

Central Recordkeeping Agency, NSDL



Instruction Manual For Online PRAN Generation by Point of Presence (POPs)

1. Introduction

The Central Government introduced the New Pension System (NPS) with effect from January 01, 2004 and is applicable for all new employees joining Central Government Services, excluding Armed Forces, (hereinafter referred as GoS) on or after 1st January 2004. The employees (hereinafter referred as Subscribers) of State Governments Central Autonomous organizations, State Governments/Union Territories (UTs) and the Autonomous organizations of the respective State Governments/UTs are also eligible to join the NPS. The Government of India has rolled out the NPS for 'all citizens of India' (hereinafter referred as UoS) from May 01, 2009. The Government of India (GOI) rolled out NPS Lite, an alternate model of NPS, with effect from April 1, 2010, to extend the benefits of NPS for various economically disadvantaged groups consist of poor people usually coming from low income strata and from a lower educational background.

The Government of India (GOI) formed the Pension Fund Regulatory & Development Authority (PFRDA) in 2003 in order to regulate and develop the pension fund market in India. The PFRDA then appointed National Securities Depository Limited (NSDL) as the Central Recordkeeping Agency (CRA) to maintain the records of contribution and its deployment in various pension fund schemes for the Subscribers. NSDL is the primary agency responsible for the design, implementation and maintenance of the CRA system as per the requirements of PFRDA.

One of the functions of CRA is to register all the Subscribers under NPS and issue them Permanent Retirement Account Number (PRAN). CRA would also issue a PRAN card to each subscriber containing the name of the subscriber, photograph, signature, date of birth etc alongwith I-PIN and T-PIN. The PRAN application forms for printing of PRAN cards are filled by the subscribers and verified by the respective Point of Presence Service Providers (POP-SP) in case of UoS.

As per the new process (known as 'Online PRAN generation') POPs are entrusted with the responsibility of collection and data entry of the subscriber details directly in the CRA system instead of submission of forms to CRA-FCs. Accordingly, CRA has now developed an Online functionality to generate PRAN for the POPs. The POPs will now collect, verify, digitize the details submitted by the NPS subscribers and will also be required to scan photographs and signature. Once the process is completed, the nodal offices will upload the details in the CRA system using Digital Signature Certificates (DSC).

2. Steps to be followed for PRAN generation:

This Standard Steps describes in detail the responsibilities of POPs in execution of 'Online PRAN Generation Process'.

A. Process for acceptance of PRAN applications by POP/POP-SPs:

For the purpose of allotment of PRAN, Subscribers are required to fill the 'Application for Allotment of PRAN' as per Form UOS – S1 which will contain the details of the type of PRAN accounts to be activated (Tier I and Tier II) to the POP-SP of his choice. The POP-SP to whom the Subscriber submits the forms shall be termed as the parent POP-SP. POP-SP shall verify the documents for its completeness and shall also perform KYC verification of the documents submitted by the

Subscriber as per the guidelines specified by PFRDA. The entire responsibility of the correctness of KYC documentation shall lie with the POP-SP.

The POP/POP-SP on successful verification shall issue a single 17 digit receipt number and Acknowledgment Number to the Subscriber as an acknowledgement irrespective of the types of PRAN account to be activated (Only Tier I or both Tier I and Tier II). Following format to be considered for generation of Receipt Number & Acknowledgement Number:

Receipt Number:

First Two digits: Function ID (11)

Next Seven digits: POP-SP Registration Number

One digit: fixed digit (should not be 4)

Remaining seven Digit: It will be running sequence number like '0000001', '0000002' etc.

Acknowledgment Number:

First Seven digit: POP-SP Registration number (POP-SP branch with which the subscriber is linked)

Next three digits: the value should be '100' (Fixed)

Remaining seven Digit: It will be running sequence number like '0000001', '0000002' etc.

B. Digitization of Subscriber Registration Details by POP/POP-SPs:

The Application for allotment of PRAN for UOS is divided into five sections.

- a. Section A - Subscriber Personal Details
- b. Section B - Subscriber Employment Details (For corporate)
- c. Section C - Subscriber Nomination Details
- d. Section D – Subscriber Scheme details
- e. Section E – Declaration for I-PIN and T-PIN

POP/POP-SPs has to ensure that the following conditions are fulfilled:

- a. All mandatory fields are captured
- b. All fields are captured as per the file format specified by CRA.
- c. Age of the Subscriber at the time of receipt of application is between 18 and 60 years

While capturing the scheme preference of the Subscriber, the POP/POP-SPs should select the scheme preference option flag "A"-Auto Choice & "V"-Active Choice, POP/POP-SP shall capture the details of the schemes as mentioned below:

Type of Choice	PFM_ID	SCH_ID	Scheme Preference
Active Choice (V)	As it is given by Subscriber	As it is given by Subscriber	As it is given by Subscriber
Auto Choice (A)	As it is given by Subscriber	NIL	NIL

After capturing textual information, POP/POP-SPs shall scan Subscriber's photograph and signature to upload the same to CRA. The files created for photograph and signature have to be named with the same acknowledgement no. The photograph to be named as "**Ack no_photo.jpg**" and signature to be named as "**Ack no_sig.jpg**". The size of both these images should not exceed 12 Kb each. Quality (resolution) of scanning is measured in "dpi" units. The images (Photo & Signature) should be scanned at a minimum resolution level of 150 dpi or above. All the scanned images will be stored in a specified folder.

The following points should be noted while scanning the photograph/signature:

- ✓ As the scanned photograph and signature will be printed on the PRAN card, special care should be taken while scanning to ensure good quality of the images.
- ✓ Photograph should be a colour photograph and of the prescribed dimensions mentioned in the application form.
- ✓ Photograph should clearly show the face of the subscriber. Photographs clicked sideways should not be accepted.
- ✓ The forms with unclear photograph/signature or many marks/stamp on photograph should be rejected by POP/POP-SPs.
- ✓ Signature should be within the box provided in the application form. If a part of the signature is out of box then the form should be rejected.
- ✓ At the time of scanning the photograph, the scanning area should be adjusted in such a way that face of the subscriber is scanned and the surrounding area is excluded.

C. Validation and Verification of digitized PRAN Application:

All the scanned images will be stored in a specified folder along with text file (specified file format) contains the subscriber detail which is shown in below figure:

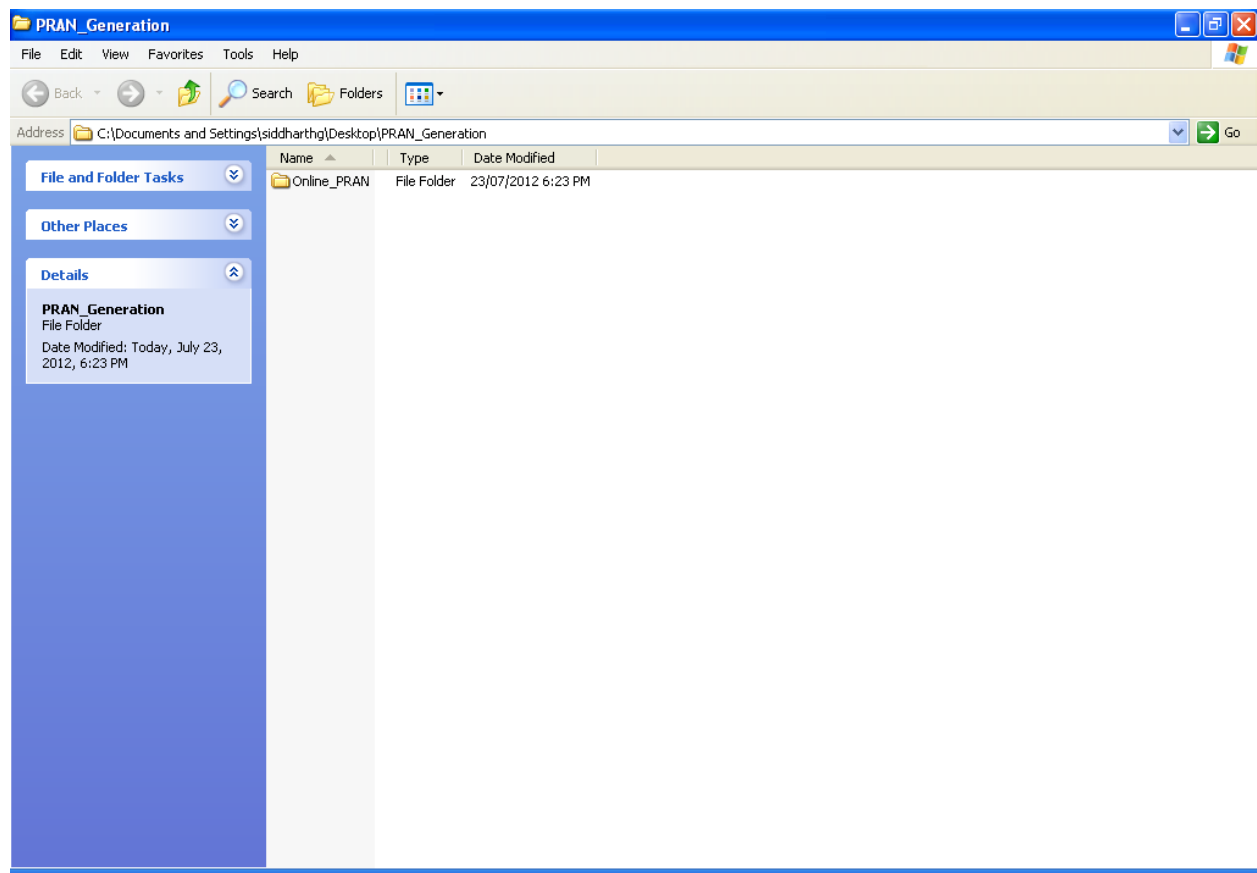


Figure 1 (Main Folder)

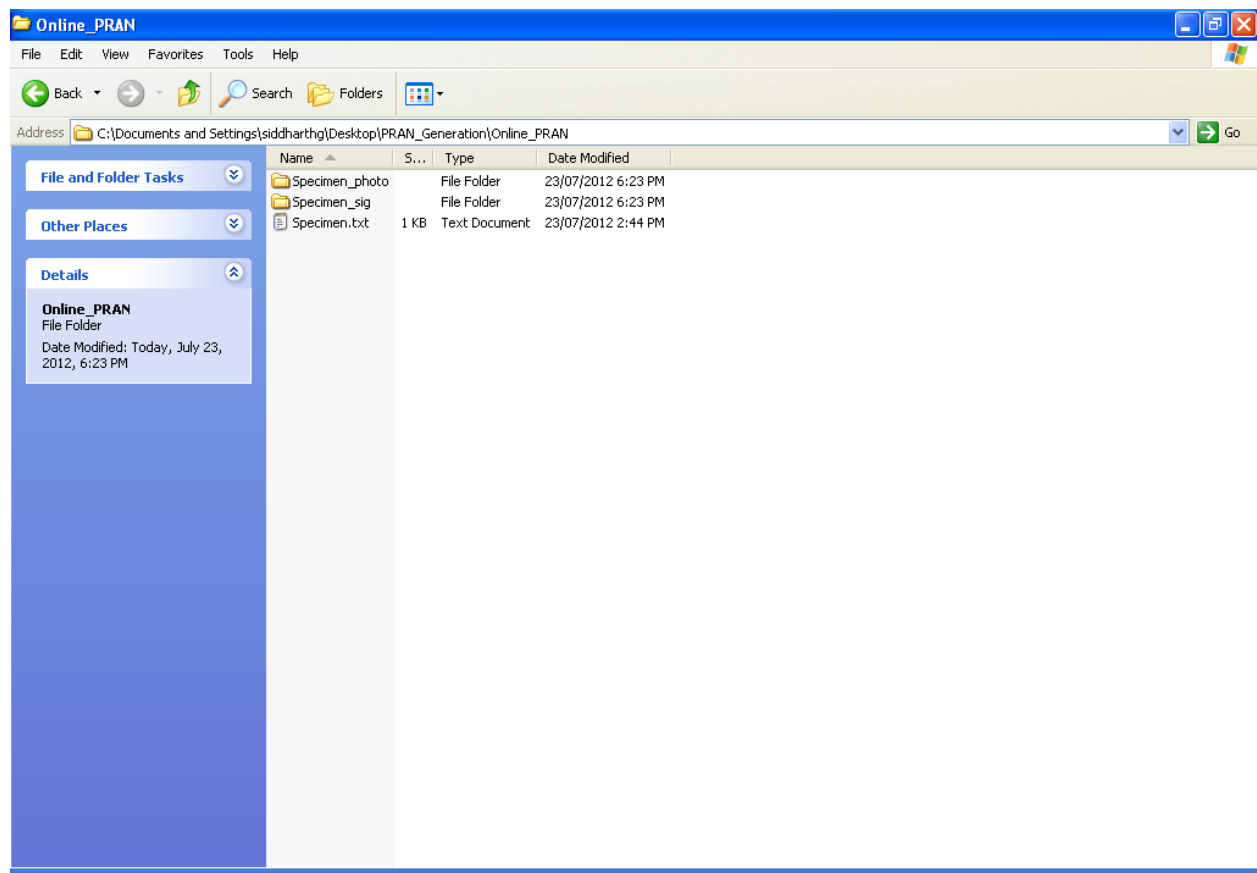


Figure 2 (Inside the main folder)

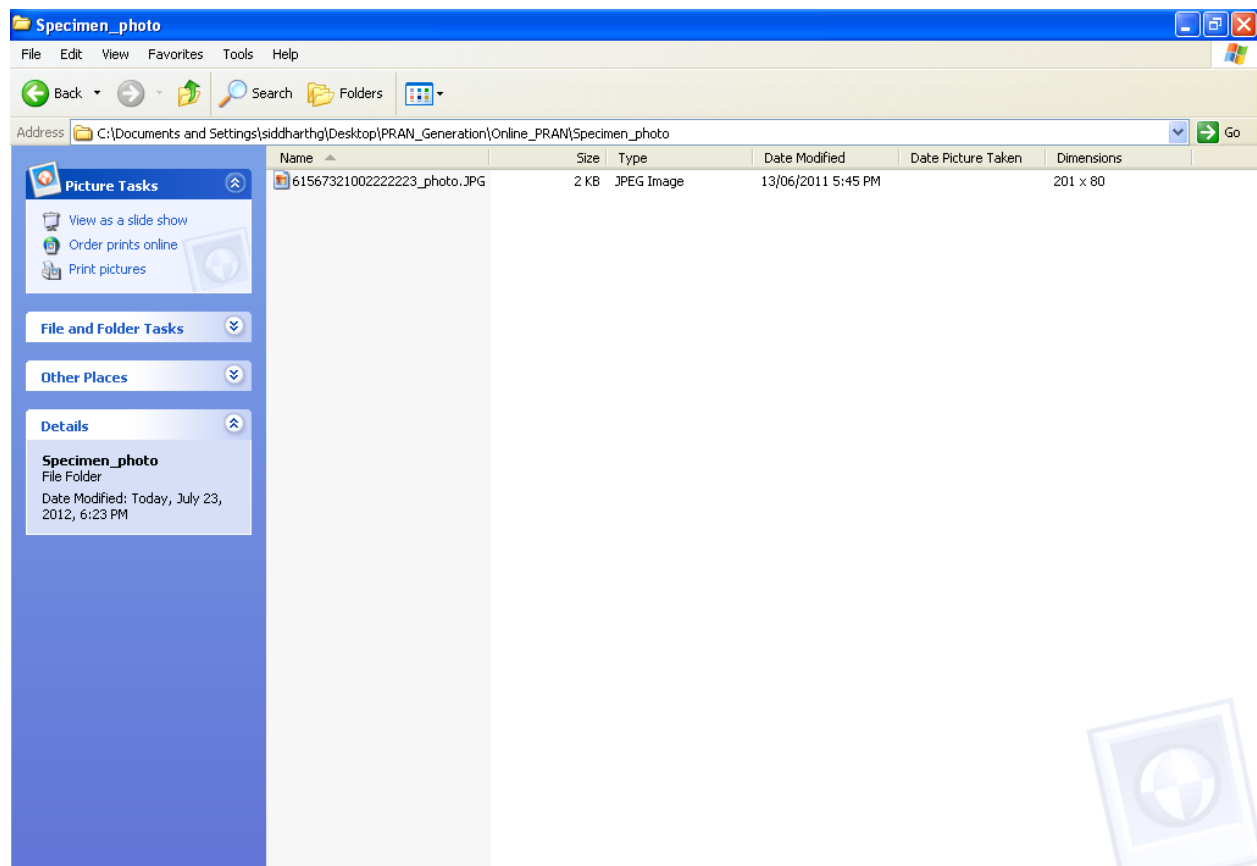


Figure 3 (photo inside the folder)

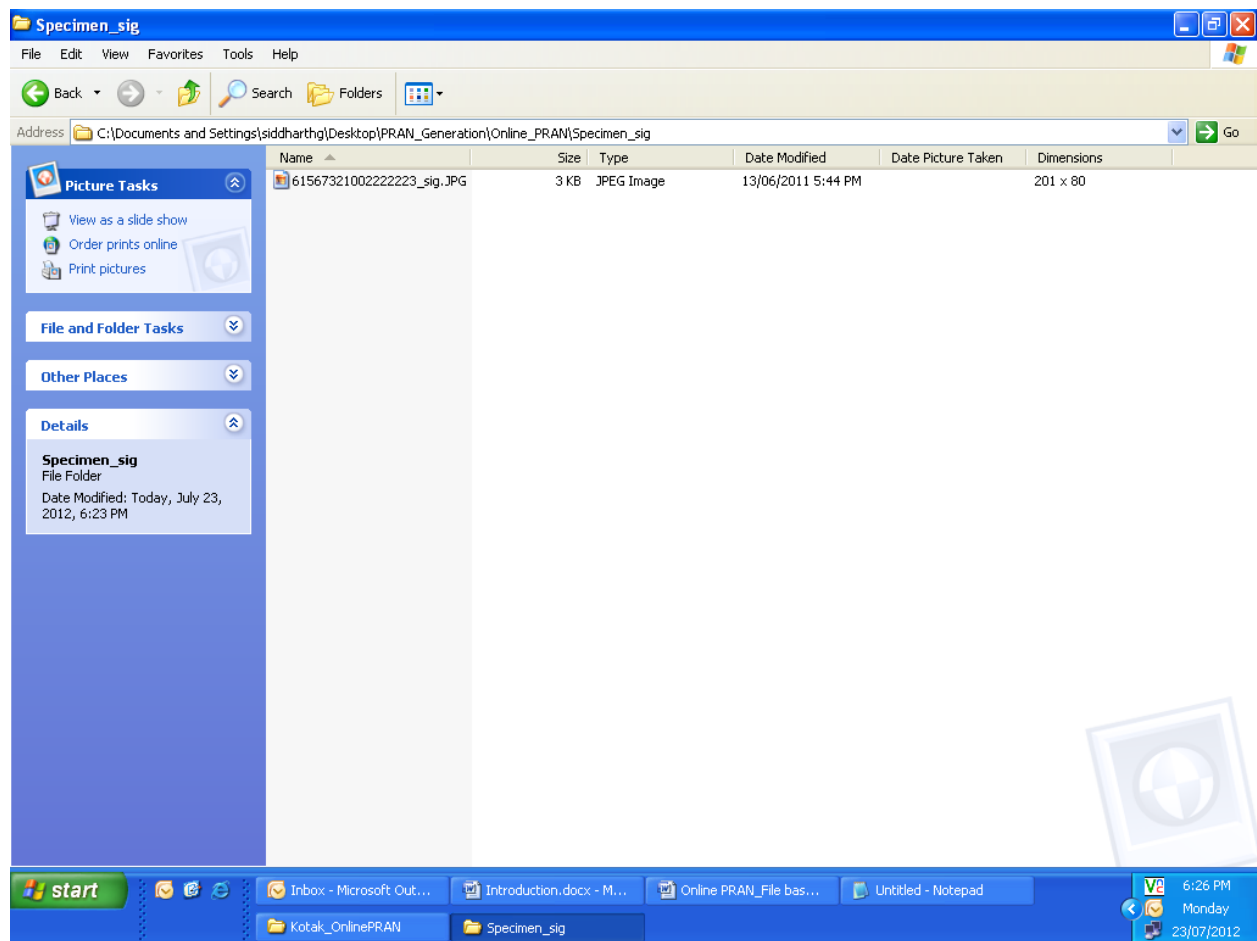


Figure 4 (signature inside the folder)

User shall select/brows the main folder mentioned in figure 1 through FVU (File validation utility) and clicks on “Validate” button as given in below figure:

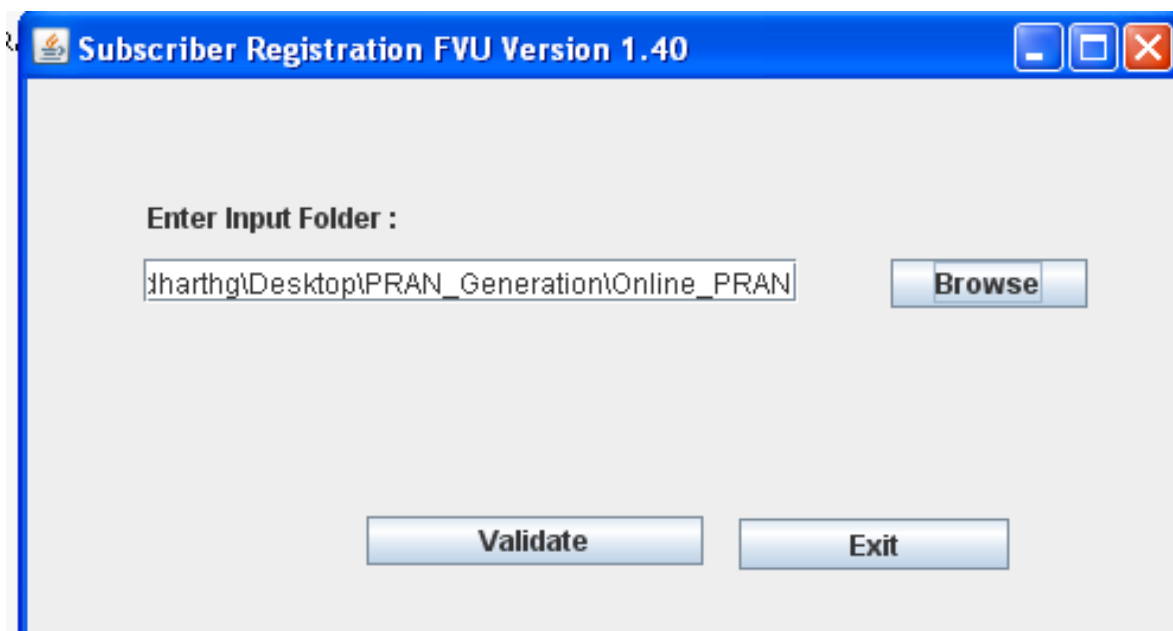


Figure 5 (File validation)

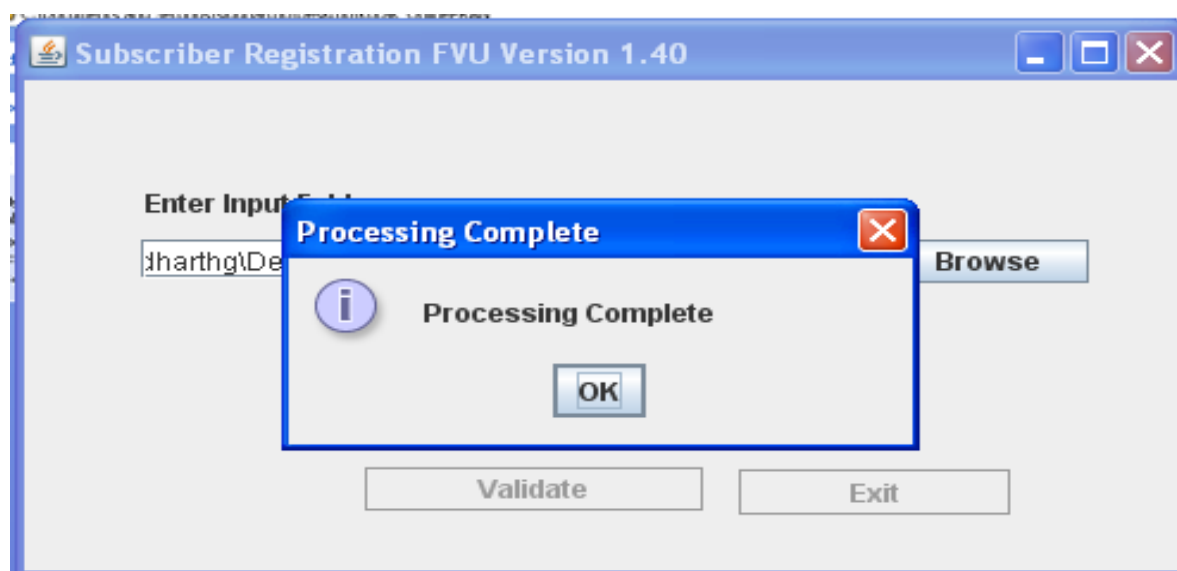


Figure 6 (File validation processing)

After validation,

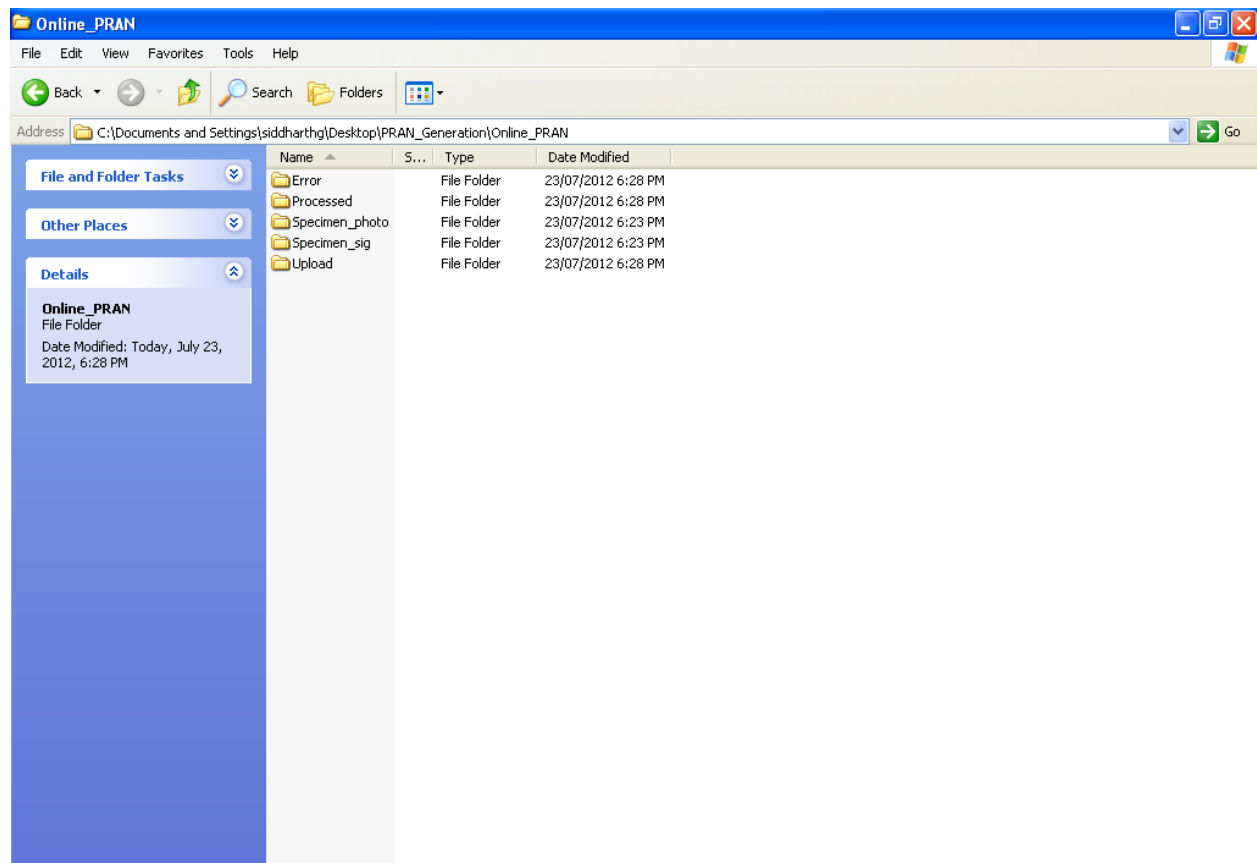


Figure 7 (File after validation processing)

The FVU should be of the latest version. POP/POP-SPs shall consolidate maximum 500 applications in a single batch file. FVU Shall performs following functions:

1. Whether mandatory fields such as complete name of the Subscriber, date of birth and Scheme details (for UOS) etc are captured.
2. Field format of all fields is proper e.g. date should be in proper format (mmddyyyy), etc.
3. All Records with any Format level Errors in Subscriber Details Record will be rejected (mandatory or non-mandatory).
4. Fields Line Sequence Number and File Section type and Error flag/Code field will always be validated in nominee and scheme details record.
5. If the Number of Nominees/Schemes specified in Subscriber Details record does not match with actual number of Nominees/Schemes provided all the nominees/Schemes will be rejected along with the Subscriber record.
6. Following validations will be bypassed by FVU and will be performed at CRA.

- a. Nomination - Major/Minor Flag
- b. Minor Nominees Guardian name
- c. Total Percentage Share of all the nominees is 100

7. On successful validation, FVU shall merge the specified photo, signature and Subscriber details files in specified directory and create hexadecimal strings for image and signature files for each application. FVU shall generate a consolidated file by merging batch file and hexadecimal strings of scanned photograph and signature of individual Subscriber in the files.

8. FVU shall generate an error report in a pre-specified directory if applications in the file get rejected for any reason in FVU. POP/POP-SP shall access this report and shall verify the application data with discrepancy against the physical form.

9. For the error occurred at the time of digitisation, if any, POP/POP-SP shall correct the error and digitise the file again.

10. After successful validation of file, POP/POP-SP shall pass the consolidated file through Verifier Utility. Through verifier utility, POP/POP-SP can check all the input details in the file with the physical application form. Verifier utility will enable POP/POP-SP to navigate through all applications present in the file by displaying one application detail at a time as shown in the figure below.



Figure 8 (Verification processing)

User shall select/brows the text file generated in upload folder mentioned in figure 7 through VU (verification utility) and clicks on “Start Verification” button as given in above figure:

Pran Record Displayer 2.2

Record Number 1

File Details

FileName: Specimen.bt FileType: NEW PRAN Date of Creation: 22-07-2011 TranType: UNORGANIZED FVU Version: 1.0

Number Of Records: 1 Records To Be Verified: 1 Records Verified: 0 Current Record Status: Not Verified

Subscriber Details

Ack Number: 61567321002 POP-SP/CBO Reg. No.: 6156732

Personal Details

Title: MR Last Name: SINGH First Name: MRIGANKA Middle Name: NATH

Date of Birth: 20-08-1983 Sex: MALE Pan: AIOPA6774J

Father's Name

Last Name: AGAL First Name: SHIV Middle Name: RAM

Present address

Address 1: SANTACRUZ(EAST) Address 2: A123456

Address 3: B123456 Address 4: MUMBAI

State / Union Territory: MAHARASHTRA

Country: India Pin Code: 400055

Other Details

Occupation: Government Employee KYC Flag: N

PAN Flag: N SIP Flag:

Bank Details

Bank A/C: 7987987321 Bank A/C Type: SAVINGS

MICR Code: 400045671 IFS Code: IFS00012345

Photo is not available

Signature is not available

Nominee Details

Scheme Details

PFM Id: PFM001

Scheme Id: SM001003

Scheme %: 49

Figure 9 (Verification processing)

11. A POP/POP-SP user will have to verify the details of the Subscriber application as displayed by the verifier utility and will have to enter the last six digits of the “**Acknowledgement Number**” generated by POP/POP-SP in the box provided.
12. On successful verification, verifier utility will generate output file with hash value to upload the same to CRA.
13. Verifier Utility will check whether file is validated through File Validation Utility, else it will show error message to POP/POP-SP user.

Upload of Digitised PRAN Data to CRA

After successful creation of the verified batch text file, POP/POP-SP shall upload the file to CRA system by login to <https://www.cra-nsdl.com> using DSC based user login.

POP/POP-SP shall select the “Subscriber Registration” menu > “Upload” for uploading the text file as given in below figure:

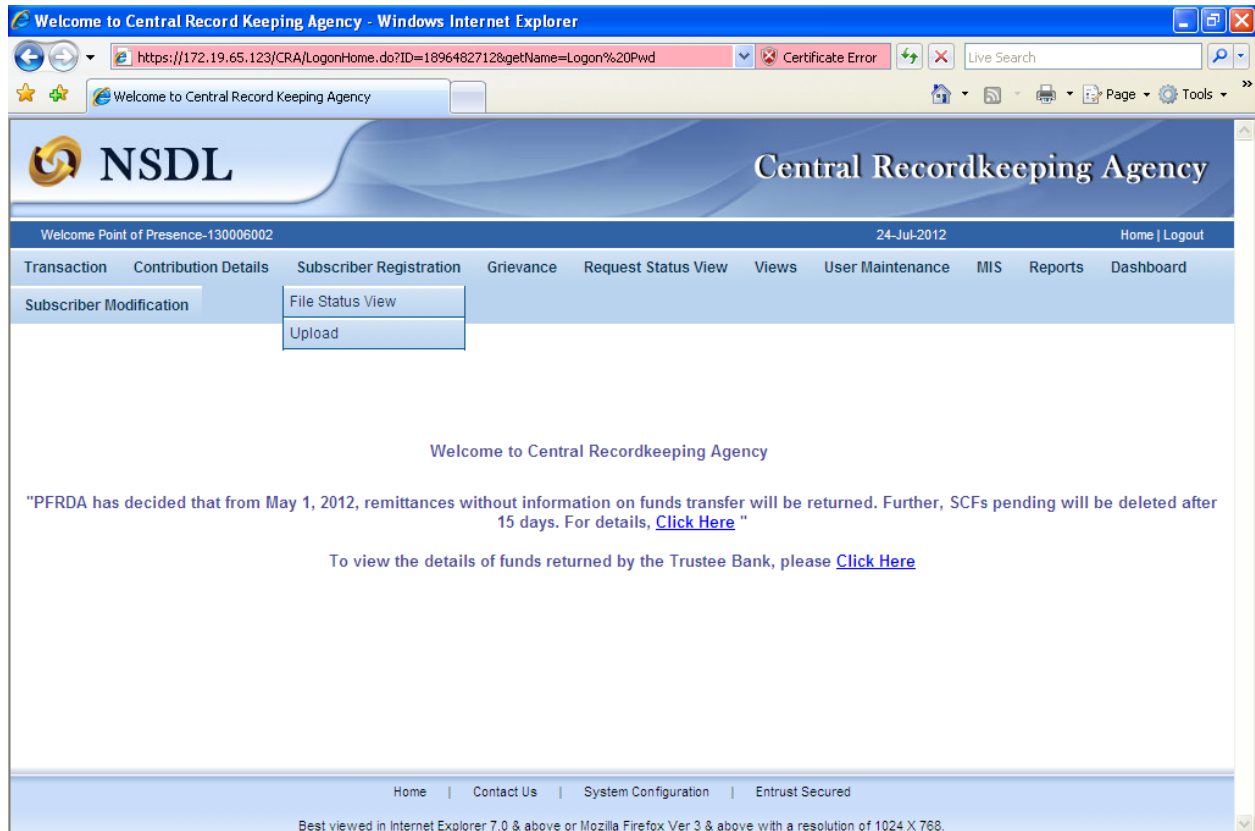


Figure 10 (Upload on CRA)

POP/POP-SP shall select "Upload" from "Subscriber Registration" option in order to upload the Subscriber registration file. Select the file as shown below:

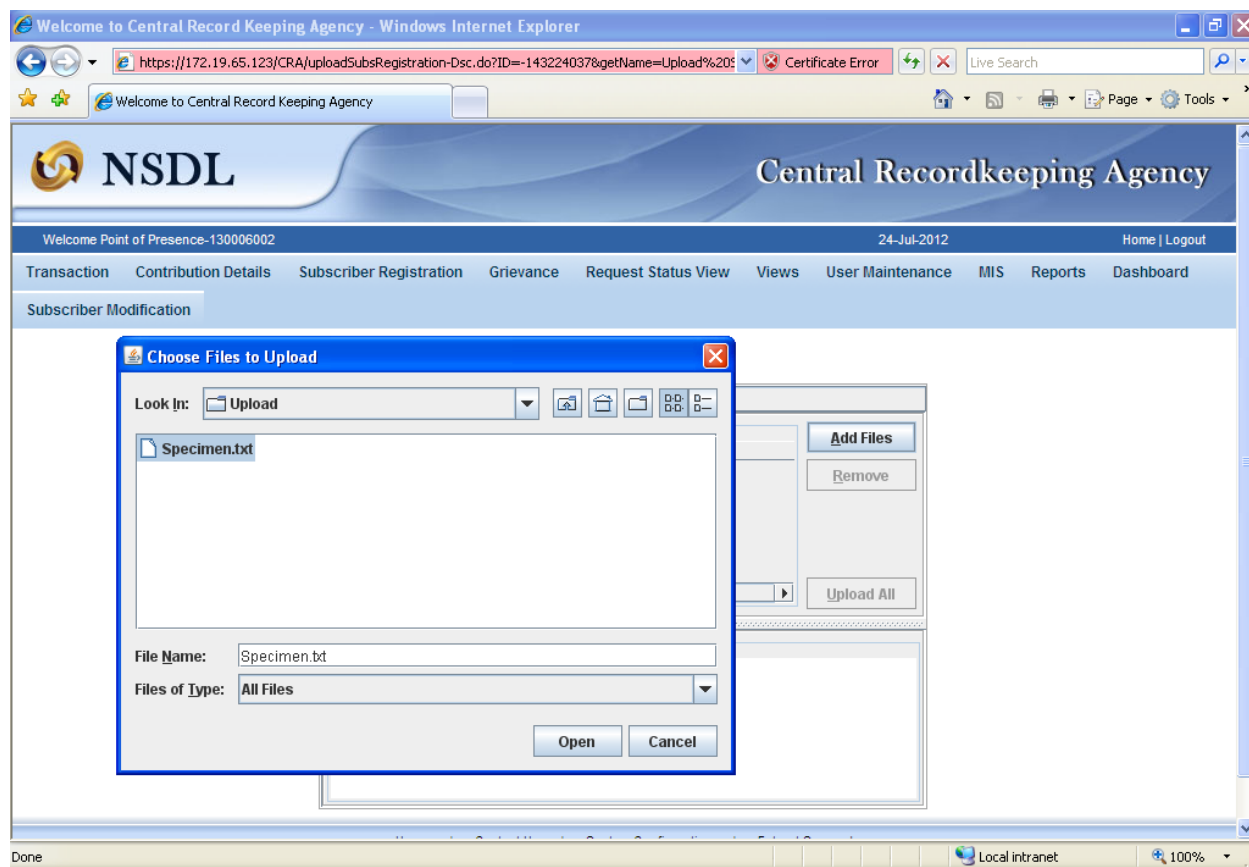


Figure 11 (Upload on CRA)

Once the file path is selected, the POP/POP-SP shall click on "upload all" link. On successful upload of the file, system will generate a File Reference Number (FRN). After uploading, CRA system shall provide certain validations:

- File uploaded by CRA is as per the file format provided by CRA
- CRA system will check whether all mandatory details are provided for each Subscriber and data format of all the fields is proper.
- File has been passed through the latest version of File Validation Utility and verifier utility.
- POP-SP Reg. No. is valid and active in CRA.
- Whether the batch ID of the file is unique (i.e., not previously uploaded).
- Whether the same Receipt Number/Acknowledgement Number exists in CRA system.

POP/POP-SP can check the status of the uploaded file in "File Status View" of Subscriber Registration menu using the search criteria (FRN/Date search) as given below:



Figure 11 (Upload status view)

If all the validations are successful, CRA system will accept the file for generation of PRAN. The POP/POP-SP user will be able to view the status of the file by entering the valid corresponding FRN or date range. However, in case of validation failures, CRA system will reject the entire file and will change the status of the uploaded file as “Rejected” with proper reason for rejection. In such case, POP/POP-SP will have to upload a new file for all the records in the file. In case, some individual records (not format level) are rejected by CRA, during successful upload of file, CRA will provide error report with the reasons for rejection to POP/POP-SP. In such case, status of the file will be “Partially Accepted”.

PRAN generation procedure:

PRAN will be generated on T+1 basis (T = Date of Upload by POP/POP-SP). Emails would be sent by CRA to the concerned POP/POP-SP and Subscriber on the e-mail ID registered in CRA system. Subscriber would also be sent an SMS on his/her registered mobile number.

However, before PRAN generation, CRA system will verify structurally all the details entered in the system and perform various validations on the data provided by POP/POP-SP.