



Financial Adviser

☎ 011-23715188
वैज्ञानिक और औद्योगिक अनुसंधान परिषद
Council of Scientific & Industrial Research
अनुसन्धान भवन, 2 रफ़ी अहमद किदवई मार्ग
Anusandhan Bhawan, 2 Rafi Ahmad Kidwai Marg
नई दिल्ली -110001
New Delhi-110001

No-34-2(5)/NPS/2021-22

Dated: 30.03.2022

To,
The Controller of Finance & Accounts/
Finance & Accounts Officer
All National Labs/Instt/Units/Centers

Sub:-Activation of Option for Choice of Fund and Investment Pattern in Tier-I of NPS for CSIR Employees-Reg.

Sir/Madam,

In Pursuance of CSIR O.M No-5-1(68)/2009-PD dated 22.02.2022, the matter was taken up with Protean eGov Technologies Limited (formerly NSDL eGovernance Infrastructure Limited) for activation of Option for choice of Fund and Investment Pattern in tier-I of NPS for CSIR employees. The Protean eGov Technologies Limited vide its email dated 29.03.2022 has conveyed its approval for enabling the scheme choice Preference at the subscriber level for CSIR employees.

You are therefore requested to bring this to the notice of all NPS subscribers of your respective labs/Institutes. A copy of email along with form and Standard Operating Procedure for change of Option are enclosed for information and guidance of the CSIR NPS subscribers.

Encl:-As Above

Yours faithfully,

Manoj Kumar
(Manoj Kumar) 30/3/2022

Finance and Accounts Officer

Request letter to NSDL for Choice of Pension funds for CSIR NPS subscribers

From : cabkra@nsdl.co.in

Tue, Mar 29, 2022 05:23 PM

Subject : Request letter to NSDL for Choice of Pension funds for CSIR NPS subscribers

9 attachments

To : PrAOfficerNPS <praonps@csir.res.in>

Cc : Rakesh Bidalia <rbidalia@csir.res.in>, vijayh@nsdl.co.in, sunnyg@nsdl.co.in, shankeys@nsdl.co.in, ashishl@nsdl.co.in, VivekS@nsdl.co.in, Manoj Kumar <faofunds@csir.res.in>

Dear Sir/Madam,

This has reference to the enclosed letter regarding the enabling of Scheme choice preference at the Subscriber level, for your Organization.

In this regard, we would like to inform your office that we have enabled the functionality to change Scheme Preference and the Investment option by/for your Subscribers. The NPS Subscribers mapped under your office can now opt for Scheme Preference and the Investment option of their choice under their respective Tier- I account.

Kindly note that all prospective as well as existing Subscribers mapped under your office can now exercise the choice of Scheme preference change.

The modes by which non-default Schemes can be selected and executed by the Subscribers/Nodal office with the necessary authorization are provided below .

1. Subscriber can select the Pension Fund Manager of his/her choice by submission of the Scheme preference change form (**enclosed** form GoS_S3_SPCF_V1.4) to his/her nodal office. The same request can also be executed online by the Subscriber by visiting the website :

<http://cra-nsdl.com/CRA>

2. The existing Subscribers may also change their Scheme Preference from the current scheme which may have been selected earlier. For changing the Scheme Preference, the existing Subscribers need to follow any of the steps mentioned below:
 - a. The Subscriber may submit the physical copy of the Scheme Preference change request form to the associated Nodal office. The Subscriber is required to download Form GOS-S3 from the CRA website (www.npscra.nsdl.co.in) and submit the duly filled form to the associated Nodal office. The Nodal office is required to initiate the Scheme Preference change request under the CRA application.
 - b. The Subscribers may also raise an online request under the CRA application, for changing the scheme preference. This request would be an OTP based request and hence, it is necessary that the Subscriber's mobile number. is registered with CRA. The request initiated online by the Subscriber needs to be verified & authorised by the associated nodal office in the CRA System.

We have enclosed the Standard Operating Procedure (SoP) for exercising the choice of Scheme preference change and further the same is also available to download at the following webpage : www.npscra.nsdl.co.in > Central Government > Nodal Office Corner > [SOP on Processing of Scheme Preference change request](#)

In case any further information is required, please contact the undersigned or Mr. Vijay Hedge on (vijayh@nsdl.co.in)

We would also like to take this opportunity to inform your office that we at NSDL-CRA have taken an initiative to apprise Nodal offices and Subscribers regarding an educative video **YouTube** by the name of '**NSDL-NPS ki Pathshala**' (<https://bit.ly/2LlvCgA>) .


The informative videos are based on feedback received from various NPS stakeholders. Recently, videos on 'Frequently Asked Questions' have been released, which can be viewed at Government Employees: (<https://bit.ly/2UKsLSb>)

The videos are also available to view from the **NPS CRA** website by accessing the following link. You are requested to disseminate the information to your underlying Nodal offices a to subscribe to the channel to get regular updates on New NPS related videos.

<https://www.npscra.nsdl.co.in/video.php>

Regards,

Shankey Sharma | Assistant Manager
Protean eGov Technologies Limited
(formerly NSDL e-Governance Infrastructure Limited)
M : +918454912849 | T : 022 4090 4219 | W : www.egov-nsdl.co.in

NSDL e-Gov is now  **protean**



Please consider the environment before printing this e-mail

From: Vijay Hedge

Sent: 23 March 2022 13:40

To: Manoj Kumar <faofunds@csir.res.in>

Cc: Rakesh Bidalia <rbidalia@csir.res.in>; Ashish Lodha <ashishl@nsdl.co.in>; CAB CRA <cabkra@nsdl.co.in>

Subject: RE: [External] Fwd: Request letter to NSDL for Choice of Pension funds for CSIR NPS subscribers

Dear Sir,

With reference to the trail mail, the same is under process. We shall inform once the Scheme choice preference functionality is enabled for your respective Subscribers.

Regards,
Vijay

Scheme Preference Change:

Tier II ☐

(i). PENSION FUND SELECTION:

PFM Name (Please select only one)	Please Tick (✓) only one
Birla Sunlife Pension Management Limited	<input type="checkbox"/>
HDFC Pension Management Company Limited	<input type="checkbox"/>
ICICI Prudential Pension Funds Management Company Limited	<input type="checkbox"/>
Kotak Mahindra Pension Fund Limited	<input type="checkbox"/>
LIC Pension Fund Limited	<input type="checkbox"/>
SBI Pension Funds Private Limited	<input type="checkbox"/>
UTI Retirement Solutions Limited	<input type="checkbox"/>

(ii). Investment Option : (Please Tick (✓) in the box given below showing your investment option)Active Choice ☐ Auto Choice ☐

Please note:

- In case you select Active Choice fill up section (iii) below and if you select Auto Choice fill up section (iv) below.
- In case you do not indicate any investment option, your funds will be invested in Auto Choice (LC 50)
- In case you have opted for Auto Choice and fill up section (iii) below relating to Asset Allocation, the Asset Allocation instructions will be ignored and investment will be made as per Auto Choice (LC 50).

(iii). Active Choice Asset Allocation (to be filled up only in case you have selected the 'Active Choice' investment option)

Asset Class	E (Cannot exceed 75%)	C (Max up to 100%)	G (Max up to 100%)	Total	Asset class E-Equity and related instruments; Asset class C-Corporate debt and related instruments; Asset class G-Government Bonds and related instruments.
Specify %				100%	

Please note:

- Upto 50 years of age, the maximum permitted Equity Investment is 75% of the total asset allocation.
- From 51 years and above, maximum permitted Equity Investment will be as per the equity allocation matrix provided in **Annexure A**. The tapering off of equity allocation will be carried out as per the matrix on date of birth.
- The total allocation across E, C, G and A asset classes must be equal to 100%. In case, the allocation is left blank and/or does not equal 100%, the application shall be rejected.

iv) Auto Choice Option (To be filled up only in case you have selected the 'Auto Choice' investment option). In case, you do not indicate a choice of LC, your funds will be invested as per LC 50.

Life Cycle (LC) Funds	Please Tick (✓) Only One	Note: 1. LC 75- It is the Life cycle fund where the Cap to Equity investments is 75% of the total asset 2. LC 50- It is the Life cycle fund where the Cap to Equity investments is 50% of the total asset 3. LC 25- It is the Life cycle fund where the Cap to Equity investments is 25% of the total asset
LC75	<input type="checkbox"/>	
LC50	<input type="checkbox"/>	
LC25	<input type="checkbox"/>	

CRA generated Acknowledgement Number (to be filled by Nodal Office): _____

I _____, the applicant, do hereby declare that Information stated above is true to the best of my information & belief.

Date :

D	D	M	M	Y	Y	Y	Y

Signature/ Thumb Impression of the Subscriber
--

TO BE FILLED/ATTESTED BY DDO (Mandatory if the request is processed by the associated Nodal Office)

Rubber Stamp of the DDO

Signature of the DDO
Name : _____ Designation: _____

TO BE FILLED/ATTESTED BY NODAL OFFICE

Rubber Stamp of the Nodal Office

Signature of the Nodal Office (PAO/DTO/DTA/POP/POP-SP)
Name : _____ Designation: _____

Acknowledgement to the Subscriber

(To be filled by Nodal Office)

Scheme Preference Change:

Tier I

☐

Tier II

☐

Nodal Office Registration Number: _____ PRAN: _____

Name of the Subscriber: _____ Date: __/__/____ Time Stamp: _____

Receipt Number
(Mandatory for POP/POP-SP)

1. POP Transaction Charges:

Rs.

2. Tax as applicable:

Rs.

3. Total Charges:

Rs.

Signature/Stamp of Nodal Office/Place

Instructions for filling the Form

- The Government Subscribers shall use this form for Scheme Preference Change for Tier I and Tier II account.
- Nodal Office[#] refers to PAO/DTO/DTA or a POP/POP-SP.
- All fields mark with (*) are mandatory. All Dates should be in DDMMYYYY Format.
- For Tier I, the Subscribers shall submit the application to associated Nodal Office only.
- For Tier II, the Subscribers shall submit the application to associated Nodal Office or POP.
- For more details on scheme preference change, you may visit CRA website (www.npscra.nsdl.co.in).

Equity Allocation Matrix for Active Choice

Age (years)	Max. Equity Allocation
Upto 50	75%
51	72.50%
52	70%
53	67.50%
54	65%
55	62.50%
56	60%
57	57.50%
58	55%
59	52.50%
60 & above	50%

Please note:

- Upto 50 years of age, the maximum permitted Equity Investment is 75% of the total asset allocation.
- From 51 years and above, maximum permitted Equity Investment will be as per the equity allocation matrix provided above. The tapering off of equity allocation will be carried out as per the matrix on date of birth.

Protean eGov Technologies Limited
(Formerly known as NSDL e-Governance Infrastructure Limited)

STANDARD OPERATING PROCEDURE (SOP)

Processing of Scheme Preference change request

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Abbreviation	Expansion
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory and Development Authority
PF	Pension Fund
NPS	National Pension System
PRAN	Permanent Retirement Account Number
PAO	Pay & Account Office
CDDO	Cheque Drawing and Disbursement Office
CSRF	Common Subscriber Registration Form
IPIN	Internet Personal Identification Number

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2.1	Through Physical form (Annexure GoS-S3 - Request for Scheme Preference Change for Tier II)
	A. Capturing of Scheme Preference Change request by the Nodal Office (PAO/ CDDO) in the CRA System
	B. Authorization of the Scheme Preference Change Request by the Nodal Office (PAO/ CDDO) in the CRA System
2.2	Logging Online in the CRA System
	C. Authorization of Online Scheme Preference Change Request by the Nodal Office
3.	Impact of Scheme Preference Change

1. Background:

As per the Ministry of Finance Gazette Notification dated January 31, 2019, the Central Government Subscribers w.e.f. **April 1, 2019** will have the option of selecting the Pension Funds (PFs) and Investment Pattern in Tier I account. The Subscriber can choose any one of the available PFs and Investment Option as per their choice. If the choice is not exercised by the Subscriber, NPS contributions will be invested in the existing Schemes - LIC, SBI and UTI will act jointly as default PFs as per the guidelines issued by the Government of India/ PFRDA.

The Subscriber can select any one of the investment schemes as mentioned below:

Active Choice:

1. **Scheme G** - 100% of contribution shall be invested in Government Bonds and related instruments.

Auto Choice:

2. **Scheme LC 25** - It is the Life cycle fund where the Cap to Equity investments is 25% of the total asset.
3. **Scheme LC 50** - It is the Life cycle fund where the Cap to Equity investments is 50% of the total asset.

However, for Tier II Account, the Subscribers had been provided the flexibility to choose any one out of the available PFMs and also the scheme and percentage in which the selected PFM would invest the funds. For more details on 'Investment Option', please refer 'Information on Scheme Preference' available on CRA website.

In the upcoming sections, we have provided the following:

- Under Section 2, procedure to be followed by Nodal Offices (PAOs/ CDDOs) for executing the request of Scheme Preference Change has been provided.
- Under Section 3, the changes that certain areas like Subscriber registration and Transaction Statement will undergo have been provided.

2. Procedure for submitting Scheme Preference Change Request

Subscribers of the Government Sector have two options to submit their Scheme Preference Change request.

2.1 Through Physical Form: The Subscriber will have an option to submit physical Scheme Preference Change Request Form to the associated Nodal Office. The Subscriber is required to download Form GOS-S3 (Request for Scheme Preference Change) from CRA website (www.npskra.nsd.com.in) and submit the dully filled form to associated Nodal Office. The Nodal Office is required to capture the Scheme Preference Change request in the CRA System.

2.2 By Logging Online into the CRA System: Subscribers may also raise an online request in the CRA System for changing the scheme preference. This request will be an OTP based request and hence, it is imperative that the Subscribers' Mobile No. is registered with CRA. *The request initiated online by the Subscriber needs to be verified & authorised by the associated Nodal office in the CRA System.*

2.1 Submission of Scheme Preference Change Request through Physical form

The process to be followed by the Nodal Offices for capturing the Scheme Preference Change request submitted by underlying Subscribers through physical form (Annexure GoS-S3).

A. Capturing of Scheme Preference Change request by the Nodal Office (PAO/ CDDO) in the CRA System:

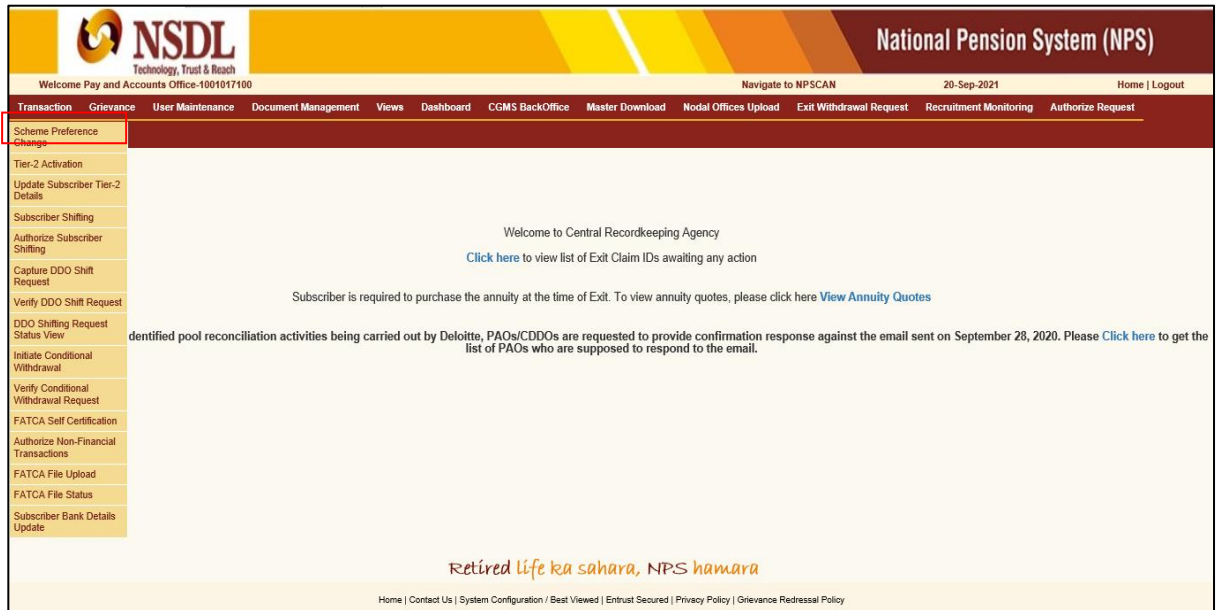
- The Maker User (Nodal Office) is required to login to the CRA System – www.cra-nsdl.com with the User ID and Internet Password (I-PIN) provided by Protean-CRA as shown in **Figure 1** below:



The screenshot displays the NSDL National Pension System (NPS) website. On the left, there is a vertical menu with various service icons and labels: Annual Transaction Statement on Email, Invest in NPS, Activate Tier II Account, FATCA Compliance, Annuity Quotes, Grievance / Enquiry Status, Subscriber Registration/Photo-Signature Modification Request, Status using Receipt Number, Subscriber Withdrawal Status, and PRAN Card Dispatch Status. On the right, there are two login sections. The top section is for 'Subscribers' and includes fields for User ID, Password, and Enter Captcha, with a Submit button and links for Reset Password, IPIN for eNPS, and Help/Instructions for Login. The bottom section is for 'Nodal Offices / Other Intermediaries' and includes radio buttons for I-PIN and Digital Certificate, followed by fields for User ID, Password, and Enter Captcha, with a Submit button and links for Reset Password and Help/Instructions for Login. The bottom of the page features the tagline 'Retired Life ka sahara, NPS hamara' and a footer with links: Home, Contact Us, System Configuration, Best Viewed, Entrust Secured, Privacy Policy, and Grievance Redressal Policy.

Figure 1

- Maker User is required to select ‘**Scheme Preference Change**’ option under ‘**Transaction**’ tab as shown in **Figure 2** below.



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Navigate to NPSCAN 20-Sep-2021 Home | Logout

Transaction **Grievance** User Maintenance Document Management Views Dashboard CGMS BackOffice Master Download Nodal Offices Upload Exit Withdrawal Request Recruitment Monitoring Authorize Request

Scheme Preference Change

Tier-2 Activation
Update Subscriber Tier-2 Details
Subscriber Shifting
Authorize Subscriber Shifting
Capture DDO Shift Request
Verify DDO Shift Request
DDO Shifting Request Status View
Initiate Conditional Withdrawal
Verify Conditional Withdrawal Request
FATCA Self Certification
Authorize Non-Financial Transactions
FATCA File Upload
FATCA File Status
Subscriber Bank Details Update

Welcome to Central Recordkeeping Agency
[Click here](#) to view list of Exit Claim IDs awaiting any action

Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here [View Annuity Quotes](#)

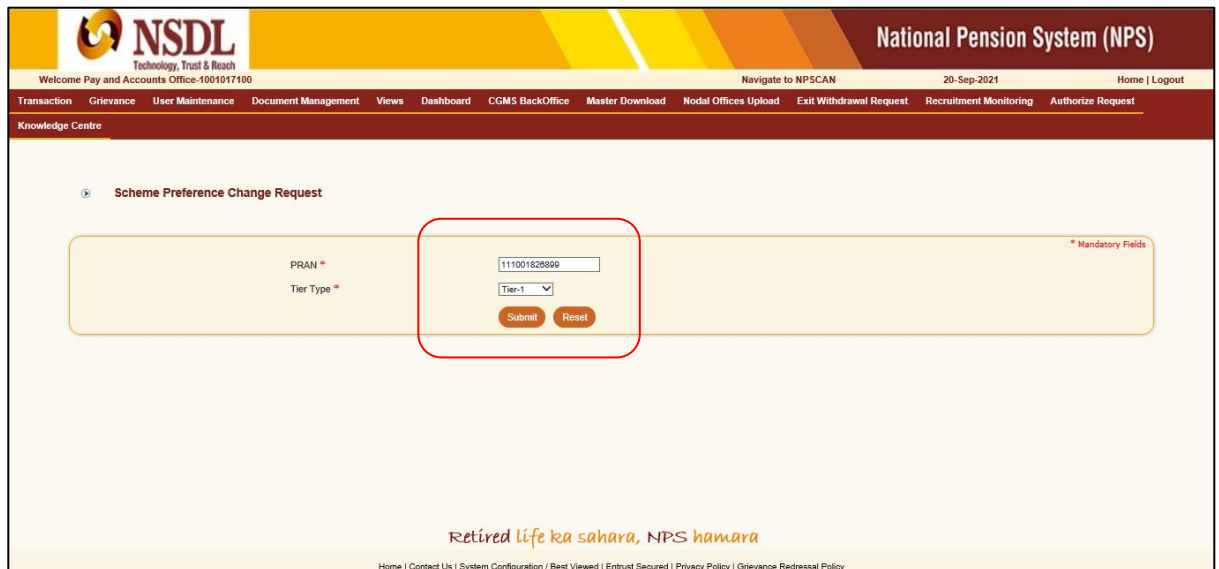
Identified pool reconciliation activities being carried out by Deloitte, PAOs/CDDOs are requested to provide confirmation response against the email sent on September 28, 2020. Please [Click here](#) to get the list of PAOs who are supposed to respond to the email.

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Figure 2

- On the next screen, Maker User is required to enter the **Subscribers’ PRAN**, select the **Tier Type** and click on the **Submit button** as show in **Figure 3** below:



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Navigate to NPSCAN 20-Sep-2021 Home | Logout

Transaction Grievance **User Maintenance** Document Management Views Dashboard CGMS BackOffice Master Download Nodal Offices Upload Exit Withdrawal Request Recruitment Monitoring Authorize Request

Knowledge Centre

Scheme Preference Change Request

PRAN * 111001826899 * Mandatory Fields
Tier Type * Tier-1

Submit Reset

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Figure 3

- The next screen will display the existing scheme details of the PRAN entered and the option of PFM change and Scheme Preference Change will appear as selected by default as shown in **Figure 4** below. The Maker User has to click on the **Submit** button.

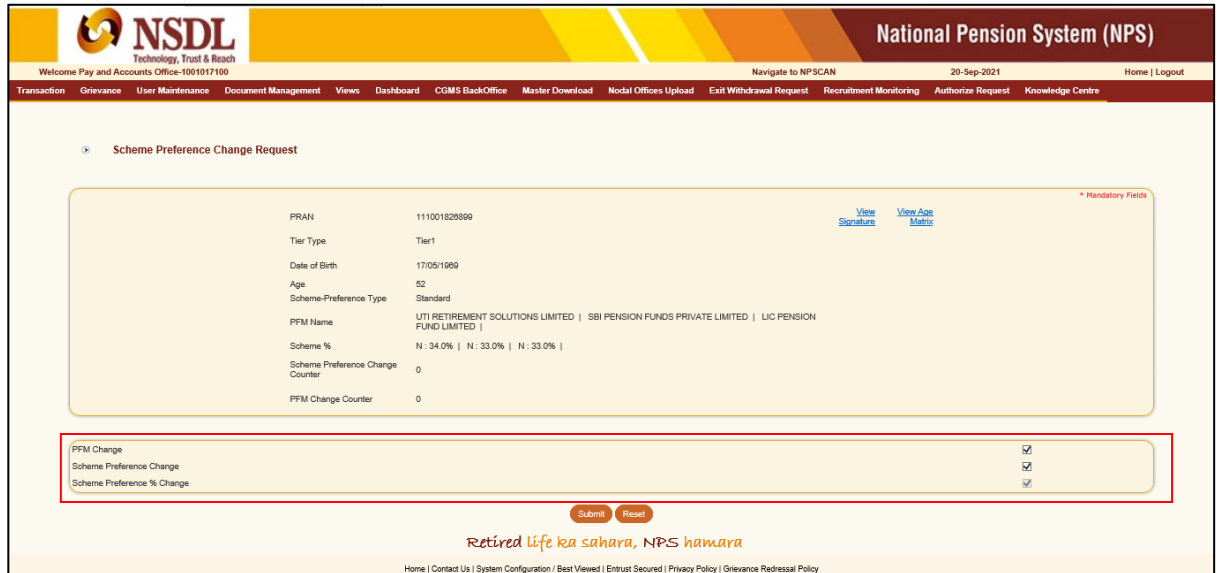


Figure 4

- On the next screen the Maker User needs to select the **Scheme Preference Type** out of the two types available i.e. 'Active Choice' and 'Auto Choice'.

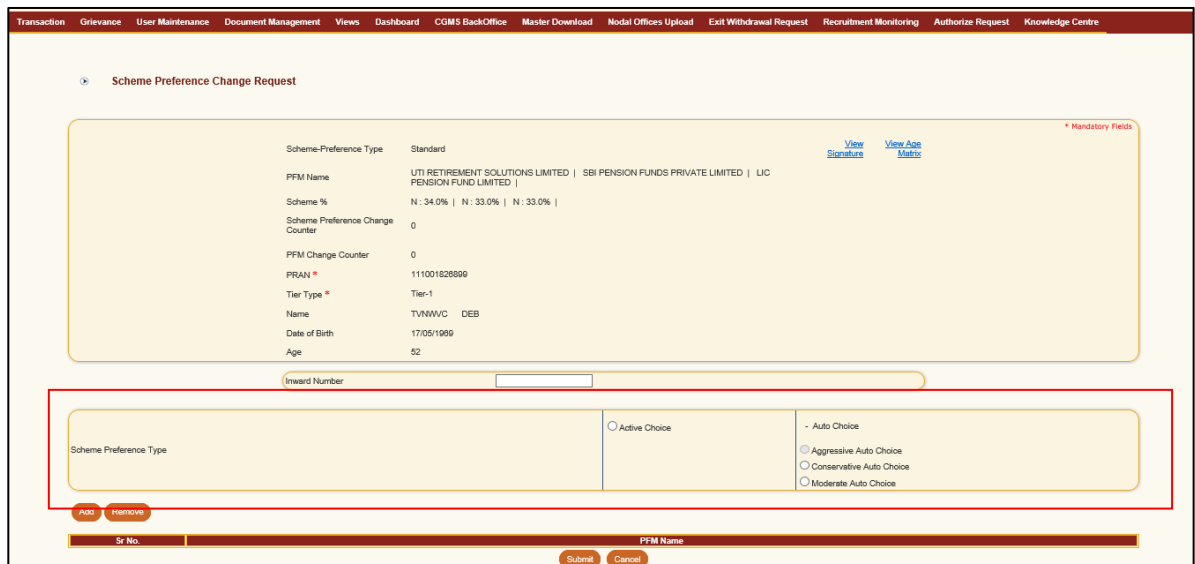
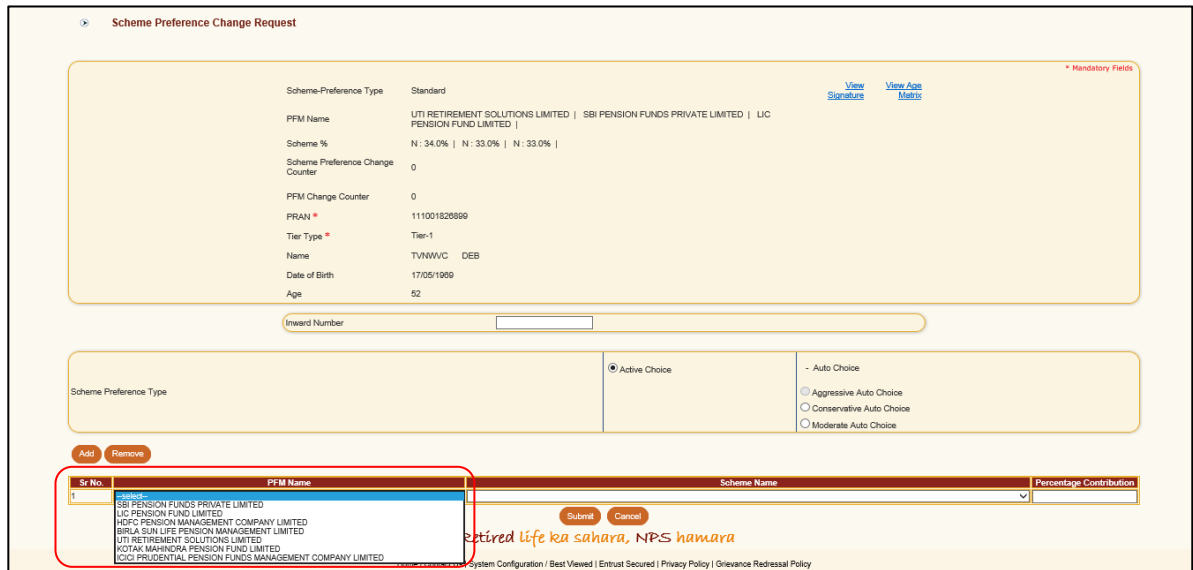


Figure 5

- Upon selecting **Active Choice** option, the screen will display list of all **eight PFM**s with option of **100% Government scheme** only as shown in **Figure 6** below:



Scheme Preference Change Request

Scheme-Preference Type: Standard [View Signature](#) [View App Matrix](#) * Mandatory Fields

PFM Name: UTI RETIREMENT SOLUTIONS LIMITED | SBI PENSION FUNDS PRIVATE LIMITED | LIC PENSION FUND LIMITED |

Scheme %: N : 34.0% | N : 33.0% | N : 33.0% |

Scheme Preference Change Counter: 0

PFM Change Counter: 0

PRAN: 111001826869

Tier Type: Tier-1

Name: TVNWVC DEB

Date of Birth: 17/05/1969

Age: 52

Inward Number:

Scheme Preference Type: ☒ Active Choice ☐ - Auto Choice ☐ Aggressive Auto Choice ☐ Conservative Auto Choice ☐ Moderate Auto Choice

[Add](#) [Remove](#)

Sr No.	PFM Name	Scheme Name	Percentage Contribution
1	SBI PENSION FUNDS PRIVATE LIMITED		
2	LIC PENSION FUND LIMITED		
3	HDFC PENSION MANAGEMENT COMPANY LIMITED		
4	BIRLA SUN LIFE PENSION MANAGEMENT COMPANY LIMITED		
5	UTI RETIREMENT SOLUTIONS LIMITED		
6	KOTAK MAHINDRA PENSION FUND LIMITED		
7	ICICI PRUDENTIAL PENSION FUNDS MANAGEMENT COMPANY LIMITED		

[Submit](#) [Cancel](#)

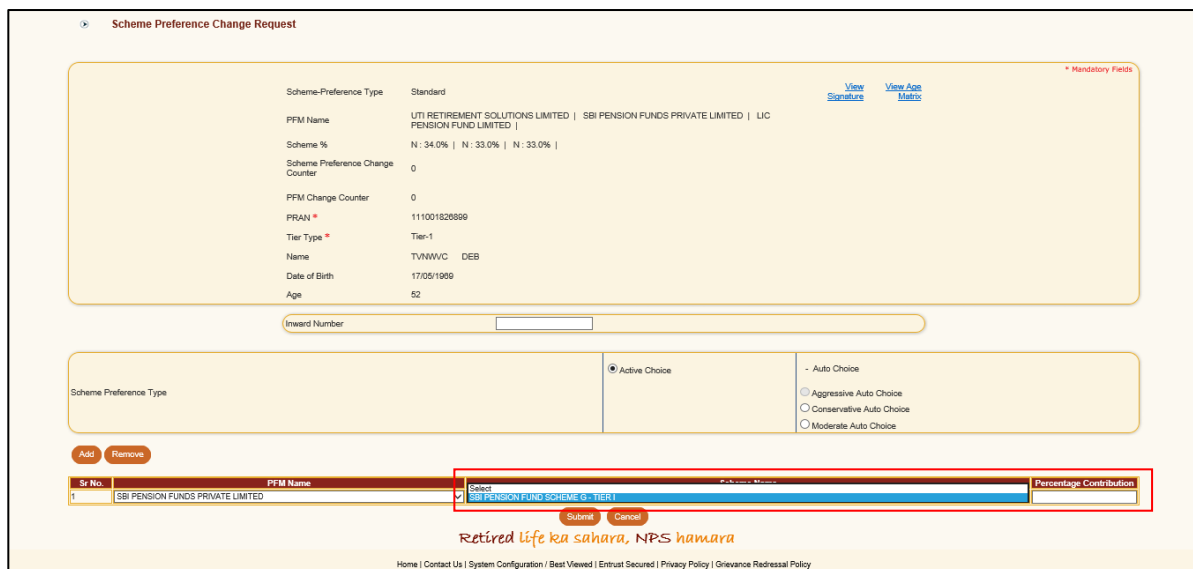
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Z

Figure 6

- The Maker User will have to select the PFM of Subscribers' choice and Percentage allocation and click on the **Submit** button.



Scheme Preference Change Request

Scheme-Preference Type: Standard [View Signature](#) [View App Matrix](#) * Mandatory Fields

PFM Name: UTI RETIREMENT SOLUTIONS LIMITED | SBI PENSION FUNDS PRIVATE LIMITED | LIC PENSION FUND LIMITED |

Scheme %: N : 34.0% | N : 33.0% | N : 33.0% |

Scheme Preference Change Counter: 0

PFM Change Counter: 0

PRAN: 111001826869

Tier Type: Tier-1

Name: TVNWVC DEB

Date of Birth: 17/05/1969

Age: 52

Inward Number:

Scheme Preference Type: ☒ Active Choice ☐ - Auto Choice ☐ Aggressive Auto Choice ☐ Conservative Auto Choice ☐ Moderate Auto Choice

[Add](#) [Remove](#)

Sr No.	PFM Name	Scheme Name	Percentage Contribution
1	SBI PENSION FUNDS PRIVATE LIMITED	Selected	100%

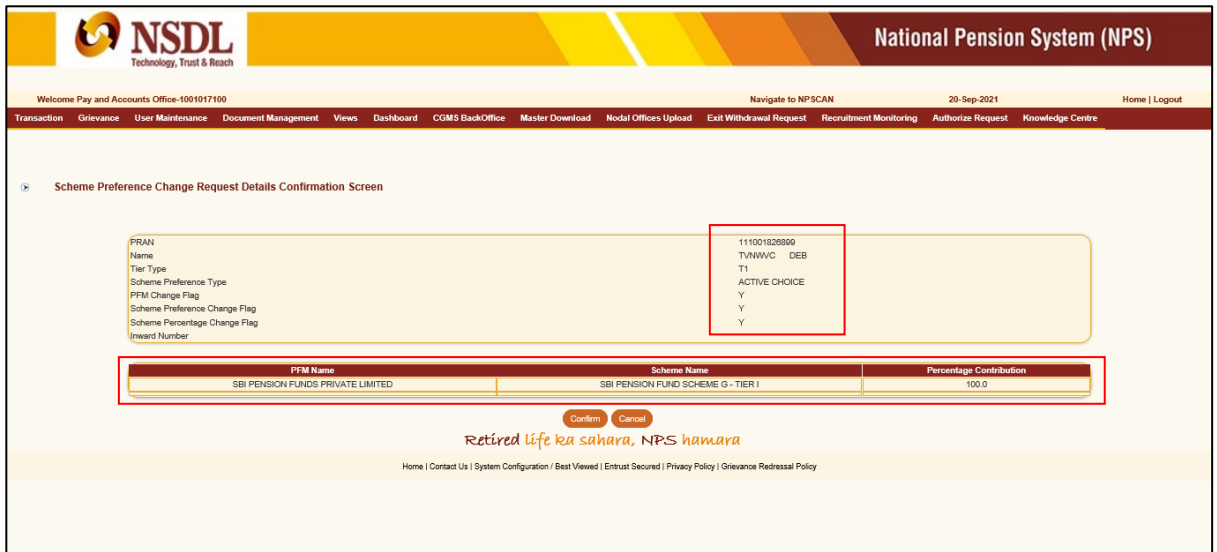
[Submit](#) [Cancel](#)

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Figure 7

- The next screen will display the Scheme Preference Type and the selected PFM details as shown in **Figure 8** below:



NSDL Technology, Trust & Reach | National Pension System (NPS)

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Transaction | Grievance | User Maintenance | Document Management | Views | Dashboard | CGMS BackOffice | Master Download | Nodal Offices Upload | Exit Withdrawal Request | Recruitment Monitoring | Authorize Request | Knowledge Centre

➤ Scheme Preference Change Request Details Confirmation Screen

PRAN: 111001828899
 Name: TVNWWC DEB
 Tier Type: T1
 Scheme Preference Type: ACTIVE CHOICE
 PFM Change Flag: Y
 Scheme Preference Change Flag: Y
 Scheme Percentage Change Flag: Y
 Inward Number: Y

PFM Name	Scheme Name	Percentage Contribution
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I	100.0

Confirm Cancel

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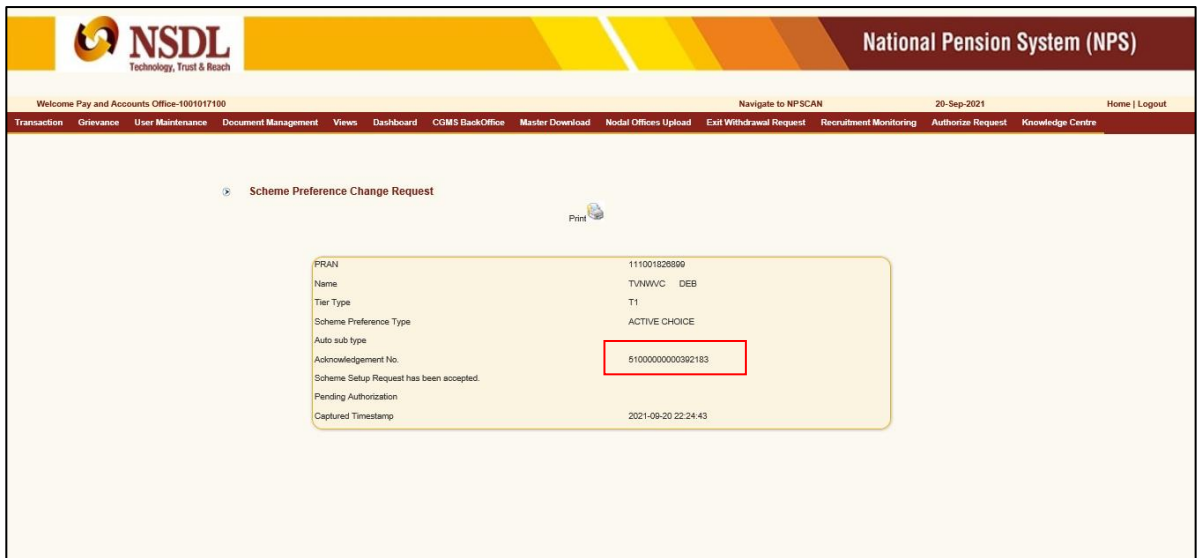
Home | Contact Us | System Configuration / Best Viewed | Entrust Secured | Privacy Policy | Grievance Redressal Policy

Figure 8

The Maker User needs to check the details and click on **Confirm** button.

- Upon confirmation, an acknowledgement number will be generated as shown in the below figure.

Z



NSDL Technology, Trust & Reach | National Pension System (NPS)

Welcome Pay and Accounts Office-1001017100 | Navigate to NPSCAN | 20-Sep-2021 | Home | Logout

Transaction | Grievance | User Maintenance | Document Management | Views | Dashboard | CGMS BackOffice | Master Download | Nodal Offices Upload | Exit Withdrawal Request | Recruitment Monitoring | Authorize Request | Knowledge Centre

➤ Scheme Preference Change Request

Print

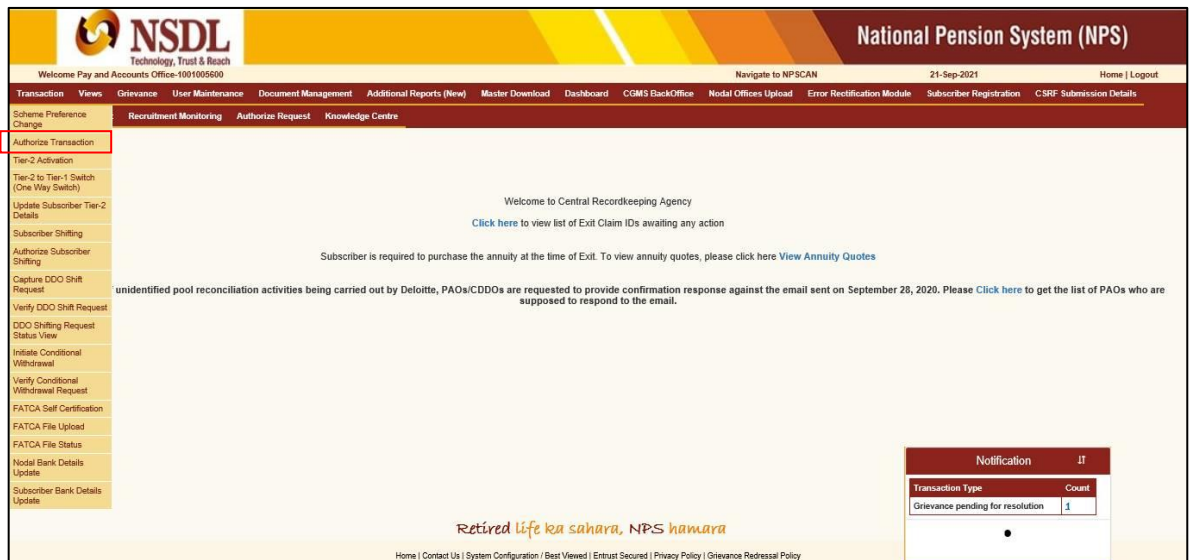
PRAN: 111001828899
 Name: TVNWWC DEB
 Tier Type: T1
 Scheme Preference Type: ACTIVE CHOICE
 Auto sub type: Y
 Acknowledgement No: 5100000000392183
 Scheme Setup Request has been accepted.
 Pending Authorization: Y
 Captured Timestamp: 2021-09-20 22:24:43

Figure 9

The Maker User can take a print out of the acknowledgement page by clicking on the print icon provided for future reference and for authorization of the Scheme Preference Change request.

B. Authorization of the Scheme Preference Change Request by the Nodal office (PAO/ CDDO) in the CRA System:

- The Checker User is required to login into the CRA system to authorize the Scheme Preference Change request with the second User ID and IPIN.
- Checker User is required to select '**Authorize Transaction**' option under '**Transaction**' tab as shown in **Figure 10** below.



NSDL Technology, Trust & Reach
Welcome Pay and Accounts Office-1001005600

Navigate to NPSCAN 21-Sep-2021 Home | Logout

Transaction Views Grievance User Maintenance Document Management Additional Reports (New) Master Download Dashboard CGMS BackOffice Nodal Offices Upload Error Rectification Module Subscriber Registration CSRF Submission Details

Scheme Preference Change Recruitment Monitoring Authorize Request Knowledge Centre

Authorize Transaction

Tier-2 Activation
Tier-2 to Tier-1 Switch (One Way Switch)
Update Subscriber Tier-2 Details
Subscriber Shifting
Authorize Subscriber Shifting
Capture DDO Shift Request
Verify DDO Shift Request
DDO Shifting Request Status View
Initiate Conditional Withdrawal
Verify Conditional Withdrawal Request
FATCA Self Certification
FATCA File Upload
FATCA File Status
Nodal Bank Details Update
Subscriber Bank Details Update

Welcome to Central Recordkeeping Agency
[Click here](#) to view list of Exit Claim IDs awaiting any action

Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here [View Annuity Quotes](#)

unidentified pool reconciliation activities being carried out by Deloitte, PAOs/CDDOs are requested to provide confirmation response against the email sent on September 28, 2020. Please [Click here](#) to get the list of PAOs who are supposed to respond to the email.

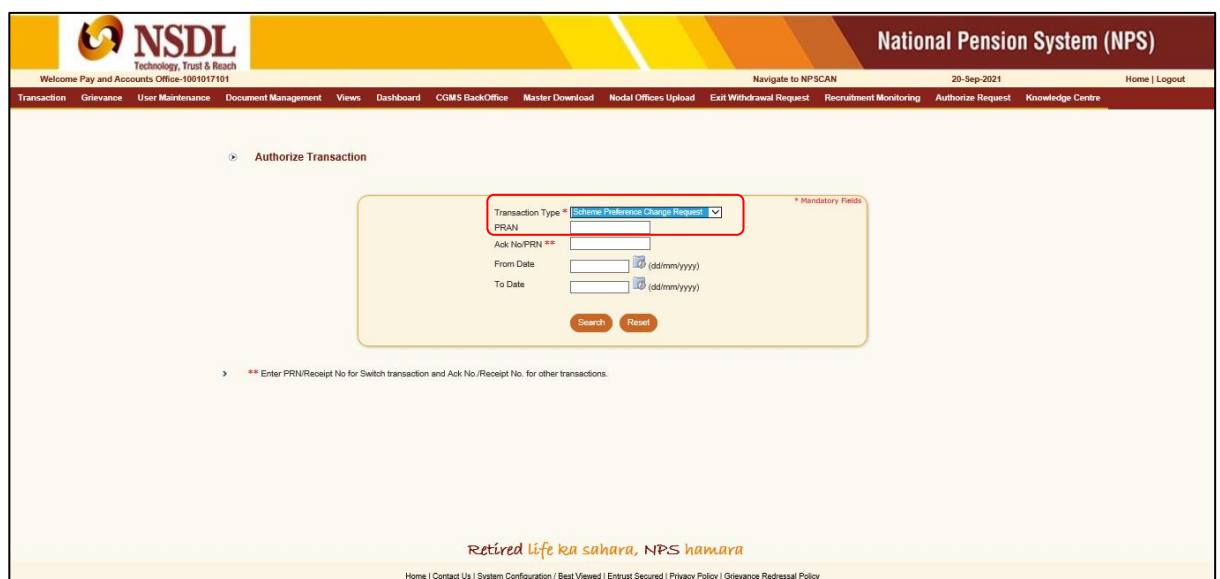
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Notification	
Transaction Type	Count
Grievance pending for resolution	1

Figure 10

- On the next screen the Checker User has to select the **Transaction Type** as **Scheme Preference Change Request**.



NSDL Technology, Trust & Reach
Welcome Pay and Accounts Office-1001017101

Navigate to NPSCAN 20-Sep-2021 Home | Logout

Transaction Grievance User Maintenance Document Management Views Dashboard CGMS BackOffice Master Download Nodal Offices Upload Exit Withdrawal Request Recruitment Monitoring Authorize Request Knowledge Centre

Authorize Transaction

Transaction Type * **Scheme Preference Change Request** *

PRAN

Ack No/PRN **

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

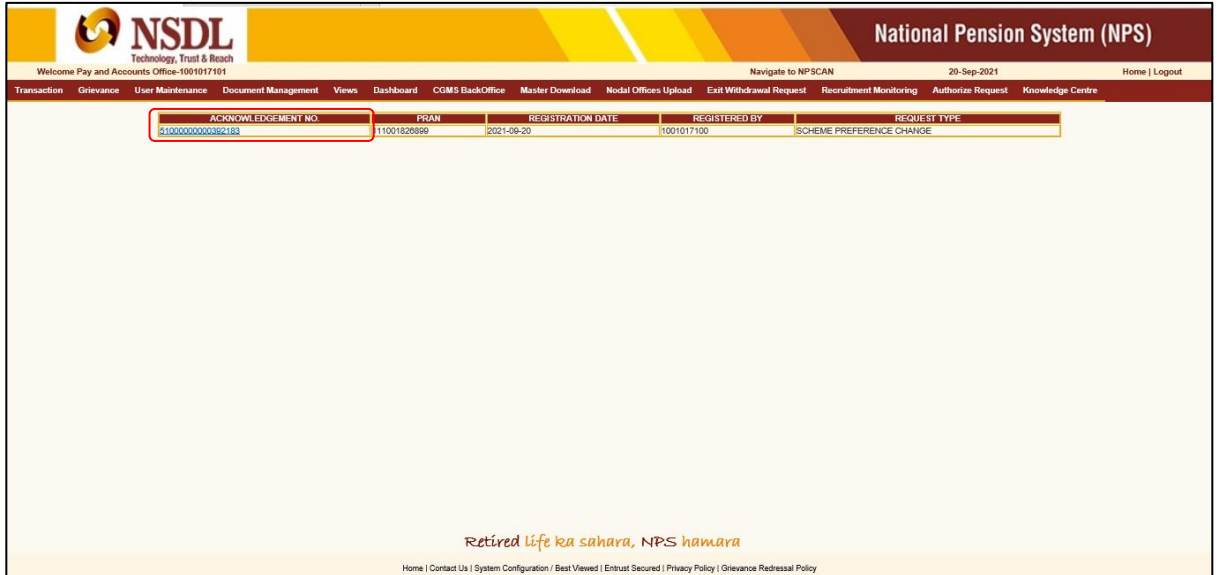
** Enter PRN/Receipt No for Switch transaction and Ack No./Receipt No. for other transactions.

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Figure 11

- On the next screen, the Checker User needs to click on the Acknowledgement number of the request pending for authorization.

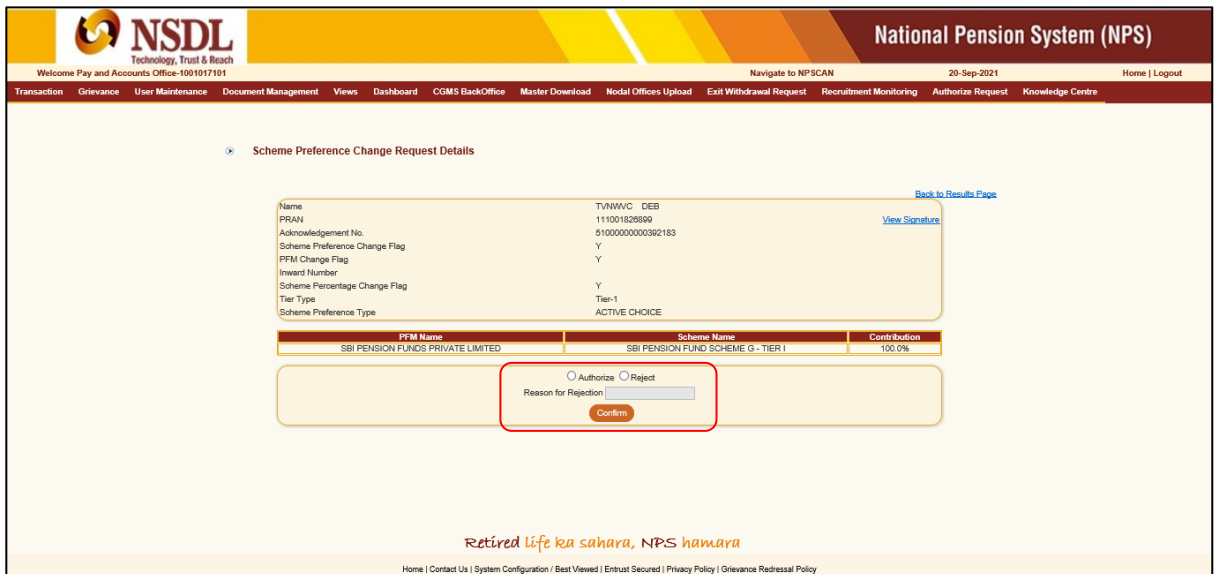


ACKNOWLEDGEMENT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE
5100000000382183	11001826899	2021-09-20	1001017100	SCHEME PREFERENCE CHANGE

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Figure 12

- On the next and last screen, the Checker User needs to verify the details entered by the Maker User, select the **Authorize** option and click on **Confirm** button.



Scheme Preference Change Request Details

Name: TVNWWC DEB
 PRAN: 111001826899
 Acknowledgement No.: 5100000000382183
 Scheme Preference Change Flag: Y
 PFM Change Flag: Y
 Inward Number: Y
 Scheme Percentage Change Flag: Y
 Tier Type: Tier-1
 Scheme Preference Type: ACTIVE CHOICE

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[View Signature](#)

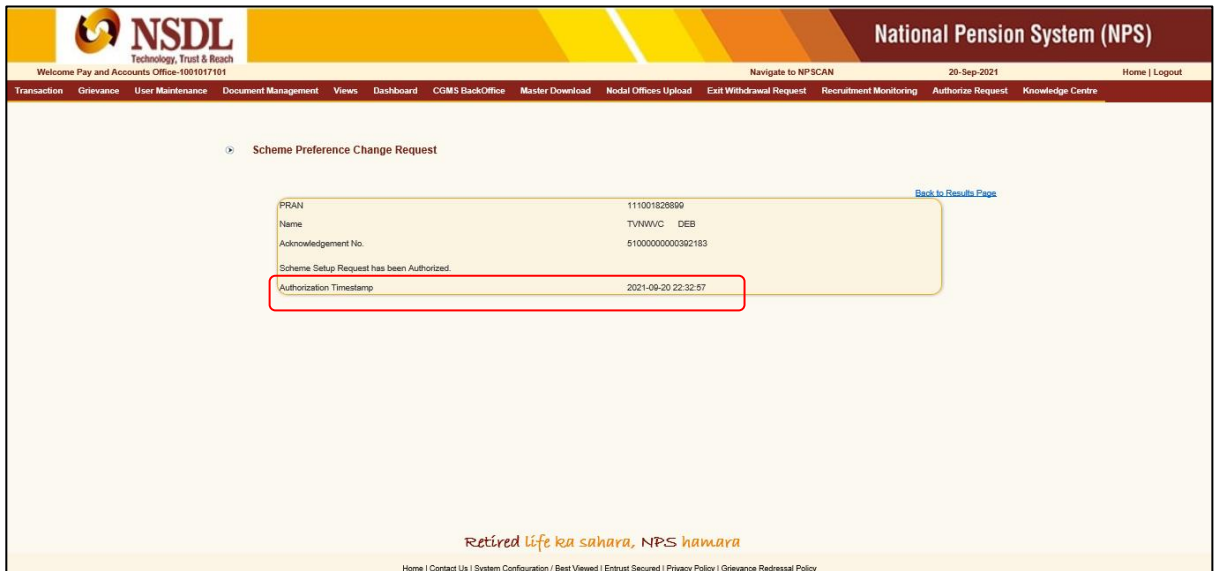
PFM Name	Scheme Name	Contribution
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I	100.0%

☐ Authorize ☐ Reject
 Reason for Rejection:

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Figure 13

- The Checker User may also reject the request by providing proper rejection remarks in case of any discrepancy found in the request.
- Upon authorization of the request, the next screen will display the **Authorization Timestamp** of the request.



The screenshot displays the NSDL National Pension System (NPS) portal. The header includes the NSDL logo and the text 'Technology, Trust & Reach'. The main navigation bar lists various options: Transaction, Grievance, User Maintenance, Document Management, Views, Dashboard, CGMS BackOffice, Master Download, Nodal Officers Upload, Exit Withdrawal Request, Recruitment Monitoring, Authorize Request, and Knowledge Centre. The page title is 'Scheme Preference Change Request'. A table shows the request details:

PRAN	111001828699
Name	TVNWWC DEB
Acknowledgement No.	51000000000392183
Scheme Setup Request has been Authorized.	
Authorization Timestamp	2021-09-20 22:32:57

A red box highlights the 'Authorization Timestamp' field. A link 'Back to Results Page' is visible in the top right corner. The footer includes the slogan 'Retired life ka sahara, NPS hamara' and a list of links: Home, Contact Us, System Configuration, Best Viewed, Entrust Secured, Privacy Policy, and Grievance Redressal Policy.

Figure 14

On authorization of request, the Scheme Preference for the given PRAN will be changed on the next day. Nodal Office can check the status of the request in the CRA system under “View” option.

2.2 Verification and authorisation of the Scheme Preference Change request submitted by Subscribers online

Subscribers may also raise an online request in the CRA System for changing the scheme preference. This request will be an OTP based request and hence, it is imperative that the Subscribers' Mobile No. is registered with CRA. The request initiated online by the Subscriber needs to be verified & authorised by the associated Nodal office in the CRA System. The Verifier User will verify the request (with one User ID) and the Authoriser User will authorise the request (with other User ID).

A. Verification of Online Scheme Preference Change Request by the Nodal Office:

- The Nodal Office User needs to login to the CRA System with the User ID and Internet Password (IPIN) provided by CRA.
- The Verifier User needs to select '**Verify Subscriber Scheme Preference Change Request**' available under '**Authorize Request**' tab.

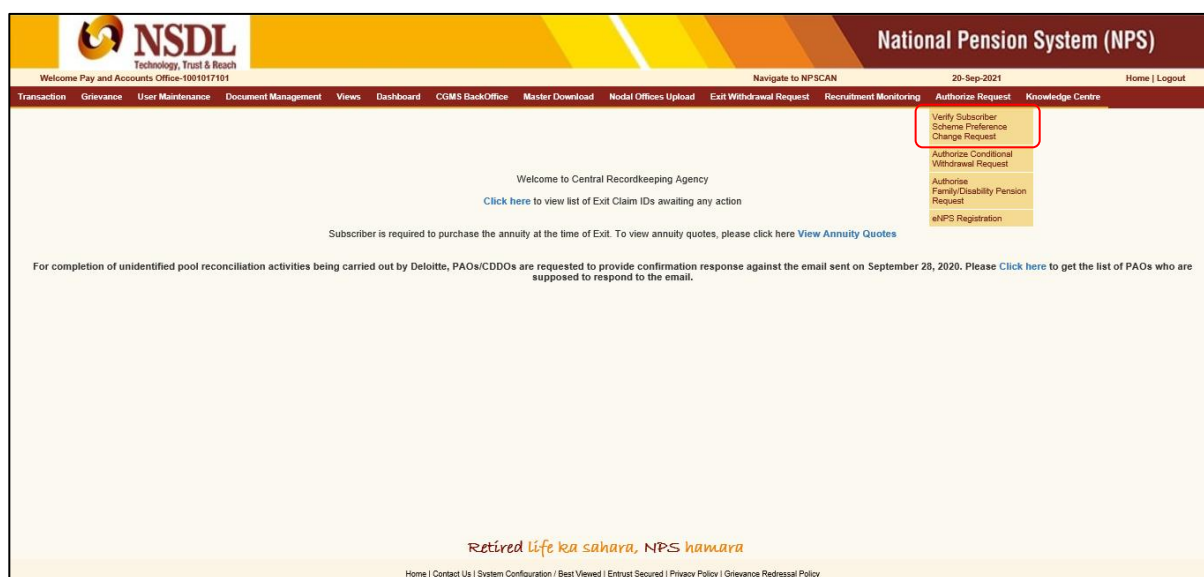



Figure 15

- On the next screen, the Verifier User is required to enter any one of the given criteria. i.e. PRAN of the Subscriber or Acknowledgement of the request or the Date range.



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Verify Subscriber Scheme Preference Change Request Initiation - Search

PRAN

Acknowledgement No.

From Date

To Date

(dd/mm/yyyy)

(dd/mm/yyyy)

* Mandatory Fields

Search

Reset

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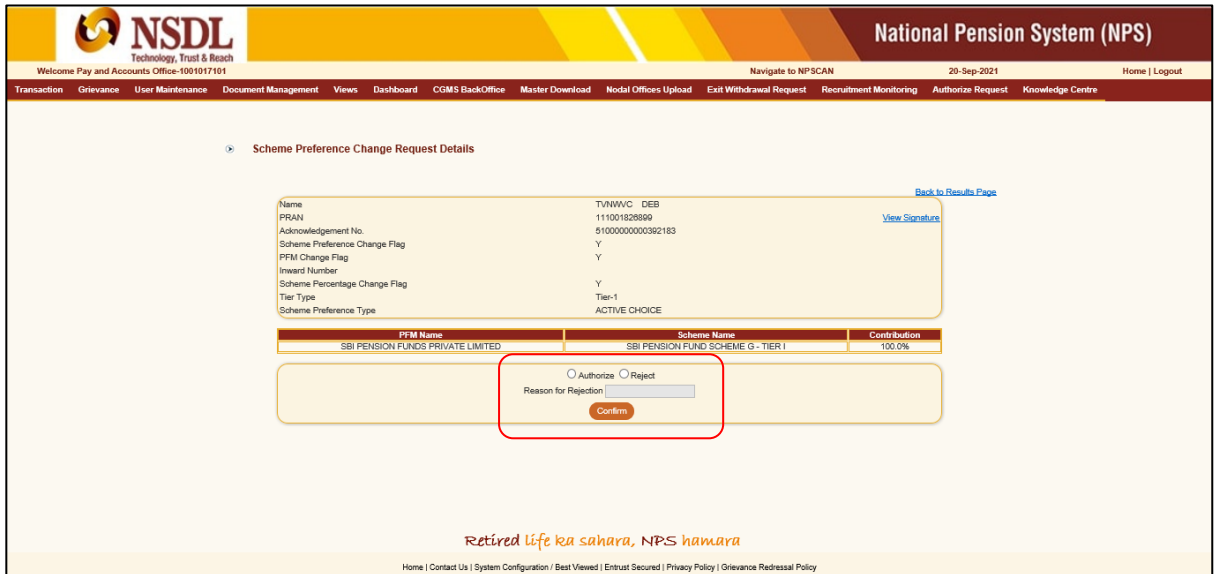
Figure 16

- The User needs to click on the acknowledgement number pending for Nodal Office verification.

[illegible]

Figure 17

- The next screen will show the details of the Scheme Preference Change request captured by the Subscriber. The User needs to verify the details and select the ‘**Authorize**’ option and then click on ‘**Confirm**’ button to complete the request.



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➤ Scheme Preference Change Request Details

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Name TVNWWC DEB
PRAN 111001028699
Acknowledgement No. 5100000000392183 [View Signature](#)
Scheme Preference Change Flag Y
PFM Change Flag Y
Inward Number Y
Scheme Percentage Change Flag Y
Tier Type Tier-1
Scheme Preference Type ACTIVE CHOICE

PFM Name	Scheme Name	Contribution
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I	100.0%

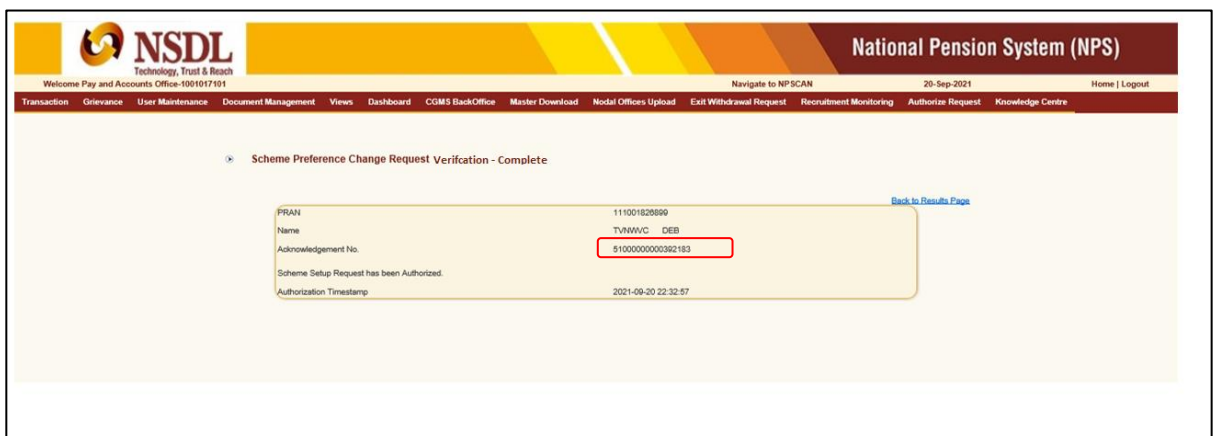
☐ Authorize ☐ Reject
Reason for Rejection
[Confirm](#)

Retired life ka sahara, NPS hamara

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Figure 18

- The User may also reject the request by providing proper rejection remarks in case of any discrepancy found in the request.
- Upon verification of the request, the next screen will display the **Verification Timestamp** of the request and this completes the Scheme Preference Change request.



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National Pension System (NPS)
Navigate to NPSCAN 20-Sep-2021 Home | Logout

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➤ Scheme Preference Change Request Verification - Complete

[Back to Results Page](#)

PRAN 111001028699
Name TVNWWC DEB
Acknowledgement No. 5100000000392183
Scheme Setup Request has been Authorized.
Authorization Timestamp 2021-09-20 22:32:57

Figure 19

The authorizer User will authorize the request in the CRA system by following the process provided above under Section **2.1(B)**. On authorization of request, the Scheme Preference for the given PRAN will be changed.

3. Impact of Scheme Preference Change:

Following are the areas that have undergone changes due to introduction of Scheme Preference Option for Central Government Subscribers:

A. Subscriber Registration:

The Subscriber is allowed to select the Pension Fund and Investment Pattern as per his/her choice at the time of registration under NPS w.e.f. April 1, 2019. The Subscriber is required to provide the relevant details in Subscriber Registration Form (CSRF) as provided below in **Figure 20 & 21** (*the sentences that have been modified in the CSRF are highlighted in RED*).

POP/POP-SPs rendering services under NPS and Annexure S10 is available on CRA website).			
I would like my PRAN to be printed in Hindi	YES	NO	If Yes, please submit details on Annexure II
10. PENSION FUND (PF) SELECTION AND INVESTMENT OPTION* (Please refer to Sr no. 6 of the instructions)			
(i) PENSION FUND SELECTION (Tier I) : Please read below conditions before opting for the choice of Pension Funds:			
1. Government Sector: The following Pension Funds (PFs) will act jointly as default PFs, if choice is not exercised by the government employee/subscriber			
(a) LIC Pension Fund Limited (b) SBI Pension Funds Pvt. Limited (c) UTI Retirement Solutions Ltd.			
In case of Central Autonomous Bodies (CAB)/ State Government (SG)/State Autonomous Bodies (SAB) employees, selection made under this section will be ignored, if choice to employees is not notified by the respective State Govt/Ministry.			
2. All Citizen Model: Subscribers under All Citizen model have the option to choose the available PFs as per their choice in the table below.			
3. Corporate Model: Subscribers shall have the option to choose the available PFs as per the below table in consultation with their respective Employer.			
4. NPS Lite: NPS Lite is a group choice model where subscriber has a choice of PF and investment option as available with Aggregator.			
Name of the Pension Fund (Please select only one)	Please Tick (V)	Default Choice of Pension Funds	
LIC Pension Fund Limited		Available in Government sector, if employee/subscriber does not exercise choice of PF	
SBI Pension Funds Private Limited			
UTI Retirement Solutions Limited			
ICICI Prudential Pension Funds Management Company Limited			
Kotak Mahindra Pension Fund Limited			
Reliance Capital Pension Fund Limited			
HDFC Pension Management Company Ltd			
Birla Sunlife Pension Management Limited			
* Selection of 01 Pension Fund is mandatory for All Citizen subscriber			
(ii) INVESTMENT OPTION			
(Please Tick (V) in the box given below showing your investment option).			
Active Choice		Auto Choice	
Please note:			
1. In case you have selected Active Choice fill up section (iii) below and if you have selected Auto Choice fill up section (iv) below .			
2. In case you do not indicate any investment option, your funds will be invested in Auto Choice (LC 50).			
3. In case you have opted for Auto Choice and have filled up section (iii) below relating to Asset Allocation, the Asset Allocation instructions will be ignored and investment will be made as per Auto Choice (LC 50).			

Figure 20

Ver 1.4						CSRF
(iii) ACTIVE CHOICE – ASSET ALLOCATION (to be filled up only in case you have selected 'Active Choice' the investment option)						
Asset Class	E (Cannot exceed 75%)	C (Max up to 100%)	G (Max up to 100%)	A (Cannot exceed 5%)	Total	Asset class E-Equity and related instruments; Asset class C-Corporate debt and related instruments; Asset class G-Government Bonds and related instruments; Asset Class A-Alternative Investment Funds including instruments like CMBS, MBS, REITS, AIFs, Invts etc.
Specify in %					100%	
Choices in Govt sector	Not available	Available	Not available	In case of Government employee/subscriber the Active choice of Asset Allocation is restricted to Asset Class 'G' only		
Please note:						
1. Upto 50 years of age, the maximum permitted Equity Investment is 75% of the total asset allocation.						
2. From 51 years and above, maximum permitted Equity Investment will be as per the equity allocation matrix provided in Annexure A. The tapering off of equity allocation will be carried out as per the matrix on date of birth.						
3. The total allocation across E, C, G and A asset classes must be equal to 100%. In case, the allocation is left blank and/or does not equal 100%, the application shall be rejected						
(iv) AUTO CHOICE OPTION (to be filled up only in case you have selected the 'Auto Choice' investment option).						
In case, you do not indicate a choice of LC, your funds will be invested as per LC 50.						
Life Cycle (LC) Funds	Please Tick (V) Only One	Choices in Govt sector	Note: 1. LC 75- It is the Life cycle fund where the Cap to Equity investments is 75% of the total asset			
LC 75		Not available	2. LC 50- It is the Life cycle fund where the Cap to Equity investments is 50% of the total asset			
LC 50		Available	3. LC 25- It is the Life cycle fund where the Cap to Equity investments is 25% of the total asset			
LC 25			4. Govt. employee can exercise Auto Choice of Asset Allocation for LC 25 & LC 50 only			

Figure 21

However, if the choice is not exercised by the Subscriber, NPS contributions will be invested in the existing schemes – LIC, SBI and UTI who will act jointly as default PFs as per the guidelines issued by the Government of India/PFRDA.

B. Contribution Transactions: With the implementation of the new Scheme Preference Change option, all the Tier I accumulated contributions (Regular, Arrear, Voluntary) will be redeemed and reinvested in new scheme as per the guidelines issued by the Government of India/PFRDA. Further all the subsequent contribution thereon will be invested in the new scheme opted by the Subscriber.
