



NPS Handbook - 2024 for Pay & Accounts Office (PAO)/ District Treasury Office (DTO)



FOREWORD

In 2003, Government of India (GOI) mandated Pension Fund Regulatory and Development Authority (PFRDA) to develop and regulate the National Pension System (NPS). PFRDA had the mandate of formalizing the architectural framework and the guiding principles of NPS. Though NPS was implemented in 2004, NPS was operationalised from June 2008 after the appointment of intermediaries like Central Recordkeeping Agency (CRA), Pension Fund Managers (PFMs), Trustee Bank (TB), Custodian etc. under a unique and unified architecture i.e., the unbundled structure wherein every entity was entrusted with a specific responsibility in accordance with their core competencies. This has been done to ensure NPS provides financial security with low cost of administration as well as fund management of pension account.

NPS is applicable to all employees of Central Government services, except the Armed Forces, joining Government services on or after January 1, 2004. Subsequently, majority of the State Government have also adopted NPS from different dates. NPS is also applicable to Central Autonomous Bodies (CABs), State Autonomous Bodies (SABs). Apart from Government Sector NPS is extended to Corporate and All Citizens of India.

Protean eGov Technologies Limited (formerly known as NSDL e-Governance Infrastructure Ltd.) has been appointed as CRA for NPS. CRA is the fulcrum of the system – i.e. a platform for the stakeholders to interface and interact with each other. Protean has developed the business and operational features of the CRA system after consultation with PFRDA and other stakeholders. These include the complete functioning of the system and the processes to be followed by various stakeholders for operationalisation of NPS. Protean - CRA has also put in place necessary IT and organizational infrastructure for delivering various CRA services.

Protean CRA, has continuously focused on providing user friendly system as well as better and efficient services to the stakeholders of NPS. As the Nodal Offices (PrAO/DTA, PAO/DTO and DDO) of Government Sector are primarily responsible for operationalisation of NPS, Protean CRA has been striving to continuously provide





handholding to them in each stage of NPS implementation viz. from registration of Nodal Office, registration of Subscribers, contribution processing, account maintenance service to exit from NPS.

As one of such measures, Protean CRA has conceptualised, developed, published and distributed guide (handbook) to all the Nodal Offices. NPS has evolved over a period of time and accordingly, processes have been re-engineered, new system functionalities have been developed and certain functionalities have been enhanced. Hence, CRA has prepared a guide for the PAO in the Central Government/ DTOs in the State Government (henceforth referred to as Nodal Offices). This handbook details the complete functioning of the system and the process / sequences to be followed by the Nodal Offices. It covers all the features available in the CRA System and it will assist the Nodal Offices to handle NPS Operations with ease. It will also provide a brief idea of the functioning of the underlying Nodal Offices.


The term Central Government includes the Central Autonomous Bodies; similarly the term State Government includes State Autonomous Bodies.





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Note : Please click on QR codes to access



Chapter 1: Mandatory Aadhaar linking for accessing CRA website

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 DTO/PAO User is done by their mapped DTA/PrAO.

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.npskra.nsdl.co.in).



Aadhaar linking

Chapter 2: Subscriber Registration

One of the primary responsibilities of the PAO/DTO (hereinafter referred to as Nodal Office) is to ensure Registration of the associated employees covered under NPS.

The registration process is initiated by the DDOs. The DDO collects the forms, checks for completeness of the form, verifies the employment details and affixes the stamp and signature. Once verified, the form needs to be forwarded to the respective PAO/DTO with covering letter (Form S5). It is the responsibility of the PAO/DTO to re-verify and submit the subscriber details to CRA for registration.

KYC documents under PMLA such as proof of identity and proof of address are to be mandatorily complied for Subscriber registration in NPS. Email address, mobile number and PAN of Subscriber are also mandatory. Each employee should have unique email and mobile number associated with his or her NPS account.

The bank details of the Subscriber are required to be filled up while registering for NPS. As a part of due diligence, the Nodal Officer shall ensure that the salary bank account of employee is recorded for Subscriber registration.

Subscriber registration can be done either in "Online Mode including eNPS" or "Offline Mode" depending on the process selected by the associated PrAO/DTA. Once the process is completed, a Permanent Retirement Account Number (PRAN) is allotted to the Subscriber by CRA. PRAN card and I-PIN/T-PIN are printed and dispatched by CRA to the respective Nodal Office (with separate packets for each underlying DDOs) for onward distribution. The steps for different modes of registration are given below:



Subscriber Registration Form
(Common Subscriber Registration Form – CSRF G)



I. Online PRAN Generation:

Online PRAN Generation can be carried out by the Nodal Offices using either the Front-end mode (screen based) or by Batch-upload mode (uploading of file). Official letter is required from Pr.AO for enabling online PRAN generation module. A brief overview of processes to be followed are provided below:

A. Front end mode (Screen based):

- a. Online PRAN Registration is a Maker–Checker activity. Capturing the details and verification of the same are done by the Nodal Officer using different Users.
- b. Maker User of Nodal Office will capture the Subscriber details as submitted through CSRF. Separate tabs have been provided to capture Personal Details, Bank Details, Nominee Details and for upload of Photograph/Signature.
- c. Nodal Office will scan Photograph/Signature and upload in the CRA System.
- d. Checker user will verify the details entered by maker and authorize the request in the CRA System.
- e. PRAN will be allotted upon successful processing of the uploaded file. The “Subscriber List” can be downloaded by the Nodal Officer, which shall include the newly generated PRANs.
- f. The Nodal Office is required to forward the physical documents to CRA- FC within 90 days of PRAN generation for storage.

B. Batch upload mode:

- a. The Nodal Offices will enter the Subscriber details from the verified form in the Back-Office/internal system.
- b. Photograph and Signature needs to be scanned and uploaded in Back-office/internal system.
- c. The Nodal Office needs to generate a registration file and validate the file through File Validation Utility (FVU) provided by CRA.
- d. After successful verification, the file needs to be uploaded in the CRA System.
- e. PRAN will be allotted, on successful processing of the uploaded file. The

"Subscriber List" can be downloaded by the Nodal Officer, which shall include the newly generated PRANs.

- f. The Nodal Office is required to forward the physical documents to CRA- FC within 90 days of PRAN generation for storage.



demo for online PRAN generation

II. eNPS for Government Employees.

In order to generate PRAN quickly and to ease Subscriber registration, eNPS for Government Subscribers has been enabled. This feature allows the Subscriber to directly capture Subscriber details for generation of PRAN, thereby reducing the errors in data capture and workload of the Nodal Offices. The Nodal Office would be required to verify and authorize the details captured by the Subscriber and also enter the employment details.

Newly recruited employees may be guided to visit the following link to initiate a PRAN generation request through the eNPS portal of Protean-CRA.



Initiate PRAN generation request
through eNPS by Employee

The benefits associated with the PRAN generation through the eNPS for the Government Subscribers have been listed below:

- A. PRAN shall be generated instantly upon authorization of the request by the associated PAO/DTO.
- B. Since the registration involves the eSign using Aadhaar, the activity is paperless.
- C. The registration data is entered by the Subscribers, resulting in data accuracy.
- D. PRAN shall be available to the Subscriber immediately upon PRAN generation.
- E. Minimal intervention of the nodal office



SOP for detailed step wise procedure
for eNPS Registration

QR Code: Scan QR Code > Demo > eNPS for government subscriber

III. Offline Mode – Submission of Physical Form to CRA-FC:

A brief overview of the process of Subscriber Registration using physical forms is given below.

- A. The verified forms are submitted by Nodal Office to the CRA-FC along with a covering letter (Form S6).



Covering letter for Form submitting
to CRAFC (Form S6)

- B. The Subscriber can provide the combined Subscriber Registration form (i.e. for opening of Tier I as well as Tier II account).

C. On receipt of the forms, CRA-FC conducts a preliminary level check of the forms and issues a Provisional Receipt as an Acknowledgement mentioning number of forms accepted and/or rejected. For rejected forms, CRA-FC issues a rejection memo. Nodal Office may check status of PRAN Applications at (<https://cra-nsdl.com/CRA/>) at option "Check Subscriber Registration status", below Nodal Office log-in by using 15-digit PRN issued by CRA-FC.

D. CRA-FC digitizes the Subscriber application forms and uploads the details in CRA System for generation of PRAN.

E. Nodal Office can also use the "S1 submission details" module in the CRA System (<https://npsan-cra.com/CRA/>) to track the forms. On receipt of the forms, the Acknowledgement is sent to the registered email ID of the Nodal Office.

After the details are entered, PRAN is generated in the CRA System and allotted to the Subscriber. On generation of PRAN, Subscribers are informed via SMS & Email.

IV. Server to Server Integration (STS)

CRA has enabled the functionality wherein a new STP service will be enabled in the system such that it will allow the seamless communication between CRA system and Nodal Office systems without the manual intervention by directly integrating CRA system with their back office. By enabling STS functionality, manual intervention will be reduced and PRAN can be generated without error.



STS documents

QR Code: Scan QR Code > Utilities > Server Integration documentation > Standard Documentation on Server to Server Integration

Points to Remember:

1. Ensure that all mandatory details in the form are filled & Form is authorised.
2. PRANs should be mentioned in the Form for Subscribers registered in Online Mode.
3. Collect the Provisional Receipt No. for Forms submitted at CRA-FC.



Chapter 3: Contribution Processing

I. Processing of Contribution

Once PRAN is allotted after a Subscriber is registered under NPS, Nodal Office needs to process contribution in NPSCAN (www.npscan-cra.com) on a monthly basis. The steps of processing contribution are given below:

A. Preparation of Subscriber Contribution File (SCF)

Subscriber contribution file contains contribution related information like DDO Registration No., PRAN, employee contribution amount, employer contribution amount, contribution month & year, contribution type, etc. This file can be prepared by Nodal Office by using the utility provided by CRA or by using its own Back-Office. Contribution can be broadly classified into two types viz:

- a. Regular Contribution – Contribution corresponding to monthly salary deduction along with equal or higher contribution from employer, as decided by employer.
- b. Arrear/Miscellaneous Contribution – Contributions corresponding to arrear (like DA, increment in salary etc.) or miscellaneous payments made to the employees.

It is to be noted that any contribution pertaining to deduction from monthly salary should be uploaded as regular e.g. if a contribution for the month of January 2023 is uploaded in the month of February 2024, it should be uploaded as Regular not as Arrear.

As per guidelines from Ministry of Finance, the contribution file needs to be uploaded by 25th of every month (for processing the NPS contribution corresponding to that month's salary) and the consolidated amount needs to be transferred to the Trustee Bank latest by the last working day of that month. However, CRA System allows processing of contribution at any time by the Nodal Office.

B. Validation of SCF

The SCF needs to be validated using a utility provided by CRA. The utility can be downloaded from



SCF Utility

QR Code: Scan QR Code >Utilities > Subscribers Contribution Upload

C.Uploading the SCF on the CRA website

The validated file needs to be uploaded in NPSCAN website (www.npscan-cra.com). Upon successful upload of the SCF, a unique Transaction ID (TID) is generated. With the TID generation, a challan is also prepared providing information about the SCF to the Nodal Office.



SOP for Contribution
Upload Process



NPS Ki Pathshala YouTube Video
Contribution Upload Process

II. Transfer of fund to Trustee Bank (Axis Bank)

After successful upload of SCF, the Nodal Office needs to do the following.

- A. The Nodal Office can transfer the funds to the Trustee Bank through Electronic Mode only from their Accredited Bank (the bank through which Nodal Office deals).
- B. Information to be provided to the Trustee Bank along with the online transfer, needs to be shared with the Accredited Bank. This information is provided in the Challan generated as mentioned in point III. Once the Trustee Bank is able to

identify the funds correctly based on information provided along with the funds, it will confirm the receipt of fund to CRA and the file would be matched and booked and units will be credited to respective Subscriber's account.

- C.If the Trustee Bank is not able to identify the funds remitted, the funds will be returned to the source (Remitting Bank) on T + 1 basis (T being the date of remittance).
- D.The Nodal Office can check whether the funds remitted by it has been returned by the Trustee Bank. The details are available in the login provided on CRA System (www.cra-nsdl.com) and NPSCAN System (www.npscan-cra.com).
- E. If the uploaded SCF is not matched and booked in the CRA system till T+12 settlement days, it will be rejected and the office will be required to upload a new file.



SOP for Transfer of Funds to Trustee Bank

III. Contribution Upload facility for Subscribers shifted to another sector

Nodal Offices can process contribution for Subscribers who have been associated with them in the past but have moved to a different sector. The Nodal Office needs to initiate a request in the CRA System, which needs to be authorized by the Monitoring Office (Pr.AO/DTA). Once authorized, the Subscriber Contribution File (SCF) for the said Subscriber can be uploaded within a defined window. The process for remitting of funds for such SCFs is similar to the regular transactions.

IV. Processing of Voluntary and Tier II contribution

As per this option, the Government Subscribers mandatorily covered under NPS can approach their associated Nodal Office for making additional investment in their Tier I account. The Additional Voluntary Contribution can be claimed for tax exemption by the Subscriber under the section 80-CCD(1B) of the Income Tax Act, 1961 as per the limit prescribed under the Act. The steps for processing such

contribution remain the same. However, File Preparation Utility (FPU) and File Validation Utility (FVU) for processing 'Voluntary Contributions' and 'Tier II Contributions' of Government Subscribers are different from utilities for processing mandatory contributions.



Utility (FPU & FVU) for
upload of Voluntary and
Tier II contribution



SOP Utility for upload
of Voluntary and
Tier II contribution

QR Code: Scan QR Code >Utilities > Subscribers Contribution Upload

V. Processing of Unequal Contribution

The Nodal Office can also process contribution for employees where Employee and Employer contribution is not in predefined percentage of contribution i.e. more/less amount than 14% for Government Subscribers. The Nodal Office needs to initiate a request in the CRA System, which is to be authorized by the Monitoring Office (Pr.AO/DTA). Once authorized, the Subscriber Contribution File (SCF) for the said Subscriber can be uploaded within a defined window of 7 days.



Utility – Subscriber Contribution Upload

QR Code: Scan QR Code >Utilities > Subscribers Contribution Upload



Points to Remember:

1. Upload contribution regularly and timely for all associated Subscribers.
2. Use of proper FPU and FVU.
3. Office can use its own back office to generate file in the FPU file format.
4. Delayed monthly contribution is not to be processed as Arrear.

Chapter 4: Maintenance of Subscribers Details

Changes in Address, Bank Account Details, and Modification in Nomination details etc.

Subscribers registered under NPS have an option to update certain details like mobile number, email ID, bank a/c in the CRA System using I-PIN provided to them by CRA. However, Subscribers can also request for change of details through their associated Nodal Office by submitting a Subscriber Detail Change Request form (Form S2) to the concerned Nodal Office.

The request for change in Signature and/or Photograph can be carried out through the Nodal Office or CRA-FCs (list of CRA-FCs is available at CRA website www.npscra.nsdl.co.in). Whereas, all other changes like change in personal details, nomination details, demographic details, etc. should be carried out by the concerned Nodal Office through the NPSCAN system by using the User ID and I-PIN allotted by CRA.

CRA has allotted two different User IDs and I-PIN to the Nodal Office which will enable them to carry out the changes. Both the IDs can be used as Maker/ Authorizer but the same ID cannot be used as Maker and Authorizer for the same transaction. Some request types however do not need Authorization.

I. Maintenance by Nodal Officer

Nodal office can update the below mentioned details in CRA for underlying Subscribers. All the activities are Maker – Checker based activity and both the User IDs are required.

- A. Change in Subscribers' personal details (Core Data – Data appearing on PRAN Card)
- B. Change in Subscribers' personal details (other than Core Data)

- C.Change in Subscribers' Address
- D.Change in Subscribers' Nomination Details
- E. Change in Subscribers' Bank Details
- F. Change in Subscribers' Employment Details
- G.Reprint of PRAN Card

Name change request by Subscriber needs to be routed through the Nodal Officer. This request is to be updated in service record, prior to updating in CRA. Documentary evidence is mandatory for executing such request in CRA. Nodal office can process the name change request of a subscriber in CRA system, which is effected only after authentication by DTA/PrAO. Any subsequent name change for the same subscriber, is to be processed by CRA only and not by Nodal office.

Further, for the change in date of birth, date of joining and date of retirement, valid proof needs to be uploaded in CRA. As a part of due diligence, these modifications should be allowed as exceptional cases with approval of oversight authority in CRA login.

Any subsequent modification in personal profile of the subscriber needs to be KYC complied.



Form S2 : Subscriber
Details Change



SOP on Subscriber
Maintenance by Nodal Office

II. Bulk Salary bank data upload:

Bank account details are mandatory for the NPS Accounts of the Subscribers, as all the withdrawals will be credited only to the underlying bank account of the Subscriber. As directed by PFRDA, for Government NPS Subscribers only Salary Bank account can be captured in the CRA system and this bank account has to be unique to the subscriber. To facilitate the same CRA has rolled out a function for uploading of bulk salary bank account and marking of "Salary Bank Account Flag" for all the existing NPS subscribers in Government Sector.

Nodal office may refer the Standard Operating Procedure on "Bulk Uploading of Salary bank account" for NPS subscribers in Nodal Officers Login and the "Guide for preparing the Index File and Bulk Salary Data File" in 'Nodal Office Corner' Tab under Government Sector option at CRA corporate website (www.npscra.nsdl.co.in).



Bulk Upload of Salary bank account

III. Maintenance by Subscriber:

We have also provided access to Subscribers, wherein Subscriber can initiate request to change the details in CRA. Below is the list of activities, where Subscriber can initiate request by using their login. In all such cases, Nodal office verification is not required.

1. Change in Subscribers' personal details (Mobile Number, Email ID & Telephone No.)
2. Change in Subscribers' Address through Aadhaar OTP
3. Change in Subscribers' Nomination Details (details will be auto updated if not authorized by mapped Nodal office in 30 days).
4. Change in Subscribers' Bank Details
5. Reprint of PRAN Card

6. Change of Scheme preference

7. FATCA Self Certification

IV. Instant Reset of I-PIN for Subscribers

Functionality of 'Instant Reset of I-PIN' for Subscribers by Nodal Offices (PAOs/DTOs)

Subscribers are given the option to reset their I-PIN through OTP authentication sent to their registered mobile number. However, if the Subscriber's recent mobile number is not registered, the request for reset of I-PIN request can be raised which needs to be authorised by the Nodal Office. Once authorized, the I-PIN set by the Subscriber gets activated and the Subscriber can use the same to login to CRA System.



Instant Reset of IPIN for subscriber
NPS ki Pathshala (YouTube Video)

V. Instant Reset of I-PIN for Nodal Office

CRA has developed a functionality wherein Nodal Office can reset their I-PIN instantly. This functionality allows a Nodal Office to reset I-PIN by initiating a request and getting it authorized by the concerned Pr.AO/DTA. The I-PIN is reset instantly and hence saves time required for reissue and dispatch of physical I-PIN.



Instant Reset of I-PIN for Nodal Office
NPS ki Pathshala (YouTube Video)



Instant Reset of I-PIN for Nodal Office SOP

Chapter 5: Shifting of Subscribers from one office to another

NPS has multiple sectors like Government (including Central and State Government), Corporate and All Citizens of India. The PRAN is mapped to any one of the sectors as applicable.

One of the major features of NPS account is "Portability". This implies that if a Subscriber joining a Government job already has a PRAN in another sector/ different state government, then a new PRAN need not be opened and the same old PRAN would be mapped to the new office.

Scenario 1: Shifting from one Nodal Office to another within the Central Government/within the same State Government

In case a Subscriber shifts within the Central Government / within the same State Government, then the Subscriber need not submit any shifting request. The shifting

automatically takes place in the CRA System as and when Subscriber Contribution File (SCF) uploaded by the new Nodal Office is Matched and Booked in CRA System.

Scenario 2: Between State Governments/Corporate/UoS and Central Government/State Government

The Subscriber needs to submit form ISS-1 to the target PAO/DTO through the corresponding DDO along with a copy of the PRAN card. Only the sections relevant to the Subscriber needs to be filled. The Subscriber shifting request forms can be obtained from the Nodal Office or downloaded from the CRA corporate website (www.npscra.nsdl.co.in). On receiving the request for ISS, the target PAO shall capture the request in CRA system (www.cra-nsdl.com) and retain the document at their end for future reference.

After verification of Inter Sector Shifting (ISS) request by target PAO office, request has to be authorized by source Nodal Office (DTO/DTA/CBO/POP-SP) (Subscriber earlier mapped with the entity) to complete the shifting process.

In case of Inter Sector Shifting ISS form shall be submitted by Subscriber to the respective office.



ISS Form



SOP for Nodal Office for
Inter sector shifting

Points to Remember:

1. ISS is a maker checker activity.
2. If checker activity is not completed, the Subscriber will continue to be mapped to earlier Office.
3. After completion of checker activity, source authorization is required to change the mapping in CRA

Chapter 6: Error Rectification Module

Nodal Office uploads SCF in CRA System and remits the contribution amount to the Trustee Bank. There have been instances wherein the Nodal Offices/ Accredited Banks may have committed errors in uploading the SCFs/remittance of Funds. The Error Rectification Module (ERM) helps the Nodal Office to rectify those mistakes seamlessly along with an audit trail.

As per PFRDA directive, availability of correct Nodal Office Bank details in CRA system is mandatory, prior to any request for “Error Rectification”, pertaining to “Excess Transfer to PRAN” and “Non-NPS withdrawal”.

The Nodal Office (PAOs/DTOs) can initiate request for updating office bank details and upload supporting documents using CRA online system. This bank detail update needs to be authorized by PrAO. An ERM request can be executed only after a gestation period of 30 calendar days from the day of bank details update.

The official carrying out the verification of ERM request shall ensure that the bank details displayed in CRA at the time of ERM processing are matching with the designated bank account authorised to receive the credit.

Some of the major errors committed by the Nodal Office are as under.

a.Excess Transfer to a PRAN

In some instances, Nodal Office may have erroneously processed excess amount against a particular PRAN and the amount has been credited into the Subscriber account. ERM will allow the Nodal Office (who has processed the contribution) to initiate a redemption request for the excess amount from the PRAN.



ERM Excess Transfer
NPS Ki Pathshala YouTube Video

b. Amount wrongly credited in PRAN 1 instead of PRAN 2

If a Nodal Office inadvertently processes a contribution in PRAN 1 instead of PRAN 2, the ERM can be used to move the contributions to the correct PRAN.



ERM Wrong Credit
NPS Ki Pathshala YouTube Video

c. Non-NPS Subscriber withdrawal

If any contribution is processed by the Nodal Office for any employee who is not supposed to be covered under NPS, then the contributions made to such PRANs can be redeemed through the option 'Error Rectification Module' under ERM.



ERM Wrong Credit
NPS Ki Pathshala YouTube Video

For other errors, if any, the Nodal Office is advised to contact Pro-CRA.

Points to Remember:

1. ERM is a maker checker activity by PAO/DTO.
2. It also requires Authorisation from PrAO/DTA.
3. PAO/DTO bank details should be registered in CRA system for processing Excess Transfer to PRAN and Non-NPS subscriber withdrawal ERM requests.



Chapter 7: Central Grievance Management System

All Nodal Offices and other NPS intermediaries have been provided with a unified platform – Central Grievance Management System (CGMS) for registering and resolution of grievances in a time bound manner. Subscriber/Nodal Office can access CRA System and register their grievances in CGMS against any interfacing entity.

I. CGMS Features

- A. A system generated unique token number is given to Entities/Subscribers raising a grievance in CGMS.
- B. Email alert is sent to the registered email ID of the concerned Entity about the grievance raised.
- C. For all such grievances against any Entity, the concerned Entity has a provision to enter resolution remarks of the grievance in CGMS.
- D. Entities/Subscribers raising grievance can check the status of grievance at CRA website (www.cra-nsdl.com) or through the Call Centre by mentioning the Token number.
- E. CRA has provided a Dashboard to the Monitoring Offices for monitoring of pending grievances.
- F. CGMS also has an automatic escalation mechanism for monitoring the status of the open grievances.
- G. Pop up alert is given to the Nodal Office displaying count of Grievances pending for more than 30 days (if any), giving an option to the Nodal Office to resolve them immediately.

II. Mode of raising grievances

The modes through which the grievance can be raised are:

- A. Web based interface of CRA System (by using I-PIN)
- B. Call Centre (by using T-PIN)
- C. Physical forms submitted to CRA (by using prescribed format – Form G1)

III. Raising, Resolving and Status view

The Various sub menus available under the 'Grievance' menu available for Nodal Office in CRA Login (www.cra-nsdl.com) are:

- Log Grievance Request: Request can be raised by using this option.
- Grievance Resolution: Request can be resolved by option after providing remark.
- Grievance Status View: Status of grievance can be viewed by using this option.



How to lodge your Complaint in CGMS
NPS Ki Pathshala YouTube Video



Grievance Resolution in CGMS by Nodal Office
NPS Ki Pathshala YouTube Video

Chapter 8: Exit Management of Subscriber (Withdrawal)

As per the guidelines from PFRDA, all Withdrawal Requests from April 1, 2016 need to be processed online. Physical Withdrawal Request Forms received at CRA will not be accepted for further processing.

As per the new guidelines issued by PFRDA, responsibility of verifying the Withdrawal Request along with supporting documents will be with the concerned Nodal Office only. The Nodal Office will also be responsible for establishing veracity of the documents/claims submitted at the Nodal Office. Once the Nodal Office authorizes the Withdrawal Request in CRA System, request will be placed in the CRA System for redemption of units from the Subscriber's PRAN.

It mandatory to all Nodal offices to upload the withdrawal forms and KYC documents while initiating withdrawal request in CRA. All the Nodal Offices are requested to disseminate the information among the concerned Subscribers. Nodal Offices should note that PFRDA has re-clarified that once withdrawal process is completed, that account would be deactivated and would not be reactivated for processing of any missing credits in the account. The Nodal Office would be required to process this amount outside the NPS architecture.



Demo for the online withdrawal process

QR Code: Scan QR Code >Demo > Capturing of Withdrawal Request

I. Exit (Withdrawal)

Following are the details for the withdrawals allowed in case of Government Subscribers:

A. Upon Superannuation: At least 40% of the accumulated pension wealth of the Subscriber has to be utilized for purchase of annuity which will provide pension and the balance can be withdrawn as lump sum by the Subscriber. In case the total corpus in the account is less than Rs. 5 Lakh as on the date of Retirement, the Subscriber can avail the option of complete Withdrawal as Lump-sum.

B. Upon Death: 80% of the accumulated pension wealth shall be mandatorily utilized for purchase of annuity and balance pension wealth shall be paid in lump sum to the nominee. The annuity contract shall provide for annuity for life of the spouse of the subscriber with provision for return of purchase price of the annuity and upon demise of spouse, re-issued to the family members in the order as prescribed by the Regulation. However, if the accumulated pension wealth of the Subscribers is equal to or less than Rs. 5 Lakh, then the nominee or legal heir has an option to withdraw the entire accumulated pension wealth.

C.Exit from NPS before the age of superannuation (irrespective of cause): At least 80% of the accumulated pension wealth of the Subscriber has to be utilized for purchase of annuity which will provide pension and the balance can be withdrawn as lump sum by the Subscriber.

However, if the accumulated pension wealth of the Subscriber is equal to or less than Rs. 2.5 Lakh, then such Subscriber has an option to withdraw the entire accumulated pension wealth.

You may refer the regulations/guidelines/circulars/FAQs available on PFRDA website (www.pfrda.org.in)/CRA website (www.npskra.nsdl.co.in) for more information on exit under NPS.



To know more about pension plan available in NPS,
NPS ki Pathshala YouTube

Further, PFRDA has issued new guidelines regarding Deferred Withdrawal under NPS. Under the Deferred Withdrawal Facility, Superannuating Subscribers, at the time of exit from NPS, can exercise an option to defer lump-sum withdrawal and stay invested in the NPS. Subscriber also has an option to withdraw the deferred lump-sum amount in maximum ten annual instalments up to the age of 75 years.

II. Partial Withdrawal Option to the Subscribers:

Subscriber can opt for Partial Withdrawal as per following conditions:

- A. The Subscriber should have been in the NPS at least for the period of three years from the date of his or her Joining (in case of Govt. & Corporate Subscribers)/date of PRAN generation (in case of 'All Citizens' sector).
- B. The Subscriber shall be allowed to withdraw only a maximum of three times during the entire tenure of subscription.
- C. The Subscriber can opt for withdrawal not exceeding 25% of contributions made by him/her.

As per PFRDA Communication (CIR No. PFRDA/2022/40/ASP-EXIT/04) dated December 23, 2022, the partial withdrawal process adopted during COVID has been withdrawn.

As per PFRDA guide lines from 1st January 2023 government employees needs to approach concerned nodal office for processioning partial withdrawal transactions.



Circular



To know more
about Partial
withdrawal
processing

Chapter 9: Other Functionalities

I. Contribution File Status View

Nodal Office user can check the status of the Transaction IDs uploaded by it. User has to provide the date range or Transaction ID to initiate the search. Based on the input, CRA System will show the status of the Transaction ID(s) (Awaiting Fund details, Matched and Booked etc.) for the period/Transaction ID entered by the User.

II. Subscriber-DDO List (download)


Nodal Office can view the details of the Subscribers mapped with the underlying DDOs. The list can be generated for all the associated DDOs together or can be generated for a specific DDO.

III. Transaction Statement

Nodal Office user can check Transaction Statement for all its associated Subscribers. User needs to access the option 'Transaction Statement' under the 'Views' menu in NPSCAN (www.npscan-cra.com). User can generate Transaction Statement for each quarter since inception of the PRAN.

IV. Subscriber Retirement Details

Nodal Office user can view the 'Retirement Date' of the Subscribers approaching retirement. The User needs to select the option "Subscriber Retirement Details"



under the 'Views' menu in NPSCAN (www.npscan-cra.com) and choose a date from the drop-down list. The list of Subscribers whose retirement date is less than four months from the selected month will be displayed.

V. Claim ID report

Nodal Office user can view the details of the Claim IDs for which some action is pending. The User needs to select the option 'Withdrawal Exit Claim ID report' under the 'Views' menu in NPSCAN (www.npscan-cra.com). The list of Subscriber details as well as Claim ID details against which the Nodal Office needs to take action would be populated.

VI. Tier II Account

Tier II account is a voluntary saving facility where in the Subscriber can initiate withdrawal as per his/her choice. Subscribers who are mandatorily covered under NPS can approach their respective Nodal Office to activate the Tier II account, provided their Tier I account is active and is IRA complaint. Nodal Office can also process withdrawal request in Tier II for the associated Subscribers.

VII. ePRAN View

The Nodal Office can view a soft copy of the PRAN Card (e-PRAN) which can be downloaded in '.pdf' format and can also be printed.

VIII. Subscriber Address change authorization

At present, for any modification in Subscribers' address details registered in the CRA System, a physical request is required to be submitted to the associated Nodal Office and subsequently the Nodal Office is required to capture/verify the request in CRA System. With the help of this functionality, the Subscribers will be able to update/modify the address details using their Aadhaar and the same needs to be authorized by the associated Nodal Office online.

IX. Training module

The Nodal Offices can raise requests for Training on various operational aspects for the officers handling NPS related activities. The Nodal Office can access this module by clicking the link given on the welcome page of the CRA Systems (www.cra-ns-dl.com or www.npscan-cra.com). On submission of request by the Nodal Office, CRA Officials will co-ordinate with the Nodal Office for scheduling the date, time and venue of the training.



X.DDO Shifting:

CRA has enabled a functionality whereby shifting of DDO along with the associated Subscribers can be processed by Nodal Office. The steps required to be followed are given below for quick reference:

- A.Target PAO/DTO (i.e. where the DDO is to be shifted) will initiate a request in the CRA System.
- B. The request needs to be initiated by one of the two User IDs and verified by using the other User ID.
- C.The PrAO/DTA will then authorize the DDO shifting request in CRA System.

XI. Form Submission Details

The functionality of “Form Submission Details” provides for submitting details of Subscriber Registration (CSRF I) forms dispatched by Nodal Offices to CRA-FC. It will enable the Offices to track the movement of Subscriber registration forms from Nodal Offices to CRA-FCs. Under this functionality, Nodal Office can enter dispatch details of CSRF I submitted to CRA-FCs in CRA System. Upon receiving the forms, CRA-FCs will acknowledge the receipt of forms at their end. Nodal Offices will also be able to view status of the forms dispatched to CRA-FCs.

XII. Employee Enrolment Monitoring

Under the functionality of ‘Employee Enrolment Monitoring’ in the CRA System, the Nodal Office can monitor the progress of NPS registration of newly recruited employees. The Nodal Office has to provide the following details:

- A.Number of newly joined employees who will open NPS account during the present month.
- B. Number of employees pending for registration under NPS up to previous month.
- C.Number of NPS registration completed during the present month.
- D.Number of employees pending for registration under NPS for present month.

XIII. Security

- A.Nodal office can change password in their login without requesting for reset password
- B.Nodal office can set secret Q/A in their login for future reference for reset password at their level only.



XIV. Statement of Voluntary contribution under NPS

Nodal office can download statement for associated subscriber for any additional contribution made by the Subscriber.

XV. DTA Details View

Nodal office can view DTA/PrAO office detail for any assistance under 'View' tab in CRA system.

XVI. FATCA

FATCA status of Subscriber if not updated, can be updated online by the Subscriber. Alternatively, the Nodal office can update the FATCA status on receipt of physical form from Subscriber(s).

Points to Remember:

1. Post login, the User may use the Security module to manage login credentials.
2. Both User IDs provided by CRA can be used as Maker/Authorizer.
3. The password can be reset online.

Chapter 10: Dashboard


CRA has developed a dashboard, which provides reports for the better monitoring of performance of the Nodal Office. All these reports have the facility of 'drilled down' option wherein the Nodal Office can view the status.

I. Subscriber Registration Report

This report provides the number of Subscribers registered in the CRA System and also provides the status of Subscriber registration including the status of IRA compliance (where the Subscriber record has been updated and/or registered on the basis of physical registration form), number of 'Transfer-in' and 'Transfer-out' cases across different PAOs/DTOs. The statistics shown in this report are on week on week basis.

II. Status of Subscriber Contribution File (SCF) uploads

The PAOs (including CDDOs, wherever applicable) uploads the SCFs in the CRA System and remits funds to the Trustee Bank. This report provides the facility to view the summary of the number of files uploaded, number of files pending and the



ageing analysis of the pending files. This report has a link to 'Weekly Update on SCF Upload', which provides detailed status of SCFs uploaded and SCFs matched in the week.

III. Weekly Update on SCF Upload

This report provides a weekly update on the number of files uploaded, number of files pending, files cancelled based on PAO request, etc. Like other reports, this report is also having the option wherein the user can view the details up to the level of the PAO/DTO.

IV. Comparison of the monthly contribution upload

The PAOs/DTOs are supposed to upload monthly contribution file for the Subscribers mapped with it on a regular basis and also remit funds on regular basis. This report provides variation in last two months' count of Subscribers as well as the contribution amount uploaded through SCF.

V. Credit Analysis

This report provides number of Subscriber records and amount for which contributions are uploaded. Also, it will provide the number of Subscriber records and amount which are Matched & Booked. It will also show number of active Subscribers linked to PAO/DTO in previous (Pay) month. This report only includes 'Regular' records uploaded for the selected month.

VI. Performance Tracker

CRA has developed Dashboard reports as well as Exception reports related to NPS activities, which help Oversight Offices in better monitoring and analysing the performance of the PAOs and CDDOs. CRA has also developed 'Performance Tracker' for monitoring and analysing the performance (related to SCF processing) of the various entities involved in NPS architecture. The Tracker has the facility of 'drilled down' option wherein the User can view the status up to the PAO/CDDO/DTO level.

VII. Contribution Credits for Financial Year

This report provides number of Subscriber mapped, distinct PRANs and count of records that are matched and booked as regular and arrear contributions uploaded along with amount. Month wise detail report is also available for the selected month.



VIII. Exception Reports

CRA has a Dashboard available, which provides various reports related to NPS activities. CRA has developed some additional reports which will help in better monitoring and analysing the performance of the PAOs/DTOs and CDDOs. These Exception Reports are available as the “Exception Report” in “Dashboard” menu. CRA is updating the details shown on the abovementioned reports on a weekly/daily basis to provide the latest information. A summary of these Exception Reports are provided below:

A.Exception Report for PAO/DTO

The PAOs/DTOs are supposed to upload monthly contribution file for the Subscribers mapped with them on a regular basis. This report will show the number of PAO(s)/ DTO(s) (Pr.AO/DTA wise) which has not uploaded any contribution files in the selected month.

B. Exception Report for Subscriber Registration

This report provides the list of PAOs/CDDOs/DTOs which have non-IRA compliant Subscribers. Report is displayed in two Tables – PAO- wise and CDDO-wise. The details available are PAO/DTO wise number of Active Subscribers mapped with a PAO/DTO, Number of Non-IRA compliant Subscribers and percentage of the same. This report is sorted based on the number of non-IRA compliant Subscribers.

C.Exception Report for Status of Subscriber Contribution File upload

This report provides PAO/CDDO/DTO wise no. of Subscriber Contribution Files (SCF) uploaded and Count of Subscriber records pending for Matching and Booking till last week. Report is displayed in two Tables, PAO-wise and CDDO-wise. In addition, the user will also be able to view no. of SCFs pending for Matching & Booking and percentage of SCFs pending for Matching & Booking till last week. The report is sorted based on the number of SCFs pending at each level.

D.Exception Report for Monthly Subscriber Contribution Credits

This report provides PAO/CDDO/DTO wise no. of Subscribers for which contribution has been uploaded, no. of records pending for Matching and Booking for a selected month-year. It will also provide PAO/CDDO/ DTO wise no.

of Subscribers mapped, no. of Subscribers for which contributions are uploaded and no. of records pending for Matching & Booking on the last business day of selected month-year. This report only includes the regular records uploaded for the selected month.

IX. Manual Dashboard

In addition to the existing dashboard reports, PCRA has designed and uploaded a customized report on various aspects of NPS implementation and has made the same available on CRA Dashboard

Chapter 11: Online Services available to Subscribers

CRA has developed numerous services for the Subscribers who can go online and perform the following activities.

I. Reset of I PIN via OTP

The Subscribers, under NPS have access to CRA System by using the User ID (PRAN) and I-PIN. In order to provide a faster mode to reset I-PIN and reduce the dependency on the Nodal Offices, CRA has developed a functionality for reset of I-PIN for Subscribers using system generated One Time Password (OTP). The I-PIN is reset instantly when the Subscriber enters the OTP sent on his/her mobile number registered with CRA.



Instant Password Reset
NPS Ki Pathshala YouTube Video

II. Reset of T-PIN

In order to access CRA helpline, the Subscribers can call CRA's Toll Free Number(18002100080) and authenticate themselves with the help of T-PIN. After successful authentication, the Subscribers are prompted to use the Interactive Voice Response (IVR) service. In addition to the IVR, the Subscribers can also speak with

Call Centre Executives (CCE). In the event of the T-PIN being forgotten, the T-PIN can also be reset instantly by speaking with the CCE.

III. Activate and transact in Tier II account online

Subscribers can now activate Tier II account by visiting (<https://enps.nsdl.com>). The activation process involves entering the PRAN, Date of Birth and PAN followed by an OTP authentication. The Subscriber has to furnish necessary details and make payment through payment gateway. Once the same is completed, the auto-generated Tier II activation form needs to be sent to CRA within 90 days.



For Tier II Activation

IV. Withdraw from Tier II account online

The Subscriber can withdraw the amount from Tier II through his/her CRA login.

V. Online Contribution & D-Remit

Subscriber can visit (<https://enps.nsdl.com>), provide the PRAN, DOB and receive OTP for authentication. He/she can contribute in Tier I / Tier II account from Internet Banking, Debit Card. However, the contributions pertaining to deductions from salary and matching contribution by Government would continue to be processed through Nodal Office. Subscribers also have an option to setup SIP in both Tier I and Tier II accounts. Kindly refer following QR code for further information on setting up SIP.



Online Contribution

VI. Updation of subscriber details

Subscriber can login to CRA (<https://cra-nsdl.com/CRA/>) and update address, Nominee details, Bank details in NPS account using Aadhaar authentication. However, for Government Subscribers this change would be required to be authorised by the Nodal Office.

VII. Change your Scheme Preference

Subscriber can change Pension Fund Manager, Investment option, asset allocation under Active choice for Tier II account. Option to change investment details in Tier I is available provided the concerned Government has opted for same. Details about change in Pension Fund Manager and Investment scheme can be checked by accessing following QR code;



SOP for Scheme Preference Change

VIII. Subscriber shifting

Subscribers can now initiate Inter-Sector shifting request through their login in addition to already existing shifting functionality available to the Nodal offices.

IX. Grievances

Subscriber can raise the grievance online against the interfacing entity. Once necessary details are provided, the User receives a unique 'Token Number' which can be used for tracking the status of the raised grievance online. Kindly refer the following QR code for further information;



How to lodge complaint in CGMS
NPS Ki Pathshala YouTube Video

X. Withdrawal Request for Tier I account

Once the Subscriber resigns/is dismissed/retires, the withdrawal request can be initiated online. The request needs to be verified and authorised by the PAO/DTO. He/she can also view the status of the raised withdrawal request online. The Subscriber can also initiate the deferment of withdrawal online.

XI. e-PRAN

Subscriber can view the soft copy of his/her PRAN card in CRA System (<https://cra-nsdl.com/CRA/>). The same can be downloaded in pdf format and printed.

XII. Mobile App

Nodal Office may inform about mobile application to Subscriber. Mobile App may be downloaded from Google Play store / App Store and it is a very useful tool for accessing PRAN account balance, voluntary contribution, account details and address change.



NPS Mobile App
NPS Ki Pathshala YouTube Video

XIII. Podcasts

Protean CRA has taken a new initiative to share NPS related information in form of Podcasts in addition to the already existing NPS ki Pathshala YouTube channel. You can check-out the Podcasts on Spotify by accessing the following QR code;



Podcast



Subscriber Corner
Knowledge Centre



Chapter 12: Digital Safety Practice

The function of Nodal Officer in Government Sector with respect to NPS is paramount importance. This is vital as it begins with Subscriber registration and continues till the authorisation of exit/withdrawal request of the Subscriber employee. Therefore, all Government Officials are advised to adopt the following digital safety practice.

- I. User ID and Password or Digital Token for CRA system access are confidential in nature. This must not to be shared with unauthorised person and must not be written anywhere.
- II. Nodal Offices need to ensure that user ID and Password is not shared with unauthorised person.
- III. As a preventive action, Nodal Offices are advised to modify the passwords at frequent interval or in case there is a change/transfer of official authorised to access CRA system.
- IV. To maintain absolute confidentiality and integrity of all records while dealing with NPS subscriber related activities.
- V. To use minimum 8 characters for password, with combination of numbers, special characters, capital alphabet and small alphabets.
- VI. All PAO/DTO have been provided by two user ids in CRA system, in the capacity of maker and checker for initiation/ verification /authentication. Hence, the Nodal Official shall ensure that the maker user id and checker user id is used by different person (officials of different hierarchy). This will ensure that no single user is able to unilaterally execute transaction.
- VII. It is advisable to maintain a "log book" for keeping the record of individual/official who have been authorised for accessing CRA system, any change in allocation of such access to individual/official and the type of transactions undertaken.
- VIII. The user should not retrieve and modify the data/information related to NPS, such as information pertaining to PRAN detail, subscriber profile, contribution and withdrawal/claim etc.
- IX. Ensure that the antivirus is up-to-date in your computer used for CRA access.

X. Scan all files after download from website or links.

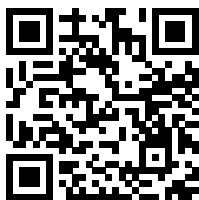
XI. Always ensure to update the Web Browser with latest patch.

XII. Nodal office to carefully verify and process all financial and nonfinancial transactions including the exit/withdrawal request, change in KYC, Bank details and ERM transactions and ensure that the funds are remitted to bank account which is authorised to receive that amount.

XIII. The Nodal office may carry out activities to scrutinize whether the digital safety practices as advised by authority are being followed in letter and spirit.

XIV. Reference PFRDA Circular/Advisory:

1. F.No. PFRDA/17/08/11/0024/2017-SUP-CG-Part(1)dated 12th April 2023
2. F.No. PFRDA/17/08/11/0024/2017-SUP-CG-Part(1)dated 20th March 2023
3. F.No.: PFRDA/17/08/11/0014/2017-SUP-CG-Part(1)dated 29th September 2021
4. F.No.: PFRDA/17/08/11/0009/2017-SUP-SG-Part(1)dated 03rd June 2020



Digital Safety Practices to be
followed by Govt offices

Chapter 13: 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	
Pension Calculator		CRA Subscriber Bank details updation - Capture	
NPP Calculator		SOP to Download ePRAN	



Topic	QR	Topic	QR
Annuity Calculator		SOP for Reset of IPIN	

Download NPS by Protean Mobile App



Play Store
(Android User)



App Store
(iOS User)

Contact us

Central Government : cghelpdesk@proteantech.in
Central Autonomous Bodies : cabcra@proteantech.in
State Government : sgcr@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.



 **Central Recordkeeping Agency for**
National Pension System & Atal Pension Yojana 

1st Floor, Times Tower, Kamala Mills Compound,
Senapati Bapat Marg, Lower Parel, Mumbai - 400013, India.