



NPS Handbook - 2024 for Drawing & Disbursing Office (DDO)





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Chapter 1 : DDO Introduction

Drawing and Disbursing Office (DDO) is the first point of contact for the Subscribers of Government Sector and they have the access to CRA system for NPS related activities.

I. Registration of DDO

An office can be registered as DDO by submitting 'DDO Registration form' (Annexure N3) along with the 'Covering letter' (Annexure N4) to their respective PAO/DTO.

Forms can be downloaded from the below given QR code:

	Central Government	State Government
DDO Registration Form - N3		
DDO Registration Covering Letter - N4		

DDO registration number and DDO user ID

Once the DDO is registered in CRA system, CRA shall provide 10-digit registration number (e.g. **CGVXXXXXXX** – for Central Govt. & **SGVXXXXXXX** for State Govt.). The registered number allotted by CRA to the DDO's followed by **'00'** shall be used as User ID (i.e. **CGVXXXXXXX00** & **SGVXXXXXXX00**). DDO can login into the CRA system using 'User ID & IPIN' (Password).

II. IPIN Reset of DDO (Reset Password)

To generate the I-PIN, the user needs to go to the CRA system (<https://cra-nsdl.com/CRA/>) and click on the "Reset Password" link in the 'Nodal Office/ Other Intermediaries' block. The User then needs to select 'Instant Set/Reset IPIN', enter the DDO User ID and click on submit. Subsequently, the User will be asked to set a password and initiate a request. Once the request is authorized by the associated Nodal Office (PAOs/DTOs), the password will be activated and DDO user can login into CRA system.

DDOs may refer the 'Standard Operating Procedure' for the process for IPIN reset, in 'Nodal Office Corner' Tab under Government Sector option at Protean CRA informative website (www.npskra.nsdl.co.in).



SOP for Reset of IPIN

III. Mandatory Aadhaar linking for accessing CRA websites

For enhancing the security measures in accessing the CRA system and safeguarding the interests of subscribers and stakeholders, PFRDA vide their Circular No PFRDA/2024/05/Sup-CRA/02 dated February 20, 2024, have implemented to bring in additional security features through Aadhaar-based authentication for login to the CRA system. The Aadhaar-based login authentication is integrated with the current user id and password-based login process to make the CRA system accessible through 2 Factor Authentication.

Following are the salient points to be considered:

- Mandatory requirement of Aadhaar linking to access CRA system has been introduced effective from 1st April 2024

- The Nodal Office needs to ensure uploading the scan image of Employee ID card or Appointment Letter.
- Authority letter is to be uploaded where officials are deputed for overlooking operations of DTA User IDs
- One Aadhaar cannot be mapped to more than one user id
- Maximum five Aadhaar can be linked to one user ID

Aadhaar linking is two level activity i.e. initial entry and Authentication. The oversight office needs to authorize the Aadhaar linking transaction for underlying offices

- Authorisation of Aadhaar linking for DDO User is done by their mapped DTO/PAO.

Nodal Office user may refer the 'Standard Operating Procedure' for the process for Aadhaar based login for Nodal office, in 'Nodal Office Corner' Tab under Government Sector option at CRA corporate website (www.npscra.nsdl.co.in).



Aadhaar linking



Chapter 2: Menus given to DDOs in CRA login

Under NPS architecture, DDOs have been assigned with responsibilities to provide NPS related services for which CRA system has provided the below mentioned menus.

I. Subscriber Registration

DDO user can initiate subscriber registration process and view the status of the request. PRAN generation option is available to DDO belonging to entities opted for it.

II. Transaction

Under this menu, the DDO can update the Subscriber Nomination details & Bank details. It may be noted that Bank details of the subscriber in NPS account needs to be mandatorily Salary Bank account of the subscriber. DDO can also initiate conditional withdrawal under this functionality.


III. View

Under this menu, multiple sub menus are provided.

- a) Subscriber details – Profile of the subscribers can be viewed.
- b) Subscriber List – The list of underlying subscribers can be downloaded.
- c) Statement of Transaction New – Financial year wise viewing and printing of the transaction statement for underlying Subscribers.
- d) e- PRAN – View, Download and Print e-PRAN of the Subscriber.
- e) Statement of Voluntary Contribution under NPS – Under this sub menu, Voluntary Contributions made by the Subscriber in Tier I account can be viewed.

IV. Exit Withdrawal Request

As per the guideline laid down by PFRDA, all withdrawal requests need to be mandatorily processed through online platform from April 1, 2016. In view of this, options have been enabled in Subscriber login to initiate the Exit Withdrawal



request online. However, if a Subscriber /claimant submits a physical form to the associated DDO, the request needs to be captured in the CRA system by the DDO based on the form and documents submitted by the Subscriber/claimant.

After the request is initiated, the withdrawal form along with the documents needs to be sent to the associated PAO/DTO for verification and authorization. After authorization, the request will be processed in the CRA system.

V. Authorize Request

Under this menu, the DDO has to authorize the eNPS PRAN generation request raised by the subscribers.

VI. User Maintenance

The DDOs have given access to upload Form I and Form II as applicable for the Subscribers falling under CCS rule. (Applicable for Central Government)

VII. Grievance

DDO can raise the grievances against any entities under NPS. DDO can view the grievances raised against the office as well as its associated PAO under this option. Feedback can also be provided through this module to the concerned PAO/DTA for resolution of the grievances.

VIII. Security

Under this option, the DDOs can manage their log in credentials. With the help of this option, DDO offices can change password and change 'Secret Question and Answer'. In case of password forgotten or user id locked, the office can reset the password by answering secret question; this helps the office to reset the password instantaneously.

DDOs need to ensure that user ID and Password is not shared with unauthorized person, to modify the passwords at frequent interval and in case there is a change/transfer of official authorized to access CRA system, all the digital safety practices as prescribed are followed.

Chapter 3 : Menu available under NPSCAN







I. Transaction

This option is for DDOs to initiate the subscriber details viz. PAN, email id, mobile number & nominee details in the NPSCAN system. The initiated request will get completed only post approval of PAO/DTO.

Chapter 4 : Informative QRs

Topic	QR	Topic	QR
PFRDA Website		CRA Website	
Protean CRA Corporate Website		NPSCAN Website	
Protean CRA Informative Website		NPS Ki Pathshala YouTube Channel	



Topic	QR	Topic	QR
Pension Calculator		CRA Subscriber Bank details updation - Capture	
NPP Calculator		SOP to Download ePRAN	
Annuity Calculator		SOP for Reset of IPIN	

Download NPS by Protean Mobile App



Play Store
(Android User)

App Store
(iOS User)

Contact us

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Central Autonomous Bodies : cabcra@proteantech.in
State Government : sgcra@proteantech.in
Nodal office Call Centre : 1800 2100 081



Nodal Office Call Center

1800 2100 081

We are available from

✓ 8 am to 8 pm
Monday to Friday

✓ 8 am to 2 pm
Saturday

✗ Sunday
Public Holidays



Please keep CRA allotted Login ID and T-PIN ready before calling.

If you are unaware of T-PIN, there is an option to reset it on above number.

Protean eGov Technologies Ltd.



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