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pension
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NPS Guide For PrAO/DTA (Oversight Monitoring Office)

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(Oversight Monitoring Office)

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Foreword

In 2003, Government of India (GOI) mandated Pension Fund Regulatory and Development Authority (PFRDA) to develop and regulate the National Pension System (NPS). PFRDA had the mandate of formalizing the architectural framework and the guiding principles of NPS. Though NPS was implemented in 2004, NPS was operationalised from June 2008 after the appointment of intermediaries like Central Recordkeeping Agency (CRA), Pension Fund Managers (PFMs), Trustee Bank (TB), Custodian, etc. under a unique and unified architecture i.e., the unbundled structure wherein every entity was entrusted with a specific responsibility in accordance with their core competencies. This has been done to ensure NPS provides financial security with low cost of administration as well as fund management of pension account.

NPS is applicable to all new employees of Central Government service, except the Armed Forces, joining Government service on or after January 1, 2004. Subsequently, majority of the State Government and Union Territories have also adopted NPS from different dates. NPS is also applicable to Central Autonomous Bodies (CABs), State Autonomous Bodies (SAB) and Grant Institutions of the States who have adopted NPS. NPS has also been made available to All Citizens of India including the economically underprivileged sections of the society.

NSDL e-Governance Infrastructure Limited (NSDL e-Gov) has been appointed as CRA for NPS. It is the fulcrum of the system – a platform for the stakeholders to interface and interact with each other. NSDL has developed the business and operational features of the CRA system after consultation with PFRDA and other stakeholders. These include the complete functioning of the system and the processes to be followed by various stakeholders for operationalisation of NPS. NSDL- CRA has also put in place necessary IT and organizational infrastructure for delivering various CRA services.

NSDL - CRA, in these nine years of operations, has continuously focused on providing user friendly system as well as better and efficient services to the stakeholders of NPS. As the Nodal Offices (PrAO/DTA, PAO/DTO and DDO) of Government Sector are primarily responsible for operationalisation of NPS, NSDL-CRA has been striving to continuously provide handholding to them in each stage of NPS implementation viz. from registration of Nodal Office, registration of subscribers, Contribution processing, account maintenance service to exit from NPS.

As one of such measures, NSDL – CRA conceptualised, developed, published and distributed Guide (Handbook) to all the Nodal Offices. This Handbook details the complete functioning of the system and the process sequences to be followed by the Nodal Offices. NPS has evolved over a period of time and accordingly, processes have been re-engineered, new system functionalities have been developed and certain functionalities have been enhanced. Hence, now CRA has prepared an abridged version of guide for the Nodal Offices. This guide covers all the features available in the CRA System and it will assist the Nodal Offices and the Oversight Offices to handle NPS Operations with ease. It will also provide a brief idea of the functioning of the underlying Nodal Offices.

Chapter 1: Facilities for Principal Accounts Office (PrAO)/ Directorate of Treasury and Accounts (DTA) in CRA System

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

A. Functionalities available under NPSCAN

1) Views

Under this menu following options are available:

a) Contribution File Status

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

b) Subscriber PAO/DTO List

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

c) List of Registered Subscribers

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

d) Pre Unitization SOT

Under this option, Transaction Statement before unitization can be viewed for all the associated Subscribers.

e) Statement of Transaction

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

f) Verification Pending Requests

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

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

ii. Scheme Set-Up (Tier II)

iii. Withdrawal Request (Tier I)

iv. Change in Subscriber Details

For more details, please refer Circular No. CRA/PO&RI/PRAO/2011/001 dated March 7, 2011 and CRA/PO&RI/PrAO/2012/003 dated April 16, 2012.

2) Contribution Details

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

a) File Status View

PrAO/DTA can view all the Subscriber Contribution Files (SCFs) uploaded by their underlying PAO/DTO along with the status of the file.

b) Request Authorization for Shifted Subscriber

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

c) Request Status View of Shifted Subscriber

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

For more details, please refer Circular No. CRA/PO&RIPrAO/2013/005 dated June 19, 2013.

d) Request Authorization for Unequal Contribution

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

e) Request Status View for Unequal Contribution

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

For more details, please refer Circular No. CRA/PO&RI/Master/2015/010 dated October 30, 2015.

B. Functionalities available under CRA website (www.cra-nsdl.com):

CRA has provided various View/Report/Dashboard to the Oversight Offices on www.cra-nsdl.com for controlling and monitoring performance of underlying PAOs/DTOs.

1) Online PRAN Generation

Online PRAN Generation can be carried out by the Nodal Offices using either the Front-end mode (screen based) or by Batch-upload mode (uploading of file). The Nodal Office will be required to forward the physical documents to CRA-FC for storage. However, to activate this module, PrAO/DTA needs to send a letter to CRA requesting activation of Online PRAN Generation option.

2) Grievance

Through this functionality, the Office can view and monitor the status of grievances raised against the underlying PAO/DTO. In addition to this, the Office can also provide resolution remark to the pending grievances raised by their underlying Subscribers.

For more details, please refer Circular No. CRA/PO&RI/PrAO/2014/001 dated August 21, 2014 and CRA/PO&RI/Master/2015/008 dated October 12, 2015.

3) User Maintenance:

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

For more details, please refer Circular No. CRA/PO&RI/PrAO/2013/003 dated February 20, 2013.

4) View:

Under this menu following options are available:

a) Pending Contribution Files

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

b) PAO/DTO Performance

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

c) PAO/DTO view

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

d) Withdrawal Exit Claim ID Report

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

e) e- PRAN

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

f) PRAO View

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

g) Statement of Voluntary Contribution under NPS

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

5) Recruitment Monitoring

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

For more details, please refer Circular No. CRA/PO&RI/PrAO/2013/002 dated February 7, 2013.

Chapter 2: Error Rectification Module (ERM)

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

The list/request types is given below:

a) Excess amount transferred to Trustee Bank

PAO/DTO initiates this request in case excess amount is transferred to Trustee Bank and the amount is unitized and moved to a 'Pool PRAN'. Once PrAO/DTA checks and authorizes this request, a confirmation message is displayed. The request is then forwarded to the Trustee Bank for fund confirmation. Once the request is approved by Trustee Bank, funds will be transferred to the Bank account (provided at the time of request).

b) Excess amount transferred to a PRAN

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

c) Redemption of Non NPS Contribution

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

For more details, please refer Circular No. CRA/PO&RI/Master/2013/003 dated August 8, 2013.

Points to Remember:

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

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

Chapter 3: DDO Shifting

a) Authorize DDO Shifting Request

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

b) DDO Shifting Request status View

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

For more details, please refer Circular No. CRA/PO&RI/PrAO/2012/005 dated October 31, 2012.

Points to Remember:

1. **It is a maker checker activity.**
2. **If Checker activity is not completed then the DDO will continue to be mapped to its earlier Office.**

Chapter 4: Knowledge Center

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

a) Training Module

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

b) View Circular / SOP

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

i. Date of Issue

ii. Document No (SOP/Circular No)

iii. Word From Subject

For more details, please refer Circular No. CRA/PO&RI/Master/2014/ 004 dated April 10, 2014.

Chapter 5: Reports

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

1) **Exception Report-PAO Performance:** This report provides the number of days taken by a PAO/DTO for submitting the subscriber PRAN generation request to CRA FC. The number of days between the date of joining of the Subscriber and the date of submission of the Subscriber's form by the respective PAO/DTO to the CRA FC is taken into account for this report. The report is available PAO/DTO wise.

2) **Additional Reports (New):** Following reports are available under this Menu :

   a) Subscriber Contributions Comparison

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

   b) Subscriber Contributions List

   Under this option, PrAO/DTA can request for a ".CSV" (comma separated values) file containing the contribution details for the active Subscribers for a given period (maximum 12 months). In case the report is required for any specific PAO/DTO, the user can enter the corresponding Registration Number and request for the report. However, in case the PrAO/DTA wants a report for all the associated Subscribers, the report can be requested without entering any Registration Number.

   c) Pending Match Contribution Files

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

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

Chapter 6: Dashboard

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

A) Executive Summary:

This report provides the count of all the mapped PAOs/DTOs, DDOs and Subscribers. It also provides number of IRA complied and non IRA compliant Subscribers. In addition to this, it provides SCF summary like number of SCFs uploaded, cancelled, Matched & Booked (M&B) along with percentages.

B) Dashboard Report / View

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

i. **Subscriber Registration:** This report provides the status of Subscribers' registration including the status of IRA compliance (where the subscriber record has been updated and/or registered on the basis of physical registration form), number of 'Transfer-in' and 'Transfer-out' cases across different PAOs/DTOs. The statistics shown in this report are on week on week basis.

ii. **Status of SCF Upload:** This report provides details ofnumber of SCFs uploaded and also includes the files uploaded by CRA for first tranche, second tranche and the split cases. A bifurcation is provided for no. of SCFs M&B, no. of SCFs cancelled and no. of SCFs pending for M&B. This Report is updated on a Weekly Basis.

iii. **Comparison of Monthly Contribution:**Comparison will be shown of current month with previous month. % change in count/ amountiswith respect to count/amount of previous month (e.g. FEB-09 is compared with JAN-09 and JAN-09 is compared with DEC-08). This Report is updated on a Daily Basis. This data contains only Regular records.

iv. **Monthly Subscriber Contribution Credit:**

This report includes the regular records uploaded for a selected month. If difference arises in Number of Subscriber Records for which contribution uploaded and Number of Records Matching and Booking (M&B), then it indicates that those many records are pending for M&B.

v. **Performance Tracker of SCF:** This report provides ageing analysis of number of files Matched & Booked. This Report is updated on a weekly basis.

vi. **Contribution Credits for Financial Year:** This report provides the details of contributioncredit for a particular Financial Year. The column No. of **DISTINCT PRANS** provides the count of unique PRANs which are currently mapped to that PAO and for whom atleast one contribution has been uploaded. Count of Subscribers Mapped is updated monthly and other details are updated on a Weekly Basis.

vii. **Grievance raised against offices:** This report provides the details of total pending grievances against the Nodal Office. Subscriber Name/ DDO details are shown only if the grievance is raised by Subscriber himself/herself.

viii. **Nil Credit report:** This report shows the number of PRANs who have not received credit for that respective month. This Report will be updated monthly.

ix. **Report on Subscribers Exiting NPS/Shifting:** There are four columns in this Report:

(a) Column I:

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

(b) Column II:

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

(c) Column III:

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

(d) Column IV:

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

c) Exception Reports

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

i. **Exception Report for PAO/DTO**

The PAOs/DTOs are supposed to upload the monthly contribution file for the Subscribers mapped with them on a regular basis. This report will show the number of PAOs/DTOs (PrAO/DTA wise) which has not uploaded any contribution files in the selected month.

ii. **Exception Report for Subscriber Registration**

This report provides the list of PAOs/CDDOs/DTOs which have non-IRA compliant Subscribers. In case of Central Government, Report is displayed in two Tables – PAO/CDDO wise. The details available are PAO/DTO wise number of active Subscribers mapped with a PAO/DTO, number of non-IRA compliant Subscribers and percentage of the same. This report is sorted based on the number of non-IRA compliant Subscribers.

iii. **Exception Report for Status of Subscriber Contribution File upload**

This report provides PAO/DTO wise count of Subscriber Contribution Files uploaded and count of Subscribers' records pending for Matching and Booking till last week. In case of Central Government, Report is displayed in two Tables, PAO-wise and CDDO-wise. In addition, the user will also be able to view no. of SCFs pending for Matching & Booking and percentage of SCFs pending for Matching & Booking till last week. The report is sorted based on the number of SCFs pending at each level.

iv. **Exception Report for Monthly Subscriber Contribution Credits:** This report provides PAO/DTO wise count of Subscribers for which contribution has been uploaded, no. of records pending for Matching and Booking for a selected month-year. It will also provide PAO/DTO wise no. of Subscribers mapped, no. of subscribers for whom contributions uploaded and no. of records pending for Matching & Booking on the last business day of selected month-year. This report only includes Regular records uploaded for the selected month.

Chapter 7: Central Grievance Management System (CGMS) Module of CRA System

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

- A system generated unique token number is given to Entities / Subscribers raising grievance in CGMS.
- Email alert is sent to the concerned Entity about the grievance raised.
- For all such grievances against any entity, the concerned entity has a provision to enter resolution remarks for the grievance in CGMS.
- Entities/Subscribers raising grievance can check the status of grievance in CRA System (www.cra-nsdl.com) or through the Call Centre by mentioning the Token number.
- CRA has provided a Dashboard to the Monitoring Offices for monitoring of pending grievances.
- CGMS also has an automatic escalation mechanism for monitoring the status of the open grievances.
- Master download and file upload is provided to the PrAOs/DTAs.

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

For more details, please refer Circular No. CRA/PO&RI/PrAO/2014/001 dated August 21, 2014 and CRA/PO&RI/Master/2014/020 dated August 24, 2014.

PAO/DTO can provide resolution remarks for the grievances raised against it by the associated Subscribers in CGMS module. However, the mapped PrAOs/ DTAs can monitor the status of the grievances raised against underlying PAOs/ DTOs. The Monitoring Offices are required to login to the CRA System (www.cra-nsdl.com) and select ‘Grievance Resolution’ Under ' Grievance' Menu. The User is required to provide resolution remarks against the pending grievance and click on ‘Submit’. The User can check the status of grievance raised by underlying Subscriber in ‘Grievance Status View’.

For more details, please refer Circular No. CRA/PO&RI/Master/2015/008 dated October 12, 2015.

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

For more details, please refer Circular No. CRA/PO&RI/Master/2015/009 dated October 26, 2015.

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YEARS

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