

Protean eGov Technologies Limited



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STANDARD OPERATING PROCEDURE (SoP)

**Upload of Unequal – Employee & Government
Contribution for Government Subscribers**

Version 1.1

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REVISION HISTORY

Sr. No.	Date of Revision	Version	Section Number	Description of Change
1		1.0	-	Initial Version
2	28-11-2024	1.1	F	Time line for settlement of NPS contribution

Acronyms and Abbreviations

The following acronyms and abbreviations have been used in this document:

ACRONYM	DESCRIPTION
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory and Development
NPS	National Pension System
PRAN	Permanent Retirement Account Number
CG	Central Government
SG	State Government
Pr.AO	Principal Accounts Office
PAO	Pay & Account Office
DTA	Directorate of Treasuries and Accounts
DTO	District Treasury Office
I-PIN	Internet - Personal Identification Number
PFMs	Pension Fund Mangers
NPSCAN	NPS Contribution Accounting Network
FPU	File Preparation Utility
FVU	File Validation Utility

Overview

The Government of India established Pension Fund Regulatory and Development Authority (PFRDA) on October 10, 2003 to develop and regulate the Pension Funds under the NPS. PFRDA has appointed Protean as the Central Recordkeeping Agency (CRA) under NPS to maintain the records of contributions and its deployment in various pension fund schemes for the employees. PAO/DTO/DTA (hereafter referred as Uploading Office) provides the subscriber contribution details to CRA and remits the funds to Trustee Bank which in turn transfers the funds to Pension Fund Managers (PFMs) for investment. Units are allotted to the subscriber's PRAN based on their contribution amount.

For Government subscribers, the contribution is derived from the salary which is 10% as employee contribution and 14% as Government contribution. And accordingly, CRA system allows uploading of contribution in NPSCAN. This functionality will allow the Uploading Office to upload unequal Employee Contribution and Government Contribution for its underlying subscribers. This document describes the Standard Operating Procedure to be followed by the Uploading Offices for upload of 'Unequal Contributions' for Government Subscribers under NPS.

There may be exceptional scenarios wherein the Uploading Office may require uploading contribution for its subscribers with unequal Employee and Government contribution i.e., the Employee contribution amount and Government's contribution amount is less / more than 14%. In such cases, the Uploading Office may use this functionally and upload the contribution file in the NPSCAN system. The functionality of uploading unequal contribution will be a two-step process (maker-checker) wherein an Uploading Office (e.g., PAO/DTO/DTA) is

required to capture a request in the NPSCAN system and the Verifier is needed to authorise the same. In case of De-centralised & Quasi centralised model of

contribution upload, the Oversight Office (i.e. PrAO/DTA) is required to authorise the request whereas in case of centralised model of contribution upload, the request will be authorized by another User of the Uploading Office (i.e. another User of DTA). Once the request is authorised, the Uploading Office can create a Contribution file with unequal contribution amount (unequal employee and employer contribution) using the respective stand-alone utilities (FPU and FVU) and upload the file in the NPSCAN system.

Steps in uploading unequal contribution

- A. Download of FPU & FVU
- B. Capturing of request for uploading unequal contribution in NPSCAN system
- C. Authorisation of request for uploading unequal contribution in NPSCAN system
- D. Request Status View for Unequal Contribution
- E. Preparation & Upload of SCF for unequal contribution in NPSCAN system

A. Download of FPU & FVU

To facilitate the Uploading Offices of Government Sector for uploading unequal contributions of its underlying subscribers, File Preparation Utility (FPU) & File Validation Utility (FVU) have been developed by CRA. The utilities can be freely downloaded from CRA website (www.npscra.nsdl.co.in). The minimum software & hardware requirement to install these new utilities as well installation procedure for new utilities **will be similar to regular utilities** being used for upload of contribution. Uploading Office shall download these utilities from CRA website and shall prepare Subscriber Contribution File (SCF) for unequal contribution using these utilities only. The Uploading Office shall consider only the unequal contributions while preparing the SCF so that these cases can be identified uniquely in future apart from regular contributions.

B. Capturing of request for uploading unequal contribution in NPSCAN system (Maker Activity)

The Uploading Office of the Government sector (Maker) is required to login into the NPSCAN system (www.npscan-cra.com) using the User ID and password. Please refer **Figure 1** below.

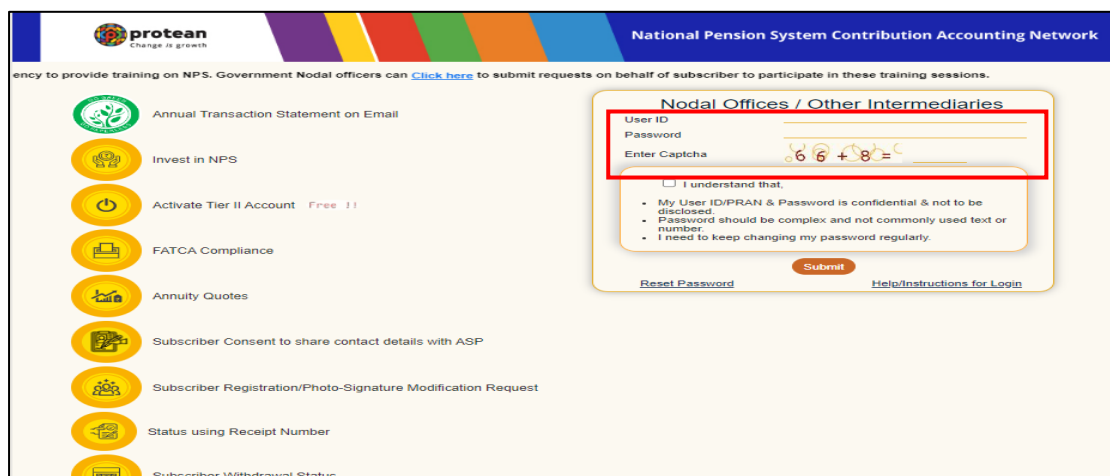


Figure 1

On successful login, the Maker is required to click the sub-menu **'Request Creation for Unequal Contribution'** under the main menu **'Contribution Details'** in order to capture request for uploading unequal contribution as shown in **Figure 2** below.

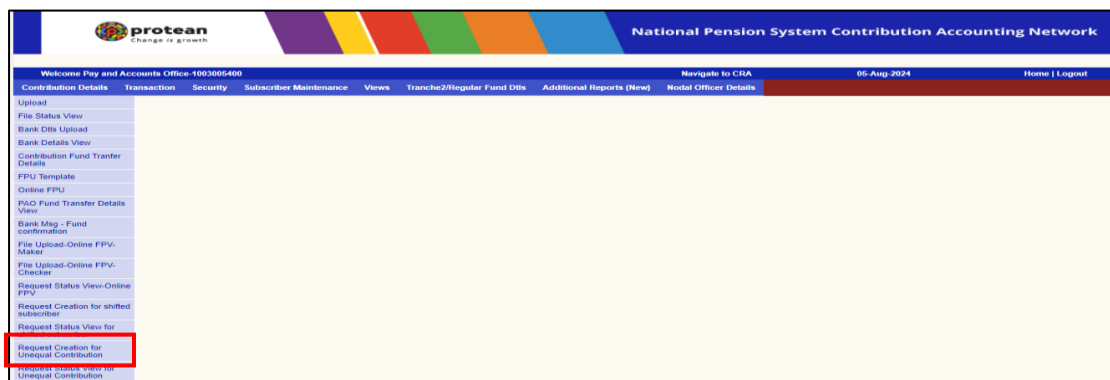
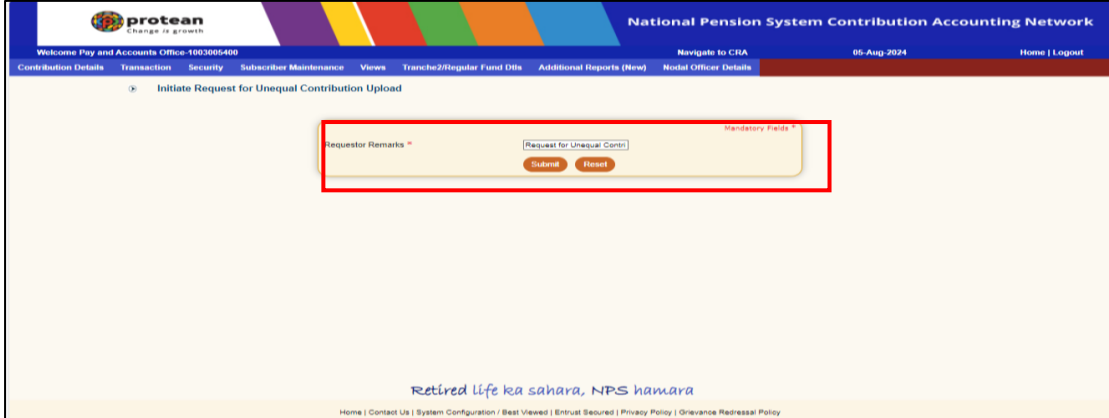


Figure 2

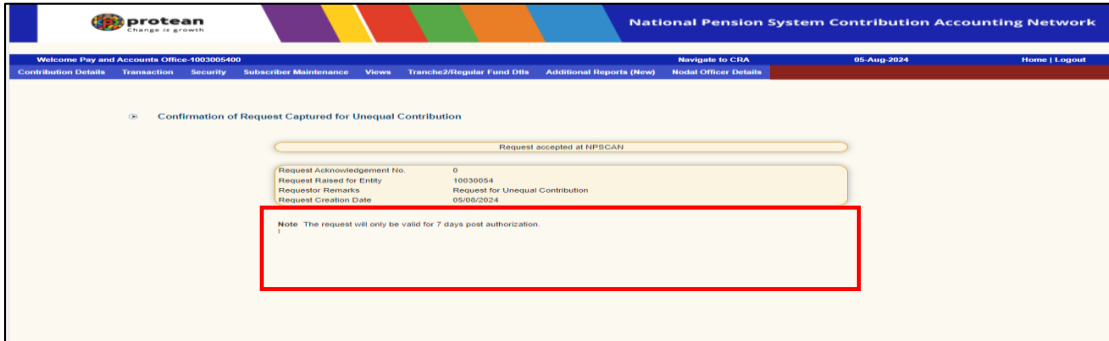
The Maker is required to enter 'Requestor Remarks' and click on submit. The User shall enter the proper reasons for the request so that these cases can be identified uniquely in future apart from regular contributions and the authorizer gathers an idea with the remarks mentioned by the Maker. *Please refer **Figure 3** below.*



The screenshot shows the Protean National Pension System Contribution Accounting Network interface. The main heading is "Initiate Request for Unequal Contribution Upload". A form is displayed with a text input field labeled "Requestor Remarks" and a "Request for Unequal Contr" button. Below the button are "Submit" and "Reset" buttons. A red box highlights the "Requestor Remarks" field and the "Request for Unequal Contr" button. The interface also includes a navigation menu at the top and a footer with the slogan "Retired life ka sahara, NPS hamara".

Figure 3

After submission of the request for Unequal Contribution, the request is accepted at NPSCAN with a confirmation message, 'Request accepted at NPSCAN' as shown in **Figure 4** below.



The screenshot shows the Protean National Pension System Contribution Accounting Network interface displaying a confirmation message: "Confirmation of Request Captured for Unequal Contribution". The message content is highlighted with a red box. The message includes the following details:

Request accepted at NPSCAN	
Request Acknowledgement No.	0
Request Raised for Entity	10030054
Requestor Remarks	Request for Unequal Contribution
Request Creation Date	05/06/2024

Below the table, a note states: "Note: The request will only be valid for 7 days post authorization."

Figure 4

The system will also generate unique Acknowledgement Number for the request captured as shown in **Figure 4** above. This Acknowledgement Number will enable the Uploading Office to check the status of the request.

C. Authorisation of request for uploading unequal contribution in NPSCAN system (Checker Activity)

Once the request for unequal contribution is captured in the NPSCAN system, same needs to be authorized by the Authoriser. In case of De-centralised & Quasi centralised model of contribution upload, the Oversight Office (i.e. PrAO/DTA) is required to authorise the request whereas in case of Centralised model of contribution upload, the request will be authorized by another User of the Uploading Office (i.e. another User of PrAO/DTA) only.

The Authoriser is required to login to the NPSCAN system (www.npscan-cra.com) with User ID and I-PIN. On successful login, the Authoriser shall click the sub-menu **'Request Authorization for Unequal Contribution'** under the main menu **'Contribution Details'** as shown in Figure 5 below to authorise the request.

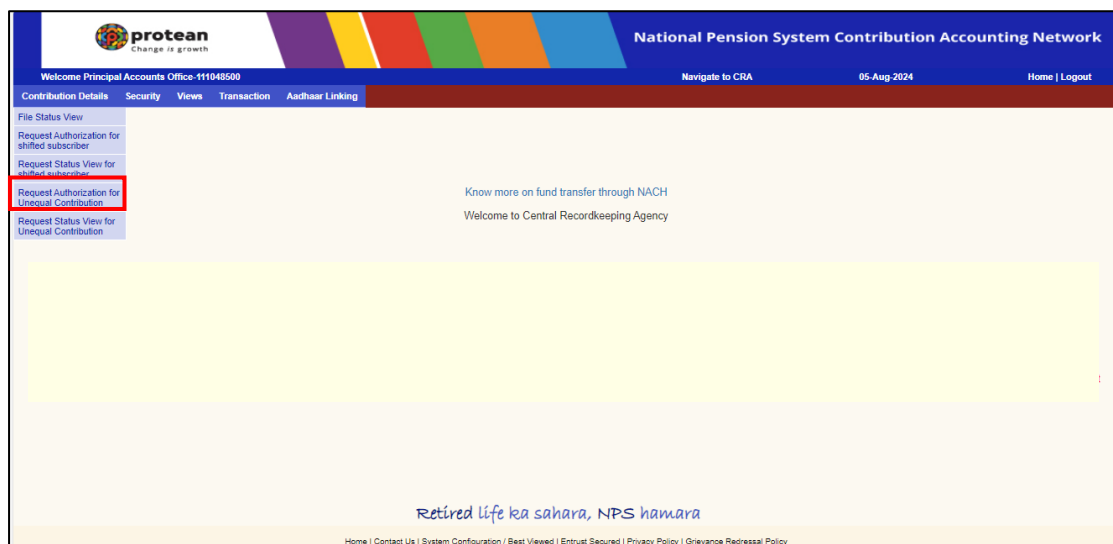


Figure 5

Once the Authoriser clicks the option **'Request Authorization for Unequal Contribution'**, the following screen will be displayed. *Please refer Figure 6 below.*

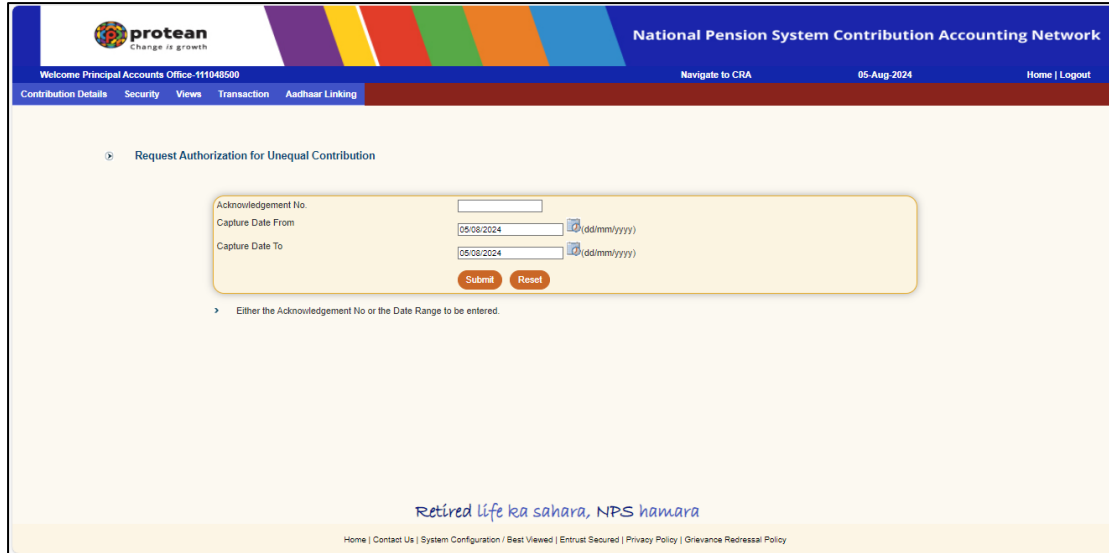


Figure 6

The Authoriser is required to provide either the "Acknowledgement No." and / or "Request Capture date range ('from' and 'to' Date) and then click on 'Submit'. The screen with details of the request/s captured by the underlying User in NPSCAN system will be displayed as shown in **Figure 7** below:

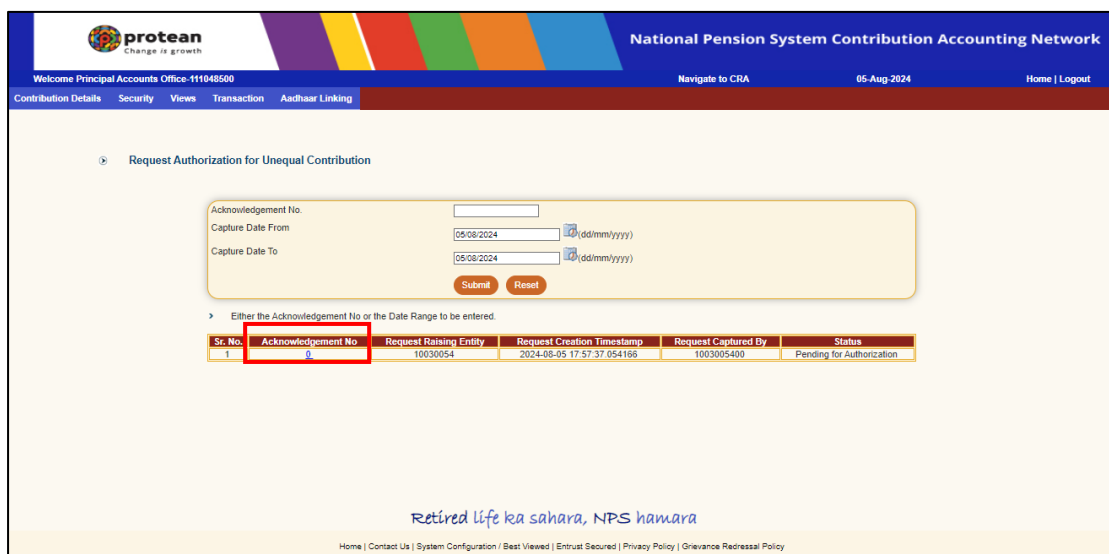
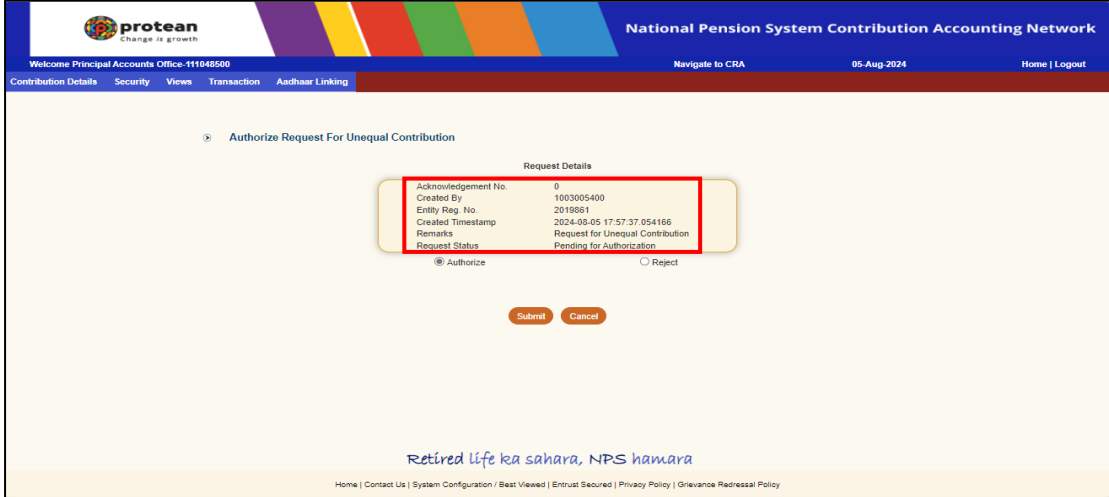


Figure 7

The Authoriser is then required to click on the hyperlink of the Acknowledgment No. to view the details of the captured request. *Please refer **Figure 7** above.*

Once the User clicks on the aforesaid hyperlink, the confirmation screen for the Authoriser appears with an option to Authorise / Reject the request. The request will also display the details such as 'Acknowledgement No', 'Created by', 'Entity Reg. No', 'Created timestamp', 'Remarks, and 'Request Status' as shown in **Figure 8** below.



Request Details	
Acknowledgement No.	0
Created By	1003005400
Entity Reg. No.	2019881
Created Timestamp	2024-08-05 17:57:37 054166
Remarks	Request for Unequal Contribution
Request Status	Pending for Authorization

Authorize Reject

Retired life ka sahara, NPS hamara

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Figure 8

The Authoriser is required to select 'Authorise' and click on 'Submit' the request. On authorization of the request, a confirmation message *as shown in **Figure 9** below* will be displayed to the Authoriser.

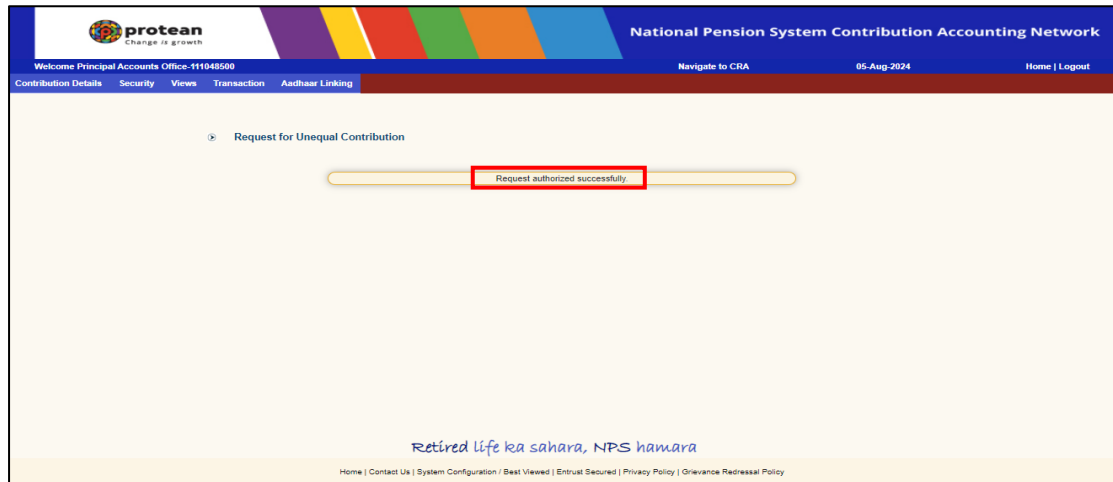


Figure 9

The Authoriser may however, reject the request (in case the request is incorrectly / incompletely captured) by selecting 'Reject' option, provide the 'reason for rejection' and 'Submit' as shown in **Figure 10** below.

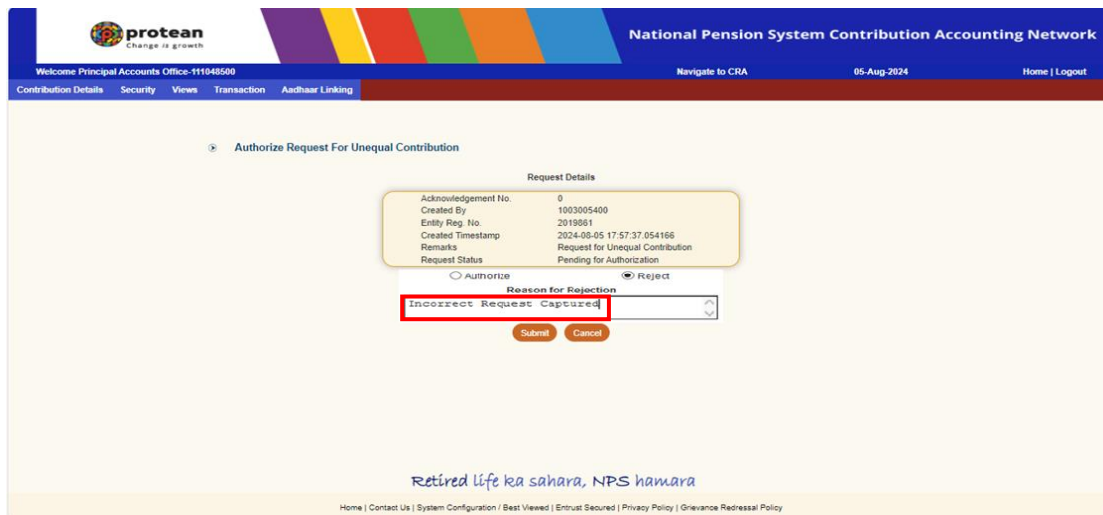


Figure 10

In case of rejection, the Maker (Uploading Office) is required to capture fresh request in NPSCAN system for upload of unequal contribution.

D. Request Status View for Unequal Contribution

The Maker / Authoriser can check the status of any request captured in NPSCAN for unequal contribution. The User is required to select the option **"Request Status View for Unequal Contribution"** under the menu **"Contribution Details"**. Please refer **Figure 11** below:



Figure 11

The User shall provide either the 'Acknowledgement Number' or 'date range' of the captured request. The system will display status of the captured request once User queries the request status through either of the aforesaid search criterias. Please refer **Figure 12** below:

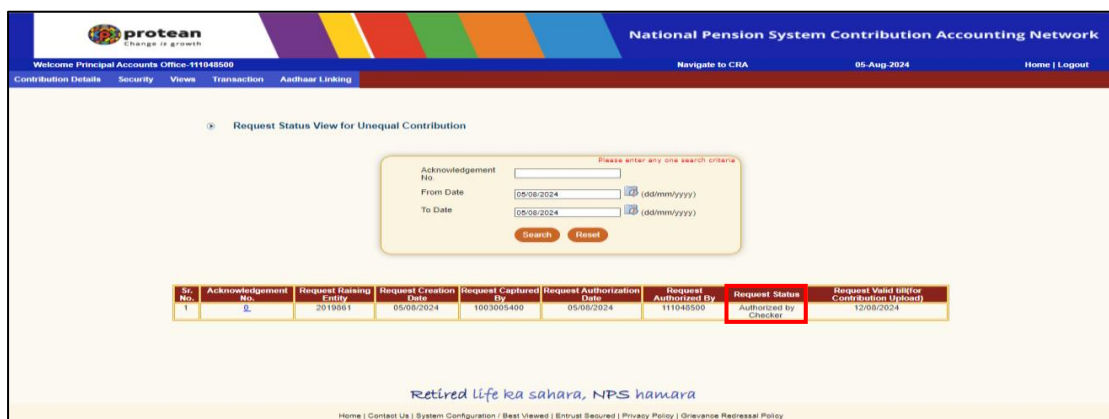


Figure 12

The present status of the file whether 'Captured', 'Accepted' or 'Rejected' in NPSCAN system would be available to the User.

E. Preparation & Upload of SCF for unequal contributions in NPSCAN system

Once the request for Unequal Contribution is authorised in the NPSCAN system, the Uploading Office can create a contribution file using the File Preparation and Validation Utilities (FPU & FVU). The upload of contribution file in the NPSCAN system will be similar to the upload of regular contribution files. However, the upload of files for Unequal contributions is to be completed within a window period of seven days (after authorisation of the request). It may be noted that on expiry of the seven days, such files cannot be uploaded in the NPSCAN system and a new request is to be initiated by the Uploading Office for Upload of Unequal Contribution for Government subscribers.

F. Time line for settlement of NPS contribution

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

In case if 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, if 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 are transferred on 01-Nov-2024 **(After 11:00 AM)**
- Fund Receipt Confirmation (FRC) by Trustee Bank on 02-Nov-2024
- Matching & Booking of SCF in CRA System on 02-Nov-2024
- Units are credited based on NAV as of November 2, 2024

Scenario 2.

- SCF Uploaded on 01-Nov-2024 and funds are Transferred on 01-Nov-2024 **(Before 11:00 AM)**
- Fund Receipt Confirmation (FRC) by Trustee Bank on 01-Nov-2024 (provided, clear fund received at TB before 11:00 AM)
- Matching & Booking of SCF in CRA System on same day i.e. 01-Nov-2024
- Units are credited based on NAV as of November 1, 2024

Scenario 3.

- SCF Uploaded on 01-Nov-2024 and funds are transferred on 02-Nov-2024 **(After 11:00 AM)**
- Fund Receipt Confirmation (FRC) by Trustee Bank on 03-Nov-2024
- Matching & Booking of SCF in CRA System on 03-Nov-2024
- Units are credited based on NAV as of November 3, 2024

Scenario 4.

- SCF Uploaded on 01-Nov-2024 and fund are transferred on 02-Nov-2024 **(Before 11:00 AM)**
- Fund Receipt Confirmation (FRC) by Trustee Bank on 02-Nov-2024 (provided, clear fund received at TB before 11:00 AM)
- Matching & Booking of SCF in CRA System on 02-Nov-2024.
- Units are credited based on NAV as of November 2, 2024.
