

Protean eGov Technologies Limited



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# **Standard Operating Procedure (SOP) On Subscriber Maintenance**

**(Version 1.1)**

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### **REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Ver</b>	<b>Section Number</b>	<b>Description of Change</b>
1	-	1.0	-	Initial Version
2	23/08/2024	1.1	-	SOP are updated as per new functionality released, New Screenshots are incorporated

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## Preface

The Government of India (GOI) has introduced a new Defined Contribution Pension System known as the National Pension System (NPS) replacing the existing system of Defined Benefit Pension System vide Government of India, Ministry of Finance, Department of Economic Affairs Notification, dated 22<sup>nd</sup> December 2003. The NPS came into operation with effect from 1<sup>st</sup> January 2004 and was made applicable to all new employees to Central Government service, except to Armed Forces, joining Government service on or after 1<sup>st</sup> 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 GOI has established Pension Fund Regulatory and Development Authority (PFRDA) on 10<sup>th</sup> October 2003 for developing and regulating the pension funds under the NPS. PFRDA has appointed **NSDL e-Governance Infrastructure Limited** 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 the first of its kind 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 (PRA) which will 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 and the CRA architecture is functional from 1<sup>st</sup> June, 2008. State governments such as Haryana, Andhra Pradesh, Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand etc. have adopted this NPS architecture and have entered into agreement with CRA for availing its services.

The GOI has now decided to roll out the NPS for all citizens from 1<sup>st</sup> April 2009. Hence, various facilities (like opening Permanent Retirement Account, contributing to NPS etc) will be required to be provided to all the citizens (known as 'Subscribers' in the NPS architecture) at various locations across India. These processes shall be carried out through the entities known as Points of Presence (POPs) appointed by the PFRDA. POPs' shall provide the services under NPS through their network of branches called POP Providers (POP-SP). For accessing the CRA system, all POPs as well as POP-SPs shall be required to get registered in the CRA system. After successful registration, POP/POP-SP shall commence the process of Subscribers registration and monthly Subscriber Contribution upload to CRA. (For more details on registration & contribution upload, POP/POP-SP may

refer to the Standard Operating Procedures (SOPs) on 'Registration for POP, POP-SP and Subscriber Registration' and 'Contribution Upload' available at [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in).)

**About this manual:**

This manual is intended for the personnel in the POP/POP-SP who shall be responsible for processing the requests received from Subscriber for updating any changes in the Subscribers account or effecting transactions such as request for reprint of PRAN card or IPIN etc. The SOP lays down the rules and procedures to be followed by POP-SPs to ensure timely updation of Subscribers requests in CRA, as a part of the Subscriber Maintenance. This document also details the usage of the CRA system and the functionalities to be used by the POP/POP-SPs while processing the requests of the Subscribers.

**Acronyms and Abbreviations** The following definitions, acronyms & abbreviations have been used in this manual:

ACRONYM	DESCRIPTION
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
CRA-FC	CRA Facilitation Centre
DSC	Digital Signature Certificate
I-PIN	Internet Personal Identification Number
KYC	Know Your Customer/Client
NPS	National Pension System
NPSCAN	National Pension System Contribution Accounting Network
NSDL	National Securities Depository Limited
PFM	Pension Fund Manager
PFRDA	Pension Fund Regulatory & Development Authority
POP	Points of Presence
POP-SP	POP Service Provider
PRA	Permanent Retirement Account
PRAN	Permanent Retirement Account Number
PRN	Provisional Receipt Number
T-PIN	Telephonic Personal Identification Number

### Important terms defined

IMPORTANT TERMS	DESCRIPTION
Annuity Service Provider	Annuity Service Provider is the entity registered with Insurance Regulatory and Development Authority (IRDA) and appointed by PFRDA for investing Subscriber's pension savings in Annuity scheme and delivering regular monthly annuity to the Subscriber.
Authoriser/Checker User	The user responsible for authorising and confirming the details entered/captured by the maker user of the same POP-SPs.
Core Data	Data printed on the PRAN card, i.e. Name of the Subscriber, Subscriber's father's name, and Date of birth and PRAN.
CRA-FC	CRA-FC is Facilitation Centre appointed by CRA to facilitate POP-SPs to submit applications for allotment of PRAN and application for change in signature and photograph of the Subscriber.

IMPORTANT TERMS	DESCRIPTION
DSC based user IDs	Unique DSC based Identification numbers allotted by

	CRA to individual users of POP-SP to access the CRA/CRA System.
I-PIN	Eight digits alphanumeric number used to authenticate the Subscriber to login CRA/CRA system through internet.
KYC (Know Your Customer/Client) Documents	Documentation supporting Identity proof and Address proof of the Subscriber, as prescribed by CRA/PFRDA.
Maker User	The user responsible for entering/capturing various requests in the CRA system.
POP	PFRDA has appointed entities known as Points of Presence (POPs) to extend customer interface for all citizens of India, who wish to open Permanent Retirement Account (PRA) with CRA for the purpose of subscribing to the NPS.
POP-SP	POPs shall provide the services under NPS through their network of branches called POP- Service Providers (POP-SP).
PRAN	12 digits unique Permanent Retirement Account Number allotted by CRA to each Subscriber registered in the CRA system.
Scheme Setup/Scheme Preference	Scheme setup is scheme preference opted by Subscriber for investing his/her pension contribution.
Subscriber	The citizen of India who has opened Permanent Retirement Accounts (PRA) with CRA for the purpose of subscribing to the NPS.
Switch	Subscriber request for redemption of Units held in a particular Scheme and investment of the proceeds in another scheme, which may be under the same PFM or another PFM.
T-PIN	Four digits number used to authenticate the Subscriber in Interactive Voice Response (IVR) system
Withdrawal	Request for redemption of Units held by Subscriber in various Schemes

## **1. Introduction:**

Subscribers registered with CRA have an option to update their personal/ nomination details in the CRA system. Subscriber also has the option to change his/her scheme preference and switch units existing in a particular scheme to any other scheme. Subscriber can also change the parent POP/ POP-SP with whom he/she is currently associated with. POP-SP shall carry out all such requests of the Subscriber as part of the Subscriber Servicing.

Subscriber shall submit a written request (as per the format prescribed by PFRDA, available at the CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)) to the concerned POP-SP. POP-SP shall verify the request and issue a 17 digit Receipt Number as an acknowledgment to the Subscriber. POP-SP shall login to CRA using the DSC based user IDs (allotted by CRA) and update the Subscribers requests. However, in case of Request for change in signature and /or photograph, POP-SP shall accept the request and forward the same to CRA-FC for further processing.

For the Subscribers requests which are rejected by CRA, an email will be sent by CRA to the Subscribers as well as the concerned POP-SP giving the reason for rejection to enable them to carry out necessary rectifications and update the requests once again in CRA.

### **POP-SP shall process following requests as part of Subscriber maintenance:**

- Request for Change in Subscriber Details
  - Personal Details
  - Nomination details
- Request for change in Signature and photograph
- Request for reissue of I-PIN, T-PIN
- Request for reprint of PRAN Card
- Request for change in Scheme Preference
- Withdrawal Request
- Subscriber Shifting
- Request for change in photograph and Signature
- Request for Transaction Statements

All requests mentioned above shall be submitted by the parent POP-SP except ,Shifting of Subscriber. In case of subscriber Shifting the request has to be submitted at the Target entity only except for change in POP-SP where the request for the shifting request can be submitted at either the parent or the source POP-SP.

The target POP shall capture the request in CRA and execute the change request. The detailed description of the processing of the various requests, as mentioned above is covered in the subsequent chapters of this document. The hardware and software



requirements w.r.t to effecting changes in Subscribers' account shall be same as required for processing Subscriber Contribution Upload. For more details POP/POP-SP shall refer the standard operating procedure for '**Contribution Upload**' available on CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)).

#### **Summary**

- POP-SP shall accept the Subscriber request for a Subscriber who is associated with it in CRA except for shift request.
- POP-SP shall issue 17 digit receipt number as an acknowledgment for accepted request.
  - MIS for all types of requests have to be uploaded in the system before processing any change request
- POP/ POP-SP shall process the request at CRA by using DSC base user ids allotted by CRA.
- All Subscriber requests except change in Signature and /or Photograph can be updated by POP-SP in CRA system.
- Request for change in Signature and/or Photograph has to be forwarded to CRA-FC by the POP-SP after mentioning the receipt no..
- In case of change in core details/ change in details which requires supporting documents as prescribed by PFRDA, the supporting documents have to be forwarded to CRA-Facilitation Centre.

## **2. Change in Subscriber Details (Personal & Nomination Details):**

### **2.1. Submission of request by the Subscriber:**

Subscriber shall submit duly filled physical request as per the format prescribed by CRA (**Form-UOS-S2**) at the POP-SP for updating his/her personal/nomination details in CRA system. POP-SP shall accept the request only from the Subscribers associated with it as each Subscriber is linked to a particular POP-SP in CRA system. POP-SP shall also collect a copy of PRAN card along with every request. The Subscriber shall fill the details that need to be changed. POP-SP shall collect the relevant supporting documents such as proof of identity, proof of address, etc depending on the nature of change as required by the Subscriber.

The list of data fields that can be changed and corresponding documents required to be collected by POP-SP are:

- **Name/Father's name/Date of birth:** Appropriate supporting documents like copy of PAN card, voter ID etc. as per the list provided in change request form (**Form-UOS-S2**), plus copy of PRAN card.
- **Address:** Appropriate supporting documents i.e., Bank statement mentioning new address, voter ID etc as per the list provided in change request form (**Form-UOS-S2**), plus copy of PRAN card.
- **Phone/mobile number/email ID:** No document is required to be collected.
- **Subscriber bank details:** As a matter of good practice, appropriate supporting documents can be collected i.e., copy of bank statement, copy of bank pass book etc along with a copy of PRAN card.
- **Value added services (email and SMS alerts):** There are two types of value added services provided by CRA as mentioned above. In case of email alerts the Subscriber has to mention email ID and this service can be activated from day 1 and its free of cost. In case of SMS alerts, the Subscriber has to provide his/her mobile number. This service shall be made available in due course of time and will be chargeable to Subscriber
- **Change in nomination details:** Copy of PRAN card to be collected.

**POP-SP shall carry out following checks while accepting the change request form pertaining to changes in personal and nomination details. It shall check whether:**

- All relevant fields including PRAN are filled by the applicant. In case of any incomplete information, the form shall be rejected.
- Request form is duly signed by the Subscriber.
- PRAN provided by the Subscriber is valid.

- PRAN (Subscriber) is associated with the concerned POP-SP.
- POP-SP shall collect photocopy of the appropriate supporting documents after verification with the original. POP-SP shall verify all the appropriate supporting documents as the part of KYC verification norms as prescribed by PFRDA. It will be the sole responsibility of the POP-SP to verify the genuineness of the documents submitted by the subscribers. As a matter of good practice, POP-SP may affix a stamp of 'Verified with Originals' on the photocopies of the documents along with the date, name and signature of official who has carried out the verification.
- The documents collected as proof of identity and address should be valid at the time of acceptance e.g. Passport expiring on March 25, 2009 should not accepted as proof of identity/address for a change request to be accepted on April 03, 2009. Further, periodic documents such as bank statement/electricity bill etc. should not be more than six months old on the date of receipt of request.
- In case request for change in nomination details, the percentage distribution among nominee(s) should be a whole number only, and sum total of the distributions shall be equal 100%. PFRDA has not prescribed any additional documents in support of nomination other than the details provided in the application form. In case the percentage of distribution is not equal to 100%, the change request shall be rejected. The nominee mentioned should be different from the Subscriber.
- In case of minor nominee, Subscriber has to provide the date of birth of minor nominee and complete details of the Guardian.
- In all the above cases the POP-SP shall verify the signature of the Subscriber on the change request form with the signature currently present in the system.

## **2.2. Issuance of receipt by POP-SP:**

- On successful verification of the change request form, POP-SP shall accept the same and shall issue a 17 digit Receipt Number as an acknowledgement to the Subscriber. POP-SP shall generate this receipt from their back office system containing this 'Receipt Number' as per the algorithm specified by CRA as mentioned below.

**First 2 digits** (from left) – Type of request e.g., 17 for Subscriber Modification)

**Next 7 digits** - Registration Number of POP-SP e.g., 6000002

**Next 8 digits** - Running sequence number eg.00000001

For Example: 17 digit receipt number will be 17600000200000001'

**First two digits for the receipt number in respect of various request types are mentioned below:**

Withdrawal - 14,  
Scheme Preference Change - 15,  
Subscriber Modification – 17  
IPIN-TPIN request – 18  
Subscriber Shifting – 19  
PRAN Card Reprinting – 20  
Tier II Activation-21  
One way switch-22  
Change in photograph and signature-24  
Switch - 13

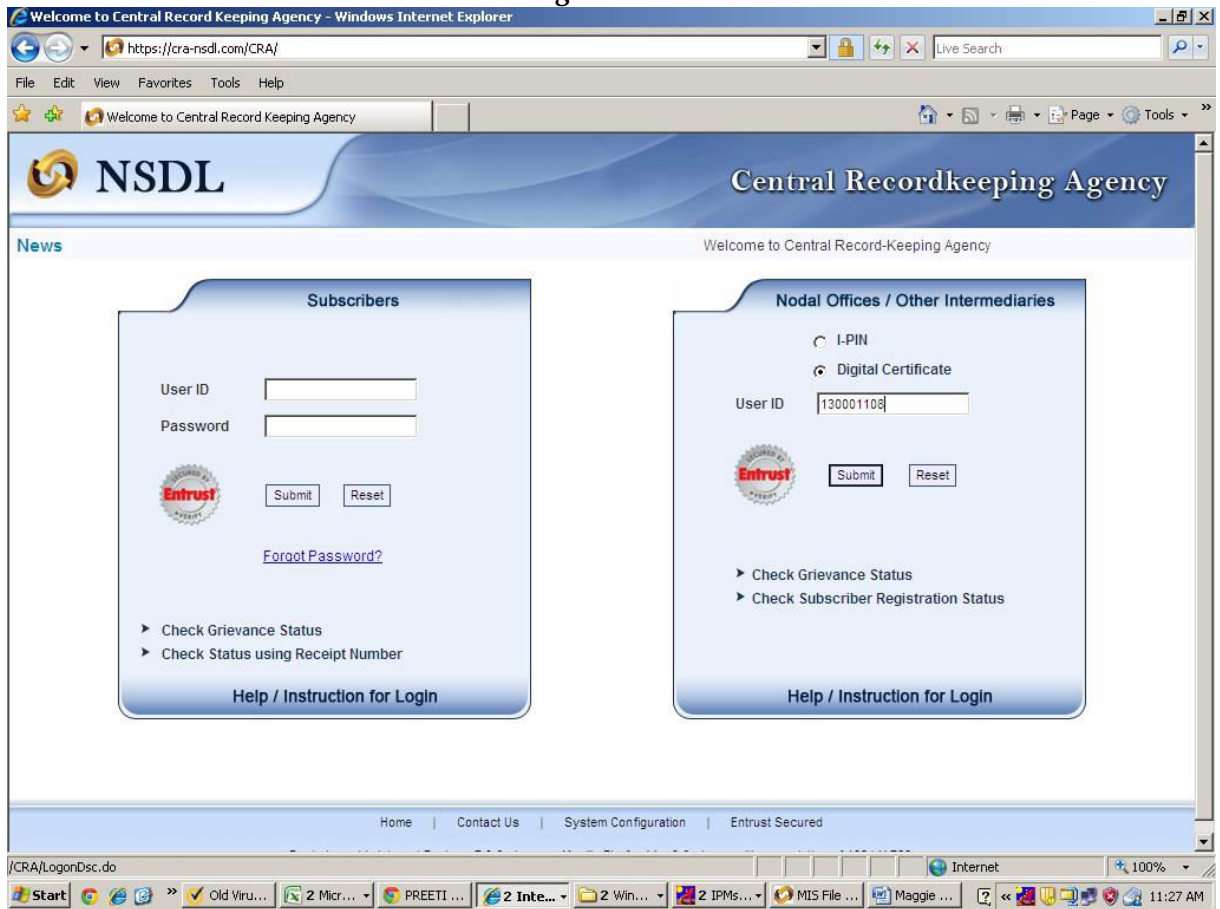
POP-SP shall handover the acknowledgment to the Subscriber as receipt of the acceptance of the change request. The POP-SP shall affix the seal as well as the user shall sign the acknowledgment before providing the same to the Subscriber. (POP-SP may refer the 'suggested format of receipt', given in Standard Operating Procedures for registration available on CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)).

#### **2.1.2. Uploading MIS and Capturing of request:**

##### **Uploading of MIS:-**

- POP shall login to CRA system with DSC based Operational User ID allotted by CRA as given below in **Figure 1**

Figure 1



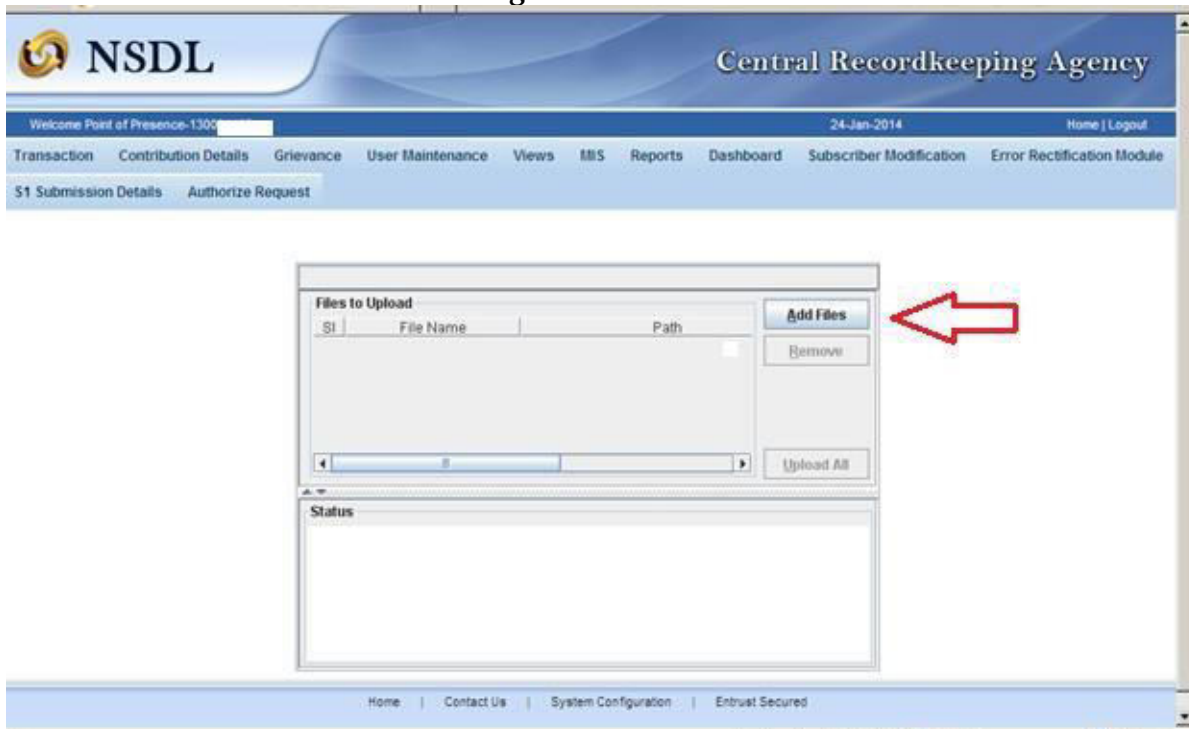
- POP shall Upload the MIS in the CRA system under the option of MIS – File Upload as given below in **Figure 2** for all the maintenance request received

Figure 2



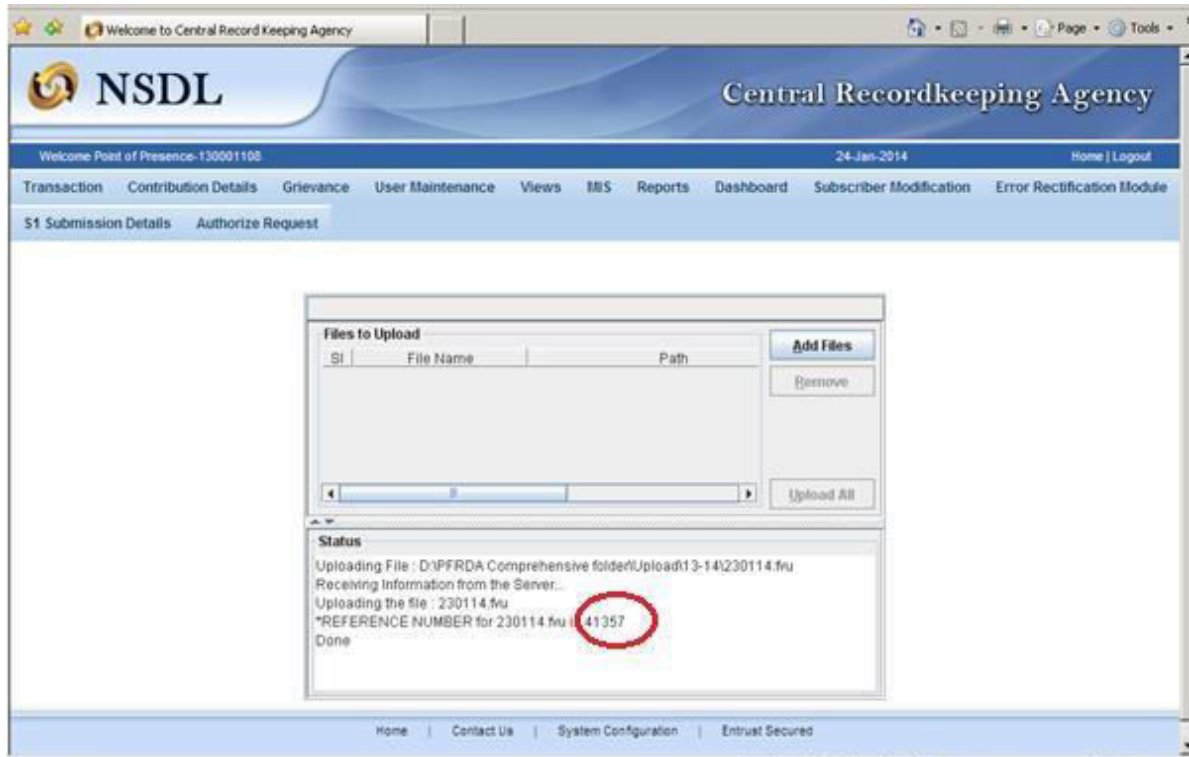
- On selection of the same the below given figure 3 will appear with a provision to upload the .fvu text file

Figure 3



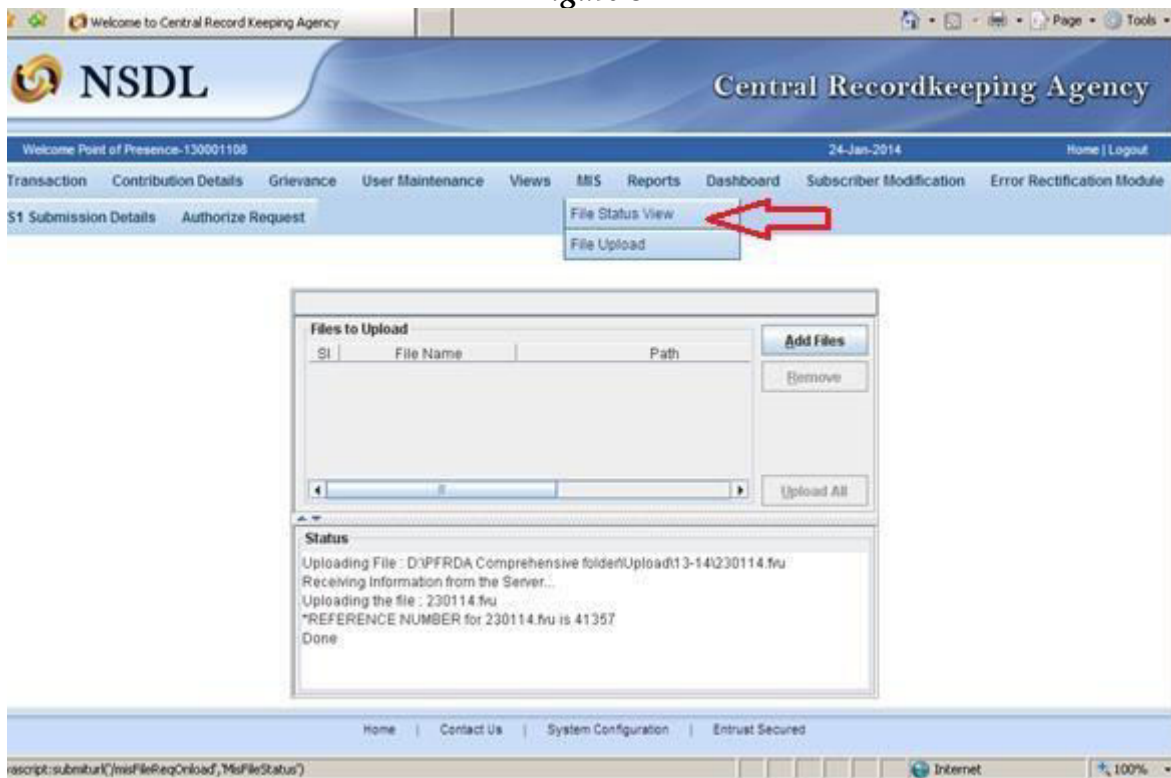
- On uploading of the file the below mention screen (**Figure 4**) will appear with the Reference number:

*Figure 4*



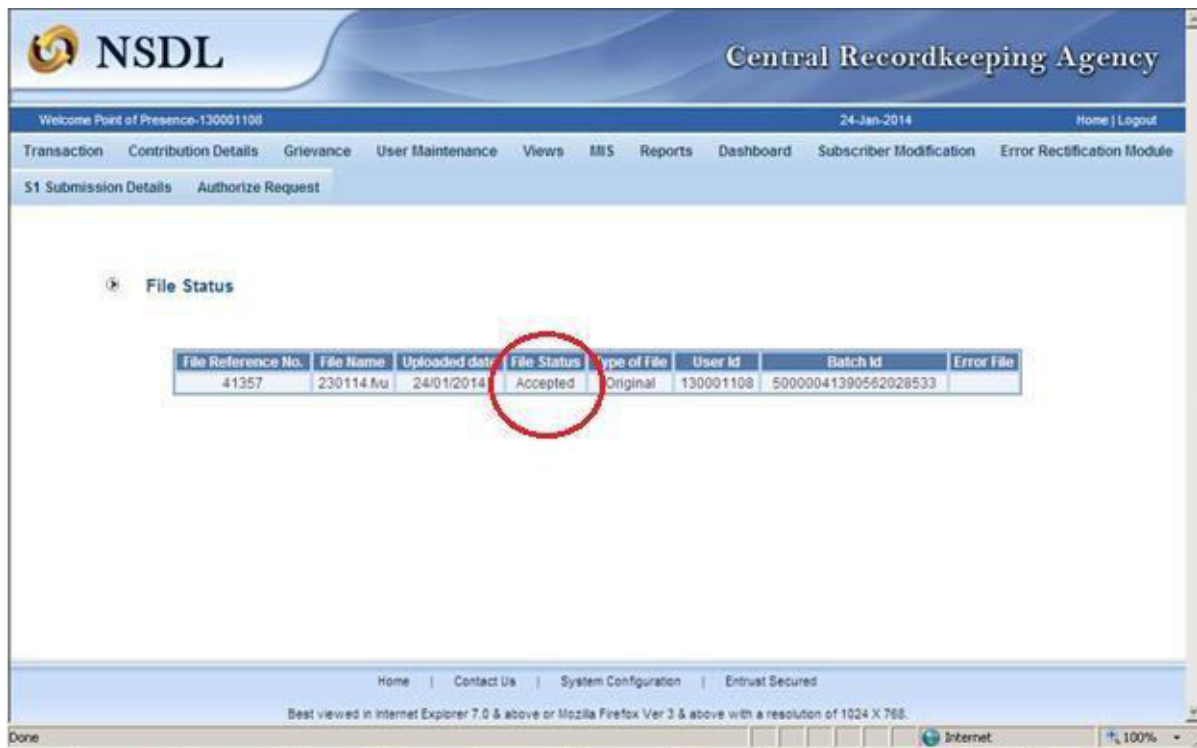
- You may check the status of the MIS upload by selecting the option File status View and entering the reference number is highlighted as shown in the **Figure 5**

Figure 5



- The status of the file will appear as shown below in Figure 6

Figure 6

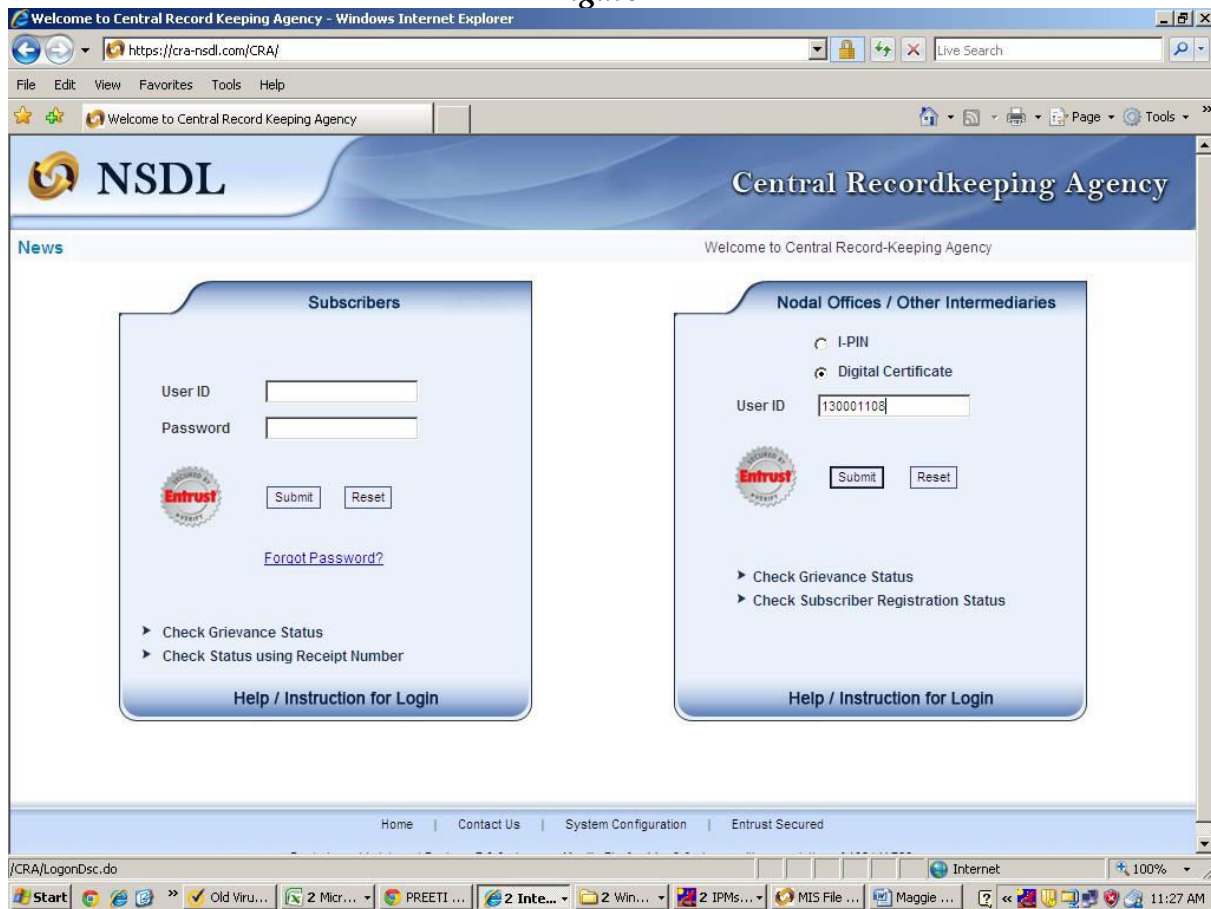




## Capturing the request in the system:

- POP/POP-SP shall login to CRA system with DSC based Operational User ID allotted by CRA as given below (Figure. 1)

*Figure 1*



- On successful login, the home page containing the various menus, as shown below in **Figure 2** will be displayed.

Figure 2

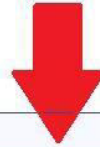


- From the menu, POP/POP-SP shall click on the 'Transaction' menu and select the option 'Update Subscriber Details' as shown above in **Figure 2** for updating the Subscriber's details.
- CRA system will prompt the POP/POP-SP user to capture the PRAN for which change request is to be updated in the system as shown below in **Figure 3**:

Figure 3



Subscriber Details View

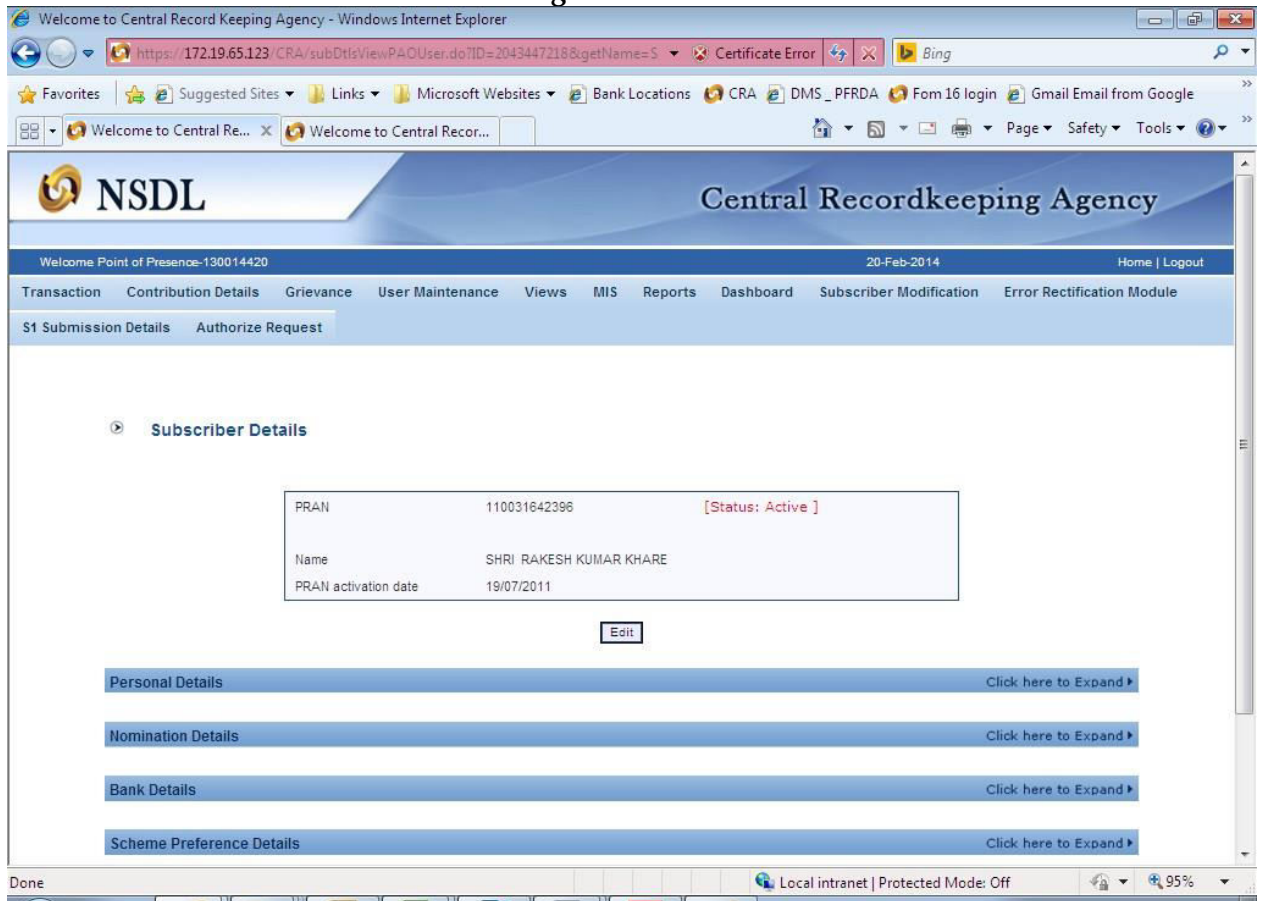


\* Mandatory Fields

PRAN \*

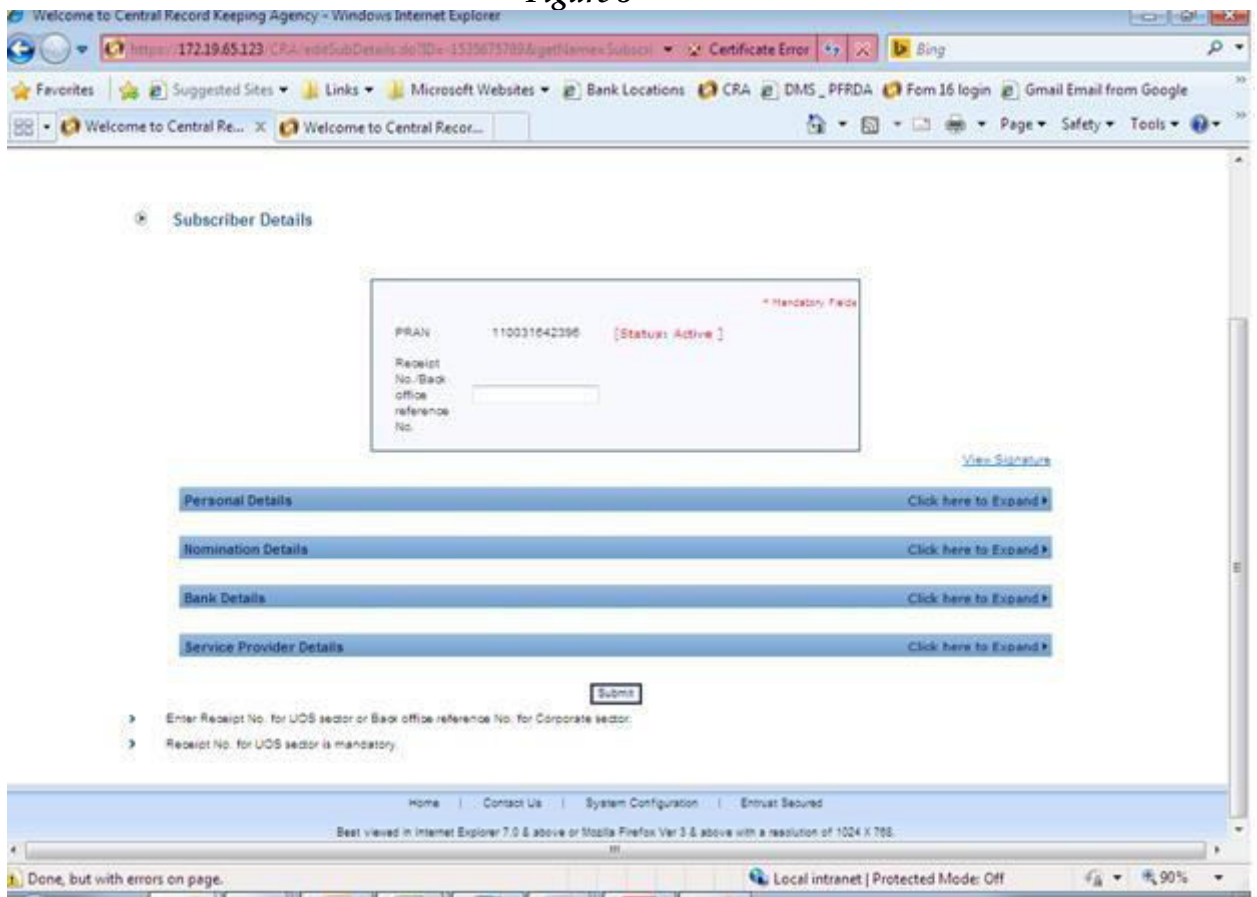
- POP/POP-SP user shall enter the PRAN mentioned in the change request form and click on the 'Submit' button. Once the 'Submit' button is clicked, a screen as shown below in Figure 4 will be displayed to the POP/POP-SP user.

Figure 4



- POP/POP-SP user shall click the 'Edit' button shown in order to update the details. Once the 'Edit' button is clicked, a screen as shown below in **Figure 5** will be displayed to the user. However, under this option the POP/ POP-SP user cannot change 'Scheme preference Details' and 'Service Provider Details' of the Subscriber as the same are provided only for reference.

Figure 5



- For the purpose of carrying out the required changes, POP/POP-SP user shall click on the respective sub menu as shown in **Figure 5** above. Once the user clicks the required sub menu, a screen as shown below in **Figure 6** will be shown to the user.

Figure 6

The screenshot shows a web browser window titled 'Welcome to Central Record Keeping Agency - Windows Internet Explorer'. The address bar displays the URL: <https://172.19.65.123/CRA/editSubDetails.do?ID=-569687534&getName=Subscrib>. The browser's address bar also shows a 'Certificate Error' and a 'Bing' search engine icon. The browser's toolbar includes 'Favorites', 'Suggested Sites', 'Links', 'Microsoft Websites', 'Bank Locations', 'CRA', 'DMS\_PFRDA', 'Fom 16 login', and 'Gmail Email from Google'. The browser's status bar at the bottom indicates 'Local intranet | Protected Mode: Off' and a zoom level of '90%'. The main content area displays a 'Personal Details' form with the following fields:

Personal Details			
Title *	SHRI	Middle Name	KUMAR
First Name *	RAKESH	Last Name	KHARE
Father's First Name *	ASHOK	Father's Middle Name	KUMAR
		Father's Last Name	KHARE
PAN	AVQPK1438E	Gender *	MALE
		Date of Birth *	12/07/1973
Phone No.	07712273224	Mobile No.	0000
		Email Id	abc@nsdl.co.in
Fax No.		SMS Subscription Flag *	YES
		Email Subscription Flag *	YES
Current Address * (Communication Address)	WARD NO 58	Permanent Address *	WARD NO 58
Addr2		Addr2	
Addr3	KAILASHपुरI	Addr3	KAILASHपुरI
Addr4 *	RAIPUR	Addr4 *	RAIPUR
Pincode *	492001	Pincode *	492001
State *	Chhattisgarh	State *	Chhattisgarh
Country *	India	Country *	India
PAN Verification Flag	YES	KYC Verification Flag	YES
SIP Flag	NO	Subscriber Occupation *	PRIVATE SECTOR
Eligible for Swavalamban	NO	Swavalamban Activation/Deactivation Date	19-Jul-2011

- As shown above in **Figure 6** all the fields will become editable. The POP/POP-SP user shall delete the old details and enter the new details as per the change request submitted.
- After carrying out the necessary changes, POP/POP-SP user shall click on the **'Submit'**. Once the **'submit'** button is clicked, the POP/POP-SP user will be shown a confirmation screen reflecting changes done. The changes done would be highlighted (shown in a different colour). The POP/POP-SP user shall click on the **'confirm'** option. The POP/POP-SP user also has an option to cancel the changes by clicking on the **'cancel'** button. The same is shown below in **Figure 7**:

Figure 7

PRAN 110090191553 [Status: Active ]  
Receipt No. 17600055100000067

Personal Details		Click here to Close	
PRAN	110090191553 [Status: Active ]	PAN	BEOPS8030P
Name	SHRI RANDHR KUMAR SINGH	Father's Name	DEVENDER KUMAR SINGH
Gender	MALE	Date of Birth	25/07/1984
Current Address (Communication Address)	C/O PAMAKANT PRASAD SINGH BAURANGPUR COLONY, GULZARBAUG, NEAR OLD BARRIER, PATNA	Permanent Address	33 KARMAPURA, SAMPATACHAR, PATNA
PinCode	800007	PinCode	800007
State	BHAR	State	BHAR
Country	INDIA	Country	INDIA
Phone No.		Fax No.	
Mobile No.	8409199084		
SMS Subscription Flag	YES	Email Subscription Flag	YES
Email Id	RANDHR.ETM@GMAIL.COM		
PAN Verification Flag	NO	KYC Verification Flag	NO
SP Flag	NO	Subscriber Occupation	CENTRAL_GOVT_SALARIED
Eligible for	YES (SEE LIST)	Swavalamban Activation	-

- POP/POP-SP user shall verify the modified details against the request submitted by Subscriber and if it is found to be in order, the POP/POP-SP user shall confirm the request by clicking on the '**Confirm**' button. In case of any discrepancy, user shall click the '**Cancel**' button and go back to request capture screen to update the correct details and re-submit the request.
- On successful confirmation of request, CRA system will generate a ten digit acknowledgement number as shown below in **Figure 8**. POP/ POP-SP user shall mention the acknowledgement number on the change request form. POP/POP-SP user can use this 17 acknowledgement number to check the status of the change request. The status of the request will be '**Accepted at CRA**'.

Figure 8

The screenshot displays the NSDL Central Recordkeeping Agency web interface. The header includes the NSDL logo and the text 'Central Recordkeeping Agency'. Below the header, there is a navigation menu with options like 'Transaction', 'Contribution Details', 'Grievance', 'User Maintenance', 'Views', 'MIS', 'Reports', 'Dashboard', 'Subscriber Modification', and 'Error Rectification Module'. The main content area shows a confirmation message for 'Subscriber Details Modification' with the following details:

PRAN	110090191553
The Subscriber Details Change request has been Accepted.	
Acknowledgement No.	2300164093
Receipt No.	17600055100000067
Capture Timestamp	2014-02-20 19:33:18

- If personal details **apart** from core data i.e., Subscriber Name, Father's Name and Date of birth are modified, no maker checker activity is required. CRA system will modify the Subscriber's personal and bank details based on the request input by the maker user only.
- However, change in core data and nomination details will follow a Maker and Checker concept i.e., the maker user shall capture the request and Checker (verifier) user (other than capturer) shall be required to verify the request. POP/POP-SP user who has captured the request will not be able to authorise the same request. On successful confirmation by the maker user an acknowledgement number will be generated by the system and a message shall be displayed to the maker user as '**Pending for Authorisation**' as shown below in **Figure 9**. Only after the request is verified by Checker user, the change request will be accepted at CRA. Till such time status of the request will be '**Captured at CRA**'.



Figure 9



#### 2.4. Authorisation of the Subscriber details change request in CRA:

- Changes in core data (Personal Details) and Nomination Details require Maker and Checker activity. For verifying the change requests, POP/POP-SP verifier user shall login to CRA system with the DSC based User ID. POP/POP-SP user shall select the option ,**Transaction- Authorise Transaction**` from the main menu. On selecting the required option, the screen as shown in **Figure 10 below** will be displayed to the user.

Figure 10

The screenshot shows a web browser window with the NSDL Central Recordkeeping Agency website. The page title is "NSDL Central Recordkeeping Agency". The navigation menu includes "Transaction", "Contribution Details", "Grievance", "Exit Withdrawal Request", "User Maintenance", "Views", "MIS", "Reports", "Dashboard", and "Subscriber Modification". The "Error Rectification Module" is selected, and "S1 Submission Details" is the active page. The "Authorize Transaction" form is displayed, with a red box highlighting the "Transaction Type" dropdown (set to "Subscriber Details Change"), the "PRAN" field, and the "Ack No/PRN" field (containing "2300186323"). Below these fields are "From Date" and "To Date" fields with date pickers. A red arrow points to the "Search" button. The form also includes a "Reset" button and a note: "\*\* Enter PRN/Receipt No for Switch transaction and Ack No./Receipt No. for other transactions."

- In above **Figure 10** POP/POP-SP user shall select the '**Transaction Type**' as '**Subscriber Details change**' and provide the PRAN or the acknowledgement number generated at the time of capturing of the request. User also has the option to search the request by providing the required date range. After entering the details as shown above, POP/ POP-SP user shall click on the '**Search**' button. Once the search button is clicked, a screen as shown below in **Figure 11** will be displayed:

Figure 11

Welcome Point of Presence-120000702 05-May-2014 Home | Logout

Transaction Contribution Details Grievance Exit/Withdrawal Request User Maintenance Views MIS Reports Dashboard Subscriber Modification

Error Rectification Module S1 Submission Details

**Authorize Transaction**

Transaction Type \* Subscriber Details Change \* Mandatory Fields

PRAN

Ack No/PRN \*\* 2300166323

Receipt No

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

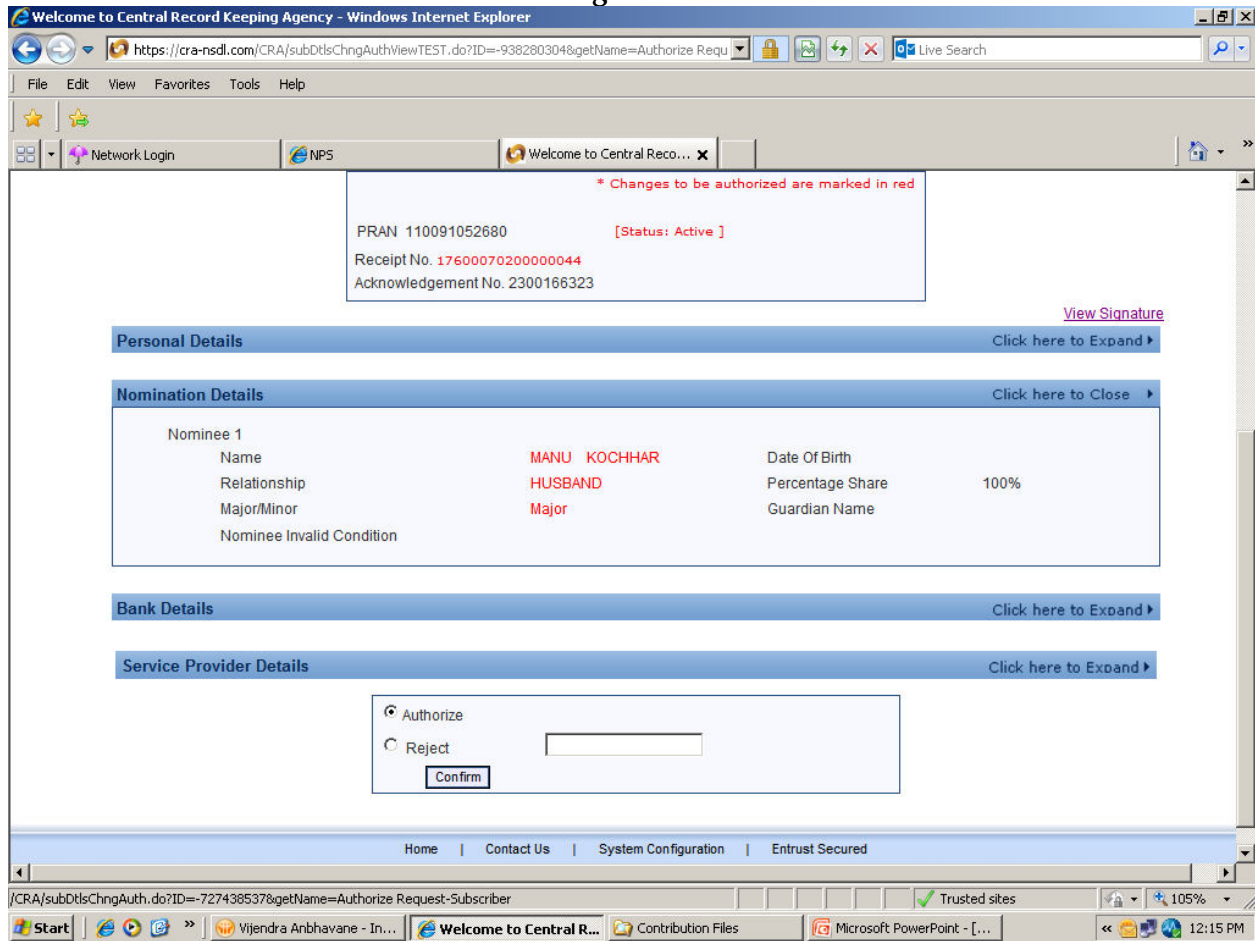
Search Reset

> \*\* Enter PRN/Receipt No for Switch transaction and Ack No./Receipt No. for other transactions.

Acknowledgement No	Receipt No	Subscriber Name	Date Of Request Capture	Link to Details
2300166323	17600070200000044	ANUPAMA KOCHHAR	2014-03-24	<a href="#">View Details</a>

- In order to view the details of the change request, the user shall click on the link 'View Details' provided under the head 'Link to Details'. The Subscriber details will be displayed along with the option to 'Authorise' or 'Reject' the request. The fields which have been modified will be highlighted and shall be displayed to the POP-SP user as shown in **Figure 12**:

Figure 12



- The verifier user shall verify the details captured with the change request form and if found in order, shall authorise the request by selecting the '**Authorise**' option and click on the '**Submit**' button. On authorisation of the request, the status of the request will be updated as '**Accepted by CRA**'.
- If the verifier observes any discrepancy; verifier shall reject the request by clicking on the '**Reject**' button. POP/POP-SP user shall also mention the reason for rejection. On rejection, a message will be displayed indicating rejection of change request with the reason for rejection entered by the verifier.
- Where the request captured contains change in personal details along with change in nomination details and if the same (nomination details) is rejected by the verifier, then the changes to be carried out for personal details will also be rejected. E.g. POP/POP-SP user has changed the address details of the Subscriber and name of the nominee. Since change in nomination details requires a maker checker concept, entire request will be updated only after authorisation of the request. If at the time of authorisation, the authoriser rejects the request; both the change in address details and nomination details will be rejected.

- CRA system will send an e-mail to the Subscriber about the successfully accepted change request. (No email is sent to the POP/ POP-SP)

## 2.5. Conditions for change request updation

- For change request captured, CRA will carry out validations such as mandatory fields provided, details captured is as per format etc. If the validations fail, CRA will not accept the change request and an error message will be displayed as shown in **Figure 13** below. No acknowledgement number will be generated for such cases:

*Figure 13*



- In case of change in nomination details, request will not be accepted if the percentage share across all nominees is not equal to 100 or percentage share value of the nominees is not an integer etc. Similarly, same nominee details cannot be captured more than once.
- Change request for a Subscriber will not be allowed to be captured, if any previous request is pending for authorisation or is captured and authorised but pending acknowledgement from CRA. E.g. POP/ POP-SP User has updated the nomination details for Subscriber A and the acknowledgment number issued is 1000000170, user cannot update any further change request for the same Subscriber till the earlier request is Authorised and accepted in CRA system. The system will not generate any new acknowledgement number for the new request captured. In such case, an error message will be displayed to the POP/ POP-SP user as shown below in **Figure 14**:

Figure 14



- If 'Withdrawal request has been captured and authorised (updated in the CRA system) for a Subscriber, POP/POP-SP will not be allowed to update any changes other than Nominee details.
- 
- nominees is not an integer etc. Similarly same nominee details cannot be captured more than once.
- Change request for a Subscriber will not be allowed to be captured, if any previous request is pending for authorisation or is captured and authorised but pending acknowledgement from CRA. E.g. POP-SP User has updated the nomination details for Subscriber A and the acknowledgment number issued is 1000000170, user cannot update any further change request for the same Subscriber till the earlier request is Authorised and accepted at CRA system. The system will not generate any new acknowledgement number for the new request captured. In such case, an error message will be displayed to the POP-SP user as shown below in **Figure 14**:
- **Figure 14**
- If 'Withdrawal request has been captured and authorised (updated in the CRA system) for a Subscriber, POP-SP will not be allowed to update any changes other than Nominee details.
-

## 2.6. Forwarding of documents to CRA-FC:

Once the change request is successfully carried out, POP/POP-SP shall forward the required documents to CRA-FC. POP/POP-SP shall forward only the documents related to change in core data and the address change to CRA-FC. POP/POP-SP shall also attach a copy of Subscriber master details (after processing of change request) duly stamped and signed by POP/ POP-SP along with the documents and forward it to the CRA-FC. POP/ POP-SP should note that CRA-FC shall not accept the documents other than pertaining to change in core data and address. POP/ POP-SP shall retain the documents other than change in core data and address.

### Summary

- **Subscriber will submit a request for change in details in the form prescribed by PFRDA alongwith necessary supporting documents.**
- **POP/ POP-SP shall forward only the documents related to change in core data and the address change to CRA-FC**
- **Change in core data in Personal Details and Nomination Details will require Maker and Authoriser activity.**
- **No change request for a PRAN can be updated if previous change request is pending for authorization by Authoriser user.**
- **No change request (except nomination) can be updated if withdrawal request is authorised for a Subscriber.**
- **In case of change in Nomination details, sum of percentage share across all Nominees should be equal to 100.**

## 3. Scheme Preference change and **Switch Request:**

The Subscribers will be initially allowed only one scheme preference/switch request in each year. Separate SOP on this functionality will be available in the website.

## 4. Withdrawal Request:

The withdrawal request is submitted to redeem accumulated units in various schemes of Subscriber's Permanent Retirement Account. Withdrawal of funds accumulated in a Subscriber's PRAN will be allowed under the following circumstances\*:

Type of withdrawal	Benefit to Subscriber
At any point in time before 60 years of Age	Subscriber will be required to invest at least 80% of the pension wealth to purchase a life annuity from any IRDA – regulated life insurance company. Rest 20% of the pension wealth may be withdrawn as lump sum.

On attaining the Age of 60 years and up to 70 years of age	Subscriber would be required to invest minimum 40 percent of accumulated savings (pension wealth) to purchase a life annuity from any IRDA-regulated life insurance company. Subscriber may choose to purchase an annuity for an amount greater than 40 percent. The remaining pension wealth can either be withdrawn in a lump sum on attaining the age of 60 or in a phased manner, between age 60 and 70, at the option of the subscriber.
Death due to any cause	In such an unfortunate event, option will be available to the nominee/nominees to receive 100% of the NPS pension wealth in lump sum. However, if the nominee wishes to continue with the NPS, he/she shall have to subscribe to NPS individually after following due KYC procedure

\*Provisions related to 'Withdrawal' are yet to be approved by the Government.

## 5. Reissue of Telephonic Personal Identification Number (T-Pin) and Internet Personal Identification Number (I-Pin)

POP/ POP-SP can also process a request for new T-Pin and/or I-Pin based on the Subscribers' change request. The Reissue of T-Pin /I-Pin could be on account of the Subscriber forgetting the T-Pin/I-Pin or losing the same. Request for Reissue of T-Pin/I-Pin is chargeable by CRA.

**5.1. Submission of request by the Subscriber:** Subscriber shall submit duly filled physical change request as per the format prescribed by PFRDA (**Form-UOS-S2**) to the parent POP-SP. POP-SP shall accept the request only from the Subscriber associated with it and shall collect the copy of PRAN card along with the request. POP/ POP-SP user shall verify the request before capturing the same in CRA.

**POP-SP shall carry out following checks while accepting Subscriber Request for reissue of I-Pin/T-Pin:**

- All relevant fields including PRAN are filled by the applicant. In case of any incomplete information, the form shall be rejected.



- Request form is duly signed by the Subscriber.
- PRAN provided by the Subscriber is valid and active
- PRAN (Subscriber) is associated with the concerned POP-SP.

On successful verification of the Subscriber request, POP-SP shall accept the same and shall generate a 17 digit Receipt Number as acknowledgement to the Subscriber as per the process given under Point No.2.2 of this manual. POP-SP shall mention the date of receipt of the request in the space provided in the form.

## 5.2. Capturing request in CRA:

POP/POP-SP shall login to CRA system with DSC based user IDs allotted to by CRA. From the main menu, POP/POP-SP user shall select, **User Maintenance – Reset I-Pin/T-Pin`** option as shown below in **Figure 15**.

*Figure 15*



- Once the POP/POP-SP user selects the above mentioned option, a screen as shown below in **Figure 16** will be displayed to the user.

Figure 16

The screenshot displays the NSDL Central Recordkeeping Agency web interface. The header includes the NSDL logo and the agency name. A navigation menu contains various options such as Transaction, Contribution Details, Subscriber Registration, Grievance, Exit Withdrawal Request, User Maintenance, Views, MIS, Reports, and Dashboard. The main content area is titled 'Re-Issue of I-Pin/T-Pin'. A form with a red asterisk indicating mandatory fields is shown, containing the following information:

Entity Type *	Subscriber
PRAN *	110000619541
Receipt No. * / Back Office Reference No.	18600076100000001
Pin Type *	I-Pin <input checked="" type="checkbox"/> T-Pin <input checked="" type="checkbox"/>
	<input type="button" value="Submit"/> <input type="button" value="Reset"/>

Below the form, a note states: 'Re-Issue of I-Pin/T-Pin is a billable transaction.'

- The POP/POP-SP user shall enter the PRAN of the Subscriber for whom the I-Pin/T-Pin is to be re issued. POP/POP-SP user shall select the checkbox provided in the screen for type of Pin to be reissued. After entering the required details POP/POP-SP User shall click on the '**Submit**' button for updating the request.
- After submission of the request, POP/POP-SP user will be shown a confirmation screen giving details of the PRAN entered. POP/POP-SP user shall verify the details against the request form submitted by Subscriber and click on the '**Confirm**' button if the details mentioned in the system match with the details mentioned in the change request form as shown below in **Figure 17**. If the details mentioned in the form are different from that of the details mentioned in the system, POP/POP-SP user shall cancel the request form.