



Central Recordkeeping Agency, NSDL

Standard Operating Procedures

For

Subscriber Contribution Upload

By

NPS-Lite-Oversight Office (NL-OO)

&

NPS-Lite-Account Office (NL-AO)

Version 1.0

Index

Sr. No.	Contents	Page No.
1	Preface	3
2	NPS-Lite Architecture	4
3	Acronyms and Abbreviations	5
4	Important terms used in this document	6
5	Introduction	8
6	Model of Operation	9
6.1	Centralised Model	9
6.2	Decentralised Model	9
7	Systems Requirements for NL-OO/NL-AO	11
8	Procedure for Installing FPU & FV	12
8.1	File Preparation Utility (FPU)	12
8.2	File Validation Utility (FVU)	12
8.3	Installation of FPU and FVU	13
8.4	Processing of Subscriber Contribution under NPS-Lite	15
9	Preparation of SCF using FPU	15
10	Operating guidelines for preparing SCF	29
11	Validation of SCF Using FVU	31
12	Upload of SCF to NPS-Lite System	35
13	Rejection of SCF	44
14	Correction File	45
15	Procedure for preparation and validation of Correction File	46
16	Transfer of funds to Trustee Bank	48
17	Cash Management Procedures	53
18	Risk Mitigation Measures	54

Preface

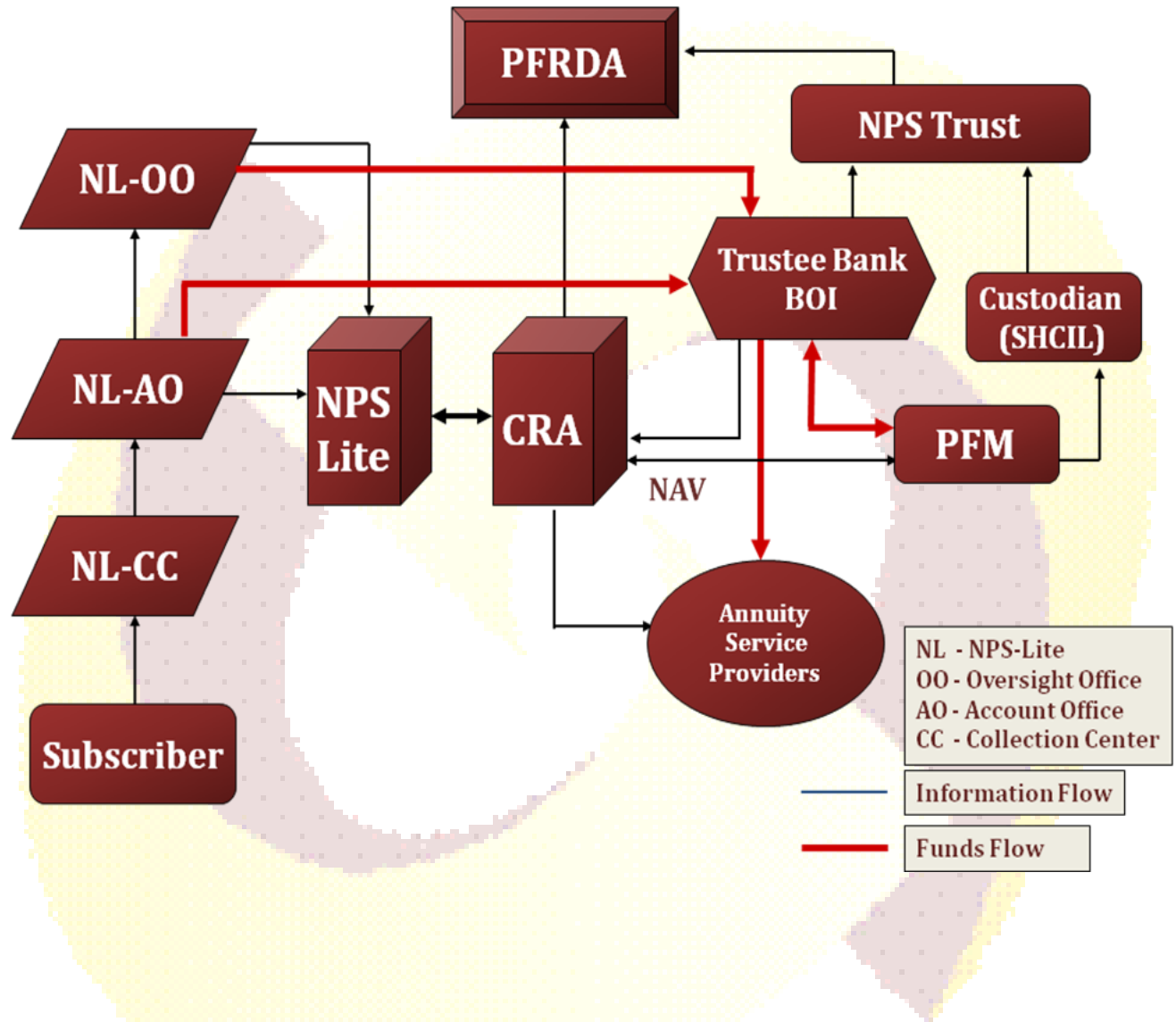
The Government of India (GOI) has introduced a new Defined Contribution Pension System known as the New Pension System (NPS) replacing the existing system of Defined Benefit Pension System vide Government of India, Ministry of Finance, and Department of Economic Affairs Notification, dated 22nd December 2003. The NPS came into operation with effect from 1st January 2004 and was made applicable to all new employees to Central Government service, except to Armed Forces, joining Government service on or after 1st January 2004. The employees of Central Autonomous organizations, State Governments/Union Territories (UTs) and the Autonomous organizations of the respective State Government/UT are also eligible to join the NPS.

The Govt. of India has established Pension Fund Regulatory and Development Authority (PFRDA) on 10th October 2003 for developing and regulating the pension funds under the NPS. PFRDA has appointed National Securities Depository Limited (NSDL) as the Central Recordkeeping Agency (CRA) to maintain the records of contribution and its deployment in various pension fund schemes for the Subscribers. NSDL has setup a CRA system for this purpose. CRA is a first of its kind venture in India which will carry out the functions of Record Keeping, Administration and Customer Service for all Subscribers under NPS. The records of the contributions of each Subscriber will be kept in an account known as the Permanent Retirement Account which shall be identified by a Permanent Retirement Account Number (PRAN). CRA shall issue a PRAN to each Subscriber on his/her successful registration and maintain database of each Permanent Retirement Account along with recording of transactions relating to each PRAN.

PFRDA has already put in place the institutional framework and infrastructure required for administering NPS for government employees. Various entities such as CRA, Pension Fund Managers (PFM), Trustee Bank (TB), Custodian and NPS Trust have been appointed for this purpose.

The GOI has now decided to roll out the NPS for various economically disadvantaged groups consist of poor people usually coming from low income strata and from a lower educational background from. As these subscribers cannot afford normal NPS charges, GOI has introduced an alternate model of NPS so as to provide financial security to these subscribers and to protect their future. This alternate model of NPS will be known as NPS-Lite having relatively low cost structure compared to government sector and all citizens of India. The NPS-Lite came into operation with effect from 1st April 2010. The Self Help Groups (SHGs), Government Co-Sponsored Schemes (GCS), Government welfare and affinity groups are also covered under NPS-Lite. **This document describes the standard operating procedure to be followed by NL-OO and NL-AO for uploading the Subscriber's contribution information to NPS-Lite system.** This document also feature the usage of tools like File Preparation Utility (FPU), File Validation Utility (FVU), their installation and minimum software and hardware required to be procured/installed at NL-OO/NL-AO.

NPS-Lite & CRA Architecture



Acronyms and Abbreviations:

Acronym	Description
CRA	Central Recordkeeping Agency
CRA-FC	CRA Facilitation Centre
CSF	Contribution Submission Form
FPU	File Preparation Utility
FRC	Fund Receipt Confirmation File uploaded by Trustee Bank
FVU	File Validation Utility
NEFT	National Electronic Funds Transfer (NEFT) system
NPS	New Pension System
NPS-Lite	New Pension System - Lite
NSDL	National Securities Depository Limited
PFM	Pension Fund Manager
PFRDA	Pension Fund Regulatory & Development Authority
NL-OO	New Pension System- Oversight Office
NL-AO	New Pension System- Account Office
NL-CC	New Pension System- Collection Center
PRAN	Permanent Retirement Account Number
RTGS	Real Time Gross Settlement
SCF	Subscriber Contribution File
SHG	Self Help Group

Important terms used in this document:

Correction File	A revised file which is uploaded to replace the original file (SCF) due to some corrections in the data. Correction file can be uploaded only if the original file has been accepted by CRA and a transaction id has been generated.
CRA-FC	CRA-FC is Facilitation Centre appointed by CRA to facilitate offices of SHG to submit applications for allotment of PRAN and application for change in signature and photograph of the subscriber.
File Reference Number (FRN)	File Reference Number (FRN) is generated by NPS-Lite system on upload of SCF. This number can be used by NL-OO/NL-AO for future reference to know the status of the SCF uploaded.
FPU	A utility provided by CRA to facilitate the digitisation and consolidation of the pension contribution details of the Subscribers by NL-OO/NL-AO.
FVU	A utility provided by CRA that will verify whether the Subscriber Contribution File prepared is as per the file formats of CRA.
Matching & Booking	Matching is the process wherein the Subscriber Contribution File uploaded by NL-OO/NL-AO will be matched with the Fund Receipt Confirmation file uploaded by Trustee Bank.
Original File	Any new SCF prepared by NL-OO/NL-AO for upload to NPS-Lite.
PRAN	12 digits unique Permanent Retirement Account Number allotted by CRA to each Subscriber registered in NPS-Lite system.
Scheme Setup/Scheme Preference	Scheme setup is scheme preference opted by the SHG for investing monthly pension contributions of the subscribers
Settlement	It is the process run by CRA during a predefined time wherein, the Contribution, Switch and Withdrawal requests received on behalf of all Subscribers will be processed and Subscriber-wise, Scheme-wise units will be generated/ redeemed as per the request type.
Subscriber	The citizen of India BPL who has opened Permanent Retirement

	Accounts (PRA) with CRA for the purpose of subscribing to the NPS.
Subscriber Contribution File (SCF)	The file containing the details about NPS contributions of the Subscriber prepared by NL-OO/NL-AO for upload to NPS-Lite system.
T	The term T means the day on which transaction is executed.(E.g. if SCF is uploaded on 22.03.2010, then 22.03.2010 is T day for SCF upload)
T+1, T+2, etc.	Number of days after the Transaction day T (as described above). E.g. If transaction takes place on 22.03.2010 then T=22.03.2010, T+1= 23.03.2010 and T+2 = 24.03.2010.
Transaction id	Unique ID generated by the NPS Lite system on successful acceptance of SCF.
User	The term 'User' wherever referred to in the document indicates both a NL-OO and NL-AO.

Introduction:

Subscribers of NPS Lite in the age group of 18 to 60 can join NPS Lite through SHG and contribute till the age of 60. These pension contributions will be invested in various schemes of different Pension Fund Managers appointed by PFRDA. The Subscriber's contributions will be invested as per the scheme preference opted by the respective SHG. The Subscribers shall submit their contributions towards NPS to the offices of the SHG. NL-OO/NL-AO shall upload the details of NPS contributions of the Subscribers to the NPS-Lite system. Simultaneously, NL-OO/NL-AO shall transfer the funds to NPS account maintained with Trustee bank. On the basis of contribution details uploaded by NL-OO/NL-AO, CRA will provide fund transfer instructions to the trustee bank as a part of settlement process. Trustee bank will transfer the funds received from NL-OO/NL-AO to different PFMs as per the details provided by CRA.

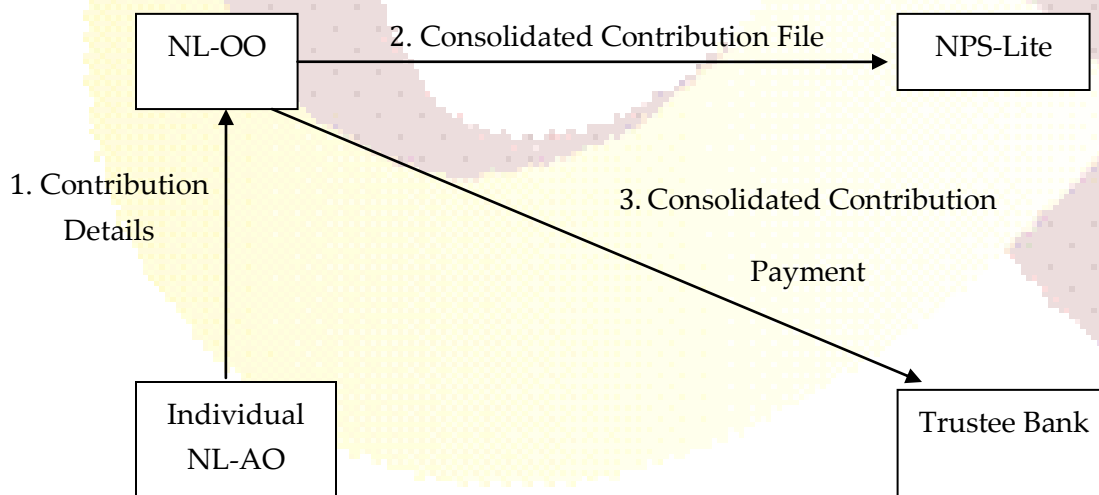
NL-OO/NL-AO shall prepare Subscribers' Contribution File (SCF) for the pension funds and upload it to NPS-Lite system. SCF will contain details such as NL-OO/NL-AO Registration number, PRAN of the Subscriber, amount of the Subscriber contribution, etc. NL-OO/NL-AO shall prepare the SCF only for the Subscribers who are registered in the NPS-Lite system.

Model of Operation:

At the time of registration, SHG shall have to specify the 'Model of Operation' it intends to adopt, in **NL-OO registration form**. A SHG can adopt any one of the following Model of Operations.

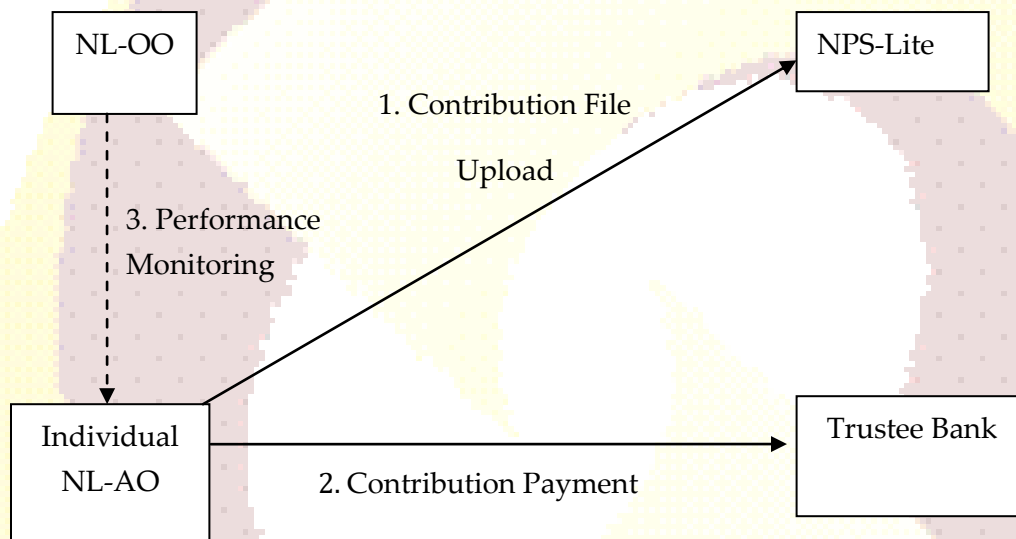
Centralised Model:

Under this Model, NL-OO shall prepare a consolidated NL-AO wise subscriber contribution file. NL-OO shall collect the details of the contributions received and upload the same in the NPS Lite system. NL-OO shall also make one consolidated payment to the trustee bank for the contributions accepted.



Decentralised Model:

Under this Model, each NL-AO shall prepare subscriber contribution file based on contributions received and upload the same into NPS Lite system. NL-AO shall also make payment related to contribution accepted to the trustee bank.



Depending on the model of operation adopted by the respective SHG, the function of SCF upload will be carried out either by NL-OO or by NL-AO. Accordingly access rights will be given to NL-OO/NL-AO at the time of registration of NL-OO and NL-AO in the NPS-Lite system.

Systems Requirements for NL-OO/NL-AO:

Pre-Requisites for accessing the NPS-Lite system by NL-OO/NL-AO:

1. Registration of NL-OO & NL-AO in the NPS Lite system with desired model of subscriber contribution uploads.
2. Valid user ids (allotted by CRA) for accessing NPS-Lite system.
3. Minimum IT Infrastructure to be set-up at NL-OO/NL-AO for accessing NPS-Lite system.

NL-OO/NL-AO should have the following software/hardware as a minimum requirement to access NPS-Lite system.

Software Environment (Pre-requisites for installation of FPU & FVU)

Software	Minimum Requirement
Browser	Internet Explorer 6.0 and above
Java Run Time Environment	JRE 1.5 downloadable freely from www.java.com
Operating Systems	Windows 2000 Professional / Windows XP

With the software environment as indicated in the table above, the NL-OO/NL-AO shall install FPU (File Preparation Utility) & FVU (File Validation Utility) on a desktop machine whose minimum hardware requirements are provided in the following table.

Hardware Environment (Pre-requisites)

Hardware	Minimum Requirement
Processor	Intel Pentium IV / Celeron (2.66 GHz or Higher CPU).
Memory	Minimum 512 MB RAM.

Procedure for Installing FPU & FVU:

File Preparation Utility (FPU):

To facilitate the digitisation and consolidation of the pension contribution details of the Subscribers, CRA has developed a utility called File Preparation Utility (FPU). It is a JAVA based utility which can be easily installable on a desktop machine. For ease of use, the utility is based on the MS Excel format. There is a separate FPU for NL-OO and NL-AO. NL-OO/NL-AO can freely download the FPU from CRA website www.npscra.nsdl.co.in available at Download/Software download/Utilities. NL-OO/NL-AO should ensure that latest version of FPU is being used. NL-OO/NL-AO can get the latest updates of FPU version from CRA website. However, it is not mandatory for NL-OO/NL-AO to use the FPU provided by CRA. NL-OO/NL-AO can alternately use the file formats of FPU and build a utility in their own back office to create the contribution file. In case NL-OO/NL-AO wants to use their own back office to prepare the file, they may refer to the file formats for FPU which are available at CRA website www.npscra.nsdl.co.in.

File Validation Utility (FVU):

FVU is a Java based utility developed by the CRA to ensure that SCF prepared by NL-OO/NL-AO is in conformity with the file formats of CRA. NL-OO/NL-AO can freely download the FVU from CRA website www.npscra.nsdl.co.in available at Download/Software download/Utilities. NL-OO/NL-AO should ensure that latest version of FVU is being used. NL-OO/NL-AO can get the latest updates of FVU version from CRA website. FVU can be hosted on any Windows PC. The minimum configurations with respect to installation of FVU are identical to those needed for the FPU. It is mandatory for NL-OO/NL-AO to validate the SCF through FVU before uploading the same to NPS-Lite systems.

- 1) **Installation of FPU and FVU:** NL-OO/NL-AO user shall access the CRA website www.npscra.nsdl.co.in and download the FPU & FVU and save it on the local machine in desired folder. (NL-OO/NL-AO may create separate folder on local machine to save FPU and FVU). *It is essential that NL-OO & NL-AO should download the relevant FPU as CRA has developed separate FPU for NL-OO & NL-AO.*

[Before downloading the FPU & FVU, it is imperative that the NL-OO/NL-AO user shall have to install JAVA 1.5 (J2SE 1.5) (or above) on the machine where the FPU & FVU are to be installed. If this particular version of JAVA is not installed on the machine, then the FPU &

FVU will not be operational. NL-OO/NL-AO can download the required version of JAVA from www.java.com.]

- 2) After successfully downloading the FPU & FVU, on navigating to the folder on the local machine, where the FPU & FVU are saved, “.JAR” files will be displayed to the NL-OO/NL-AO user as shown in below **Figure 1**. To open the same, user will have to double click on the “.JAR” file.

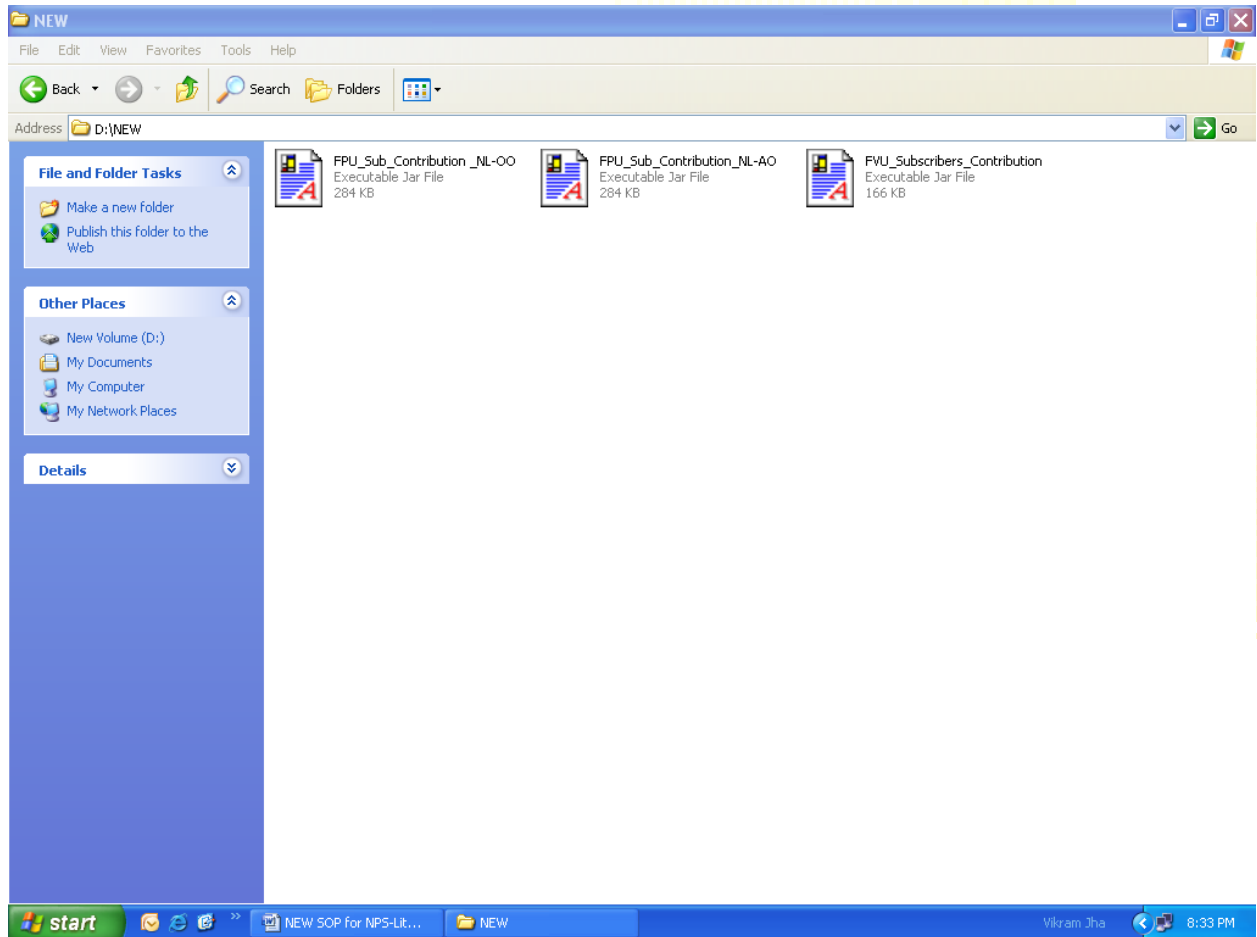


Figure 1

- 3) If J2SE version 1.5 or more is not installed on the machine, the user will not be able to open the “.JAR” file. The system will prompt the NL-OO/NL-AO user to open the file with the help of an application as displayed in **Figure 2** below. In such case, NL-OO/NL-AO shall download the required versions of JAVA:

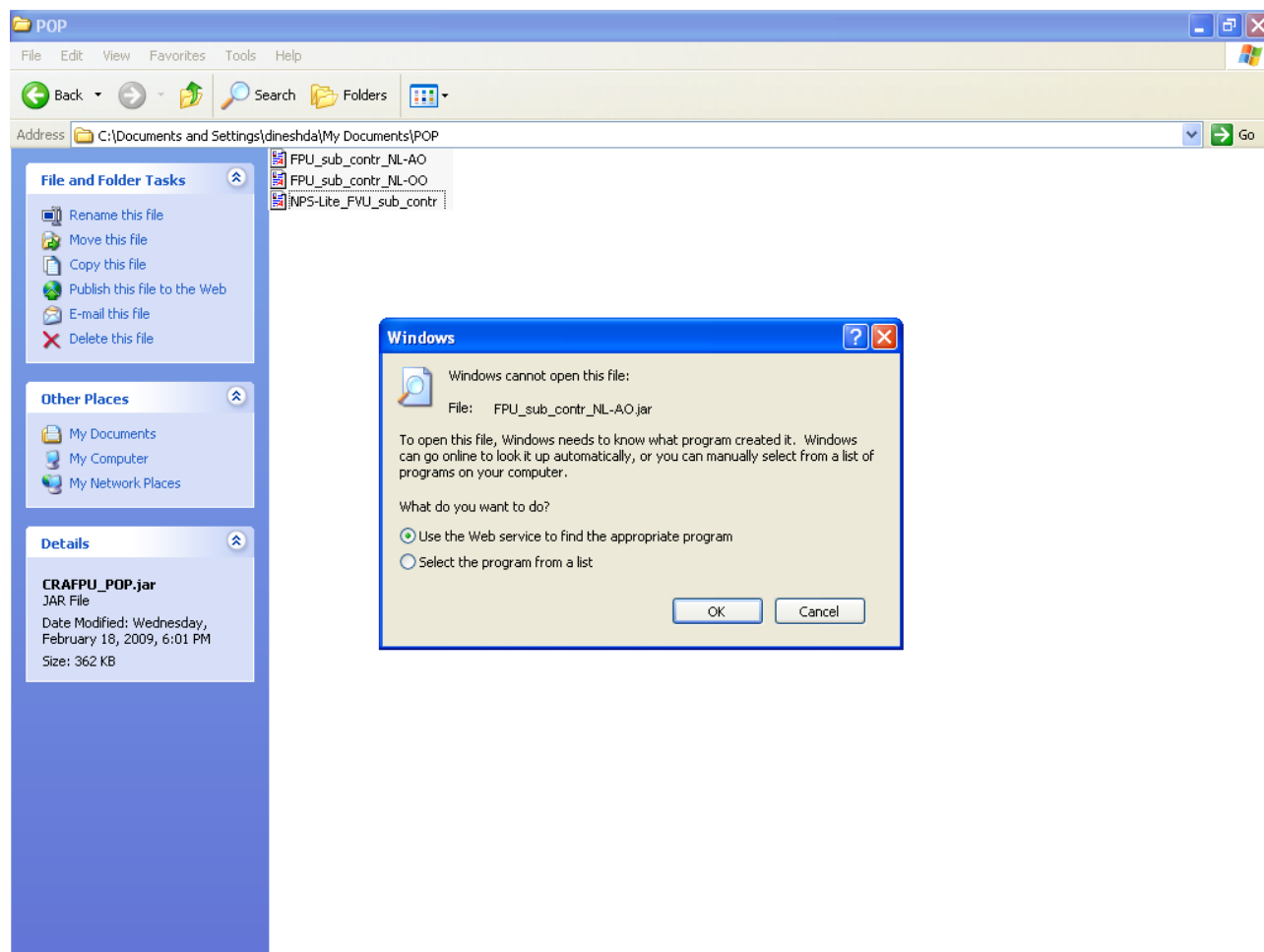


Figure 2

- 4) After successful download and installation of FPU & FVU, NL-OO/NL-AO will be able to use the same for the purpose of creation and validation of the SCF. For assistance in using the FPU & FVU, user can read the instructions provided in 'Help Menu' of the FPU & FVU.

Summary

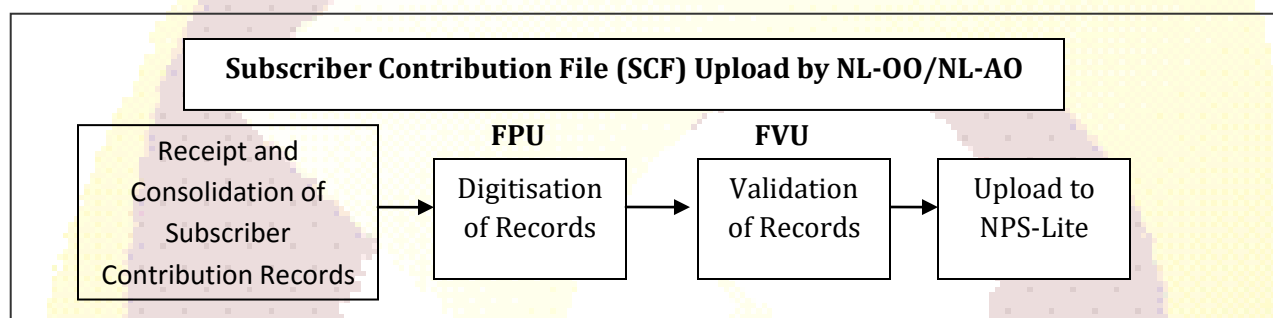
- NL-OO/NL-AO should be registered with CRA and have valid user IDs provided by CRA to access NPS-Lite.
- NL-OO/NL-AO should have required IT Infrastructure for preparing Subscriber Contribution File (SCF) and accessing NPS-Lite system.
- The File Preparation Utility (FPU) & The File Validation Utility (FVU) can be freely downloaded from CRA website www.npskra.nsdl.co.in.
- NL-OO/NL-AO may use the FPU provided by CRA or its own back office software as per CRA file formats for preparation of SCF. In either case, the file generated should be run through the FVU for validation.
- The machine on which the FPU and FVU are to be installed should have JAVA JDK & JRE version 1.5 or more.

Processing of the Subscriber Contributions under NPS-Lite:

Various activities involved in Subscriber contributions processing under NPS Lite are enumerated below:

- 1) Receipt of Subscriber Contributions
- 2) Preparation of Subscriber Contribution File (SCF)
- 3) Validation of SCF using FVU
- 4) Upload of SCF to NPS Lite system

The activities mentioned above are explained in the following diagram:



Receipt of Subscriber Contributions

6) Preparation of SCF using FPU:

The procedure for installation of FPU and FVU has been provided under Point No. _____. NL-OO/NL-AO should ensure that the latest version of FPU is being used for preparation of SCF.

NL-OO/NL-AO shall consolidate all the details of pension contributions of the subscribers to be uploaded to NPS Lite system. NL-OO/NL-AO shall access the "FPU.JAR" file by (double clicking the icon) from the location where FPU is installed. Once NL-OO/NL-AO access ".Jar" file, a screen will open as shown in **Figure 3 & Figure 4** below. Figure 3 shows the FPU for NL-OO and Figure shows FPU NL-AO.

NPS Lite File Preparation Utility 1.2

File Edit Help

NL-OO & Contribution File Details Subscriber Details

Particulars of Contribution File

Type of Contribution File * Transaction id

NPS-Lite - Oversight Office Details

NPS-Lite - Oversight Office Reg. No. * NPS-Lite - Oversight Office Name

Contribution Details

Total NL-AO Count Total Subscriber Records

Employer Contribution Subscribers Contribution

Note: fields marked in (*) are Mandatory

Create File Add Rows Delete a Row

Figure 3 (FPU for NL-OO)

Figure 4 (FPU for NL-AO)

The FPU shown above consists of two Panels:-

A) NL-OO/NL-AO & Contribution File Details Panel:

In this panel, the user shall enter details such as Type of contribution file (Original/Correction), NL-OO/NL-AO Reg. No., NL-OO/NL-AO name & Transaction id (in case of a correction file upload).

B) Subscriber Details panel:

In this panel, the user shall enter the contribution details of the subscriber such as Subscriber PRAN, Subscriber Name, Employer's Contribution, Subscriber's Contribution, and NL-AO/NL-CC registration number.

NL-OO/NL-AO & Contribution File Details Panel:

This panel will open by default when the NL-OO/NL-AO executes (or double clicks on the) 'FPU.JAR' file. NL-OO/NL-AO user shall enter the following details, as shown in **Figure 3 & 4** above.

- 1) **Type of Contribution File (Original / Correction):** Where NL-OO/NL-AO is preparing a new (fresh) Subscriber Contribution file for uploading to NPS-Lite; user shall select the type of file as 'Original'. If user wants to make any correction in a SCF which has already been uploaded successfully to NPS-Lite and for which Transaction id is generated, user shall select the type of file as 'Correction'.
- 2) **Transaction id:** As mentioned above, where file type is "Correction", the user shall have to provide the transaction id of the Original SCF for which the Correction file is being prepared. If transaction id is not provided, user will not be able to create the file. (The Transaction id is the acknowledgement number provided by the NPS-Lite after successful upload of the SCF.)
- 3) **NL-OO/NL-AO Reg. No.:** User should enter the NL-OO/NL-AO Reg. No. allotted by CRA on successful registration in CRA system.
- 4) **Name of NL-OO/NL-AO:** This is an optional field. User can enter the name of NL-OO/NL-AO in this field.
- 5) **Contribution Details:** i.e., Total Subscriber records, **Control total (Co-Contribution)**, Control total (Subscriber) will appear automatically based on what user has entered in the "Subscriber Details" panel.
- 6) The fields which are marked with sign (*) are mandatory fields.

Subscriber Details Panel:

The view of the subscriber details panel of the FPU is shown in below **Figure 5 & Figure 6** for NL-OO/NL-AO. NL-OO/NL-AO user shall enter the Subscriber contribution details in this panel for uploading the same to NPS-Lite system. NL-OO/NL-AO user shall upload the contribution details on weekly basis for the Subscribers for whom funds are available.

NPS-Lite File Preparation Utility 1.2

File Edit Help

NL-OO & Contribution File Details **Subscriber Details**

Select NL-AO Reg. No. --All-- Subscriber Records in NL-AO 0

Employer Contribution 0 Subscribers Contribution 0

Sr. No	NL-AO Reg. No.^(1)	PRAN^(2)	Subscriber Name(3)	Employer Contribution(4)	Subscribers Contribution(5)
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					

Create File Add Rows Delete a Row

Figure 5

NPS-Lite File Preparation Utility 1.2

File Edit Help

NL-AO & Contribution File Details Subscriber Details

Select NL-CC Reg. No. --All-- Subscriber Records in NL-CC

Employer Contribution Subscribers Contribution

Sr. No	NL-CC Reg. No.^(1)	PRAN^(2)	Subscriber Name(3)	Employer Contribution(4)	Subscribers Contribution(5)
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					

Create File Add Rows Delete a Row

Figure 6

User shall enter the following details:

- 1) In case of Decentralised model, NL-AO will prepare the file and will put underlying NL-CCs registration number. Whereas in case of Centralised model, NL-OO shall put the respective NL-AO registration numbers.
- 2) **PRAN:** User should enter PRAN of the Subscriber for which contribution details are being entered.
- 3) **Subscriber's Name:** User may enter Name of the subscriber. This is an optional field which can be used as reference to PRAN entered.
- 4) **Subscriber Contribution:** This field is for entering Subscribers Contribution details for which funds are available to NL-OO/NL-AO. This is an optional field
- 5) **Co-Contribution:** If co-contribution has been provided for the subscriber under NPS, then, user shall specify the amount under this field. This is an optional field

(It is essential to note that both the details i.e. Subscriber contribution and Co-contribution cannot be zero at the same time.)

At the time of entering the data, FPU will perform format and structure level validations of the data which is entered by the NL-OO/NL-AO user. In case where data entered is

not as per the file format of CRA, FPU will display an error message to the user as shown in **Figure 7** below where PRAN entered is incorrect:

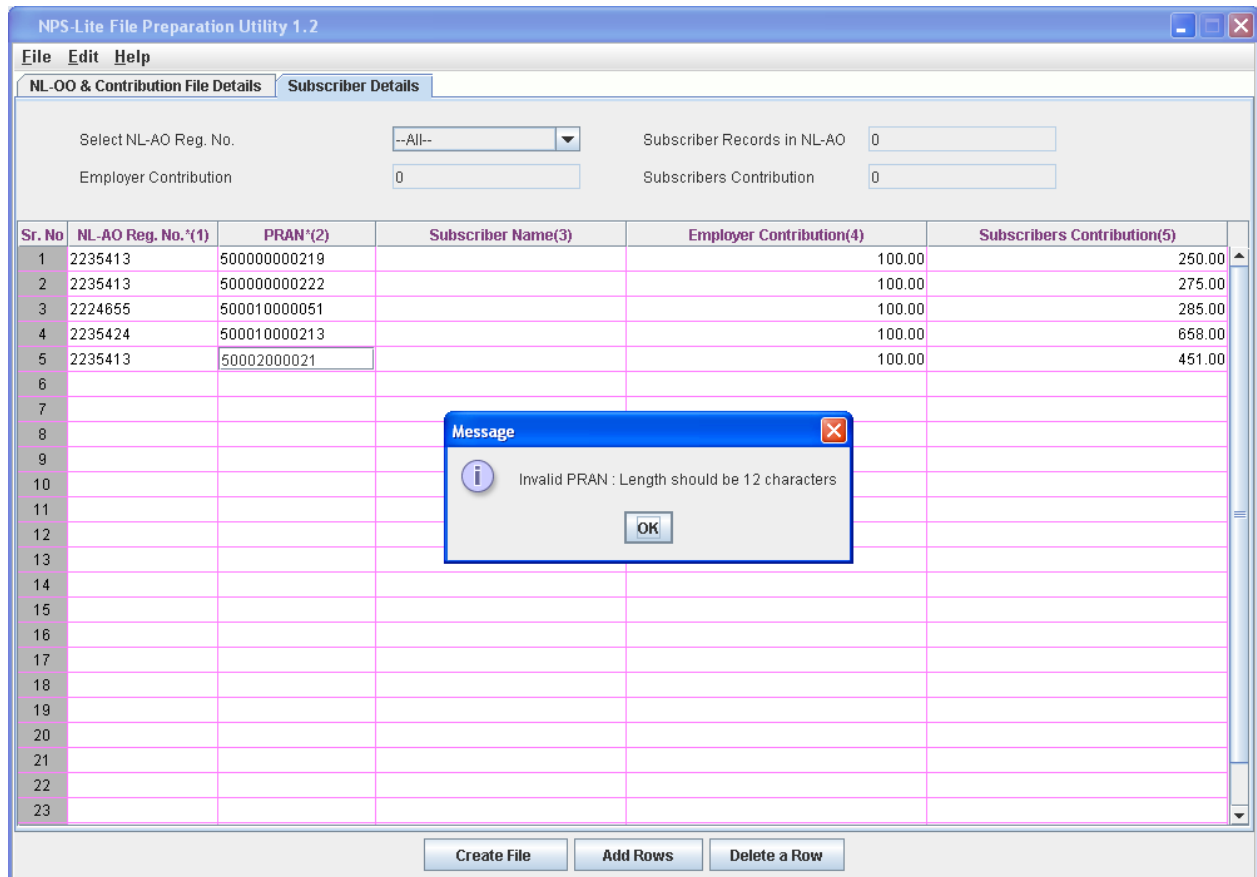


Figure 7

NL-OO/NL-AO can enter the subscriber details manually or copy the data from an excel sheet. To paste data from an excel sheet, NL-OO/NL-AO can use **“Paste from Excel”** option. This can be done either by going to the **Edit Menu** and using the **“Paste from excel”** option or by right clicking the mouse in the cell in which the data needs to be captured. The contents will be displayed as shown **Figure 8** below:

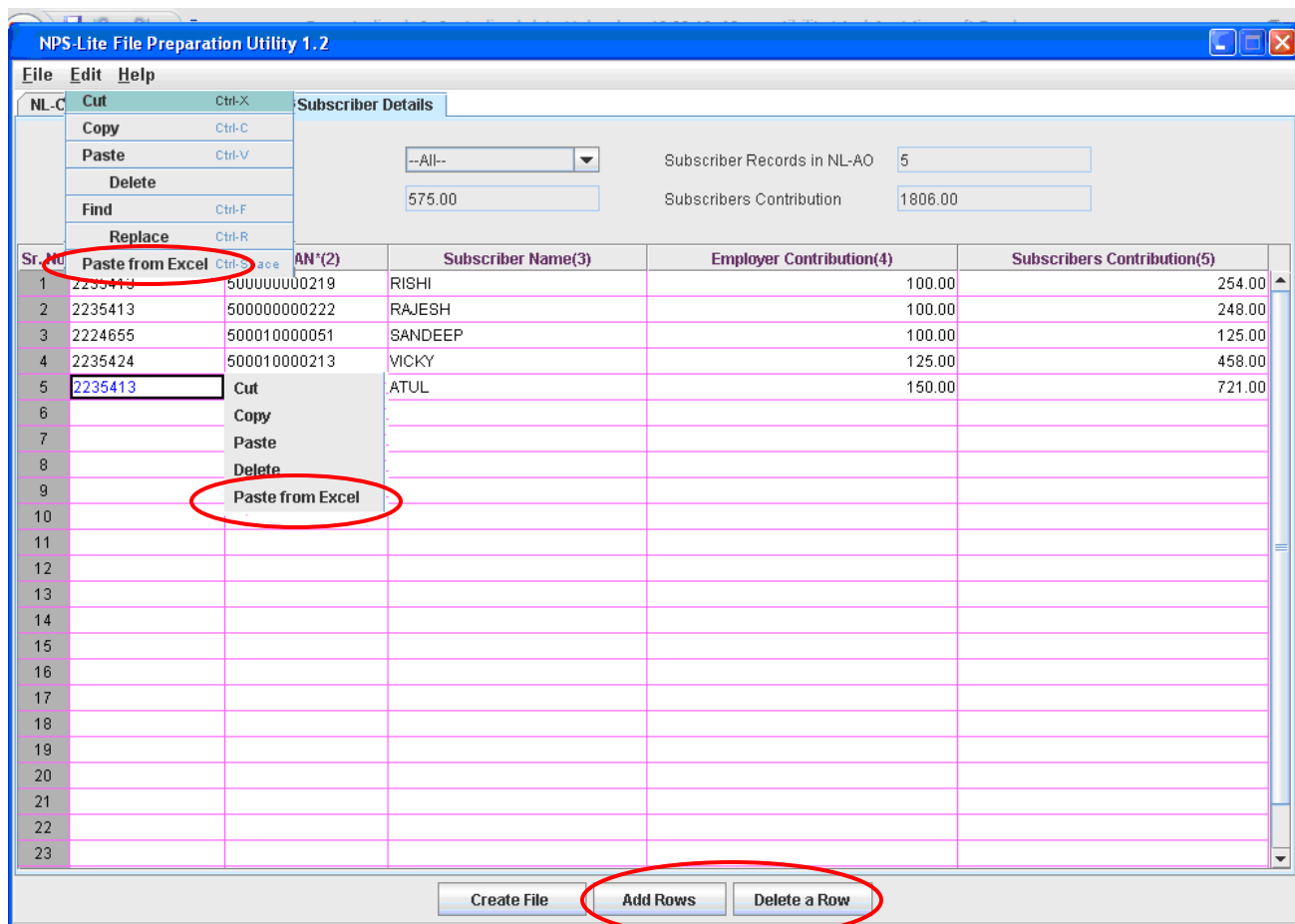


Figure 8

NL-OO/NL-AO user can add or delete the required rows by selecting the **Add Rows** and **Delete Row** button provided at the bottom of the screen.

The NL-OO user can view the total Subscriber contribution amounts for a particular NL-AO by using the filter option provided against NL-AO registration number in this panel. NL-OO can view the total contribution for desired NL-AO as shown below in **Figure 9**. This can be used to verify whether the NL-AO wise aggregate amounts are correct. (Similarly NL-AO also can view the Subscriber contribution amounts for a particular NL-CC under FPU for NL-AO)

NPS-Lite File Preparation Utility 1.2

File Edit Help

NL-OO & Contribution File Details **Subscriber Details**

Select NL-AO Reg. No. 2235413 Subscriber Records in NL-AO

Employer Contribution Subscribers Contribution 1223.00

Sr. No	NL-AO Reg. No. (1)	PRAN (2)	Subscriber Name (3)	Employer Contribution (4)	Subscribers Contribution (5)
1	2235413	500000000219	RISHI	100.00	254.00
2	2235413	500000000222	RAJESH	100.00	248.00
3	2224655	500010000051	SANDEEP	100.00	125.00
4	2235424	500010000213	VICKY	125.00	458.00
5	2235413	500020000218	ATUL	150.00	721.00
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					

Create File Add Rows Delete a Row

Figure 9

Preparation of Intermediate File

- 1) In FPU, user will have the option to save the data at any point in a file while entering the details. This saved file will be an intermediate file. User can save the partially filled details by clicking the **Save** option in File menu as shown below **Figure 10**:

NPS-Lite File Preparation Utility 1.2

File Edit Help

Open Ctrl-O **Save Ctrl-S** Save As Exit Alt-F4

AO Reg. No. 2235413 Subscriber Records in NL-AO 3

Employer Contribution 350.00 Subscribers Contribution 1223.00

Sr. No	NL-AO Reg. No. (1)	PRAN (2)	Subscriber Name (3)	Employer Contribution (4)	Subscribers Contribution (5)
1	2235413	500000000219	RISHI	100.00	254.00
2	2235413	500000000222	RAJESH	100.00	248.00
3	2224655	500010000051	SANDEEP	100.00	125.00
4	2235424	500010000213	VICKY	125.00	458.00
5	2235413	500020000218	ATUL	150.00	721.00
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					

Create File Add Rows Delete a Row

Figure 10

- After clicking on the **Save** option, the FPU will prompt the user to save the file on the machine. User can give file name containing maximum 8 characters. The details displayed will be as shown in **Figure 11** below:

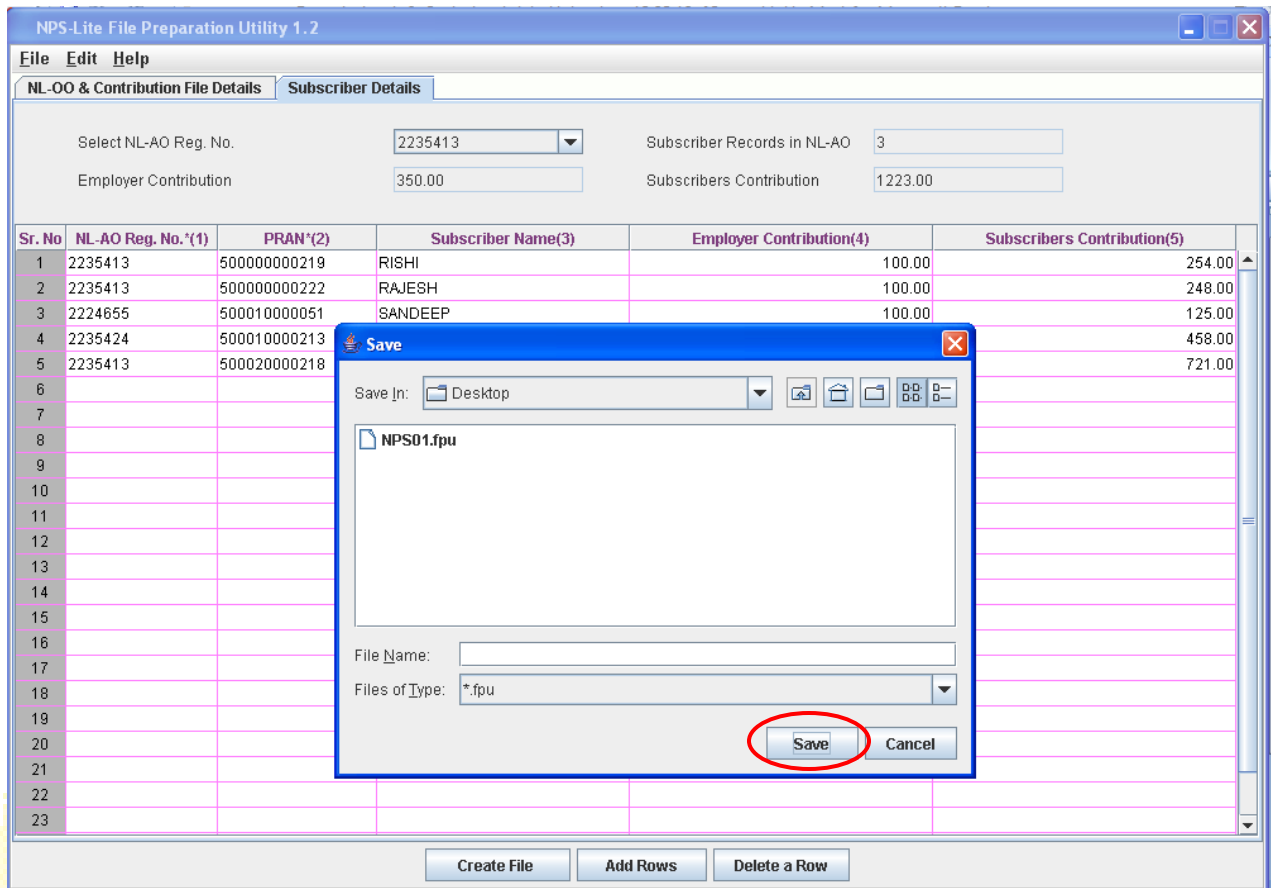


Figure 11

- Once user selects the 'Save' option on the screen, a confirmation message will be displayed as shown in below **Figure 12**, which will also mention the path where the file is saved. [An **Intermediate file will always be saved with an '.fpu' extension**. However, NL-OO/NL-AO user can not validate this intermediate file having '.fpu' extension in FVU or upload to NPS-Lite system.

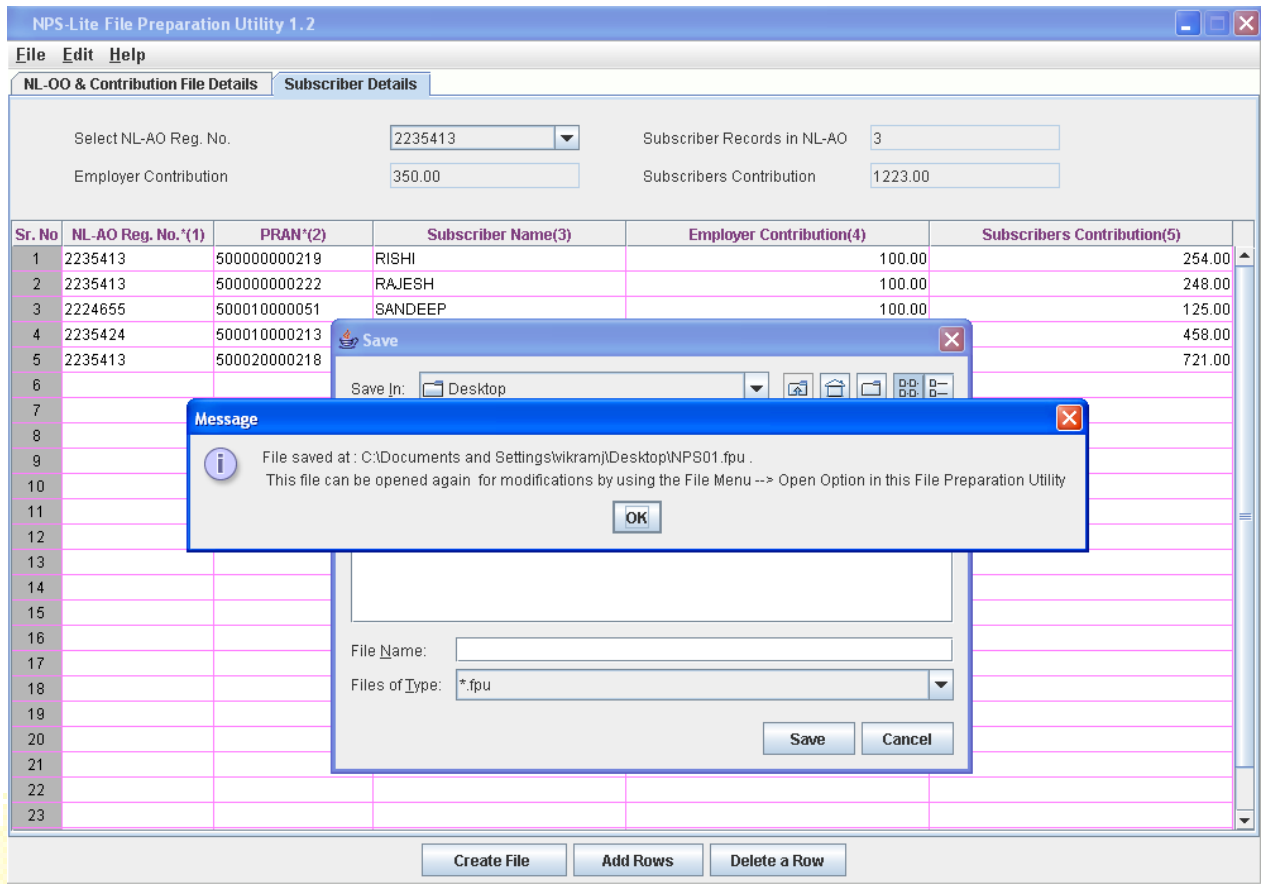


Figure 12

- 4) The user can reopen the intermediate file for modifying the existing data or can use the same to prepare new contribution details. However, user should open the intermediate file with the same version of FPU. To open the intermediate file, user has to select the **“Open”** option in the File menu.
- 5) For the purpose of record, it is advisable for the user to create a working directory containing the year-wise, month-wise, date-wise folders for SCFs prepared.

Creation of Subscriber Contribution File

- 1) After complete digitisation of necessary details, the user can create the SCF by selecting **‘Create File’** button. Once the user selects the **‘Create File’** option, FPU will prompt the user to save the file on the machine as shown in **Figure 13** below. User shall select required path and give desired file name having maximum 8 characters

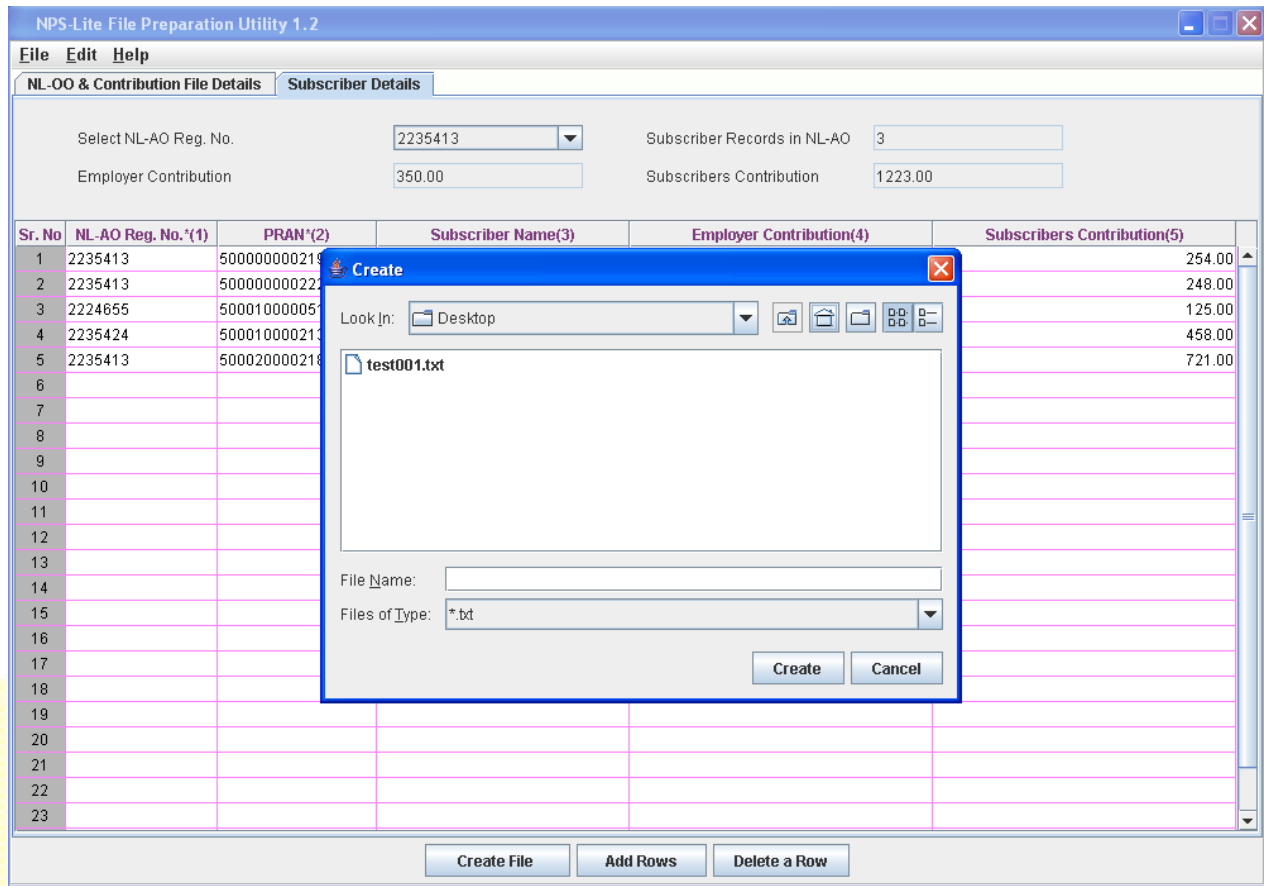


Figure 13

- 3) FPU will create an output file having extension .txt. FPU will also create a unique Batch id to identify each output file. This Batch id will be displayed to the user in the final confirmation message shown after successful generation of the file as shown below **Figure 14**:

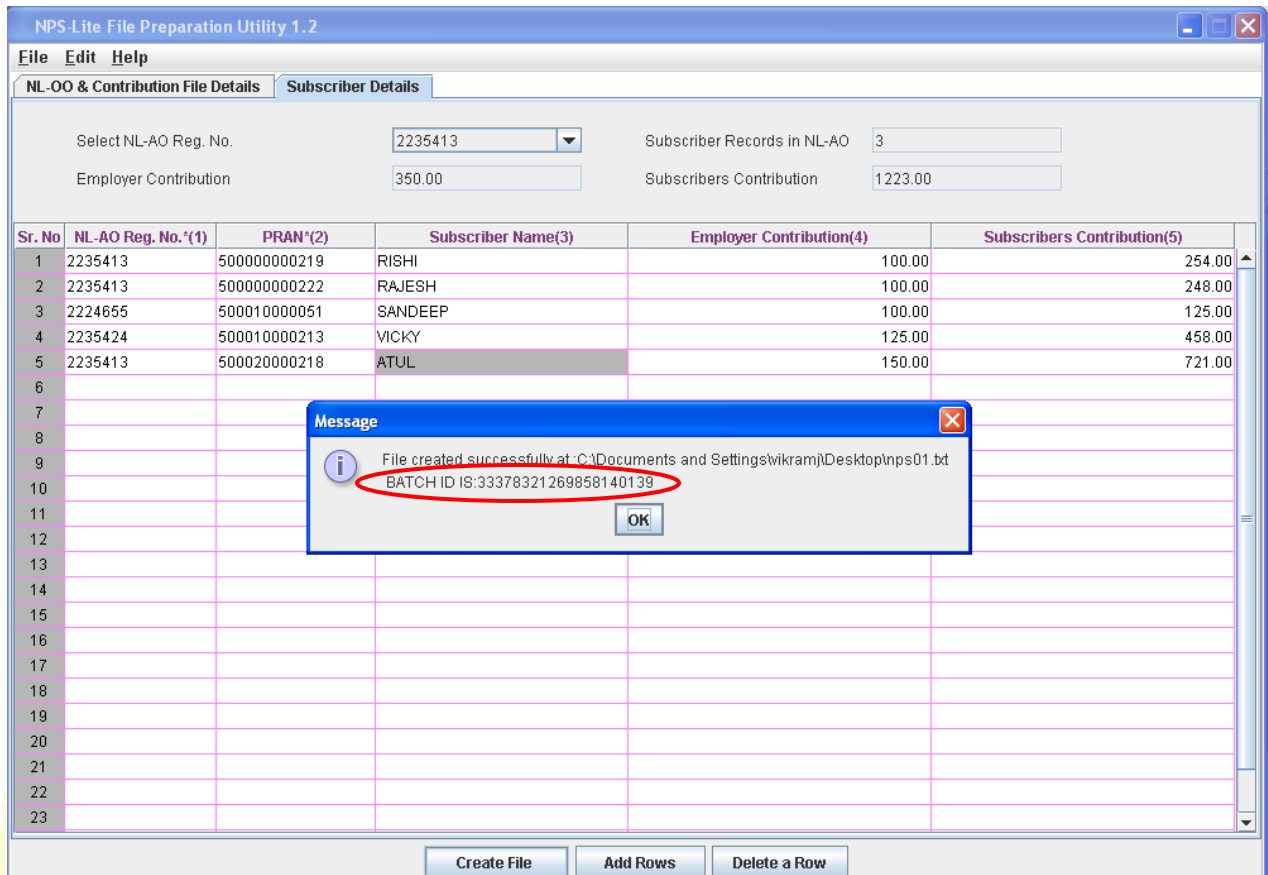


Figure 14

- 4) While creating a file, FPU will validate the following:
 - FPU will check whether user has provided all the mandatory details and data type of all the fields is correct.
 - FPU will check whether the NL-OO,NL-AO, NL-CC Reg. No., PRAN and receipt number are structurally correct.
 - FPU will validate whether contribution amount is greater than zero.
 - FPU will validate that both the details i.e. subscriber contribution and co-contribution are not zero at the same time.
- 5) If the FPU encounters any error in the data entered by the user, such as, incorrect NL-AO/NL-CC registration number, null or zero contribution amount, it will display an error message to the user. In all such cases, FPU will not generate any output file. The User will be required to rectify the errors and create a valid file again.

Operating guidelines for preparing Subscriber Contribution File

- 1) NL-OO/NL-AO shall enter the contribution details for the Subscriber for whom pension funds are available.
- 2) It is mandatory to select the type of Contribution File as 'Original' for regular file and 'Correction' for correction file. By default it will be 'Regular'. In case of 'Correction' file, Transaction id is a mandatory field.
- 3) User should provide all the mandatory details of the particular record in each line. FPU will display error message if any of the mandatory field is missing in any record entry.
- 4) Subscriber contribution and Co-contribution fields cannot be Zero at the same time.
- 5) User shall not be allowed to validate with FVU, the intermediate files generated by FPU. Also intermediate files cannot be uploaded in NPS-Lite system.
- 6) User will be allowed to open the intermediate file only in the same version of FPU with which it was prepared.
- 7) User should not tamper the intermediate file as the tampered file cannot be opened using FPU. In such cases the FPU will display an appropriate error message to the user.
- 8) User cannot generate a blank Contribution File having no records. There must be at least one Subscriber record in a file and all mandatory fields should be entered.
- 9) The user will have the option to enter the Subscriber name while preparing the file. This is provided only for operational convenience purpose of NL-OO/NL-AO
- 10) NL-OO/NL-AO user shall not be allowed to upload a FPU generated file having .txt extension to NPS-Lite system before validating the same through FVU.
- 11) NL-OO/NL-AO user will be allowed to upload SCF once in a week.

Summary

- NL-OO/NL-AO shall prepare Subscriber Contribution File using CRA provided FPU or its own back office as per file formats of CRA. In either case, the file generated should be run through the FVU.
- NL-OO/NL-AO should use the latest version of FPU.
- The NL-OO/NL-AO Reg. No., and PRAN provided in the Contribution File should be active in NPS-Lite system.
- NL-OO/NL-AO can prepare an Intermediate file using FPU which can be used for record purpose or carry out further modifications.
- NL-OO/NL-AO user will be allowed to upload SCF one in a week.

Validation of SCF Using FVU:

After completing the preparation of the SCF using FPU or own back office, NL-OO/NL-AO shall validate the output file with File Validation Utility (FVU) provided by CRA. It is mandatory for NL-OO/NL-AO to validate the file using the latest FVU provided by CRA. Only the SCF which is successfully passed through FVU can be uploaded to NPS-Lite system. NPS-Lite system will reject the file if the same has not passed through latest version of FVU before upload to NPS-Lite system.

To validate the SCF through FVU, the user shall double click on the FVU icon at the path where FVU is installed. Once the user clicks on the 'FVU.JAR', the FVU will open as displayed in below

Figure 15:

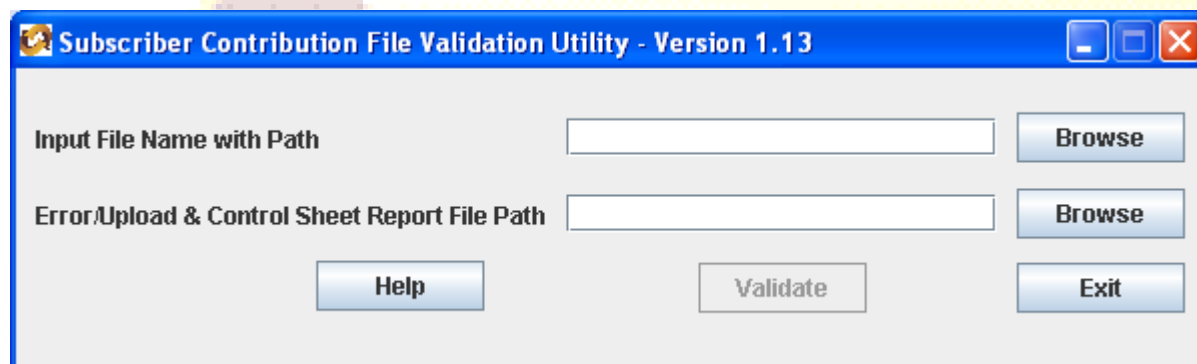


Figure 15

Input File Name with Path

- 1) NL-OO/NL-AO user shall specify the name (with the .txt extension) of the input file (including the path) i.e. the name of the SCF to be passed through FVU for validation.
- 2) The Input **file name** should not contain any special characters e.g., \ / etc and should not exceed 8 characters.
- 3) The file to be passed through FVU should be in ".txt" format only.
- 4) User can enter the path or he can select the same by clicking the 'Browse' button on the extreme right of the option '**Input File Name with Path**'.

Error/Upload & Control Sheet Report File Path

- 1) User will have to specify the path where either an 'error files' or 'upload file' along with the control total sheet is to be generated and saved by the FVU on successful completion of validation of the file. It is advisable to use the same path as the input file path. For error file or upload file, User shall only specify the path and should not specify any file name. **FVU will provide the name for output file by default.**
- 2) User can enter the path or can select the same by clicking the 'Browse' button on the extreme right of the '**Error/Upload & Control Sheet Report File Path**'.

- 3) It is mandatory for the User to fill both 'Input File Name with Path' and Error/Upload & Control Sheet Report File Path'. '**Validate**' button will remain disabled till both fields are not entered properly.
- 4) After selecting the input and output folder, User should click the '**Validate**' button to validate the Subscribers Contribution File. If the file is successfully validated, FVU will show a message as per below **Figure 16** and create the output file with extension '.fvu'. FVU will also create a control sheet (an HTML report) in the path specified in the 'Error/Upload File Path' as shown below.

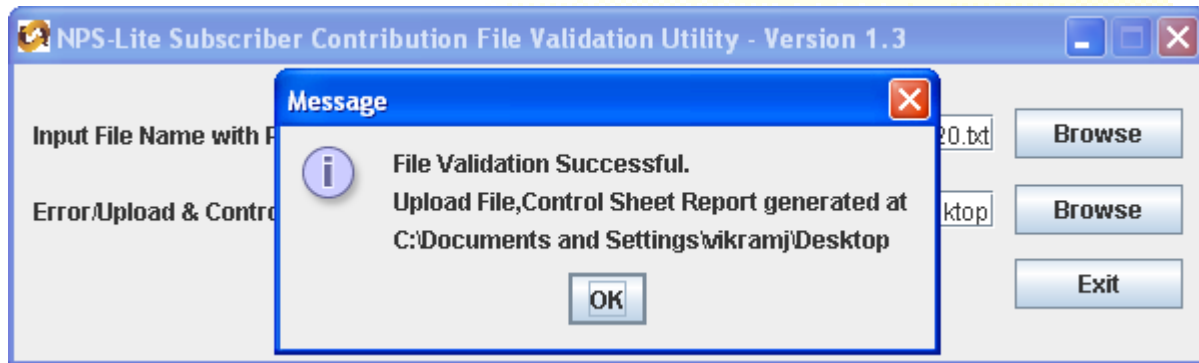


Figure 16

- 5) While validating the SCF, FVU will perform the validations as mentioned below:
 - FVU will check whether input file is text file having '.txt' extension.
 - FVU will check whether user has provided all the mandatory details.
 - FVU will check whether the NL-OO, NL-AO, NL-CC Reg. No., PRAN are format level and structurally correct.
 - FVU will check whether 'Total Subscriber records' are equal to the total contribution records for all the Subscribers.
 - FVU will check whether 'Subscribers Control Total' is equal to the sum of Subscribers contributions for all the subscribers.
 - FVU will check whether 'Co-contribution Control Total' is equal to the sum of Co-contributions for all the subscribers.
 - FVU will validate whether contribution amount is greater than zero (Contribution amount should not be zero at the same time in Subscriber contribution and co-contribution column) and is not negative.
- 6) On successful validation, FVU will generate an output file with extension ".fvu" at location specified in the field '**Error/Upload & Control Sheet Report File Path**'. Along with output file, FVU will also generate an ".html" file showing control totals (No. of Subscriber records, total contribution, etc.) as shown below in **Figure 17**:

SUBSCRIBER FVU - CONTROL SHEET	
NL-OO/NL-AO Reg. No.	3337832
Contribution File Type	Original
Date of File Generation	20-Mar-2010
Batch Id	33378321269068700814
Transaction Id	-
Number of NL-AO/NL CC's present in the file	3
No. Of Subscriber contribution records in the file	5
Control total for Employer Contribution	575.00
Control total for Subscribers Contribution	1806.00
FVU Version : 1.3	
Input File Name : C:\Documents and Settings\wikramj\Desktop\march20.txt	

Figure 17

- 7) At the time of file validation, if any of the validations fail, then the file will be rejected and an error message will be shown as per below **Figure 18**:

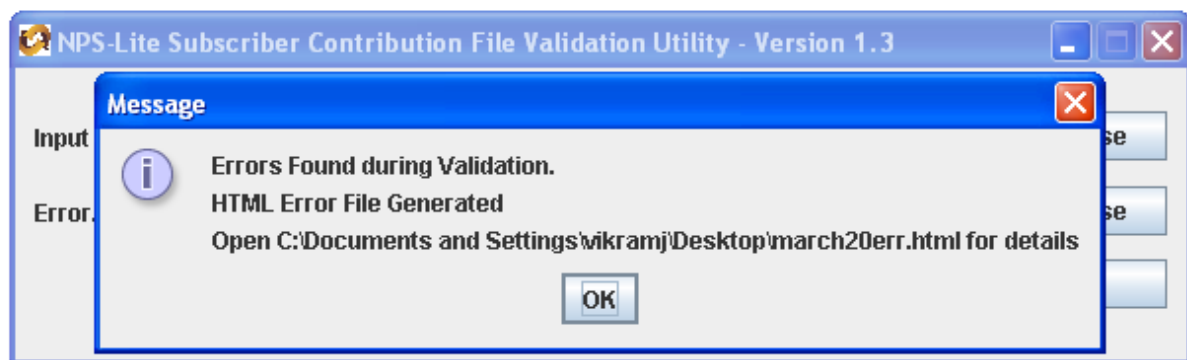
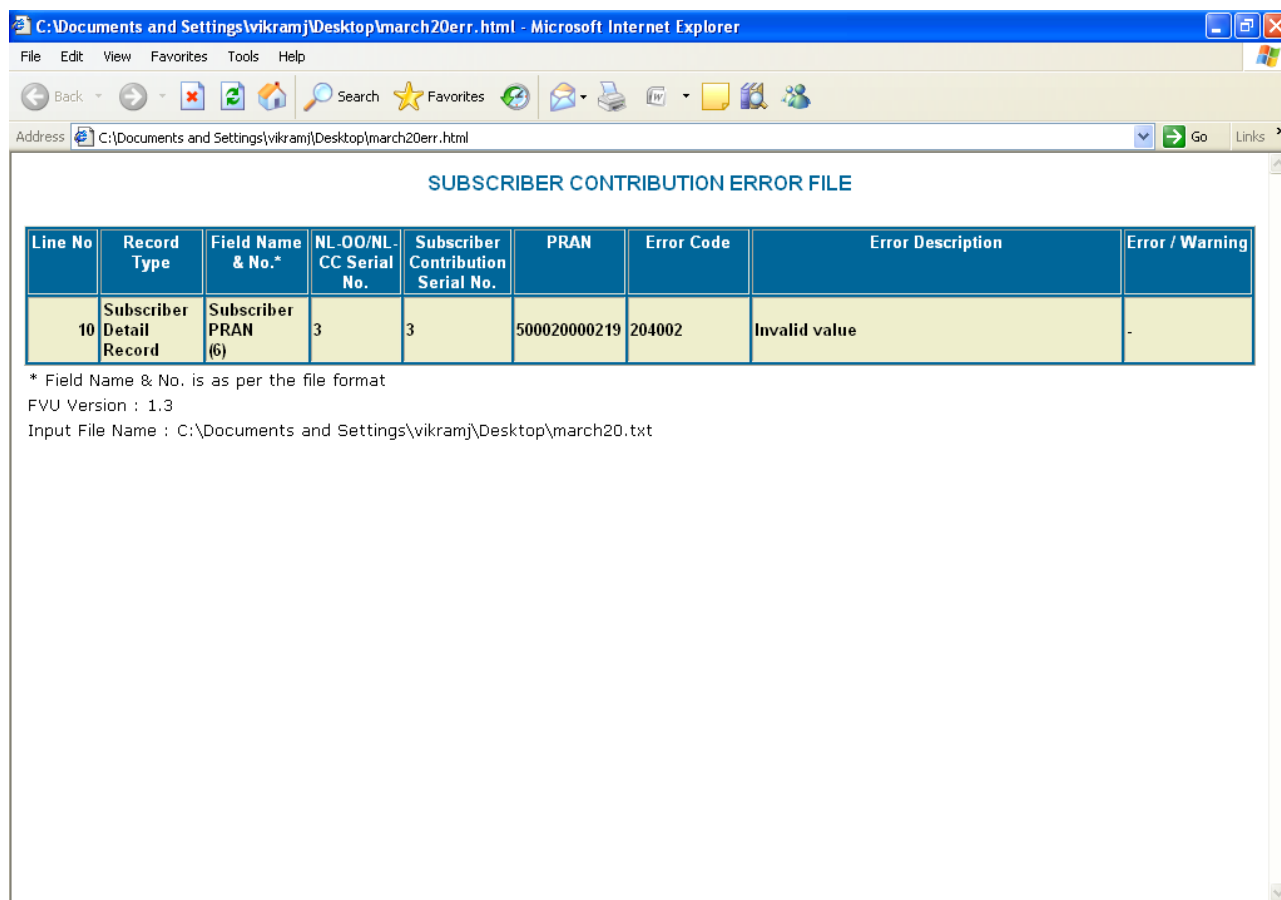


Figure 18

In case of validation failure, FVU will also generate an error file (".html" file) at location specified in the field '**Error/Upload & Control Sheet Report File Path**'. Error file will show a list of errors associated with that particular file as shown in below **Figure 19**.



Line No	Record Type	Field Name & No.*	NL-OO/NL-CC Serial No.	Subscriber Contribution Serial No.	PRAN	Error Code	Error Description	Error / Warning
10	Subscriber Detail Record	Subscriber PRAN (6)	3	3	500020000219	204002	Invalid value	-

* Field Name & No. is as per the file format
 FVU Version : 1.3
 Input File Name : C:\Documents and Settings\vikramj\Desktop\march20.txt

Figure 19

8) Subscriber contribution file (with '.fvu' extension) is ready for upload in NPS-Lite system after it has been successfully passed through FVU.

Summary

- NL-OO/NL-AO user should validate the file using latest FVU provided by CRA.
- While validating, user should provide the input file name and path along with Error/Upload Control sheet report path.
- On successful validation of the file, FVU will generate an output file with extension ".fvu" along with a control total html file.

Upload of SCF to NPS-LITE System:

After validating the SCF through FVU, NL-OO/NL-AO shall upload the output file having '.fvu' extension to NPS-Lite system. NL-OO/NL-AO shall upload the file using the user ID and I-Pin allotted by the CRA at the time of NL-OO/NL-AO registration. For all the SCFs uploaded till 18.30 hrs (6:30 PM) in the NPS-Lite system on T ("T " being the day of upload), system will generate the Transaction id on T+1 day. The transaction id along with the Contribution Submission Form will be visible to the NL-OO/NL-AO which can be download and print. NPS-Lite will generate the transaction id only for the successfully accepted SCFs.

NPS Lite Contribution Submission Form will contain NL-AO/NL-OO id, NL-AO/NL-OO address, transaction id, amount to be deposited in the bank etc. This form is to be submitted by the NL-AO/NL-OO to the Trustee Bank while depositing the contribution amount.

Note:

- If a file is uploaded on T prior to 6:30 pm, then the transaction id will be displayed to the user on T+1 after 10 am. E.g. If the NL-OO/NL-AO has uploaded SCF on 02.04.2010 till 6.30 pm then, transaction id will be displayed on 03.04.2010 after 10.00 am)
- If a file is uploaded on T after 6:30 pm, then the transaction id will be displayed to the user on T+2 after 10.00 am. E.g. If the NL-OO/NL-AO has uploaded SCF on 02.04.2010 after 6.30 pm then, transaction id will be displayed on 04.04.2010 after 10.00 am)

Process of upload

- 1) NL-OO/NL-AO user shall log-in to NPS-Lite system using its user id and I-Pin as password. On accessing the NPS-Lite system, login page will be displayed to the user as shown below in **Figure 20:**

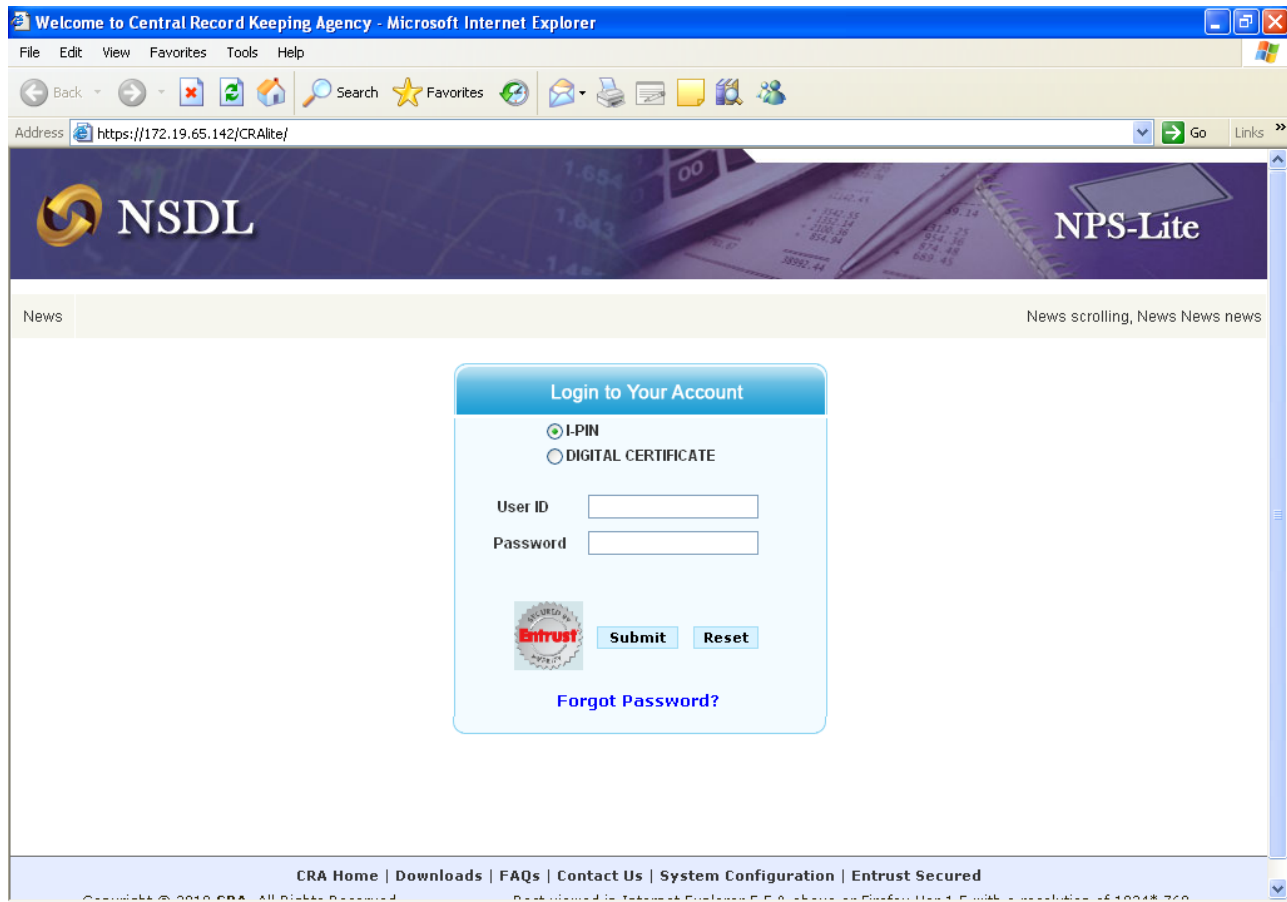


Figure 20

- 2) On this page, the user shall enter his user id and I-Pin as password for login. If the user id and password provided by the user is valid, home page will be displayed to the user. NL-OO/NL-AO user shall select **“Contribution Details – File Upload”** option from the menu as shown below in **Figure 21** to upload the required SCF.

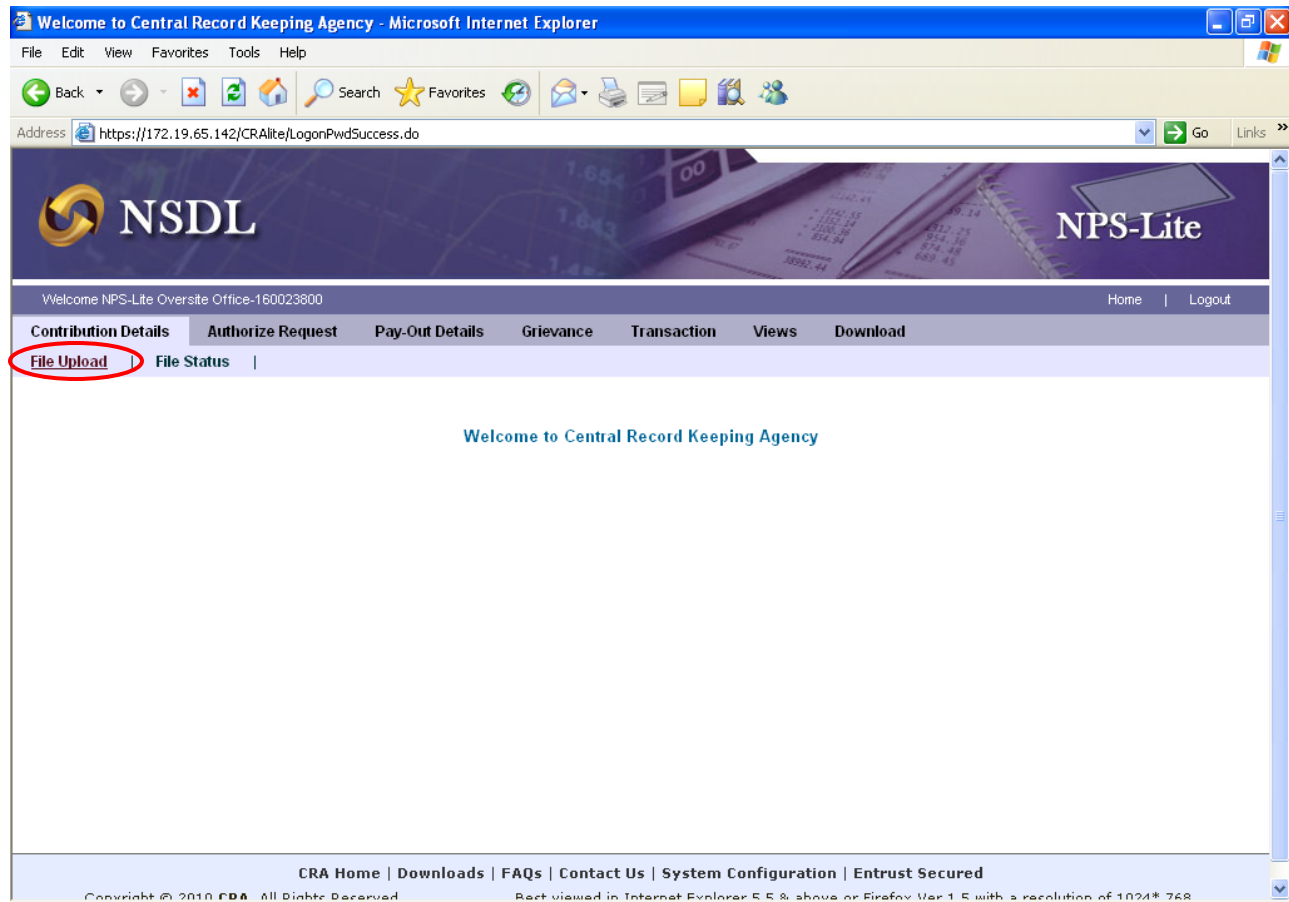


Figure 21

- 3) On selection of the option “**Contribution Details – File Upload**”, NPS-Lite will display a screen as shown below in **Figure 22** to upload the files:

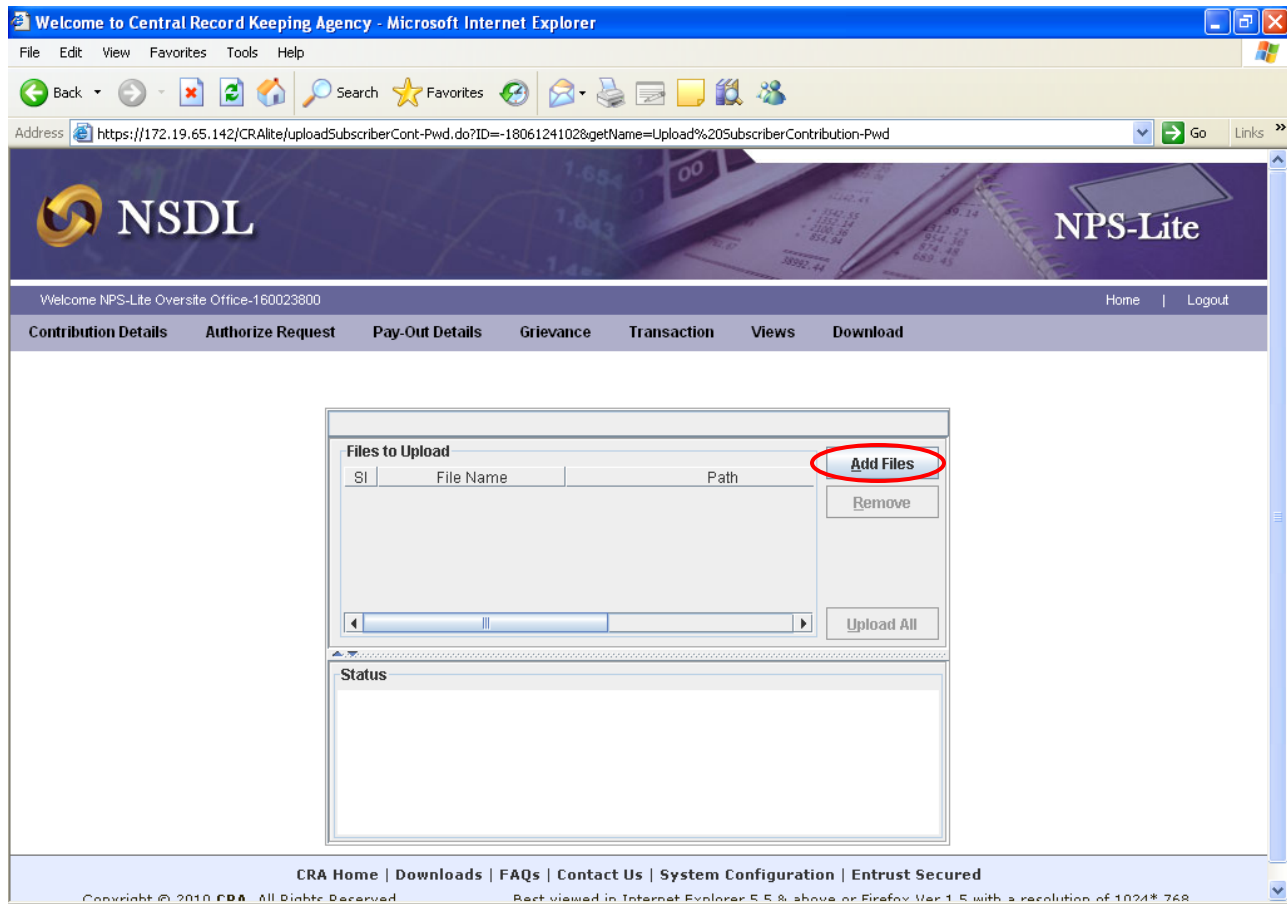


Figure 22

(Note: If the appropriate configuration of internet explorer and Java J2SE is not installed on the machine, then in the event of selection “Contribution Details – File Upload option”, no details will be displayed to the user on the screen.)

- 4) In the above screen, user shall select the ‘**Add Files**’ option to add the SCFs to be uploaded. Once user selects ‘**Add Files**’ button, a window will be displayed as shown below in **Figure 23** to select the files to be uploaded. The user shall select the files to be uploaded (with ‘.fvu’ extension) and click on the “**Open**” button to load the file. User can select multiple files with help of “Ctrl” key as shown below in **Figure 23**:

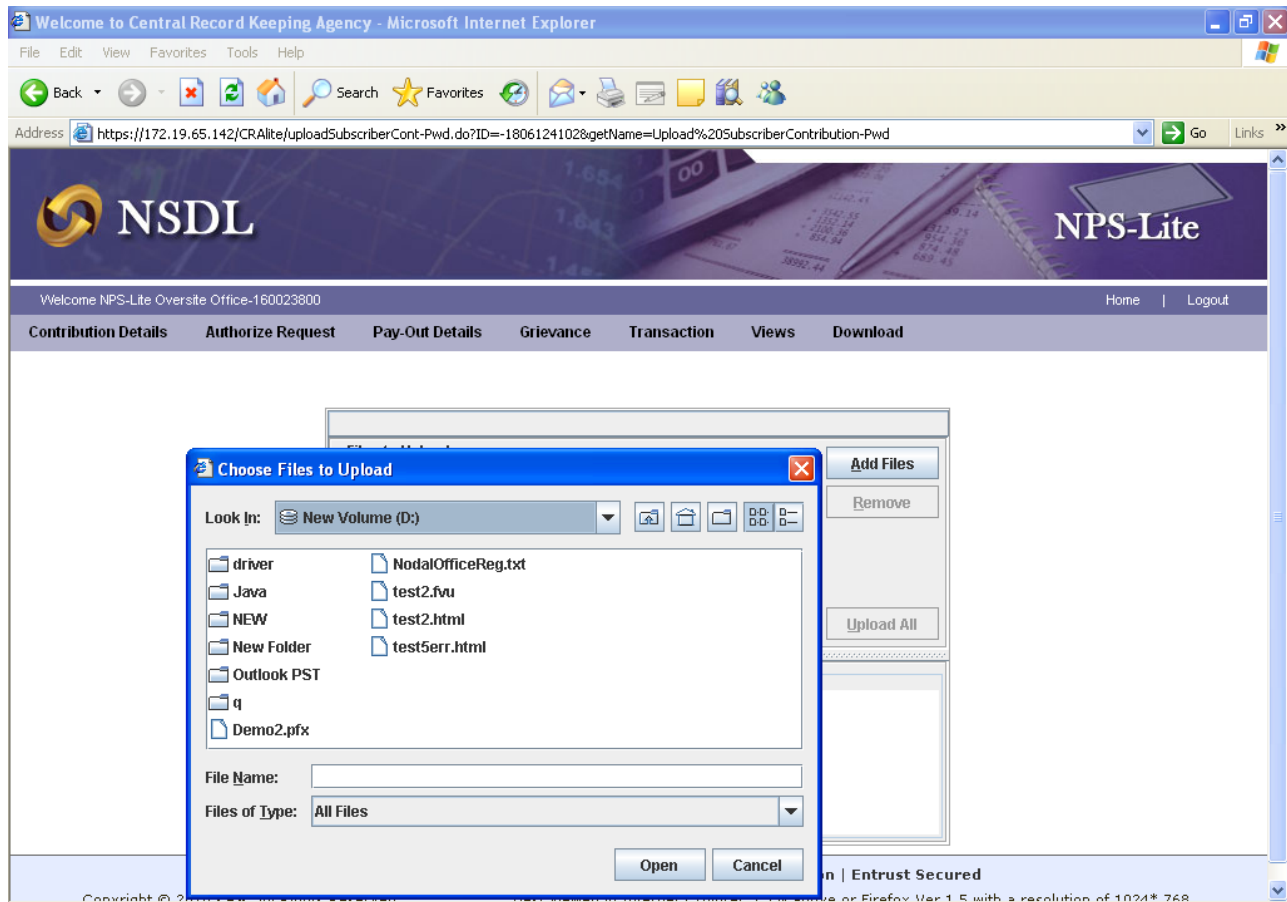


Figure 23

- 5) Once the file(s) is loaded, the html will display certain information about the file as mentioned below and shown in **Figure 24** below:
- i. Serial Number
 - ii. File Name
 - iii. Path
 - iv. Size of the file and
 - v. The last modified date & time.

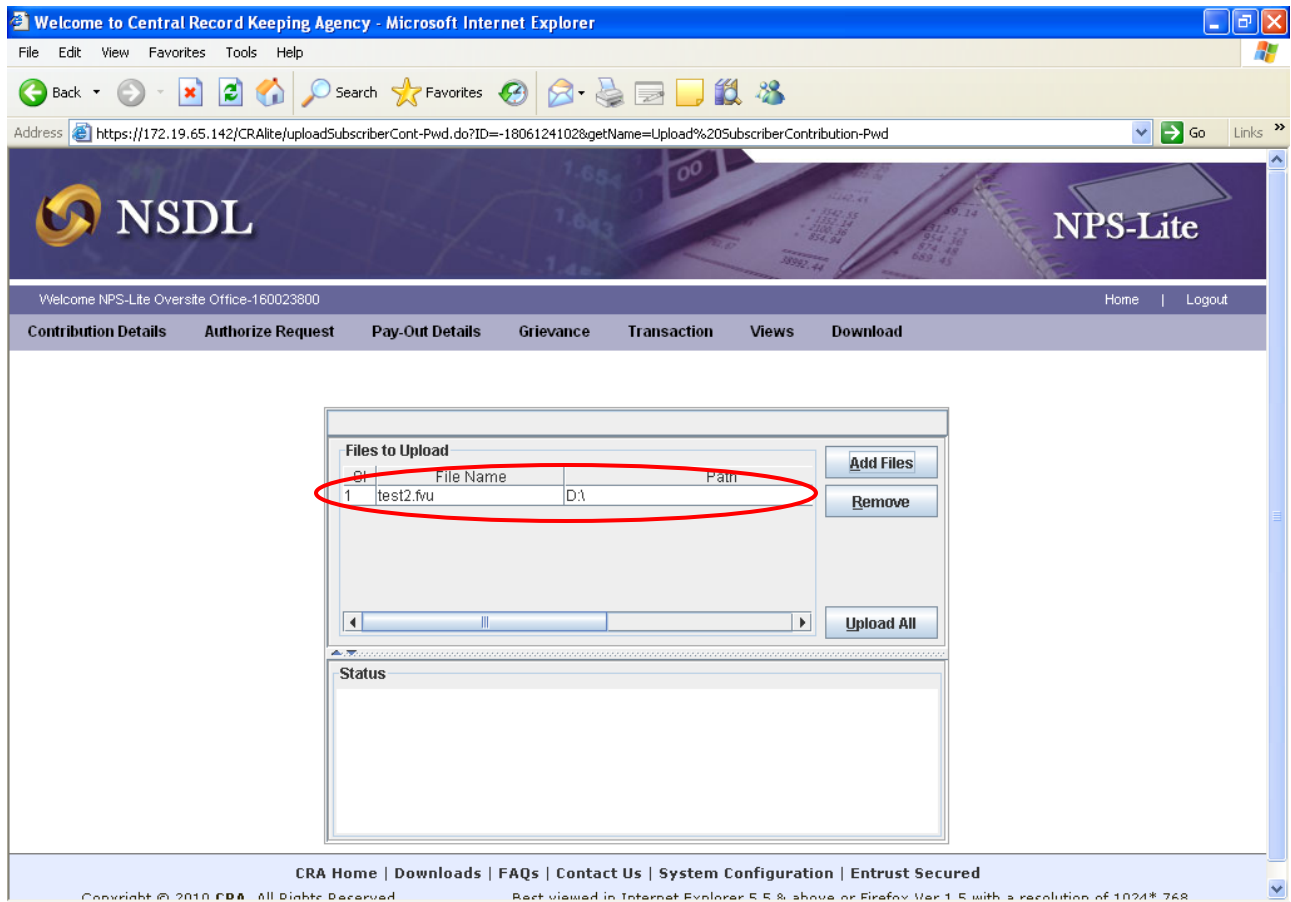


Figure 24

- 6) Once the file is successfully loaded, the user shall upload the file by clicking on the '**Upload All**' option. If upload of file(s) is successful; NPS-Lite will display the status of the file as 'Uploaded in NPS-Lite' and will generate a unique File Reference Number (FRN) which will be displayed to the user as shown below in **Figure 25**. User may note the FRN for record purpose. User can use this FRN for viewing the status of the file at a later stage.

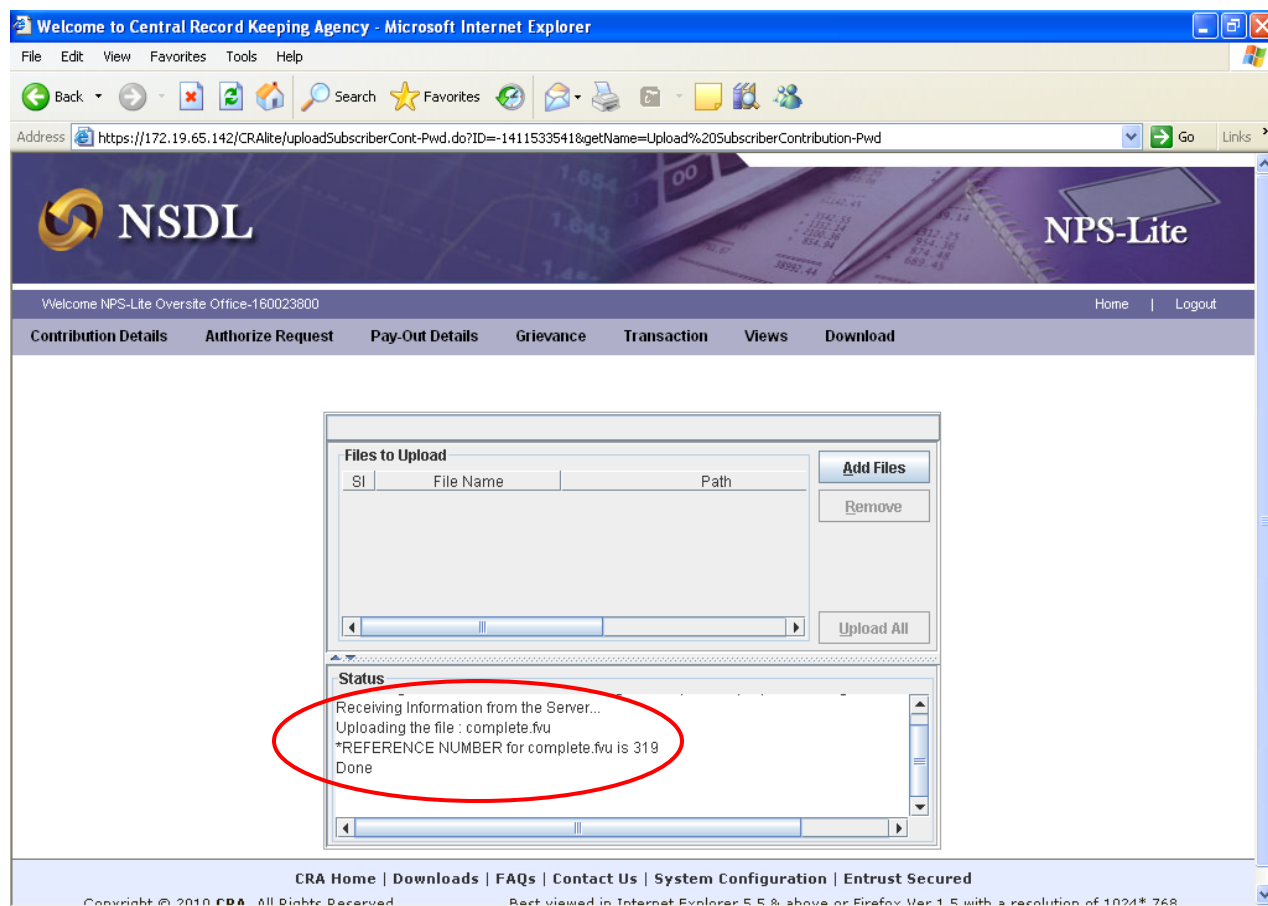


Figure 25

- 7) After successful upload, NPS-Lite system will perform all the validations which FPU and FVU performs. In addition to the validations performed by FPU and FVU, NPS-Lite system will perform certain business and database level validations. NPS-Lite will check,
 - Duplicate files (having same batch id) will be rejected at NPS-Lite system
 - NPS-Lite will not accept the file if it is prepared and validated through any older version of FPU and FVU. Files should be prepared and validated through latest version.
 - FPU & FVU version, FVU hash and batch id of the file are correct.
 - File is tampered after generation.
 - NL-OO/NL-AO/NL-CC Reg. No. and PRAN are valid and active in system

(In case of centralised mode of operation, NPS-Lite will check whether NL-OO and NL-AO mapping is valid i.e. NL-OO has uploaded details pertaining to NL-AO linked to it)
- 8) In order to view the status of the uploaded file, the user shall navigate the “**Contribution Details**” menu and select the “**File Status View**” option. After selecting the “File Status View” option, a screen will be shown to user as per **Figure 26** below. The User will have to enter any one of the following criteria’s to check the status of SCF:
 - File Reference Number
 - Batch Id

- Transaction Id
- From Date & To date.

The screenshot displays a web browser window titled "Welcome to Central Record Keeping Agency - Microsoft Internet Explorer". The address bar shows a URL starting with "https://172.19.65.142/CRA Lite/paoContrbnFileStatusOnload.do?ID=332533848&getName=File%20Status-SubscriberContribution". The page header includes the NSDL logo and "NPS-Lite". Below the header, a navigation bar contains links: "Contribution Details", "Authorize Request", "Pay-Out Details", "Grievance", "Transaction", "Views", and "Download". The main content area is titled "Contribution File Status View" and contains a search form with the following fields and controls:

- A red asterisk and the text "* Please enter any one search criteria" above the first input field.
- "File Reference Number" with an input field.
- "Batch Id" with an input field.
- "Transaction Id" with an input field.
- "From Date" with an input field containing "22/03/2010" and a calendar icon, followed by the format "(dd/mm/yyyy)".
- "To Date" with an input field containing "22/03/2010" and a calendar icon, followed by the format "(dd/mm/yyyy)".
- "Submit" and "Reset" buttons at the bottom of the form.

The footer of the page includes links: "CRA Home | Downloads | FAQs | Contact Us | System Configuration | Entrust Secured", copyright information "Copyright © 2010 CRA. All Rights Reserved.", and a note "Best viewed in Internet Explorer 5.5 & above or Firefox Ver 1.5 with a resolution of 1024* 768."

Figure 26

Once the user provides sufficient details, the status of the uploaded file will be shown to user as per **Figure 27** below.

Welcome to Central Record Keeping Agency - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: https://172.19.65.142/CRALite/paoViewFileStatus.do?ID=-1359112641&getName=File%20Status-SubscriberContribution

NSDL **NPS-Lite**

Welcome NPS-Lite Account Office-1500032600 Home | Logout

Contribution Details Authorize Request Pay-Out Details Grievance Transaction Views Download

File Status

File Reference Number	I/P File Name	Date Of Upload	Uploaded By	Type of File	Transaction Id	Status	Batch Id	Error/Response HTML	Subscriber Contribution Submission Form
289	NPS01.fvu	18-03-2010	15000326	-		Uploaded	-	-	-

Please note that the status of particular contribution file may remain in 'Awaiting Fund Details'/ 'Not Matched and Booked' status in system even though you have already deposited requisite fund in NPS Trust Account of Bank of India due to fund receipt confirmation awaited from the Trustee Bank. The status of SCF will change to Matched & Booked only after Trustee Bank has uploaded the fund receipt confirmation.

In case the status of SCF is 'Not Matched and Booked', the corresponding details of fund remittance is not available with CRA and Trustee Bank.

Please contact CRA at (022-24994359/4849) and Trustee Bank at (022-26522975).

CRA Home | Downloads | FAQs | Contact Us | System Configuration | Entrust Secured

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Figure 27

- 9) If the all the validations are successful, NPS-Lite will update the status of the file as **“Accepted”** and will generate a unique 13 digit Transaction id (unique acknowledgement number generated by NPS-Lite for SCF). Along with the other details, the system will also display Batch id and the remark as **“Awaiting Fund Details”** as shown below in **Figure 28**.

Welcome to Central Record Keeping Agency - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://172.19.65.142/CRA/ite/paoViewFileStatus.do?ID=-1359112641&getName=File%20Status-SubscriberContribution> Go Links

NSDL NPS-Lite

Welcome NPS-Lite Account Office-1500032600 Home Logout

Contribution Details Authorize Request Pay-Out Details Grievance Transaction Views Download

File Status

File Reference Number	IP File Name	Date Of Upload	Uploaded By	Type of File	Transaction Id	Status	Batch Id	Error/Response HTML
289	NPS01.fvu	18-03-2010	15000326	Original	1500032600064	Awaiting Fund Details	2245741268908543322	Subscriber Contribution Submission Form View

Please note that the status of particular contribution file may remain in 'Awaiting Fund Details'/'Not Matched and Booked' status in system even though you have already deposited requisite fund in NPS Trust Account of Bank of India due to fund receipt confirmation awaited from the Trustee Bank. The status of SCF will change to Matched & Booked only after Trustee Bank has uploaded the fund receipt confirmation.

In case the status of SCF is 'Not Matched and Booked ', the corresponding details of fund remittance is not available with CRA and Trustee Bank.

Please contact CRA at (022-24994359/4849) and Trustee Bank at (022-26522975).

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Figure 28

- 10) Along with Transaction id, NPS-Lite system will also generate the Contribution Submission Form (CSF) as shown below in **Figure 29** for successfully accepted files. NL-OO/NL-AO shall click on the **hyperlink** provided at '**View**' under **Subscriber Contribution Submission Form** as shown in above **Figure 28** in order to view the details of the CSF. NL-OO/NL-AO shall download and print the Contribution Submission Form.
- 11) The CSF will contain NL-OO/NL-AO Reg. No., address, transaction id, amount to be deposited in the bank, etc and a counterfoil for Trustee Bank to issue acknowledgement to NL-OO/NL-AO. This form is to be submitted by the NL-OO/NL-AO to the Trustee Bank while depositing the contribution amount. In case NL-OO/NL-AO intends to transfer the funds through RTGS/NEFT instruction, he may refer to **Point No. _____** of this document. NL-OO/NL-AO may print an additional copy for its record purpose. A prototype of this form is given below in **Figure 29**.

Annexure II5

NPS-Lite

CONTRIBUTION SUBMISSION FORM
(Under New Pension System (NPS))

Transaction ID Number (Given by NPS-Lite) 1500032600064

NL-AO/NL-OO Reg. No. 2224574

NL-AO/NL-OO NAME (Department/Office)

ABC Name

NL-AO/NL-OO Address

Flat/Unit No. Block No.

Add

Name of Premise/Building/Village

Addr SAMIR

Area/Locality/Talukka

Quality koisk

District/Town/City

Kolk

State / Union Territory

Andaman & Nicobar Islands

Country India Pin Code 400001

Phone Number 0222686755

Total Contribution	Amount (in Rs. only)
Subscriber Contribution	3600.00
Employer contribution	3700.00
Total	7300.00
Total in words	Seven Thousand Three Hundred Rupees only

DETAILS OF PAYMENT (To be filled by NL-AO/NL-OO)

CRORES	LACS	THOUSANDS	HUNDREDS	TENS	UNITS

Paid in Cash/Debit to A/c/Cheque No. Dated

Drawn On

(Name of the Bank & Branch)

Date:

(Signature of person making payment)

Rs.

Transaction ID Number (Given by NPS-Lite)
1500032600064

FOR USE IN RECEIVING BANK

Cash / Debit to A/c / Cheque Credited on

D	D	-	M	M	Y	Y
---	---	---	---	---	---	---

SPACE FOR BANK SEAL

Figure 29

Rejection of SCF:

If the file validation is not successful due to reasons such as invalid PRAN, invalid FPU version, invalid NL-OO/NL-AO mapping etc, NPS-Lite will reject the file and will update the status of the file as "Rejected" as shown below in **Figure 30**. NPS-Lite system will also generate an error file containing the reasons for rejection. NL-OO/NL-AO can view and download this error file from NPS-Lite, by providing the FRN at the time of viewing the status of the SCF uploaded. NPS-Lite will not generate the transaction id for such rejected files as shown below in **Figure 29**.

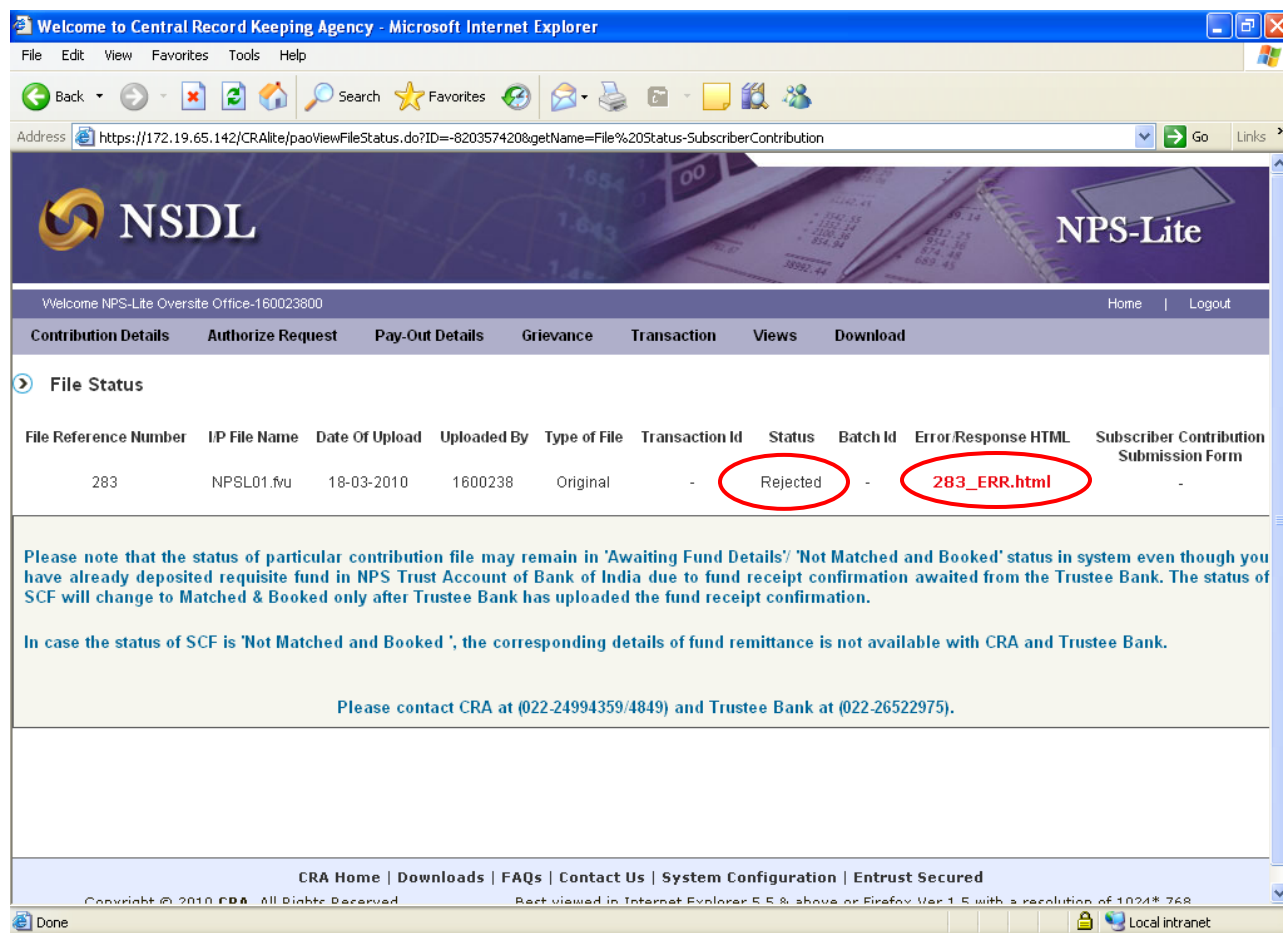


Figure 30

Correction File:

NPS-Lite provides NL-OO/NL-AO a facility to upload a correction file for any previously uploaded file which has been accepted by NPS-Lite system and for which Transaction id has been issued by NPS-Lite. However, user should take note of following points related to correction file:

- NL-OO/NL-AO user can upload a correction file when user wants to make any changes in original file due to any incorrect data.
- User will have to prepare and upload the entire file even if a single record contains any error.
- The user should note that a correction file can be uploaded only for a file which is already uploaded and accepted by NPS-Lite.
- If a file is rejected by NPS-Lite, the user will have to upload a new file and not a correction file.

- Further the user cannot upload a correction file if the original uploaded file is in Matched and Booked Status at NPS-Lite. User can upload the correction file only if the original file is either in 'Accepted' or 'Match Failed' status at NPS-Lite.

Procedure for preparation and validation of correction file

For preparing the correction file using FPU, the user has to first select the type of contribution file as "Correction" and mention the transaction id in the field provided. The user should note that the transaction id is mandatory in case, type of contribution file is 'Correction'. The correction file is to be prepared and validated on the same lines as a regular file using FPU & FVU. The entire file will be rejected if the transaction id of the original file for which the correction file is being uploaded is not mentioned. The view given to the user will be as shown in the **Figure 31** below:

The screenshot displays the 'NPS-Lite File Preparation Utility 1.2' window. It features a menu bar with 'File', 'Edit', and 'Help'. Below the menu is a tabbed interface with 'NL-OO & Contribution File Details' and 'Subscriber Details'. The 'Particulars of Contribution File' section contains a dropdown menu for 'Type of Contribution File *' set to 'Correction' and a text field for 'Transaction id' containing '1600238000208'. The 'NPS-Lite - Oversight Office Details' section includes fields for 'NPS-Lite - Oversight Office Reg. No. *' (1600238) and 'NPS-Lite - Oversight Office Name'. The 'Contribution Details' section has four input fields: 'Total NL-AO Count' (3), 'Total Subscriber Records' (5), 'Employer Contribution' (3000.00), and 'Subscribers Contribution' (4300.00). A note at the bottom states 'Note: fields marked in (*) are Mandatory'. At the bottom of the window are three buttons: 'Create File', 'Add Rows', and 'Delete a Row'.

Figure 31

Procedure for upload of correction file:

For uploading the correction file into NPS-Lite, the user has to follow the same procedure that was adopted to upload a regular file. In case of a correction file upload, NPS-Lite will perform the following additional validations:

- 1) For correction file, NPS-Lite will check for the existence of the Original Transaction id which is provided in the file. In case transaction id doesn't exist in the NPS-Lite system, the NPS-Lite will reject the correction file.
- 2) NPS-Lite will check the status of the original file. If the original file is in 'Matched and Booked' status, NPS-Lite will reject the correction file.
- 3) No new Transaction id will be generated for successful upload of correction file. System will accept the same transaction id for correction file.
- 4) In case the correction file is processed successfully, it will replace the previous file for which the correction file is uploaded. The status of the earlier file will be changed to "Cancelled".
- 5) On successful acceptance of correction file, NPS-Lite will generate the contribution submission form. The User shall download and print this form and submit the same to Trustee Bank along with the Contribution amount.
- 6) The Transaction id of the original file will be used to track the file.
- 7) In case the correction file is processed successfully in NPS-Lite system, NPS-Lite will mark the status of this correction file as 'Accepted' as shown in **figure 32** below.

Welcome to Central Record Keeping Agency - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://172.19.65.142/CRAlite/paoViewFileStatus.do?ID=-61258731&getName=File%20Status-SubscriberContribution> Go Links

NSDL **NPS-Lite**

Welcome NPS-Lite Oversight Office-160023800 Home Logout

Contribution Details Authorize Request Pay-Out Details Grievance Transaction Views Download

File Status

File Reference Number	IP File Name	Date Of Upload	Uploaded By	Type of File	Transaction Id	Status	Batch Id	Error/Response HTML	Subscriber Contribution Submission Form
281	complete.fvu	18-03-2010	1600238	Original	1600238000208	Cancelled	33378321268891066557	-	-
299	cH01.fvu	19-03-2010	1600238	Correction	1600238000208	Awaiting Fund Details	33378321268993852015	-	View

Please note that the status of particular contribution file may remain in 'Awaiting Fund Details'/'Not Matched and Booked' status in system even though you have already deposited requisite fund in NPS Trust Account of Bank of India due to fund receipt confirmation awaited from the Trustee Bank. The status of SCF will change to Matched & Booked only after Trustee Bank has uploaded the fund receipt confirmation.

In case the status of SCF is 'Not Matched and Booked', the corresponding details of fund remittance is not available with CRA and Trustee Bank.

Please contact CRA at (022-24994359/4849) and Trustee Bank at (022-26522975).

Local intranet

Figure 32

Summary

- NL-OO/NL-AO user can upload a correction file when user wants to make any changes in original file due to any incorrect data
- If a file is rejected by NPS-Lite, the user will have to upload a new file and not a correction file.
- Cannot upload a correction file if the original uploaded file is in Matched and Booked Status at NPS-Lite
- No new Transaction id will be generated for successful upload of correction file
- Correction file is processed successfully, it will replace the previous file for which the correction file is uploaded
- Transaction id of the original file will be used to track the file

Transfer of Funds to Trustee Bank:

6.1. Deposit of Contribution amount in Trustee Bank:

Once the file has been successfully uploaded and CSF generated, the NL-OO/NL-AO shall take a print of the CSF. The user shall submit the CSF at the Trustee Bank along with the contribution amount as appearing in the CSF. The NL-OO/NL-AO user has to ensure that the following activities are performed before submitting the CSF to the Trustee Bank:

- 1) The CSF should be printed and the relevant blank fields (e.g. payment details) should be filled. The user may print an additional copy for its record and future reference.
- 2) If the mode of payment is through cheque or DD, the user has to mention in the CSF the Cheque / DD number, the date of the cheque/DD and the name of the bank, branch from where the cheque/DD has been drawn.
- 3) The amount deposited by the user should be exactly equal to the amount mentioned in the CSF. If NL-OO/NL-AO deposits an incorrect amount, then the trustee bank shall not accept the same.
- 4) The user has to ensure that the counterfoil of the CSF is given by the Trustee Bank, as the same should be maintained as an acknowledgement for record purpose and future reference in case of any discrepancy.
- 5) In case fund confirmation file is not uploaded by Trustee Bank within T+4 days (T being the day of upload to NPS-Lite), an email alert will be sent to NL-OO/NL-AO from the CRA. On receipt of the alert, NL-OO/NL-AO shall contact the Trustee Bank for upload of the fund confirmation file.

Transfer of funds through Electronic Fund Transfer (NEFT/RTGS):

NL-OO/NL-AO can also transfer the funds to the Trustee Bank using electronic fund transfer facility such as NEFT/RTGS. While transferring the funds electronically, NL-OO/NL-AO should provide the following details to the Remitting Bank (which initiates the NEFT/RTGS transfer instruction):

- NPS Trust Account number
- IFSC of NPS Trust Account
- NL-OO/NL-AO Reg. No.
- Transaction id

The amount to be transferred should be equal to amount in SCF for the Transaction id mentioned above. NL-OO/NL-AO should ensure that the Remitting Bank provides the details of NL-OO/NL-

AO Reg. No. and Transaction id along with the NEFT/RTGS instruction to the Trustee Bank. **This information should be provided in the field 7495 (Sender to receiver information, line no. 4) of RTGS message (R-41) for RTGS transfers. For NEFT transfers, this information should be provided in the field 7002 (Origination of remittance) of the NEFT message.**

In the absence of the above information, Trustee Bank will not be in a position to upload the fund receipt details to the CRA. In such cases, the money shall be transferred to the PFM for investment but posting to the Subscribers' account will take place only after the exact details of the fund transferred are submitted to the TB. NL-OO/NL-AO should track the status of the contribution and follow up with the Trustee Bank if the payment details are not reflecting in the NPS Lite system.

6.3. Tracking the status of contribution amount transferred to Trustee Bank

The NL-OO/NL-AO user can check in the NPS-Lite system whether trustee bank has uploaded the details to NPS-Lite for the receipt of contribution amount from NL-OO/NL-AO. To check the details uploaded by bank, user will have to view the status of the uploaded file in NPS-Lite system by entering the file reference number through **"File Status View"** as shown in figure 26 and will press **submit** button. Once the user provides sufficient details, the status of the uploaded file will be shown to user as per **Figure 29**. The file status view contains a hyperlink on batch id. By clicking on hyperlink, complete uploaded details of the file will be displayed along with the file details. NPS-Lite system will also show the corresponding amount uploaded by the trustee bank. If the amount of SCF is matching with Fund receipt confirmation file (FRC) uploaded by bank, then the status of the file will be shown as 'Matched and Booked' as shown below in **Figure 33**:

Welcome to Central Record Keeping Agency - Microsoft Internet Explorer

NSDL **NPS-Lite**

> Batch Status - Subscriber Contribution File

NL-AO/NL-OO details

NL-AO/NL-OO Reg. No.	3337832
NL-AO/NL-OO NAME AND ADDRESS	PrAOFF AD OK LOWER PAREL ADDR4 Andaman & Nicobar Islands 400001

Date Of Upload	Transaction Id	Batch Id	File Reference Number	Type of File	Total Number of NL-AOs/NL-CCs	Total Number of Subscribers	Control total of Subscribers Mandatory Contribution amount	Control total of Employer contribution amount	Grand Total	Amount Uploaded by Trustee Bank	Status
19-03-2010	1600238000208	33378321269009595090	307	Correction	3	5	3700.00	3600.00	7300.00	7300.00	Matched

Please note that the status of particular contribution file may remain in 'Awaiting Fund Details' 'Not Matched and Booked' status in system even though you have already deposited requisite fund in NPS Trust Account of Bank of India due to fund receipt confirmation awaited from the Trustee Bank. The status of SCF will change to Matched & Booked only after Trustee Bank has uploaded the fund receipt confirmation.

In case the status of SCF is 'Not Matched and Booked', the corresponding details of fund remittance is not available with NPS-Lite and Trustee Bank.

Figure 33

In case the file is in "Match Failed" status, NL-OO/NL-AO should check whether the amount transferred to Trustee Bank is matching with the amount mentioned in SCF. If the amount transferred is same, NL-OO/NL-AO should intimate the Trustee Bank for resolving the discrepancy. Trustee Bank then shall upload a file with corrected records.

***Note: - NL-OO/NL-AO must ensure that the status of the file on NPS-Lite system is matched and booked after the funds are transferred to the trustee bank. In case FRC has not been uploaded and the file status is not showing 'matched and booked' status within the stipulated period of T+4 working days, the NL-OO/NL-AO and the TB must reconcile immediately.**

Summary

- NL-OO/NL-AO shall deposit the total amount as per Contribution Submission Form at the Trustee Bank.
- If funds are transferred through electronic transfer such as NEFT/RTGS, NL-OO/NL-AO should ensure NL-OO/NL-AO Reg. No. and Transaction ID is provided by Initiating Bank (Accredited Bank of NL-OO/NL-AO) in the electronic instruction.
- NL-OO/NL-AO shall receive an email alert if fund confirmation receipt is not uploaded by Trustee Bank within three days of deposit.
- NL-OO/NL-AO should follow up with the Trustee Bank where status of SCF is shown as 'Match Failed' in the NPS-Lite.

Cash Management Procedure in NPS-Lite/Swavalamban:

Following procedure and parameters have been laid down by PFRDA to ensure transparency, uniformity and risk minimization for strict compliance by the aggregators.

i. NPS Lite/Swavalamban subsequent contribution collection process:

- ✓ The collection of subscriber contribution under NPS-Lite/Swavalamban shall be done only from the designated/registered collection center or by the designated collection officer appointed by the Aggregator. The list of NL-CC officials authorized to collect subscriber contribution must be made publically available.
- ✓ Cash/Cheque collected from the subscriber must be acknowledged by issuing physical receipt (preferably electronic receipt) on behalf of the aggregator

ii. Pooling of contribution in Aggregator's Bank Account:

- ✓ An aggregator will open a current account under Core Banking System (CBS) with a scheduled bank titled "National Pension System – Agg – Name of the Aggregator-collection account- National Pension system Trust' for example – National Pension system – AGG- ABC Pvt Ltd- collection account – National Pension System Trust
- ✓ The aggregator account will be a non withdrawable account with an option to transfer the funds into NPS-trust account only. The authority to transfer the collected amount will reside with the compliance officer of the aggregator only.
- ✓ The cash/cheque collected by NL-CC officers shall be deposited during the bank working hours within T+1, where T is the date of collection of money from the subscriber by the Aggregator.
- ✓ It shall be ensured that such deposit slips signed and stamped by the Bank authority is available with the Aggregator for further audit and inspection.

iii. Contribution processing:

- ✓ NL-OO/NL-AOs shall follow the contribution upload procedures prescribed under these guidelines, SoPs for processing of subscriber contribution information and funds. Depending on the model of upload (centralized/de-centralised) adopted by the respective aggregator, the function of SCF upload will be carried out either by NL-OO or by NL-AO.

- ✓ Usage of tools/utilities/standards developed/prescribed under NPS Lite: Aggregator may use the File Preparation Utility (FPU) provided by CRA or use its own back office software (which shall generate the required files as per format prescribed by CRA) for preparation of SCF. In either case, the file generated should be validated using the File Validation Utility (FVU). The FPU and FVU tools will be made available for download from the CRA website.
- ✓ **Uploading of contribution information in the NPS Lite :** Aggregator shall upload the file using the Login ID and Password allotted by the CRA, at the time of NL-OO/NL-AO registration.
- ✓ **Remittance of funds to the Trustee Bank as per prescribed procedure:** Once the file has been successfully uploaded and Contribution Submission Form (CSF) generated, the aggregator shall transfer the funds to trustee bank by the way of RTGS/NEFT as per the procedure prescribed by NPS Lite towards ensuring that the timely matching and booking of the SCFs uploaded.

Risk Mitigation Measures

- ✓ Cash collection and deposit into the aggregator's bank account should be mentioned on daily basis by the aggregator oversight office
- ✓ The oversight office of the aggregators would ensure necessary vigil and due diligence on the entire fund collection process and shall remain responsible for the same.
- ✓ SMS, call center or contribution passbook facility to intimate subscriber about the subscriber contribution deposit should preferably be made available by the aggregator.

Summary of Activities

- 1) Receipt of NPS contributions from the Subscribers.
- 2) Consolidation of Subscriber contribution details by the NL-OO/NL-AO.
- 3) Preparation of contribution files using latest version of FPU/Back-office.
- 4) Validation of the file through latest version of FVU.
- 5) Upload of the validated file to NPS-Lite system.
- 6) Track the status of files uploaded in NPS-Lite.
- 7) Upload fresh (new) files, in case the files are rejected at NPS-Lite
- 8) Printing of contribution submission form (CSF).
- 9) Deposit of contribution amount with the CSF at the Trustee Bank.
- 10) Co-ordination with Trustee Bank in case the FRC is not uploaded within three days of submission of CSF on receipt of alert from NPS Lite.
