPU & FVU and save it on the local machine in desired folder. (NL-OO/NL-AO may create separate folder on local machine to save FPU and FVU). It is essential that NL-OO & NL-AO should download the relevant FPU as CRA has developed separate FPU for NL-OO & NLAO. [Before downloading the FPU & FVU, it is imperative that the NL-OO/NL-AO user shall have to install JAVA 1.5 (J2SE 1.5) (or above) on the machine where the FPU & FVU are to be installed. If this particular version of JAVA is not installed on the machine, then the FPU & FVU will not be operational.
2) NL-OO/NL-AO can download the required version of JAVA from www.java.com.] AO user as shown in below Figure 1. To open the same, user will have to double click on the ‚.JAR' file.

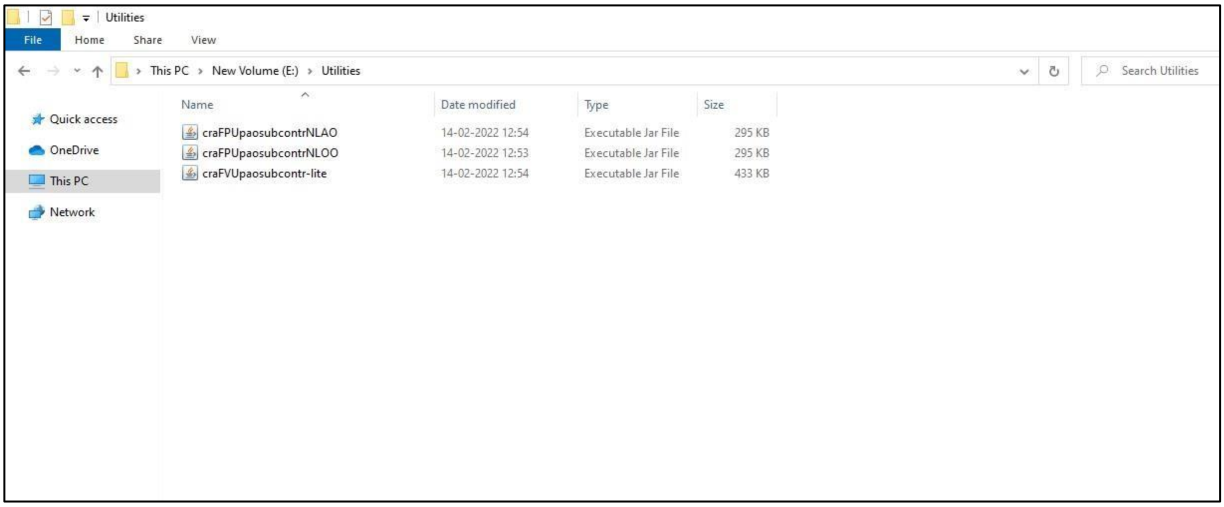


Figure 1

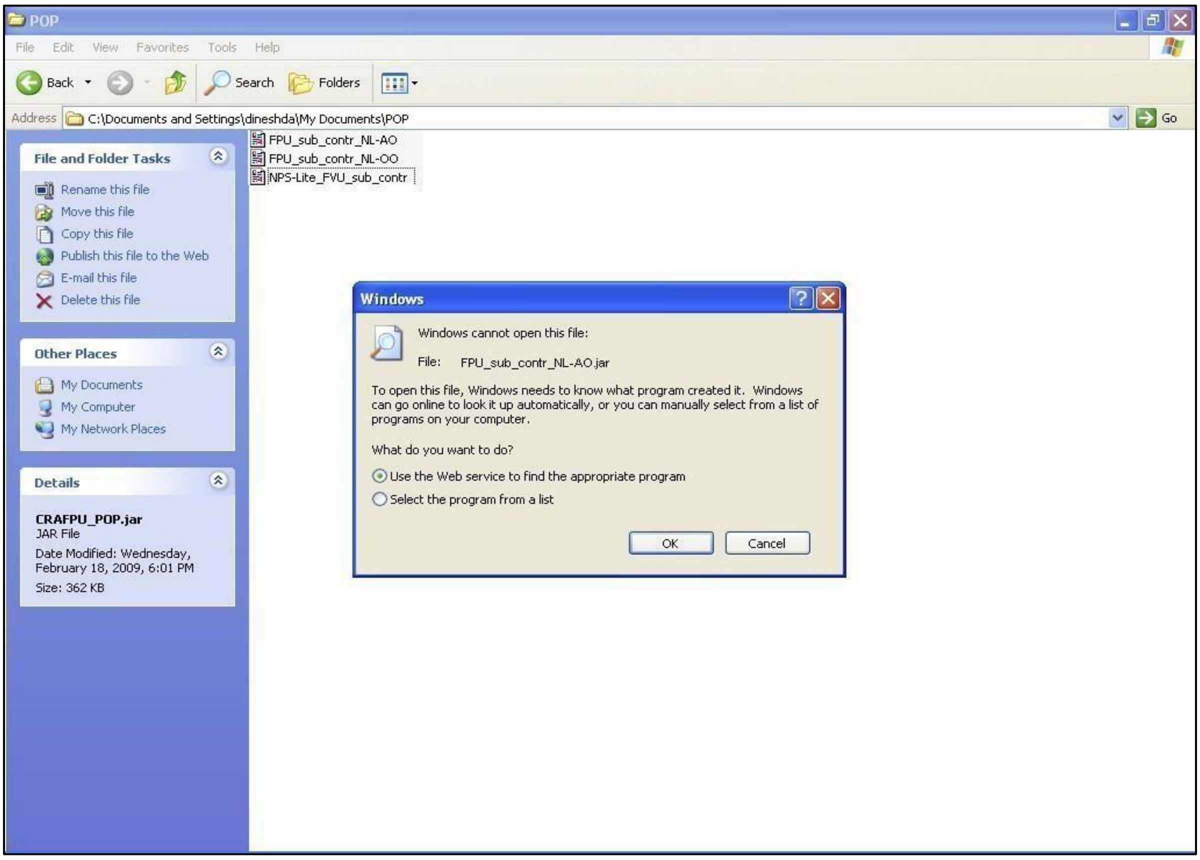


Figure 2

3) If J2SE version 1.5 or more is not installed on the machine, the user will not be able to open the ‚.JAR' file. The system will prompt the NL-OO/NL-AO user to open the file with the help of an application as displayed in Figure 2. In such case, NL-OO/NL-AO shall download the required versions of JAVA:

4) After successful download and installation of FPU & FVU, NL-OO/NL-AO will be able to use the same for the purpose of creation and validation of the SCF. For assistance in using the FPU & FVU user can read the instructions provided in ‘Help Menu’ of the FPU & FVU.

5) Processing of the Subscriber Contributions under NPS-Lite:

Various activities involved in Subscriber contributions processing under NPS Lite are enumerated below:

1. Receipt of Subscriber Contributions
2. Preparation of Subscriber Contribution File (SCF)
3. Validation of SCF using FVU
4. Upload of SCF to NPS Lite system

A. Preparation of SCF using FPU:

The procedure for installation of FPU and FVU has been provided under Point No. 1. NL-OO/NLAO should ensure that the latest version of FPU is being used for preparation of SCF.

NL-OO/NL-AO shall consolidate all the details of pension contributions of the subscribers to be uploaded to NPS Lite system. NL-OO/NL-AO shall access the ‚FPU.JAR' file by (double clicking the icon) from the location where FPU is installed. Once NL-OO/NL-AO access ‚.Jar' file a screen will open as shown in Figure 3 & Figure 4 below. Figure 3 shows the FPU for NL-OO and Figure shows FPU NL-AO.

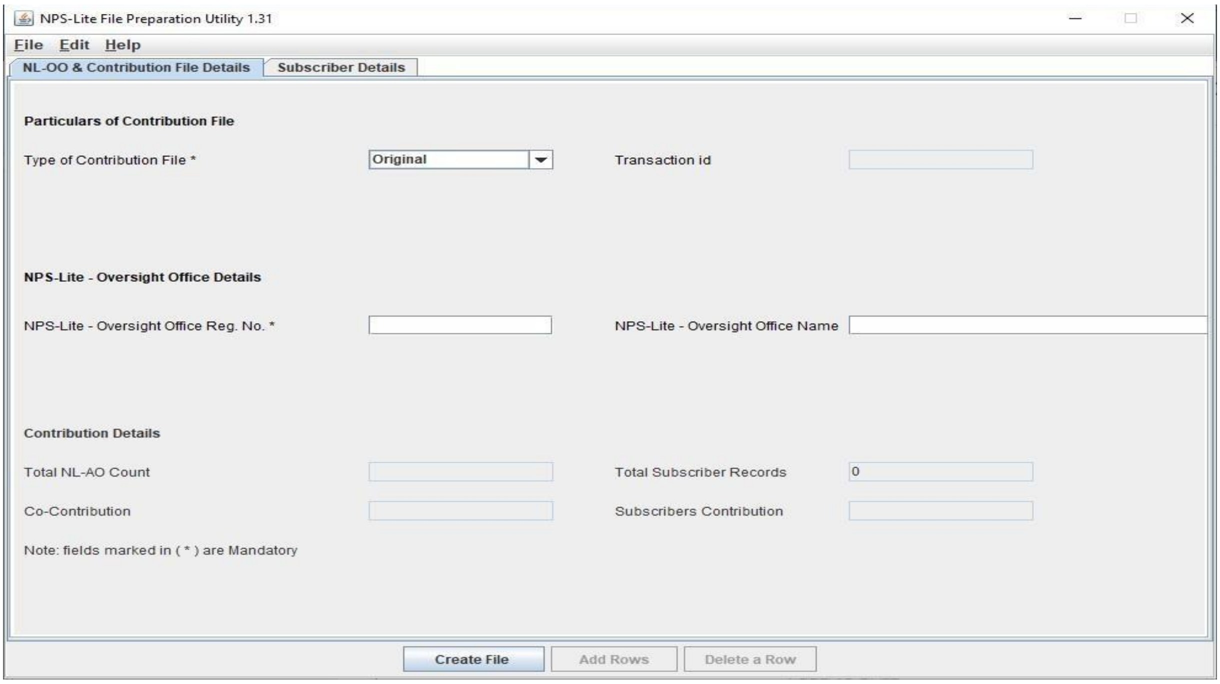


Figure 3 (FPU for NL-OO)

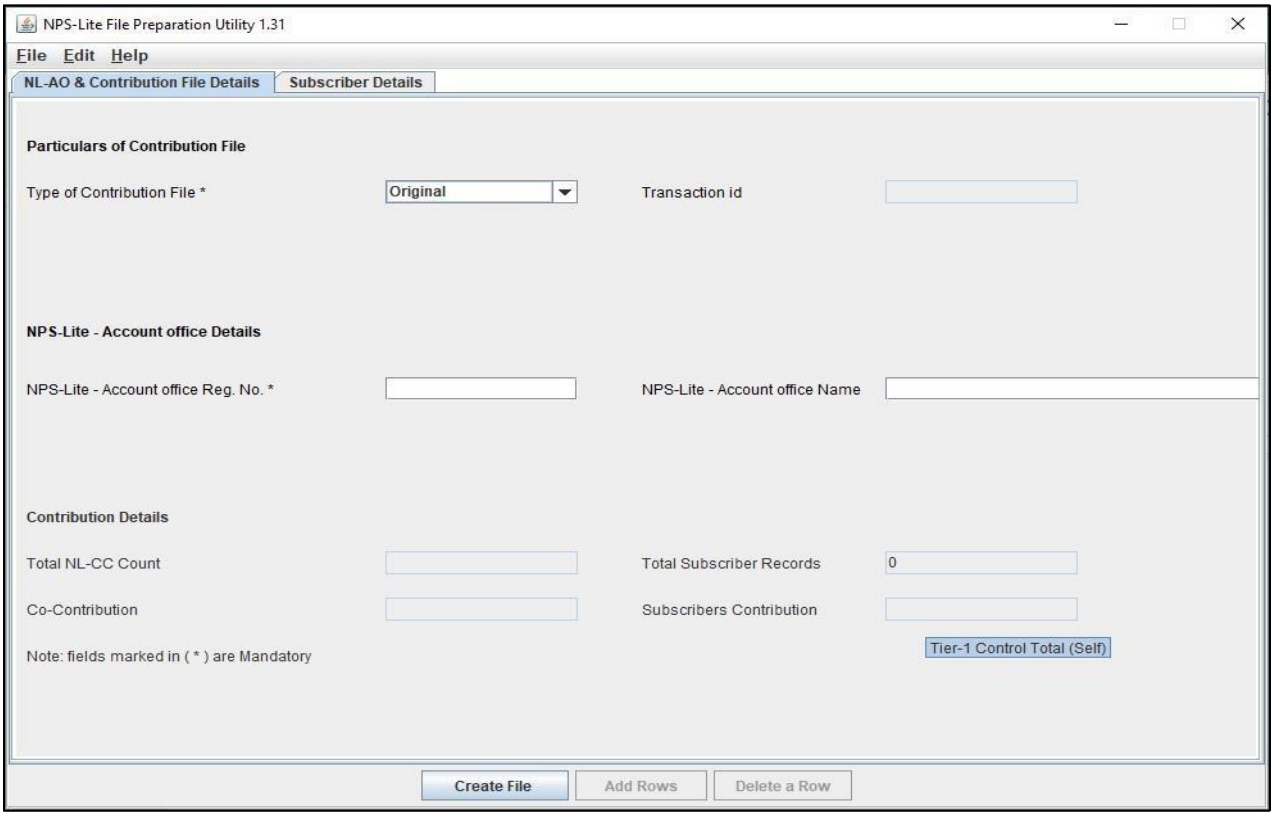


Figure 4 (FPU for NL-AO)

The FPU shown above consists of two Panels:-

a) NL-OO/NL-AO & Contribution File Details Panel:

This panel will open by default when the NL-OO/NL-AO executes (or double clicks on the) 'FPU.JAR' file. NL-OO/NL-AO user shall enter the following details, as shown in Figure 3 & 4 above.

1) Type of Contribution File (Original / Correction): Where NL-OO/NL-AO is preparing a new (fresh) Subscriber Contribution file for uploading to NPS-Lite; user shall select the type of file as 'Original'. If user wants to make any correction in a SCF which has already been uploaded successfully to NPS-Lite and for which Transaction id is generated; user shall select the type of file as 'Correction'.
2) Transaction id: As mentioned above where file type is 'Correction' the user shall have to provide the transaction id of the Original SCF for which the Correction file is being prepared. If transaction id is not provided, user will not be able to create the file. (The Transaction id is the acknowledgement number provided by the NPS-Lite after successful upload of the SCF.)

NL-OO/NL-AO Reg. No.: User should enter the NL-OO/NL-AO Reg. No. allotted by CRA on successful registration in CRA system.

1) Name of NL-OO/NL-AO: This is an optional field. User can enter the name of NL-OO/NL-AO in this field.

2) Contribution Details: i.e., Total Subscriber records, Control total (Co-Contribution), Control total (Subscriber) will appear automatically based on what user has entered in the 'Subscriber Details' panel.

3) The fields which are marked with sign (*) are mandatory fields.

b) Subscriber Details Panel:

The view of the subscriber details panel of the FPU is shown in below Figure 5 & Figure 6 for NL-OO/NL-AO. NL-OO/NL-AO user shall enter the Subscriber contribution details in this panel for uploading the same to NPS-Lite system.

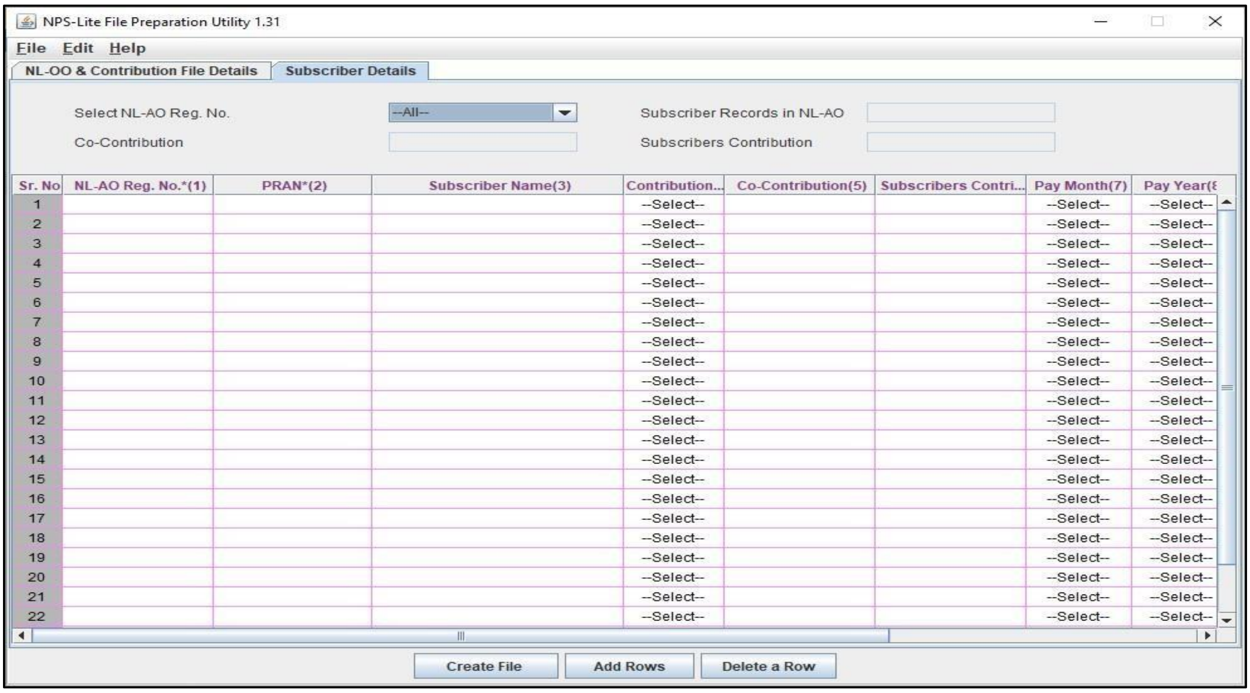


Figure 5

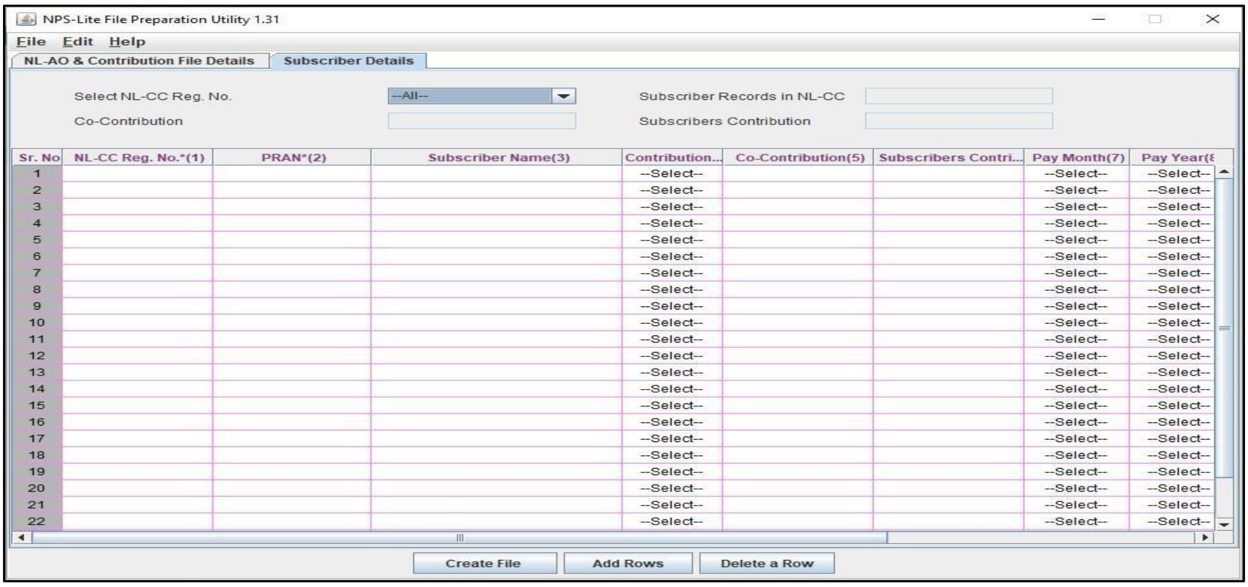


Figure 6

c) User shall enter the following details:

1. In case of Decentralized model, NL-AO will prepare the file and will put underlying NL-CCs registration number. Whereas, in case of Centralized model, NL-OO shall put the respective NL-AO registration numbers.
2. PRAN: User should enter PRAN of the Subscriber for which contribution details are being entered.
3. Subscriber's Name: User may enter Name of the subscriber. This is an optional field which can be used as reference to PRAN entered.
4. Contribution type: User should select the self-contribution in this field for the contribution collected from the subscribers.
5. Subscriber Contribution: This field is for entering Subscribers Contribution details for which funds are available to NL-OO/NL-AO.

d) Co-Contribution: If co-contribution has been provided for the subscriber under NPSlite, then, user shall specify the amount under this field. This is an optional field (It is essential to note that both the details i.e. Subscriber contribution and Co-contribution cannot be zero at the same time.) At the time of entering the data, FPU will perform format and structure level validations of the data which is entered by the NL-OO/NL-AO user. In case where data entered is not as per the file format of CRA, FPU will display an error message to the user as shown in Figure 7 below where PRAN entered is incorrect:

Pay month, Pay Year, Arrear Remarks, Remarks, Receipt no.: These fields are optional and are not required to be filled for NPS Lite subscriber contributions.

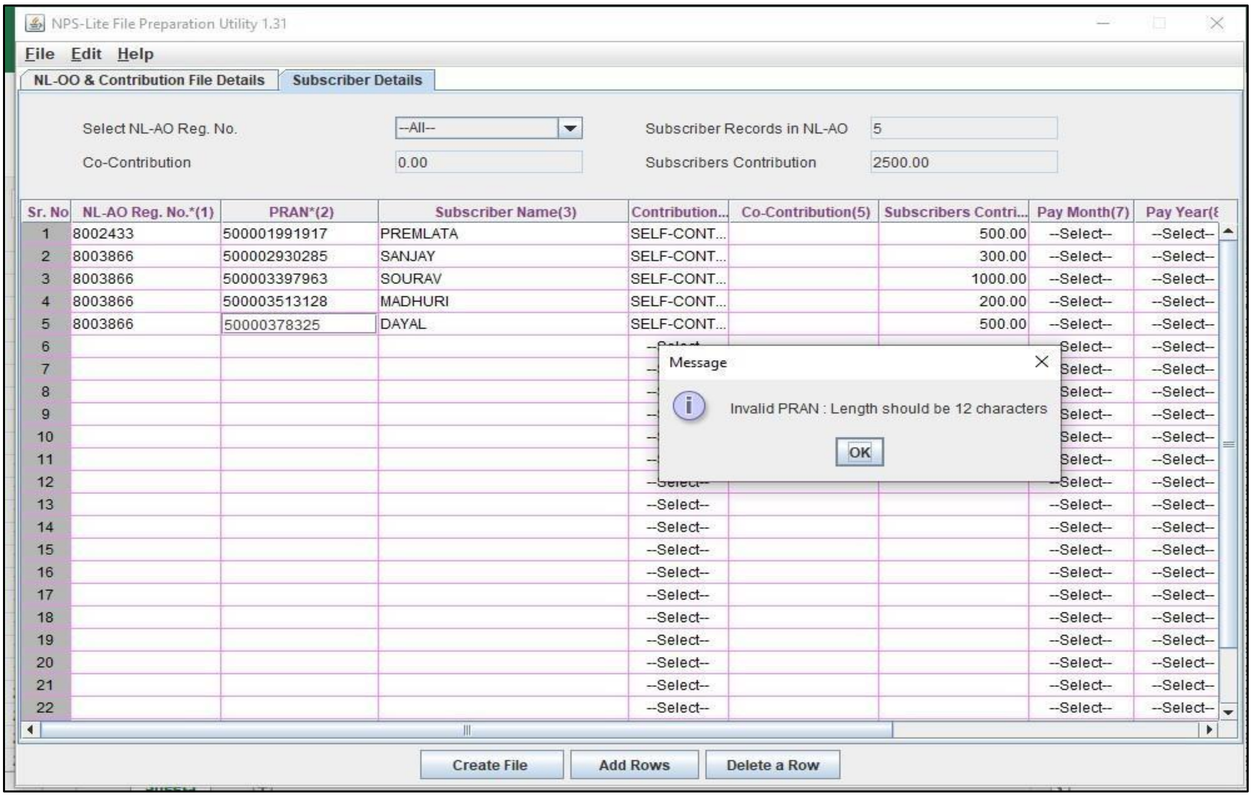


Figure 7

e) NL-OO/NL-AO can enter the subscriber details manually or copy the data from an excel sheet. To paste data from an excel sheet, NL-OO/NL-AO 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 in the cell in which the data needs to be captured. The contents will be displayed as shown in Figure 8 below:

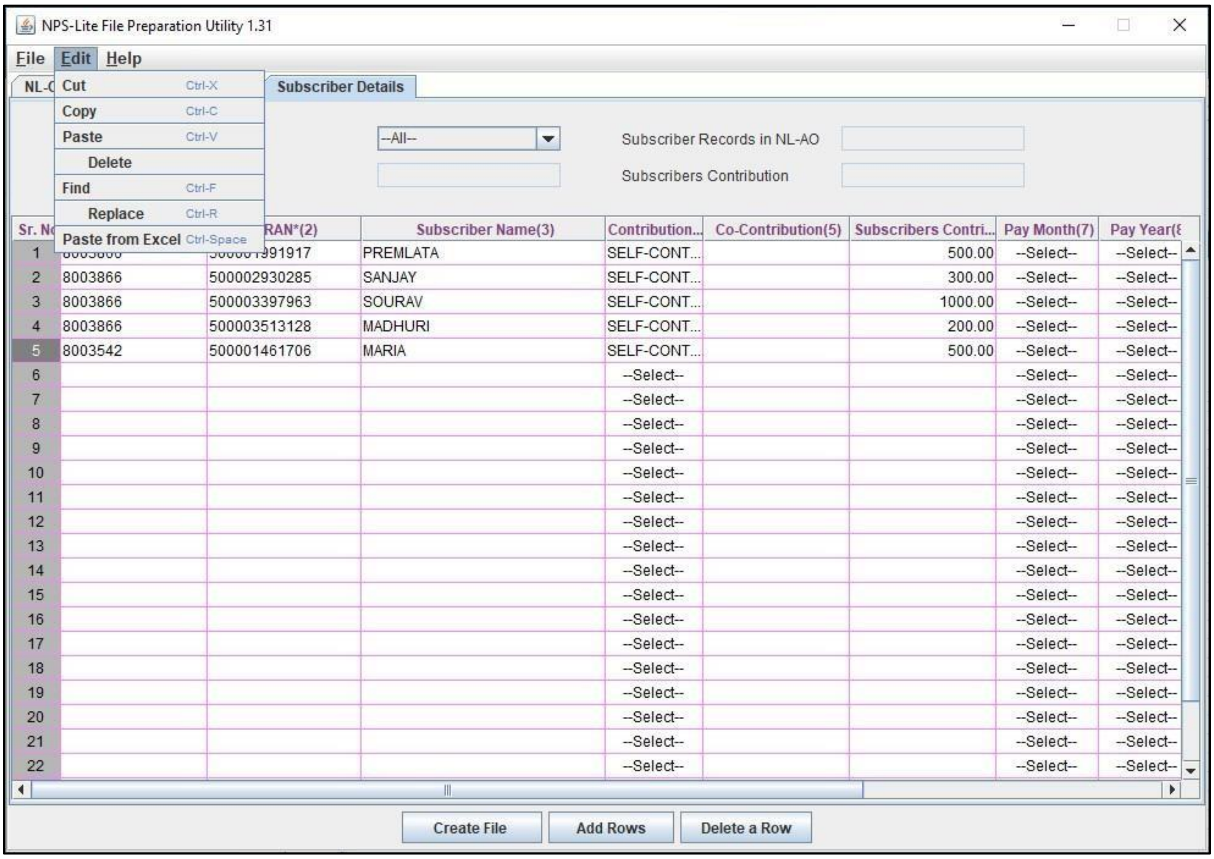


Figure 8

f) NL-OO/NL-AO user can add or delete the required rows by selecting the Add Rows and Delete Row button provided at the bottom of the screen.

The NL-OO user can view the total Subscriber contribution amounts for a particular NL-AO by using the filter option provided against NL-AO registration number in this panel. NL-OO can view the total contribution for desired NL-AO as shown below in Figure 9. This can be used to verify whether the NL-AO wise aggregate amounts are correct. (Similarly, NL-AO also can view the Subscriber contribution amounts for a particular NL-CC under FPU for NL-AO)

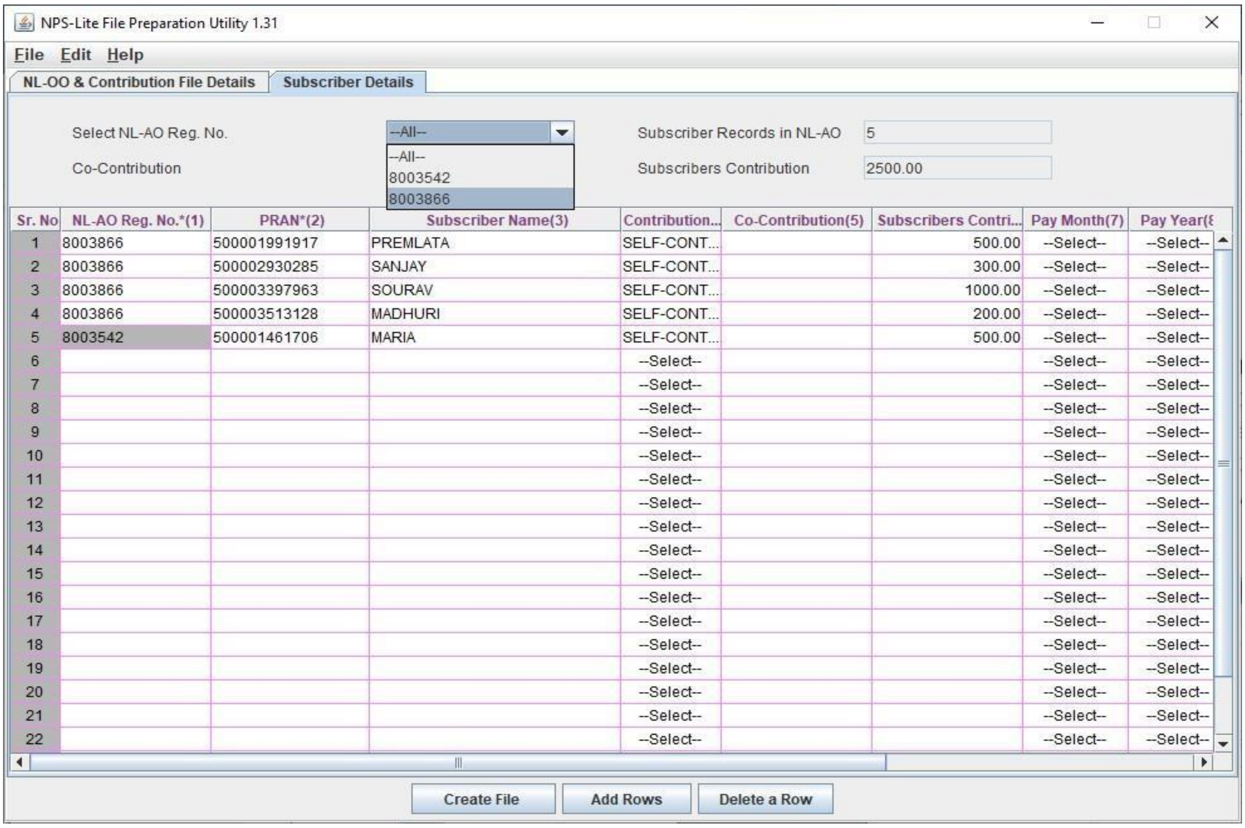


Figure 9

B. Preparation of Intermediate File

1) In FPU, user will have the option to save the data at any point in a file while entering the details. This saved file will be an intermediate file. User can save the partially filled details by clicking the Save option in File menu as shown below Figure 10:

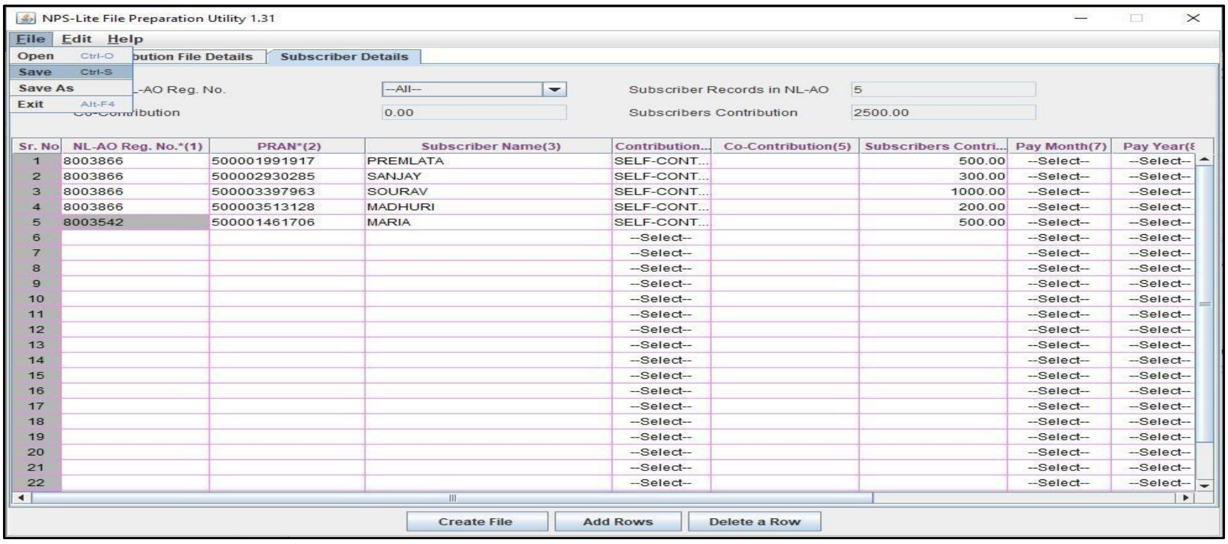


Figure 10

2) After clicking on the Save option, the FPU will prompt the user to save the file on the machine. User can give file name containing maximum 8 characters. The details displayed will be as shown in Figure 11 below:

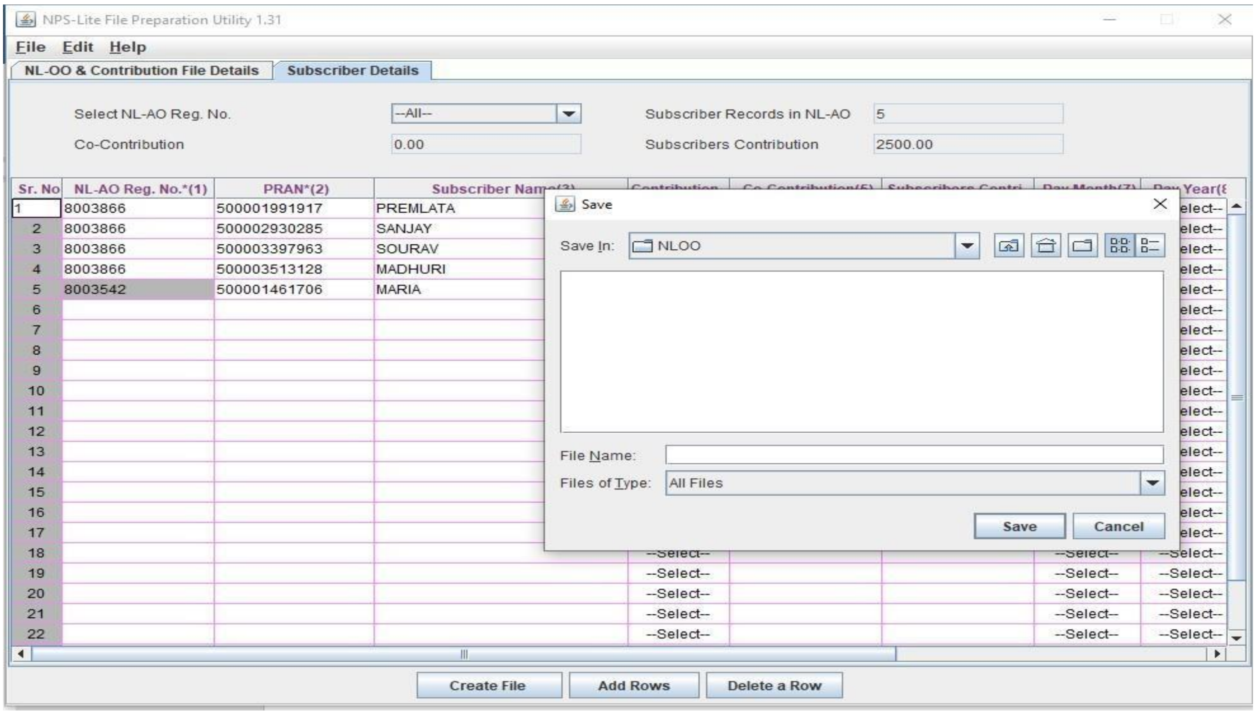


Figure 11

3) Once user selects the 'Save' option on the screen, a confirmation message will be displayed as shown in figure 12 below, which will also mention the path where the file is saved. [An Intermediate file will always be saved with an '.fpu' extension. However, NL-OO/NL-AO user cannot validate this intermediate file having '.fpu' extension in FVU or upload to NPS-Lite system.

4) The user can reopen the intermediate file for modifying the existing data or can use the same to prepare new contribution details. However, user should open the intermediate file with the same version of FPU. To open the intermediate file user has to select the 'Open' option in the File menu.

5) For the purpose of record, it is advisable for the user to create a working directory containing the year-wise, month-wise, date-wise folders for SCFs prepared.

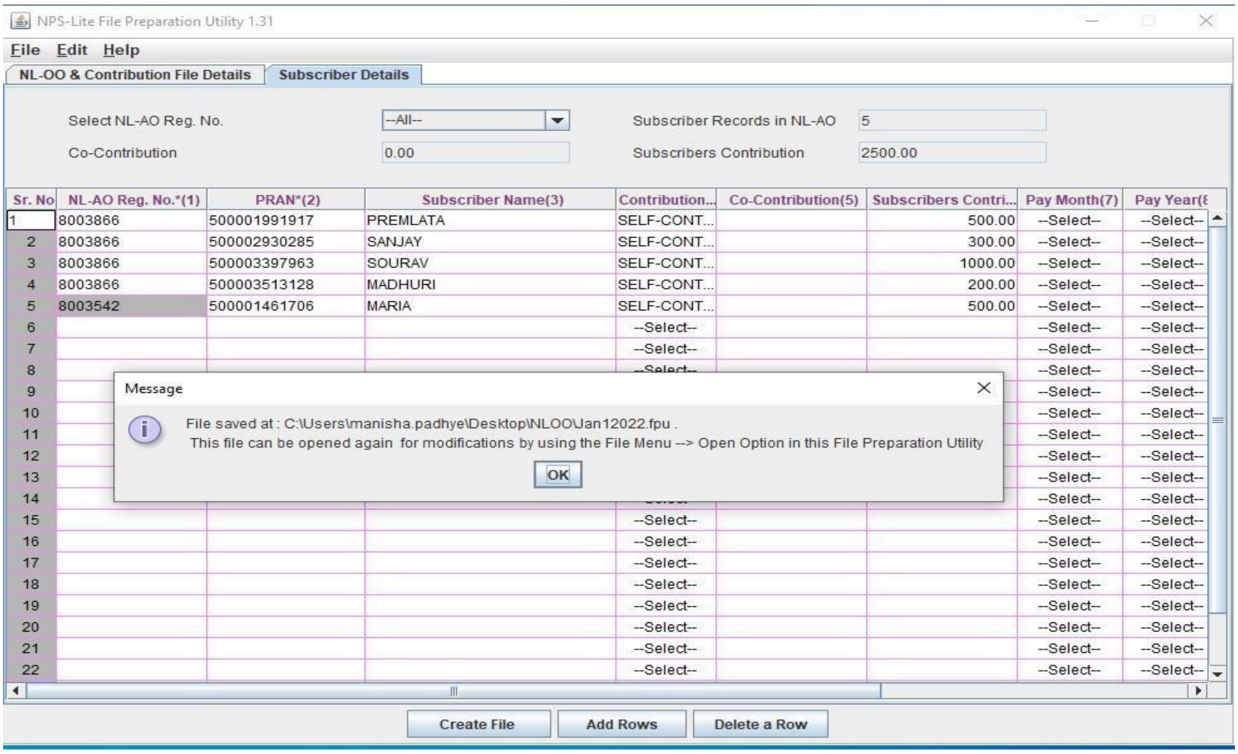


Figure 12

C. Creation of Subscriber Contribution File

1) After complete digitisation of necessary details, the user can create the SCF by selecting 'Create File' button. Once the user selects the 'Create File' option, FPU will prompt the user to save the file on the machine as shown in Figure 13 below. User shall select required path and give desired file name having maximum 8 characters

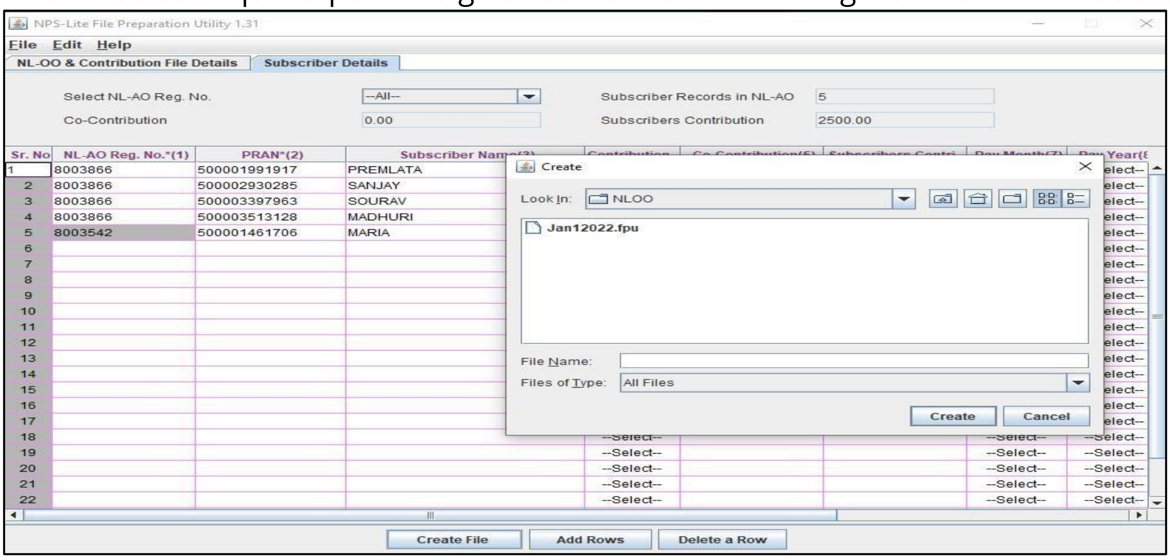


Figure 13

2) FPU will create an output file having extension .txt. FPU will also create a unique Batch id to identify each output file. This Batch id will be displayed to the user in the final information message shown after successful generation of the file as shown below Figure 14:

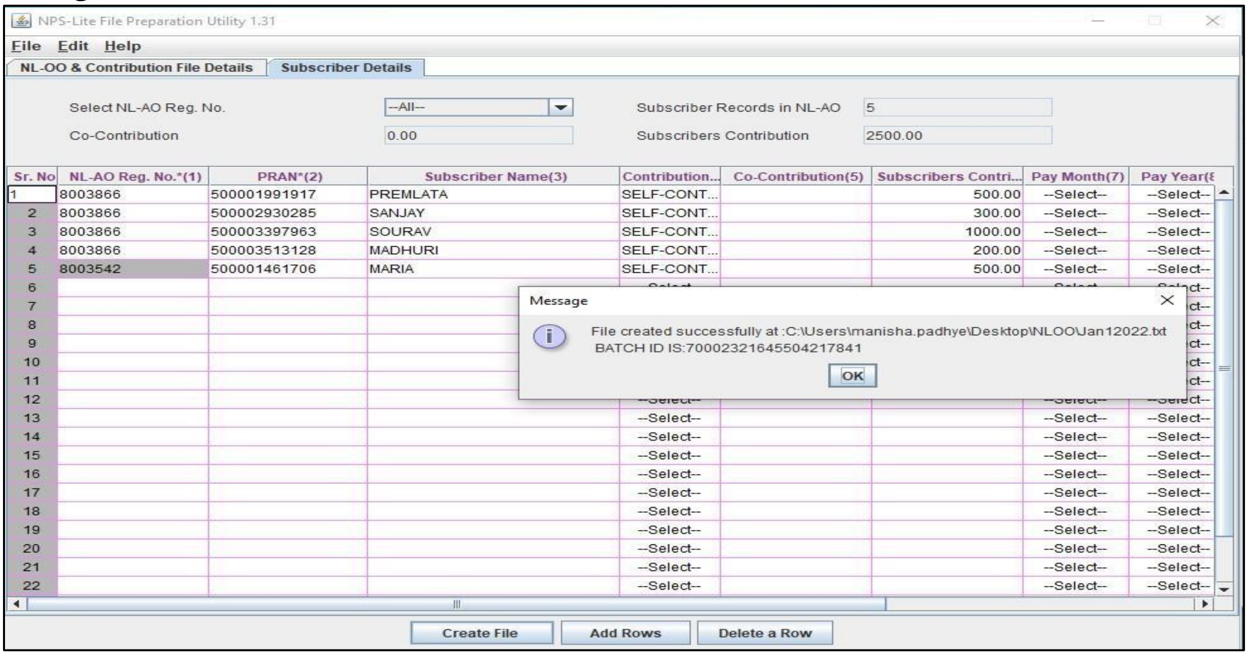


Figure 14

3) While creating a file, FPU will validate the following:

- FPU will check whether user has provided all the mandatory details and data type of all the fields is correct.
- FPU will check whether the NL-OO, NL-AO, NL-CC Reg. No., PRAN and receipt number are structurally correct.
- FPU will validate whether contribution amount is greater than zero.
- FPU will validate that both the details i.e. subscriber contribution and co-contribution are not zero at the same time.

4) If the FPU encounters any error in the data entered by the user, such as, incorrect NLAO/NL-CC registration number, null or zero contribution amount, 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.

D. Points to be noted while preparing Subscriber Contribution File

1. NL-OO/NL-AO shall enter the contribution details for the Subscriber for whom pension funds are available.
2. It is mandatory to select the type of Contribution File as 'Original' for regular file and 'correction' for correction file. By default, it will be 'Regular'. In case of 'Correction' file Transaction id is a mandatory field.
3. User should provide all the mandatory details of the particular record in each line. FPU will display error message if any of the mandatory field is missing in any record entry.
4. Subscriber contribution and Co-contribution fields cannot be Zero at the same time.
5. User shall not be allowed to validate with FVU, the intermediate files generated by FPU. Also intermediate files cannot be uploaded in NPS-Lite system.
6. User will be allowed to open the intermediate file only in the same version of FPU with which it was prepared.
7. User should not tamper the intermediate file as the tampered file cannot be opened using FPU. In such cases the FPU will display an appropriate error message to the user.
8. User cannot generate a blank Contribution File having no records. There must be at least one Subscriber record in a file and all mandatory fields should be entered.
9. The user will have the option to enter the Subscriber name while preparing the file. This is provided only for operational convenience purpose of NL-OO/NL-AO
10. NL-OO/NL-AO user shall not be allowed to upload a FPU generated file having .txt extension NPS-Lite system before validating the same through FVU.

E. Validation of SCF Using FVU:

After completing the preparation of the SCF using FPU or own back office, NL-OO/NL-AO shall validate the output file with File Validation Utility (FVU) provided by CRA. It is mandatory for NL- OO/NL-AO to validate the file using the latest FVU provided by CRA. Only the SCF which is successfully passed through FVU can be uploaded to NPS-Lite system. NPS-Lite system will reject the file if the same has not passed through latest version of FVU before upload to NPS-Lite system.

To validate the SCF through FVU, the user shall double click on the FVU icon at the path where FVU is installed. Once the user clicks on the 'FVU.JAR' the FVU will open as displayed in below Figure 15:

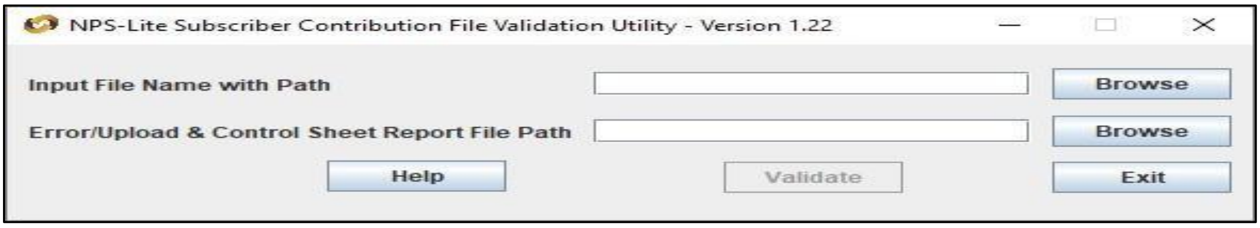


Figure 15

a) Input File Name with Path

1) NL-OO/NL-AO user shall specify the name (with the .txt extension) of the input file (including the path) i.e. the name of the SCF to be passed through FVU for validation.
2) The Input file name should not contain any special characters e.g., \ / etc
3) The file to be passed through FVU should be in ,.txt' format only.
4) User can enter the path or he can select the same by clicking the 'Browse' button on the extreme right of the option 'Input File Name with Path'.

b) Error/Upload & Control Sheet Report File Path

1) User will have to specify the path where either an 'error files' or 'upload file' along with the control total sheet is to be generated and saved by the FVU on successful completion of validation of the file. It is advisable to use the same path as the input file path. For error file or upload file, User shall only specify the path and should not specify any file name. FVU will provide the name for output file by default.
2) User can enter the path or can select the same by clicking the 'Browse' button on the extreme right of the 'Error/Upload & Control Sheet Report File Path'.
3) It is mandatory for the User to fill both 'Input File Name with Path' and Error/Upload & Control Sheet Report File Path'. 'Validate' button will remain disabled till both fields are not entered properly.
4) After selecting the input and output folder, User should click the 'Validate' button to validate the Subscribers Contribution File. If the file is successfully validated, FVU will show a message as per Figure 16 below and create the output 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 shown below.

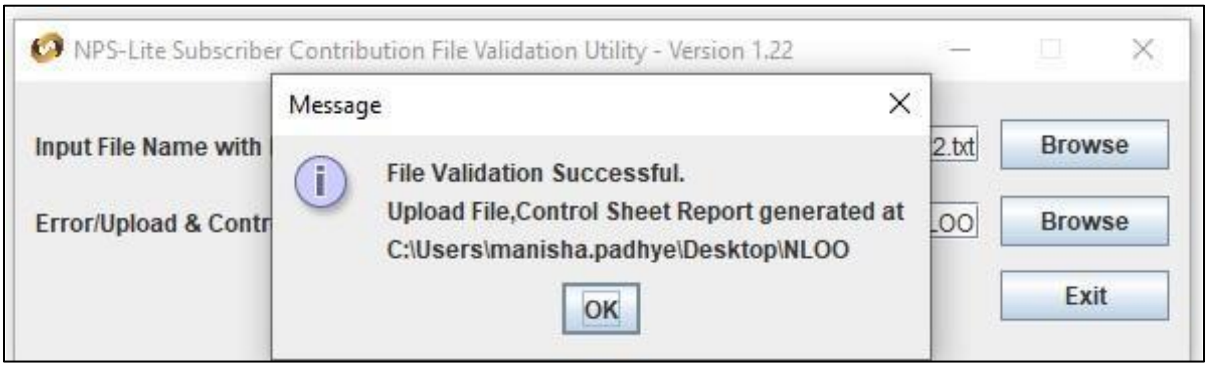


Figure 15

5) While validating the SCF, FVU will perform the validations as mentioned below:
   - FVU will check whether input file is text file having '.txt' extension.
   - FVU will check whether user has provided all the mandatory details.
   - FVU will check whether the NL-OO, NL-AO, NL-CC Reg. No., PRAN are format level and structurally correct.
   - FVU will check whether 'Total Subscriber records' are equal to the total contribution records for all the Subscribers.
   - FVU will check whether 'Subscribers Control Total' is equal to the sum of Subscribers contributions for all the subscribers.
   - FVU will check whether 'Co-contribution Control Total' is equal to the sum of Co-contributions for all the subscribers.
   - FVU will validate whether contribution amount is greater than zero (Contribution amount should not be zero at the same time in Subscriber contribution and co-contribution column) and is not negative.

6) On successful validation, FVU will generate an output file with extension ".fvu" at location specified in the field "Error/Upload & Control Sheet Report File Path" Along with output file, FVU will also generate an ".html" file showing control totals (No. of Subscriber records, total contribution, etc.) as shown below in Figure 17:

SUBSCRIBER CONTRIBUTION FILE CONTROL SHEET*

Batch ID :	7000232164550421784l	Contribution File Type :	Original
NL-OO/NL-AO Reg. No.	7000232	Transaction ID :	-
Number of NL-AO/NL-CC's :	2	Subscriber record count :	5
		Count of unique subscribers :	5

Contribution Types	**Records**	**Total Amount**
Regular Contribution :	0	0
Arrears Contribution :	0	0
Self Contribution :	5	2500.00
Govt-Schemes Contribution :	0	0

Contribution Source	**Amount**
Total Co-Contribution	0.00
Total Subscriber's Contribution	2500.00
Total Contribution	2500.00

Date of File Generation : 22-Feb-2022
Input File Path : C:\Users\manisha.padhye\Desktop\NLOO\Jan12022.txt
FVU Version : 1.22
Note: Transaction ID will be available for correction file only.

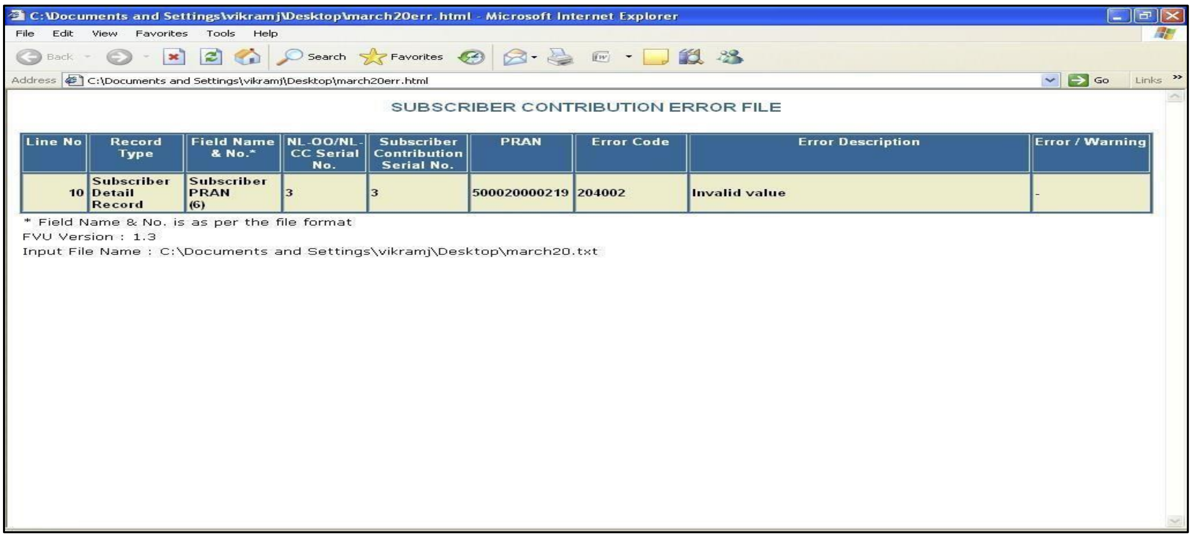
* CONTROL SHEET helps in reconciling the subscriber data contained in the Contribution file. Please check the Control Totals to reconcile the contribution data to be uploaded.

Figure 17

7) At the time of file validation, if any of the validations fail, then the file will be rejected and an error message will be shown as per below Figure 18:

Figure 18

In case of validation failure, FVU will also generate an error file (‚.html' file) at location specified in the field 'Error/Upload & Control Sheet Report File Path' Error file will show a list of errors associated with that file as shown in below Figure 19.



Line No	Record Type	Field Name & No.*	NL-OO/NL-CC Serial No.	Subscriber Contribution Serial No.	PRAN	Error Code	Error Description	Error / Warning
10	Subscriber Detail Record	Subscriber PRAN (6)	3	3	500020000219	204002	Invalid value	-

* Field Name & No. is as per the file format
FVU Version : 1.3
Input File Name : C:\Documents and Settings\vikramj\Desktop\march20.txt

Figure 19

8) Subscriber contribution file (with '.fvu' extension) is ready for upload in NPS-Lite system after it has been successfully passed through FVU.

F. Upload of SCF to NPS-LITE System:

After validating the SCF through FVU, NL-OO/NL-AO shall upload the output file having '.fvu' extension to NPS-Lite system. NL-OO/NL-AO shall upload the file using the user ID and I-Pin allotted by the CRA at the time of NL-OO/NL-AO registration. For all the SCFs uploaded before EOD in the NPS-Lite system on T ('T' being the day of upload), system will generate the Transaction id. The transaction id along with the Contribution Submission Form will be visible to the NL-OO/NLAO which can be download and print. NPS-Lite will generate the transaction id only for the successfully accepted SCFs.

NPS Lite Contribution Submission Form will contain NL-AO/NL-OO id, NL-AO/NLOO address, transaction id, amount to be deposited in the bank etc. This form is to be submitted by the NL-AO/NL-OO while depositing the contribution amount. The instructions are

1. **Process of Upload:** NLAO/NLOO office will log in to NPS Lite portal https://apy.nps-proteantech.in/CRAlite/. Enter User ID , password, captcha along with AADHAR and OTP *(**Please refer Figure 20 in three steps**)*

   https://apy.nps-proteantech.in/CRAlite/

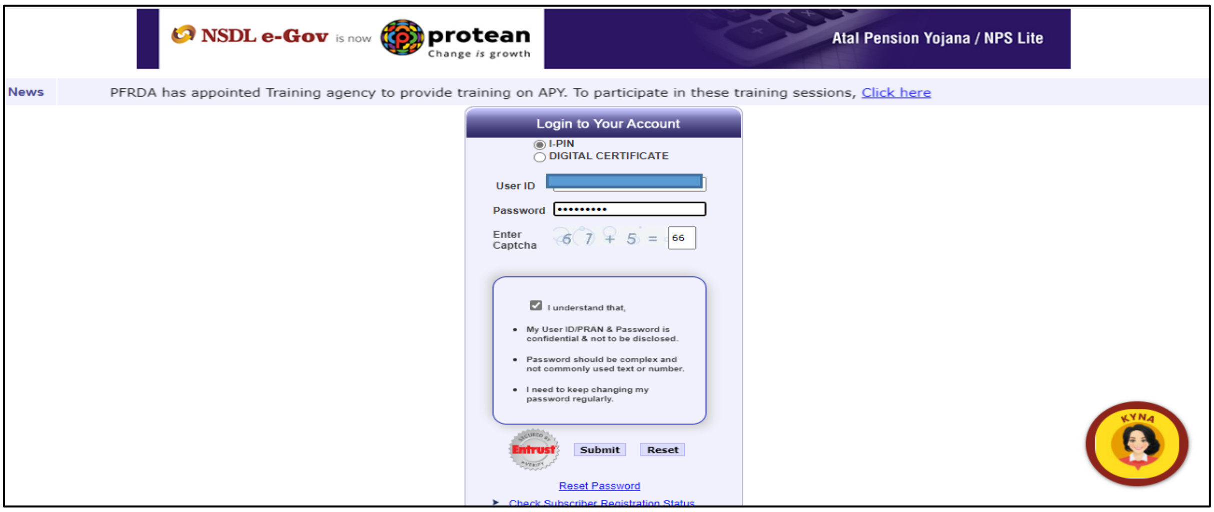


Figure 20.1

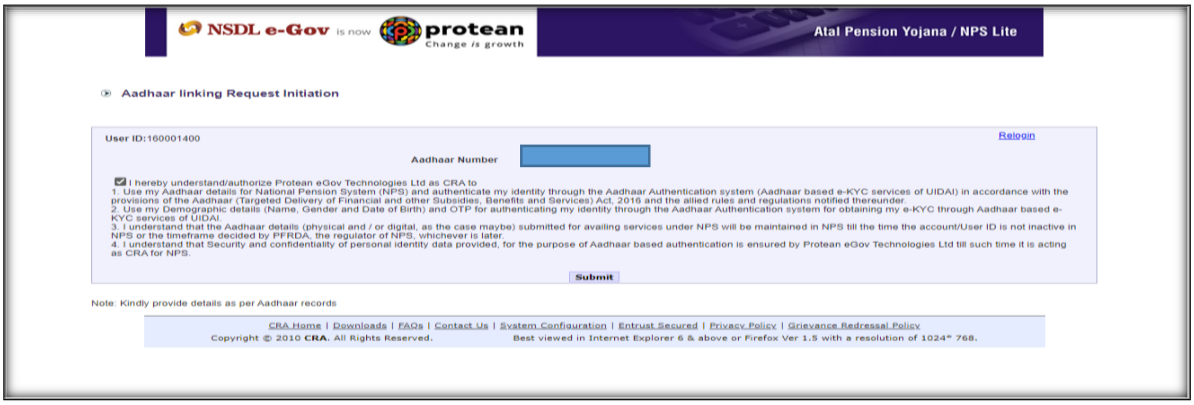


Figure 20.2

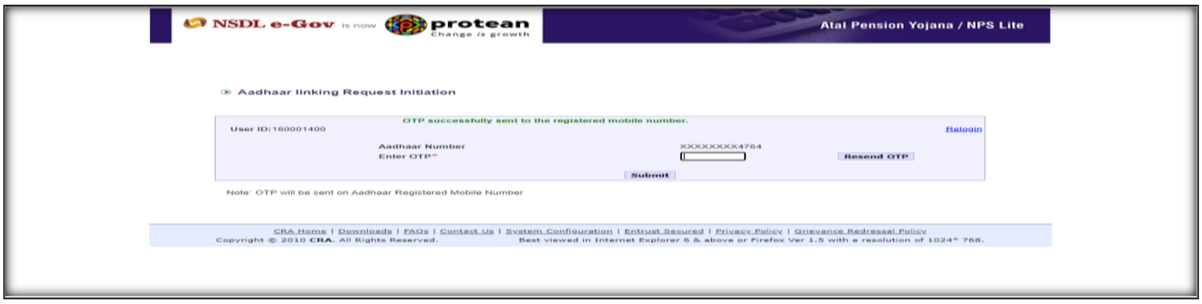


Figure 20.3

2. On this page, the user shall enter his user id and I-Pin as password for login. If the user id and password provided by the user is valid, home page will be displayed to the user. NL-OO/NL-AO user shall select ‚Contribution Details - File Upload option from the menu as shown below in Figure 21 to upload the required SCF.

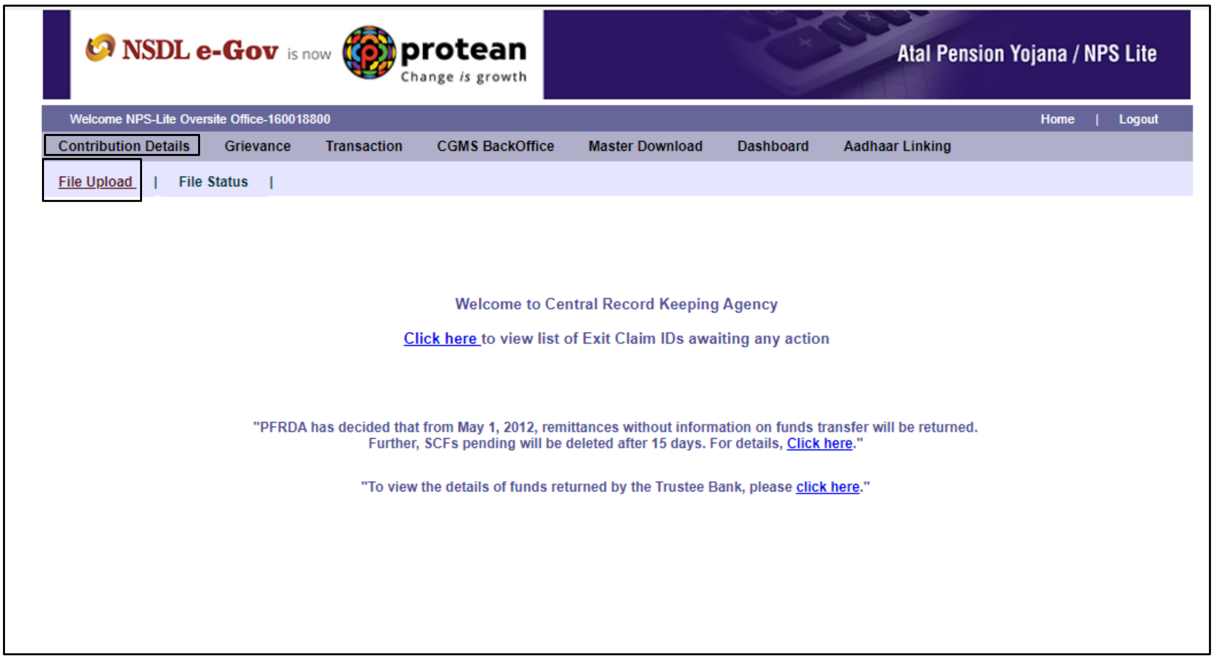


Figure 21

3) On selection of the option, Contribution Details - File Upload NPS-Lite will display and user shall select the 'Add Files' option to add the SCFs to be uploaded. A screen as shown below in Figure 22 to upload the files:

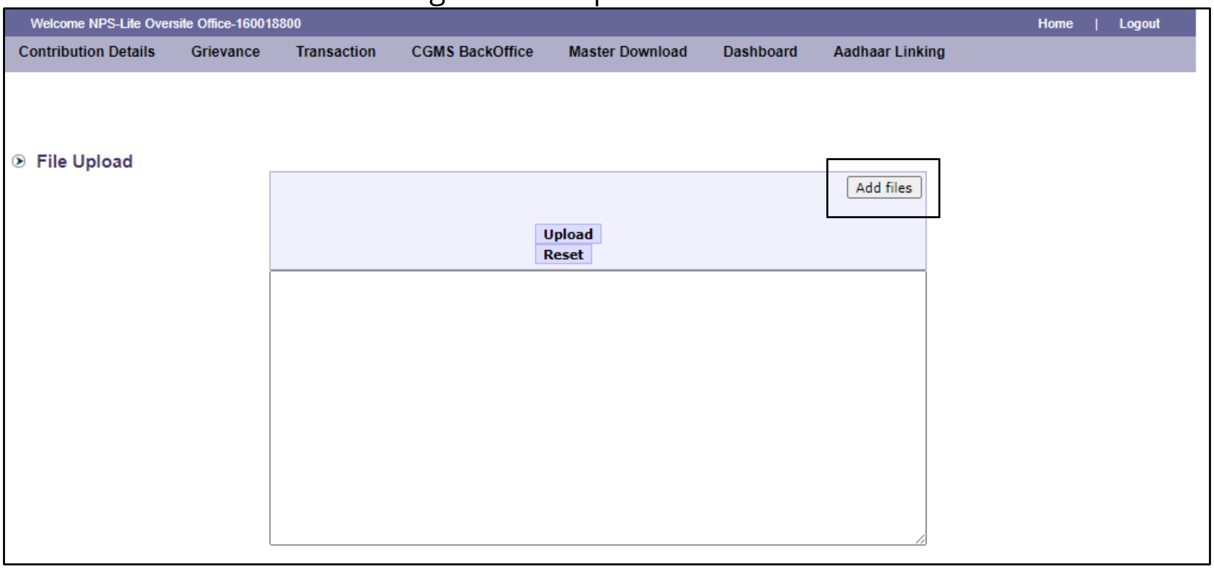


Figure 22

4. Once user selects 'Add Files' button, a window will be displayed as shown below in Figure 23 to select the files to be uploaded. The user shall select the files to be uploaded (with '.fvu' extension) and click on the ‚Open' button to load the file. User can select multiple files with help of ‚Ctrl' key as shown below in Figure 23:

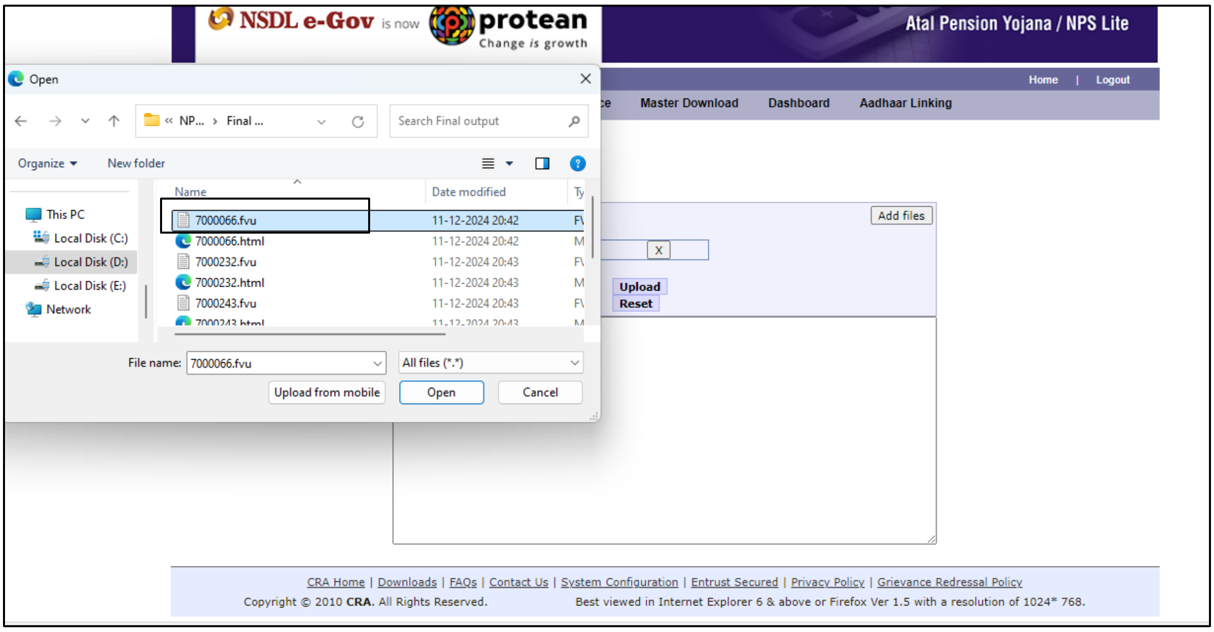


Figure 23

5. Click on "Upload" option once file selected

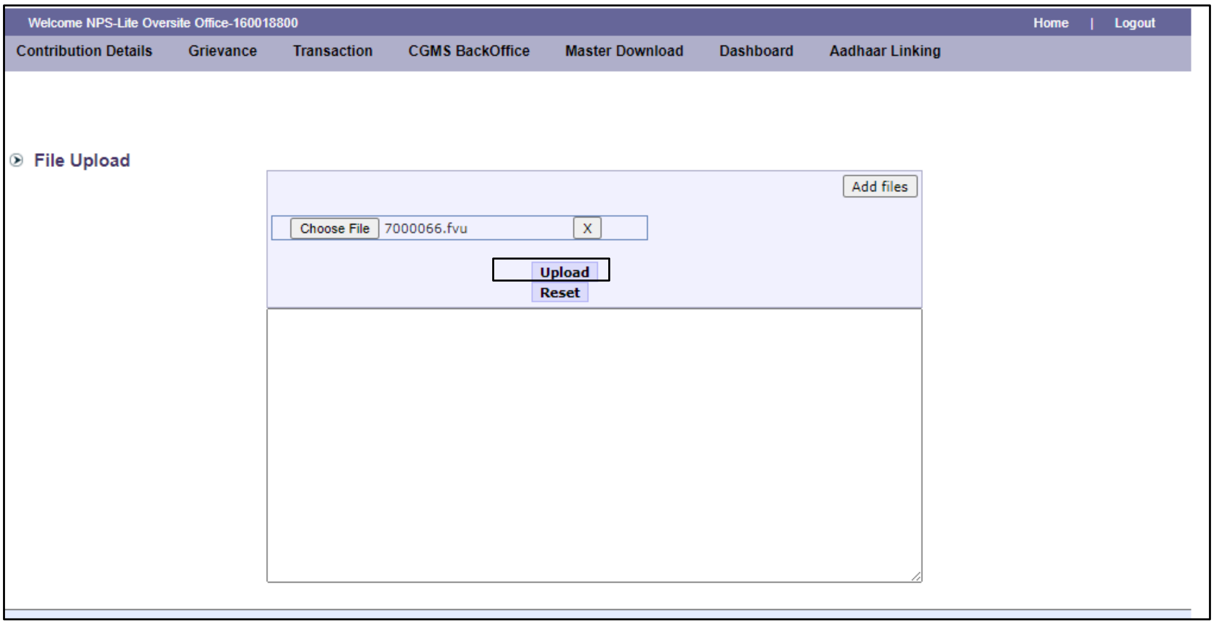


Figure 24

6. Once the file is successfully loaded, the user shall upload the file by clicking on the 'Upload' option. If upload of file(s) is successful; NPS-Lite will display the status of the file as 'Uploaded in NPS-Lite' and will generate a unique File Reference Number (FRN) which will be displayed to the user as shown below in Figure 25. User may note the FRN for record purpose. User can use this FRN for viewing the status of the file at a later stage.

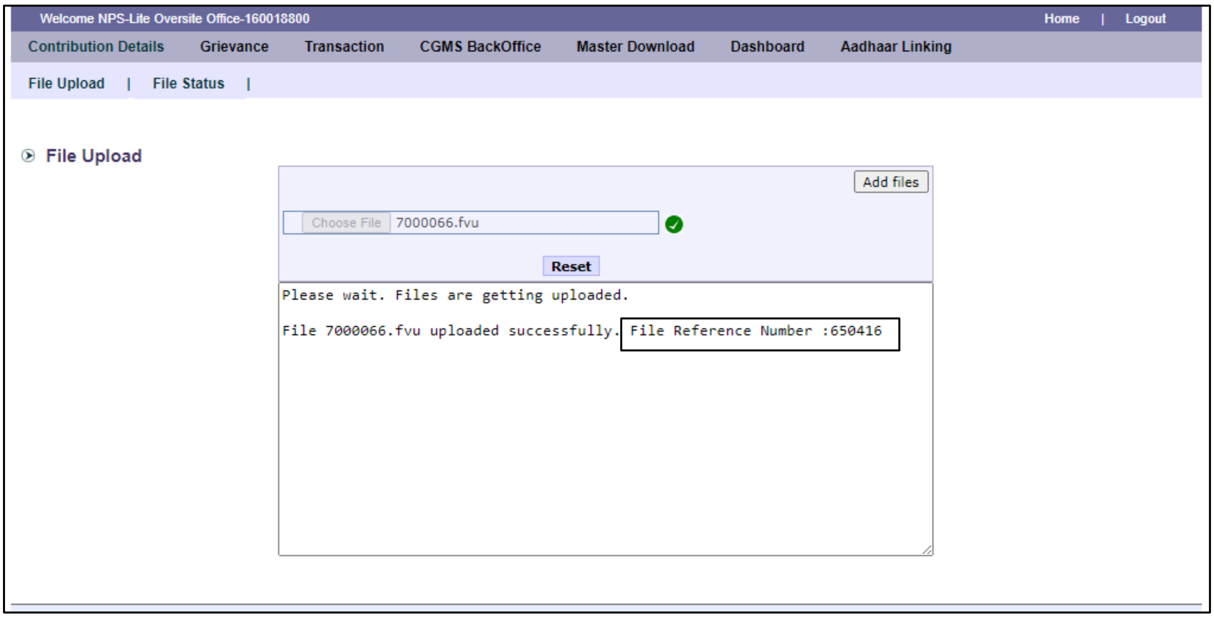


Figure 25

7. After successful upload, NPS-Lite system will perform all the validations which FPU and FVU performs. In addition to the validations performed by FPU and FVU, NPS Lite system will perform certain business and database level validations.

   NPS Lite will check,

   - Duplicate files (having same batch id) will be rejected at NPS-Lite system. NPSLite will not accept the file if it is prepared and validated through any older version of FPU and FVU. Files should be prepared and validated through latest version.
   - FPU & FVU version, FVU hash and batch id of the file are correct. File is tampered after generation.
   - NL-OO/NL-AO/NL-CC Reg. No. and PRAN are valid and active in system. (In case of centralised mode of operation, NPS-Lite will check whether NL-OO and NL-AO mapping is valid i.e. NL-OO has uploaded details pertaining to NL-AO linked to it)

8. In order to view the status of the uploaded file the user shall navigate the 'Contribution Details' menu and select the ,File Status View' option. After selecting the ,File Status View' option, a screen will be shown to user as per Figure 26 below.

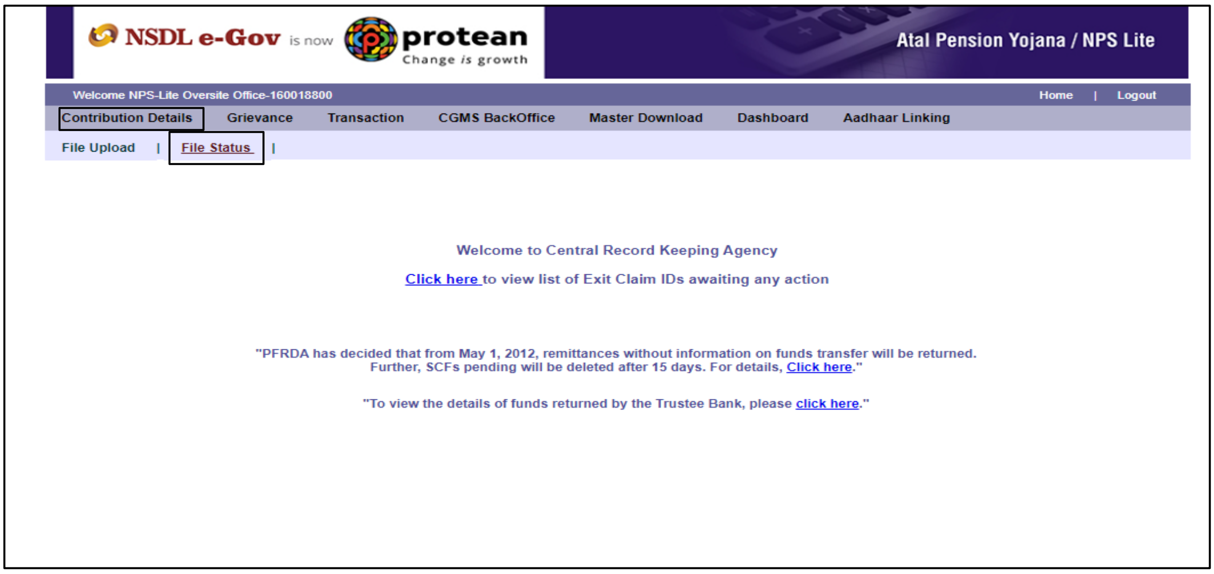


Figure 26

9. The User will have to enter any one of the following criteria to check the status of SCF:

I. File Reference Number
II. Batch Id
III. Transaction Id
IV. From Date &To Date

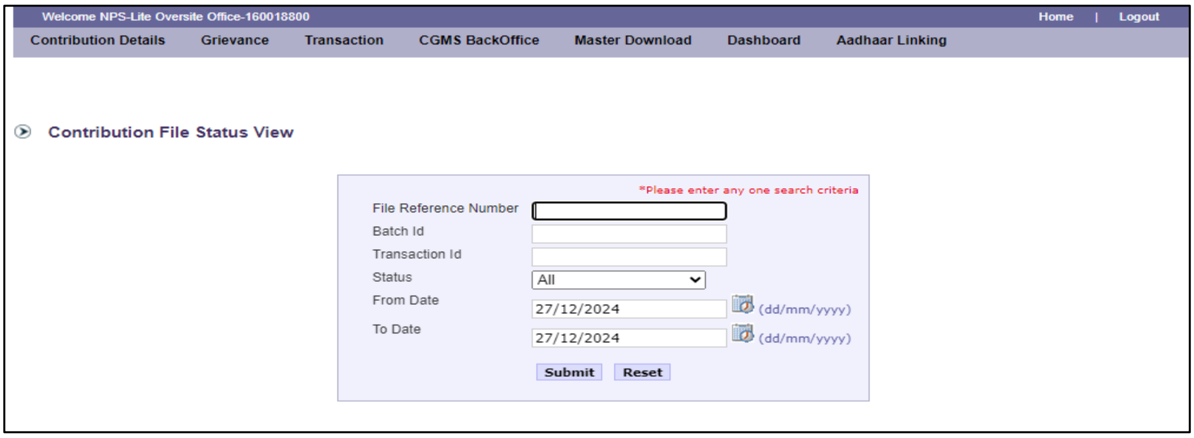
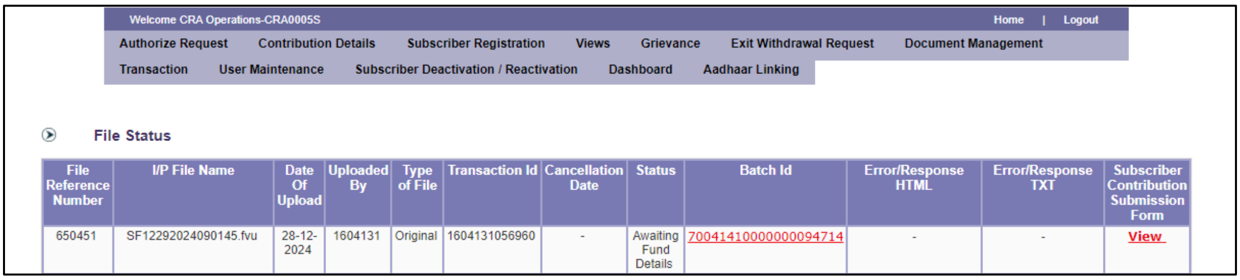


Figure 27

10. Once the user provides sufficient details, the status of the uploaded file will be shown to user as per Figure 28. If the all the validations are successful, NPS-Lite will update the status of the file as 'Accepted' and will generate a unique 13-digit Transaction id (unique acknowledgement number generated by NPS-Lite for SCF). Along with the other details, the system will also display Batch id and the remark as, Awaiting Fund Details as shown below in Figure 28.



File Reference Number	I/P File Name	Date Of Upload	Uploaded By	Type of File	Transaction Id	Cancellation Date	Status	Batch Id	Error/Response HTML	Error/Response TXT	Subscriber Contribution Submission Form
650451	SF12292024090145.fvu	28-12-2024	1604131	Original	1604131056960	-	Awaiting Fund Details	70041410000000094714	-	-	View

Figure 28

a. Along with Transaction id, NPS-Lite system will also generate the Contribution Submission Form (CSF) as shown below in Figure 29 for successfully accepted files. NL-OO/NL-AO shall click on the hyperlink provided at 'View' under Subscriber Contribution Submission Form as shown in above Figure 28 in order to view the details of the CSF. NL-OO/NL-AO shall download and print the Contribution Submission Form.

b. The CSF will contain NL-OO/NL-AO Reg. No., address, transaction id, amount to be deposited in the bank, etc and a counterfoil for Trustee Bank to issue acknowledgement to NL-OO/NL-AO. This form is to be submitted by the NLOO/NLAO to the Trustee Bank while depositing the contribution amount. In case NL-OO/NL-AO intends to transfer the funds through RTGS/NEFT instruction. NLOO/NL-AO may print an additional copy for its record purpose. A Prototype of this form is given below in Figure 29.

To

The Branch Manager

____
____
____

Date - ____________

Subject: Covering letter for Fund Transfer to NPS Trust

Dear Sir,

You are hereby authorized to transfer amount by way of electronic fund Transfer to NPS Trust Account as per below details

(A) Bank Details of Applicant (Remitter's Information):

(1) Account Name: ____________(To be filled by PAO)____________

(2) Account Number: ____________(To be filled by PAO)____________

(B) Details of Beneficiary (Receiver of the Funds)

Sr. No	Beneficiary Details	
1	Beneficiary Account No	**8000193**
2	Amount (₹)	**(₹) 97664.89**
3	Beneficiary Name	NPS Trust Account
4	Bank Name	Axis Bank
5	Branch	Axis Bank Ltd, CBB Branch, Mumbai
6	IFS Code	UTIB0NPS001
7	Type of Beneficiary Account	Current Account
8	Transaction ID information :**Mandatory** to provide in the field 7495 (Sender to Receiver message) of remittance by Bank	**1500070601974**
9	Date of Transaction ID	11/12/2024
10	Mode of Remittance	NEFT/RTGS (R-41 only)
11	Auto Cancellation Date (Not applicable to APY Transaction IDs)	-

Annexure N5

NPS-Lite

CONTRIBUTION SUBMISSION FORM
[Under New Pension System (NPS)]

Transaction ID Number (Given by NPS-Lite) 1500032600064

NL-AO/NL-OO Reg. No. 2224574

NL-AO/NL-OO NAME(Department/Office)
ABC Name

NL-AO/NL-OO Address
Flat/Unit No. Block No.
Add
Name of Premise/Building/Village
Addr SAMIR
Area/Locality/Talukka
Quality koisk
District/Town/City
kolk
State / Union Territory
Andaman & Nicobar Islands
Country India **Pin Code** 400001
Phone Number 0222686755

Total Contribution	Amount (in Rs. only)
Subscriber Contribution	3600.00
Employer contribution	3700.00
Total	7300.00
Total in words	Seven Thousand Three Hundred Rupees only

DETAILS OF PAYMENT (To be filled by NL-AO/NL-OO)

CRORES	LACS	THOUSANDS	HUNDREDS	TENS	UNITS

Paid in Cash/Debit to A/c/Cheque No.		Dated	
Drawn On			
(Name of the Bank & Branch)			
Date:			
	(Signature of person making payment)		

FOR USE IN RECEIVING BANK

Cash / Debit to A/c / Cheque Credited on

D D - M M - Y Y

SPACE FOR BANK SEAL

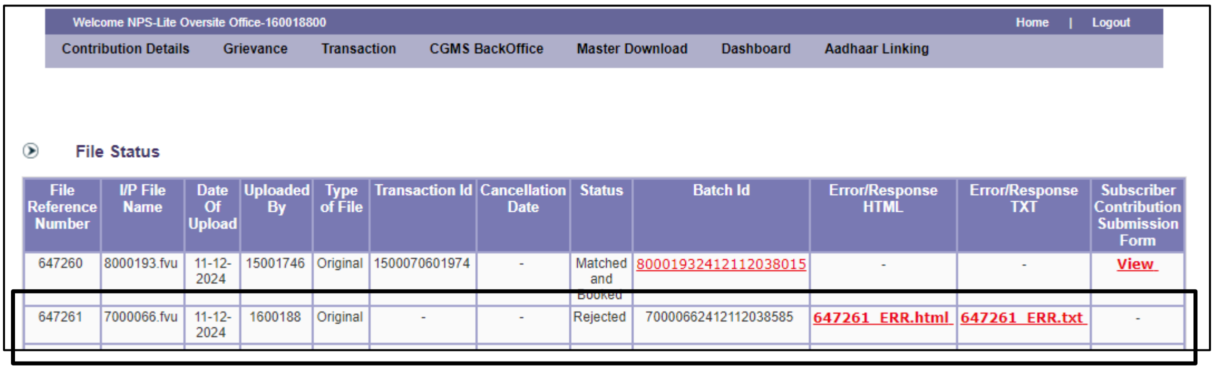
Rs.

Transaction ID Number (Given by NPS-Lite) 1500032600064

Figure 29

G. Rejection of SCF:

If the file validation is not successful due to reasons such as invalid PRAN, invalid FPU version, invalid NL-OO/NL-AO mapping etc, NPS-Lite will reject the file and will update the status of the file as ‚Rejected' as shown below in Figure 30. NPS-Lite system will also generate an error file containing the reasons for rejection. NL-OO/NL-AO can view and download this error file from NPS-Lite, by providing the FRN at the time of viewing the status of the SCF uploaded. NPS-Lite will not generate the transaction id for such rejected files as shown below in Figure 30.



File Reference Number	I/P File Name	Date Of Upload	Uploaded By	Type of File	Transaction Id	Cancellation Date	Status	Batch Id	Error/Response HTML	Error/Response TXT	Subscriber Contribution Submission Form
647260	8000193.fvu	11-12-2024	15001746	Original	1500070601974	-	Matched and Booked	80001932412112038015	-	-	View
647261	7000066.fvu	11-12-2024	1600188	Original	-	-	Rejected	70000662412112038585	647261_ERR.html	647261_ERR.txt	-

Figure 30

H. Correction File:

a) NPS-Lite provides NL-OO/NL-AO a facility to upload a correction file for any previously uploaded file which has been accepted by NPS-Lite system and for which Transaction id has been issued by NPS-Lite. However, user should take note of following points related to correction file:

b) NL-OO/NL-AO user can upload a correction file when user wants to make any changes in original file due to any incorrect data.

c) User will have to prepare and upload the entire file even if a single record contains any error.

d) The user should note that a correction file can be uploaded only for a file which is already uploaded and accepted by NPS-Lite only within T+1 day where T is date of upload of original file.

e) If a file is rejected by NPS-Lite, the user will have to upload a new file and not a correction file.

f) Further the user cannot upload a correction file if the original uploaded file is in Matched and Booked Status at NPS-Lite. User can upload the correction file only if the original file is either in ‘Accepted’ status or pending for Matching and Booking at NPS-Lite.

I. Preparation and validation of correction file

For preparing the correction file using FPU, the user must first select the type of contribution file as ‘Correction‵ and mention the transaction id in the field provided. The user should note that the transaction id is mandatory in case, type of contribution file is ‘Correction’. The correction file is to be prepared and validated on the same lines as a regular file using FPU & FVU. The entire file will be rejected if the transaction id of the original file for which the correction file is being uploaded is not mentioned. The view given to the user will be as shown in the Figure 31 below:

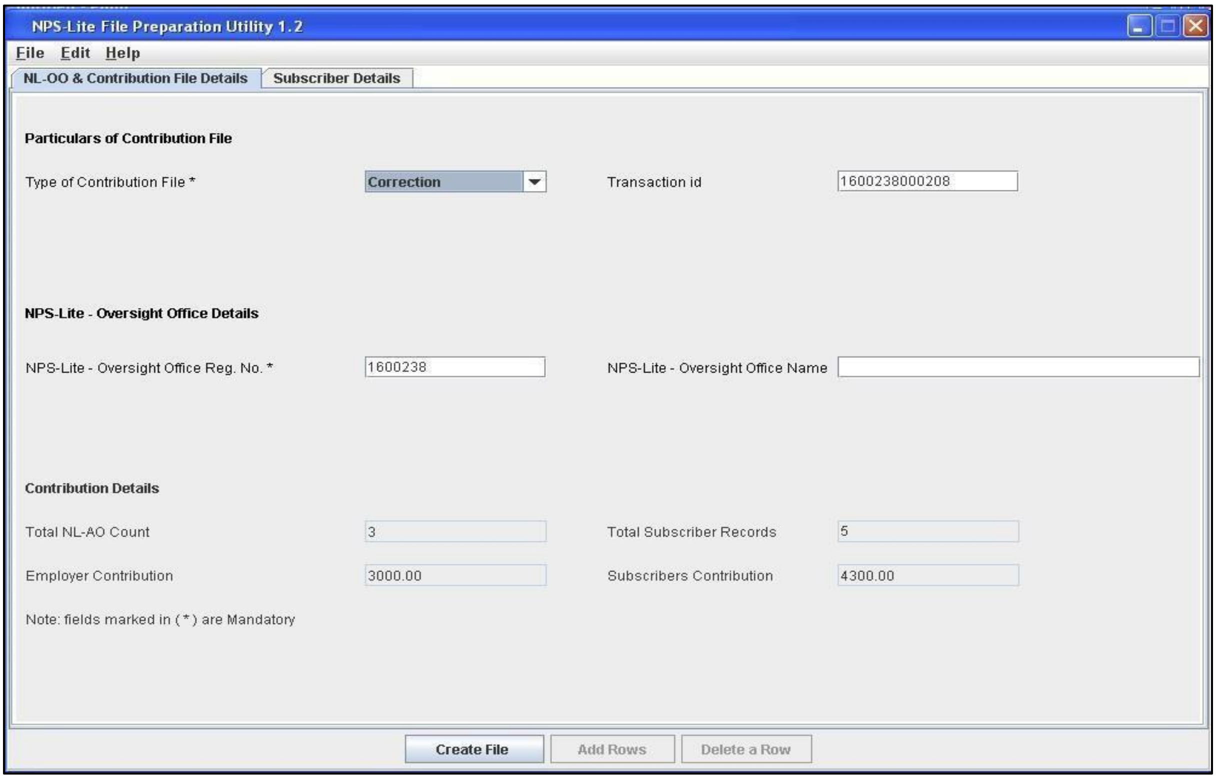


Figure 31

J. Procedure for upload of correction file:

For uploading the correction file into NPS-Lite, the user has to the follow the same procedure that was adopted to upload a regular file. In case of a correction file upload, NPS-Lite will perform the following additional validations:

1) For correction file, NPS-Lite will check for the existence of the Original Transaction id which is provided in the file. In case transaction id doesn’t exist in the NPS-Lite system, the NPS-Lite will reject the correction file.
2) NPS-Lite will check the status of the original file. If the original file is in ‘Matched and Booked’ status, NPS-Lite will reject the correction file.

3) No new Transaction id will be generated for successful upload of correction file. System will accept the same transaction id for correction file.
4) In case the correction file is processed successfully, it will replace the previous file for which the correction file is uploaded. The status of the earlier file will be changed to 'Cancelled'.
5) On successful acceptance of correction file, NPS-Lite will generate the contribution submission form. The User shall download and print this form and submit the same to Trustee Bank along with the Contribution amount.
6) The Transaction id of the original file will be used to track the file.
7) In case the correction file is processed successfully in NPS-Lite system, NPS-Lite will mark the status of this correction file as 'Accepted' as shown in figure 32 below.

File Reference Number	I/P File Name	Date Of Upload	Uploaded By	Type of File	Transaction Id	Status	Batch Id	Error/Response HTML	Subscriber Contribution Submission Form
281	complete.fvu	18-03-2010	1600238	Original	1600238000208	Cancelled	33378321268891066557	-	-
299	cH01.fvu	19-03-2010	1600238	Correction	1600238000208	Awaiting Fund Details	33378321268993852015	-	View

Figure 32

K. Transfer of Funds to Trustee Bank:

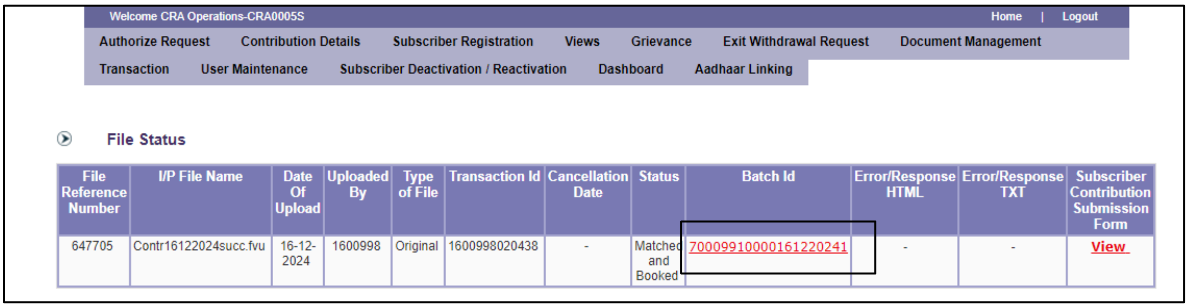
Once the file has been successfully uploaded and CSF (Contribution Submission Form) generated, the NL-OO/NLAO can transfer the fun to Trustee bank as per below instructions provided CSF (Contribution Submission Form).

- This Transaction ID is ID given by Central Recordkeeping Agency (CRA) after submission of Subscribers' Contribution file.
- If the mode of payment is through cheque or DD, same should be drawn in favour of Axis Bank - NPS Trust Account - A/c Number i.e. NLOO/NLAO Reg No
- In case of Electronic Fund Transfer, Transaction id should be written in Field 7495 (Sender to receiver information, line No.4) of RTGS Message or in Field 7002 (Origination of remittance) of NEFT Message. RTGS remittances should be done by R-41 RTGS format only.
- IFSC for Axis Bank is UTIB0NPS001. For any query, please contact on phone no. 022-24253639/28 or e-mail id npstrust@axisbank.com.

In the absence of the above information, Trustee Bank will not be in a position to upload the fund receipt details to the CRA, and the funds will be returned to the source account. In this case, the NL-OO/NL-AO will have to transfer the funds again ensuring that correct details are provided in each field for the transaction.

6.3. Tracking the status of contribution amount transferred to Trustee Bank

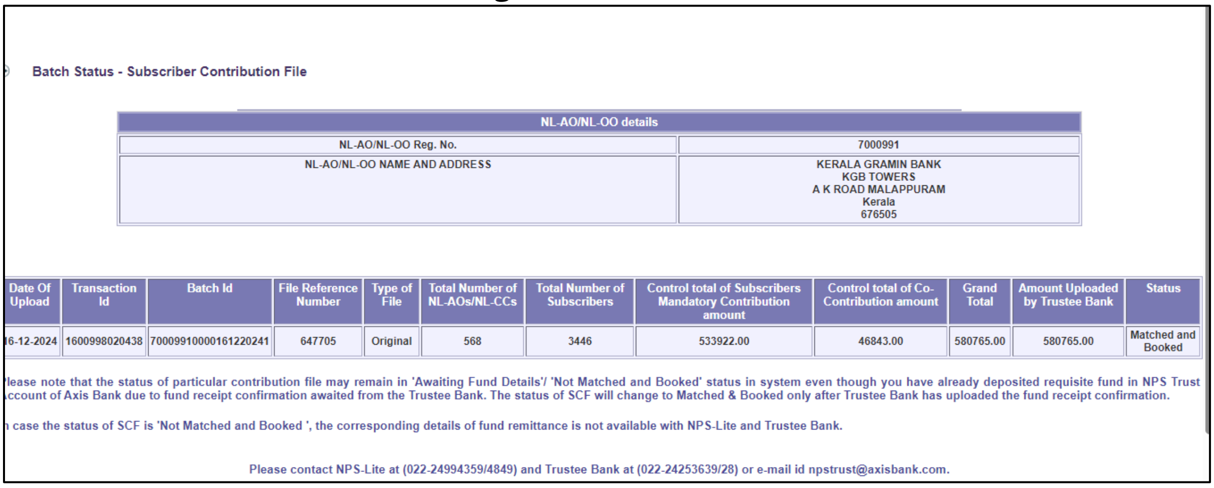
The NL-OO/NL-AO user can check in the NPS-Lite system whether trustee bank has uploaded the details to NPS-Lite for the receipt of contribution amount from NL-OO/NL-AO. To check the details uploaded by bank, user will have to view the status of the uploaded file in NPS-Lite system by entering the file reference number through 'File Status View' as shown in figure 26 and will press submit button. Once the user provides sufficient details, the status of the uploaded file will be shown to user as per Figure 28. The file status view contains a hyperlink on batch id. By clicking on hyperlink, complete uploaded details of the file will be displayed along with the file details. NPS-Lite system will also show the corresponding amount uploaded by the trustee bank. If the amount of SCF is matching with Fund receipt confirmation file (FRC) uploaded by bank, then the status of the file will be shown as 'Matched and Booked' as shown below in Figure 33:


Welcome CRA Operations-CRA0005S
Home | Logout
Authorize Request Contribution Details Subscriber Registration Views Grievance Exit Withdrawal Request Document Management
Transaction User Maintenance Subscriber Deactivation / Reactivation Dashboard Aadhaar Linking

File Status

File Reference Number	I/P File Name	Date Of Upload	Uploaded By	Type of File	Transaction Id	Cancellation Date	Status	Batch Id	Error/Response HTML	Error/Response TXT	Subscriber Contribution Submission Form
647705	Contr16122024succ.fvu	16-12-2024	1600998	Original	1600998020438	-	Matched and Booked	70009910000161220241	-	-	View

Figure 33.1


Batch Status - Subscriber Contribution File

NL-AO/NL-OO details	
NL-AO/NL-OO Reg. No.	7000991
NL-AO/NL-OO NAME AND ADDRESS	KERALA GRAMIN BANK KGB TOWERS A K ROAD MALAPPURAM Kerala 676505

Date Of Upload	Transaction Id	Batch Id	File Reference Number	Type of File	Total Number of NL-AOs/NL-CCs	Total Number of Subscribers	Control total of Subscribers Mandatory Contribution amount	Control total of Co-Contribution amount	Grand Total	Amount Uploaded by Trustee Bank	Status
16-12-2024	1600998020438	70009910000161220241	647705	Original	568	3446	533922.00	46843.00	580765.00	580765.00	Matched and Booked

lease note that the status of particular contribution file may remain in 'Awaiting Fund Details'/ 'Not Matched and Booked' status in system even though you have already deposited requisite fund in NPS Trust ccount of Axis Bank due to fund receipt confirmation awaited from the Trustee Bank. The status of SCF will change to Matched & Booked only after Trustee Bank has uploaded the fund receipt confirmation.

n case the status of SCF is 'Not Matched and Booked ', the corresponding details of fund remittance is not available with NPS-Lite and Trustee Bank.

Please contact NPS-Lite at (022-24994359/4849) and Trustee Bank at (022-24253639/28) or e-mail id npstrust@axisbank.com.

Figure 33.2

In case the file is in 'not Match and Booked' status NL-OO/NL-AO should check whether the amount transferred to Trustee Bank is matching with the amount mentioned in SCF.

***Note**: - NL-OO/NL-AO must ensure that the status of the file on NPS-Lite system is matched and booked after the funds are transferred to the trustee bank. In case, FRC has been uploaded and the file status is not showing 'matched and booked' status within the stipulated period of T+4 working days, the NL-OO/NLAO and the TB must reconcile immediately. Aggregator has to follow the TAT as per PFRDA guidelines (Refer below circular/guideline available on PFRDA web site).

16-Mar-2022	PFRDA/2022/06/SUP-POP/01	Guidelines for Operational Activities - to be followed by Point of Presence (PoPs-NPS-Lite)

L. Time line for settlement for NPS Lite contribution

Timeline for settlement of NPS Lite Contribution depends on the time by when the contribution amount (clear funds) received by Trustee Bank.

In case the amount is received before 11:00 AM, the transaction date i.e. T is considered as the same date and amount is settled on same date. In case, the amount is received by Trustee Bank after 11:00 AM, the transaction date i.e. T is considered as next working day and amount is settled on next working day.

The same is explained with the various scenarios as mentioned below.

Scenario 1.

- SCF Uploaded on 01-Nov-2024 and funds Transferred on 01-Nov-2024 (**Before 11:00 AM**)
- Fund Receipt Confirmation (FRC) by Trustee Bank on 01-Nov-2024
- Pay-In & Pay-Out that is Matching & Booking of SCF will be done on same day i.e. 01-Nov-2024
- Units are credited based on NAV as of November 1, 2024

Scenario 2.

- SCF Uploaded on 01-Nov-2024 and funds are transferred on 01-Nov-2024 (**After 11:00 AM**)
- Fund Receipt Confirmation (FRC) by Trustee Bank on 02-Nov-2024
- Pay-In & Pay-Out that is Matching & Booking of SCF will be done on 02-Nov-2024
- Units are credited based on NAV as of November 2, 2024

Scenario 3.

- SCF Uploaded on 01-Nov-2024 and fund transferred on 02-Nov-2024 (**Before 11:00 AM**)
- Fund Receipt Confirmation (FRC) by Trustee Bank on 02-Nov-2024
- Pay-In & Pay-Out that is Matching & Booking of SCF will be done on 02-Nov-2024.
- Units are credited based on NAV as of November 2, 2024.

Scenario 4.

- SCF Uploaded on 01-Nov-2024 and funds transferred on 02-Nov-2024 (**After 11:00 AM**)
- Fund Receipt Confirmation (FRC) by Trustee Bank on 03-Nov-2024
- Pay-In & Pay-Out that is Matching & Booking of SCF will be done on 03-Nov-2024
- Units are credited based on NAV as of November 3, 2024

Further, in case SCF is uploaded, however, funds are not transferred within 14 calendar days, SCF will automatically gets cancelled in the system.

****