

1. Introduction to CRA

National Securities Depositories Limited (NSDL) has been appointed as the Central Record Keeping Agency by the Pension Fund Regulatory and Development Authority (PFRDA). It shall, accordingly, takeover the roles and responsibilities of the Central Pension Accounting Office with regard to the NPS w.e.f. 1st June, 2008.

PAOs and CDDOs (hereafter referred as PAOs wherever not mentioned) shall remit the pension contributions, including Government's matching contribution, in respect of Government employees covered under the NPS to the CRA w.e.f. the salary of June, 2008 and NOT TO THE CPAO. For this purpose, the individual subscribers (new entrants to government service excepting Armed Forces on or after 1st January, 2004), DDOs, PAOs and Pr.AOs (and equivalent designations in other accounting formations) need to get registered afresh in the CRA system.

The succeeding pages describe in detail the functions of accounting offices during registration in CRA system, process of registration, verification, consolidation of forms and other incidental activities to be followed by each entity.

2. Functions of Pr.AO:

A Principal Accounts Office will have several functions in the NPS. However, most of them will be in the nature of monitoring the performances of the Nodal offices under its jurisdiction. CRA will send various alerts to Pr.AO to facilitate it to carry out the role of a supervisory entity.

Pr.AO will be responsible for carrying out the following activities.

- Consolidate PAO registration form and forward it to CRA for registration
- Monitor performance of PAO and DDO in discharging their responsibilities in CRA system.
- Monitor the resolution of grievances raised against PAO.
- Take necessary action to ensure compliance of PAO and DDO with the operational procedures of CRA system

Pr.AO, in its capacity of a Nodal Office shall register itself with CRA. Further, Pr.AO will send the registration applications of the PAOs attached to it to CRA. The following sections will explain how Pr.AO will register itself (Section 2.1) with CRA and the process to be followed while forwarding the PAO registration forms to CRA (Section 2.3).

2.1. Pr.AO Registration:

1. Pr.AO shall submit the necessary details to CRA through application for registration in **Form N1**. The form should be duly signed and stamped by the authorised signatory of Pr.AO.

2. The forms can be downloaded from the PFRDA website www.pfrda.org.in, NSDL website www.nsdl.co.in and/or CRA website www.npscra.nsdl.co.in.
3. The form should be filled only after reading carefully all the instructions provided at the end of the form.
4. In the CRA system, the Pr.AO will be identified by Pr.AO Registration Number generated and allotted by CRA on successful registration.
5. The Pr.AO will have to provide among other information, the details like Name and address of Pr.AO office, Pr.AO Type (Civil, Postal etc.), official email id (preferably email id given by NIC), existing Pr.AO code allotted by Controller General of Accounts (CGA) or similar authority, details of all the Ministries being served, details of authorised contact persons designation and number of PAOs attached. Pr.AO shall also sign an undertaking for accessing NPSCAN/CRA system through I-Pin.
6. Pr.AO should also submit a list (on official stationery) containing the details of the PAO associated with it such as the PAO Code (allotted by CGA or similar authority), PAO Name, and Ministry Name etc.
7. The form has to be forwarded to CRA at the address – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, ‘A’ Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013 or such other address as may be notified by CRA from time to time. The Pr.AO shall mention on the envelope the subject as: Pr.AO Registration Form.
8. The application for registration should be filled keeping in mind the following instructions. Pr.AO should refer to the latest format of **Form N1** for the latest instructions.
 - Form is to be filled legibly in BLOCK LETTERS and in BLACK INK only.
 - The form should be filled completely. Details marked with (*) are mandatory fields.
 - Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
 - Email id should be the official Email id of the Pr.AO at any of Government of India or similar website & not of any individual person or non government website like yahoo.com and rediffmail.com.
 - Where Pr.AO is serving multiple Ministries, details of all Ministries have to be provided. If the space provided in the form is not sufficient, Pr.AO shall provide the details by attaching an Annexure to the form mentioning the details of the additional ministries. The annexure should be in official stationery and duly signed & stamped by the authorised signatory of Pr.AO.
9. CRA will process the application form only if complete details are filled in the form and same are found to be in order. In case of forms with incomplete details, CRA will reject the forms. In such cases, the Pr.AO will have to resubmit the form with complete details.
10. If the application is found to be in order, CRA will process the application for registration.

11. On successful registration, CRA shall send intimation of registration to Pr.AO. An 'I-Pin' will also be sent to the Pr.AO to access NPSCAN/CRA system.
12. The Pr.AO will have to log into NPSCAN with the user ID and 'I-Pin' as the password. After first login Pr.AO will have to reset the password and agree to the online terms and conditions available at NPSCAN for the purpose of accessing NPSCAN/CRA system. Pr. AO shall also set the secret question which he can use for resetting the password in the event if password is lost/ forgotten.
13. If the Pr.AO is a Pr.AO cum PAO (that is, it is acting in the capacity of both Pr.AO and PAO), then it has to be registered at CRA as a Pr.AO as well as a PAO. Hence, Pr.AO shall submit both the application forms i.e. **Form N1** (Pr.AO registration form) and **Form N2** (PAO registration form). CRA shall allot separate Registration Number for Pr.AO cum PAO, to be identified separately as a Pr.AO and as a PAO.

2.2. Change in Pr.AO Details:

Pr.AO will have to notify CRA about any changes in the details provided to CRA at the time of registration such as contact details, authorised signatory details, department details etc. by submitting a request for change in Nodal office details.

1. Pr.AO will provide a request for changing the details to CRA with the details of the changes.
2. The request should be duly signed by the authorised officer of the Pr.AO and should contain the Pr.AO stamp.
3. A copy of the Pr.AO Registration letter issued by CRA should be provided along-with the application form.
4. If the application is found to be in order, CRA would effect the changes in the CRA system.

After the changes have been updated in the Pr.AO details, CRA shall send intimation to the concerned Pr. AO.

2.3. Process to be followed by Pr.AO for PAO Registration:

PAOs which are attached to a Pr.AO will forward the registration form to the respective Pr.AO. Pr.AO shall collect the registration forms duly filled by the PAO, certify the relevant details and forward it to CRA for registration purpose. Pr.AO will follow below mentioned process:

1. On receipt of the forms, the Pr.AO will verify and authorise the form and mention the Pr.AO Registration Number (allotted by CRA). If Pr.AO is not yet registered in CRA system, it shall hold the PAO registration forms till such time it has got registered in CRA system. Once Pr.AO is registered in the system it shall forward the PAO registration form to CRA.

2. The Pr.AO will prepare a covering letter containing the details of PAO registration forms and send it to CRA.
3. The form has to be forwarded to CRA at the address – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, ‘A’ Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013 or such other address as may be notified by CRA from time to time.
4. The Pr.AO should mention on the envelope the subject as “PAO Registration Form”.
5. In case of change in PAO master details, Pr.AO shall attest the request and send the same to the CRA address.

3. Functions of PAO:

PAO will be responsible for carrying out the following activities:

- Consolidate DDO registration form and forward it to CRA for registration.
- Facilitate registration of Subscribers by consolidating the Application for allotment of PRAN received from the concerned DDO and forward it to the CRA-FC.
- Upload Subscriber Contribution File (SCF) to NPSCAN system. SCF will contain subscriber wise details of pension contribution such as PRAN, Pay month and year, Subscriber Contribution amount and Government Contribution amount etc.
- PAO will deposit the contribution amount in the Trustee Bank as per the SCF uploaded in NPSCAN. This contribution amount will be invested in various schemes of PFM, based on the Scheme Preference of Subscribers for which SCF has been uploaded.
- PAO will update through NPSCAN, the Switch requests, New Scheme Preference requests, Withdrawal Requests, the request for change in subscriber details received from Subscribers
- PAO will raise grievance on behalf of DDO and the subscriber.
- PAO will resolve the grievance raised against it by any entities in the CRA system.

However, before performing the above-mentioned functions, PAO shall have to register itself with CRA.. For registering itself in CRA system, PAO shall forward the applications for registration to the concerned Pr.AO. The various activities of PAO related to registration of itself, DDO and Subscriber have been explained in the sections 3.1 to 3.4.

Note: The CDDOs, as mentioned earlier, will also function as a PAO in CRA system and will have to submit the Form N2 – PAO/CDDO registration form

3.1. PAO Registration:

Once Pr.AO is registered, it shall inform the respective PAOs under its purview, to complete the registration formalities in CRA system. Similar to Pr.AO, PAO will also be identified in the CRA system with the PAO Reg. No. allotted by CRA. PAO can be registered only after the associated Pr.AO has been registered in the CRA system. The process to be followed by a PAO for its own registration is as follows:

1. PAO shall submit the necessary details to CRA through application for registration in **Form N2**. The form should be duly signed and stamped by the authorised officer of PAO.
2. The forms can be downloaded from the PFRDA website www.pfrda.org.in, NSDL website www.nsdl.co.in and/or CRA website www.npscra.nsdl.co.in.
3. The form should be filled only after reading carefully all the instructions provided at the end of the form.
4. In the form, the PAO will have to provide among other information the details like Name and address of PAO office, PAO Type (Civil, Postal etc.), official email id (preferably the email id given by NIC), existing PAO code, Ministry details, details of authorised contact persons designation etc. PAO shall also sign an undertaking for accessing NPSCAN/CRA system through I-Pin.
5. PAO will forward the registration form to its Pr.AO who will forward the same to CRA after proper verification.
6. The application for registration should be filled keeping in mind the following instructions. PAO is advised to refer latest format of Form N2.
 - Form is to be filled legibly in BLOCK LETTERS and in BLACK INK only.
 - The form should be filled completely.
 - Each box, wherever provided, should contain only one character. (alphabet/number/punctuation mark) leaving a blank box after each word.
 - Email ID should be the official Email ID of the PAO at any of Government of India or similar websites & not of any individual person or non government websites like yahoo.com and rediffmail.com.
 - PAO should mention the administrative ministry under which PAO office is functioning.
 - PAO should mention the PAO Code allotted by CGA or similar authority.
 - Where PAO is serving multiple Departments, details of all the Departments have to be provided. If the space provided in the form is not sufficient, PAO shall provide the details by attaching an Annexure to the form mentioning the details of the additional Departments. The annexure should be in official stationery and duly signed & stamped by the authorised signatory of PAO.
7. CRA will process the application form only if complete details are filled in the form and same are found to be in order. In case of forms with incomplete details, CRA will reject the forms. In such cases, the PAO will have to resubmit the form with complete details.
8. If the applications are found to be in order, CRA will process the application for registration.
9. On successful registration, CRA shall send intimation of registration to PAO. CRA shall also send 'I-Pin' to access NPSCAN/CRA system and 'T-Pin' to avail

- IVR services offered by CRA. In the CRA system, the PAO/CDDO will be identified by PAO Reg. No. allotted by CRA on successful registration.
10. PAO will be allotted one single T-Pin and two user IDs and two I-PINs. Same I-Pin can be used for logging into NPSCAN and CRA system.
 11. The PAO will have to log into NPSCAN with the user ID and I-Pin as the password and agree the online terms and conditions available at NPSCAN for the purpose of accessing NPSCAN/CRA system. For T-Pin, the detailed terms and conditions will also be available online and PAO will need to agree with the same alongwith I-Pin.
 6. If the PAO is a PAO cum DDO (that is, it is acting in the capacity of both PAO and DDO), then it has to be registered at CRA as a PAO as well as a DDO. Hence, PAO shall submit both the application forms i.e. **Form N2** (PAO registration form) and **Form N3** (DDO registration form). CRA shall allot separate Registration Number for PAO cum DDO, to be identified separately as a PAO and as a DDO.

3.2. Change in PAO Details:

PAO will have to notify CRA about any changes in the details provided to CRA at the time of registration such as contact details, authorised signatory details, department details etc. by submitting a request for change in Nodal office details.

1. PAO will provide a written request for changing the details to CRA with the details of the changes.
2. The request should be duly signed by the authorised officer of the PAO and should contain the PAO stamp.
3. The request alongwith the copy of PAO Registration letter issued by CRA should be sent to the concerned Pr.AO for its authorisation and onward despatch to CRA.
4. If the application is found to be in order, CRA would effect the changes in the CRA system.

After the changes have been effected, CRA shall send intimation to the concerned PAO.

3.3. Process to be followed by PAO for DDO Registration:

DDOs which are attached to the PAO will forward the completed registration form to the concerned PAO. For the purpose of DDO registration, PAO shall collect the DDO registration forms (duly filled by the DDO), certify the details and forward it to CRA. PAO will follow the below mentioned process:

1. On receipt of the forms, the PAO will verify and authorise the form and mention the PAO Reg. No. (allotted by CRA). If there are any discrepancies in the form, PAO will return the same to the DDO and get it rectified from the DDO.
2. If PAO is not yet registered in the CRA system, PAO shall hold the DDO registration forms till such time it has got registered in CRA system. Once PAO is

- registered in the system, it shall fill up the DDO registration form and forward the form to CRA.
3. The PAO will prepare a covering letter (as per the format provided in **Form N4**) containing the details of DDO registration forms and send it to the CRA.
 4. The form has to be forwarded to CRA at the address – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, ‘A’ Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013 or such other address as may be notified by CRA from time to time.
 5. In case of change in DDO master details, PAO shall attest the request and send the same to the CRA address
 6. The PAO should mention on the envelope the subject as: DDO Registration Form.
 7. On successful registration, CRA shall send intimation of registration to PAO. The PAO will be responsible for forwarding the intimation letters to the respective DDO.

3.4. Process to be followed by PAO for Subscriber Registration:

PAO shall forward the Subscriber registration application forms to CRA. Further, it will also upload the change detail requests of the Subscribers to NPSCAN. The PAO, as it is entrusted with the responsibility with registration of Subscribers, it will also forward the Subscriber PRAN kit to the respective DDO for onward distribution to the Subscribers. As focus of this document is Nodal office and Subscriber registration, the functionalities related to Subscriber Details Change requests have not been elaborated.

The following section will explain in detail the procedures to be followed by the PAO in case of Subscriber registration and related areas like consolidation, despatch, distribution of PRAN kits etc.

3.4.1. Process to be followed by PAO for consolidation and despatch of Subscriber Registration forms to CRA-FC:

The PAO have been entrusted with the responsibility of forwarding the registration forms of the subscribers. The pre-condition for the registration of subscribers will be that the DDO, PAO and Pr.AO with whom subscriber is attached are registered in the CRA system. PAO will facilitate the registration of the subscribers who come under DDO associated with the PAO. The registration of the subscribers will be carried out through the Facilitation Centres (CRA-FC) appointed by the CRA. List of CRA-FCs will be available at the NSDL website www.nsdl.co.in and CRA website www.npscra.nsdl.co.in

DDOs which are attached to a certain PAO will forward the subscriber registration forms to the particular PAO alongwith a covering letter. PAO shall collect the duly filled registration forms from the DDO, verify the details and forward it to CRA. PAO will follow the below mentioned process for DDO registration:

1. PAO shall consolidate the Applications for allotment of PRAN received from different DDOs alongwith the DDO covering letter and submit it to CRA-FC along with a PAO covering letter as per **Form S6**. CRA-FC is the facilitation centre appointed by CRA for the purpose of accepting the Application for allotment of PRANs. Details of CRA-FC will be available at NSDL website www.nsdl.co.in and CRA website www.npscra.nsdl.co.in. PAO shall visit a CRA-FC for this purpose. If no CRA-FC is available at the city where PAO is located, it may visit the CRA-FC at any nearby city.
2. In case CRA-FC is not available at the location of the PAO or any other location nearby, then PAO can send the application forms to CRA at the address – Central Record Keeping Agency, National Securities Depository Limited, 4th Floor, ‘A’ Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013 or such other address as may be notified by CRA from time to time.
3. The PAO covering letter shall contain the details of DDO wise Application for allotment of PRAN.
4. PAO shall submit the consolidated forms to CRA-FC.
5. On receipt of the forms, CRA-FC will conduct a preliminary level check of the forms.
6. CRA-FC before accepting the forms will also verify whether the DDO and PAO have been registered at CRA. CRA shall provide the details of PAO and DDO registered with CRA to the CRA-FC.
7. In case where PAO and/or DDO have not been registered at CRA system, CRA-FC shall not accept the forms.
8. In case of any discrepancy in any of the forms, CRA-FC will reject such forms and submit details of rejection in a rejection memo. Only those forms not having any discrepancy will be accepted by CRA-FC.
9. For forms accepted by CRA-FC, it will issue a Provisional Receipt containing the Provisional Receipt number (PRN), number of forms submitted by PAO, number of forms of forms accepted by CRA-FC and number of forms rejected by CRA-FC.
10. If the PAO is submitting forms on behalf of more than one DDO, then the CRA-FC will issue DDO wise PRNs. E.g. PAO has consolidated and submitted forms on behalf of DDO1 and DDO2, then separate PRN will be issued to DDO1 and DDO2 respectively.
11. CRA-FC will hand over the provisional receipt to the PAO for reference and mention the acknowledgement number for each application form on the registration forms. The acknowledgement number will be the PRN plus running serial number for individual forms. For e.g. the PRN Can be 0100208000001241, if the CRA-FC receives 19 forms the acknowledgment numbers generated for the forms will be 010020800000124101 to 010020800000124119.
12. CRA-FC will retain the original copy of the form for the purpose of digitisation (data entry) and return the second copy to the PAO.
13. If CRA-FC observes any discrepancy during digitisation, then the application will be rejected. The CRA-FC would send a rejection memo to the PAO in such case.
14. In case of rejections, PAO will have to submit a fresh application.

15. PAO can check the status of the application by quoting the PRN in the CRA website/NPSCAN.
16. In case of forms being sent to CRA directly, though PRN will be generated, no physical acknowledgement receipt will be provided to the PAO. Rejections and other related processes will remain same for forms submitted to CRA directly.

3.4.2. Despatch of Subscriber's PRAN Kit to DDO:

1. Subscribers who have been successfully registered at CRA will be allotted a 12 digit Permanent Retirement Account Number (PRAN). PRAN will be a unique identification number of the subscriber.
2. CRA shall print and despatch to the PAO, the PRAN Kit for the newly registered subscribers. The PRAN Kit will contain the PRAN card, Subscriber master details, T-Pin and I-Pin and an information leaflet on CRA.
3. CRA shall consolidate DDO wise PRAN kits and prepare a DDO wise packet. These DDO packets will further be consolidated into a PAO wise final packet. Hence, PAO will receive a packet containing DDO wise PRAN Kits along with a covering letter mentioning the details of the DDO wise PRAN kits.
4. The PAO shall be responsible for forwarding the PRAN Kit to the respective DDO who shall forward it to the concerned subscriber.
5. On receipt of the PRAN kits, PAO shall open the envelope and verify the number of DDO packets received with the contents of the covering letter. If same is found to be in order, it shall forward the packets to the respective DDO.
6. If PAO notices any discrepancies in the PRAN Kits received, it shall immediately notify CRA.

3.4.3. Record-keeping of Application for allotment of PRAN:

1. At the time of submitting the Application for allotment of PRAN, CRA-FC shall return the duplicate copy of the forms to the PAO along with the acknowledgement number.
2. PAO shall forward the forms to the respective DDO for recordkeeping.

3.4.4. Facility to check the status of the applications:

1. PAO can go to the subscriber registration status search screen at CRA website www.cra-nsdl.co.in and check the status of the subscriber registration request by providing the PAO Reg. No. and Provisional Receipt Number (PRN).
2. Status of all the applications corresponding to the PRN like the PRAN generation Status, Reason of Rejection (if any) etc. will be displayed.
3. PAO can also check the registration status of individual request by providing the individual Acknowledgement number as mentioned on the duplicate application form.

4. Functions of DDO:

DDO will collect all the registration forms and forward it CRA for registration of the same. Further, it will also send the change request forms from the Subscribers and forward it to PAO for updation in NPSCAN system. However, DDO shall have various other functions as mentioned below:

- Obtain the duly filled Application for allotment of PRAN from the subscribers, fill and certify the employment details.
- Consolidate Application for allotment of PRAN and forward it to PAO.
- Distribution of PRAN kit, I-Pin, T-Pin to Subscribers.
- Forward the Switch requests, New Scheme Preference requests, Change in subscriber details request, Withdrawal Requests received from Subscribers to the PAO.
- Providing information to PAO about Subscriber's pension contribution.
- Disbursing payment for withdrawal to subscribers.
- Forward the grievance of the subscriber to the PAO.

DDO shall register itself with CRA before it starts providing various services to the Subscribers. For registering itself in CRA system, DDO shall forward the applications for registration to the concerned PAO. The various activities of DDO related to registration of itself and the Subscribers have been explained in the sections 4.1 to 4.3.

4.1. DDO Registration:

Once PAO is registered, it shall inform the respective DDO under its purview to register them in CRA system. It shall also instruct DDO to get the 'Application for allotment of PRAN' duly filled from the subscribers and consolidate the same so that the process of subscriber registration may be initiated once the DDO gets registered. The DDO will be identified in the CRA system with the DDO Reg. No. allotted by CRA on successful registration. DDO can be registered only after the associated PAO has been registered in CRA system.

1. DDO shall submit the necessary details to the PAO through application for registration in **Form N3**. The form should be duly signed and stamped by the authorised signatory of DDO. In case of CDDO, it will be registered as a PAO and will have to submit **Form N2** for registration as a PAO.
2. The forms can be downloaded from PFRDA website www.pfrda.org.in, NSDL website www.nsdl.co.in and/or CRA website www.npscra.nsdl.co.in. The form should be filled only after reading carefully all the instructions provided at the end of the form.
3. In the form, the DDO will have to provide among other information the details like Name and address of DDO office, existing DDO code allotted by CGA or similar authority, Ministry details, POA details, details of authorised contact person designation, official email id etc.
4. DDO will forward the registration form to its PAO.

5. The application for registration should be filled keeping in mind the following instructions. DDO is advised to refer latest format of Form N3 for latest instructions.
 - Form to be filled legibly in BLOCK LETTERS and in BLACK INK only.
 - The form should be filled up completely. Details marked with (*) are mandatory fields.
 - Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
 - Email ID should be the official Email ID of the Drawing and Disbursement Officer at any of Government of India or similar websites & not of any individual person or non government websites like yahoo.com and rediffmail.com.
 - DDO should mention the DDO code allotted by CGA or similar authority as applicable.
6. CRA will process the application form only if complete details are filled in the form and same are found to be in order. In case of forms with incomplete details, CRA will reject the forms. In such cases, the DDO shall resubmit the form with complete details.
7. If the application is found to be in order, CRA will process the form for registration in the CRA system.
8. On successful registration, CRA shall send intimation of registration to PAO. The PAO will be responsible for forwarding the intimation letters to the respective DDO. In the NPSCAN/CRA system, the DDO will be identified by DDO Reg. No. allotted by the CRA after successful registration.

After successful registration of the Pr.AO, PAO and DDO in the CRA system, the respective offices can forward the applications for subscriber registration. The details of Pr.AO, PAO and DDO who have been registered with CRA system will be made available at the CRA website.

4.2. Change in DDO Details:

DDO will have to notify CRA about any changes in the details provided to CRA at the time of registration such as contact details, department details etc. by submitting a request for change in Nodal office details.

1. DDO will provide a written request for changing the details to CRA with the details of the changes.
2. The request should be duly signed by the authorised officer of the DDO and should contain the DDO stamp.
3. The request alongwith the copy of DDO Registration letter issued by CRA should be sent to the concerned PAO for its authorisation and onward despatch to CRA

4. If the application is found to be in order, CRA would effect the changes in the CRA system.
5. The request should also be authorised by the PAO for change in DDO details.

After updation of the changes, CRA shall send intimation to the concerned DDO.

4.3. Process to be followed by the DDO for Subscriber Registration:

The DDO have been entrusted with the responsibility of the registration of the subscribers. The pre-condition for the registration of subscribers will be that the DDO, PAO and Pr.AO with whom subscriber is attached are registered in the CRA system.

The subscribers will fill in the necessary details in the Application for allotment of PRAN and submit it to DDO. DDO shall verify the forms before submission. Further, DDO is required to fill and attest the employment details. DDO will also attest the date of birth as filled by the subscriber. DDO shall consolidate the forms and forward it to PAO along with a covering letter. PAO shall consolidate DDO wise forms and submit it to CRA-FC along with a covering letter.

The process of Subscriber registration has been explained below:

4.3.1. Eligibility for registration:

The registration process as stated above will involve the new entrants who have joined Government (Central & State) Services (excluding Armed Forces) on or after January 01, 2004 and are covered under the New Pension Scheme (NPS). The existing subscribers, who have been allotted 'PPAN' will also be required to get registered under the CRA system by submitting Application for allotment of PRAN along with the details of PPAN allotted.

4.3.2. Procedure for filling the form:

The guidelines to be followed in filling the forms are as given below. DDO should ensure that subscribers fill the forms as per the guidelines given below. DDO may circulate the guidelines among its employees to assist them in filling the form.

1. Subscribers covered under the New Pension System, will have to fill the Application for allotment of PRAN as per **Form S1** in duplicate by providing the necessary details such as name, address, nominee details etc. along with latest photograph and signature and submit it to the DDO.
2. The forms can be downloaded from PFRDA website www.pfrda.org.in, NSDL website www.nsdl.co.in and/or CRA website www.npscra.nsdl.co.in. DDO may provide the forms to the subscribers.
3. The Application for allotment of PRAN is divided into four sections
 - a. Section A - Subscriber Personal Details
 - b. Section B - Subscriber Employment Details

- c. Section C - Subscriber Nomination Details
 - d. Section D – Subscriber Scheme details
4. Within each section, details marked with (*) are mandatory fields. Subscriber will have to fill all fields which are marked as mandatory. Incomplete forms are liable to be rejected by the CRA-FC. Subscriber should fill the form as per instructions given in the form.
 5. Section of Subscriber personal details are mandatory and have to be provided by the Subscriber. The personal details will include the name of subscriber, date of birth, address details, bank details, etc. Further, subscriber can also provide his option to use value added services such as SMS alert/ Email alert wherein important alerts as and when made available by CRA, will be sent at the mobile number/email address provided by the subscriber.
 6. Subscribers Employment details should be filled and attested by the DDO. Details includes date of joining, date of retirement, Nodal Office details like DDO Reg. No., Department and/or Ministry, PAO Reg. No., existing PPAN (in case of subscribers who have already been allotted PPAN by the respective PAO), salary details etc. The employee details have to be certified by the DDO. The signature of the authorised person and stamp of DDO are mandatory.
 7. Nomination details are optional at the time of Subscriber registration and subscriber may update these details in future. Subscriber can nominate maximum of three persons by specifying the percentage share of each nominee. In cases where nominee is a minor the guardian details also have to be provided.
 8. Scheme details will include the scheme preference opted by subscriber for investing his monthly pension contribution. Subscriber can opt for maximum of three schemes out of the schemes available in CRA system, by specifying the percentage of contribution to be invested in each scheme. Subscriber can check the details of the scheme from CRA website www.npscra.nsdl.co.in or PFRDA website www.pfrda.org.in. If no scheme details are provided by the subscriber, the monthly contribution pertaining to the subscriber will be invested in the default scheme as specified by PFRDA from time to time. Similarly, if the sum of percentage indicated by subscriber towards the schemes does not equal 100, then remaining percentage will be invested in the default scheme.
 9. Existing subscribers, who have been allotted PPAN, will have to provide details of the PPAN allotted by the PAO, at the time of Registration. The PPAN is necessary for the purpose of linking the existing contribution details in the CRA system.

The other instructions of filing up the form are as given below. These instructions may change from time to time. Hence it is advised to refer the latest format of **Form S1**.

4.3.2.a. General instructions:

- i. The format of ‘Application for Allotment of PRAN’ (Form S1) can be obtained from DDO or can be freely downloaded from the PFRDA website www.pfrda.org.in, NSDL website www.nsdl.co.in and/or CRA website www.npscra.nsdl.co.in. This form is applicable only for the purpose of registration in CRA system. For changes in subscriber details

or reprint of PRAN card, for subscribers who have already been allotted PRAN, **Form S2** has to be filled by the subscriber. Reprint of PRAN card will be chargeable.

- ii. Form to be filled legibly in BLOCK LETTERS and in BLACK INK only.
- iii. Details Marked with (*) are the mandatory fields.
- iv. Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
- v. 'Individual' Subscriber should affix a recent colour photograph (size 3.5 cm x 2.5 cm) in the space provided on the form. The photograph should not be stapled or clipped to the form. (The clarity of image on PRAN card will depend on the quality and clarity of photograph affixed on the form.)
- vi. Signature /Left thumb impression should only be within the box provided in the form. The signature should not be on the photograph. If there is any mark on the photograph such that it hinders the clear visibility of the face of the Subscriber, the application will not be accepted.
- vii. Thumb impression, if used, should be attested by a Magistrate or a Notary Public or a Gazetted Officer under official seal and stamp.
- viii. All Dates Should be in “DDMMYYYY” Format

4.3.2.b. Personal Details (Section A):

- i. This section is mandatory and within this section all the mandatory fields should be filled by the subscriber.
- ii. Present Address - All future communications will be sent to present address.
- iii. Phone No., Mobile No, & Email ID - It is advisable to mention either “Telephone number” or “Mobile number” or “Email id” so that Subscriber can be contacted in future for any discrepancy.
- iv. Subscriber’s Bank Details - Bank details are optional. However, if Subscribers mentions any of the bank details, all the bank details will be mandatory except MICR code, i.e., Subscriber needs to provide complete bank details otherwise the form will be rejected. Subscriber may provide the MICR Code if applicable.

4.3.2.c. Subscribers Employment Details (Section B):

- i. This section is mandatory and should be filled by the respective DDO.
- ii. PPAN - Subscriber should provide the PPAN, in case of Subscribers who have already been allotted PPAN (Permanent Pension Account Number) by the PAO.
- iii. PAO Reg. No. & DDO Reg. No. - DDO should mention the PAO Reg. No. and DDO Reg. No. allotted by CRA.
- iv. DDO should ratify overwriting / striking off of any of the employment details with the signature of Authorised Officer.

4.3.2.d. Subscriber’s Nomination Details (Section C)

- i. This section is to be filled by the Subscriber. However at the time of registration, the nominee details are optional. Subscriber can update the nomination details after registration by submitting **Form S2**.
- ii. Nomination details have to be provided where subscriber wish to nominate. Subscriber should ensure that complete nomination details are provided to avoid rejection of nomination details in CRA system.
- iii. Subscriber can nominate maximum of three persons as nominees. Nominee can be an individual only.
- iv. Subscriber can not fill the same nominee details more than once, e.g. if nominee is Mr. A only, then subscriber shouldn't fill and strike off the remaining fields for second and third nominee.
- v. Subscriber should mention the percentage share value applicable for each nominee. The percentage should always be an integer. Fractional value will not be accepted. For example, Percentage share as 25% will be accepted but 25.50% will not be acceptable.
- vi. Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected, e.g. Subscriber Nominates Mr. A (25%) and Mr. B (50%) which totals to 75% only and hence entire nomination details will be rejected.
- vii. If a nominee is a minor, then date of birth of the nominee and nominee's guardian details will have to be provided. If nominee is not a minor, Subscriber should strike off the relevant portion.

4.3.2. e. Subscriber scheme details (Section D)

- i. This has to be filled by the Subscriber. However, this section is optional at the time of registration. If the Scheme details are not filled, default scheme as approved by PFRDA will be applicable.
- ii. Subscriber can select maximum three schemes. Details of the schemes are available on NSDL website www.nsdل.co.in, CRA website www.npscra.nsdل.co.in and the PFRDA website www.pfrda.org.in.
- iii. Subscriber should provide the scheme name, PFM name and percentage allocation for that scheme.
- iv. Subscriber can not fill the same scheme details more than once.
- v. Subscriber should mention the percentage allocation of his/her contribution towards each scheme. It cannot be in terms of amount.
- vi. Percentage allocation of contribution to each scheme must be integer. Fractional value will not be accepted.
- vii. If the sum of contributions (in percentage) across all the schemes is not equal to 100, the balance will be allotted to the default scheme approved by PFRDA.
- viii. If subscriber has provided incomplete scheme preference details or there is any discrepancy in the scheme preference details provided by subscriber, then entire scheme preference request will be rejected by CRA and the contribution will be invested in the default scheme as approved by PFRDA. Subscriber should check the details in the Subscriber Master list provided in the PRAN Kit to confirm the same.

4.3.3. Verification and consolidation of forms by DDO:

Here the process has been explained separately for the new joinees and the Subscribers who have already joined NPS. Though the process is similar for some activities, the basic difference is that the Subscriber who have already joined under NPS have been allotted PPAN

4.3.3.a. For new joinees:

1. Immediately on joining government service, the Subscriber should fill the Application for allotment of PRAN (in duplicate) and submit it to DDO.
2. DDO should ensure that the duly filled applications are received from the subscribers within seven days of joining and forward it to the concerned PAO after necessary attestation. In order to enable the PAO to upload subscriber contribution record, it is necessary to ensure that Registration forms are forwarded to CRA through the CRA-FCs for allotment of PRAN.
3. DDO shall verify whether the form has been completely filled and duly signed by the subscriber. DDO shall verify whether forms are filled as per guidelines provided in 4.3.2 of this document. In case of any discrepancy, DDO shall get the discrepancy resolved from the subscriber. DDO should ensure that the forms are completely filled by the subscriber as per the instructions given in the form.
4. DDO shall provide the employment details on the Application for allotment of PRAN. For new subscribers who have not been allotted PPAN, the respective field should be kept blank.
5. DDO shall attest the employment details and the date of birth of the employee and affix the DDO stamp and sign on each Application for allotment of PRAN.
6. DDO shall consolidate the Application for allotment of PRAN and prepare a covering letter as per **Form S5**. The maximum number of forms to be submitted by DDO in one covering letter should not exceed 50.
7. A covering letter will contain a maximum of 50 applications for registration. If the number of subscribers for which Application for allotment of PRAN is to be submitted exceeds 50, DDO shall prepare separate covering letters containing maximum of 50 forms each.
8. The DDO's authorised signatory will duly stamp and sign each subscriber's registration form.
9. DDO shall forward the Application for allotment of PRAN alongwith the covering letter to its PAO.

4.3.3.b. For subscribers who have already been allotted PPAN:

1. Once the PAO has been registered and DDO is under the process of registering itself in the CRA system, DDO should initiate the activity of getting the Application for allotment of PRAN duly filled from the existing subscribers who have already been allotted PPAN. Once DDO is registered, it can forward the application for allotment of PRAN to the concerned PAO.

2. DDO shall ensure that Application for allotment of PRAN (in duplicate) is obtained from all existing subscribers. This is necessary to expedite the process of transfer of accumulated contribution of the existing subscriber to CRA system.
3. DDO shall verify whether the form has been completely filled and duly signed by the subscriber. In case of any discrepancy, DDO shall get the discrepancy resolved from the subscriber. DDO should ensure that the forms are completely filled by the subscriber as per the instructions given in the form.
4. DDO shall fill and attest the employment details and date of birth on the Application for allotment of PRAN. DDO shall also mention the PPAN of the subscriber.
5. DDO shall consolidate the Application for allotment of PRAN and prepare a covering letter as per **Form S5**. The maximum number of forms to be submitted by DDO in one covering letter should not exceed 50.
6. If the number of subscribers for which Application for allotment of PRAN is to be submitted exceeds 50, DDO shall prepare separate covering letters containing maximum of 50 forms each.
7. The DDO's authorised signatory will duly stamp and sign each subscriber's registration form.
8. DDO shall forward the Application for allotment of PRAN with the covering letter and forward it to its PAO.

4.3.4. Despatch of PRAN Kit to the Subscriber:

1. PAO shall forward the packets to the respective DDO.
2. The DDO on receipt of the DDO packet shall verify the number of PRAN kits with the contents of the covering letter. If same is found to be in order, it shall hand over the PRAN kits to the respective Subscriber. If DDO notices any discrepancies in the PRAN Kits received, it shall immediately notify PAO for notifying the CRA.

4.3.5. Record-keeping of Application for allotment of PRAN:

PAO shall forward the forms to the respective DDO. These forms shall be retained by the DDO. The DDO may refer the forms for any clarification required with respect to any details registered at CRA.

5. ACCESS TO NPSCAN/CRA

NPSCAN is envisaged to maintain subscriber pension account information and contributions. Access to CRA will be provided to the Nodal Office through NPSCAN system www.npscan-cra.co.in. NPSCAN will provide PAO the facility to update the subscriber details in CRA for subscribers associated with it. Updation will require either a 'Maker' activity only or a 'Maker-Authoriser' activity. *The details are covered in the Standard Operating Procedures for Subscriber Maintenance.* Similarly, various views and reports will be available to the Pr. AO. Further PAO can raise grievance through the CRA site www.cra-nsdl.co.in.

On registration, CRA will allot the User ID and I-Pin to the PAO and Pr. AO. CRA will issue one User id and I-Pin to the Pr. AO whereas two different User ids and I-Pins will be issued to the PAO. PAO should identify at least two officers and allot the User ID and I-Pin to them. From the two User IDs, one User ID should be allotted to a Maker user and another to the Authoriser user. Nodal Office can use the same user id and I-Pin to access both the NPSCAN (www.npscan-cra.co.in) and CRA system (www.cra-nsdl.co.in).

5.1. First time log in:

1. The Nodal office shall log in to www.npscan-cra.co.in and enter the User- ID and I-Pin provided to it.
2. On successful login, the Terms and conditions for accessing NPSCAN will be displayed.
3. The User shall accept the Terms and conditions.
4. User will be prompted to change the I-Pin and set a new password.
5. After setting the new password, User shall select a secret question from the list of standard questions available to it at NPSCAN
6. On selection of the secret question, the User will have to provide the right answer. This will help in future to reset the I-Pin in the event of loss of I-Pin.

5.2. Password Management:

Nodal Office should follow the below mentioned guidelines for password management.

- Password should be of minimum 8 characters.
- Password should be of maximum 14 characters.
- Password should be case sensitive.
- Password should not contain the user id.
- Password should not contain spaces.
- Password should have at least one character.
- Password should have at least one number or one special character.
- Password shall expire after 60 days.
- Password should not be same as any one of the last three passwords.

PAO user should maintain the confidentiality of the password. Following are the good security practices in the selection and use of passwords.

- User passwords should remain confidential. Users are responsible for the confidentiality of their passwords. The passwords should not be divulged under any circumstances.
- User should not write password on the desk, near monitor, CPU, under keypad/ keyboard or on a paper and keep it in the drawer.
- Passwords should be changed whenever there is an indication of possible system or password compromise.

- User should not share his/her password with any person. If there is a need to share the password this shall be done after appropriate approvals only.
- User should not send the password to anybody through mail.

The password and the secret question and answer should be maintained with a senior official in a sealed envelope. Password shall be changed immediately if the senior official needs to break the envelope and hand over the user id and password to another officer to carry out the work in the original user's absence or transfer of the original user.

5.3. Process for Reset of Password/request for Re-issue of Password:

1. If Nodal Office User misplaces or forgets its I-Pin but remembers the User id, the User will have an option to reset the password.
2. In such cases, Nodal Office User will be required to answer the secret question set by it. If the answer provided by the Nodal Office User matches with the answer provided at the time of setting the secret question, Nodal Office user will be allowed to enter a new password and confirm the same.
3. The password will be reset on successful acceptance of new password by CRA. Nodal Office user can then log in to NPSCAN, using the new password set by it.
4. If the answer provided by Nodal Office User does not match with the answer set by it, or is unable to provide the correct answer, Nodal Office User will be required a new password.
5. The password may also get locked after a number of incorrect attempts by the User, upto such number as may be intimated by CRA from time to time.
6. If the Nodal Office User forgets the I-Pin or if it gets locked, Nodal Office will have to submit a request for reissue of I-Pin to CRA as per format prescribed by CRA (**Form N6**).
7. In such cases, the authorised officer of the User shall request CRA to reissue I-Pin in physical form. The new I-Pin, after generation, will be sent to the Nodal Office User and will be charged as per the applicable charges.

The issue of I-Pin is subject to proper authorisation and verification. CRA shall reissue the I-Pin (including despatch) within fifteen days from the date of receiving such request. The Nodal Office User should note that CRA shall not be held responsible for inconvenience as a result of non-availability of I-Pin due to the reason that the I-Pin has been lost or locked.

5.4. PAO functionality for NPSCAN:

PAO can access NPSCAN for the following functions:

1. Upload of Subscriber Contribution file
2. Subscriber request for change in Scheme setup
3. Subscriber request for switch

4. Subscriber request for change in Subscriber details
5. Withdrawal request
6. Reset of I-Pin, T-Pin
7. Reprint of PRAN card
8. Views and Reports
9. Change password
10. Change security question

PAO can access CRA for the following functions

1. Raising grievance
2. Checking the status of grievance raised
3. Resolution of grievance raised against PAO

5.5. Pr AO functionality for NPSCAN:

Pr AO can access NPSCAN for the following functions:

1. Change password
2. Change security question
3. View and Reports

Pr AO can access CRA for the following functions:

1. Checking the status of grievance

Annexure

Form No	Name of the form
N1	Pr. AO registration form (including list of PAOs to be attached)
N2	PAO registration form
N3	DDO registration form
N4	PAO covering letter for DDO registration
N5	Nodal Office I-Pin/T-Pin Reissue form
S1	Application for Allotment of PRAN
S5	DDO covering letter for subscriber registration
S6	PAO covering letter for subscriber registration