

**Central Recordkeeping Agency**  
**NSDL e-Governance Infrastructure Limited**



**Standard Operating Procedures**  
**for**  
**Subscriber Contribution Upload by**  
**Points of Presence (POP) &**  
**POP - Service Providers (POP-SP)**  
**Version 1.0**

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## **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, 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 GOI 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 NSDL e-Governance Infrastructure 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 all citizens from 1st May, 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 Service Providers (POP-SP). This document describes the standard operating procedure to be followed by the POPs, 'POP-SPs' in the CRA architecture while registering itself/its branches and the Subscribers. The graphic representation of NPS architecture for all citizens of India is given below:

## **1. Introduction:**

Subscribers (any Indian Citizen) in the age group of 18 to 55 can join NPS 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 Subscriber. The Subscribers shall submit their contributions towards NPS at any of the POP-SP of any POP. POP-SP shall accept the contributions of the Subscribers and shall upload the contribution details to the CRA system. Simultaneously, POP/POP-SP shall transfer the clear funds to NPS account maintained with Trustee bank. On the basis of contribution details uploaded by POP-SP, CRA will provide fund transfer instructions to the trustee bank as a part of settlement process. Trustee bank will transfer the funds received from POP/POP-SP to different PFMs as per the details provided by CRA.

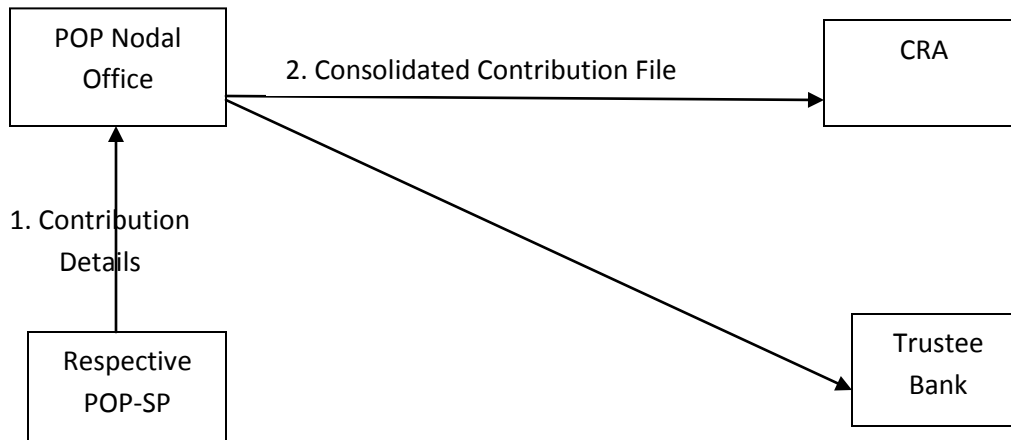
POP/POP-SP shall prepare Subscribers' Contribution File (SCF) for the clear funds and upload it to CRA system. SCF will contain details such as POP Registration number, POP-SP registration number, PRAN of the Subscriber, amount of the Subscriber contribution, etc. POP/POP-SP shall prepare the SCF only for the Subscribers who are registered in the CRA system.

## **2. Model of Operation:**

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

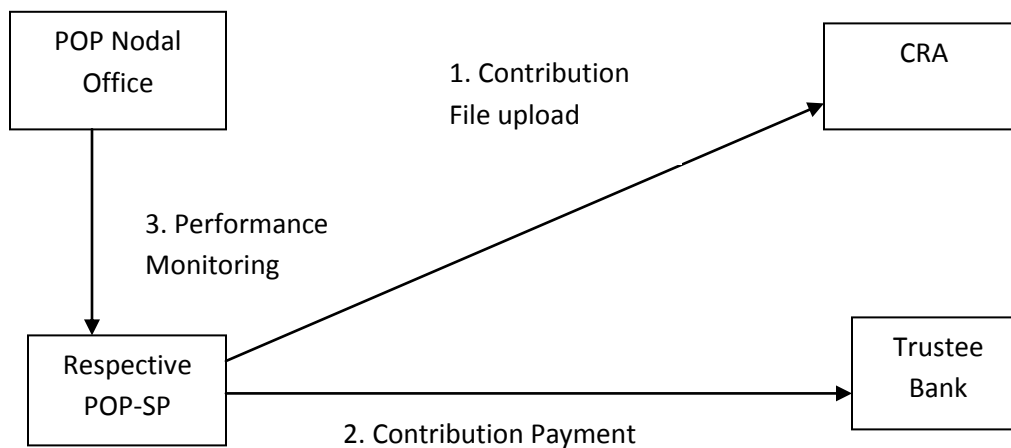
### **2.1. Centralised Model:**

Under this Model, POP Nodal office shall prepare a consolidated POP-SP wise subscriber contribution file. POP nodal office shall collect the details of the contributions received at various POP-SPs and upload the same in the central CRA system. Nodal office shall also remit one consolidated payment to the trustee bank for the contributions accepted by POP-SPs.



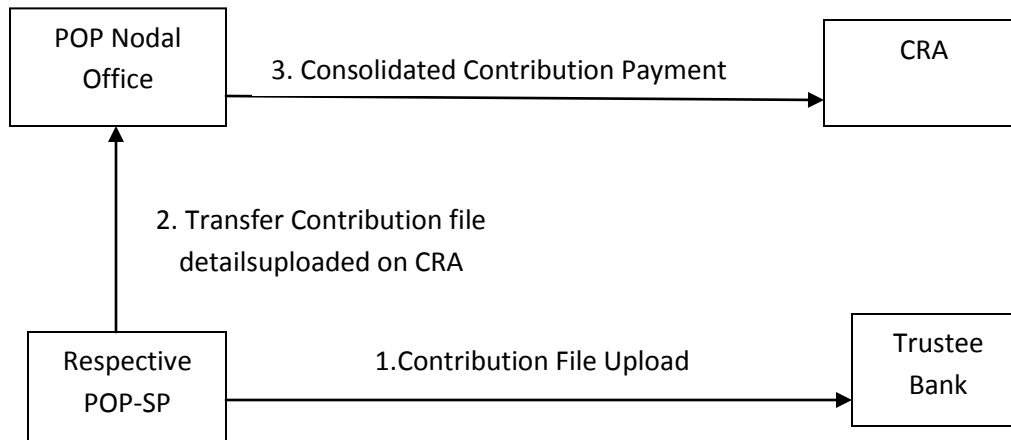
## 2.2. Decentralised Model:

Under this Model, each POP-SP shall prepare subscriber contribution file based on contributions received by it and upload the same into CRA system. POP-SP shall also make payment related to contribution accepted to the trustee bank.



## 2.3. Quasi Centralised:

Under this Mode, each POP-SP shall prepare subscriber contribution file based on contributions received by it and upload the same into central CRA system. However POP-SP shall not remit the funds to the trustee bank. POP-SP shall transfer the contributions details to POP nodal office. POP shall make payment to the trustee bank for the contributions accepted by POP-SP.



**Depending on the model of operation adopted by the respective POP, the function of SCF upload will be carried out either by POP or by POP-SP. Accordingly access rights will be given to POP/POP-SP at the time of registration of POP and POP-SP in the CRA system.**

### **3. Systems Requirements for POP/POP-SP:**

#### **Pre-Requisites for accessing the CRA system by POP/POP-SP**

1. Registration of Points of Presence (POP) & POP Service Providers (POP-SP) in the CRA system with desired model of subscriber contribution upload.
2. Valid DSC (Digital Signature Certificates) based user IDs provided by CRA.
3. Minimum IT Infrastructure requirements as stipulated by PFRDA from time to time to be set-up at POP/POP-SP.

**POP/POP-SP should have the following software/hardware as a minimum requirement to access CRA system.**

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

With the software environment as indicated in the table above, the POP/POP-SP 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)

#### **4. Procedure for Installing FPU & FVU:**

##### **4.1. 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. POP/POP-SP can freely download the FPU from CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in) available at Download/Software download/Utilities. POP/POP-SP should ensure that latest version of FPU is being used. POP/POP-SP can get the latest updates of FPU version from CRA website. However, it is not mandatory for POP/POP-SP to use the FPU provided by CRA. POP/POP-SP can alternately use the file formats of FPU and build a utility in their own back office to create the contribution file. In case POP/POP-SP 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](http://www.npscra.nsdl.co.in).

##### **4.2. File Validation Utility (FVU):**

FVU is a Java based utility developed by the CRA to ensure that SCF prepared by POP/POP-SP is in conformity with the file formats of CRA. POP/POP-SP can freely download the FVU from CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in) available at Download/Software download/Utilities. POP/POP-SP should ensure that latest version of FVU is being used. POP/POP-SP 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 POP/POP-SP to validate the SCF through FVU before uploading the same to CRA.

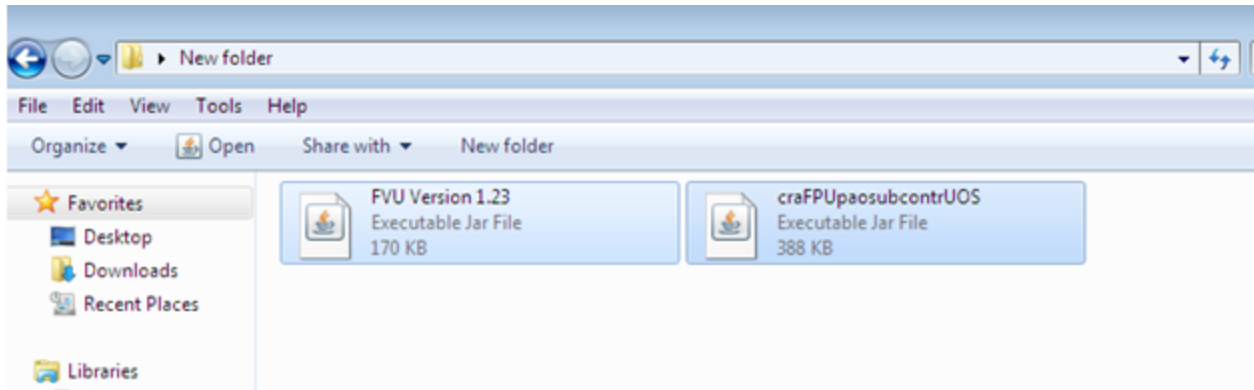
##### **4.3. Installation of FPU and FVU:**

- 1) POP/POP-SP user shall access the CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in). and download the FPU & FVU and save it on the local machine.

[Before downloading the FPU & FVU, it is imperative that the POP/POP-SP 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. POP/POP-SP can download the required version of JAVA [www.java.com](http://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 POP/POP-SP 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 POP/POP-SP user to open the file with the help of an application.

4) After successful download and installation of FPU & FVU, POP/POP-SP 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**

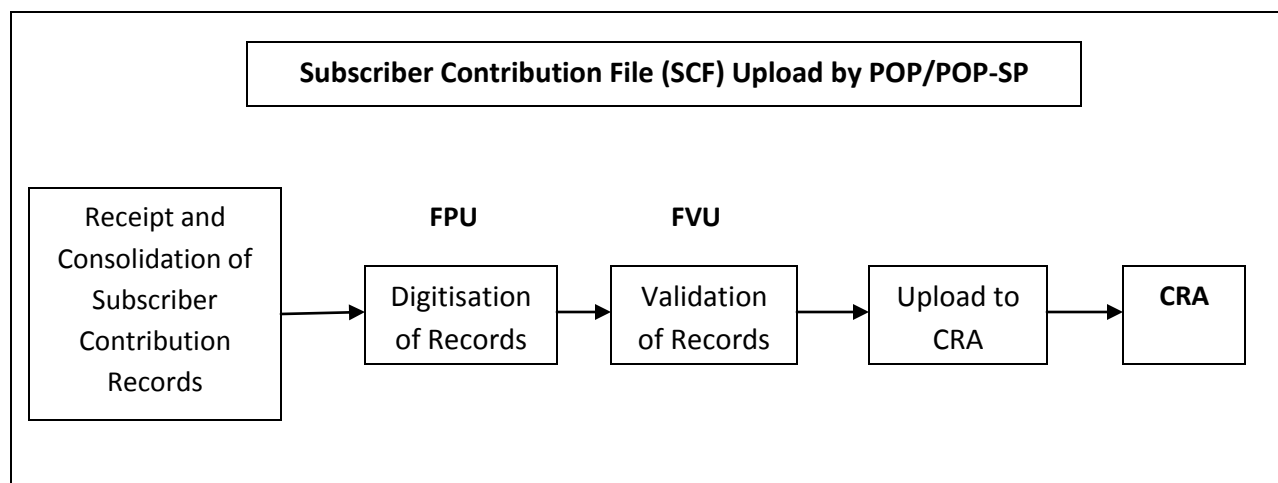
- POP/POP-SP should be registered with CRA and have valid DSC base user IDs provided by CRA to access CRA system.
- POP/POP-SP should have required IT Infrastructure for preparing Subscriber Contribution File (SCF) and accessing CRA system.
- The File Preparation Utility (FPU) & The File Validation Utility (FVU) can be freely downloaded from CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in).
- POP/POP-SP 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.
- The machine on which the FPU and FVU are to be installed should have JAVA JDK & JRE version 1.5 or more.

## 5. Processing of the Subscriber Contributions under NPS:

Various activities involved in Subscriber contributions processing 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 CRA system

The activities mentioned above are explained in the following diagram:



### 5.1. Receipt of Subscriber Contributions:

#### 5.1.1. NPS Contribution Instruction Slip (NCIS):

Each Subscriber under NPS shall submit NPS contributions to POP-SP alongwith instruction slip called as NCIS in the format as prescribed by PFRDA (enclosed as Annexure I). NCIS shall contain the details such as PRAN, name of the Subscriber, phone no., mobile no. and payment details. NCIS will have two parts; POP-SP shall keep the first part of NICS for their record and handover the perforated part to the Subscriber as an acknowledgement for receipt of fund. POP-SP shall mention the details such as receipt number, amount received, registration charges, transaction charges, etc. and affix their stamp on perforated part of NCIS.

#### 5.1.2. Receipt of Initial Contribution:

Voluntary Subscriber (Any Indian Citizen) under NPS shall submit his/her application for allotment of PRAN to any of the POP-SP of any POP. Alongwith the PRAN application, POP-SP shall collect contribution amount (minimum Rs.500 as prescribed by PFRDA) in the form of cash/cheque/DD as the initial contribution from the Subscriber. The Subscriber

shall also submit NCIS along with the initial contribution. The Minimum contribution is inclusive of POP-SP charges and taxes. POP-SP shall process the initial contribution as under:

- On receipt of the contribution, POP-SP shall verify the subscriber details as well as payment details provided in NCIS.
- POP-SP shall verify that subscriber has provided the initial contribution (minimum Rs.500 as prescribed by PFRDA) in the form of cash/cheque/DD/PO to invest in NPS.
- POP shall put remark as 'New Registration' at the place where PRAN to be provided.
- POP-SP shall collect the required fee (as specified by PFRDA) and provide perforated part of NCIS containing a receipt number (17 digits) as an acknowledgment to the Subscriber for the receipt of the funds. POP shall provide the receipt number having below mentioned logic:

**First 2 digits** (from left) – Type of request (Starting with 12 for Contribution)

**Next 7 digits** - Registration Number of POP-SP

**Next 8 digits** - Running sequence number. (e.g. 00000001)

- POP-SP shall fill in details regarding amount to be invested, by calculating total contribution net off POP-SP charges & applicable tax on the perforated part of NCIS.
- POP-SP will present the non-cash instruments (Cheques/DDs/Pos) for clearing only after generation of PRAN in CRA system.
- POP-SP shall maintain separate account to receive clear funds from the Subscribers. However, POP/POP-SP shall not process the initial contributions till generation and receipt of the PRANs from CRA system.
- After receipt of the PRANs, POP/POP-SP shall mention the concerned PRAN on NCIS and upload the Subscriber's contribution details to CRA system. The contribution amount should be the amount net of POP-SP charges & tax. (POP/POP-SP shall upload on a daily basis the details in respect of the Subscriber for whom clear funds and PRANs are available.)
- On the next day of contribution details upload, POP/POP-SP shall remit the clear funds to the trustee bank.
- POP shall maintain hard copies of the NCIS as per the procedure specified by PFRDA.

### **5.1.3. Receipt of Regular Contribution:**

Subsequent to registration, a Subscriber may submit pension contributions alongwith NCIS for all funds which he/she intends to invest under NPS. On receipt of the funds alongwith NCIS, POP-SP shall verify the Subscriber details such as name, PRAN, Signature as well as payment details. POP-SP must ensure that the contribution amount at any time is minimum

Rs 500. POP-SP shall deduct their charges (as specified by PFRDA) and provide a receipt number (17 digits) as an acknowledgment to the Subscriber for the receipt of the funds. POP-SP shall deposit the funds into the accounts maintained separately for NPS contribution received. POP/POP-SP shall upload the Subscribers contribution details in respect of the Subscriber for whom clear funds are available on daily basis. On the next day of contribution details upload, POP/POP-SP shall remit the clear funds to the trustee bank. POP shall maintain hard copies of the NCIS as per the procedure specified by PFRDA.

### **Operating guidelines for POP-SPs regarding acceptance of regular contribution:**

- 1) POP-SP should accept NCIS if it is as per the format prescribed by PFRDA.
- 2) POP-SP should ensure that all the mandatory details including 12 digit Subscriber's PRAN, full name, payment details, etc. are provided in the NCIS.
- 3) POP-SP should check that Subscriber has provided separate slip for each type of payment (Cash/DD/Cheque). POP-SP should reject the contribution if the Subscriber has filled up more than one payment details in the NCIS.
- 4) POP-SP should check that Subscriber has provided copy of PAN card if contribution amount is Rs.50000 or more.
- 5) POP/POP-SP should ensure that Signature/Thumb Impression of Subscriber has been provided in the NCIS.
- 6) POP-SP must ensure that the contribution amount is minimum Rs 500 or more.
- 7) POP charges should deduct their charges upfront from the Subscriber contribution amount.
- 8) The contribution amount uploaded into the CRA system should be the amount net of POP-SP charges & service tax.

### **5.2. Preparation of SCF using FPU:**

The procedure for installation of FPU and FVU has been provided in Chapter No.4. POP/POP-SP should ensure that the latest version of FPU is being used for preparation of SCF.

POP/POP-SP shall consolidate all the contributions details for which clear funds are available to be uploaded to CRA system. POP/POP-SP shall access the 'FPU.JAR' file by (double clicking the icon) from the location where FPU is installed. Once POP/POP-SP access '.Jar' file, a screen will open as shown in **Figure 3 below:**

The screenshot shows a window titled 'File Preparation Utility 1.12' with a menu bar (File, Edit, Help) and two tabs: 'POP/POP-SP & Contribution File Details' (selected) and 'Subscriber Details'.

**Particulars of Contribution File**

Type of Contribution File \*  Transaction id

**POP/POP-SP Details**

POP/POP-SP Reg. No. \*  POP/POP-SP Name

**Contribution Details**

Total POP-SP Count  Total Subscriber Records

Employer's Contribution  Subscriber's Contribution

Note: fields marked in ( \* ) are Mandatory

Buttons at the bottom: Create File, Add Rows, Delete a Row

**Figure 3**

The FPU shown above consists of two panels –

- POP/POP-SP & Contribution File Details Panel: In this panel, the user shall enter details such as Type of contribution file (original/correction), POP/POP-SP Reg. No., POP/POP-SP name & Transaction ID (in case of a correction file upload).
- 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, Receipt Number, etc. and POP-SP registration number.

### **POP/POP-SP & Contribution File Details Panel:**

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

1. Type of Contribution File (Original / Correction): Where POP/POP-SP is preparing a new (fresh) Subscriber Contribution file for uploading to CRA; user shall select the

type file as 'Original'. If user wants to make any correction in a SCF which has already been uploaded successfully to CRA and for which Transaction ID is generated by CRA, 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 CRA after successful upload of the SCF.)
3. POP/POP-SP Reg. No.: User should enter the POP/POP-SP Reg. No. allotted by CRA on successful registration in CRA system.
4. Name of POP/POP-SP: This is an optional field. User can enter the name of POP/POP-SP in this field.
5. Contribution Details: i.e., the total POP-SP Count, Total Subscriber records, Control total (Employer), 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:**

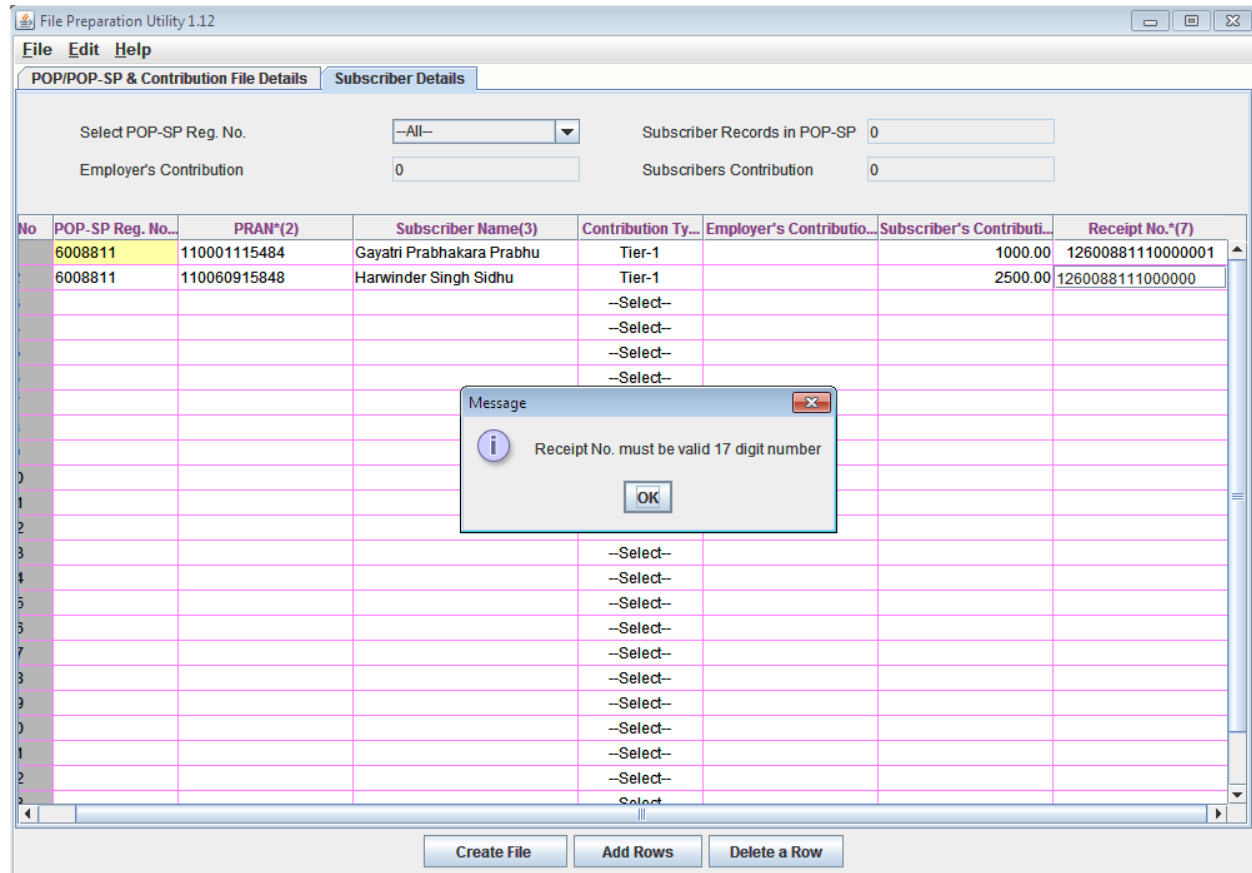
The view of the subscriber details panel of the FPU is shown in below Figure 5. POP/POP-SP user shall enter the Subscriber contribution details in this panel for uploading the same to CRA system. POP/POP-SP user shall upload details on a daily basis for the Subscribers for whom clear funds are available.

Figure 4

User shall enter the following details:

1. **POP-SP Reg. No.:** User should enter the POP-SP Reg. No. (allotted by CRA) of the POP-SP which has accepted the contributions from the Subscriber. In case of POP-SP is preparing the file, it will put its own registration number. However in case of centralised model, POP shall put the respective POP-SP registration number.
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 clear funds are available to POP/POP-SP. This is mandatory field.
5. **Employer Contribution:** If employer has provided any contribution for the employee, as Subscriber to NPS, then POP-SP shall specify the amount under this field. This is not a mandatory field.
6. **Receipt Number:** User should specify the 17 digit receipt number provided to the Subscriber by POP-SP as an acknowledgment, on receipt of the contributions. This is a mandatory field.

At the time of entering the data, FPU will perform format and structure level validations of the data which is entered by the POP/POP-SP 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 5 below:**



**Figure 5**

POP/POP-SP can enter the subscriber details manually or copy the data from an excel sheet. To paste data from an excel sheet, POP/POP-SP 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 6 below:**



File Preparation Utility 1.12

File Edit Help

POP Cut Ctrl-X

Copy Ctrl-C

Paste Ctrl-V

Delete

Find Ctrl-F

Replace Ctrl-R

Paste from Excel Ctrl-Shift

Subscriber Details

--All--

Subscriber Records in POP-SP 0

0

Subscribers Contribution 0

Sr	PRAN*(2)	Subscriber Name(3)	Contribution Ty...	Employer's Contributio...	Subscriber's Contributi...	Receipt No.*(7)
1	6008811	110007115484	Gayatri Prabhakara Prabhu	Tier-1	1000.00	12600881110000
2	6008811	110060915848	Idhu	Tier-1	2500.00	12600881110000
3			--Select--			
4			--Select--			
5			--Select--			
6			--Select--			
7			--Select--			
8			--Select--			
9			--Select--			
10			--Select--			
11			--Select--			
12			--Select--			
13			--Select--			
14			--Select--			
15			--Select--			
16			--Select--			
17			--Select--			
18			--Select--			
19			--Select--			
20			--Select--			
21			--Select--			
22			--Select--			
23			--Select--			

Create File Add Rows Delete a Row

**Figure 6**

POP/POP-SP user can add or delete the required rows by selecting the Add Rows and Delete Row button provided at the bottom of the screen. In case of centralised model of operation, the POP user can view the total Subscriber contribution amounts for a particular POP-SP by using the filter option provided against POP-SP registration number in this panel. POP can view the total contribution for desired POP-SP as shown below in Figure 7. This can be used to verify whether the POP-SP wise aggregate amounts are correct.

File Preparation Utility 1.12

File Edit Help

POP/POP-SP & Contribution File Details    Subscriber Details

Select POP-SP Reg. No.     Subscriber Records in POP-SP

Employer's Contribution     Subscribers Contribution

Sr No	POP-SP Reg. No...	PRAN*(2)	Subscriber Name(3)	Contribution Ty...	Employer's Contributio...	Subscriber's Contributi...	Receipt No.*(7)
1	6008811	110001115484	Gayatri Prabhakara Prabhu	Tier-1		1000.00	12600881110000
2	6008811	110060915848	Harwinder Singh Sidhu	Tier-1		2500.00	12600881110000
3				--Select--			
4				--Select--			
5				--Select--			
6				--Select--			
7				--Select--			
8				--Select--			
9				--Select--			
10				--Select--			
11				--Select--			
12				--Select--			
13				--Select--			
14				--Select--			
15				--Select--			
16				--Select--			
17				--Select--			
18				--Select--			
19				--Select--			
20				--Select--			
21				--Select--			
22				--Select--			
23				--Select--			

Create File    Add Rows    Delete a Row

Figure 7

### 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 8:**

File Preparation Utility 1.12

File Edit Help

Open Ctrl-O Contribution File Details Subscriber Details

Save Ctrl-S

Save As P-SP Reg. No. 6008811 Subscriber Records in POP-SP 2

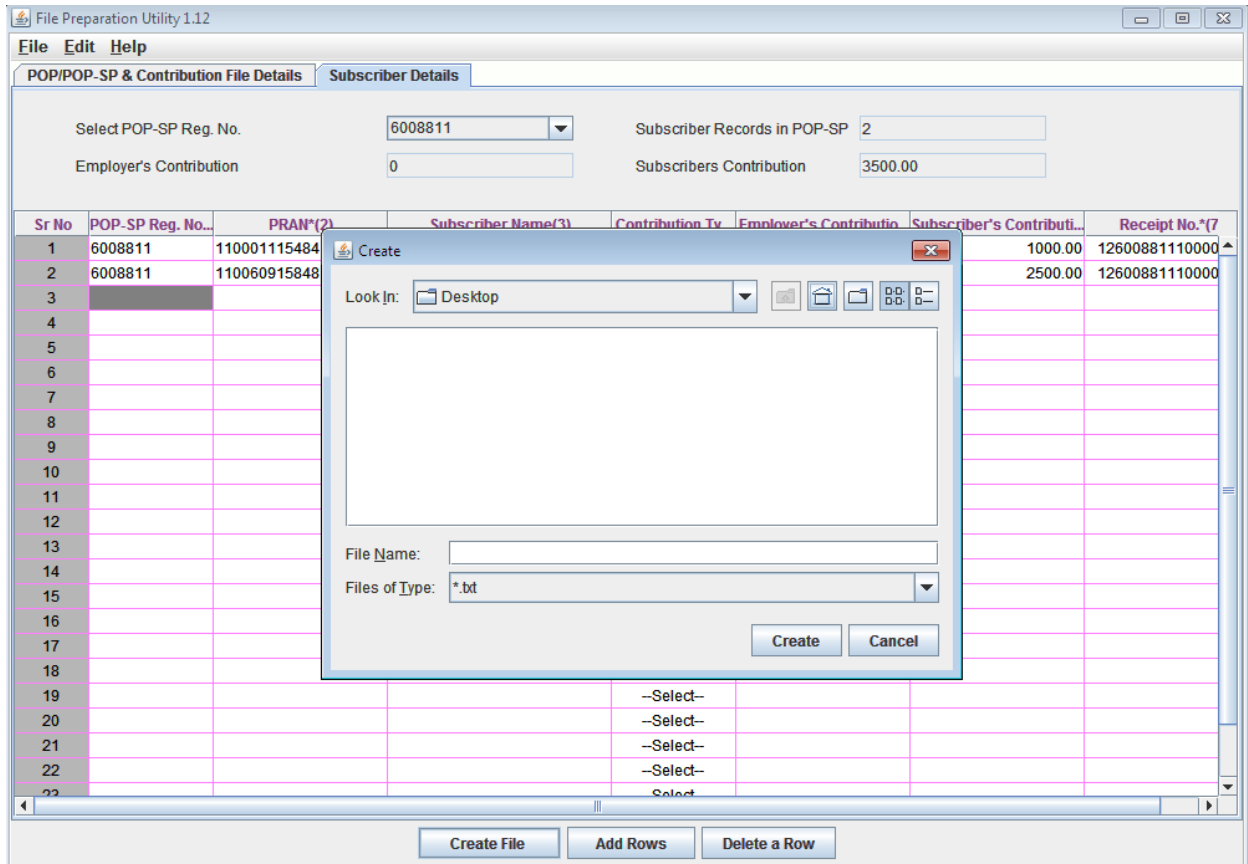
Exit Alt-F4 s Contribution 0 Subscribers Contribution 3500.00

Sr No	POP-SP Reg. No.	PRAN*(2)	Subscriber Name(3)	Contribution Ty...	Employer's Contributio...	Subscriber's Contributi...	Receipt No.*(7)
1	6008811	110001115484	Gayatri Prabhakara Prabhu	Tier-1		1000.00	12600881110000
2	6008811	110060915848	Harwinder Singh Sidhu	Tier-1		2500.00	12600881110000
3				--Select--			
4				--Select--			
5				--Select--			
6				--Select--			
7				--Select--			
8				--Select--			
9				--Select--			
10				--Select--			
11				--Select--			
12				--Select--			
13				--Select--			
14				--Select--			
15				--Select--			
16				--Select--			
17				--Select--			
18				--Select--			
19				--Select--			
20				--Select--			
21				--Select--			
22				--Select--			
23				--Select--			

Create File Add Rows Delete a Row

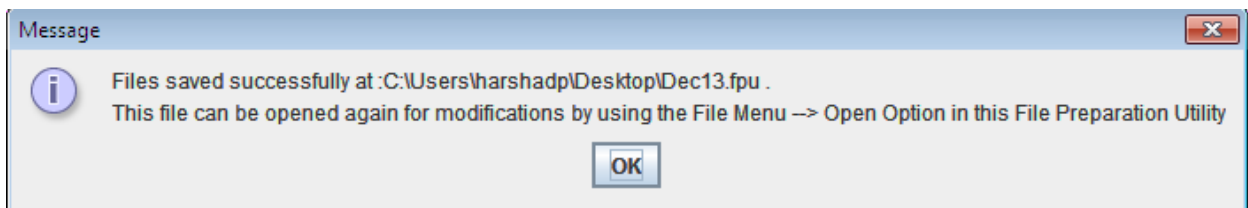
Figure 8:

- 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 9** below:



**Figure 9**

- 3) Once user selects the 'Save' option on the screen, a confirmation message will be displayed as shown in below Figure 10, which will also mention the path where the file is saved. [An Intermediate file will always be saved with an '.fpu' extension. However, POP/POP-SP user can not validate this intermediate file having '.fpu' extension in FVU or upload to CRA system.]



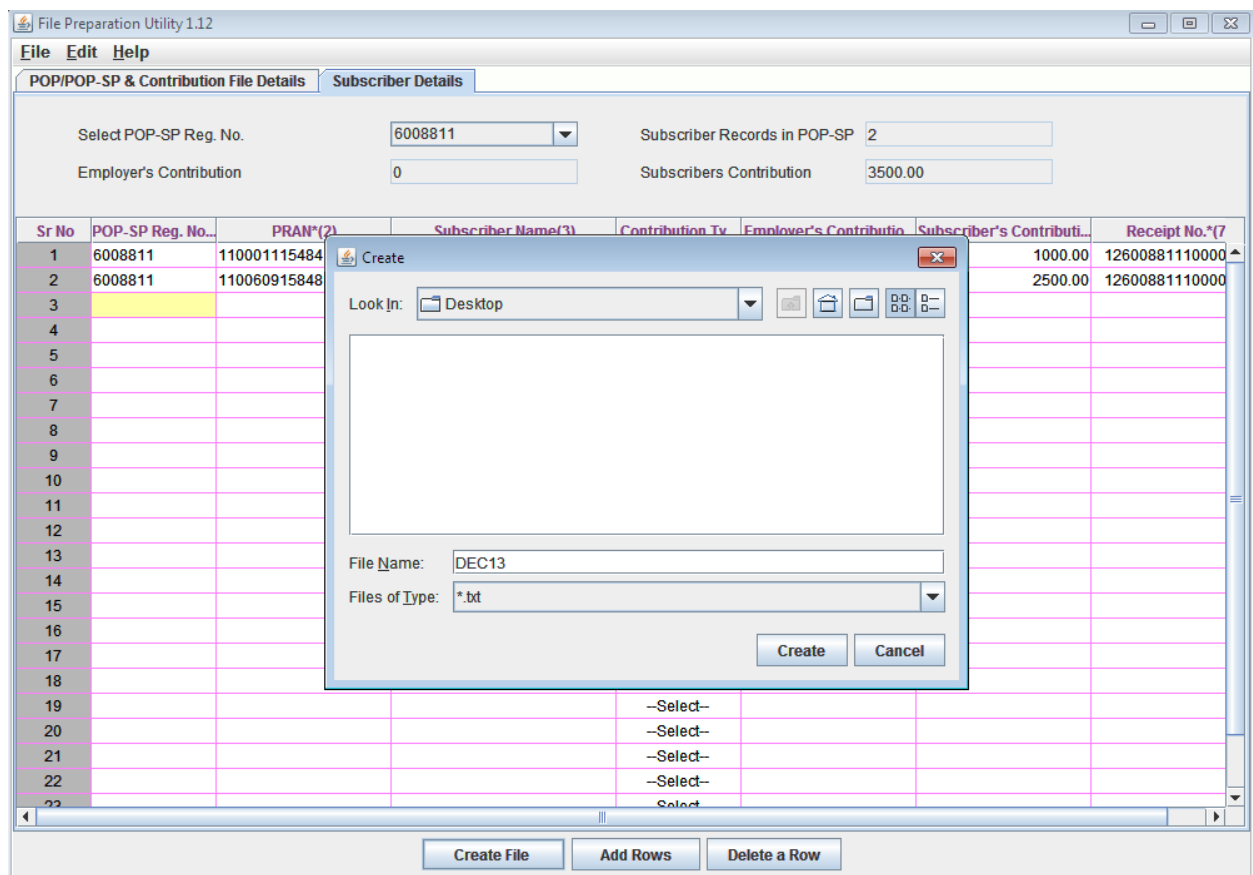
**Figure 10**

- 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.

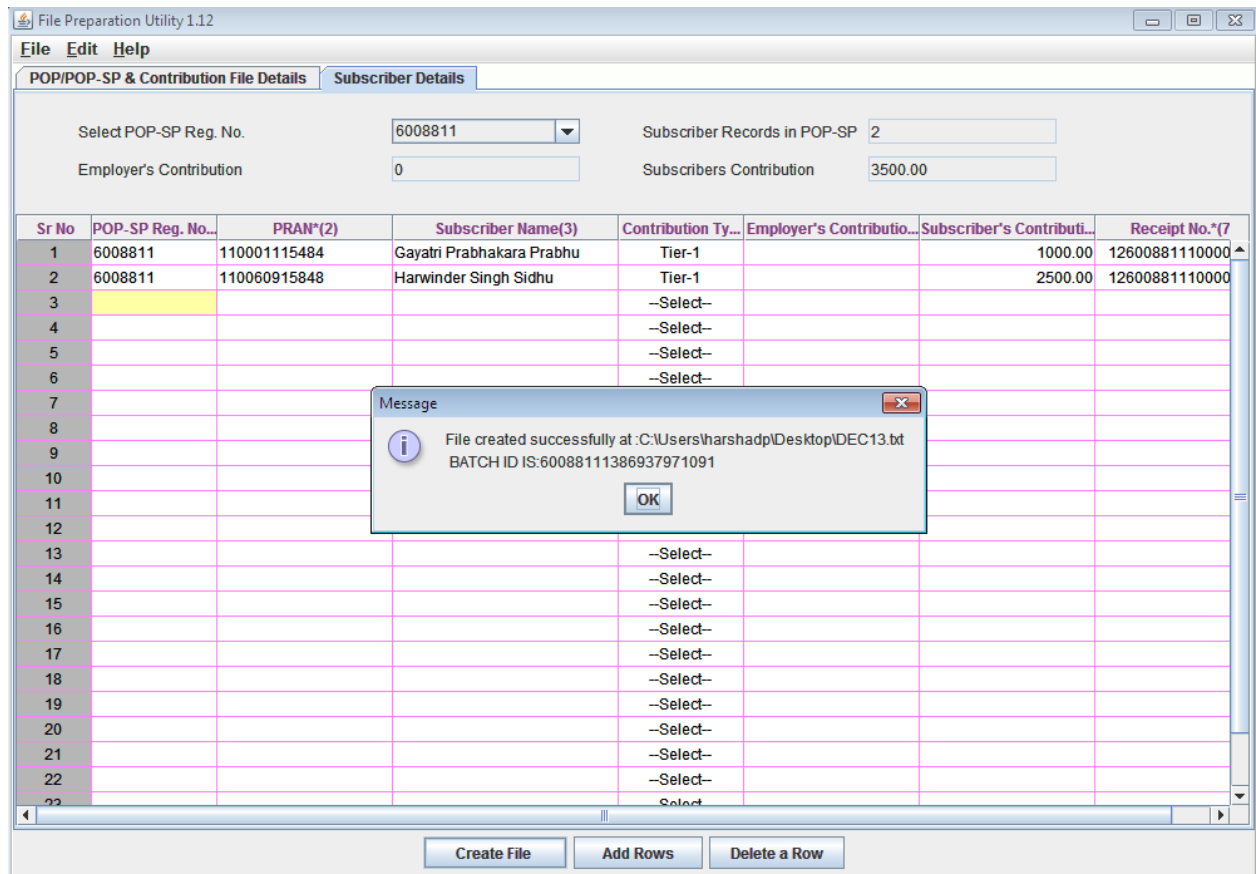
### Creation of Subscriber Contribution File:

- 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 11. User shall select required path and give desired file name having maximum 8 characters.



**Figure 11**

- 2) FPU will create an output file having extension .txt. FPU will also create a unique Batch ID to identify each 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 12:



**Figure 12**

3. 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 POP-SP Reg. No., PRAN and receipt number are structurally correct.
  - FPU will check whether for each receipt number and PRAN combination, there is only one record within a file. In case of Duplicate record with the same receipt number and same PRAN in the file, FPU will reject the file.
  - FPU will validate whether contribution amount is greater than zero
4. If the FPU encounters any error in the data entered by the user, such as, incorrect POP-PS registration number, null 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) POP/POP-SP shall enter the contribution details for the Subscriber for whom clear 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) Negative as well as zero values cannot be entered in the Subscriber contribution fields.
- 5) Subscriber contribution amount should be the amount net of POP-SP charges and service tax.
- 6) User shall not be allowed to validate with FVU, the intermediate files generated by FPU. Also intermediate files cannot be uploaded in CRA system.
- 7) User will be allowed to open the intermediate file only in the same version of FPU with which it was prepared.
- 8) 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.
- 9) 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.
- 10) The user will have the option to enter the Subscriber name while preparing the file. This is provided only for operational convenience purpose of POP/POP-SP.
- 11) POP/POP-SP user shall not be allowed to upload a FPU generated file having .txt extension to CRA before validating the same through FVU.

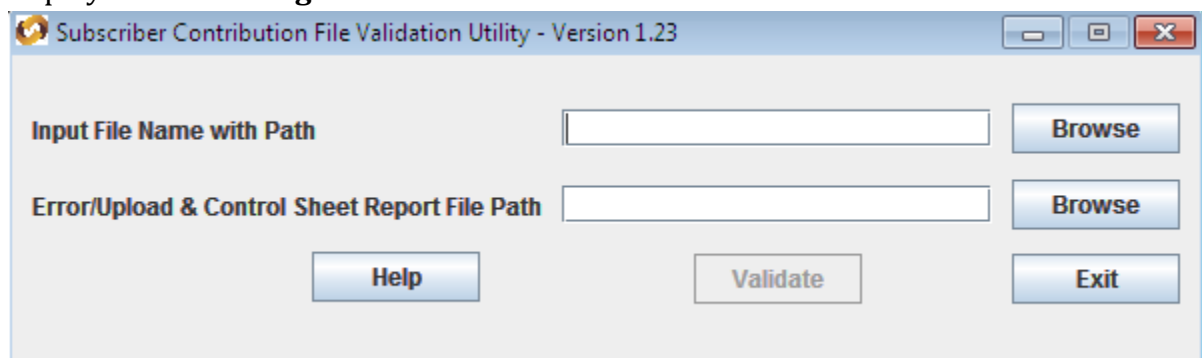
#### **Summary**

- POP/POP-SP 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.
- POP/POP-SP should use the latest version of FPU.
- The POP-SP Reg. No., and PRAN provided in the Contribution File should be active in CRA system.
- POP/POP-SP can prepare an Intermediate file using FPU which can be used for record purpose or carry out further modifications.

### 5.3 Validation of SCF Using FVU:

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

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 13:**



**Figure 13**

#### **Input File Name with Path**

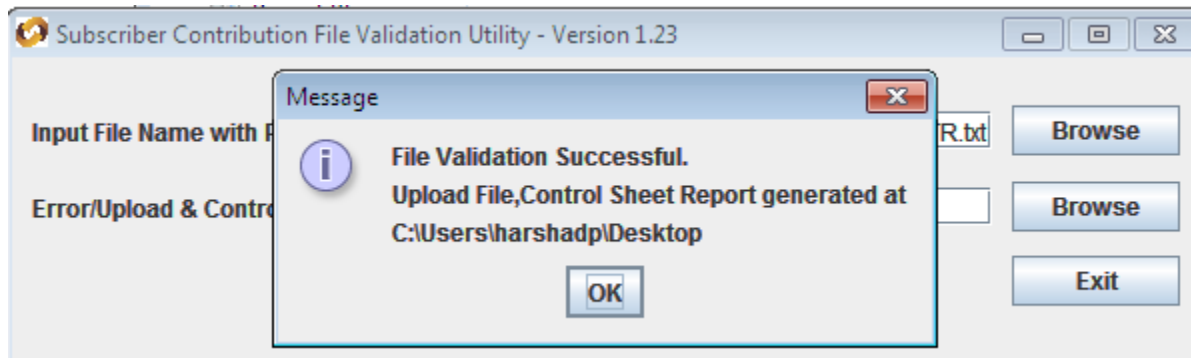
- 1) POP/POP-SP user shall specify the name (with the .txt extension) of the input file (including the path) i.e. the name of the SCF to be passed through FVU for validation.
- 2) The Input file name should not contain any special characters e.g., "\" or "/" etc and should not exceed 8 characters.
- 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 file' 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 15 create the upload 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 14**

- 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 POP-SP Reg. No., PRAN and receipt number are structurally correct.
  - FVU will check whether for each receipt number and PRAN combination, there is only one record within a file. In case of Duplicate record with the same receipt number and same PRAN in the file, FVU will reject the file.
  - 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 validate whether contribution amount is greater than zero 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**'. Alongwith output file, FVU will also generate an '.html' file showing control totals (no. of Subscriber records, total contribution, etc.) as shown below in **Figure 15**:

SUBSCRIBER FVU - CONTROL SHEET	
POP/POP-SP Reg. No.	6014164
Contribution File Type	Original
Date of File Generation	13-Jan-2014
Batch Id	60141641389614284026
Transaction Id	-
Number of POP-SP's present in the file	1
No. Of Subscriber contribution records in the file	1
Control total for Employer's Contribution	0.00
Control total for Subscribers Contribution	1000.00
FVU Version : 1.23	
Input File Name : C:\Users\harshadp\Desktop\CONTR.txt	

**Figure 15**

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

#### Summary

- POP/POP-SP user should validate the file using 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.

## 5.4. Upload of SCF to CRA System:

After validating the SCF through FVU, POP/POP-SP shall upload the output file having '.fvu' extension to CRA. POP/POP-SP shall upload the file using the DSC (Digital Signature Certificate) based user IDs allotted by the CRA at the time of POP/POP-SP registration. All SCF uploaded by POP/POP-SP till 17.30 hrs on day T will be considered for settlement process at CRA on T+1. During the settlement process, subscriber contribution amount will be invested as per the scheme preference applicable for the subscriber and the respective units will be credited to the subscribers account.

### Process of upload

1. POP/POP-SP user shall log-in to CRA system (www.cra-nsdl.com) using its DSC based user IDs. On accessing the system, login page will be displayed to the user as shown below in Figure 16:



Figure 16

2. On this page, the user shall enter his user ID and select DSC certificate for login. If the user ID provided by the user is valid, home page will be displayed to the user. POP/POP-SP user shall select 'Contribution Details – File Upload' option from the menu as shown below in Figure 17 to upload the required SCF. *(However, In case of centralised mode of operation, the contribution upload option shown below shall not be available to the POP-SP as the activity of contribution upload shall be performed by the POP on behalf of the underlying POP-SP in a consolidated manner.)*

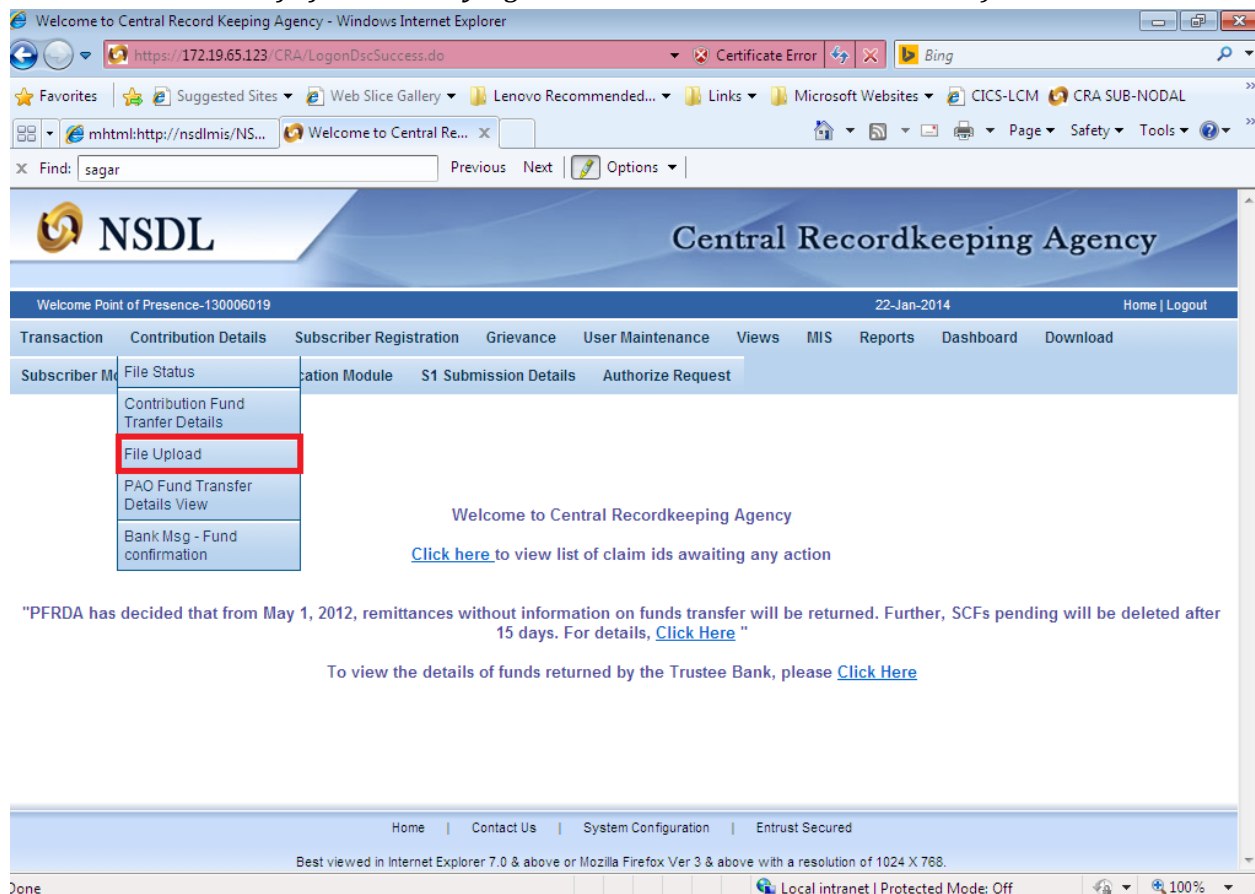
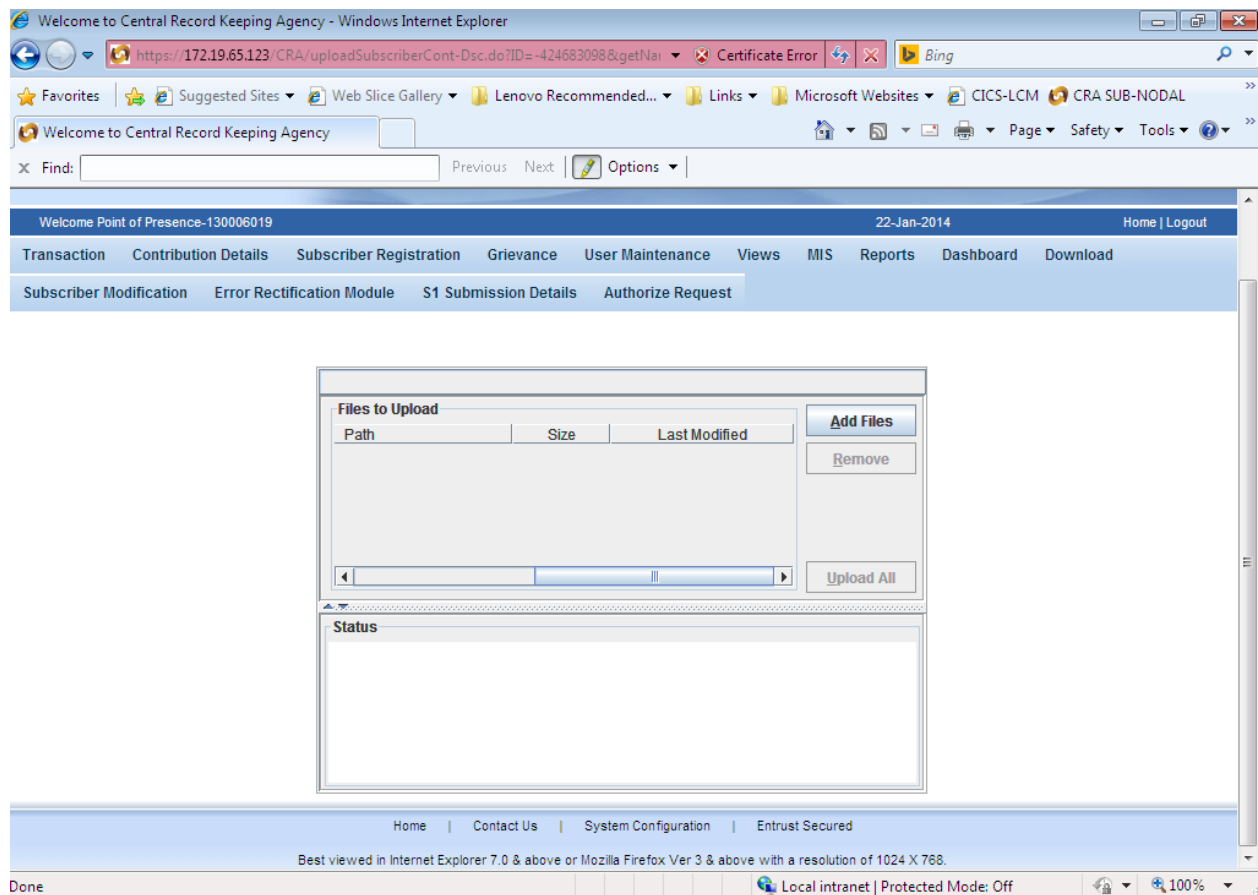


Figure 17

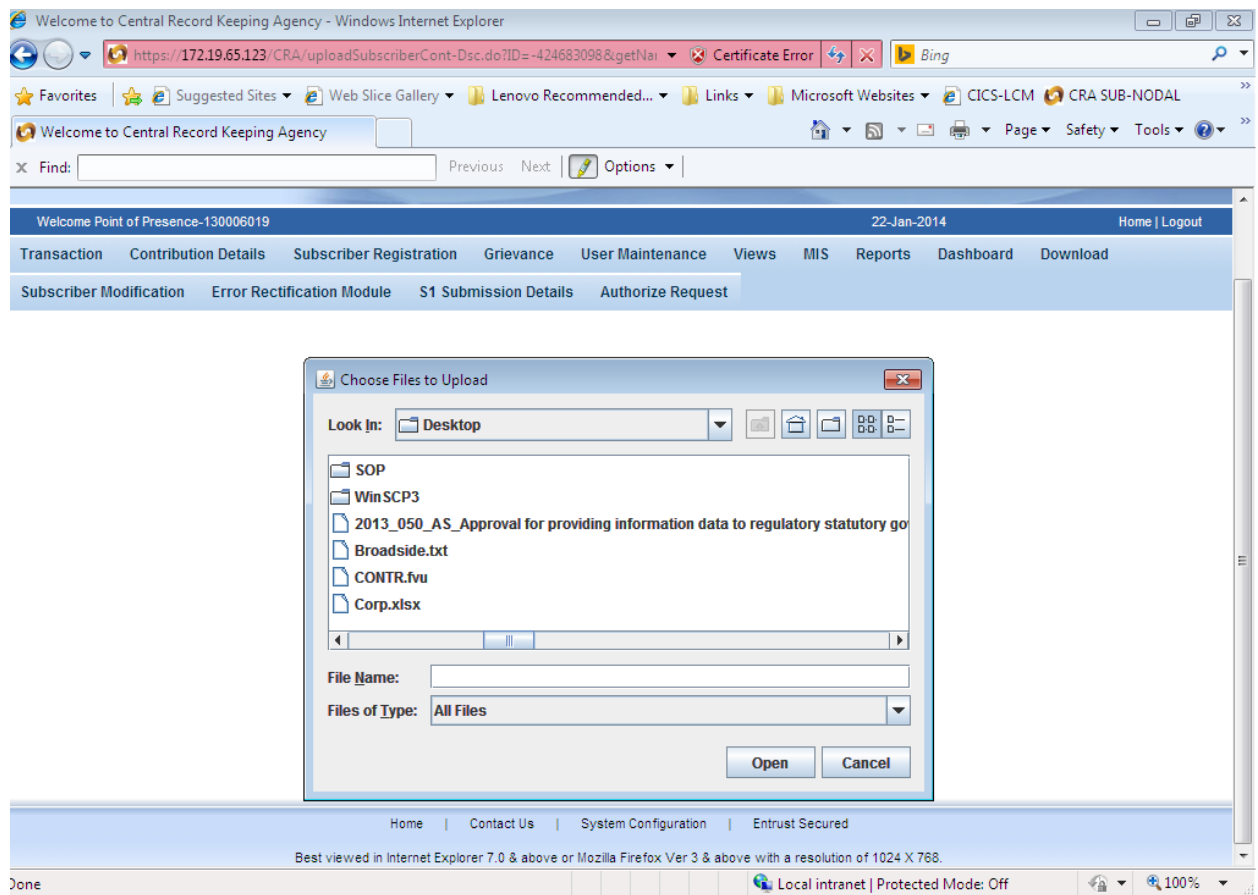
3. On selection of the option 'Contribution Details – File Upload', system will display a screen as shown below in Figure 18 to upload the files:



**Figure 18**

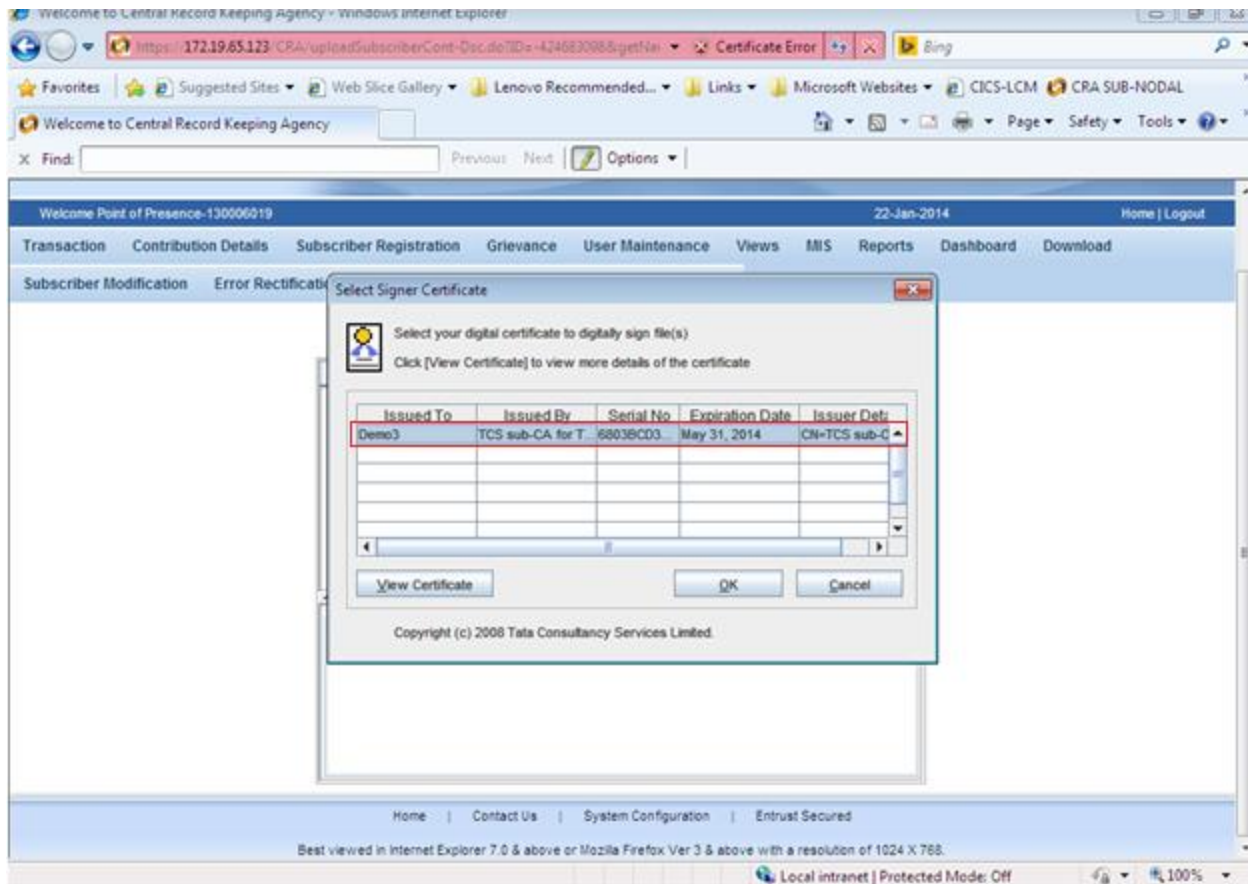
*(Note: If the appropriate configuration of internet explorer and Java J2SE is not installed on the machine, then in the event of selection of file subscriber contribution - upload option, no details will be displayed to the user on the screen.)*

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 19 to select the file to be uploaded. The user shall select the files to be uploaded (with '.fvu' extension) and click on the click 'Open' button to load the file. User can select multiple files with help of 'Ctrl' key as shown below in Figure 19:



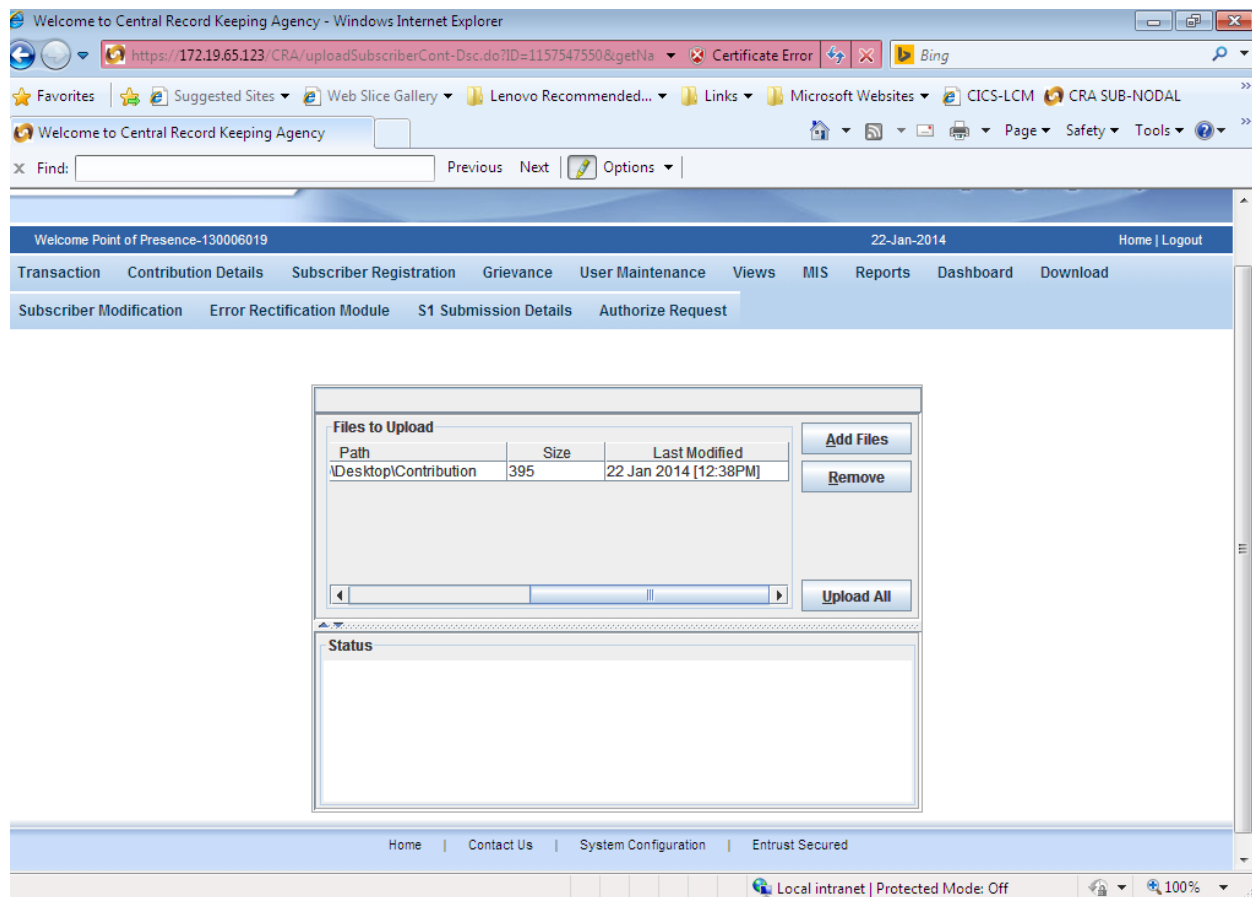
**Figure 19**

5. Once click on the 'Open' button, a window will be displayed as shown in Figure 20. In this screen user has to select 'DSC' & click on the 'OK' button.



**Figure 20**

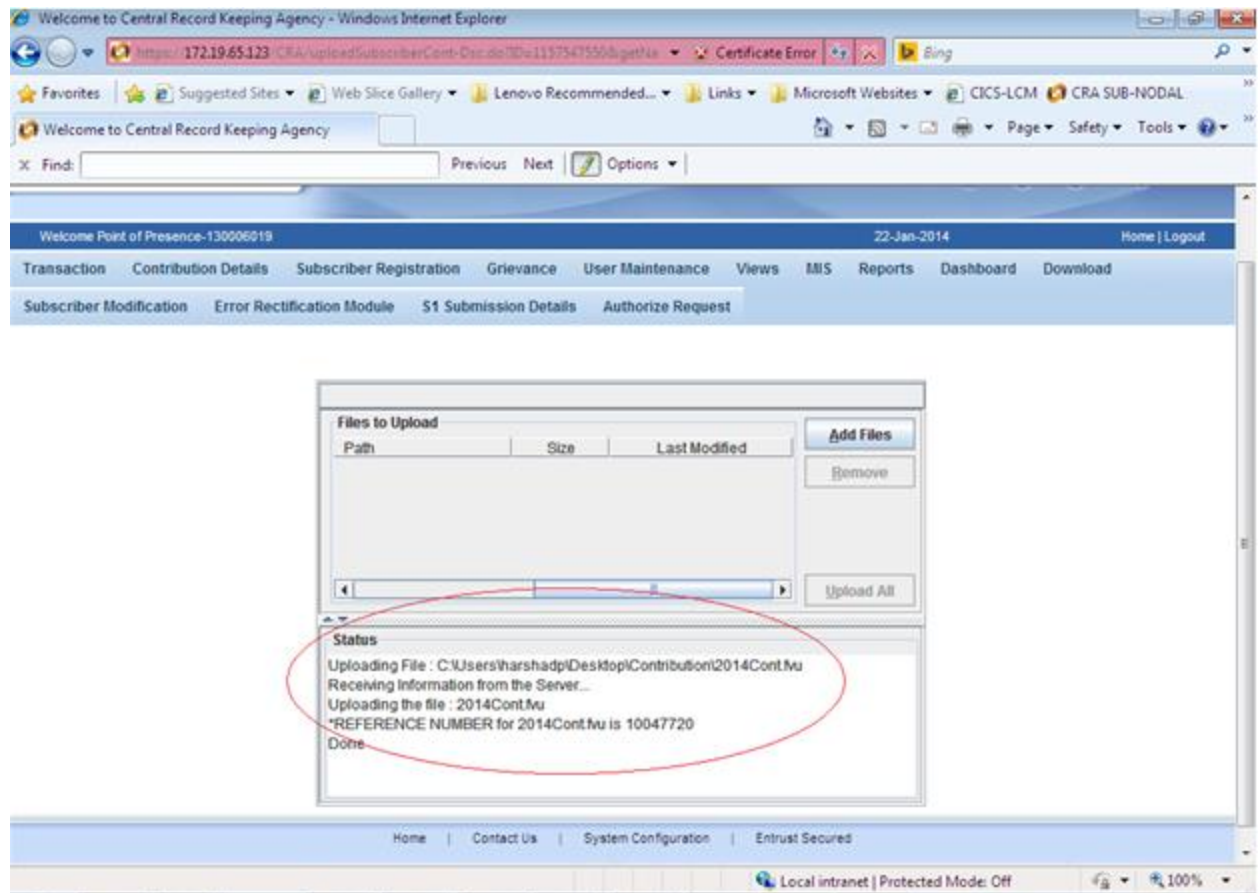
6. Once the file(s) is loaded, the html will display certain information about the file as mentioned below and shown in Figure 21 below:
  - i. Serial Number
  - ii. File Name
  - iii. Path
  - iv. Size of the file and
  - v. The last modified date & time.



**Figure 21**

7. 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; CRA will display the status of the file as 'Uploaded in CRA' and will generate a unique File Reference Number (FRN) which will be displayed to the user as shown below in Figure 22. User may note the FRN for record purpose. User can use this FRN for viewing the status of the file at a later stage.





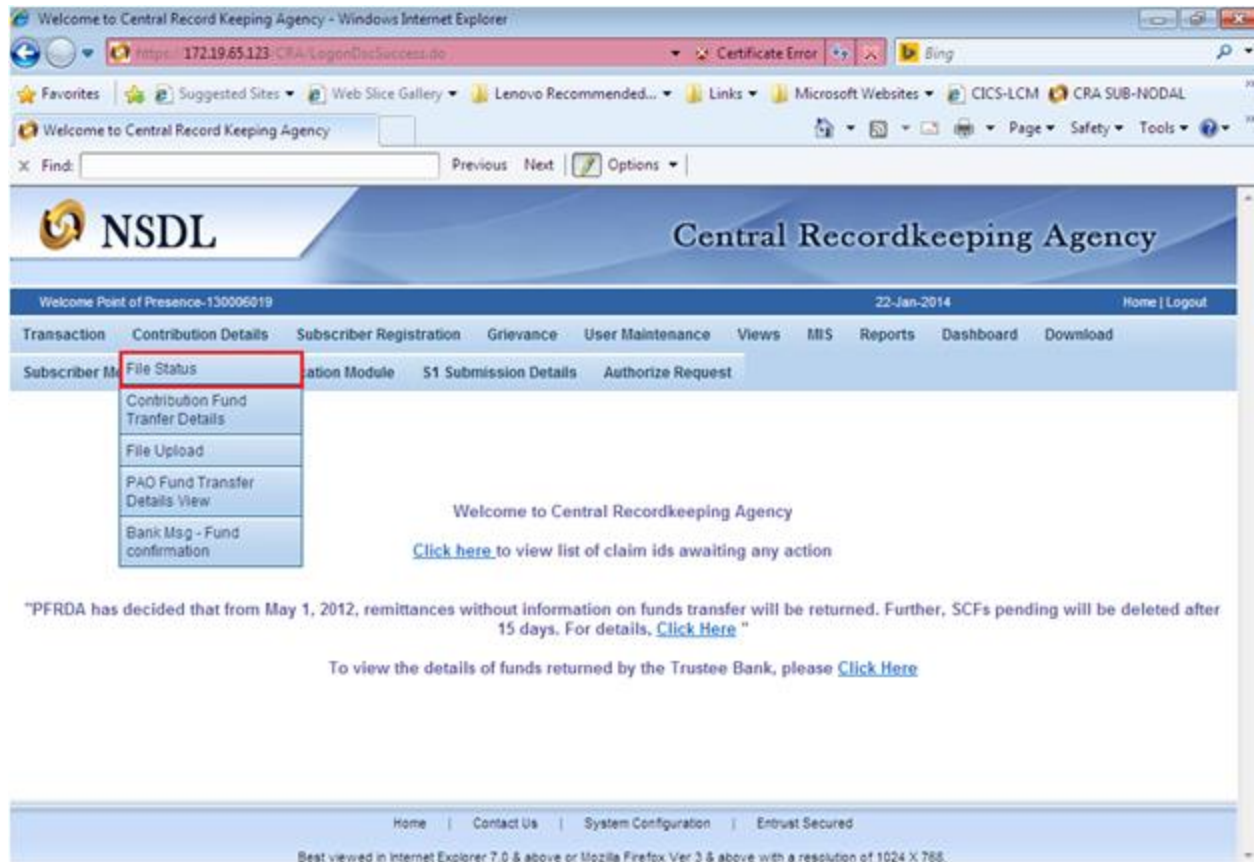
**Figure 22**

8. After successful upload, CRA system will perform all the validations which FPU and FVU performs. In addition to the validations performed by FPU and FVU, CRA system will perform certain business and database level validations. CRA will check whether

- Duplicate files (having same batch ID) will be rejected at CRA
- CRA 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.
- POP/POP-SP Reg. No. and PRAN are valid and active in system

*(In case of centralised mode of operation, CRA will check whether POP and POP-SP mapping is valid i.e. POP has uploaded details pertaining to POP-SP linked to it)*

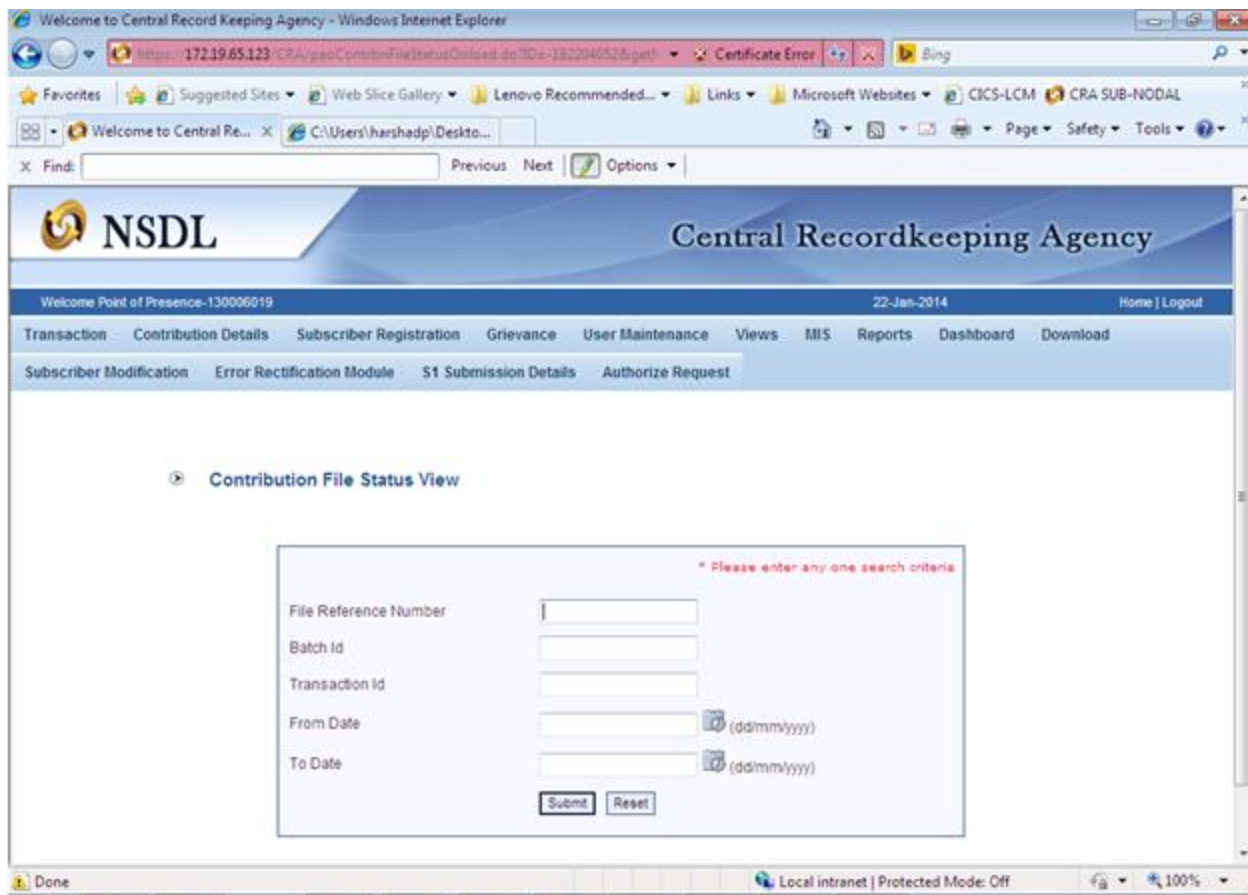
9. In order to view the status of the uploaded file, the user shall navigate the 'Contribution Details' menu and select the 'File Status View' option, as shown in Figure 23.



**Figure 23**

10. After selecting the 'File Status View' option, a screen will be shown to user as per Figure 24 below, the User will have to enter any one of the following criteria's:

- File Reference Number
- Batch ID
- Transaction ID
- From Date & To date.



**Figure 24**

Once the user provides sufficient details, the status of the uploaded file will be shown to user as per Figure 25 below.

Welcome to Central Record Keeping Agency - Windows Internet Explorer

https://172.19.65.123/CRA/paoViewFileStatus.do?ID=-87833431&getName=File St Certificate Error Bing

Favorites Suggested Sites Web Slice Gallery Lenovo Recommended... Links Microsoft Websites CICS-LCM CRA SUB-NODAL

Welcome to Central Re... C:\Users\harshadp\Desкто...

Find: Previous Next Options

# NSDL Central Recordkeeping Agency

Welcome Point of Presence-130006019 22-Jan-2014 Home | Logout

Transaction Contribution Details Subscriber Registration Grievance User Maintenance Views MIS Reports Dashboard Download

Subscriber Modification Error Rectification Module S1 Submission Details Authorize Request

## 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
10047733	Contr.fvu	22-01-2014	1300060	Original	1300060025379	Awaiting Fund Details	50000411390382753739		<a href="#">View</a>

> 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 Axis Bank 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 (022-24253639/28) or e-mail id npstrust@axisbank.com.

Local intranet | Protected Mode: Off 100%

**Figure 25**

11. If the all the validations are successful, CRA system will update the status of the file as 'Accepted' and will generate a unique 13 digit Transaction ID (unique acknowledgement number generated by CRA). The batch ID shown on the above screen contains a link. By clicking on the batch ID hyperlink, complete uploaded details of the file will be displayed along with the transaction ID generated by CRA as shown below in Figure 26.

Welcome to Central Record Keeping Agency - Windows Internet Explorer


**NSDL**

Central Recordkeeping Agency

Batch Status - Subscriber Contribution File

POP/POP-SP details	
POP/POP-SP Reg. No.	5000041
POP/POP-SP NAME AND ADDRESS	Kotak Mahindra Bank Limited 5th Floor, Vinay Bhavya Complex 159A CST Road Kalina Santacruz East Mumbai Maharashtra 400098

Date Of Upload	Transaction Id	Batch Id	File Reference Number	Type of File	Total Number of POP-SPs/CBOs	Total Number of Subscribers	Control total of Subscribers Contribution amount	Control total of Employer's Contribution amount	Grand Total	Amount Uploaded by Trustee Bank	Status
22-01-2014	1300060025379	50000411390382753739	10047733	Original	1	2	2000.00	0.00	2000.00		Awaiting Fund Details

- 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 Axis Bank 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 (022-24253639/28) or e-mail [npstrust@axisbank.com](mailto:npstrust@axisbank.com).

[Home](#) | [Contact Us](#) | [System Configuration](#) | [Entrust Secured](#)

Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.

**Figure 26**

12. Along with Transaction ID, CRA will also generate the Contribution Submission Form (CSF) as shown below in Figure 28, for successfully accepted files. POP/POP-SP shall click on the view hyperlink on Subscriber Contribution Submission Form as shown in Figure 27 (File Status View) in order to view the details of the CSF. POP/POP-SP shall download and print the Contribution Submission Form. The CSF will contain POP/POP-SP Reg. No., address, transaction ID, amount to be deposited in the bank etc and a counterfoil for Trustee Bank to issue acknowledgement to POP/POP-SP. This form is to be submitted by the POP/POP-SP to the Trustee Bank while depositing the contribution amount. In case POP/POP-SP intends to transfer the funds through RTGS/NEFT instruction, he may refer to Point No.6.2 of this document. POP/POP-SP may print an additional copy for its record purpose. A prototype of this form is given below.

Central RecordKeeping Agency - Windows Internet Explorer

Annexure N5

CENTRAL RECORDKEEPING AGENCY  
CONTRIBUTION SUBMISSION FORM  
[Under National Pension System (NPS)]

Transaction ID Number: 1300060025379

POP/POP-SP Reg. No.: 5000041

POP/POP-SP NAME: Kotak Mahindra Bank Limited

POP/POP-SP Address: 5th Floor, Vinay Bhavya Complex

Flat / Unit No. Block No.: Name of Premise / Building / Village

159A, CST Road Kalina

Area / Locality / Taluka: Santacruz East

District / Town / City: Mumbai

State / Union Territory: Maharashtra

Country: India Pin Code: 400098 Phone Number: 02266482700

Total Contribution: Amount (in Rs. only)

Total: 2000.00

Total in words: Two Thousand Rupees only

DETAILS OF PAYMENT (To be filled by POP/POP-SP)

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)

FOR USE IN RECEIVING BANK

Cash / Debit to A/c / Cheque Credited on

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

SPACE FOR BANK SEAL

Rs. Transaction ID Number: 1300060025379

POP/POP-SPs Counterfoil

Figure 27

### 5.5. Upload of SCF in the Quasi Centralised Model:

In case of Quasi Centralised model of upload, SCF will be prepared and uploaded by POP-SP and consolidated funds will be transferred to the trustee bank by POP. The process to be followed by the POP-SP for preparing and uploading the SCF shall be the same as in the case of decentralised model, explained under point no. 5.2 to 5.4 of this document. In addition to this, it shall be the responsibility of the POP to transfer the consolidated funds pertaining to all linked POP-SPs to the bank. The POP will be required to carry out the following additional activities.

### Generation of Super Transaction ID:

CRA system will generate transaction ID for successfully accepted SCF, upload by POP-SPs. All linked POP-SPs shall intimate this transaction ID alongwith total contribution amount pertaining to each SCF to their POP. POP shall generate Super Transaction ID(s) using these transaction IDs of SCFs uploaded by POP-SPs. The process for generation of Super Transaction ID is explained below:

1. The POP shall login to CRA system using DSC user IDs.



2. After successfully logging into the system, the POP shall select the 'Super Transaction ID' menu and click on the 'Generate Super Transaction ID' option as shown in Figure 28 below:



**Figure 28**

## **5.6. Rejection of SCF:**

If the file validation is not successful due to reasons such as invalid PRAN, invalid FPU version, invalid POP/POP-SP mapping etc, CRA will reject the file and will update the status of the file as 'Rejected' as shown below in Figure 29. CRA system will also generate an error file containing the reason for rejection. POP-SP can view and download this error file from CRA, by providing the FRN at the time of viewing the status of the SCF uploaded. CRA will not generate the transaction ID for such rejected files.

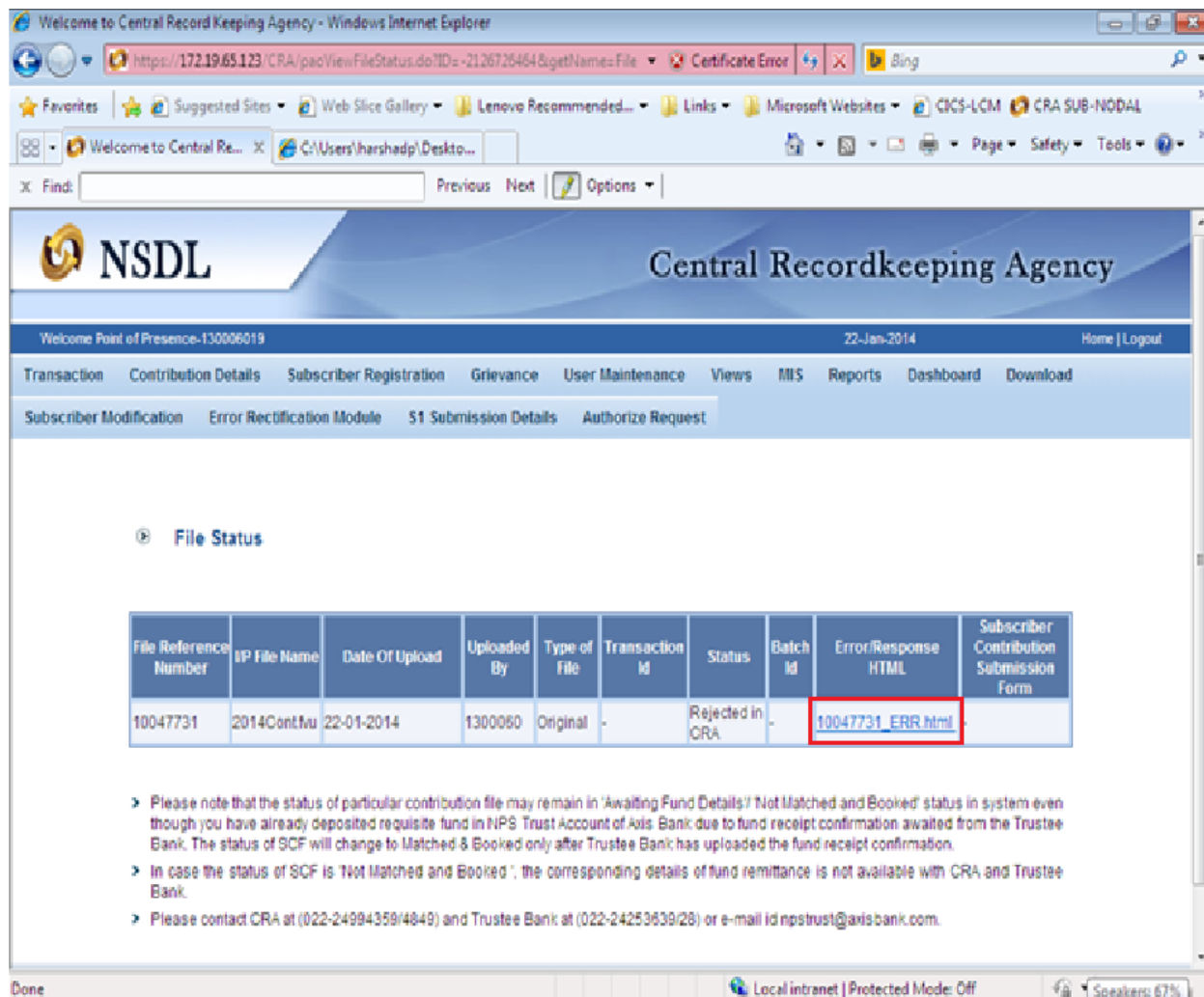


Figure 29

### Post Validation Scenario:

1. After the file is accepted and validated at CRA system, the same would be sent to CRA system. CRA system will also perform format and business level validations and will verify the hash in the file before processing the file. If the validations are successful, the status of the file in CRA system will be 'Accepted in CRA'. If the validations fail, the status of the file in CRA system will be 'Rejected in CRA'. The status of the file at CRA system would be communicated back to CRA system in both cases for the benefit of User.
2. If the format or business level validations fail, CRA system will update the status of file as 'Rejected in CRA' and generate error file, which will be available to the user for download. Also an email will be sent to POP/POP-SP for communicating the rejections.



3. For all files which are rejected at CRA or CRA, POP/POP-SP will have to rectify the errors and upload a new file.
4. On successful upload, CRA will also generate a Contribution Submission Form (CSF) which has to be printed and submitted to the Trustee Bank along with transfer of funds in case of fund transfer through cheque/DD
5. The POP/POP-SP can also transfer the funds electronically. In such case they must quote the transaction ID and POP-SP Registration Number in the appropriate column. Further, in case of electronic transfer, the POP/POP-SP must use R-41, which is used for account-to-account transfer.
6. SCF which is uploaded till 17.30 hrs on day T will be considered for the settlement process at CRA on T+1 provided funds have been transferred to the Trustee Bank and Fund Confirmation Receipt has been uploaded by it to CRA.

#### **Summary**

- SCF to be uploaded should be successfully validated using the latest FVU.
- POP/POP-SP shall upload SCF to CRA using the DSC based user IDs.
- All SCF uploaded by a POP/POP-SP till 17.30 hrs on day T will be considered for settlement process at CRA on T+1.
- On successful upload, a File Reference Number will be generated and on acceptance of the file a Transaction ID will be generated by CRA.
- On acceptance of the file a Contribution Submission Form (CSF) will be generated which should be printed and provided to Trustee Bank on transfer of funds.
- POP/POP-SP is not required to forward any supporting documents to CRA with respect to Subscriber Contribution details. The Subscriber Contribution will be processed by CRA solely based on the electronic information uploaded by POP/POP-SP through CRA.

### **5.7. Correction File:**

CRA provides POP/POP-SP a facility to upload a correction file for any previously uploaded file which has been accepted by CRA and CRA system and for which Transaction ID has been issued by CRA. However, user should take note of following points related to correction file:

- POP/POP-SP 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 CRA.
- If a file is rejected by CRA, 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 CRA. User can upload the correction file only if the original file is either in 'Accepted' or 'Match Failed' status at CRA.

### 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 30 below:

File Preparation Utility 1.12

File Edit Help

POP/POP-SP & Contribution File Details Subscriber Details

**Particulars of Contribution File**

Type of Contribution File \* Correction Transaction id 1300060025379

**POP/POP-SP Details**

POP/POP-SP Reg. No. \* 6008811 POP/POP-SP Name Kotak Mahindra Bank Ltd

**Contribution Details**

Total POP-SP Count Total Subscriber Records 0

Employer's Contribution Subscriber's Contribution

Note: fields marked in ( \* ) are Mandatory

Create File Add Rows Delete a Row

**Figure 30**

### **Procedure for upload of correction file:**

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

1. For correction file, CRA System 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 CRA system, the CRA System will reject the correction file.
2. CRA System will check the status of the original file. If the original file is in matched and booked status, CRA System 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, CRA System 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 CRA system, it will mark the status of this correction file as 'Accepted' in CRA System as shown in figure 34 below and the same will be updated at the CRA system.

#### **Summary**

- **Correction file can be uploaded if any changes are to be made in the original uploaded file which was accepted by CRA**
- **POP/POP-SP should mention the Transaction ID of the original file.**

## **6. 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 POP/POP-SP 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 POP/POP-SP 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 POP/POP-SP 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+3 days (T being the day of upload to CRA system), an email alert will be sent to POP/POP-SP from the CRA system. On receipt of the alert, POP/POP-SP shall contact the Trustee Bank for upload of the fund confirmation file.

In case of quasi centralised upload, the only difference in the CSF would be that instead of transaction ID, super transaction id would get displayed. The POP shall have to transfer the consolidated amount to the Trustee Bank. In such cases, the information to be given to the Trustee Bank will be the POP Reg .No, Super Transaction ID and the amount transferred. Trustee Bank be informed only about the super transaction ID generated by CRA for the POP.

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

POP/POP-SP can also transfer the funds to the Trustee Bank using electronic fund transfer facility such as NEFT/RTGS. While transferring the funds electronically, POP/POP-SP 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

- POP/POP-SP Reg. No.
- Transaction id

The amount to be transferred should be equal to amount in SCF for the Transaction ID mentioned above. POP/POP-SP should ensure that the Remitting Bank provides the details of POP/POP-SP 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 system. 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. POP/POP-SP should track the status of the contribution and follow up with the Trustee Bank if the payment details are not reflecting in the CRA system.

### **6.3 Tracking the status of contribution amount transferred to Trustee Bank**

The POP/POP-SP user can check in the CRA system whether trustee bank has uploaded the details to CRA system for the receipt of contributions from POP/POP-SP. To check the details uploaded by bank, user will have to view the status of the uploaded file in CRA system by entering the file reference number through 'File Status View' as shown in figure 25 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 26 on page no 38. The file status view contains a batch ID link. By clicking on the batch Id hyperlink, complete uploaded details of the file will be displayed along with the file details, CRA system will show the corresponding amount uploaded by the 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 35:

*\*Note: - PoP/PoP-SP must ensure that the status of the file on CRA 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+2 working days, the POP and the TB must reconcile immediately. Both TB and POP would also need to send a complete report on such un-reconciled items beyond T+2 working days to PFRDA. PFRDA may, depending upon the entity to whom the delay is attributable, levy a monetary penalty in respect of entries lying un-reconciled.*