NPS Handbook - 2024
For Principle Accounts office (PrAO)
and Directorate of Treasuries and Accounts (DTA)

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

Protean eGov Technologies Ltd. (formerly known as NSDL e-Governance Infrastructure Limited) has been appointed as CRA for NPS. CRA is the fulcrum of the system – 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 an updated guide for the Nodal Offices. This Handbook details the complete functioning of the system and the process and sequences to be followed by the Nodal Offices. This guide covers all the features available in the CRA System and it will assist the Nodal Offices and the Oversight 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 System

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 DTA/PrAO User will be done by CRA.

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: Facilities for Principal Accounts Office (PrAO) and Directorate of Treasury and Accounts (DTA) in CRA System

PrAO/DTA is the monitoring authority, which oversees NPS related activities of all the associated Nodal Offices (PAO/DTO/DDO) to ensure compliance. PrAOs/DTAs have access to two systems for accessing necessary functionalities viz; NPSCAN and CRA Portal. PrAO/DTA can log in to these systems with the User ID and I-PIN (password) provided by CRA. The functionalities available in the two systems are listed below:

A. Functionalities available under NPSCAN

I. Views

Under this menu following options are available:

A. Contribution File Status

The status of all the Subscriber Contribution Files (SCFs) uploaded by the associated PAOs/DTOs can be viewed. The status can be checked by using any one of the search criteria like PAO/DTO Registration Number or Date Range (from date & to date).

B. Verification of Pending Requests

PrAO/DTA will be able to see all the requests, which are pending for verification at PAO/DTO level. The types of requests are:

i. One-way Switch (From Tier II to Tier I)

ii. Scheme Set-Up (Tier II)

iii. Withdrawal Request (Tier I)

iv. Change in Subscriber Details

Verification Pending Requests for PrAO

PAO Reg. No.	
Pending for more than (in days)*	
Type of Instruction	All ▾

All
Switch
Scheme Set-up
Withdrawal
Change in Subscriber Details

C. Subscriber PAO/DTO List

The list of underlying Subscribers as well as PAOs/DTOs can be downloaded from this option.

Download Subscriber-PAO List

* Mandatory Fields

- Select - ▾ *
- Select -
PAO List
DDO List
Subscriber List

Note

➤ Please open the downloaded CSV file in Textpad/Wordpad to view the FC Provisional ACK correctly

D. List – Registered Subscribers

The list of underlying Subscribers of respective PAOs/DTOs & DDOs can be viewed for a specific date range.

List Registered Subscribers

* Mandatory Fields
* The interval between two dates is limited to 7 days

PAO Name *	--------------------------------select-------------------------------- ▾
PAO Reg No.	
DDO Name *	▾
DDO Reg No.	
From Date *	(dd/mm/yyyy)
To Date *	(dd/mm/yyyy)

Submit   Reset

3

E. Transaction Statement

Under this option, Transaction Statement can be viewed Financial Year wise for all the associated Subscribers. The statements can also be downloaded in PDF & excel format and printed as well.

> **Statement of Transaction**
>
> * Mandatory Field
>
> PRAN * [   ]
>
> Submit

II. Security

A. Nodal office can change password in their login without requesting for reset password.

> **Change Password**
>
> * Mandatory Fields
>
> Current Password* [   ]
> New Password* [   ]
> Confirm New Password* [   ]
>
> Submit   Reset

B. Nodal office can set secret Q/A in their login for future reference for reset password at their level only.

> **Change Secret Question/Answer**
>
> * Mandatory Fields
>
> Password * [   ]
> Question * (Select) ▼
> Answer *
>
> (Select)
> Which is your favorite book?
> Who was your childhood hero?
> What is your pet's name?
> What make was your first car or bike?
> What is your favorite color?
> Which is your favorite sports team?
> What was the name of your school?
> What is your mother's maiden name?
> Which is your birthplace?
> Which is your favourite sport?
> Which is your favourite place of visit?

III. Contribution Details

Under this option the PrAO/DTA can view/authorize various requests.

A. Upload

DTA can upload the contribution file in case of centralized mode of contribution. This option is only available for State Govt. Sector

B. File Status View

PrAO/DTA can view all the Subscriber Contribution Files (SCFs) uploaded by their underlying PAO/DTO along with the status of the file. In addition to this, the office can also download the list of Transaction Id's which are successfully Matched & Booked and Cancelled in the system.

C. Request Authorization for Shifted Subscriber

Under this functionality, PrAO/DTA can verify the request initiated by underlying PAO/DTO for processing contribution of Subscribers who were associated with the office in the past but currently shifted to another sector.

Request Authorization for Shifted Subscribers

Please enter any one search criteria

Request Acknowledgement No

PRAN

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Search   Reset

D. Request Status View of Shifted Subscriber

Under this functionality, PrAO/DTA can view the request initiated by underlying PAO/DTO for processing contribution of Subscribers who were associated with the office in the past but currently shifted to another sector.

Request Status View for Shifted Subscriber

Please enter any one search criteria

Request Acknowledgement No.

PRAN

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Search   Reset

E. Request Authorization for Unequal Contribution

Under this functionality, PrAO/DTA can verify the request initiated by underlying PAO/DTO for processing contribution of Subscribers where there is a difference in employer and employee contribution amount. The PAO/DTO will be able to process such contribution only after the request is verified.

Request Authorization for Unequal Contribution

Acknowledgement No. [   ]

Capture Date From [   ] (dd/mm/yyyy)

Capture Date To [   ] (dd/mm/yyyy)

[Submit] [Reset]

> Either the Acknowledgement No or the Date Range to be entered.

F. Request Status View for Unequal Contribution

Under this functionality, PrAO/DTA can view the request initiated by underlying PAO/DTO for processing contribution of Subscribers where there is a difference in employer and employee contribution amount.

Request Status View for Unequal Contribution

Please enter any one search criteria

Acknowledgement No. [   ]

From Date [   ] (dd/mm/yyyy)

To Date [   ] (dd/mm/yyyy)

[Search] [Reset]

B. Functionalities available under CRA Portal

CRA has provided various View/Report/Dashboard functionalities to the Over sight Offices on CRA Portal for controlling and monitoring performance of underlying PAOs/DTOs.

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). The Nodal Office will be required to forward the physical documents to CRA-FC for storage. However, to activate this module, PrAO/DTA needs to send a letter

to CRA requesting activation of Online PRAN Generation option. This functionality is **currently available for State Government.**

II. Grievance

Through this functionality, the Office can view and monitor the status of grievances raised against the underlying PAO/DTO. In addition to this, the Office can also provide resolution remark to the pending grievances raised by their underlying Subscribers. For further details please refer the Chapter 7: Central Grievance Management System (CGMS) Module of CRA System

III.User Maintenance

A. Authorize reissue of I-PIN/T-PIN: Through this option, PrAO/DTA can authorize reset request of I-PIN initiated by underlying Nodal Office/Subscriber.

B. CCS 2021: Form I & Form II submission: Option to avail benefits on death or invalidation or disability of Subscriber during service. - (1) Every Government servant covered under the National Pension System shall, at the time of joining Government service, exercise an option in Form 1 for availing benefits under the National Pension System or under the Central Civil Service (Pension) Rules, 1972 or the Central Civil Service (Extraordinary Pension) Rules, 1939 in the event of his death or boarding out on account of disablement or retirement on invalidation. Government servants, who are already in Government service and are covered by the National Pension System, shall also exercise such option as soon as possible after the notification of these rules.

Using this option, PrAO can submit Form I and Form II for the underlying Sub scriber. This functionality is currently available for Central Government.

IV. View

Under this menu following options are available:

A. Pending Contribution Files

This view will show PAO/DTO wise summary of all files pending for Matching & Booking.

B. PAO/DTO Performance

This report will show PAO/DTO wise count of SCFs uploaded, uploaded after cut-off and rejected.

C. PAO/DTO view

This view provides the registration details of mapped PAOs/DTOs.

PAO Details View

* Mandatory Fields

PAO Reg No. *
OR
PAO Ministry Name *
PAO Type *
PAO Government Type *

Submit   Reset

D. Withdrawal Exit Claim ID Report

PrAO/DTA can view complete List of Exit Claim IDs awaiting for action. PrAO/DTA can get these details in excel also.

E. e-PRAN

PrAO/DTA can view exact replica of PRAN card of any of the associated Subscriber. User can download the PRAN card and print the same.

F. PRAO View

PrAOs/DTA can view their registration details under this option.

G. Statement of Voluntary Contribution under NPS

PrAO/DTA can view the statement showing Voluntary Contributions made by the Subscribers in Tier I account.

Statement of Voluntary Contribution under National Pension System(NPS)

* Mandatory Field

PRAN *

Submit   Reset

V. Recruitment Monitoring

This functionality helps PrAO/DTA to track the recruitment of employees under all the associated PAOs/DTOs. The User can check six months data for the selected PAO. The data for the "Current Month' can be updated by the PAO. The PrAO can also download a report.

VI. 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

Chapter 3: Error Rectification Module (ERM)

PAO/DTO has to upload Subscriber Contribution File (SCF) in NPSCAN System and remit contribution amount to the Trustee Bank. Further, there have been instances wherein the PAOs/DTOs may have committed errors in preparation/ uploading the SCFs, excess credit to a PRAN, contribution processed in PRAN 1 instead of PRAN 2, etc. To rectify these errors, PAO/DTO can initiate rectification request through the Error Rectification Module (ERM). These requests need to be authorized by the PrAO/DTA.

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/CDDOs/DTOs) can initiate request for updating office bank details and upload supporting documents using CRA online system. This bank detail update need 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 are authorized by PrAO/DTA.

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 authorized to receive the credit.

The list/request types is given below:

I. Excess amount transferred to a PRAN

PAO/DTO initiates this request in case excess amount is processed in associated PRAN. Once PrAO/DTA checks and authorizes this request, units are redeemed and the funds are transferred to the Nodal Office Bank account (provided at the time of request).

Rectification of Erroneous Transfer To PRAN

PRAN	
Acknowledgement No.	
Request Type	--Select--
PAO/POP-SP/POP/PrAO Reg. No.	
Capture Date - From	11/02/2024 (dd/mm/yyyy)
Capture Date - To	11/02/2024 (dd/mm/yyyy)

Submit Reset

ERM Excess amount transferred to a PRAN
NPS ki Pathshala (YouTube Video)

II. Contribution of PRAN 1 uploaded in PRAN 2

ERM Contribution of PRAN 1 uploaded in PRAN 2
NPS ki Pathshala (YouTube Video)

III. Redemption of Non-NPS Contribution

PAO/DTO initiates this request in case PRAN is generated and contribution is processed for a Subscriber who is not mandatorily covered under NPS. Once PrAO/DTA checks and authorizes this request, units are redeemed and the funds are transferred to the Nodal Office Bank account (provided at the time of request).

GPF Rectification Erroneous Transfer Withdrawal PRAN

Acknowledgement No.	
PRAN	
Capture Date - From	11/02/2024 (dd/mm/yyyy)
Capture Date - To	11/02/2024 (dd/mm/yyyy)

Submit   Reset

Redemption of Non-NPS Contribution
NPS ki Pathshala (YouTube Video)

Points to Remember:

1. In case a request is rejected by the PrAO/DTA, 'Remark' is mandatory.

2. For rejected request, PAO/DTO needs to initiate a fresh request.

3. In case of centralised mode of operation PrAO/DTA bank details should be registered in CRA system for processing Excess Transfer to PRAN and Non-NPS Subscriber withdrawal.

Chapter 4: DDO Shifting (under Transaction menu)

I. Authorize DDO Shifting Request

PAO/DTO can initiate request for shifting a DDO between underlying PAOs/DTOs along with all the Subscribers associated to that DDO. Such request needs to be authorized by the associated PrAO/DTA under the Transaction Menu. Once the request is authorized, the mapping is changed at the end of the day. The shifting will not have any impact on the pending Subscriber Contribution File (SCF) for any of the underlying PRANs. These records would get Matched & Booked even after the DDO shifting.

II. PrAO/DTA can view the status of all DDO shifting requests initiated by the associated PAO/DTO.

Request Status View Search	
Acknowledgement ID	
DDO Reg No.	
From Date	(dd/mm/yyyy)
To Date	(dd/mm/yyyy)
	Submit Reset

Points to Remember:

1. It is a maker checker activity.

2. If Checker activity is not completed then the DDO mapping shall remain with existing Office.

Chapter 5: FATCA/CRS self-certification

NPS subscribers who have registered on or after 1 July 2014 have to give a mandatory FATCA declaration online or offline. FATCA refers to Foreign Account Tax Compliance Act. It is a US initiative which has also been entered into by Indian government. All the Subscriber will be required to confirm their tax residency, regardless whether they hold any foreign tax residency or not.

PrAO/DTA can submit FATCA/CRS declaration for underlying Subscribers by using following options.

I. Online FATCA/CRS self-certification form:

PrAO/DTA can submit declaration online by providing PRAN and mandatory details like Country of Birth, Citizenship and Residence for Tax Purposes.

Acknowledgment for the completion of FATCA Self-certification will be displayed.

I. FATCA/CRS File upload

PrAO/DTA can submit declaration by upload of declaration by file.

Chapter 6: Nodal Bank Details Update

As per the directives of the Pension Fund Regulatory and Development Authority (PFRDA), for executing requests in the Error Rectification Module available in the CRA System (for cases where the error rectification funds is to be credited in case of errors like Excess Transfer to a PRAN and Non-NPS Withdrawal), Nodal offices are required to pre-register their Bank details.

As per the current procedure an online facility has been provided to the Nodal offices (PAOs/DTOs) to update their Bank details in the CRA System along with uploading of supporting documents (Annexure NE-5: Bank Details Update Form and Bank Proof). The request initiated by the PAOs/DTOs needs to be authorized by the PrAO/DTA and an ERM request can be executed only after a gestation period of 30 days (calendar days) of registration of Bank details in the CRA system.

Through this facilities, PrAO/DTA can also update Nodal Bank details for themselves (However processing of non-nps or family pension request is not available with PrAO) as well as for the mapped PAO/DTO. The activity will be maker-checker activity at PrAO/DTA level and at the CRA level.

Please refer the below link / QR code for SOP.

SOP - Online bank details update for Nodal Office

Chapter 7: Knowledge Centre

Knowledge Center helps a PrAO/DTA to keep themselves as well as the associated Offices updated with all the latest processes and requirements for seamlessly performing NPS related activities. Under this menu, there are two options:

I. Training Module

Under this option, a PrAO/DTA can request for training for any of its associated PAO/DTO/DDO. Training can be requested for any particular module like contribution, withdrawal, etc. depending on the need of the Nodal Office.

II. View Circular / SOP

Under this option, a PrAO/DTA can search for any circular/SOPs issued by CRA based on any of the three following criteria:

i. Date of Issue

ii. Document No (SOP/Circular No)

iii. Word from Subject

Various informative videos and podcast about NPS can also be accessed through CRA's YouTube Channel "NPS ki Pathshala". The same can be accessed by scanning following QR Code;

NPS ki Pathshala (YouTube Video)

Chapter 8: Reports

To assist a PrAO/DTA in monitoring the associated PAO/DTO/DDO, CRA has enabled several reports. A list of reports is given below:

I. Exception Report-PAO Performance: This report provides the number of days taken by a PAO/DTO for submitting the Subscriber PRAN generation request to FC. The number of days between the date of joining of the Subscriber and the date of submission of the Subscriber's form by the respective PAO/DTO to the FC is taken into account for this report. The report is available PAO/DTO wise. This report can be downloaded as an Excel file or in PDF format.

II. Additional Reports:

Following reports are available under this Menu:

A. Report / File Downloads:

Under this option, PrAO/DTA can check status of requests raised for the parameters like Subscriber contribution comparison, Subscriber Contribution List and Pending Match Contribution Files. In this PrAO/DTA needs to either enter Token No or Date Range and type of Request, to check the File Status. However, the date range selected by PrAO/DTA should not be greater than 7 days.

B. Subscriber Contributions Comparison

Under this option, PrAO/DTA can request for a ".CSV" (comma separated values) file containing the latest two contribution amounts uploaded to the CRA System and the comparison between the two for all the active Subscribers. This report comparison shall help to identify inconsistency if any. In case the report is required for any specific PAO/DTO, the user can enter the corresponding Registration Number and request for the report. However, in case the PrAO/DTA wants a report for all the associated Subscribers, the report can be requested without entering any Registration Number.

C. Subscriber Contributions List

Under this option, PrAO/DTA can request for a ".CSV" (comma separated values) file containing the contribution details for the active Subscribers for a given period (maximum 12 months). In case the report is required for any

specific PAO/DTO, the user can enter the corresponding Registration Number and request for the report. However, in case the PrAO/DTA wants a report for all the associated Subscribers, the report can be requested without entering any Registration Number.

D. Pending Match Contribution Files

Under this option, PrAO/DTA can request for a ".CSV" (comma separated values) file containing the details of all the Subscriber Contribution Files (SCFs) pending for Matching & Booking. In case the report is required for any specific PAO/DTO, the user can enter the corresponding Registration Number and request for the report. However, in case the PrAO/DTA wants a report for all the associated Subscribers, the report can be requested without entering any Registration Number.

For all the above three reports, a unique token number is assigned to each of the requests. If the report is generated at the end of the day, the user can use the token number or do a date search to download the report on the next day from the "Report Request Status View" under Additional Reports (New).

Chapter 9: Dashboard

It provides all the registration details as well as subscriber contribution details under one hub.

I. Executive Summary

This report provides the details of registration and subscriber contribution of all the mapped PAOs/DTOs, DDOs.

A. Registration reports includes mapped Treasury office, DDO, IRA complied and non-IRA compliant Subscribers.

B. Subscriber Contribution report includes SCF summary; like Number of SCFs uploaded, Cancelled, Matched & Booked along with percentages, Number of Treasury Offices whose SCFs are Pending for Matched & Booked and Treasury Offices whose SCFs are cancelled.

A sample of the Executive summary is displayed below;

II. Dashboard Report View

CRA has developed a dashboard which provides reports for better monitoring of performance of the underlying offices. All these reports have the facility of 'drilled down' option. A summary of these reports is provided below:

A. Subscriber Registration:

The count of "TRANSFER IN" and "TRANSFER OUT" Subscribers is derived in consideration of Inter PAO/Treasury Office transfers only. This Report is updated on a Weekly Basis.

Report Name: SRGN/001- SUBSCRIBER REGISTRATION
Till Week: W5   Month-Year: July-2023
Submit

Subscriber Registration details till July 28,2023 for Zilla Parishad, Pune of Sab Accounting Formation under State Government
Report Number: SRGN/001

Sr No.	PAO Reg. No.	PAO Name	Active at end of week 5 of July 2023 (A) = (B+I) +(C+H)	Net Non-IRA Compliant (B)	Net IRA Compliant (C)	Active at end of June 2023 (D)	New Registration in July 2023 at end of week 5 (E)	"Transfer In" in July 2023 at end of week 5 (F)	"Transfer Out" in July 2023 at end of week 5 (G)	Flagged IRA Compliant (H)	Flagged Non-IRA Compliant (I)
1	4050200	DTO, Finance Department Zilla Parishad, Pune	2,052	0	2,052	2,024	27	5	2	0	0
		Total	2,052	0	2,052	2,024	27	5	2	0	0

Note
> The No. of Subscribers "TRANSFER IN" and "TRANSFER OUT" are derived in consideration of Inter PAO/Treasury Office transfers only.
> This Report is updated on Weekly Basis.

B. Status of SCF Upload:

Number of SCFs uploaded also includes the files uploaded by CRA for first tranche, second tranche and the split cases. User can click on Total of "SCF pending for M & B" to have ageing analysis of the pending files. This Report is updated on a Weekly Basis.

C. Comparison of Monthly Contribution:

Comparison will be shown of current month with previous month % change in count/amount, with respect to count/amount of previous month (e.g. FEB-24 is compared with JAN-24 and JAN-24 is compared with DEC-23). This Report is updated on a Daily Basis. This data contains only Regular records. A sample view of the report is provided below.

| Report Name | COMC/003- COMPARISON OF MONTHLY CONTRIBUTION |
| Month-Year | April-2023 |

Submit

Details of Contribution Comparison for April-2023 with March-2023 for Zilla Parishad, Pune of Sab Accounting Formation of STATE GOVERNMENT as on 29/07/2023

Report Number: COMC/003

Sr No.	PAO Reg. No.	PAO Name	April-2023				March-2023	
			No. of Subscriber	% Change in Count	Contribution amount for uploaded files (in Rs.)	% Change in Amount	No. of Subscriber	Contribution amount for uploaded files (in Rs.)
1	4050200	DTO, Finance Department Zilla Parishad, Pune	1,820	2.71	2,00,28,434.00	4.76	1,772	1,91,17,976.00
		Total	1,820	2.71	2,00,28,434.00	4.76	1,772	1,91,17,976.00

Note
> Comparison will be shown between current month with previous month.

D. Monthly Subscriber Contribution Credits:

Shows unique PRANs receiving Regular credits for the said salary month out of the total PRANs eligible to get the regular credit for said month;

A. No. of Active Subscribers- indicates the No. of Active Subscribers excluding Subscribers due for Superannuation and Subscribers who have applied for Pre-mature Exit linked to PAO/DTO in that respective month.

B. No. of Subscribers which are not Active- indicates the no. of Subscribers which are Superannuated, expired or have exited in a particular month. This report only includes the regular records uploaded for the selected month. If difference arises in number of Subscriber Records for which contribution uploaded and Number of Records matched & booked then it indicates that those many records are pending for Matching & Booking. This report changes on a daily basis excluding Columns 'No of Active Subscribers' and 'No. of Subscribers which are not Active'. These figures changes on a monthly basis.

A sample view of the report is provided below;

E. Performance Tracker of SCF:

This report provides ageing analysis of number of files Matched & Booked. This Report is updated on a weekly basis.

Sample view of report is provided below;

The Date wise report can be viewed by clicking on the "Date wise report" link. Sample Date wise report is shown below;

Performance Tracking Transaction Details of Subscriber Contribution Files uploaded date wise for Dto, Finance Department Zilla Parishad, Pune of State Government

Report Number: RBPT/001

Sr. No.	Transaction Id	SCF Uploaded Date	PAO FTD Date	Bank FTD Uploaded Date	Fund Receipt Date	Bank FRC Uploaded Date	M & B Date
1	1010515306122	17/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
2	1010515306130	17/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
3	1010515306148	19/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
4	1010515306155	19/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
5	1010515306163	19/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
6	1010515306171	19/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
7	1010515306189	19/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
8	1010515306205	22/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
9	1010515306213	22/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
10	1010515306221	22/05/2023	-	-	25/05/2023	26/05/2023	26/05/2023
11	1010515306270	13/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
12	1010515306288	13/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
13	1010515306296	19/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
14	1010515306304	19/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
15	1010515306312	19/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
16	1010515306320	19/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
17	1010515306338	19/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
18	1010515306346	19/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
19	1010515306353	19/06/2023	-	-	-	-	-
20	1010515306361	20/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023
21	1010515306379	21/06/2023	-	-	23/06/2023	26/06/2023	26/06/2023

F. Contribution Credit for Financial Year:

This report provides the contribution credit in a particular Financial Year. The Subscribers that are actively associated to that DTA/PrAO are shown as Mapped PRANs. Count of Subscribers Mapped is updated monthly and other details are updated on a Weekly Basis. Sample view of report is provided below

Report Name: CCFY/013- CONTRIBUTION CREDITS FOR FINANCIAL YEAR
Fin-Year: 2023-24
Submit

Contribution Credits in Financial Year 2023-24 for Zilla Parishad, Pune of Sab Accounting Formation under State Government

Report Number: CCFY/013

Sr No.	PAO Reg. No.	PAO Name	No. of Subscribers Mapped *	No. of Distinct PRANS **	No. of Records M&B	Count of Records for which Arrear M&B uploaded	Contribution Amount for M&B Records	Amount for Arrear M&B Records	View Detailed Month-Wise Report
1	4050200	DTO, Finance Department Zilla Parishad, Pune	2,019	1,698	1,698	1	1,82,28,063.00	11,028.00	Month Wise Report
		Total	2,019	1,698	1,698	1	1,82,28,063.00	11,028.00	

A sample month-wise report generated form CRA system is shown below;

Contribution Credits for Dto, Finance Department Zilla Parishad, Pune in Financial Year 2023-24

Report Number: CCFY/013

Sr No.	Month	No. of Subscribers Mapped *	No. of Distinct PRANS **	No. of Records M&B	Count of Records for which Arrear M&B uploaded	Contribution Amount for M&B Records	Amount for Arrear M&B Records
1	April-2023	2,010	1,698	1,698	1	1,82,28,063.00	11,028.00
2	May-2023	0	0	0	0	0.00	0.00
3	June-2023	0	0	0	0	0.00	0.00
4	July-2023	0	0	0	0	0.00	0.00
5	August-2023	0	0	0	0	0.00	0.00
6	September-2023	0	0	0	0	0.00	0.00
7	October-2023	0	0	0	0	0.00	0.00
8	November-2023	0	0	0	0	0.00	0.00
9	December-2023	0	0	0	0	0.00	0.00
10	January-2024	0	0	0	0	0.00	0.00
11	February-2024	0	0	0	0	0.00	0.00
12	March-2024	0	0	0	0	0.00	0.00
	Total	undefined	1,698	1,698	1	1,82,28,063.00	11,028.00

Note
> * The column No. of SUBSCRIBERS MAPPED indicates the No. of active subscribers linked to those PAO/Treasury Office till that month who have uploaded atleast one contribution file in the financial year 2023-24.
> a) Total Level - Total No. of active subscribers linked to those PAO/Treasury Office who have uploaded atleast one contribution file in the financial year
> ** The column No. of Distinct PRANS under Dto, Finance Department Zilla Parishad, Pune shows the count at
> a) Record Level - PRANs currently mapped for whom contributions have been uploaded for that particular month
> b) Total Level - Total No. of distinct PRANS for which contributions have been uploaded even once in a year
> c) Record level and Total level indicates that the subscriber who has not received credit will not be shown in the count of No of Distinct PRANs column
> * No of Subscribers Mapped is updated Monthly and other details are updated on Weekly Basis

G. Grievance raised against offices:

This report provides the details of total pending grievances against the Nodal Office. Subscriber Name/ DDO details are shown only if the grievance is raised by Subscriber himself/herself. A sample view of report is provided below;

Report Name	GRVNC/031- GRIEVANCE RAISED AGAINST OFFICES ▼		
Till Week	W5 ▼	Month-Year	July-2023 ▼
	Submit		

Grievance Raised Against Offices till July 28,2023 for Zilla Parishad, Pune of Sab Accounting Formation under State Government

Report Number: GRVNC/031

Sr. No.	PAO Reg. No.	PAO Name	Total Grievances raised against Offices	Total Grievances Closed against Offices	Total Grievances pending against Offices
1	4050200	DTO, Finance Department Zilla Parishad, Pune	10	9	1
		Total	10	9	1

Note
> This Report is updated on Weekly Basis.
> In downloaded .csv file, Subscriber Name/DDO details are shown only if the grievance is raised by subscriber itself.

H. Nil Credit report: This report shows the number of PRANs who have not received credit as on end of that respective month. This Report will be updated monthly. A sample view of report is provided below;

NIL Credit Report for Zilla Parishad, Pune of Sab Accounting Formation under State Government for month July 2023

Sr No.	PAO Reg. No.	PAO Name	No. of Subscribers
1	4050200	DTO, Finance Department Zilla Parishad, Pune	50

Note
> This Report will be monthly updated.

List of said PRANs can be downloaded as a .csv file by clicking on the count link provided. A sample list downloaded is shown below;

I. Report on Subscribers Exiting NPS/Shifting:

There are four columns in this Report:

A. Column I:

Indicates the count of PRANs for which 'Withdrawal due to Superannuation' has been processed in CRA System.

B. Column II:

Indicates the count of PRANs for which 'Withdrawal due to Premature Exit' (Withdrawal before age of superannuation/date of retirement) has been processed in CRA System.

C. Column III:

Indicates the count of PRANs for which 'Withdrawal due to Death of NPS Subscriber' has been processed in CRA System.

D. Column IV:

Indicates the count of PRANs involved in contribution driven shifting or inter/intra-sector shifting. This Report is updated on a Weekly Basis.

A sample of report can be seen as follows;

| Report Name | INA/033- REPORT ON SUBSCRIBERS EXITING NPS/SHIFTING | | |
| Till Week | W1 | Month-Year | July-2023 |

Submit

Report on subscribers Exiting NPS/Shifting for Zilla Parishad, Pune of Sab Accounting Formation week 5 of July 2023 under State Government

Report Number: INA/033

Sr No.	PAO Reg. No.	PAO Name	Withdrawal due to Superannuation for Week 5 of July 2023	Withdrawal due to Premature Exit for Week 5 of July 2023	Withdrawal due to Death of NPS Subscriber for Week 5 of July 2023	Shifted NPS Subscribers for Week 5 of July 2023
1	4050200	DTO, Finance Department Zilla Parishad, Pune	12	0	8	153

Note
> Column I indicates the count of PRANs for which 'Withdrawal due to Superannuation' has been processed in CRA system.
> Column II indicates the count of PRANs for which 'Withdrawal due to Premature Exit' (Withdrawal before age of superannuation/date of retirement) has been processed in CRA system.
> Column III indicates the count of PRANs for which 'Withdrawal due to Death of NPS Subscriber' has been processed in CRA system.
> Column IV indicates the count of PRANs involved in contribution driven shifting or inter /intra-sector shifting.
> This Report is updated on Weekly Basis.

III. Exception Reports:

To support the PrAO/DTA in monitoring and analysing the performance of the underlying Office, CRA has developed certain Exception Reports which highlights the PAO/DTO who are not conforming to the standard norms. A summary of these Exception Reports are provided below:

A. Exception Report for PAO/DTO

The PAOs/DTOs are supposed to upload the monthly contribution file for the Subscribers mapped with them on a regular basis. This report will show the number of PAOs/DTOs (PrAO/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. In case of Central Government, this report is displayed in two tables –

PAO/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 Subscriber Contribution File upload

This report provides PAO/DTO wise count of Subscriber Contribution Files uploaded and count of Subscribers' records pending for Matching & Booking till last week. In case of Central Government, Report is displayed in two Tables, PAO-wise and CDDO-wise. In addition, the user will also be able to view number 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/DTO wise count of Subscribers for which contribution has been uploaded, number of records pending for Matching & Booking for a selected month-year. It will also provide PAO/ DTO wise number of Subscribers mapped, number of subscribers for whom contributions are uploaded and number of recordspending for Matching & Booking on the last business day of selected month-year. This report only includes Regular records uploaded for the selected month. A sample of report can be seen as follows;

Exception Report For		EXMC/013- MONTHLY SUBSCRIBER CONTRIBUTION CREDITS ▼			
Month-Year		March-2008 / April-2008 / May-2008			
		Submit			

Exception Report for Monthly Subscriber Contribution Credits for the month of July-2023 for Zilla Parishad, Pune of Sab Accounting Formation under State Government

Report Number: EXMC/013

Sr No.	PAO Reg. No.	PAO Name	No. of Subscribers Mapped	No. of Subscribers for which contributions uploaded	No. of Records Pending for M&B
1	4050200	DTO, Finance Department Zilla Parishad, Pune	2,047	0	0
		Total	2,047	0	0

Note
> * Mandatory Fields
> M & B: Matched & Booked
> This reports only includes the regular records uploaded for the selected month.
> * No of Subscribers Mapped is updated Monthly and Contribution Details are updated on Daily Basis.

IV. Erroneous Rectification Module (ERM Dashboard Report)

This Report provide details of processed ERM requests initiated by Nodal office(s) using ERM functionality which implies erroneous contribution rectified by the office. Count of ERM request processed includes "Amount transfer to other PRAN" and "Excess to PRAN" and "Non-NPS Redemption" for the respective month along with cumulative counts. It will also provide ERM requests which are pending / in process and high value ERM transaction summary.

A sample report can be viewed as follows;

Erroneous Rectification Module (ERM) Report

ERM Transaction Summary as on July 2023

Sr No.	Entity Reg. No.	Entity Name	Total count of requests processed till July 2023				Total count of requests processed during July 2023				Total count of requests pending/in progress as on July 2023			
			Non NPS Redemption	Amount transfer to other PRAN	Excess to PRAN	Total	Non NPS Redemption	Amount transfer to other PRAN	Excess to PRAN	Total	Non NPS Redemption	Amount transfer to other PRAN	Excess to PRAN	Total
1	4050200	DTO, Finance Department Zilla Parishad, Pune	0	0	4	4	0	0	2	2	0	0	0	0
		Total	0	0	4	4	0	0	2	2	0	0	0	0

Note

➤ Report provide details of processed ERM requests initiated by Nodal office(s) using ERM functionality.

➤ Nodal Office rectification requests processed by CRA were not considered in the report however, on addition of the same, total number of processed ERM request will be changed accordingly.

➤ List of Nodal Offices is sorted based on descending order of No of Pending transaction for the month.

High Value ERM Transaction(s) (more than ₹10000) processed during July 2023

Sr No.	Entity Reg. No.	Entity Name	ACK No	Debit PRAN	ERM Type	Processed Date	Amount (₹)
1	4050200	DTO, Finance Department Zilla Parishad, Pune	10000930573	110193977966	Excess to PRAN	25-Jul-2023	503179.00
2	4050200	DTO, Finance Department Zilla Parishad, Pune	10000930574	110193977966	Excess to PRAN	25-Jul-2023	40056.00
		Count of Transactions		2			543235.00

Note

➤ Incase of "Amount transfer to other PRAN" and "Excess to PRAN" type of ERM requests, "Amount" implies erroneous contribution rectified by the office. However, incase of Non-NPS withdrawal the "Amount" implies the realised value of rectification.

➤ Details of NON NPS withdrawal requests will be updated in the above report, post completion of first working day of subsequent month.

V. Manual Dashboard

In addition to the existing dashboard reports, Protean CRA has designed a customized report for any data, which is not readily available in the CRA dash board or any customized data desired by the DTA/PrAO. The said data can be shared in this Manual Dashboard option through file upload option available to CRA User.

NPS Dashboard for Monitoring Office
NPS ki Pathshala (YouTube Video

Chapter 10: Central Grievance Management System (CGMS) Module of CRA System CGMS Back Office

All Nodal Offices have been provided with a unified platform (Central Grievance Management System–CGMS) by CRA to register their grievances against all interfacing entities. Subscribers can also raise grievance against the associated Nodal Office.

I. CGMS Features

CGMS has following features:

A. A system generated unique token number is given to Entities / Subscribers raising grievance in CGMS.

B. Email alert is sent to 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. The field is highlighted in screenshot below;

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. Same can be viewed by Referring Link or QR code.

Check the status of Grievance

A. CRA has provided a Dashboard to the Oversight Offices for monitoring of pending grievances. Same is available under the dashboard option as shown in following screenshot;

Report Name	GRVNC/031- GRIEVANCE RAISED AGAINST OFFICES ▾	
Till Week	SRGN/001- SUBSCRIBER REGISTRATION	July-2023 ▾
	SCFU/002- STATUS OF SCF UPLOAD	
	COMC/003- COMPARISON OF MONTHLY CONTRIBUTION	
	MSCC/004- MONTHLY SUBSCRIBER CONTRIBUTION CREDITS	
	PETS/014- PERFORMANCE TRACKER OF SCF	
	CCFY/013- CONTRIBUTION CREDITS FOR FINANCIAL YEAR	
	GRVNC/031- GRIEVANCE RAISED AGAINST OFFICES	
	NIL/032- NIL CREDIT REPORT	
	INA/033- REPORT ON SUBSCRIBERS EXITING NPS/SHIFTING	

B. CGMS also has an automatic escalation mechanism for monitoring the status of the open grievances.

C. Master download and file upload is provided to the PrAOs/DTAs.

II. Mode of raising grievances

The modes through which the grievance can be raised are

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

III. Raising, Resolving and Status view

Nodal Offices and other NPS intermediaries, against whom the grievance has been raised have to enter resolution remarks so that the same gets reflected in CRA System and the entity who has raised grievance can view the same online.

PAO/DTO can provide resolution remarks for the grievances raised against it by the associated Subscribers in CGMS module. However, the mapped PrAOs/DTAs can monitor the status of the grievances raised against underlying PAOs/DTOs.

The Monitoring Offices are required to login to the CRA Portal and select 'Grievance Resolution' in CGMS module. The User is required to provide resolution remarks against the pending grievance and click on 'Submit'. The Nodal Office User can check the status of grievance raised by underlying subscriber in'Grievance Status View'. The Grievance status can be viewed by entering any of the provided search criteria;

The Nodal Offices, upon logging into CRA Portal will get a pop-up alert on the home page, displaying the count of grievances pending (if any) for more than 30 days. The Offices will have two options i.e., either to resolve the grievances immediately by selecting the option 'Resolve Now' (which will guide the user to 'grievance resolution' screen) or to select 'Resolve Later' to continue with regular operations and provide resolutions to the grievances later. The pop-up window will be a reminder to all the Nodal Offices which have any grievance pending for resolution beyond 30 days in Central Grievance Management System (CGMS) module. This pop-up will be displayed on each login till resolution of all such pending grievances.

Chapter 11: Master Download

This has reference to the bills payable by your Organization towards Services rendered for NPS. The invoices can also be accessed by the PrAO/DTA CRA login (www.cra-nsdl.com) under Master Download.

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 not to be written anywhere.

II. Nodal Offices need to ensure that user ID and Password is 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, authorised to receive that amount.

XIII. The Nodal office may carry out to scrutinize whether the digital safety practices as advised by authority are being followed in letter and spirit.
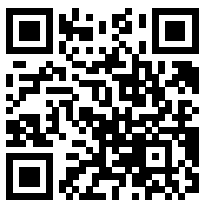
XIV. Reference PFRDA Circular/Advisory:

A. F.No. PFRDA/17/08/11/0024/2017-SUP-CG-Part(1)dated 12th April 2023

B. F.No. PFRDA/17/08/11/0024/2017-SUP-CG-Part(1)dated 20th March 2023

C. F.No.: PFRDA/17/08/11/0014/2017-SUP-CG-Part(1)dated 29th September 2021

D. 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	

Topic	QR	Topic	QR
NPP 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)

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.

Contact us

Central Government	: cghelpdesk@proteantech.in
Central Autonomous Bodies	: cabcra@proteantech.in
State Government	: sgcra@proteantech.in
Nodal office Call Centre	: 1800 2100 081
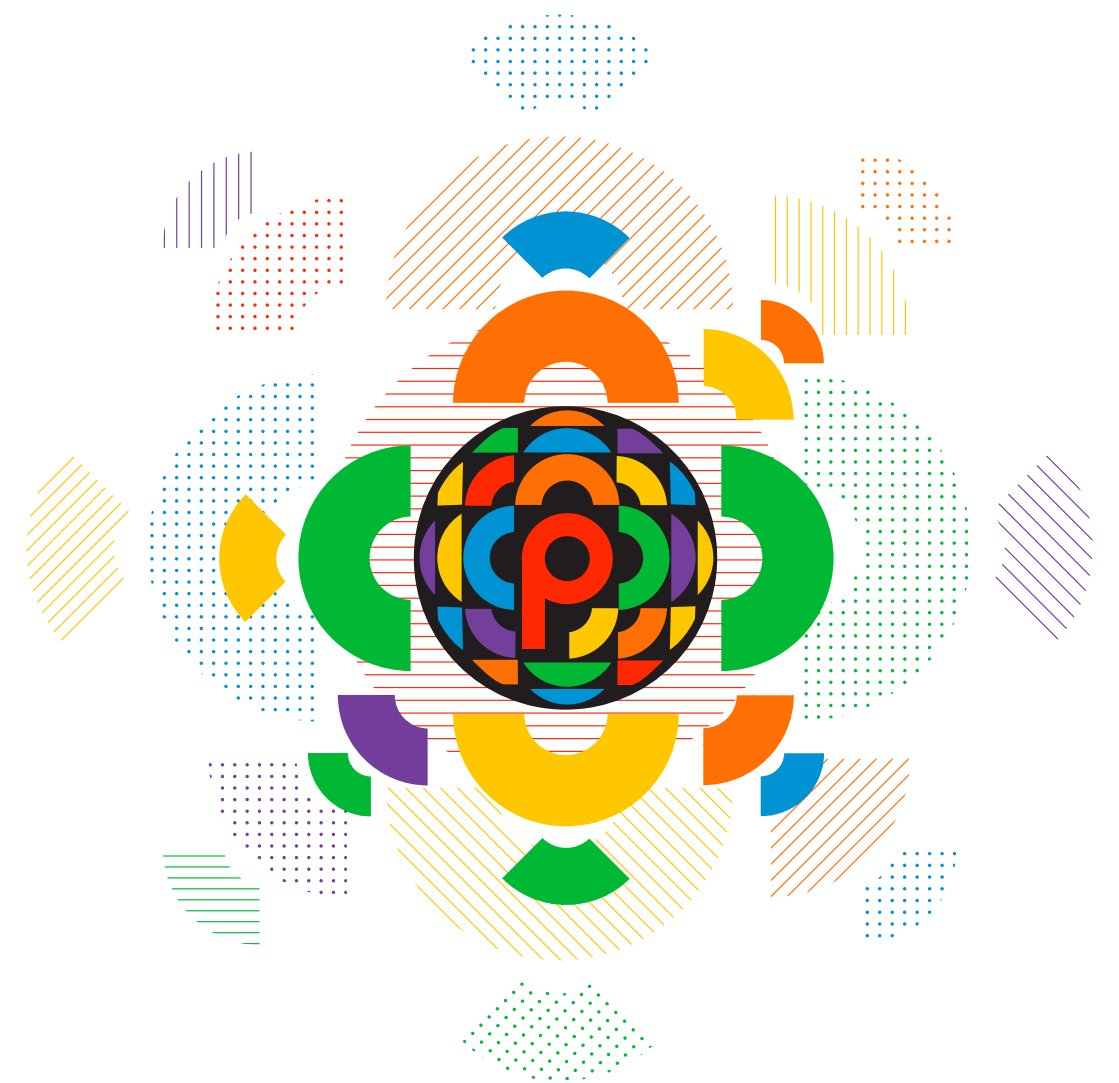
Protean eGov Technologies Ltd.

Building for

Billions

Central Recordkeeping Agency for
National Pension System & Atal Pension Yojana

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