

**Protean eGov Technologies Limited**  
*(Formerly known as NSDL e-Governance Infrastructure Limited)*

**STANDARD OPERATING PROCEDURE (SOP)**  
**Processing of Scheme Preference change request**

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Abbreviation	Expansion
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory and Development Authority
PFM	Pension Fund Manager
NPS	National Pension System
PRAN	Permanent Retirement Account Number
PAO	Pay & Account Office
DTA	District Treasury Office
CDDO	Cheque Drawing and Disbursement Office
CSRF	Common Subscriber Registration Form
IPIN	Internet Personal Identification Number

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## 1. Background:

As per the Ministry of Finance Gazette Notification dated January 31, 2019, the Central Government Subscribers w.e.f. **April 1, 2019** will have the option of selecting the Pension Funds (PFs) and Investment Pattern in Tier I account. The Subscriber can choose any one of the available PFs and Investment Option as per their choice. If the choice is not exercised by the Subscriber, NPS contributions will be invested in the existing Schemes - LIC, SBI and UTI will act jointly as default PFs as per the guidelines issued by the Government of India/ PFRDA.

Subscribers covered under Autonomous Bodies and State Governments will be covered as per choice made by their Nodal Offices.

In case of Government Sector, Nodal Office authorization is not required in case of processing of Scheme Preference Change/PFM Change request if request is initiated by the Subscriber.

The Subscriber can select any one of the investment schemes as mentioned below:

### **Active Choice:**

1. **Scheme G** - 100% of contribution shall be invested in Government Bonds and related instruments.

### **Auto Choice:**

2. **Scheme LC 25 (Conservative Life Cycle)** - It is the Life cycle fund where the Cap to Equity investments is 25% of the total asset.
3. **Scheme LC 50 (Moderate Life Cycle)** - It is the Life cycle fund where the Cap to Equity investments is 50% of the total asset.

*However, for Tier II Account, the Subscribers had been provided the flexibility to choose any one out of the available PFMs and also the scheme and percentage in which the selected PFM would invest the funds. For more details on 'Investment Option', please refer 'Information on Scheme Preference' available on CRA website.*

In the upcoming sections, we have provided the following:

- Under Section 2, procedure to be followed by Subscribers/Nodal Offices (PAOs/CDDOs/ DTOs) for executing the request of Scheme Preference Change has been provided.
- Under Section 3, the changes that certain areas like Subscriber registration and Transaction Statement will undergo have been provided.

## 2. Procedure for submitting Scheme Preference Change Request

Subscribers of the Government Sector have two options to submit their Scheme Preference Change request.

**2.1 By Logging Online into the CRA System:** Subscribers may also raise an online request in the CRA System for changing the scheme preference. This request will be an OTP based request and hence, it is imperative that the Subscribers' Mobile No. is registered with CRA. *The request initiated online by the Subscriber is self-authorized and authorization by Nodal office is not required in the CRA System.*

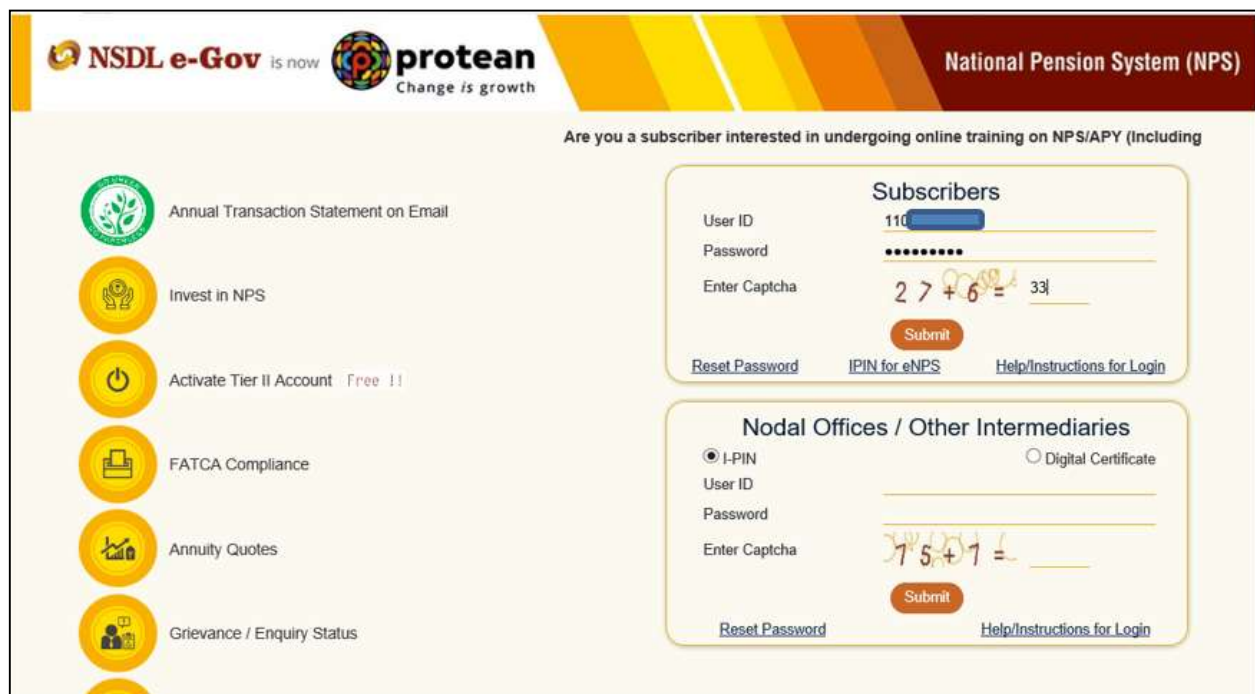
**2.2 Through Physical Form:** The Subscriber will have an option to submit physical Scheme Preference Change Request Form to the associated Nodal Office. The Subscriber is required to download Form GOS-S3 (Request for Scheme Preference Change) from CRA website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)) and submit the dully filled form to associated Nodal Office. The Nodal Office is required to capture the Scheme Preference Change request in the CRA System.

## 2.1 Self-Authorization of the Scheme Preference Change request submitted by Subscribers online

Subscribers may raise an online request in the CRA System for changing the scheme preference. This request will be an OTP based request and hence, it is imperative that the Subscribers' Mobile No. is registered with CRA. The request initiated online by the Subscriber is self-authorized and authorization by Nodal office is not required in the CRA System.

### A. Scheme Preference Change Request by Subscriber:

- In order to initiate Scheme Preference/PFM Change request, Subscriber needs to login to CRA system [www.cra-nsdl.com](http://www.cra-nsdl.com) with PRAN as User ID & Password as given below in **Figure 1**.



**Figure 1**

- Subscriber needs to click on Menu “Transact Online” and select sub menu “Change Scheme Preference” as given below in **Figure 2**.



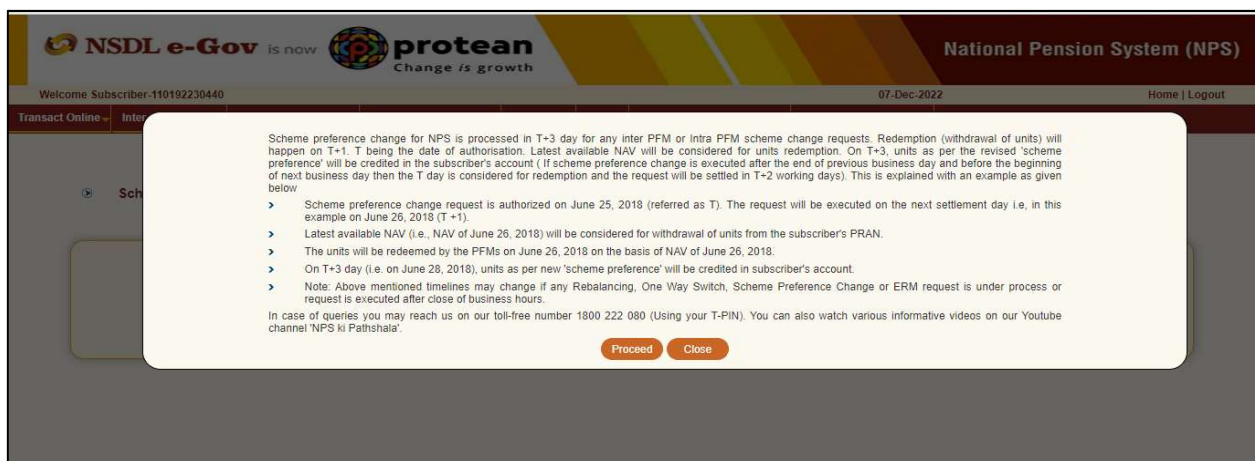
**Figure 2**

- PRAN of the Subscriber will be autopopulated and Subscriber is required to select Tier Type as given below in Figure 3.



**Figure 3**

- At this stage, System will display a Pop-up message after selecting Tier type as shown below in Figure 4. The Pop-up message will contain information related to timelines followed for processing of request.



**Figure 4**

- At this stage Subscriber is required to select “Scheme Preference Change” option and click on Submit to proceed further. Please refer below **Figure 5**.



**Scheme Preference Change Request**

\* Mandatory Fields

PRAN	110034425932	<a href="#">View Signature</a>	<a href="#">View Age Matrix</a>
Tier Type	Tier1		
Date of Birth	10/02/1991		
Age	31		
Scheme-Preference Type	Conservative Auto Choice		
PFM Name	HDFC PENSION MANAGEMENT COMPANY LIMITED		
Scheme %	E : 5.0%   C : 5.0%   G : 90.0%		
Scheme Preference Change Counter	1		
PFM Change Counter	1		

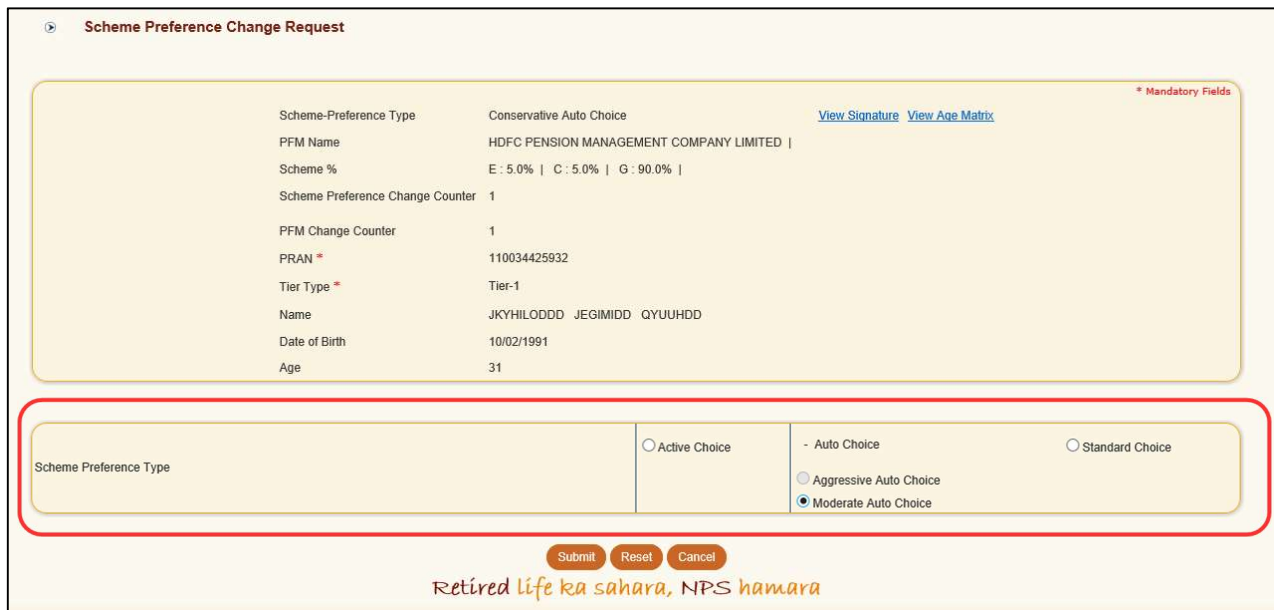
PFM Change  
 Scheme Preference Change  
 Scheme Preference % Change

[Submit](#) [Reset](#)

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**Figure 5**

- At this stage Subscriber is required to select Scheme Preference Type i.e., Standard, Auto or Active. In case of Active Choice, Investment can be made in 100% Government Scheme only. In case of Auto Choice, Investment can be made in “Moderate” and “Conservative” options only. In case of Standard Choice, Investment can be made in default scheme (SBI, UTI and LIC as per ratio mentioned by NPS Trust). After selection of option, click on “Submit” to proceed further. Please refer below **Figure 6**.



**Scheme Preference Change Request**

\* Mandatory Fields

Scheme-Preference Type	Conservative Auto Choice	<a href="#">View Signature</a>	<a href="#">View Age Matrix</a>
PFM Name	HDFC PENSION MANAGEMENT COMPANY LIMITED		
Scheme %	E : 5.0%   C : 5.0%   G : 90.0%		
Scheme Preference Change Counter	1		
PFM Change Counter	1		
PRAN *	110034425932		
Tier Type *	Tier-1		
Name	JKYHILODD JEGIMIDD QYUHHDD		
Date of Birth	10/02/1991		
Age	31		

Scheme Preference Type:
  Active Choice
  - Auto Choice
  Standard Choice
  Aggressive Auto Choice
  Moderate Auto Choice

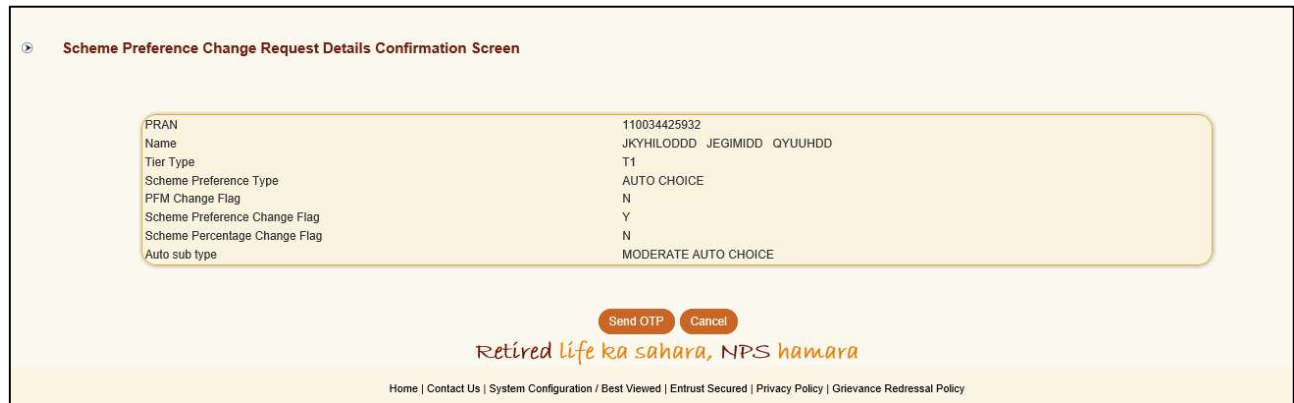
[Submit](#) [Reset](#) [Cancel](#)

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**Figure 6**

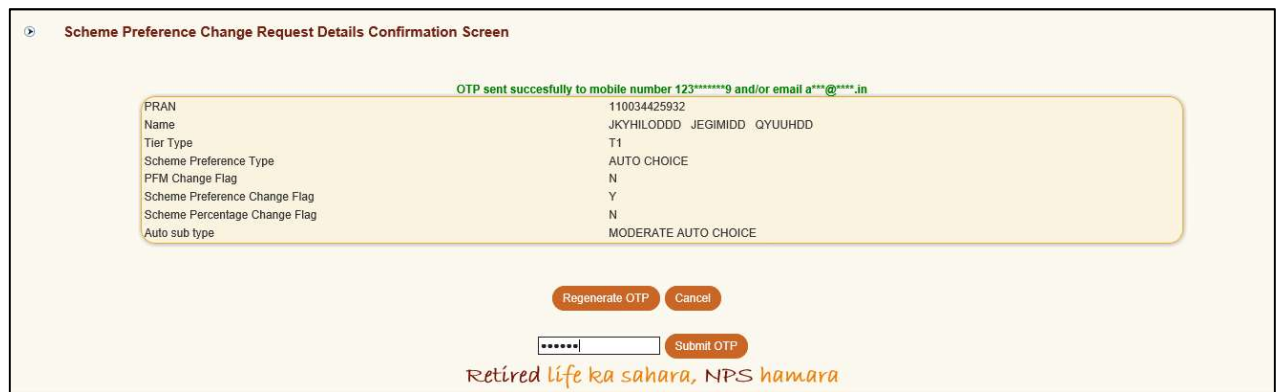
- At this stage, options selected will be displayed for confirmation. Subscriber is required to click on “Send OTP” button as shown in below **Figure 7** to receive OTP on the mobile number present in CRA records.





**Figure 7**

- Subscriber will enter OTP received on Mobile Number and click on ‘Submit OTP’ to submit request. Please refer below **Figure 8**.



**Figure 8**

- Once OTP is submitted, Scheme Preference Change request gets initiated successfully.



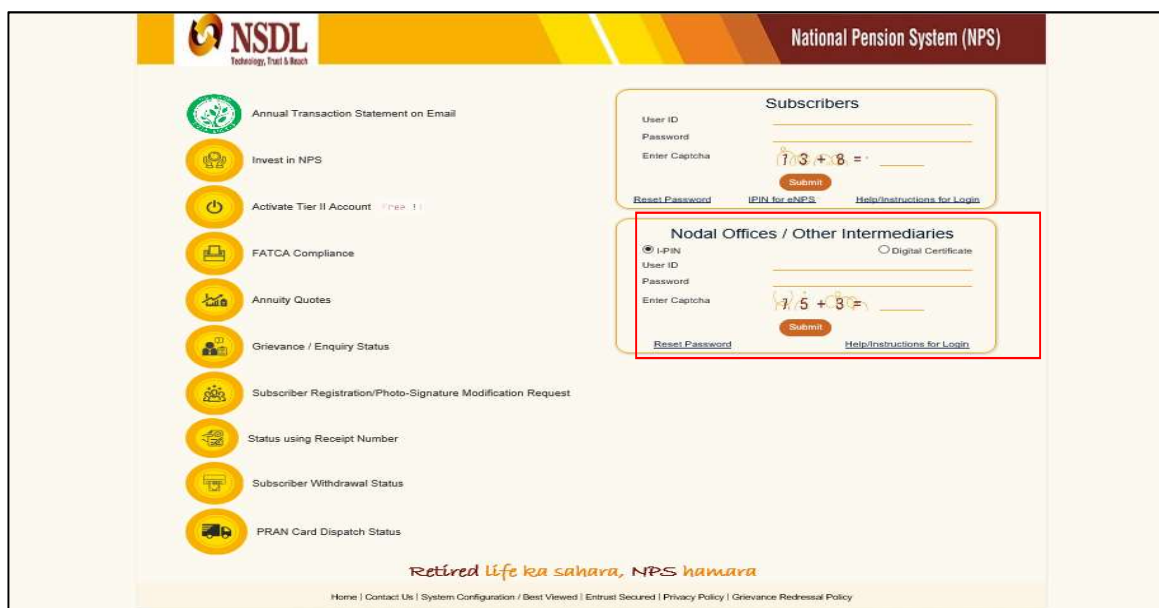
**Figure 9**

**2.2 Submission of Scheme Preference Change Request through Physical form**

The process to be followed by the Nodal Offices for capturing the Scheme Preference Change request submitted by underlying Subscribers through physical form (Annexure GoS-S3).

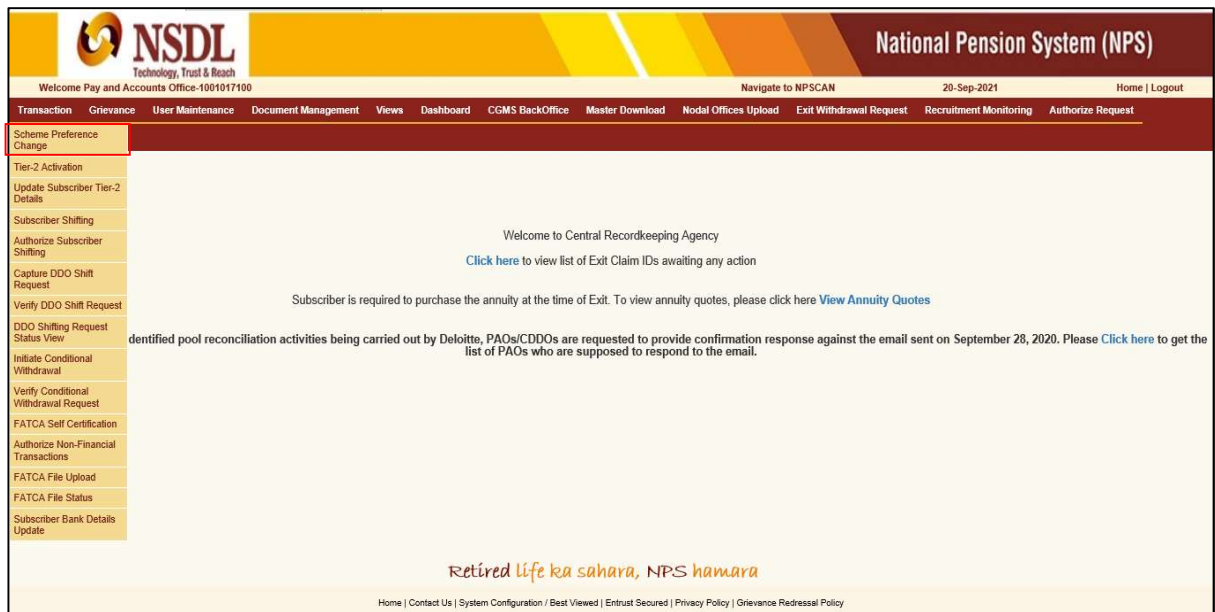
**A. Capturing of Scheme Preference Change request by the Nodal Office (PAO/CDDO/DTO) in the CRA System:**

- The Maker User (Nodal Office) is required to login to the CRA System – [www.cra-nsdl.com](http://www.cra-nsdl.com) with the User ID and Internet Password (I-PIN) provided by Protean-CRA as shown in **Figure 10** below:



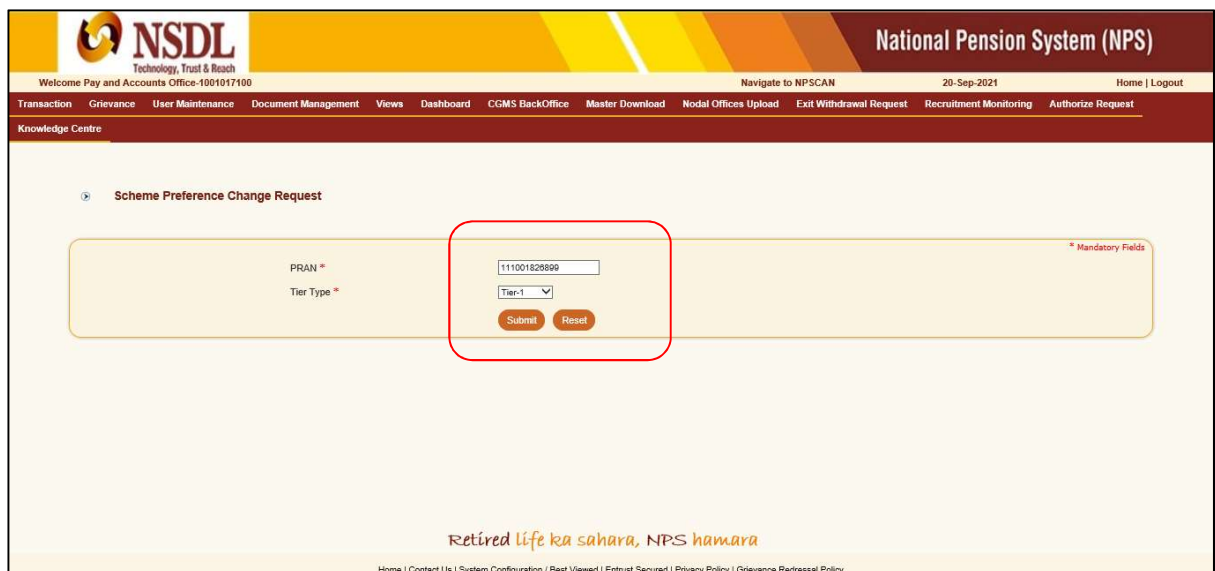
**Figure 10**

- Maker User is required to select ‘**Scheme Preference Change**’ option under ‘**Transaction**’ tab as shown in **Figure 11** below.



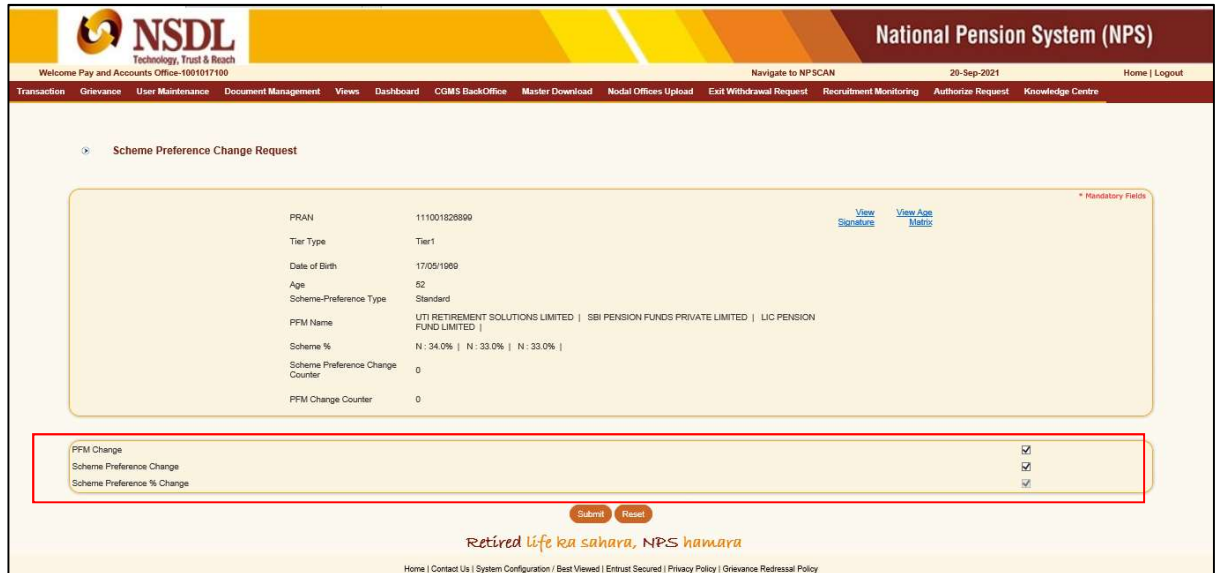
**Figure 11**

- On the next screen, Maker User is required to enter the **Subscribers’ PRAN**, select the **Tier Type** and click on the **Submit** button as show in **Figure 12** below:



**Figure 12**

- The next screen will display the existing scheme details of the PRAN entered and the option of PFM change and Scheme Preference Change will appear as selected by default as shown in **Figure 13** below. The Maker User has to click on the **Submit** button.



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National Pension System (NPS)

Welcome Pay and Accounts Office-1001017100 | Navigate to NPSCAN | 29-Sep-2021 | Home | Logout

Transaction | Grievance | User Maintenance | Document Management | Views | Dashboard | CGMS BackOffice | Master Download | Nodal Offices Upload | Exit Withdrawal Request | Recruitment Monitoring | Authorize Request | Knowledge Centre

**Scheme Preference Change Request**

\* Mandatory Fields

PRAN: 111001828890 [View Signature](#) [View Ass Matrix](#)

Tier Type: Tier1

Date of Birth: 17/05/1990

Age: 52

Scheme-Preference Type: Standard

PFM Name: UTI RETIREMENT SOLUTIONS LIMITED | SBI PENSION FUNDS PRIVATE LIMITED | LIC PENSION FUND LIMITED |

Scheme %: N : 34.0% | N : 33.0% | N : 33.0% |

Scheme Preference Change Counter: 0

PFM Change Counter: 0

PFM Change:

Scheme Preference Change:

Scheme Preference % Change:

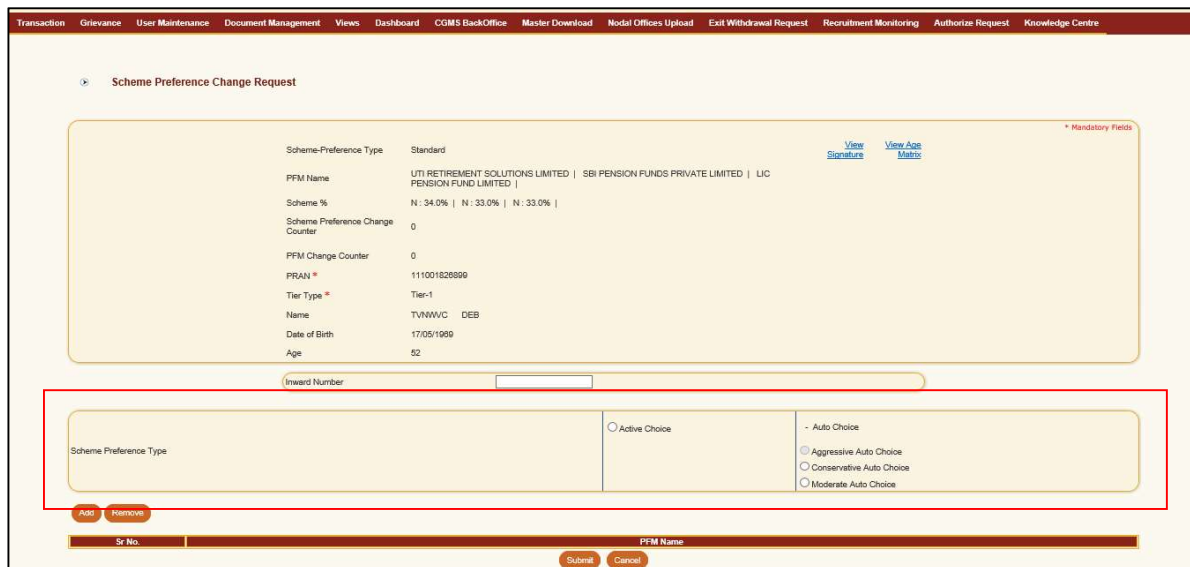
[Submit](#) [Reset](#)

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**Figure 13**

- On the next screen the Maker User needs to select the **Scheme Preference Type** out of the two types available i.e. 'Active Choice' and 'Auto Choice'.



Transaction | Grievance | User Maintenance | Document Management | Views | Dashboard | CGMS BackOffice | Master Download | Nodal Offices Upload | Exit Withdrawal Request | Recruitment Monitoring | Authorize Request | Knowledge Centre

**Scheme Preference Change Request**

\* Mandatory Fields

Scheme-Preference Type: Standard [View Signature](#) [View Ass Matrix](#)

PFM Name: UTI RETIREMENT SOLUTIONS LIMITED | SBI PENSION FUNDS PRIVATE LIMITED | LIC PENSION FUND LIMITED |

Scheme %: N : 34.0% | N : 33.0% | N : 33.0% |

Scheme Preference Change Counter: 0

PFM Change Counter: 0

PRAN \*: 111001828890

Tier Type \*: Tier-1

Name: TVNWC DEB

Date of Birth: 17/05/1990

Age: 52

Inward Number:

Scheme Preference Type:  Active Choice  Auto Choice

Aggressive Auto Choice

Conservative Auto Choice

Moderate Auto Choice

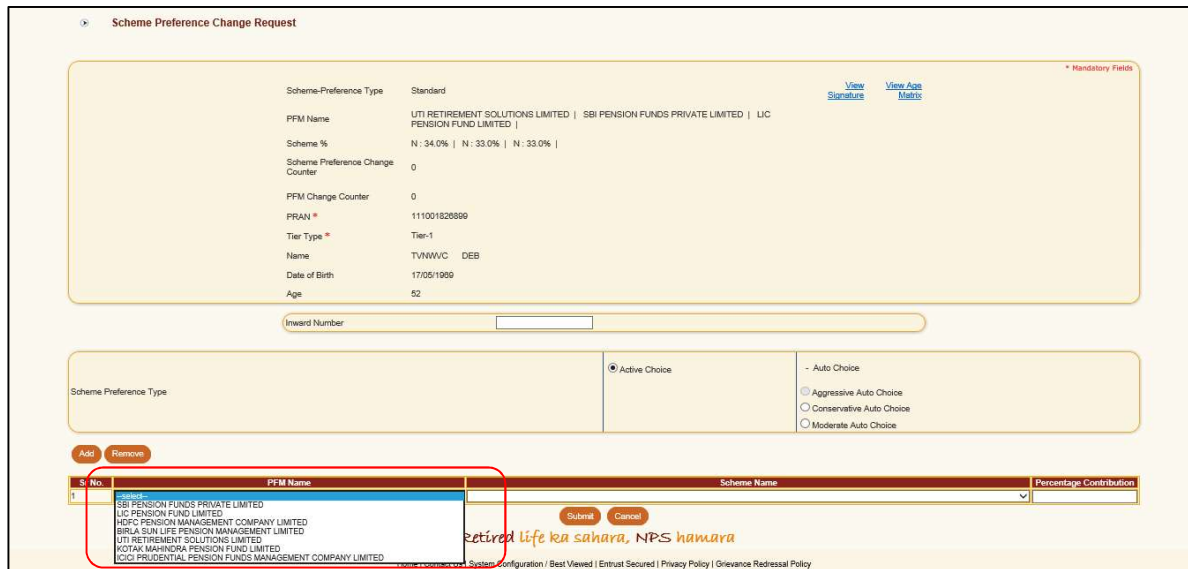
[Add](#) [Remove](#)

Sr No. | PFM Name

[Submit](#) [Cancel](#)

**Figure 14**

- Upon selecting **Active Choice** option, the screen will display list of all **eight PFM**s with option of **100% Government scheme** only as shown in **Figure 15** below:



**Scheme Preference Change Request**

Scheme-Preference Type: Standard [View Signature](#) [View Age Matrix](#)

PFM Name: UTI RETIREMENT SOLUTIONS LIMITED | SBI PENSION FUNDS PRIVATE LIMITED | LIC PENSION FUND LIMITED |

Scheme %: N : 34.0% | N : 33.0% | N : 33.0% |

Scheme Preference Change Counter: 0

PFM Change Counter: 0

PRAN \*: 111001828899

Tier Type \*: Tier-1

Name: TVNWVC DEB

Date of Birth: 17/05/1990

Age: 52

Inward Number:

Scheme Preference Type:  Active Choice  - Auto Choice  Aggressive Auto Choice  Conservative Auto Choice  Moderate Auto Choice

Sr No.	PFM Name	Scheme Name	Percentage Contribution
1	SBI PENSION FUNDS PRIVATE LIMITED		

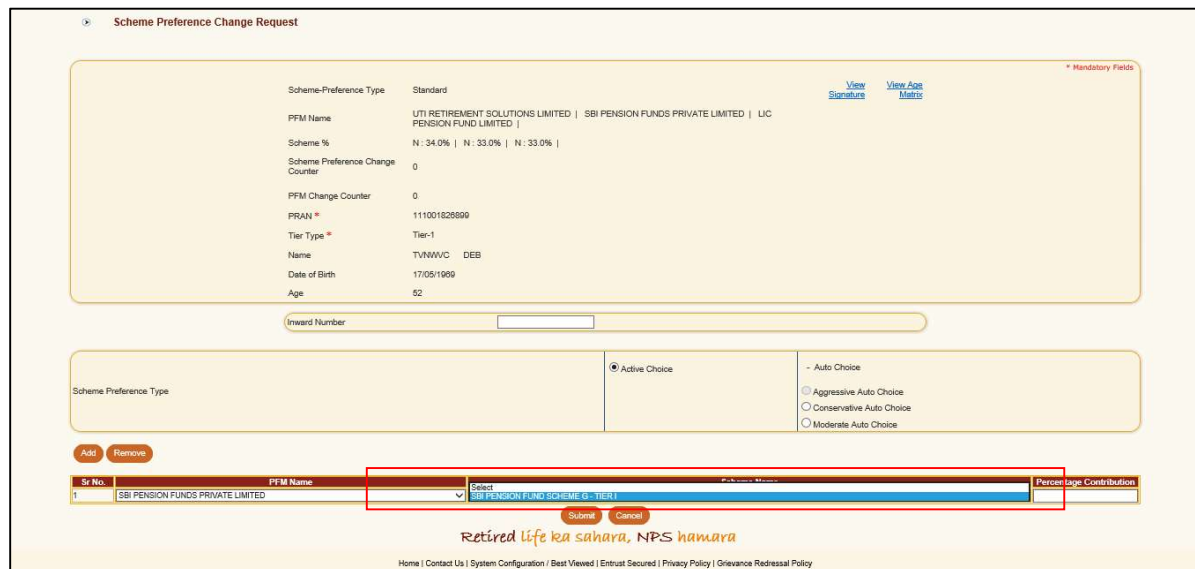
[Add](#) [Remove](#) [Submit](#) [Cancel](#)

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**Figure 15**

- The Maker User will have to select the PFM of Subscribers' choice and Percentage allocation and click on the **Submit** button.



**Scheme Preference Change Request**

Scheme-Preference Type: Standard [View Signature](#) [View Age Matrix](#)

PFM Name: UTI RETIREMENT SOLUTIONS LIMITED | SBI PENSION FUNDS PRIVATE LIMITED | LIC PENSION FUND LIMITED |

Scheme %: N : 34.0% | N : 33.0% | N : 33.0% |

Scheme Preference Change Counter: 0

PFM Change Counter: 0

PRAN \*: 111001828899

Tier Type \*: Tier-1

Name: TVNWVC DEB

Date of Birth: 17/05/1990

Age: 52

Inward Number:

Scheme Preference Type:  Active Choice  - Auto Choice  Aggressive Auto Choice  Conservative Auto Choice  Moderate Auto Choice

Sr No.	PFM Name	Scheme Name	Percentage Contribution
1	SBI PENSION FUNDS PRIVATE LIMITED	Select	

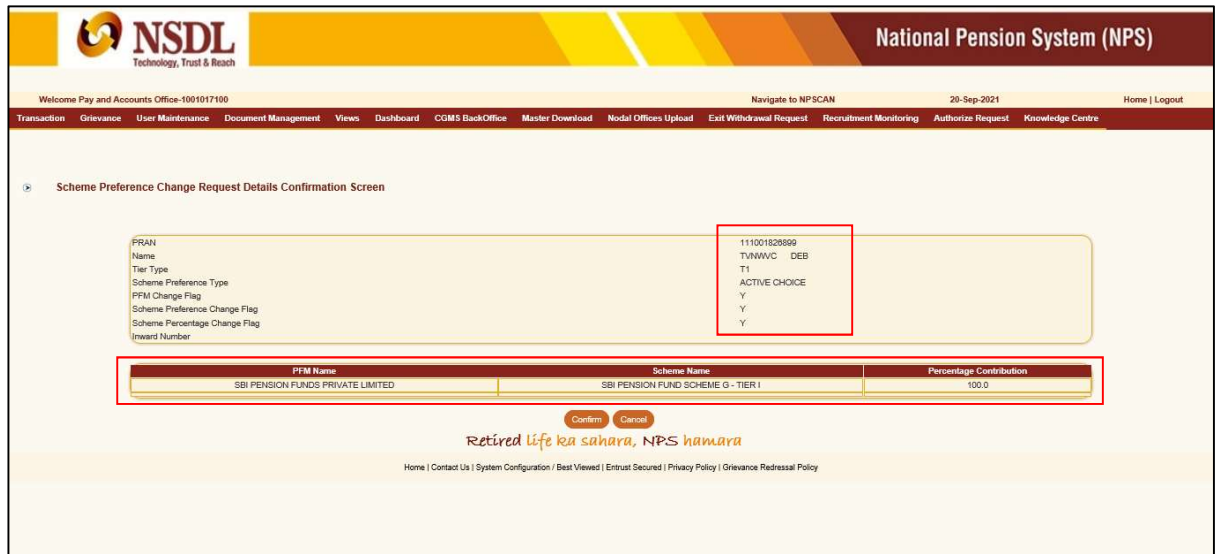
[Add](#) [Remove](#) [Submit](#) [Cancel](#)

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**Figure 16**

- The next screen will display the Scheme Preference Type and the selected PFM details as shown in **Figure 17** below:



The screenshot shows the 'Scheme Preference Change Request Details Confirmation Screen' in the NSDL National Pension System (NPS) portal. The page header includes the NSDL logo and 'National Pension System (NPS)'. A navigation menu at the top lists various options like 'Transaction', 'Grievance', 'User Maintenance', etc. The main content area displays the following details:

PRAN	111001828999
Name	TUNWVC DEB
Tier Type	T1
Scheme Preference Type	ACTIVE CHOICE
PFM Change Flag	Y
Scheme Preference Change Flag	Y
Scheme Percentage Change Flag	Y
Inward Number	

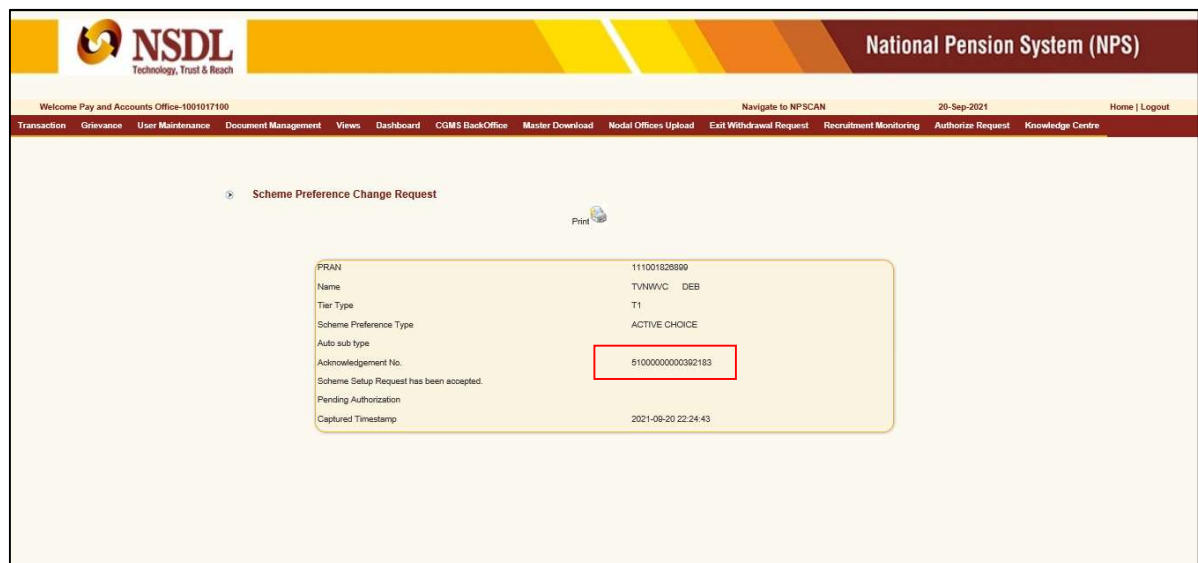
  

PFM Name	Scheme Name	Percentage Contribution
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I	100.0

Below the table are 'Confirm' and 'Cancel' buttons. The slogan 'Retired life ka sahara, NPS hamara' is displayed at the bottom.

**Figure 17**

- The Maker User needs to check the details and click on **Confirm** button. Upon confirmation, an acknowledgement number will be generated as shown in the below figure.



The screenshot shows the 'Scheme Preference Change Request' confirmation page. It includes a 'Print' icon and the following details:

PRAN	111001828999
Name	TUNWVC DEB
Tier Type	T1
Scheme Preference Type	ACTIVE CHOICE
Auto sub type	
Acknowledgement No.	5100000000392183
Scheme Setup Request has been accepted.	
Pending Authorization	
Captured Timestamp	2021-09-20 22:24:43

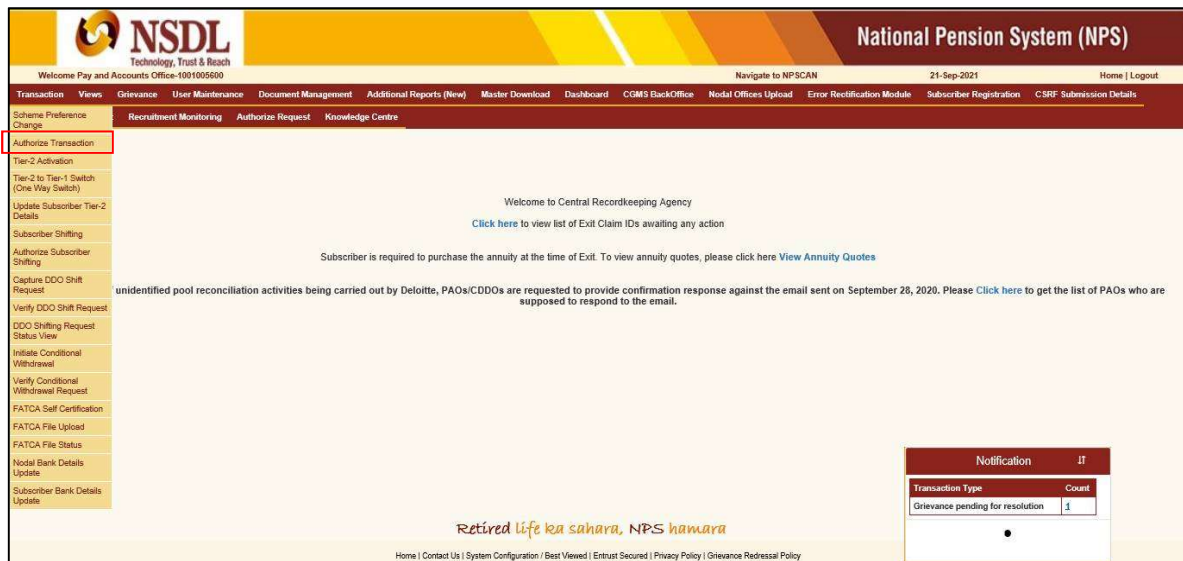
**Figure 18**

- The Maker User can take a print out of the acknowledgement page by clicking on the print icon provided for future reference and for authorization of the Scheme Preference Change request.



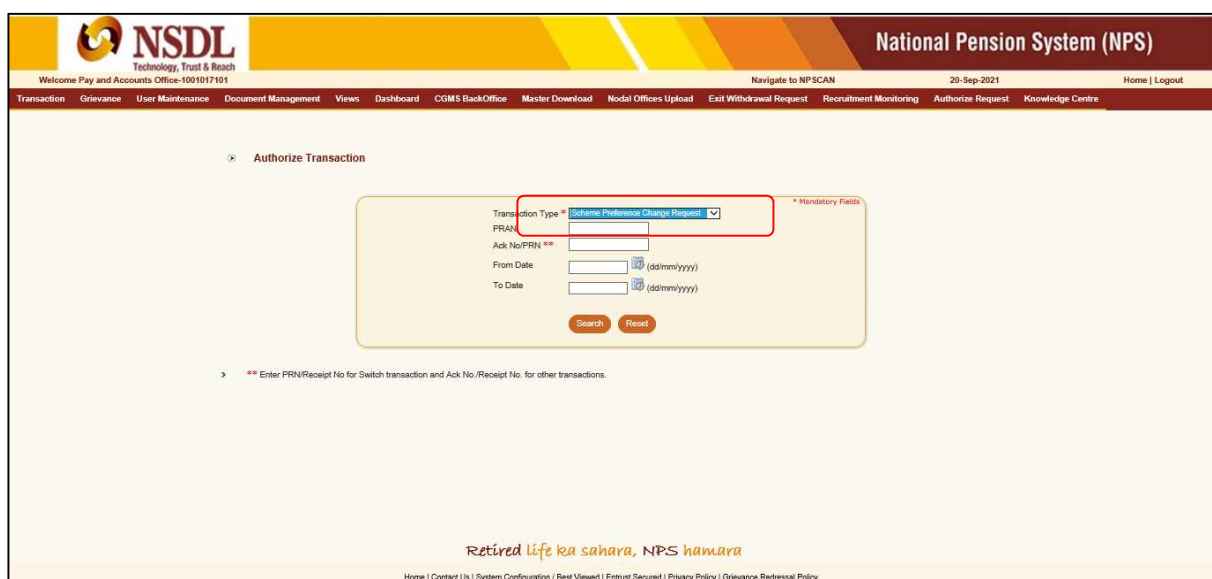
## B. Authorization of the Scheme Preference Change Request by the Nodal office (PAO/ CDDO/ DTO) in the CRA System:

- The Checker User is required to login into the CRA system to authorize the Scheme Preference Change request with the second User ID and IPIN.
- Checker User is required to select ‘**Authorize Transaction**’ option under ‘**Transaction**’ tab as shown in **Figure 19** below.



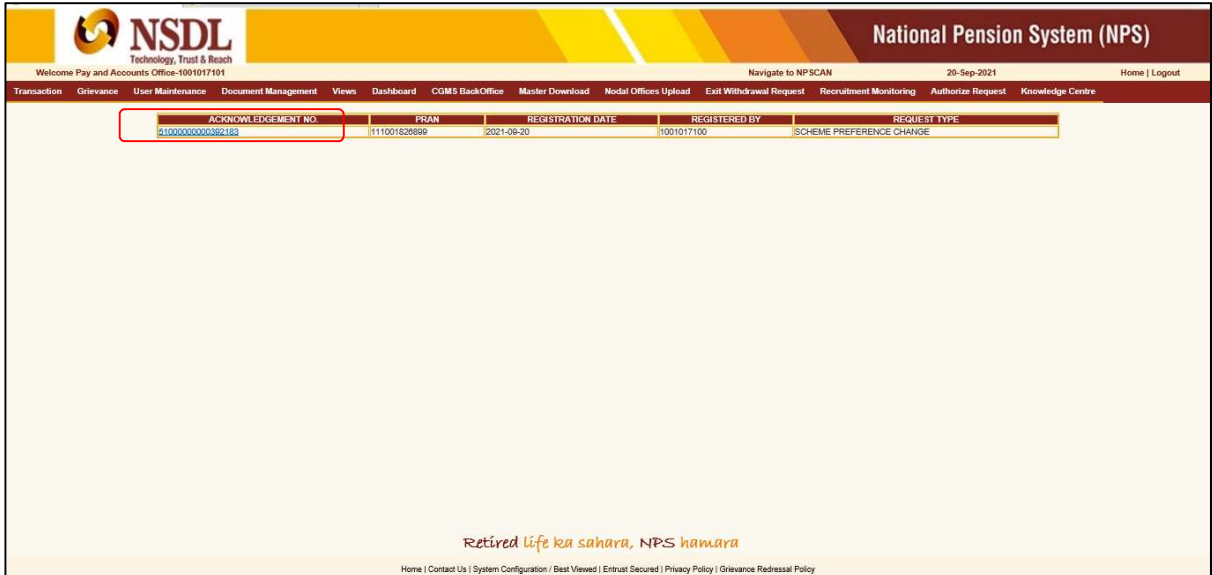
**Figure 19**

- On the next screen the Checker User has to select the **Transaction Type** as **Scheme Preference Change Request**.



**Figure 20**

- On the next screen, the Checker User needs to click on the Acknowledgement number of the request pending for authorization.

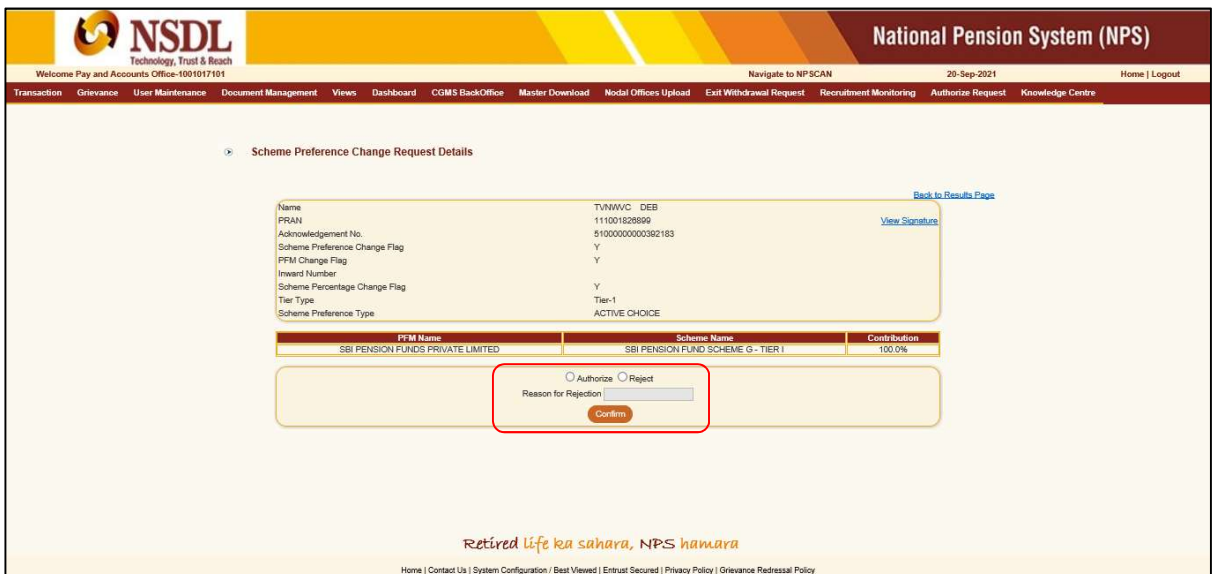


ACKNOWLEDGEMENT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE
5100000000362183	111001828699	2021-08-20	1001017100	SCHEME PREFERENCE CHANGE

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**Figure 21**

- On the next and last screen, the Checker User needs to verify the details entered by the Maker User, select the **Authorize** option and click on **Confirm** button.



Scheme Preference Change Request Details

Name	T/NNWC DEB
PRAN	111001828699
Acknowledgement No.	5100000000362183
Scheme Preference Change Flag	Y
PFM Change Flag	Y
Inward Number	
Scheme Percentage Change Flag	Y
Tier Type	Tier-1
Scheme Preference Type	ACTIVE CHOICE

PFM Name	Scheme Name	Contribution
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I	100.0%


Authorize  Reject  
 Reason for Rejection:

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**Figure 22**

- The Checker User may also reject the request by providing proper rejection remarks in case of any discrepancy found in the request.
- Upon authorization of the request, the next screen will display the **Authorization Timestamp** of the request.





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Welcome Pay and Accounts Office-1001017101

National Pension System (NPS)

20-Sep-2021

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Transaction | Grievance | User Maintenance | Document Management | Views | Dashboard | CGMS BackOffice | Master Download | Nodal Offices Upload | Exit Withdrawal Request | Recruitment Monitoring | Authorize Request | Knowledge Centre

Scheme Preference Change Request

[Back to Results Page](#)

PRAN	111001828899
Name	TVNWC DEB
Acknowledgement No.	5100000000392183
Scheme Setup Request has been Authorized	
Authorization Timestamp	2021-09-20 22:32:57

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**Figure 23**

- On authorization of request, the Scheme Preference for the given PRAN will be changed on the next day. Nodal Office can check the status of the request in the CRA system under “View” option.

### 3. Impact of Scheme Preference Change:

Following are the areas that have undergone changes due to introduction of Scheme Preference Option for Government Subscribers:

#### A. Subscriber Registration:

The Subscriber is allowed to select the Pension Fund and Investment Pattern as per his/her choice at the time of registration under NPS w.e.f. April 1, 2019. The Subscriber is required to provide the relevant details in Subscriber Registration Form (CSRF) as provided below in **Figure 24 & 25** (the sentences that have been modified in the CSRF are highlighted in RED).

POP/POP-SPs rendering services under NPS and Annexure S10 is available on CRA website).			
I would like my PRAN to be printed in Hindi	YES	NO	If Yes, please submit details on Annexure II
<b>10. PENSION FUND (PF) SELECTION AND INVESTMENT OPTION*</b> ( Please refer to Sr no. 6 of the instructions )			
<b>(i) PENSION FUND SELECTION (Tier I):</b> Please read below conditions before opting for the choice of Pension Funds:			
1. Government Sector: The following Pension Funds (PFs) will act jointly as default PFs , if choice is not exercised by the government employee/subscriber (a) LIC Pension Fund Limited (b) SBI Pension Funds Pvt. Limited (c) UTI Retirement Solutions Ltd. <i>In case of Central Autonomous Bodies (CAB)/ State Government (SG)/State Autonomous Bodies (SAB) employees, selection made under this section will be ignored, if choice to employees is not notified by the respective State Govt/Ministry.</i>			
2. All Citizen Model: Subscribers under All Citizen model have the option to choose the available PFs as per their choice in the table below.			
3. Corporate Model: Subscribers shall have the option to choose the available PFs as per the below table in consultation with their respective Employer.			
4. NPS Lite: NPS Lite is a group choice model where subscriber has a choice of PF and investment option as available with Aggregator.			
Name of the Pension Fund (Please select only one)	Please Tick (v)	Default Choice of Pension Funds	
LIC Pension Fund Limited	<input type="checkbox"/>	Available in Government sector, if employee/subscriber does not exercise choice of PF	
SBI Pension Funds Private Limited	<input type="checkbox"/>		
UTI Retirement Solutions Limited	<input type="checkbox"/>		
ICICI Prudential Pension Funds Management Company Limited	<input type="checkbox"/>		
Kotak Mahindra Pension Fund Limited	<input type="checkbox"/>		
Reliance Capital Pension Fund Limited	<input type="checkbox"/>		
HDFC Pension Management Company Ltd	<input type="checkbox"/>		
Birla Sunlife Pension Management Limited	<input type="checkbox"/>		
* Selection of 01 Pension Fund is mandatory for All Citizen subscriber			
<b>(ii) INVESTMENT OPTION</b>			
( Please Tick (v) in the box given below showing your investment option).			
Active Choice	<input type="checkbox"/>	Auto Choice	<input type="checkbox"/>
Please note:			
1. In case you have selected Active Choice fill up section (iii) below and if you have selected Auto Choice fill up section (iv) below .			
2. In case you do not indicate any investment option, your funds will be invested in Auto Choice (LC 50).			
3. In case you have opted for Auto Choice and have filled up section (iii) below relating to Asset Allocation, the Asset Allocation instructions will be ignored and investment will be made as per Auto Choice (LC 50).			

**Figure 24**

Ver 1.4						CSRF	
<b>(iii) ACTIVE CHOICE – ASSET ALLOCATION</b> (to be filled up only in case you have selected 'Active Choice' the investment option)							
Asset Class	E (Cannot exceed 75%)	C (Max up to 100%)	G (Max up to 100%)	A (Cannot exceed 5%)	Total	Asset class E-Equity and related instruments; Asset class C-Corporate debt and related instruments; Asset class G-Government Bonds and related instruments; Asset Class A-Alternative Investment Funds including instruments like CMBS, MBS, REITS, AIFs, Invts etc.	
Specify in %					100%		
Choices in Govt sector	Not available		Available	Not available	In case of Government employee/subscriber the Active choice of Asset Allocation is restricted to Asset Class 'G' only		
Please note:							
1. Upto 50 years of age, the maximum permitted Equity Investment is 75% of the total asset allocation.							
2. From 51 years and above, maximum permitted Equity Investment will be as per the equity allocation matrix provided in Annexure A. The tapering off of equity allocation will be carried out as per the matrix on date of birth.							
3. The total allocation across E, C, G and A asset classes must be equal to 100%. In case, the allocation is left blank and/or does not equal 100%, the application shall be rejected							
<b>(iv) AUTO CHOICE OPTION</b> (to be filled up only in case you have selected the 'Auto Choice' investment option).							
In case, you do not indicate a choice of LC, your funds will be invested as per LC 50.							
Life Cycle (LC) Funds	Please Tick (v) Only One	Choices in Govt sector		Note: 1. LC 75- It is the Life cycle fund where the Cap to Equity investments is 75% of the total asset			
LC 75	<input type="checkbox"/>	Not available		2. LC 50- It is the Life cycle fund where the Cap to Equity investments is 50% of the total asset			
LC 50	<input type="checkbox"/>	Available		3. LC 25- It is the Life cycle fund where the Cap to Equity investments is 25% of the total asset			
LC 25	<input type="checkbox"/>			4. Govt. employee can exercise Auto Choice of Asset Allocation for LC 25 & LC 50 only			

**Figure 25**

However, if the If the choice is not exercised by the Subscriber, NPS contributions will be invested in the existing schemes – LIC, SBI and UTI who will act jointly as default PFs as per the guidelines issued by the Government of India/PFRDA.

**B. Contribution Transactions:** With the implementation of the new Scheme Preference Change option, all the Tier I accumulated contributions (Regular, Arrear, Voluntary) will be redeemed and reinvested in new scheme as per the guidelines issued by the Government of India/PFRDA. Further all the subsequent contribution thereon will be invested in the new scheme opted by the Subscriber.

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