## Annexure

<table>
<thead>
<tr>
<th>Form No</th>
<th>Name of the form</th>
</tr>
</thead>
<tbody>
<tr>
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<td>NL-N3</td>
<td>NPS-Lite Collection Centre Registration Form</td>
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<td>Subscriber registration form for without Swavalamban scheme</td>
</tr>
<tr>
<td>NL-S2</td>
<td>Subscriber registration form for Swavalamban scheme</td>
</tr>
</tbody>
</table>
Annexure NL-N1

CENTRAL RECORDKEEPING AGENCY

NPS LITE: OVERSIGHT OFFICE (NL-OO) REGISTRATION FORM

(To avoid mistake(s), please read the accompanying instructions carefully before filling up the form)
(This form is to be used for the purpose of registration of NPS Lite: Oversight Office of Aggregator)

NL-OO Registration Number:
(To be allotted by CRA)

We are pleased to inform you that our office has decided to join the National Pension System. The details required for registration in the CRA system are provided below:

1. Name of NPS Lite Oversight Office*: (NL-OO)

2. Are you a NL-OO umm NL-AO (Please Tick)*: [ ] Yes  [ ] No  (Refer to instruction No.4 & 5)

3. No. of NL-AOs attached: (Refer to instruction No. 5)

4. Existing Registration Number: (Refer to instruction No.6)

5. Oversight office Address*: Flat/Unit No, Block no. *
   Name of Premise Building/Village
   Area/Locality Tahuka
   District/Town City *
   State/Union Territory *
   Country *
   Pin Code *
   6. Phone No. * (STD code)  (Phone No.)

7. Alternate Phone No:

8. Fax No:

9. Official Email ID*  (Refer to instruction No.7)

10. Authorized contact person’s name *:

11. Authorized contact person’s designation *:

12. Bank Details*: [Designated Bank Account for NPS] [Refer instruction no. 8]
   Bank Account Type*  Savings A/c  [ ]  Current A/c  [ ]
   Bank A/c Number *
   Bank Name *
   Bank Branch *
   Bank Branch Address *
   Pin Code *
   Bank Branch MICR Code *
   Bank Branch IFSC*  (Indian Financial Systems Code)

13. Option to be selected with regard to data transfer and fund transfer (Please tick only one):
   [ ] Centralized mode of operation  [ ] Decentralized mode of operation

Note: The offices of the Aggregator would be mandatorily required to upload data and transfer funds as per the option exercised above.

Stamp & signature of authorised signatory of NL-OO
14. Choice of Pension Fund Manager* (Refer to instruction No.9):

<table>
<thead>
<tr>
<th>PFM Name (in alphabetical order)</th>
<th>Please tick only one</th>
</tr>
</thead>
<tbody>
<tr>
<td>As Per Central Government Scheme (Refer to instruction No.10)</td>
<td></td>
</tr>
<tr>
<td>ICICI Prudential Pension Funds Management Company Limited</td>
<td></td>
</tr>
<tr>
<td>IDFC Pension Fund Management Company Limited</td>
<td></td>
</tr>
<tr>
<td>Kotak Mahindra Pension Fund Limited</td>
<td></td>
</tr>
<tr>
<td>Reliance Capital Pension Fund Limited</td>
<td></td>
</tr>
<tr>
<td>SBI Pension Funds Private Limited</td>
<td></td>
</tr>
<tr>
<td>UTI Retirement Solutions Limited</td>
<td></td>
</tr>
</tbody>
</table>

(Selection of PFM is mandatory. In case PFM is not selected, application form shall be summarily rejected.)

I/We hereby agree and declare that the information provided in the application, is complete and true.

(To be filled at CRA)

Instructions for filling the form:

2. Form to be filled legibly in BLOCK LETTERS and in BLACK INK only. Details marked with (*) are mandatory fields.
3. Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
4. If you function as NPS Lite – Oversight Office (NL-OO) cum NPS Lite – Account office (NL-AO), kindly submit Form NL-N2 (NL-AO-registration form) also for registration as a NL-AO.
5. If you do not function as NL-OO cum NL-AO, kindly mention the total number of NL-AOs attached to the NL-OO and also attach the list of NL-AOs on official stationary giving details of NL-AO Code, NL-AO Name.
6. The existing registration number is an optional field. This is the number allotted by respective department/ministry of central or state government/NABARD/RBI etc.
7. Email ID should be official Email ID of the NL-OO & not of any individual person. NL-OO may create a separate email id for NPS. (e.g. Aggregatename@yahoo.co.in).
8. Bank details are mandatory if the NL-OO will route the NPS contributions to the Trustee bank (Bank of India) on behalf of NL-AO.
9. Investments would be made as per the investment norms prescribed for Central Government Employees, through the Pension Fund Manager selected by NL-OO. The scheme preference provided by NL-OO shall be applicable to all underlying subscribers.
10. NL-OO also has option to select scheme applicable to Central Government Employees (mandatorily covered under NPS). The investment is made across three PPFs (SBI, UTI, LIC) in the ratio decided by NPS Trust/PFRDA.
11. The application form should be duly authorised by Aggregator.
12. Following Documents to be submitted along with the form:
   b. List of Authorised signatories/inmasters of Aggregator alongwith their signatures
13. The application form in the format prescribed by PFRDA (Pension Fund Regulatory & Development Authority) can be freely downloaded from the CRA website (http://www.npsera.nsdl.co.in).
14. For more information - Visit us at http://www.npsera.nsdl.co.in or Call us at 022-24094200 or e-mail us at info cra@nsdl.co.in or write to 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.)
CENTRAL RECORDKEEPING AGENCY

NPS LITE-ACCOUNT OFFICE (NL-AO) REGISTRATION FORM

(To avoid mistake(s), please read the accompanying instructions carefully before filling up the form)
(This form is to be used for the purpose of registration of NPS Lite-Account office of Aggregator)

NL-AO Registration Number: ________________________
(To be allotted by CRA)

We are pleased to inform you that our office has decided to join the National Pension System. The details required for registration in the CRA system are provided below:

1. Name of NPS Lite Account office (NL-AO): ________________________

2. Are you a NL-AO cum NL-CC (Please Tick)*:  
   Yes ☐  No ☐ (Refer to instruction No. 5)

3. Existing NL-AO Code: (Allotted by Respective Aggregator) ________________________

4. NL-OO Registration Number*: ________________________
   (Refer to instruction No. 6)

5. Account office Address*:  
   Flat/Unit No., Block no. *  ________________________
   Name of Premise Building Village ________________________
   Area/Locality, Thana ________________________
   District, Town/City *  ________________________
   State/Union Territory *  ________________________
   Country *  ________________________
   Pin Code *  ________________________

6. Phone No. ________________________  (STD code, Phone No.)  
   (If phone no is not provided, NL-OO phone number will be captured as phone number of NL-AO)

7. Alternate Phone No: ________________________

8. Fax No: ________________________

9. Official Email ID* (Refer to instruction No. 7)  ________________________

10. Authorized contact person's name *  ________________________

11. Authorized contact person's designation *  ________________________

12. Name of the department* (Refer instruction no.8)  ________________________

13. Bank Details*:  
   [Designated Govt. Bank Account for NPS]  [Refer instruction no. 9]
   Bank Account Type*  Savings A/c ☐  Current A/c ☐  ________________________
   Bank A/c Number *  ________________________
   Bank Name*  ________________________
   Bank Branch*  ________________________
   Bank Branch Address*  ________________________
   Pin Code*  ________________________
   Bank Branch MICR Code*  ________________________
   Bank Branch IFSC* (Indian Financial Systems Code)  ________________________

Stamp & signature of authorised signatory of NL-AO
Annexure NL-N2

I/We hereby agree and declare that the information provided in the application, is complete and true.

I/We understand that there would be PFRDA approved Terms and Conditions on the CRA/CRA-Lite website governing Nodal Office’s use of I-Pin (to view and transact online) to access CRA / CRA-Lite. I/We agree to be bound by the said terms and conditions and understand that CRA may, as approved by PFRDA, amend any of the services completely or partially without any new Declaration/Undertaking being signed.

<table>
<thead>
<tr>
<th>Signature of Authorised Signatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name: ___________________________</td>
</tr>
<tr>
<td>Place: __________________________</td>
</tr>
<tr>
<td>Designation: _____________________</td>
</tr>
<tr>
<td>Date: ___________________________</td>
</tr>
</tbody>
</table>

Account office (NL-AO) Stamp

<table>
<thead>
<tr>
<th>To be attested by NPS Lite- Oversight Office (NL-OO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date: ___________________________</td>
</tr>
<tr>
<td>Place: __________________________</td>
</tr>
<tr>
<td>Name of Authorised Signatory: ____________________</td>
</tr>
</tbody>
</table>

NL-OO Stamp

<table>
<thead>
<tr>
<th>Signature of Authorised Signatory</th>
</tr>
</thead>
</table>

NL-OO Reg. No. (Allotted by CRA) ___________________________ (Refer instruction no.10)

CRA Stamp

<table>
<thead>
<tr>
<th>To be filled at CRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received on _____________</td>
</tr>
<tr>
<td>Name of the officer: ____________________</td>
</tr>
<tr>
<td>Signature of the officer: ____________________</td>
</tr>
</tbody>
</table>

Instructions for filling the form:

2. Form to be filled legibly in BLOCK LETTERS and in BLACK INK only.
3. The form should be filled up completely. Details marked with (*) are mandatory fields.
4. Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
5. If you function as NPS Lite- Account office (NL-AO) cum NPS Lite- Collection Centre (NL-CC), kindly submit Form NL-N3 (NL-CC registration form) also for registration as a NL-CC.
7. Email ID should be official Email ID of the NL-AO & not of any individual person. NL-AO may create a separate email id for NPS. (e.g. Aggregatormail@yahoo.co.in)
8. If your office is functioning under Government Co-Sponsored Scheme (GCS) then name of the department is mandatory.
9. Bank details are mandatory if the NL-AO will remit the NPS contributions to the Trustee bank (Bank of India)
10. Form NL-AO, form has to be duly authorised by NL-OO registered at CRA. Till the concerned NL-OO has been registered, it shall retain the NL-AO registration forms.
11. The application form in the format prescribed by PFRDA (Pension Fund Regulatory & Development Authority) can be freely downloaded from the CRA website (http://www.npscra.nsdl.co.in).
12. For more information - Visit us at http://www.npscra.nsdl.co.in or call us at 022-24994200 or email us at info.cra@nsdl.co.in or write to 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.
Annexure NL-N3

CENTRAL RECORDKEEPING AGENCY

NPS LITE- COLLECTION CENTRE (NL-CC) REGISTRATION FORM

(To avoid mistake(s), please read the accompanying instructions carefully before filling up the form)
(This form is to be used for the purpose of registration of NPS Lite- Collection Centre of Aggregator)

NL-CC Registration Number :
(To be allotted by CRA)

We are pleased to inform you that our office has decided to join the National Pension System. The details required for registration in the CRA system are provided below:

1. Name of Collection Centre (NL-CC) :

2. Existing NL-CC Code:
   (Allotted by Respective Aggregator)

3. NL-AO Registration Number*:
   (Refer to instruction No. 5)

4. Collection Centre Address*:
   Flat Unit No. Block no. *
   Name of Premise Building Village
   Area/ Locality/ Taluka
   District/ Town City *
   State / Union Territory *
   Country *
   Pin Code *

5. Phone No. [STD code, Phone No.]
   (If phone no is not provided, NL-AO phone number will be captured as phone number of NL-CC)

6. Alternate Phone No:

7. Official Email ID (Refer to instruction No.6):

8. Authorized contact person’s name *

9. Authorized contact person’s designation *

10. Name of the Department / Name of the scheme *(Refer to instruction No.7):

We hereby agree and declare that the information provided in the application, is complete and true.

Collection Centre (NL-CC) Stamp

__________
Name: ___________________________ Place: ___________________________
Designation: ______________________ Date: _____________________

To be attested by NPS Lite - Account office (NL-AO)

__________
NL-AO Stamp ___________________________ Signature of Authorised Signatory ___________________________

(Refer instruction no.8)
<table>
<thead>
<tr>
<th>Annexure NL-N3</th>
<th>Page 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Received on</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Name of the officer:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Signature of the officer:</strong></td>
<td></td>
</tr>
<tr>
<td>(To be filled at CRA)</td>
<td></td>
</tr>
<tr>
<td>CRA Stamp</td>
<td></td>
</tr>
</tbody>
</table>

**Instructions for filling the form:**

2. Form to be filled legibly in BLOCK LETTERS and in BLACK INK only.
3. The form should be filled up completely. **Details marked with (*) are mandatory fields.**
4. Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
5. Kindly mention NL-AO Reg. No. allotted by CRA to the NPS Lite - Account Office.
6. Email ID should be official Email ID of the NL-CC & not of any individual person. NL-CC may create a separate email id for NPS. (e.g. Aggregatename@yahoo.co.in). If NL-CC email id is not provided, NL-AO email id will be captured as email id of NL-CC.
7. If your office is functioning under Government Co-Sponsored Scheme (GCS) then name of the department is mandatory.
8. For NL-CC, form has to be duly authorised by NL-AO registered at CRA. Till the concerned NL-AO has been registered, it shall retain the NL-CC registration forms.
9. The application form in the format prescribed by PFRDA (Pension Fund Regulatory & Development Authority) can be freely downloaded from the CRA website (http://www.npscra.nsdl.co.in).
10. For more information - Visit us at http://www.npscra.nsdl.co.in or Call us at 022-24994200 or e-mail us at info.cra@nsdl.co.in or write to 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.
NATIONAL PENSION SYSTEM

Application for Allotment of Permanent Retirement Account Number (PRAN) under NPS Lite

(To be filled by FC)
Acknowledgement No.

Permanent Retirement Account Number: (To be filled after PRAN generation)

Sir/Madam,

I hereby request that a NPS-Lite account be opened in my name and Permanent Retirement Account number (PRAN) be allotted based on the particulars given below:

(To avoid mistake, please follow the accompanying instructions carefully before filling up the form. * indicates Mandatory Field)

1. Full Name (Full expanded name: initials are not permitted): Shri □ Smt. □ Komari □ (Please Tick as applicable)
   - First Name *
   - Middle Name
   - Last Name
   - I would like my PRAN card to be printed in HINDI: Yes □ No □ (If Yes, please provide the details on Page No. 2)

2. Gender * Please Tick as applicable: Male □ Female □
   - 3. Date of Birth * ___________________________ (DD/MM/YYYY)

4. Father’s Full Name:
   - First Name *
   - Middle Name
   - Last Name

5. Subscriber Mobile Number: ___________________________

6. Membership Number ___________________________

7. Subscriber’s Address (OPTIONAL. If provided details marked with * are mandatory)
   - Flat/Unit No., Block no. *
   - Name of Premise/Building/Village
   - Area/Location/Taluka
   - District/Town/City *
   - State / Union Territory *
   - Country *
   - Pin Code *

8. Subscribers Bank Details (OPTIONAL. If provided details marked with * are mandatory)
   - Savings A/c □
   - Current A/c □
   - Bank A/c Number *
   - Bank Name *
   - Bank Branch *
   - Bank Address *
   - Pin Code *
   - Bank MICR Code
   - Bank Branch IFSC (Indian Financial Systems Code)

Signature/Left Thumb Impression of Subscriber in black ink
9. Details of Pension Fund Manager* (Refer to instruction No. g):

<table>
<thead>
<tr>
<th>PFM Name (in alphabetical order)</th>
<th>Please tick only one</th>
</tr>
</thead>
<tbody>
<tr>
<td>As Per Central Government Scheme (Refer to instruction No.h)</td>
<td></td>
</tr>
<tr>
<td>ICICI Prudential Pension Funds Management Company Limited</td>
<td></td>
</tr>
<tr>
<td>IDFC Pension Fund Management Company Limited</td>
<td></td>
</tr>
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</tr>
<tr>
<td>UTI Retirement Solutions Limited</td>
<td></td>
</tr>
</tbody>
</table>

(For the present the choice of PFM is given at the Aggregator level and the PFM selected by an Aggregator would be applicable to all its underlying subscribers. However, in future PFRDA at its discretion may give choice to individual subscribers).

10. Subscribers Nomination Details: (OPTIONAL – please refer to Sr. No. 1 of the instructions)

1. Name of the Nominee:
   - First Name
   - Middle Name
   - Last Name
   - 1st Nominee
   - 2nd Nominee
   - 3rd Nominee

2. Date of Birth (In case of a minor):
   - 1st Nominee
   - 2nd Nominee
   - 3rd Nominee

3. Relationship with the Nominee:
   - 1st Nominee
   - 2nd Nominee
   - 3rd Nominee

4. Percentage Share
   - 1st Nominee %
   - 2nd Nominee %
   - 3rd Nominee %

5. Nominee’s Guardian Details (in case of a minor):
   - First Name
   - Middle Name
   - Last Name
   - 1st Nominee’s Guardian Details
   - 2nd Nominee’s Guardian Details
   - 3rd Nominee’s Guardian Details

Declaration & Authorization

I hereby declare and agree that (a) I have read and understood the Offer Document, terms & conditions or the same was interpreted to me and the answers entered in the application are true, (b) I am a Citizen of India, (c) I have not been found or declared to be of an unsound mind under any law for the time being in force, (d) I am not an undischarged insolvent, (e) I do not hold any pre-existing account under NPS.

Declaration under the Prevention of Money Laundering Act, 2002

I hereby declare that:

1. The contribution paid has been derived from legally declared and assessed sources of income.
2. I understand that the PFRDA/NPS Trust has the right to peruse my financial profile and also agree that the PFRDA/NPS Trust has the right to close the NPS account in case I am found guilty of violating the provisions of any Law, directly or indirectly, by any Competent Court of Law, having relation to the laws governing prevention of money laundering in the country.
INSTRUCTIONS FOR FILLING THE FORM

a) Form to be filled legibly in BLOCK LETTERS (English only) and in BLACK INK only. Please fill in legible handwriting so as to avoid errors in your application processing. Please do not over-write. Corrections should be made by canceling and re-writing and such corrections should be counter-scribed by the applicant.

b) Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.

c) The subscriber should affix a recent 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.

d) Signature/Thumb impression (LTI in case of males and RTI in case of females) should only be within the box provided in the form. The subscriber should not sign across the photograph. If there is any mark on the photograph which hinders the clear visibility of the face of the subscriber, the application shall not be accepted.

e) The application is liable to be rejected if the mandatory fields are left blank or the application is incomplete.

f) The subscriber’s thumb impression should be verified by the designated officer of the Aggregator accepting the form.

g) Investments would be made as per the Investment norms prescribed for Central Government Employees, through the selected Pension Fund Manager

h) NPS Lite also provide option to select scheme applicable to Central Government Employees (mandatorily covered under NPS). The investment is made across three PFMs (SBI, UTI, LIC) in the ratio decided by NPS Trust/PFRDA.

i) Subscriber’s Nomination Details

Percentage Share
1) Subscriber can nominate a maximum of three nominees.
2) Subscriber cannot fill the same nominee details more than once.
3) Percentage share value for all the nominees must be integer. Decimal/Fractional values shall not be accepted in the nomination(s).
4) 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.

Nominee’s Guardian Details
5) If a nominee is a minor, then nominee’s guardian details shall be mandatory.

GENERAL INFORMATION FOR SUBSCRIBERS

a) The Subscriber can obtain the status of his/her application from the respective Aggregator.

b) For more information - Visit us at http://www.npsca.in or Call us at 022-26994200 or e-mail us at info.era@wolff.co.in or write to Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, ‘A’ Wing, Trade World, Kamala Mills Compound Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 012.
Details for printing PRAN card in Hindi (please provide the details in Devnagri script): (* indicates Mandatory Field)

Please note that the manner in which the names are provided in this annexure will be displayed on the PRAN card. However, date of birth will be printed in English only.

Subscriber’s Full Name:

First Name * : ________________________
Middle Name : ________________________
Last Name : ________________________

Father’s Full Name:

First Name * : ________________________
Middle Name : ________________________
Last Name : ________________________

Name of the subscriber: ________________________

______________________________
Signature/Thumb
Impression of the subscriber
## Application for Allotment of Permanent Retirement Account Number (PRAN) under NPS Lite

(To be filled by FC)

**Acknowledgement No.**

Permanent Retirement Account Number *(To be filled after PRAN generation)*

---

Sir/Madam,

I hereby request that a NPS-Lite account be opened in my name and Permanent Retirement Account number (PRAN) be allotted based on the particulars given below:

(To avoid mistake, please follow the accompanying instructions carefully before filling up the form. * indicates Mandatory Field)

---

### 1. Full Name *(Full expanded name initials are not permitted)*

- **First Name** *
  - 
- **Middle Name**
  - 
- **Last Name**
  - 

I would like my PRAN card to be printed in HINDI: [ ] Yes [ ] No *(If Yes, please provide the details on Page No. 2)*

### 2. Gender *

- Male [ ]
- Female [ ]

### 3. Date of Birth *

*(DD/MM/YYYY)*

### 4. Father’s Full Name:

- **First Name** *
  - 
- **Middle Name**
  - 
- **Last Name**
  - 

### 5. Subscriber Mobile Number.

### 6. Membership Number

### 7. Subscriber’s Address *(OPTIONAL. If provided details marked with * are mandatory)*

- **Flat/Unit No. Block no.** *
  - 
- **Name of Premise/Building/Village**
  - 
- **Area/Locality/Taluka**
  - 
- **District / town/City** *
  - 
- **State / Union Territory** *
  - 
- **Country** *
  - 
- **Pin Code** *
  - 

### 8. Subscribers Bank Details *(OPTIONAL. If provided details marked with * are mandatory)*

- **Bank A/c Number** *
  - 
- **Bank Name** *
  - 
- **Bank Branch** *
  - 
- **Bank Address** *
  - 

---

To affix recent coloured photograph of the subscriber *(3.5 cm × 2.5 cm)*

Signature/Left Thumb Impression of Subscriber in black ink
Annexure NL-S2

9. Details of Pension Fund Manager (Refer to instruction No. 9):

<table>
<thead>
<tr>
<th>PFM Name (in alphabetical order)</th>
<th>Please tick only one</th>
</tr>
</thead>
<tbody>
<tr>
<td>As Per Central Government Scheme (Refer to instruction No.1)</td>
<td></td>
</tr>
<tr>
<td>ICICI Prudential Pension Funds Management Company Limited</td>
<td></td>
</tr>
<tr>
<td>IDFC Pension Fund Management Company Limited</td>
<td></td>
</tr>
<tr>
<td>Kotak Mahindra Pension Fund Limited</td>
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<tr>
<td>UTI Retirement Solutions Limited</td>
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</tbody>
</table>

(For the present the choice of PFM is given at the Aggregator level and the PFM selected by an Aggregator would be applicable to all its underlying subscriber. However in future PFRDA at its discretion may give choice to individual subscribers).

10. Subscribers Nomination Details: (OPTIONAL – please refer to Sr. No. 1 of the instructions)

<table>
<thead>
<tr>
<th></th>
<th>1st Nominee</th>
<th>2nd Nominee</th>
<th>3rd Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Name</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Last Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date of Birth (in case of a minor)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st Nominee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd Nominee</td>
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<td></td>
<td></td>
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<tr>
<td>3rd Nominee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationship with the Nominee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st Nominee</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>2nd Nominee</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3rd Nominee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage Share</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st Nominee</td>
<td>%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd Nominee</td>
<td>%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3rd Nominee</td>
<td>%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Nominee’s Guardian Details (in case of a minor):

<table>
<thead>
<tr>
<th></th>
<th>1st Nominee</th>
<th>2nd Nominee</th>
<th>3rd Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Name</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Last Name</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>First Name</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Middle Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Last Name</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Declaration & Authorization

I hereby declare and agree that (a) I have read and understood the Offer Document, terms & conditions or the same was interpreted to me, and the answers entered in the application are mine. (b) I am a Citizen of India. (c) I have not been found or declared to be of an unsound mind under any law for the time being in force. (d) I am not an undischarged insolvent. (e) I do not hold any pre-existing account under NPS.

Declaration under the Prevention of Money Laundering Act, 2002

I hereby declare that:

1. The contribution paid has been derived from legally declared and assessed sources of income.
2. I understand that the PFRDA/NPS Trust has the right to peruse my financial profile and also agree that the PFRDA/NPS Trust has the right to close the NPS account in case I am found guilty of violating the provisions of any Law, directly or indirectly, by any Competent Court of Law, having relation to the laws governing prevention of money laundering in the country.

3. I have read the Swavalamban guidelines and I meet the prescribed eligibility criteria for assistance under the scheme. I also undertake to adhere to the prescribed contribution limit of minimum Rs. 1000/- and maximum of Rs. 12000/-, failing which the Central Government contribution credited to my account may be forfeited along with such interest rates as may be prescribed.

I [Signature], the applicant, do hereby declare that the information provided above is true to the best of my knowledge & belief.

Date: [ ] [ ] [ ] [ ] (DD/MM/YYYY)

Signed by [Signature of Subscriber]

[Signature Thumb Impression of Subscriber]

Authorization by Aggregator Office (NL-AO):

Certified that the subscriber is registered with the aggregator and he/she has opted to join NPS. I hereby declare that subscriber is eligible to join NPS and the above declaration has been signed / thumb impressed before one or more after (s)he has read the entries/entries have been read over to him/her by me.

(Rubber Stamp of the Aggregator)

Name of the Aggregator: [Name]

NPS Lite- Account office (NL-AO) Registration Number: [ ] [ ] [ ] [ ]

Date: [ ] [ ] [ ] Place: [ ] [ ] [ ] [ ]

NPS Lite- Collection Centre (NL-CC) Registration Number: [ ] [ ] [ ] [ ]

INSTRUCTIONS FOR FILLING THE FORM

a) Form to be filled legibly in BLOCK LETTERS (English only) and in BLACK INK only. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overtype. Corrections should be made by canceling and re-writing and such corrections should be countersigned by the applicant.

b) Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.

c) The 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 FRAN card will depend on the quality and clarity of photograph affixed on the form.)

d) Signature/Thumb impression (LTI in case of males and RTI in case of females) should only be within the box provided in the form. The subscriber should not sign across the photograph. If there is any mark on the photograph which hinders the clear visibility of the face of the subscriber, the application shall not be accepted.

e) The application is liable to be rejected if the mandatory fields are left blank or the application is incomplete.

f) The subscriber's thumb impression should be verified by the designated officer of the Aggregator accepting the form.

g) Investments would be made as per the investment norms prescribed for Central Government Employees, through the selected Pension Fund Manager.

h) NPS Lite also provide option to select scheme applicable to Central Government Employees (mandatorily covered under NPS). The investment is made across three PMFs (SBI, UTI, LIC) as per the decision by NPS Trust/PFRDA.

i) Subscriber's Nomination Details

Percentage Share:
1) Subscriber can nominate a maximum of three nominees.
2) Subscriber cannot fill the same nominee details more than once.
3) Percentage share value for all the nominees must be integer. Decimals/Fractional values shall not be accepted in the nomination(s).
4) 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.

j) If nominee is a minor, then nominee’s guardian details shall be mandatory.

GENERAL INFORMATION FOR SUBSCRIBERS

a) The Subscriber can obtain the status of his/her application from the respective Aggregator.

b) For more information - Visit us at [http://www.nps.in](http://www.nps.in) or Call us at 022-24994000 or e-mail us at info.cra@nslol.co.in or write to 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.
Details for printing PRAN card in Hindi (please provide the details in Devnagri script):
(* indicates Mandatory Field)

Please note that the manner in which the names are provided in this annexure will be displayed on the PRAN card. However, date of birth will be printed in English only.

**Subscriber's Full Name:**

First Name * : ______________________

Middle Name : ______________________

Last Name : ______________________

**Father's Full Name:**

First Name * : ______________________

Middle Name : ______________________

Last Name : ______________________

[Signature/Thumb Impression of the subscriber]

Name of the subscriber: ______________________
Standard Operating Procedures
For
Contribution
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, and 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 Govt. of India 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 National Securities Depository 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 various economically disadvantaged groups consist of poor people usually coming from low income strata and from a lower educational background from. As these subscribers cannot afford normal NPS charges, GOI has introduced an alternate model of NPS so as to provide financial security to these subscribers and to protect their future. This alternate model of NPS will be known as NPS-Lite having relatively low cost structure compared to government sector and all citizens of India. The NPS-Lite came into operation with effect from 1st April 2010. The Self Help Groups (SHGs), Government Co-Sponsored Schemes (GCS), Government welfare and affinity groups are also covered under NPS-Lite. This document describes the standard operating procedure to be followed by NL-OO and NL-AO for uploading the Subscribers contribution information to NPS-Lite system. This document also feature the usage of tools like File Preparation Utility (FPU), File Validation Utility (FVU), their installation and minimum software and hardware required to be procured / installed at NL-OO/NL-AO.
NPS-Lite & CRA Architecture

NL-OO

NL-AO

NL-CC

Subscriber

PFRDA

NPS Trust

Trustee Bank BOI

Custodian (SHCIL)

PFM

Annuity Service Providers

Information Flow

Funds Flow

NL - NPS-Lite
OO - Oversight Office
AO - Account Office
CC - Collection Center
### Acronyms and Abbreviations:

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRA</td>
<td>Central Recordkeeping Agency</td>
</tr>
<tr>
<td>CRA-FC</td>
<td>CRA Facilitation Centre</td>
</tr>
<tr>
<td>CSF</td>
<td>Contribution Submission Form</td>
</tr>
<tr>
<td>FPU</td>
<td>File Preparation Utility</td>
</tr>
<tr>
<td>FRC</td>
<td>Fund Receipt Confirmation File uploaded by Trustee Bank</td>
</tr>
<tr>
<td>FVU</td>
<td>File Validation Utility</td>
</tr>
<tr>
<td>NEFT</td>
<td>National Electronic Funds Transfer (NEFT) system</td>
</tr>
<tr>
<td>NPS</td>
<td>New Pension System</td>
</tr>
<tr>
<td>NPS-Lite</td>
<td>New Pension System - Lite</td>
</tr>
<tr>
<td>NSDL</td>
<td>National Securities Depository Limited</td>
</tr>
<tr>
<td>PFM</td>
<td>Pension Fund Manager</td>
</tr>
<tr>
<td>PFRDA</td>
<td>Pension Fund Regulatory &amp; Development Authority</td>
</tr>
<tr>
<td>NL-OO</td>
<td>New Pension System- Oversight Office</td>
</tr>
<tr>
<td>NL-AO</td>
<td>New Pension System- Account Office</td>
</tr>
<tr>
<td>NL-CC</td>
<td>New Pension System- Collection Center</td>
</tr>
<tr>
<td>PRAN</td>
<td>Permanent Retirement Account Number</td>
</tr>
<tr>
<td>RTGS</td>
<td>Real Time Gross Settlement</td>
</tr>
<tr>
<td>SCF</td>
<td>Subscriber Contribution File</td>
</tr>
<tr>
<td>SHG</td>
<td>Self Help Group</td>
</tr>
</tbody>
</table>
**Important terms used in this document:**

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Correction File</td>
<td>A revised file which is uploaded to replace the original file (SCF) due to some corrections in the data. Correction file can be uploaded only if the original file has been accepted by CRA and a transaction id has been generated.</td>
</tr>
<tr>
<td>CRA-FC</td>
<td>CRA-FC is Facilitation Centre appointed by CRA to facilitate offices of SHG to submit applications for allotment of PRAN and application for change in signature and photograph of the subscriber.</td>
</tr>
<tr>
<td>File Reference Number (FRN)</td>
<td>File Reference Number (FRN) is generated by NPS-Lite system on upload of SCF. This number can be used by NL-OO/NL-AO for future reference to know the status of the SCF uploaded.</td>
</tr>
<tr>
<td>FPU</td>
<td>A utility provided by CRA to facilitate the digitisation and consolidation of the pension contribution details of the Subscribers by NL-OO/NL-AO.</td>
</tr>
<tr>
<td>FVU</td>
<td>A utility provided by CRA that will verify whether the Subscriber Contribution File prepared is as per the file formats of CRA.</td>
</tr>
<tr>
<td>Matching &amp; Booking</td>
<td>Matching is the process wherein the Subscriber Contribution File uploaded by NL-OO/NL-AO will be matched with the Fund Receipt Confirmation file uploaded by Trustee Bank.</td>
</tr>
<tr>
<td>Original File</td>
<td>Any new SCF prepared by NL-OO/NL-AO for upload to NPS-Lite.</td>
</tr>
<tr>
<td>PRAN</td>
<td>12 digits unique Permanent Retirement Account Number allotted by CRA to each Subscriber registered in NPS-Lite system.</td>
</tr>
<tr>
<td>Scheme Setup/Scheme Preference</td>
<td>Scheme setup is scheme preference opted by the SHG for investing monthly pension contributions of the subscribers</td>
</tr>
<tr>
<td>Settlement</td>
<td>It is the process run by CRA during a predefined time wherein, the Contribution, Switch and Withdrawal requests received on behalf of all Subscribers will be processed and Subscriber-wise, Scheme-wise units will be generated/redeemed as per the request type.</td>
</tr>
<tr>
<td>Subscriber</td>
<td>The citizen of India BPL who has opened Permanent Retirement Accounts (PRA) with CRA for the purpose of subscribing to the NPS.</td>
</tr>
<tr>
<td><strong>Subscriber Contribution File (SCF)</strong></td>
<td>The file containing the details about NPS contributions of the Subscriber prepared by NL-OO/NL-AO for upload to NPS-Lite system.</td>
</tr>
<tr>
<td><strong>T</strong></td>
<td>The term T means the day on which transaction is executed. (E.g. if SCF is uploaded on 22.03.2010, then 22.03.2010 is T day for SCF upload)</td>
</tr>
<tr>
<td><strong>T+1, T+2, etc.</strong></td>
<td>Number of days after the Transaction day T (as described above). E.g. If transaction takes place on 22.03.2010 then T=22.03.2010, T+1= 23.03.2010 and T+2 = 24.03.2010.</td>
</tr>
<tr>
<td><strong>Transaction id</strong></td>
<td>Unique ID generated by the NPS Lite system on successful acceptance of SCF.</td>
</tr>
<tr>
<td><strong>User</strong></td>
<td>The term ‘User’ wherever referred to in the document indicates both a NL-OO and NL-AO.</td>
</tr>
</tbody>
</table>
Introduction:

Subscribers of NPS Lite in the age group of 18 to 60 can join NPS Lite through SHG 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 respective SHG. The Subscribers shall submit their contributions towards NPS to the offices of the SHG. NL-OO/NL-AO shall upload the details of NPS contributions of the Subscribers to the NPS-Lite system. Simultaneously, NL-OO/NL-AO shall transfer the funds to NPS account maintained with Trustee bank. On the basis of contribution details uploaded by NL-OO/NL-AO, CRA will provide fund transfer instructions to the Trustee bank as a part of settlement process. Trustee bank will transfer the funds received from NL-OO/NL-AO to different PFMs as per the details provided by CRA.

NL-OO/NL-AO shall prepare Subscribers’ Contribution File (SCF) for the pension funds and upload it to NPS-Lite system. SCF will contain details such as NL-OO/NL-AO Registration number, PRAN of the Subscriber, amount of the Subscriber contribution, etc. NL-OO/NL-AO shall prepare the SCF only for the Subscribers who are registered in the NPS-Lite system.
Model of Operation:

At the time of registration, SHG shall have to specify the ‘Model of Operation’ it intends to adopt, in NL-OO registration form. A SHG can adopt any one of the following Model of Operations.

Centralised Model:

Under this Model, NL-OO shall prepare a consolidated NL-AO wise subscriber contribution file. NL-OO shall collect the details of the contributions received and upload the same in the NPS Lite system. NL-OO shall also make one consolidated payment to the trustee bank for the contributions accepted.
Decentralised Model:

Under this Model, each NL-AO shall prepare subscriber contribution file based on contributions received and upload the same into NPS Lite system. NL-AO shall also make payment related to contribution accepted to the trustee bank.

Depending on the model of operation adopted by the respective SHG, the function of SCF upload will be carried out either by NL-OO or by NL-AO. Accordingly access rights will be given to NL-OO/NL-AO at the time of registration of NL-OO and NL-AO in the NPS-Lite system.
Systems Requirements for NL-OO/NL-AO:

Pre-Requisites for accessing the NPS-Lite system by NL-OO/NL-AO:

1. Registration of NL-OO & NL-AO in the NPS Lite system with desired model of subscriber contribution uploads.
2. Valid user ids (allotted by CRA) for accessing NPS-Lite system.
3. Minimum IT Infrastructure to be set-up at NL-OO/NL-AO for accessing NPS-Lite system.

NL-OO/NL-AO should have the following software/hardware as a minimum requirement to access NPS-Lite system.

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

<table>
<thead>
<tr>
<th>Software</th>
<th>Minimum Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Browser</td>
<td>Internet Explorer 6.0 and above</td>
</tr>
<tr>
<td>Java Run Time Environment</td>
<td>JRE 1.5 downloadable freely from <a href="http://www.java.com">www.java.com</a></td>
</tr>
<tr>
<td>Operating Systems</td>
<td>Windows 2000 Professional / Windows XP</td>
</tr>
</tbody>
</table>

With the software environment as indicated in the table above, the NL-OO/NL-AO 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)

<table>
<thead>
<tr>
<th>Hardware</th>
<th>Minimum Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Processor</td>
<td>Intel Pentium IV / Celeron (2.66 GHz or Higher CPU).</td>
</tr>
<tr>
<td>Memory</td>
<td>Minimum 512 MB RAM.</td>
</tr>
</tbody>
</table>
Procedure for Installing FPU & FVU:

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. There is a separate FPU for NL-OO and NL-AO. NL-OO/NL-AO 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. NL-OO/NL-AO should ensure that latest version of FPU is being used. NL-OO/NL-AO can get the latest updates of FPU version from CRA website. However, it is not mandatory for NL-OO/NL-AO to use the FPU provided by CRA. NL-OO/NL-AO can alternately use the file formats of FPU and build a utility in their own back office to create the contribution file. In case NL-OO/NL-AO 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).

File Validation Utility (FVU):
FVU is a Java based utility developed by the CRA to ensure that SCF prepared by NL-OO/NL-AO is in conformity with the file formats of CRA. NL-OO/NL-AO 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. NL-OO/NL-AO should ensure that latest version of FVU is being used. NL-OO/NL-AO 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 NL-OO/NL-AO to validate the SCF through FVU before uploading the same to NPS-Lite systems.

1) **Installation of FPU and FVU:** NL-OO/NL-AO 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 in desired folder. (NL-OO/NL-AO may create separate folder on local machine to save FPU and FVU). **It is essential that NL-OO & NL-AO should download the relevant FPU as CRA has developed separate FPU for NL-OO & NL-AO.**

   [Before downloading the FPU & FVU, it is imperative that the NL-OO/NL-AO 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. NL-OO/NL-AO can download the required version of JAVA from [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 NL-OO/NL-AO user as shown in below **Figure 1.** To open the same, user will have to double click on the “.JAR” file.
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 NL-OO/NL-AO user to open the file with the help of an application as displayed in Figure 2 below. In such case, NL-OO/NL-AO shall download the required versions of JAVA:
4) After successful download and installation of FPU & FVU, NL-OO/NL-AO 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

- NL-OO/NL-AO should be registered with CRA and have valid user IDs provided by CRA to access NPS-Lite.
- NL-OO/NL-AO should have required IT Infrastructure for preparing Subscriber Contribution File (SCF) and accessing NPS-Lite system.
- The File Preparation Utility (FPU) & The File Validation Utility (FVU) can be freely downloaded from CRA website www.npscra.nsdl.co.in.
- NL-OO/NL-AO 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 for validation.
- The machine on which the FPU and FVU are to be installed should have JAVA JDK & JRE version 1.5 or more.
Processing of the Subscriber Contributions under NPS-Lite:

Various activities involved in Subscriber contributions processing under NPS Lite 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 NPS Lite system

The activities mentioned above are explained in the following diagram:

**Receipt of Subscriber Contributions**

6) Preparation of SCF using FPU:

The procedure for installation of FPU and FVU has been provided under Point No. ________. NL-OO/NL-AO should ensure that the latest version of FPU is being used for preparation of SCF.

NL-OO/NL-AO shall consolidate all the details of pension contributions of the subscribers to be uploaded to NPS Lite system. NL-OO/NL-AO shall access the “FPU.JAR” file by (double clicking the icon) from the location where FPU is installed. Once NL-OO/NL-AO access “.jar” file, a screen will open as shown in Figure 3 & Figure 4 below. Figure 3 shows the FPU for NL-OO and Figure shows FPU NL-AO.
Figure 3 (FPU for NL-OO)
The FPU shown above consists of two Panels:-

**A) NL-OO/NL-AO & Contribution File Details Panel:**

In this panel, the user shall enter details such as Type of contribution file (Original/Correction), NL-OO/NL-AO Reg. No., NL-OO/NL-AO name & Transaction id (in case of a correction file upload).

**B) 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, and NL-AO/NL-CC registration number.
NL-OO/NL-AO & Contribution File Details Panel:

This panel will open by default when the NL-OO/NL-AO executes (or double clicks on the) ‘FPUJAR’ file. NL-OO/NL-AO user shall enter the following details, as shown in Figure 3 & 4 above.

1) **Type of Contribution File (Original / Correction):** Where NL-OO/NL-AO is preparing a new (fresh) Subscriber Contribution file for uploading to NPS-Lite; user shall select the type of file as ‘Original’. If user wants to make any correction in a SCF which has already been uploaded successfully to NPS-Lite and for which Transaction id is generated, 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 NPS-Lite after successful upload of the SCF.)

3) **NL-OO/NL-AO Reg. No.:** User should enter the NL-OO/NL-AO Reg. No. allotted by CRA on successful registration in CRA system.

4) **Name of NL-OO/NL-AO:** This is an optional field. User can enter the name of NL-OO/NL-AO in this field.

5) **Contribution Details:** i.e., Total Subscriber records, Control total (Co-Contribution), 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 & Figure 6 for NL-OO/NL-AO. NL-OO/NL-AO user shall enter the Subscriber contribution details in this panel for uploading the same to NPS-Lite system. NL-OO/NL-AO user shall upload the contribution details on weakly basis for the Subscribers for whom funds are available.
Figure 5
User shall enter the following details:

1) In case of Decentralised model, NL-AO will prepare the file and will put underlying NL-CCs registration number. Whereas in case of Centralised model, NL-OO shall put the respective NL-AO registration numbers.

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 funds are available to NL-OO/NL-AO. This is an optional field.

5) **Co-**Contribution: If co-contribution has been provided for the subscriber under NPS, then, user shall specify the amount under this field. This is an optional field.

(It is essential to note that both the details i.e. Subscriber contribution and Co-contribution cannot be zero at the same time.)

At the time of entering the data, FPU will perform format and structure level validations of the data which is entered by the NL-OO/NL-AO 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 7** below where PRAN entered is incorrect:
NL-OO/NL-AO can enter the subscriber details manually or copy the data from an excel sheet. To paste data from an excel sheet, NL-OO/NL-AO 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 8 below:
NL-OO/NL-AO user can add or delete the required rows by selecting the **Add Rows** and **Delete Row** button provided at the bottom of the screen.

The NL-OO user can view the total Subscriber contribution amounts for a particular NL-AO by using the filter option provided against NL-AO registration number in this panel. NL-OO can view the total contribution for desired NL-AO as shown below in **Figure 9**. This can be used to verify whether the NL-AO wise aggregate amounts are correct. *(Similarly NL-AO also can view the Subscriber contribution amounts for a particular NL-CC under FPU for NL-AO)*
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 10:
2) 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 11 below:
3) Once user selects the ‘Save’ option on the screen, a confirmation message will be displayed as shown in below Figure 12, which will also mention the path where the file is saved. [An Intermediate file will always be saved with an ‘.fpu’ extension. However, NL-OO/NL-AO user can not validate this intermediate file having ‘.fpu’ extension in FVU or upload to NPS-Lite system.
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 13 below. User shall select required path and give desired file name having maximum 8 characters.

Figure 13
3) FPU will create an output file having extension .txt. FPU will also create a unique Batch id to identify each output 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 14:
4) 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 NL-OO, NL-AO, NL-CC Reg. No., PRAN and receipt number are structurally correct.
   - FPU will validate whether contribution amount is greater than zero.
   - FPU will validate that both the details i.e. subscriber contribution and co-contribution are not zero at the same time.
5) If the FPU encounters any error in the data entered by the user, such as, incorrect NL-AO/NL-CC registration number, null or zero 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) NL-OO/NL-AO shall enter the contribution details for the Subscriber for whom pension 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) Subscriber contribution and Co-contribution fields cannot be Zero at the same time.
5) User shall not be allowed to validate with FVU, the intermediate files generated by FPU. Also intermediate files cannot be uploaded in NPS-Lite system.
6) User will be allowed to open the intermediate file only in the same version of FPU with which it was prepared.
7) 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.
8) 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.
9) The user will have the option to enter the Subscriber name while preparing the file. This is provided only for operational convenience purpose of NL-OO/NL-AO
10) NL-OO/NL-AO user shall not be allowed to upload a FPU generated file having .txt extension to NPS-Lite system before validating the same through FVU.
11) NL-OO/NL-AO user will be allowed to upload SCF once in a week.

Summary

- NL-OO/NL-AO 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.
- NL-OO/NL-AO should use the latest version of FPU.
- The NL-OO/NL-AO Reg. No., and PRAN provided in the Contribution File should be active in NPS-Lite system.
- NL-OO/NL-AO can prepare an Intermediate file using FPU which can be used for record purpose or carry out further modifications.
- NL-OO/NL-AO user will be allowed to upload SCF one in a week.