



**KFin Technologies Limited – Central Recordkeeping Agency**



**PFRDA**

**Standard Operating Procedure**

**For**

**Change requests V 2.3**

## Document Revision History

Sr.No.	Version	Prepared / Revised By	Reviewed & Approved By		Reasons for revisions
			Name	Date	
1	1	Raghwendra Sharma	Sarvadeep Singh	Jan 27, 2017	Initial version
2	2	Raghwendra Sharma	Sarvadeep Singh	20th Nov 2018	Change in Organization name from "Karvy Computershare Private Ltd" to "Karvy Fintech Pvt Ltd"
3	2.1	Raghwendra Sharma	Sarvadeep Singh	4th Dec 2019	Change of Logo and Name from Karvy Fintech Pvt Ltd to Kfin Technologies Pvt Ltd.
4	2.2	Raghwendra Sharma	Sarvadeep Singh	4th Dec 2020	Standardization Of SOP in new template format
5	2.2	Raghwendra Sharma	Sarvadeep Singh	1 <sup>st</sup> Dec,2021	No Changes
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7	2.3	Raghwendra Sharma	Siddharth Gautham	18 <sup>th</sup> March,2023	Change in company name and logo. Added new SOP format.

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## 1. Overview

The National Pension System (NPS) was introduced by the Government of India to enable its citizens (in the Government/All-citizen/Corporate sector) to effectively plan for their retirement through reasonably safe and market based returns. Periodic contributions from the subscribers (and their employers – for Government/Corporate sector), are invested in Pension Funds chosen by the subscriber from the approved list. On attaining superannuation, part of the accumulated wealth can be withdrawn lump-sum and the balance can be invested in an “Annuity” with a registered ASP (Annuity Service Provider), so that the subscriber gets regular monthly pension from the Annuity purchase. There are other regulations regarding withdrawal, under various circumstances. Each subscriber is registered with the CRA and is allotted a PRAN (Permanent Retirement Account Number). This ID is used to track all his/her transactions, contributions, change of details, scheme preferences etc.

NPS is operated through various intermediaries at various stages, as given below:

1. Registration of subscribers – Application is submitted by the Subscriber and routed through *Nodal Offices* – to CRA. Permanent Retirement Account is created in the CRA system and PRAN is allotted to the subscribers by the CRA.
2. Deposit of contribution is made by Subscribers to the Nodal Offices (Contribution is deducted from the salary by the Nodal Offices, for Government employees). The funds are remitted by *Nodal Offices* to the *Trustee Bank*, with details being uploaded in the CRA system by the Nodal Offices.
3. Transfer of funds from *Trustee Bank* to *PFM* (as selected) – On reconciliation & as per settlement instructions from CRA
4. Changes in subscriber details (address, scheme preference etc.) - intimated by Subscribers are routed through Nodal Offices – to CRA system. In case of changes in scheme preference etc., new instructions are accordingly implemented in the daily settlement run by CRA.
5. On Exit/ withdrawal - Application is submitted by Subscribers and routed through Nodal Offices – to CRA. On processing, CRA gives instructions to the PFM to transfer the funds to the Trustee Bank. The Trustee Bank would transfer the lump-sum withdrawal to the Subscriber’s Bank account and the ‘Annuity’ amount to the ASP. The subscriber would thereafter receive monthly payouts from the ASP.

Hence, the various intermediaries in the functioning of the NPS system are:

1. **Nodal Offices** – They are the main interface for subscribers. Their functions include:
  - a. Receiving applications for registration / changes in details / withdrawals from subscribers, verification and forwarding of the same to CRA for processing
  - b. Receiving contributions from subscribers and upload of contribution details in the CRA system
  - c. Deposit of funds (contributions) with Trustee Bank and reconciliation thereof with the details uploaded

The Nodal Offices- for various models/sectors – are as given below:

Model/Sector	Registration/change requests/withdrawals	Transfer & uploading of contributions	Over-seeing Nodal
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	& receipt of contributions		Offices
For Central Government employees:	DDO, PAO	PAO	Pr.AO
For State Government employees:	DDO, DTO	DTA (Centralized mode) DTO (De-centralized mode) DTA & DTO (Quasi centralized mode)	DTA
For 'All Citizen' model:	POP-SP & POP	POP (Centralized mode) POP-SP (De-centralized mode) POP & POP-SP (Quasi centralized mode)	POP
For Corporate model:	CHO/CBO POP – for Tier II	CHO/POP	POP

2. **Trustee Bank** – Their functions include:

- a. Receipt of funds from Nodal Offices for contribution deposit and reconciliation thereof with the details uploaded in the CRA system
- b. Transfer of funds to PFMs as per settlement instructions from CRA
- c. On withdrawal, transfer of funds to Subscriber's bank account (lump-sum portion of withdrawal)
- d. On withdrawal, transfer of funds to ASP (the annuitized portion)

3. **Pension Fund Manager (PFM)** – Their functions include:

- a. Receipt of funds from Trustee Bank and investment thereof as per subscribers' preference
- b. Updation of NAV etc.
- c. On withdrawal, transfer of accumulated wealth to the Trustee Bank, as per instructions from CRA.

4. **Annuity Service Provider (ASP)** – Their functions include:

- a. Receipt of funds from Trustee Bank and instructions from CRA, for investment in annuity for subscribers, on withdrawal
- b. Maintaining annuity scheme with the subscribers thereafter (monthly payouts, queries etc.)

5. **Central Record-keeping Agency (CRA)** – Their functions include registration and interface with all intermediaries and recording all transactions i.e.:

- a. Registration of Nodal Offices
- b. Registration of Subscribers
- c. Running settlement on upload of contribution details by Nodal Offices and funds receipt confirmation by Trustee Banks
- d. Settlement instructions to Trustee Banks to transfer funds to PFMs

- e. Processing change requests / withdrawals
- f. Instructions to Trustee Banks/PFM/ASPs on withdrawal

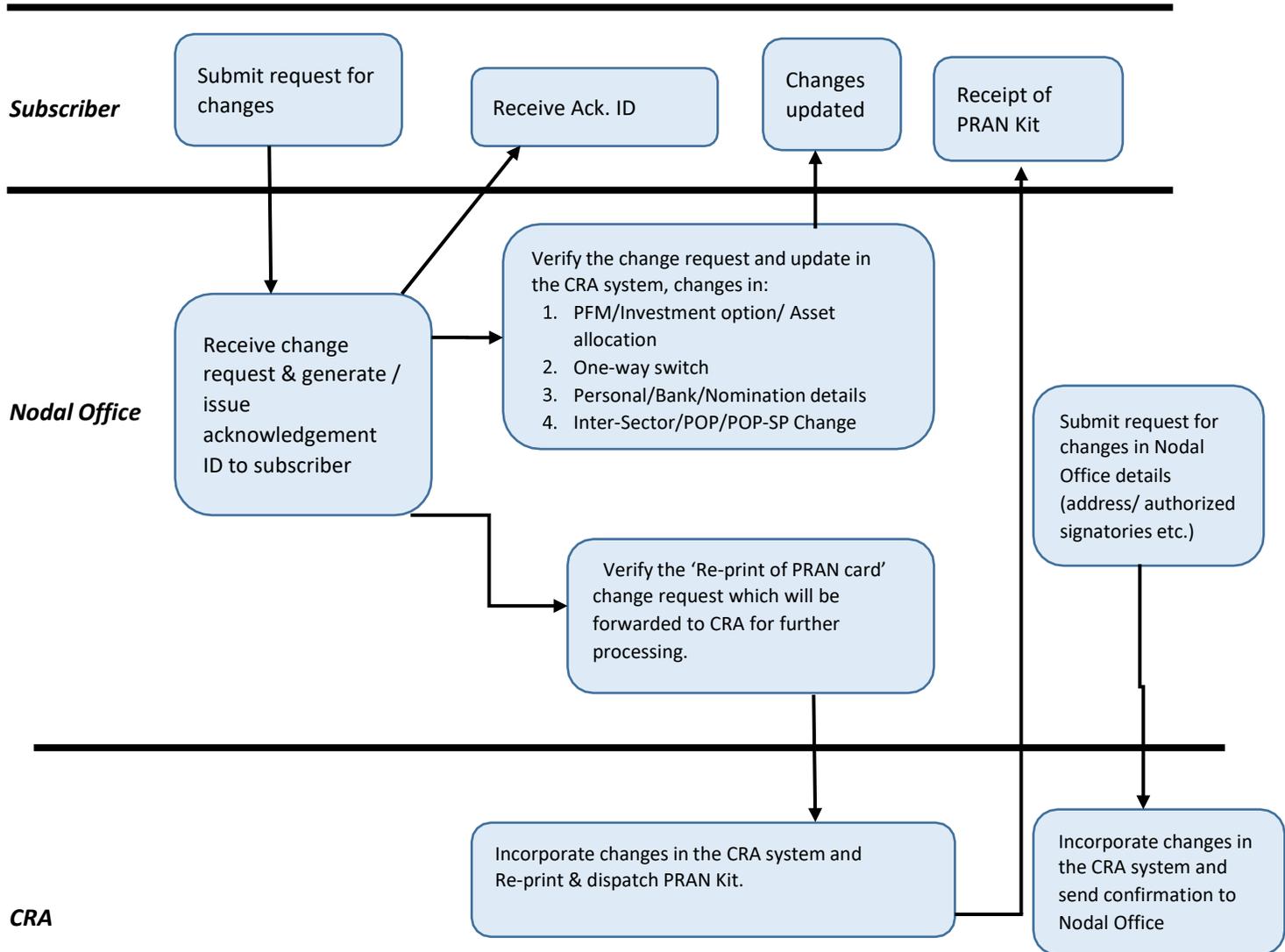
- g. Providing interface to subscribers for checking status of applications/grievances etc. and providing SOT to the subscribers.

As explained above, all stakeholders i.e., the Subscribers and all the intermediaries (Nodal Offices, ASP, PFM and TB) are registered with the CRA. Any requests for updating changes in information relating to these stakeholders have to be registered with the CRA, so that the correct details are updated in the CRA system. This document deals with change requests for various stakeholders.

**ACRONYMS USED:**

<b><i>Acronym</i></b>	<b><i>Description</i></b>
ASP	Annuity Service Provider
CBO	Corporate Branch Office
CHO	Corporate Head Office
CRA	Central Record-keeping Agency
DDO	Drawing & Disbursing Officer
DTA	Directorate of Treasuries & Accounts
DTO	District Treasury Office
I-PIN	Internet Personal Identification Number
Nodal Office Registration No.	Unique Registration Number allotted by CRA to Nodal Office
NPS	National Pension System
PAO	Pay & Accounts Office
PFM	Pension Fund Manager
POP	Point of Presence
POP-SP	POP Service Provider
Pr.AO	Principal Accounts Office
PRAN	Permanent Retirement Account Number
T-PIN	Tele-query Personal Identification Number

## 2. Process Chart with swim lanes – Change requests



### 3. Subscribers' Change Requests:

The details of subscribers are maintained in the CRA system with the PRAN being used to identify all transactions related to a subscriber. The following types of changes may be made by the subscribers:

**Commercial Transactions changes** – i.e., changes which have a financial implication Impact on the subscriber's accumulated pension wealth. These include:

1. Changes in PFM/Scheme/Investment Option/ Asset allocation
2. One Way Switch (from Tier II account to Tier I account)
3. Inter Sector Change Request (this may result in changes in Investment options etc., which may have a financial implication)

**Non-Commercial Transactions changes** – i.e., Changes in personal details etc. These include:

4. POP/POP-SP Change
5. Nominee Add/Change/Remove
6. Name, Address, Email and Phone no/Bank Account
7. Change in Signature/Photo
8. PRAN Reprint Request
9. IPIN/TPIN Reset request
10. Duplicate SOA Request

Of these, the following change requests may be made directly by the subscriber online, by logging into the CRA website using his I-PIN:

- Change in PFM/Investment option/Asset allocation
- Change in address (Using Aadhaar)
- Change in email ID/mobile number
- Viewing Account details / Transaction statement

The detailed steps for each of the above changes are given below:

#### 3.1 Changes in PFM/Scheme/Investment Option/ Asset allocation:

**PFM /Scheme Change Request** – Subscribers under the 'All Citizen' and 'Corporate'

models have an option to change the Pension Fund Manager once in a year, for both Tier I & Tier II accounts. Subscribers in the 'Government sector' however, have this option only in respect of their Tier II accounts.

**Investment Option & Asset allocation Change request-** Subscribers under the 'All Citizen' and 'Corporate' models have an option to change the investment option i.e., 'Auto' or 'Active' choice and the 'Asset allocation' percentages (for 'Active choice' option), Twice in a year, for both Tier I & Tier II accounts. Subscribers in the 'Government sector' however, have this option only in respect of their Tier II accounts.

For Tier I & II account of All-citizen/Corporate subscribers & Tier II account of Government sector subscribers, the investment can be made in Equity (Category E), Corporate bonds (Category C), Government Securities (Category G) and Aggressive category (Category A). The Subscriber has an option to choose one of the following two choices of investments:

**Active Choice –**

1. Under this type of investment pattern, the Subscriber must choose one fund manager and the schemes provided by the respective fund manager.
2. A subscriber opting for 'Active Choice' may select any or all four available asset classes (E, ,G, C & A). However, the percentage allocation under category E cannot exceed 75% and the allocation under category A cannot exceed 5%.
3. The sum of percentage allocation across all the selected asset classes must equal 100.

**Auto Choice –**

Under Auto Choice, the subscriber should choose a PFM for investment of funds. However, under this option, unlike in the case of Active Choice, the Subscriber's contribution shall be managed in a pre-determined asset allocation ratio defined by PFRDA.

A subscriber can make the changes in PFM/Scheme preferences online, in the CRA website, using his I-PIN. (Not applicable for Tier I account, for Government sector subscribers).

Alternatively, Subscriber can submit a written request to the CRA, for the same. The steps for making changes in PFM/Scheme/Investment Option/Asset allocation through a written request are given below:

1. Subscriber has to submit an application Form **UOS-S3**, to the POP/POP-SP with which he/she is registered.
2. In case the Subscriber wants to change Scheme Preference for both the Tiers then

he/she should submit separate forms for each Tier.

3. A copy of the PRAN card should be enclosed with the application.
4. The change request forms can be obtained from the POP/POP-SP/PAO/DTO/DDO or can be downloaded from the CRA website.
5. Subscriber will be allowed to raise a Scheme Preference change request through POP/POP-SP only once in a financial year (within specified time window) for each Tier. For Government sector only Tier II scheme preference change is allowed & for 'All Citizen/Corporate' scheme preference changes for either or both Tier I & Tier II, are allowed.
6. The POP/POP-SP, on receipt of the application, should verify the following:
  - Request form is duly signed by the Subscriber.
  - PRAN provided by the Subscriber is valid.
  - Subscriber should have an active Tier-I/Tier-II account for which the request is being raised
  - PRAN (Subscriber) is associated with the concerned POP-SP
  - Only one PFM is selected
  - Subscriber can choose Scheme Preference Change between Auto & Active.
  - If subscriber is selecting type 'Active' then he/she has to mandatorily give the percentage of asset allocation.
  - Percentage contribution value for all the schemes must be integers. Fractional values will not be accepted
  - The sum of percentage of asset allocation shall be equal to 100% with maximum weightage allowed to 'E' (Equity) is 75% and the maximum weightage allowed for category A is 5%. In addition, Percentage contribution value for any of the schemes cannot be zero.
  - In case of 'Auto Choice', the percentage of asset allocation need not be filled by the subscriber. In case the subscriber does, the Asset Allocation instructions will be ignored and investment will be made as per Auto Choice.
  - In case both the investment option and the asset allocation are left blank, the subscriber's funds will be invested as per Auto Choice.
  - Subscriber should not have changed PFM, Scheme and Investment option within current financial year.
7. On successful verification and acceptance, the POP/POP-SP shall issue a 17-digit receipt number as an acknowledgment ID for accepted request. POP/POP-SP shall generate this receipt from KFintech CRA system or through their back office system containing the 'Receipt Number' as per the algorithm specified by CRA as mentioned below.
  - First 2 digits (from left) – Type of request e.g., **15** for Scheme Preference



- Next 7 digits - Registration Number of POP-SP e.g., 6000002
- Next 8 digits - Running sequence number eg.00000001

Please find below the process for generating the receipt number in KFintech CRA system:

- PoP staff will receive the request and will check for completeness.
- User will go to <https://cra.kfintech.com/> and logs in as a POP-SP with credentials provided by KFintech CRA.
- User will click on menu “MIS” and sub-menu “MIS Receipt Generation”.

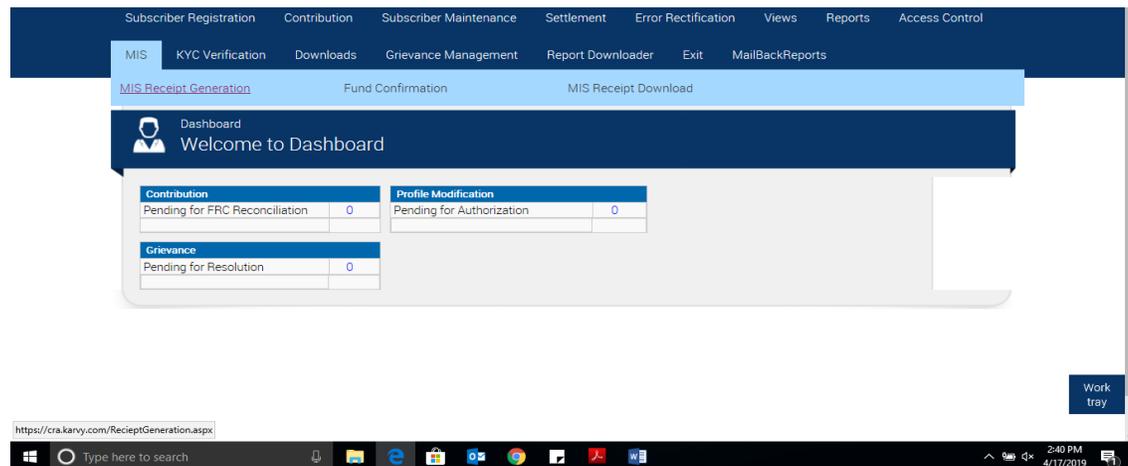


Figure A

- User will select the appropriate request type and will provide the required details such as PRAN, Tier Type. Based on the PRAN, subscriber details (subscriber name, Date of Birth, State). Maximum POP Charges permissible by the PFRDA will be displayed to the User. POP User can edit the charges, if required. User will click on ‘Generate Receipt’ to generate the receipt. Receipt will be auto-downloaded which User will hand over to the subscriber.

The screenshot shows a web browser window with the URL <https://cra.karvy.com/ReceiptGeneration.aspx>. The form is titled "National Pension System" and contains the following fields:

POP Reg	<input type="text"/>	POP SP Reg	<input type="text"/>
Request Type	Scheme preference change <input type="checkbox"/>		
PRAN	<input type="text"/>	Subscriber Name	<input type="text"/>
Subscriber DOB	<input type="text"/>	State	Please select <input type="button" value="v"/>
Tier Type	Please select <input type="button" value="v"/>		
POP Charges	<input type="text"/>	Service Tax and Cess	<input type="text"/>
IGST (18%)	<input type="text"/>	CGST (9%)	<input type="text"/>
SGST/UTGST (9%)	<input type="text"/>	Total Charges	<input type="text"/>

At the bottom of the form, there are two buttons: "Generate Receipt" and "Reset". Below the buttons, a note reads: "Note: If you don't see a new window after clicking the Generate Receipt button, Please make sure your browser is not blocking POP UP windows. Enable Pop Ups for this".

Figure B

- 8. Capturing of Subscriber Request for change in PFM scheme in CRA system.
- 9. Nodal office will login in the CRA system by using Maker ID.

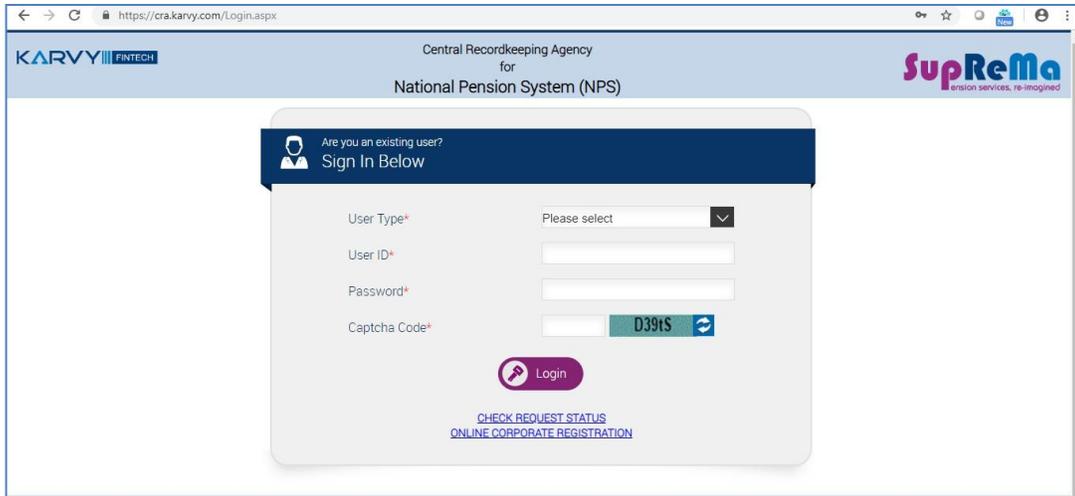


Figure 1

Nodal Office User will Login by entering the User name , User ID and Password provided by the CRA as shown below

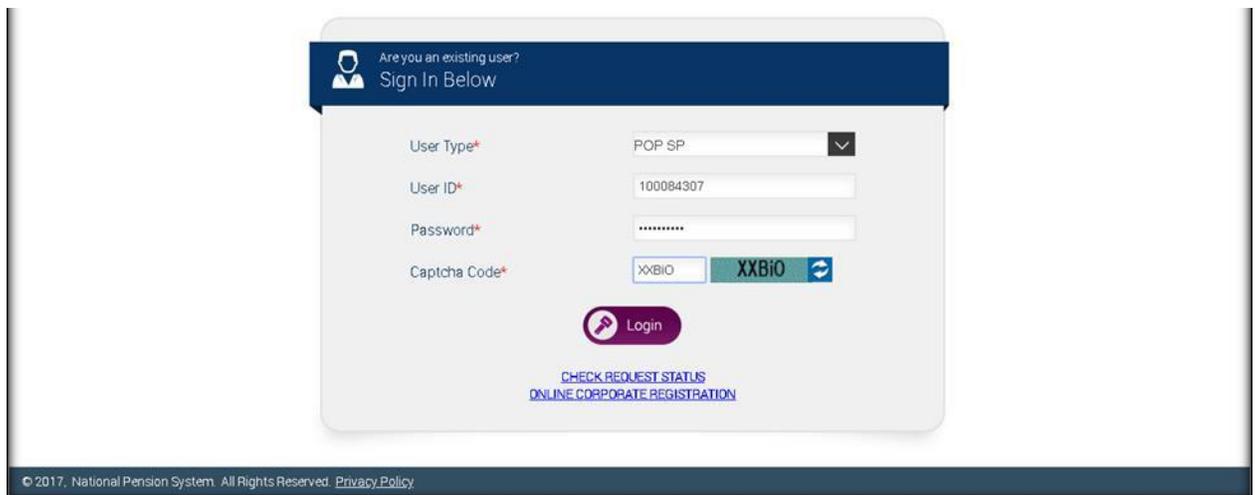


Figure 2

After Login in CRA system, User will Click on option Subscriber maintenance.

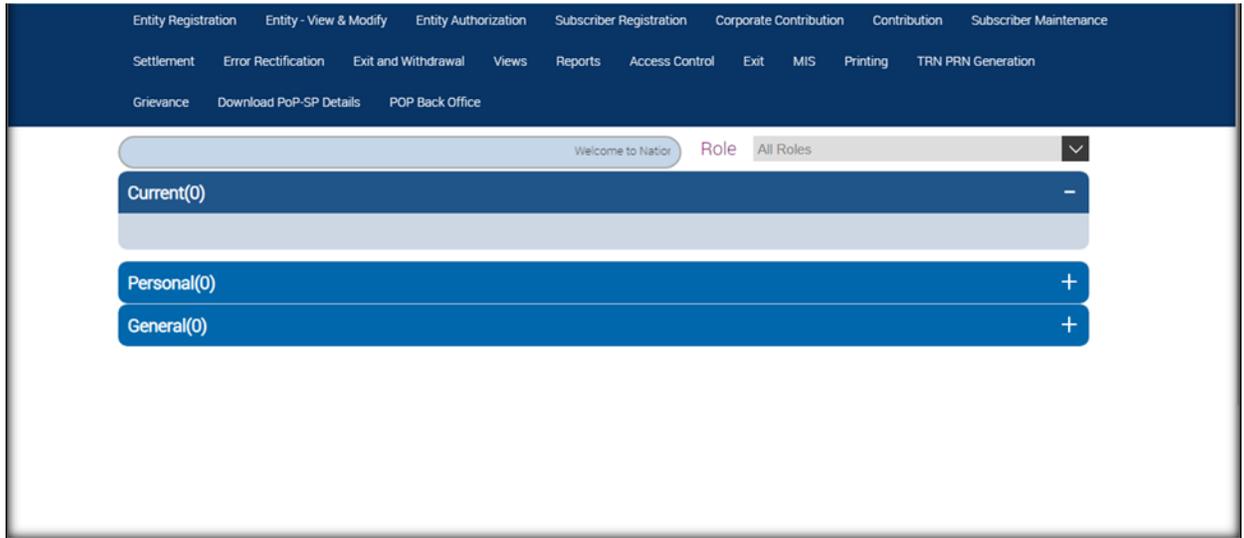


Figure 3

After Selection of subscriber maintenance, Nodal Office User will select option 'PFM Change/Scheme Change/Switch'.

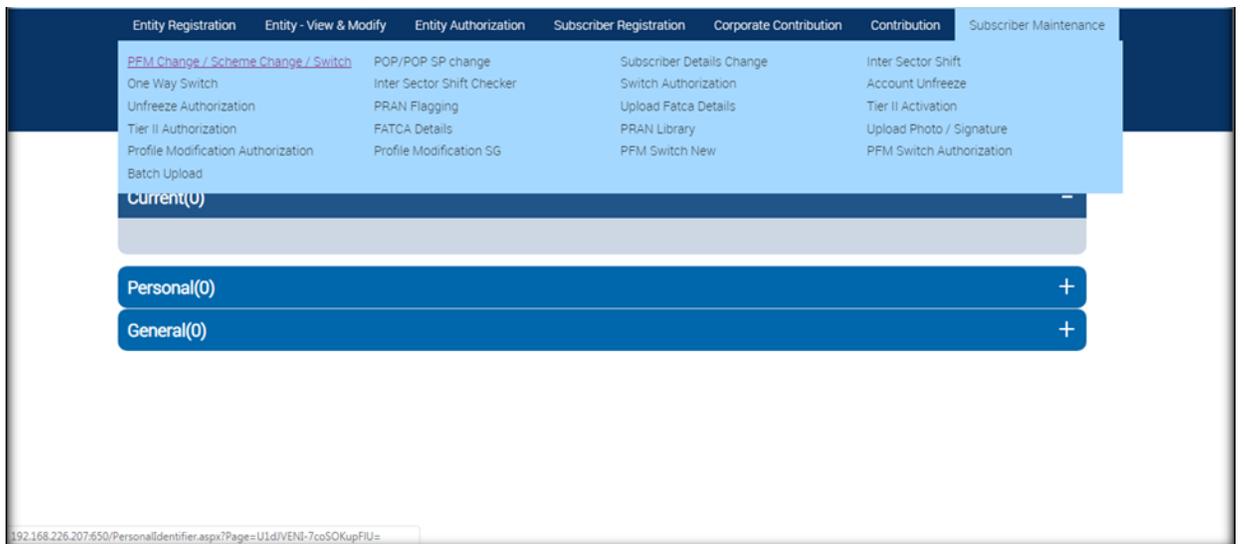
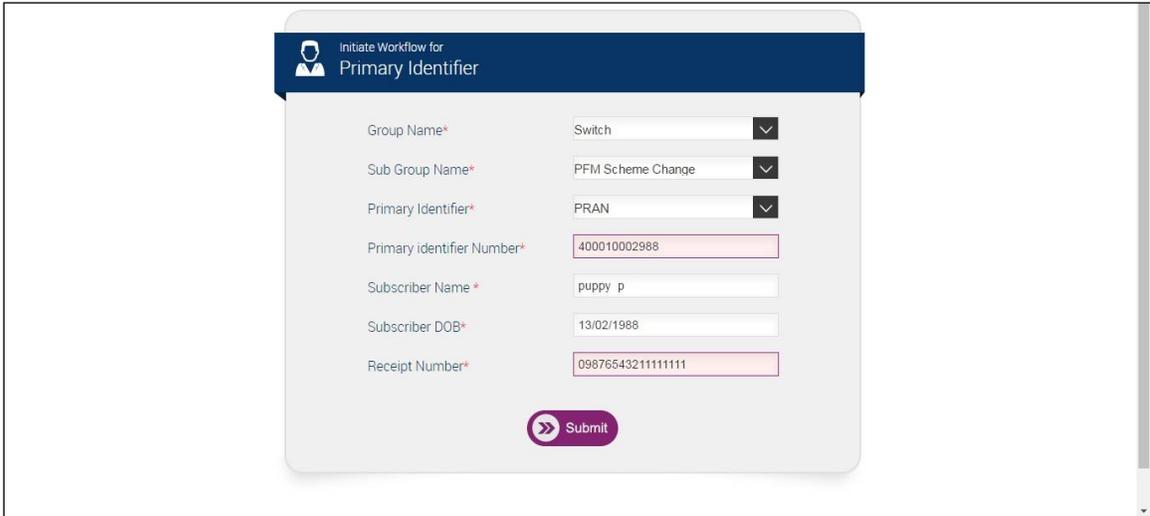


Figure 4

On Selection of option Switch, User will select Group name and sub group name as PFM Scheme change and enter the PRAN as shown below.



Initiate Workflow for Primary Identifier	
Group Name*	Switch
Sub Group Name*	PFM Scheme Change
Primary Identifier*	PRAN
Primary Identifier Number*	400010002988
Subscriber Name *	puppy p
Subscriber DOB*	13/02/1988
Receipt Number*	09876543211111111

**Submit**

Figure 5

After providing the PRAN, Subscriber details will be auto populated. POP/POP SP will enter the Receipt as shown in figure 5.

In case of corporate model, where the Corporate has selected, the scheme preference on behalf of its employees and wishes to change the same, the Corporate should submit an application in the prescribed form (form CHO 2) to the CRA. Corporate User can process the request without entering receipt number.

On Submitting the Request, Acknowledgment ID will be generated as shown below, which will be used for further processing.

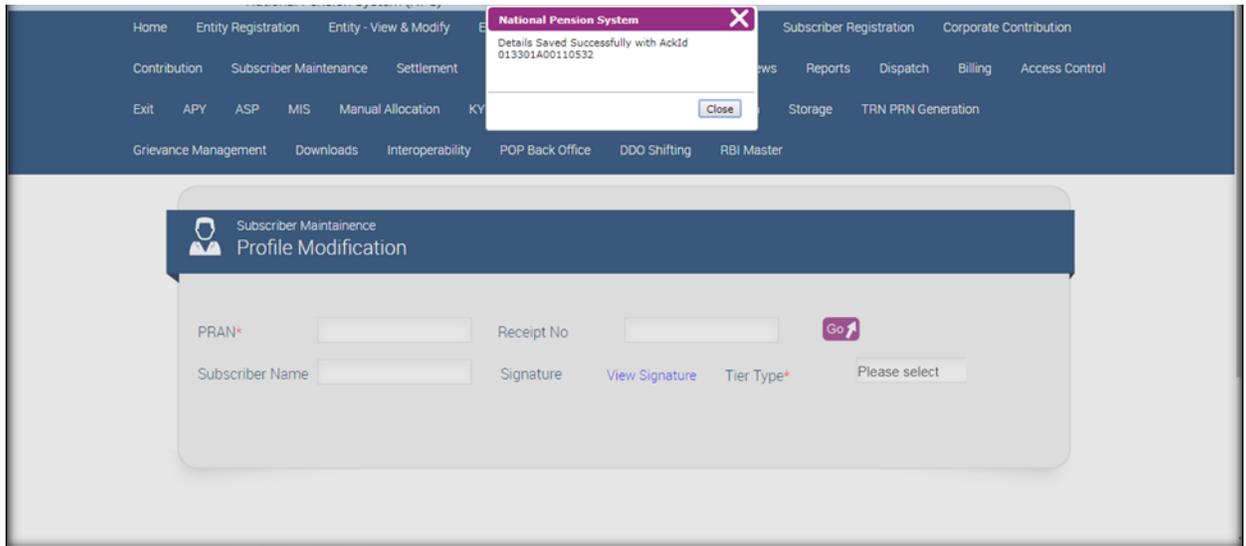
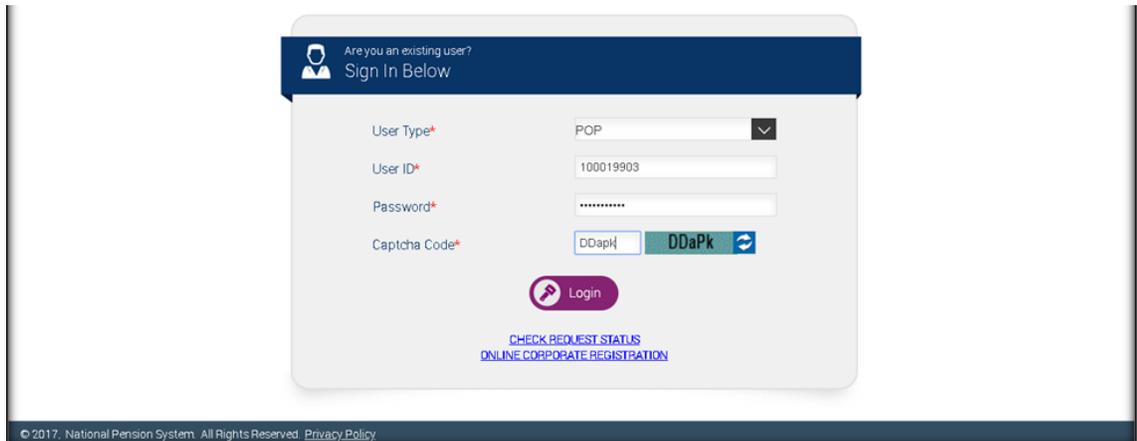
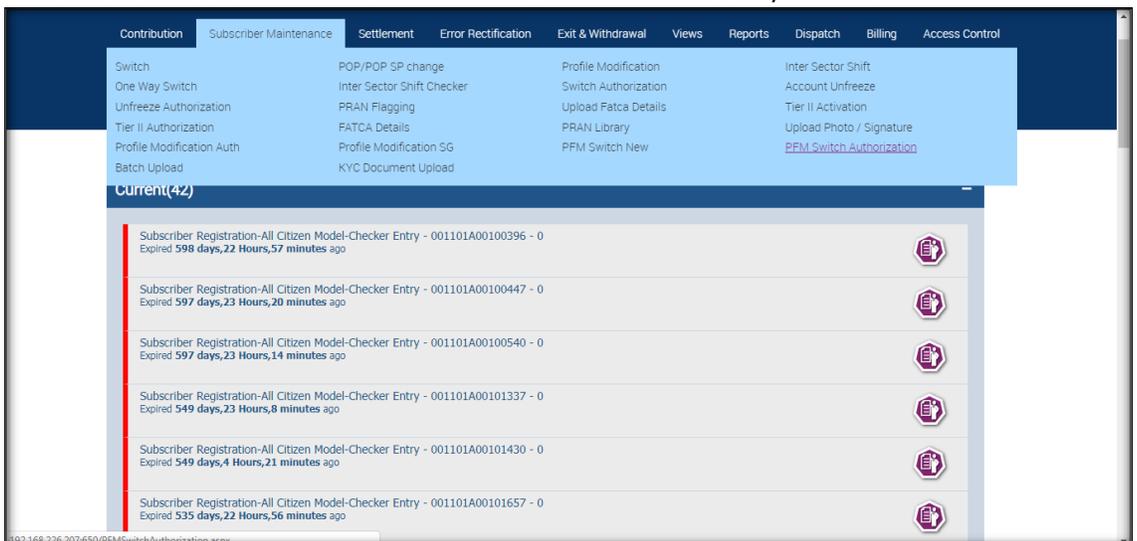


Figure 6

The User has to authorize the PFM switch request through option PFM switch authorize. Another User will login in CRA system to authorize the request.

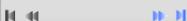


User has to click on 'Subscriber Maintenance' and sub menu PFM/Switch Authorization.



User will be shown all pending requests.

PFM Switch Authorization					
PRAN	Name	Ack Number	Request User ID	Request Date	View
400060027877	Karvy Computer Share	015122A00104853	Admin	28/08/2018	
401010022604	ManjulaGorle	015122A00104550	Admin	15/06/2018	
400060025370	ravib	015122A00104518	Admin	14/06/2018	
401010022604	ManjulaGorle	015122A00104476	Admin	13/06/2018	
400000025518	sai	015122A00104497	100340901	13/06/2018	
400090028260	ASHOKKUMARCHAKRABORTY	015122A00104502	Admin	13/06/2018	
400000025521	Karvy Computer Share	015122A00104460	Admin	11/06/2018	
400060025370	ravib	015122A00104455	Admin	07/06/2018	
400000027592	Yeniganti Hareesha	015122A00104256	Admin	05/06/2018	
400000028208	DebashisRoy	015122A00104330	Admin	05/06/2018	


 Page Size: 10   
No. of Records: 11 Page 1 of 2

User will click on 'view' button.

PFM Switch Authorization

PFM Switch Authorization

Subscriber Details	
PRAN	401010022604
Subscriber Name	ManjulaGorle
Date of Birth	27/02/1968
Account Type	Tier I
Ack ID	015122A00104550
Receipt Number	0

Existing Details				
Old Account Type	Old Name of the PFM	Old Investment Option	Old Scheme Code	Old Percentage
Tier I	ICICI Prudential Pension Funds Management Company Limited	Active	Scheme A	5
Tier I	ICICI Prudential Pension Funds Management Company Limited	Active	Scheme C	30
Tier I	ICICI Prudential Pension Funds Management Company Limited	Active	Scheme E	20
Tier I	ICICI Prudential Pension Funds Management Company Limited	Active	Scheme G	45

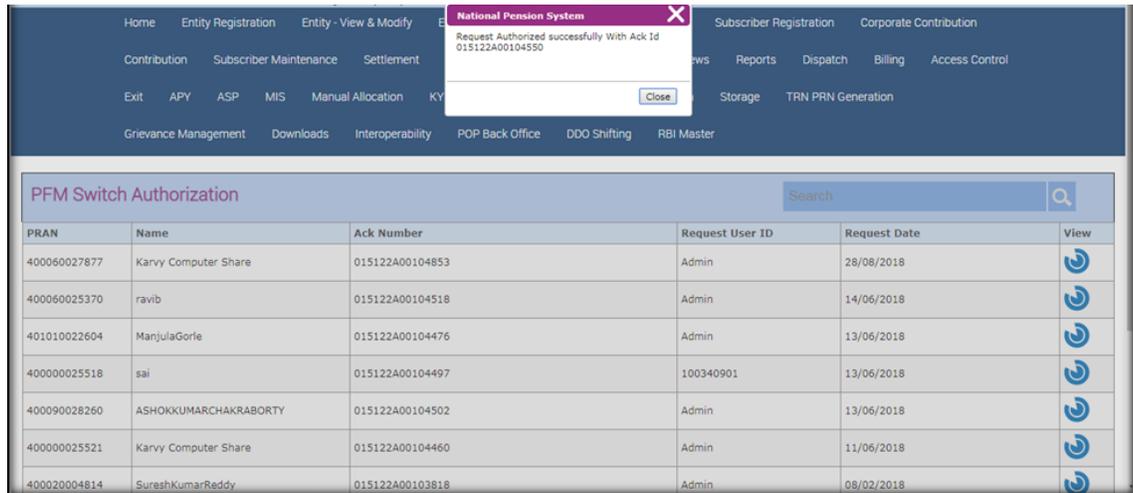
  

New Details				
New Account Type	New Name of the PFM	New Investment Option	New Scheme Code	New Percentage
Tier I	ICICI Prudential Pension Funds Management Company Limited	Active	Scheme E	23.56
Tier I	ICICI Prudential Pension Funds Management Company Limited	Active	Scheme C	36.59
Tier I	ICICI Prudential Pension Funds Management Company Limited	Active	Scheme G	35.59
Tier I	ICICI Prudential Pension Funds Management Company Limited	Active	Scheme A	4.26

Accept  Reject

» Submit
✕ Cancel

Once user click on submit button, message will be shown to the user that request has been successfully authorised.



The screenshot shows a web application interface with a navigation menu at the top. A notification box titled 'National Pension System' is displayed, stating 'Request Authorized successfully With Ack Id 015122A00104550'. Below the notification is a table titled 'PFM Switch Authorization' with the following data:

PRAN	Name	Ack Number	Request User ID	Request Date	View
400060027877	Karvy Computer Share	015122A00104853	Admin	28/08/2018	
400060025370	ravib	015122A00104518	Admin	14/06/2018	
401010022604	ManjulaGorle	015122A00104476	Admin	13/06/2018	
400000025518	sai	015122A00104497	100340901	13/06/2018	
400090028260	ASHOKKUMARCHAKRABORTY	015122A00104502	Admin	13/06/2018	
400000025521	Karvy Computer Share	015122A00104460	Admin	11/06/2018	
400020004814	SureshKumarReddy	015122A00103818	Admin	08/02/2018	

10. If the form is rejected for any reason, the POP/POP-SP will provide reason(s) for rejection and will also provide guidelines to submit a correct application.
11. After acceptance of the request, the POP/POP-SP User will login to the CRA system and enter details of accepted applications into CRA System using Primary Identifier.
12. On successful processing of application, the requested PFM/Scheme preferences/Investment Option/Asset allocation table will be updated for the Subscriber.
13. Email/SMS intimation will be sent to the subscriber, once the change has been updated in the CRA system.

### 3.2 One Way Switch:

Subscribers having Tier I account under NPS- All Citizen of India or Corporate Sector can request for 'One Way Switch'. Subscribers (All citizen/Corporate model) having both Tier I and Tier II accounts have an option to switch funds from Tier II to Tier I account; this facility is called as One-Way Switch.

The steps for requesting for one-way switch are given below:

1. Subscriber has to submit an application **Form UOS-S3**, to the POP/POP-SP with which he/she is registered. The form can be obtained from the POP/POP-SP office or can be downloaded from the CRA website <https://cra.kfintech.com>
2. The application form should be filled in blank columns and in capital letters.
3. The POP/POP-SP, on receipt of the application, should verify the following:
  - Request form is duly signed by the Subscriber.
  - PRAN provided by the Subscriber is valid.
  - The subscriber should be having an active Tier-I & Tier-II account for which the request is being raised
  - There should be sufficient balance in the Tier-II account.
  - PRAN (Subscriber) is associated with the concerned POP-SP
4. On successful verification and acceptance, the POP/POP-SP shall issue a 17-digit receipt number as an acknowledgment for accepted request. POP/POP-SP shall generate this receipt from KFinTech CRA system or through their back office system containing the 'Receipt Number' as per the algorithm specified by CRA as mentioned below.
  - First 2 digits (from left) – Type of request e.g., **15** for Scheme Preference Change.
  - Next 7 digits - Registration Number of POP-SP e.g., 6000002
  - Next 8 digits - Running sequence number eg.00000001

User will generate the receipt in KFinTech CRA system as explained in section 3.1 - point 7.

#### **Capturing of Request for One way switch by Nodal office**

On Receipt of request for PFM Scheme change, Nodal office will login in the CRA system (<https://cra.kfintech.com>).

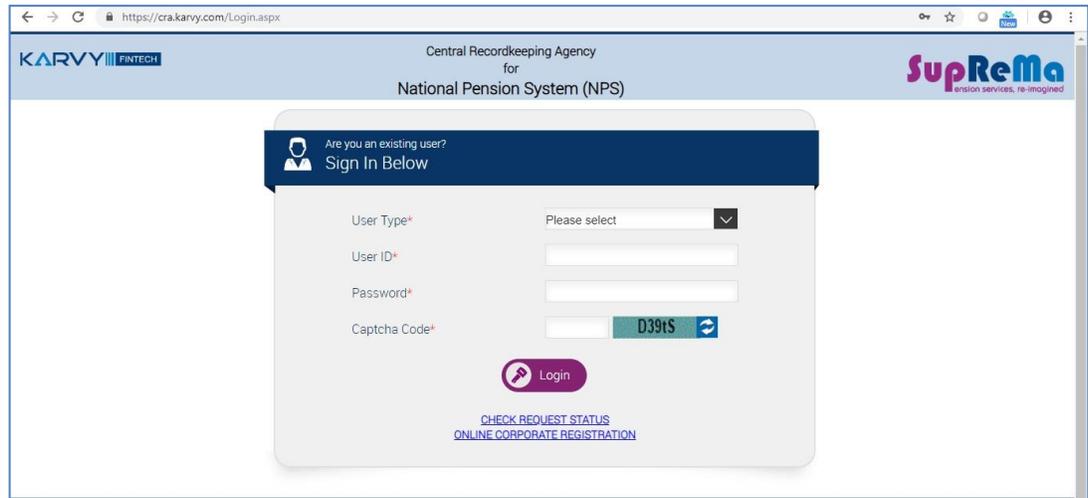


Figure 7

Nodal Office User will Login by entering the User ID and Password.

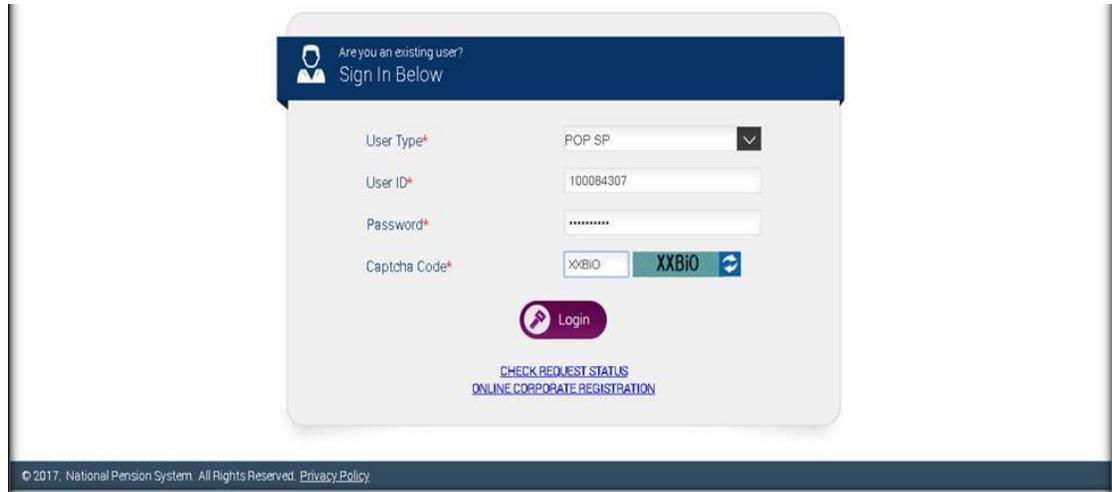


Figure 8

After Login in CRA system, Nodal office will click on Menu 'Subscriber maintenance'.

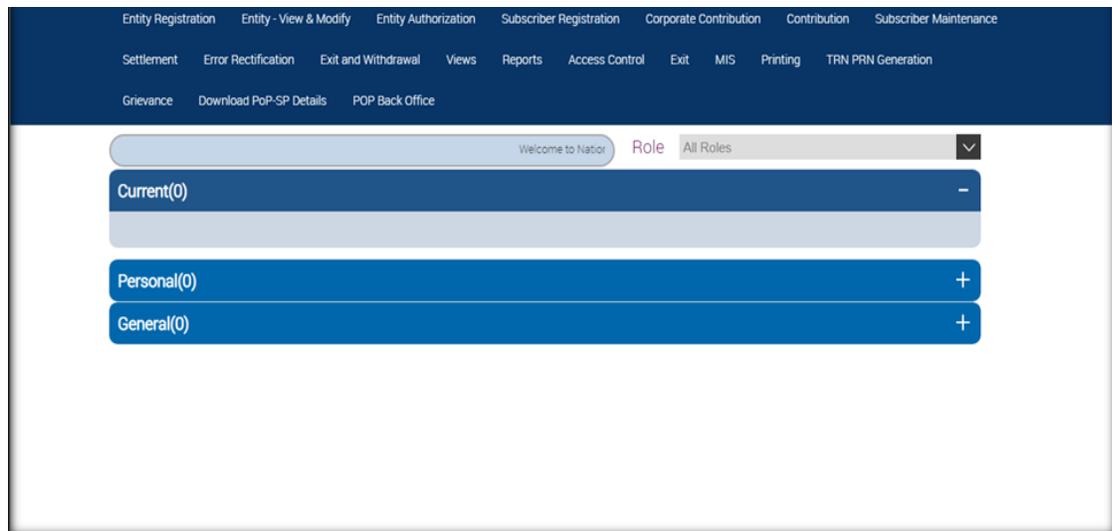


Figure 9

After Selection of subscriber maintenance, Nodal office will select option 'One way switch'.

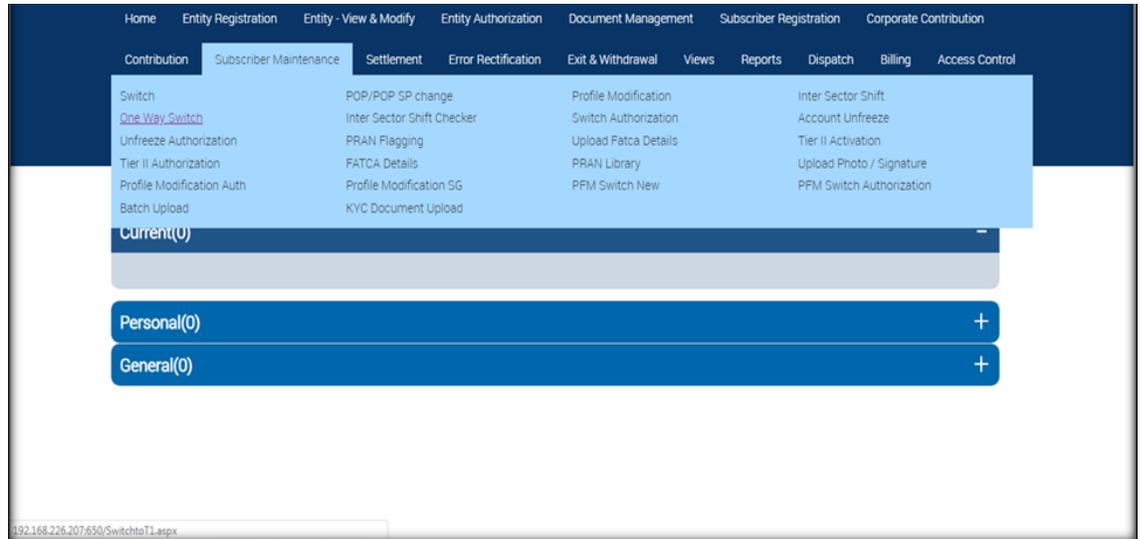
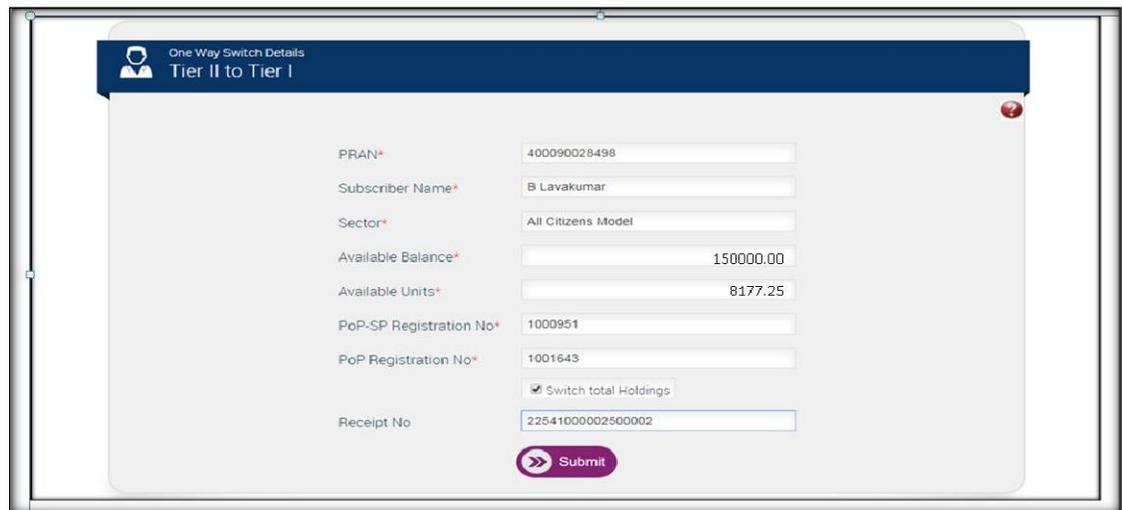


Figure 10

After clicking on 'one way switch' option, User will enter the PRAN of the subscriber. On entering the PRAN, subscriber name, available balance and units will be shown to the User. User will also have the option to switch entire holdings from Tier II to Tier I.

For POP/POP-SP receipt number has to be provided mandatorily. For Government and Corporate entities receipt number has to be kept blank.


 A screenshot of the 'One Way Switch Details' form for 'Tier II to Tier I'. The form is displayed in a light gray box with a dark blue header. The header contains a user icon, the text 'One Way Switch Details', and 'Tier II to Tier I'. The form fields are as follows:
 

- PRAN\*: 40090026498
- Subscriber Name\*: B Lavakumar
- Sector\*: All Citizens Model
- Available Balance\*: 150000.00
- Available Units\*: 8177.25
- PoP-SP Registration No\*: 1000951
- PoP Registration No\*: 1001643
- Switch total Holdings:
- Receipt No: 22541000002500002

 At the bottom right of the form is a purple 'Submit' button with a right-pointing arrow.

Figure 11

On submitting the Request, message will be shown to the User 'Data saved suscesfully'.

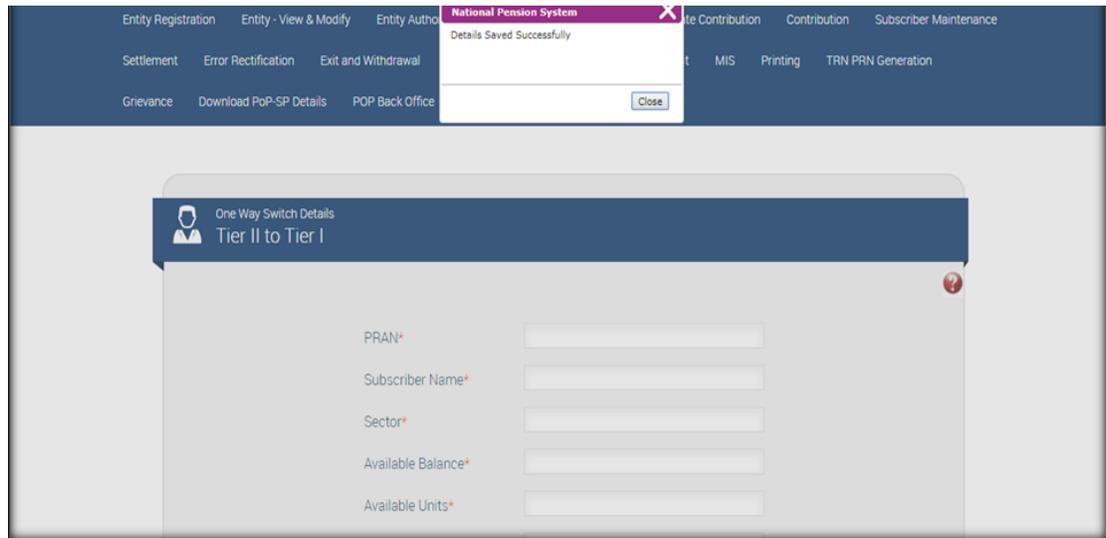


Figure 12

### Authorisation of One way switch request

After Capturing the Request for one way switch in CRA system, nodal office another User will logs into CRA system (<https://cra.kfintech.com>).

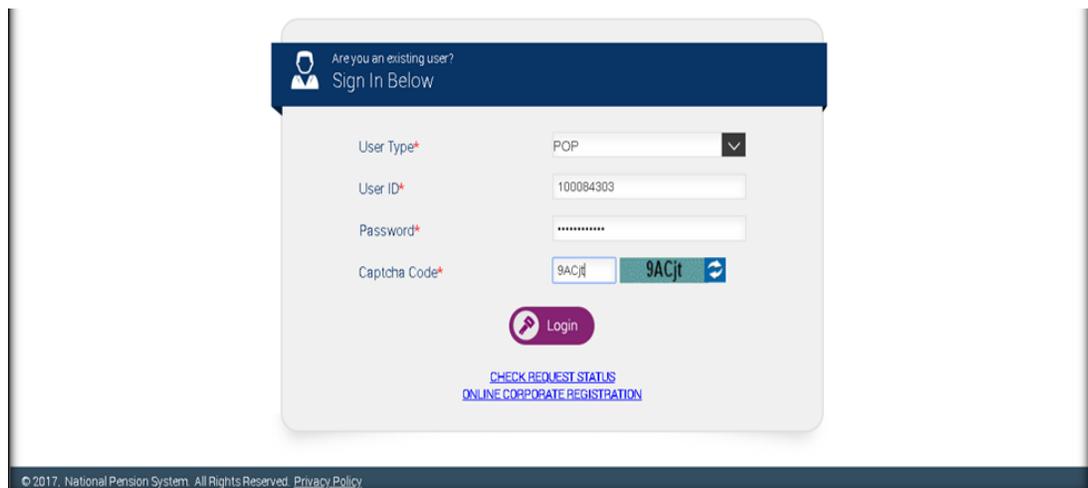


Figure 13

Nodal office will select Subscriber maintenance option.

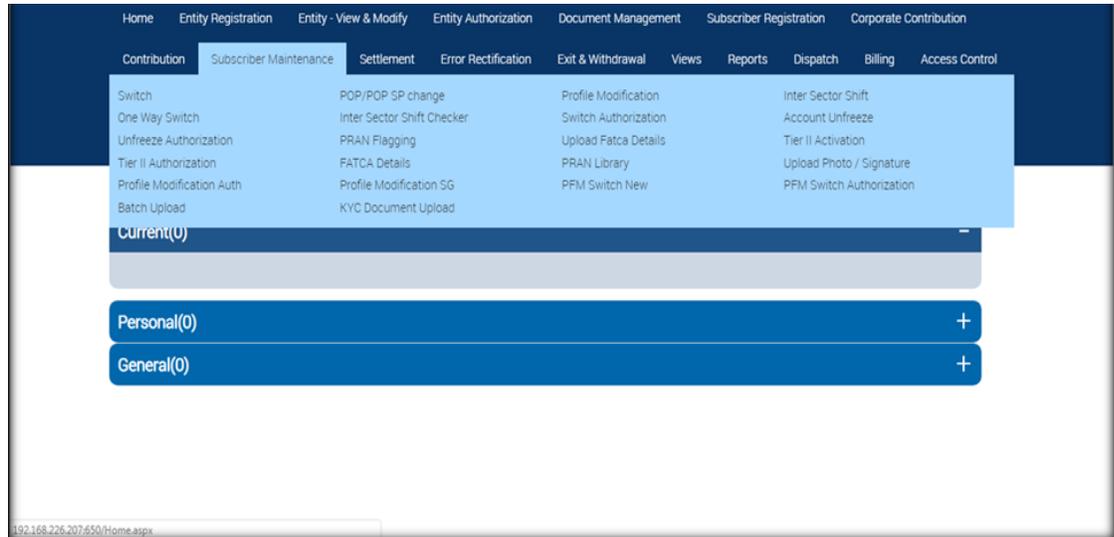


Figure 14

After clicking Subscriber Maintenance, User will click on on switch authorisation as shown below:

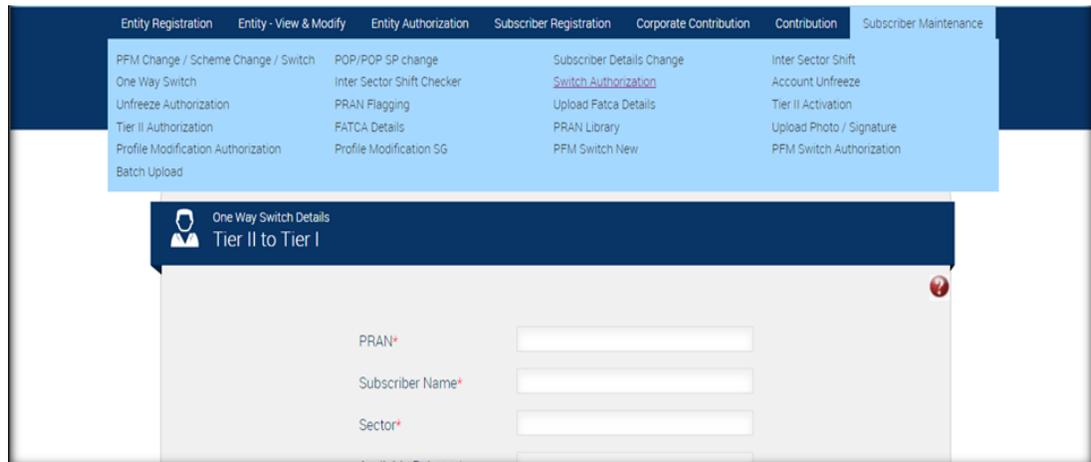


Figure 15

After selecting switch authorization, all pending requests will be shown to the User. User will click on 'view' option for authorizing the request as shown below.

One Way Switch(Tier II to Tier I) Authorization					
Transaction ID	PRAN	Subscriber Name	Sector	Switched Amount	View
015601A00100973	400010020388	Venkatesh	All Citizens Model	12883.64	

Page Size: 10   No. of Records: 1 Page 1 of 1

Figure 16

On clicking view option, nodal office will view the one way switch request captured by the maker. User will authorize the request after checking all the details.

 One Way Switch Details  
 Tier II to Tier I

PRAN\*

Subscriber Name\*

Sector\*

Available Balance\*

Available Units\*

PoP-SP Registration No\*

PoP Registration No\*

Switch total Holdings

Receipt No

Figure 17

5. On successful processing of application, the one-way switch i.e., transfers of funds from Tier II account to Tier I account, will be effected for the Subscriber.

6. If the form is rejected for any reason, the POP/POP-SP will provide reason for rejection and will also provide guidelines to submit a correct application.
7. The amount invested under Tier I after the execution of the switch request may be different from the requested amount to the extent of difference in NAV of two different days.
8. The physical forms shall be kept with the POP/POP-SP, for record-keeping.
9. Email/SMS intimation will be sent to the subscriber, once the change has been updated in the CRA system.

### 3.3 Change of POP/POP-SP:

Subscribers have an option to change their designated POP by submitting a request in the prescribed format. Subscriber can opt for any of the PFRDA registered POPs at any location. Change Request can be submitted at current or the target POP/POP-SP. Subscribers who belong to All India Citizens model and corporate sector can request for this change, for their Tier I and Tier II accounts & Government sector subscribers can request for this change only for Tier II account.

The detailed steps for a subscriber to change his/her POP/POP-SP are given below:

1. The Subscriber will submit an application in the prescribed form (form **UOS S5** – for change of POP-SP & form **UOS S6** for change of POP) to the current or target POP/POP-SP.
2. A copy of the PRAN card should be enclosed.
3. The POP/POP-SP will verify the form for authenticity and accuracy. Also, the subscribers account should not be in a “Freeze” status.
4. After verification, the POP/POP-SP to whom the form was been submitted, will accept the request form and issue an acknowledgement slip to the subscriber.
5. Capturing of request in CRA system: The POP/SP user will login to CRA system

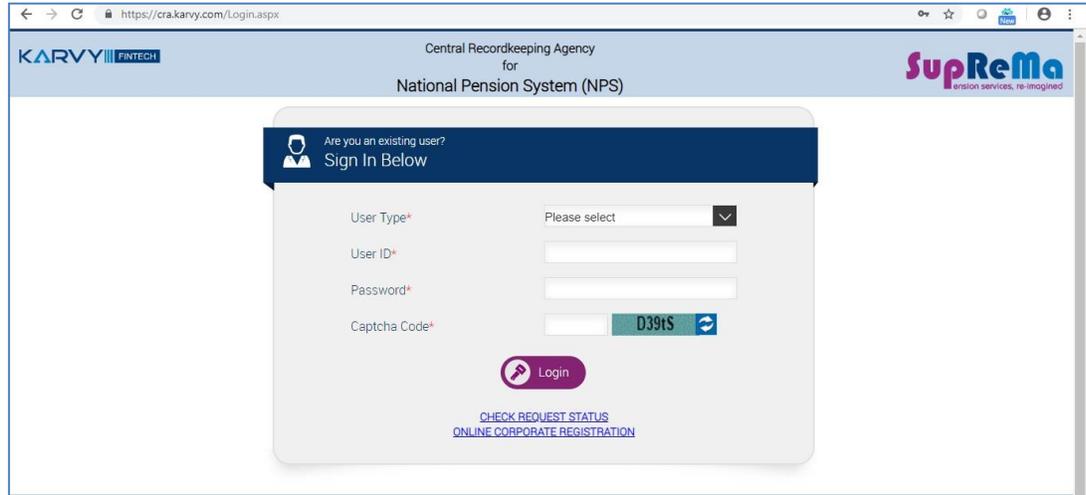


Figure 18

User will enter User ID and password in CRA system (<https://cra.kfintech.com>) to capture the Change request.

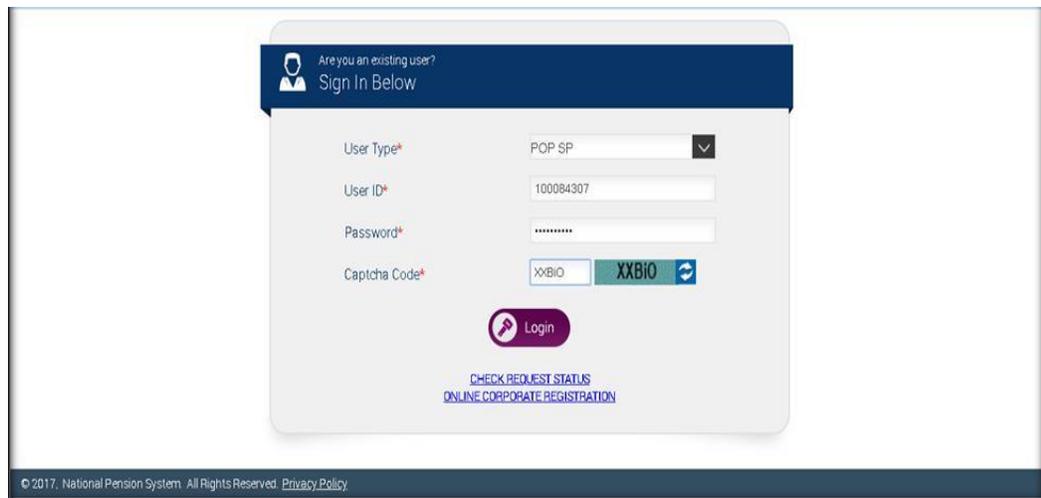


Figure 19

Nodal will select 'Subscriber maintenance' option as shown below.

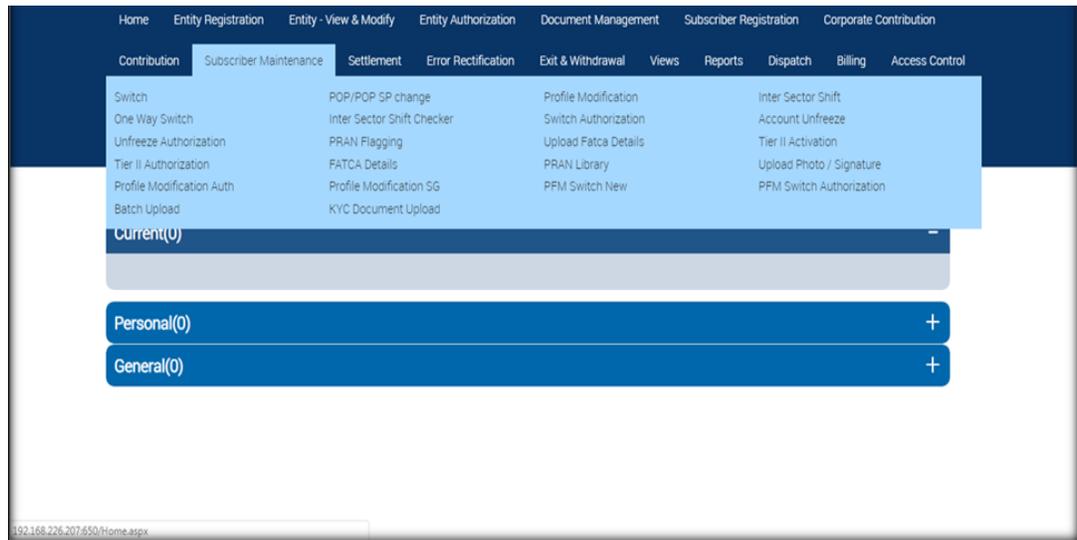


Figure 20

After selecting the Subscriber maintenance, User will select option 'POP/ POP-SP change' as shown below.

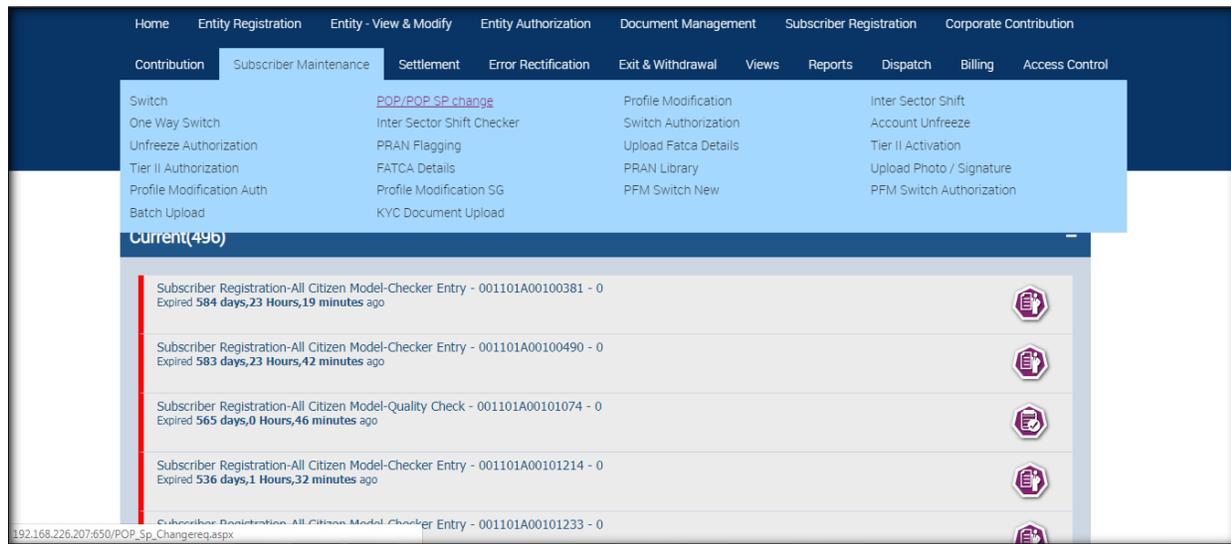


Figure 21

Nodal office will enter the PRAN and subscriber details such as subscriber name, sector,

existing POP Reg. No., POP Name will be auto-populated. User will provide the Target POP-SP Registration number and Receipt Number (applicable in case of All Citizen Model) for submission of request.

Subscriber Maintenance  
**Pop-SP CHANGE REQUEST**

PRAN\* 400020028529

Current Signature [Show Signature](#)

Name Maresh Kumar Yadav

Sector All Citizens Model

Pop-SP Registration No 1000951

Pop-SP Name eNPSPOPSP

Target Pop-SP Registration No\* 1.006832

Receipt No 17100683200000004

**Submit**

Figure 22

On submitting the request, an acknowledgment number will be generated as shown below.

NPS  
**POP SP CHANGE REQUEST**

PRAN NO\*

Target Pop Sp Registration No\*

Receipt No\*

**Submit**

**National Pension System**  
Updated Successfully 015602A00000640

Figure 23

6. If the request is rejected, the POP/POP-SP will provide reason of rejection and will also provide guidelines to submit a correct application form.

7. Once the subscriber is successfully linked to the target POP/POP-SP, subsequent requests like subscriber modifications, withdrawal requests etc. are to be executed through the target POP/POP-SP.
8. If there is any request pending with the old POP/POP-SP for authorization, for the concerned subscriber, it will be automatically cancelled.
9. Email/SMS intimation will be sent to the subscriber, once the change has been updated in the CRA system.

### 3.4 Sector change:

As a result of transfer or resignation or change in job, a subscriber may fall under a sector that is different from the one in which he was originally registered in the CRA system. He/she can shift to a different sector under the NPS system and retain the same PRA account and PRAN.

#### **Shifting from one nodal office to another within the Central Government/State Government:**

In case a subscriber shifts within the Central Government or a State Government i.e. from one PrAO/DTA/PAO/DTO/DDO or to another PrAO/DTA/PAO/DTO/DDO, then the subscriber need not submit any separate request. The shifting automatically takes place in the CRA system as and when a contribution file containing the records for the concerned subscriber is uploaded successfully by the new (target) nodal office in the CRA system.

The detailed steps for different cases of 'Sector' shifting are given below:

1. Subscriber has to submit a form for shifting, along with a copy of the PRAN Card:
  - **Between State Government & Central Govt. and from All Citizen /Corporate to Central/State Govt.** - to the target PAO/DTO through the corresponding DDO in **Form ISS-1**
  - **From Central Government / State Government / Corporate to 'All Citizen' or 'Corporate'** - To the target POP/POP-SP in **Form ISS-1**
  - **From 'All Citizen' to Corporate** - To the target POP/POP-SP in **Form ISS-1**

2. In case of shifting from State/Central Government sector to All citizen/Corporate model:
  - The subscriber should also enclose KYC documents for verification

- The subscriber should also indicate selection of PFM, Investment option and asset allocation, as applicable to the All citizens/ Corporate sector
3. The forms can be obtained from the Nodal office i.e., PAO/DTO/DDO/POP/POP-SP office or can be downloaded from the CRA website <https://cra.kfintech.com>.

On successful verification of the change request form, POP-SP shall accept the same and shall issue a 17-digit Receipt Number (not applicable if the target sector is corporate) as an acknowledgement (with seal) to the subscriber. The logic used by the POP-SP to generate this acknowledgement no. shall be:

- First 2 digits (from left) – Type of request (19 for Subscriber shifting)
- Next 7 digits – Registration Number of POP-SP e.g., 6000002
- Next 8 digits - Running sequence number eg.00000001

Nodal Office User will login in CRA system (<https://cra.kfintech.com>) by using Maker ID to capture the request for Sector change.

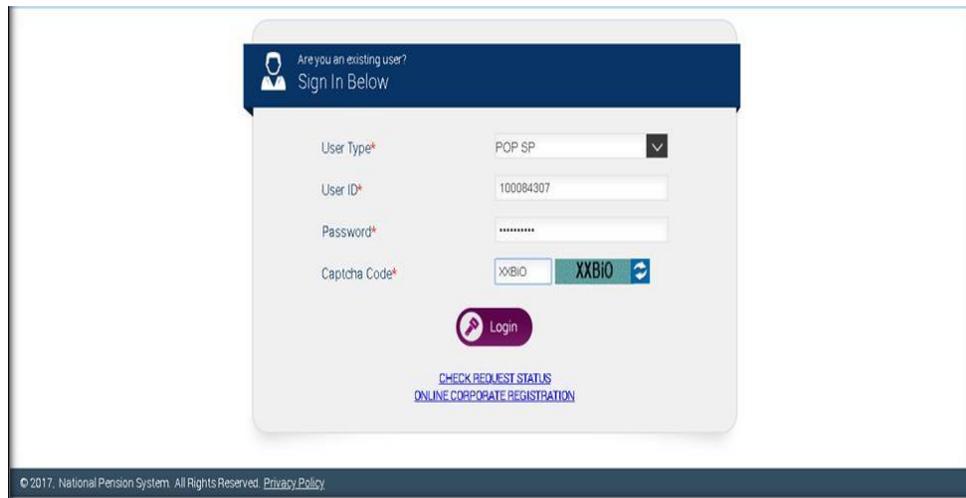


Figure 24

After logging in CRA system, User will select the option 'Subscriber maintenance' as shown below

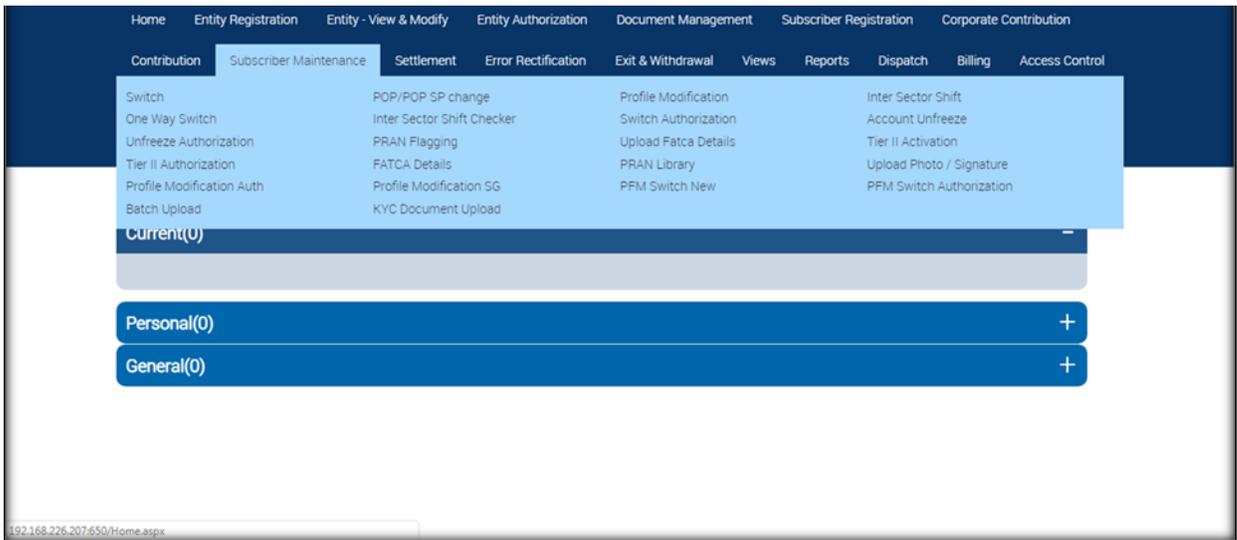


Figure 25

User will click on the 'Inter Sector Shift' option.

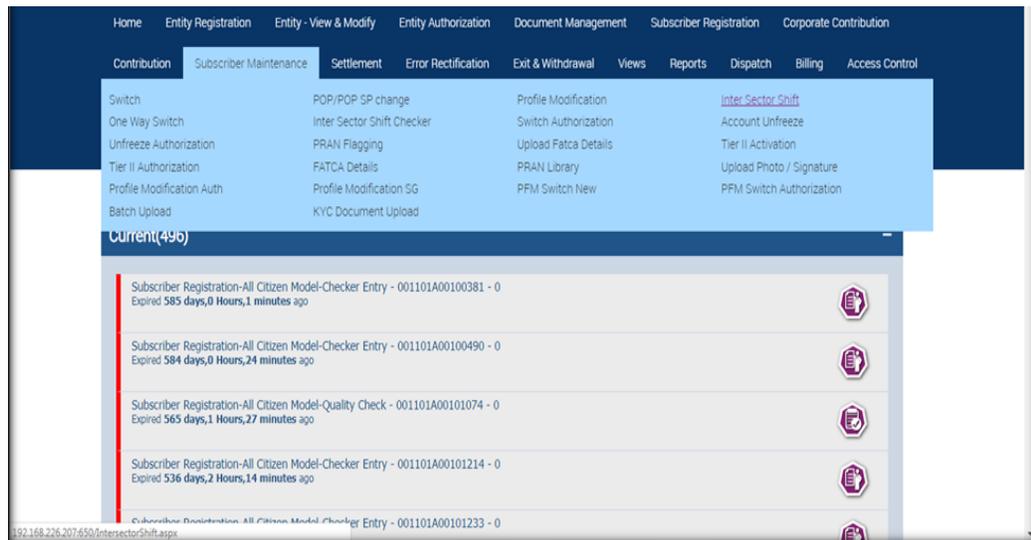


Figure 26

User is required to provide the PRAN of the Subscriber and receipt number has to be provided only by POP/POP-SP. For State government and corporate entities such as

DTA/DTO/ PrAO/PAO/CBO/CHO the receipt number has to be kept blank.

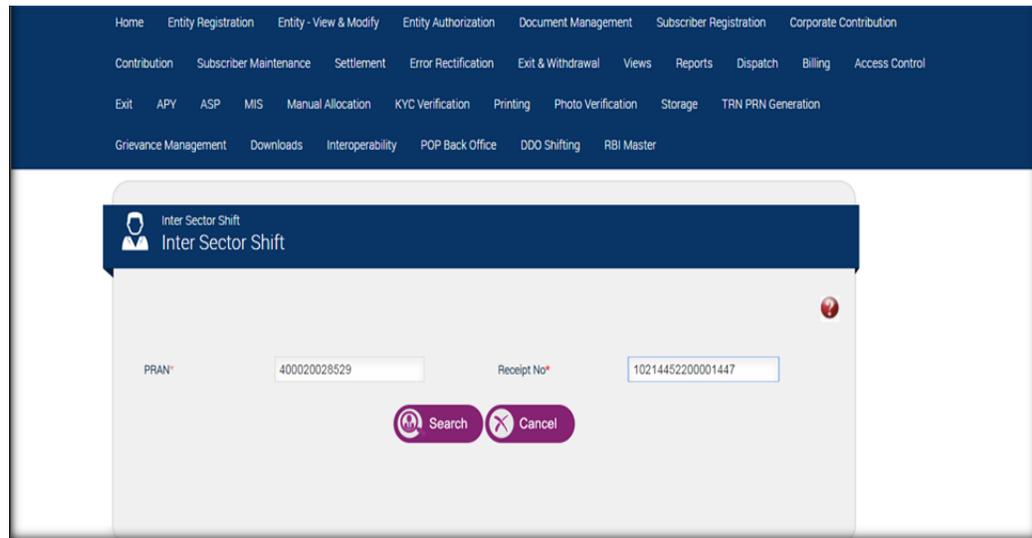


Figure 27

Once User enters the PRAN and click on 'Search' button, subscriber details will be shown to the User such as Name, Existing sector and Nodal Office Details. User is required to provide the target Nodal Office details (new Nodal Office details)

Based on the subscriber shifting from one sector to another, User is required to provide the additional details. For example, if Subscriber is shifting from All Citizen Model to Government Sector, User is required to provide employment details of the subscriber.

Current Signature [View Signature](#)

<b>Existing PRAN Association</b>		<b>Target PRAN Association</b>	
Subscriber Name	Mahesh Kumar Yadav	Sector*	Corporate
Sector	All Citizens Model	Nodal Office Reg.No (DDO/CBO/PoP-SP) *	1000572
Nodal Office Reg.No (DDO/CBO/PoP-SP)	1000951	Nodal Office Name *	Karvy Stock Broking Ltd.
Nodal Office Name	eNPSPOPSP		
<b>Subscriber Employment &amp; PAN Details</b>			
Date Of Joining*	07/10/2000	Date Of Retirement*	31/10/2025
Employee ID*	112250	CHO Reg No*	20142017
PAN	ASDPC1254N		

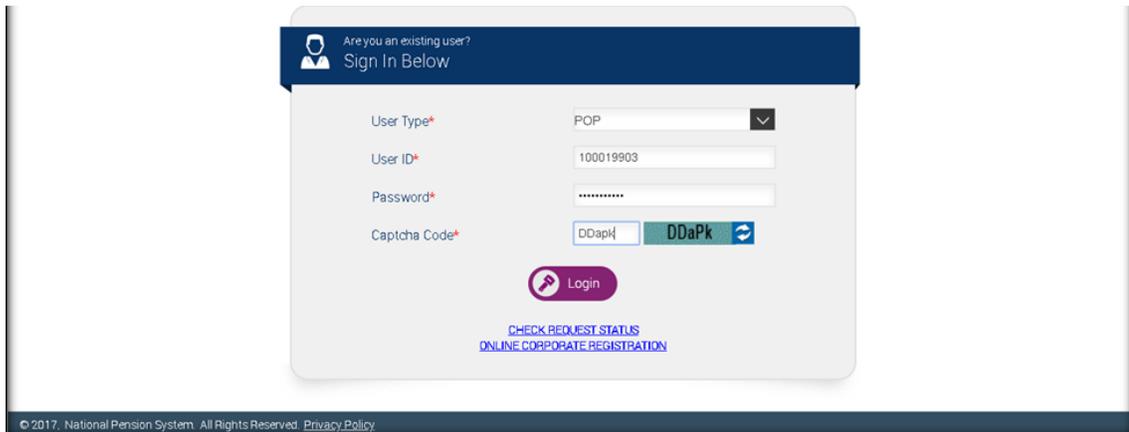
[» Submit](#) [✕ Cancel](#)

Figure 28

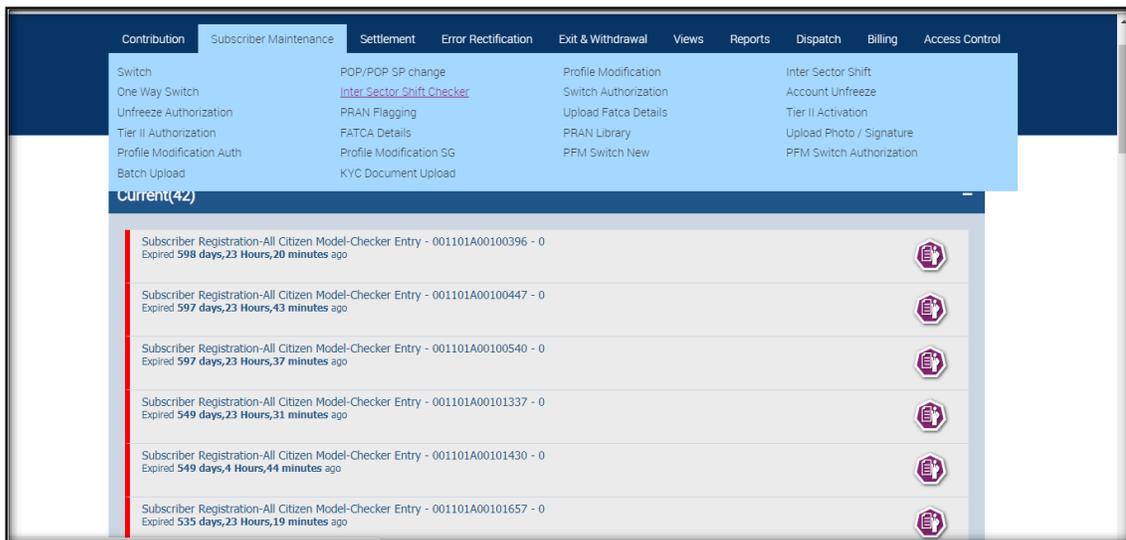
Once User clicks on 'Save' button, request will be accepted in the CRA system and will be taken up for processing.

### 3.4 Sector change Checker

Nodal Office will login through another User ID after visiting website <https://cra.kfintech.com>.

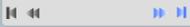


User will select the menu 'Subscriber Maintenance' and sub-menu 'Inter Sector Shift Checker'.



Below screen will be shown the User and User will click on the 'View' button.

Inter Sector Shift Authorization					Search	
PRAN	Ack ID	Name	Request Date	Request user ID	View	
400020028336	015603A00102901	Karvy Computer Share	12/10/2018	Admin		
400090004850	015603A00102896	raghendrasarma	05/09/2018	Admin		
400040004777	015603A00102791	ShravanK	25/07/2018	SG0000049703		
400040004777	015603A00102807	ShravanK	25/07/2018	SG0000049703		
400040004777	015603A00102812	ShravanK	25/07/2018	SG0000049703		
400040004777	015603A00102828	ShravanK	25/07/2018	SG0000049703		
400040004777	015603A00102833	ShravanK	25/07/2018	SG0000049703		
400040004777	015603A00102849	ShravanK	25/07/2018	SG0000049703		
400040004777	015603A00102854	ShravanK	25/07/2018	SG0000049703		
400040004777	015603A00102860	ShravanK	25/07/2018	SG0000049703		


 Page Size: 10   
No. of Records: 156 Page 1 of 16

Captured details will be shown the Checker User.

**Inter Sector Shift**

PRAN\* 400090004850 Receipt No\* 19100343300000154

Current Signature [View Signature](#) ✓

**Existing PRAN Association**

Subscriber Name	raghendra sarma
Sector	All Citizens Model
Nodal Office Reg.No (DDO/CBO/PoP-SP)	1006428
Nodal Office Name	KSBL

**Target PRAN Association**

Sector*	Corporate
Nodal Office Reg.No (DDO/CBO/PoP-SP) *	1010172
Nodal Office Name *	Muthoot

**Subscriber Employment & PAN Details**

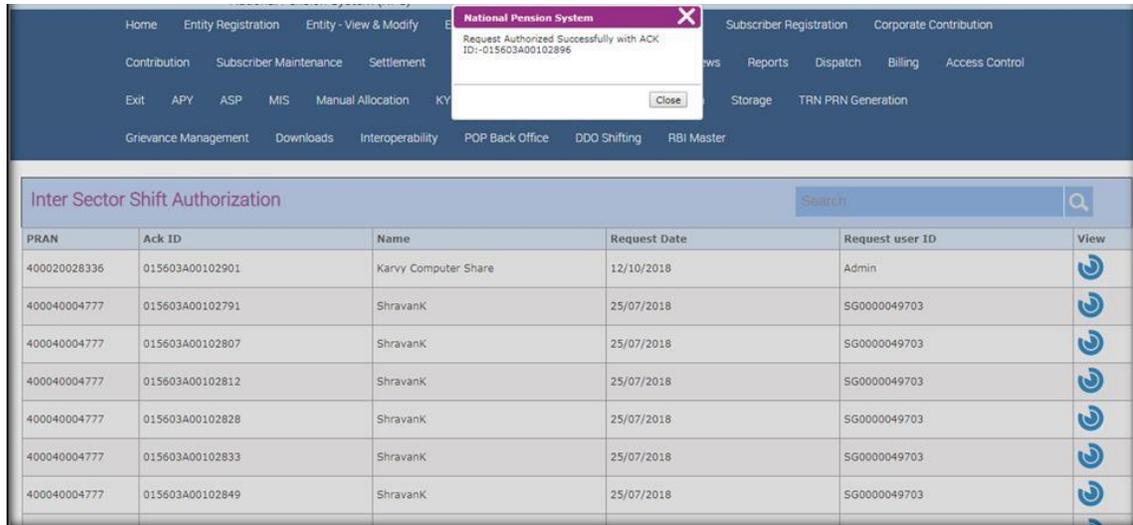
Date Of Joining*	10/01/2007	Date Of Retirement*	20/06/2048
Employee ID*	63991	CHO Reg No*	1010164
PAN	BOJPH6399M		

**Subscriber Scheme Preference**

PFM Name*	HDFC Pension Managemen	Investment Option*	Auto
Life Cycle*			

Accept  Reject

Once User clicks on 'Submit' button, request will get authorized successfully. Appropriate message will be shown to the User.



The screenshot shows the NPS portal interface. A modal window displays the message: "Request Authorized Successfully with ACK ID:-015603A00102896". Below the message is a "Close" button. The main content area is titled "Inter Sector Shift Authorization" and contains a table with the following data:

PRAN	Ack ID	Name	Request Date	Request user ID	View
400020028336	015603A00102901	Karvy Computer Share	12/10/2018	Admin	
400040004777	015603A00102791	Shravank	25/07/2018	SG0000049703	
400040004777	015603A00102807	Shravank	25/07/2018	SG0000049703	
400040004777	015603A00102812	Shravank	25/07/2018	SG0000049703	
400040004777	015603A00102828	Shravank	25/07/2018	SG0000049703	
400040004777	015603A00102833	Shravank	25/07/2018	SG0000049703	
400040004777	015603A00102849	Shravank	25/07/2018	SG0000049703	

4. If request is rejected, the Nodal office will provide reasons for rejection and will also provide guidelines for submitting correct application.
5. The target PAO/DTO/POP/POP-SP will process the request in CRA system, capturing the changes (and the changes in PFM/Investment options/Asset allocation – if applicable), using their authorized user IDs.
6. POP/POP-SP will retain the documents submitted by the subscriber at their end.
7. Employment details are to be captured in CRA system by the target PAO/DTO/Corporate along with other details, if the subscriber is shifting from All citizen to Central / State Government/ Corporate sector.
8. Once the subscriber is successfully linked to target sector in the CRA system, subsequent requests like subscriber modifications, withdrawal requests etc. are to be executed according to the terms and conditions of the target sector.
9. If there is any change in the scheme or investment ratio, current unitholdings

will be redeemed and invested as per the new requirements.

### 3.5 Changes in personal/nomination details (Other Non-commercial changes):

The subscriber should use the following forms for making change requests:

- For change in personal or nomination details or request for re-issue of T-PIN/I-PIN or Reprint of PRAN card -
  - i. **Form S2**
  
- Request for change in Photograph and/or Signature –
  - o **Form S7** (Central/State Govt.); (**Form S8** to be used by DDO for covering letter to PAO);

The forms can be obtained from the DDO/POP/POP-SP office or can be downloaded from the CRA website <https://cra.kfintech.com>.

User will login into CRA system <https://cra.kfintech.com> by using Maker ID for capturing the Change request as shown below



Figure 29

User will click on menu 'Subscriber Maintenance'.

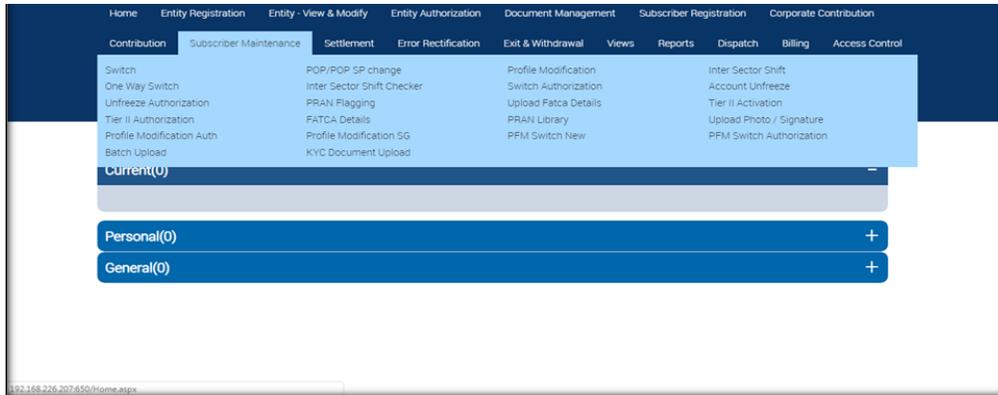


Figure 30

User will click on 'Profile Modification' option.

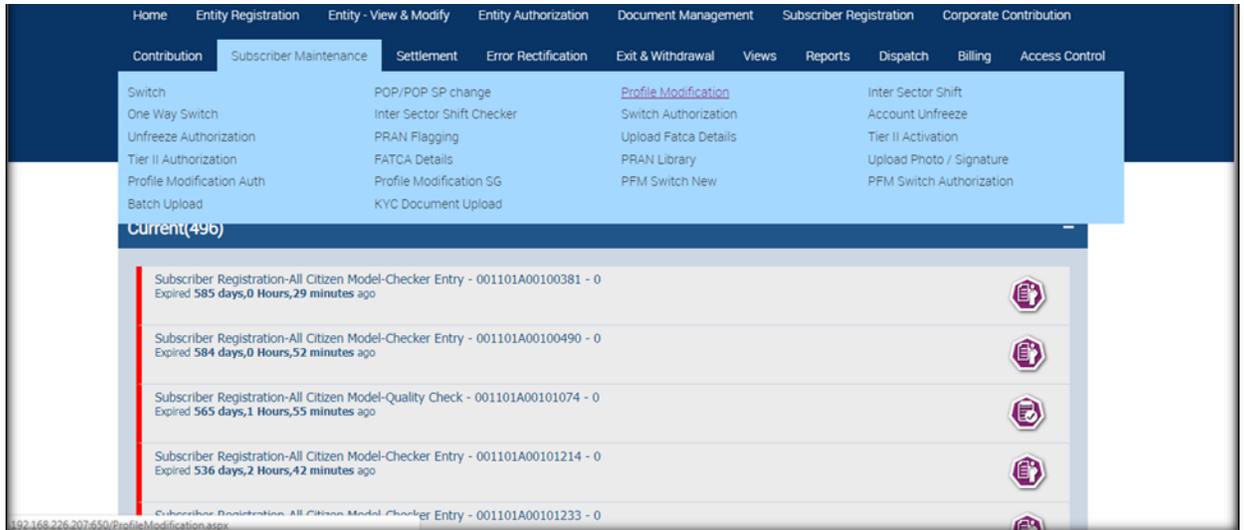
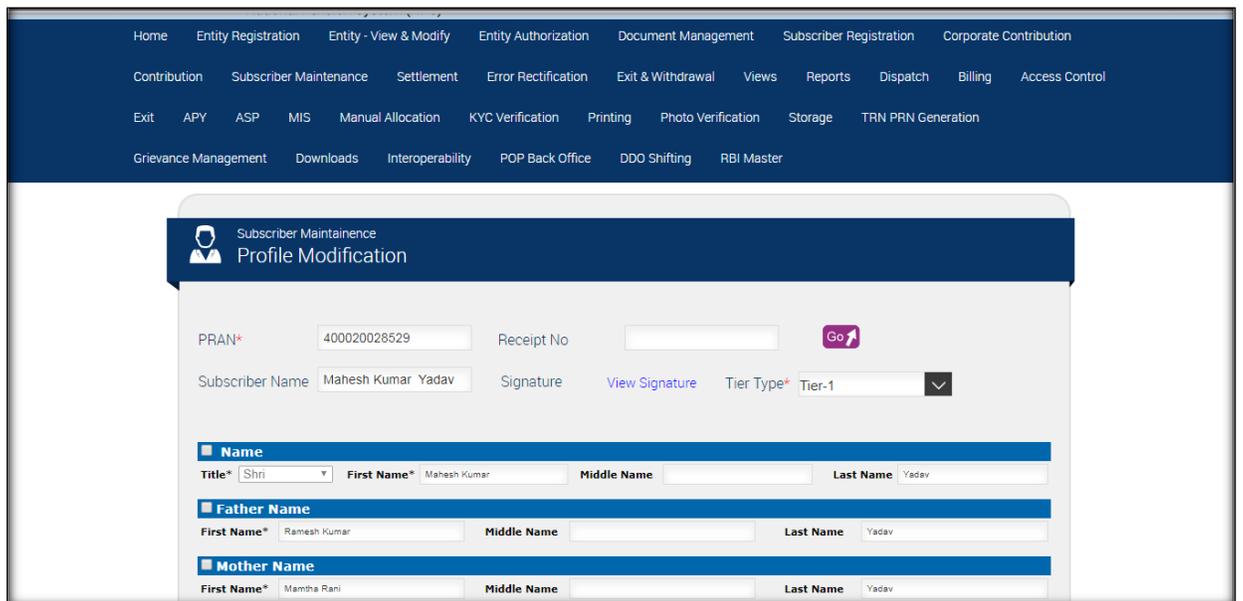


Figure 31

User will provide the PRAN and select the Tier Type and click on 'Go' button. Below screen will be shown the User. User will tick the field checkbox to the edit the details.



<b>Spouse Name</b> First Name* <input type="text"/> Middle Name <input type="text"/> Last Name <input type="text"/>	
<b>Email</b> Email <input type="text" value="ABC@gmail.com"/>	<b>DOB</b> DOB <input type="text" value="04/07/1967"/>
<b>PAN</b> PAN <input type="text"/>	<b>Gender</b> Gender <input type="text" value="Male"/>
<b>Phone</b> Phone <input type="text" value="9901899855"/> Confirm Phone No.* <input type="text"/>	<input type="checkbox"/> please check if permanent address is same as correspondence address

<b>Corresponding Address</b> Address Type* <input type="text" value="Residential"/> Flat/Door/Block No* <input type="text" value="S/O Veeraiiah,3-18"/> Premises/Village/Building <input type="text" value="Rajam Palle"/> Road/Street/Lane <input type="text"/> Area/Locality <input type="text" value="N/A"/> Landmark <input type="text"/> Pincode* <input type="text" value="523247"/> City/Town/District* <input type="text" value="Prakasam"/> Country* <input type="text" value="India"/> State* <input type="text" value="Andhra Pradesh"/> <input type="checkbox"/> If you want Corresponding Address As Mailing Address	<b>Permanent Address</b> Address Type* <input type="text" value="Residential/Business"/> Flat/Door/Block No* <input type="text" value="S/O Veeraiiah,3-18"/> Premises/Village/Building <input type="text" value="Rajam Palle"/> Road/Street/Lane <input type="text"/> Area/Locality <input type="text" value="N/A"/> Landmark <input type="text"/> Pincode* <input type="text" value="523247"/> City/Town/District* <input type="text" value="Prakasam"/> Country* <input type="text" value="India"/> State* <input type="text" value="Andhra Pradesh"/> <input type="checkbox"/> If you want Permanent Address As Mailing Address
<b>Occupation Details</b> Occupation Details* <input type="text" value="Please select"/>	<b>Sms Alerts</b> Subscribe to SMS Alerts:* <input type="text" value="Please select"/>

Nomination Details <input type="text"/>											
<b>Tier I Nominees</b>											
First Name	Middle Name	Last Name	DOB	Relationship	Share %	Guardian First Name	Guardian Middle Name	Guardian Last Name	Address	Edit	Delete
ssssss			01/01/1900	Y	100				Flat No: S/O Veeraiiah,3-18 Village: Rajam Palle LandMark: RoadNo: Area: N/A Country: India State: Andhra Pradesh City: Prakasam Pincode: 523247		

**Tier-1: Bank Details**

Account Type	Account Number	IFSC Code	MICRCode	BankName	Branch Name	Pincode	Bank Address	Edit
Savings A/C	564364564576	HDFC0000005	400240005	HDFC BANK LTD	MUMBAI	400026	BHULABHAI DESAITIRUPATI APARTMENT	

**PRAN Card Reissue**

Please confirm if you require a reprint of PRAN Card  Chargeable  Non Chargeable

Upload Document  No file chosen

Figure 32

User will click on 'Save' button to capture the request. On providing the details, Acknowledgment ID will be shown on the screen to the User.

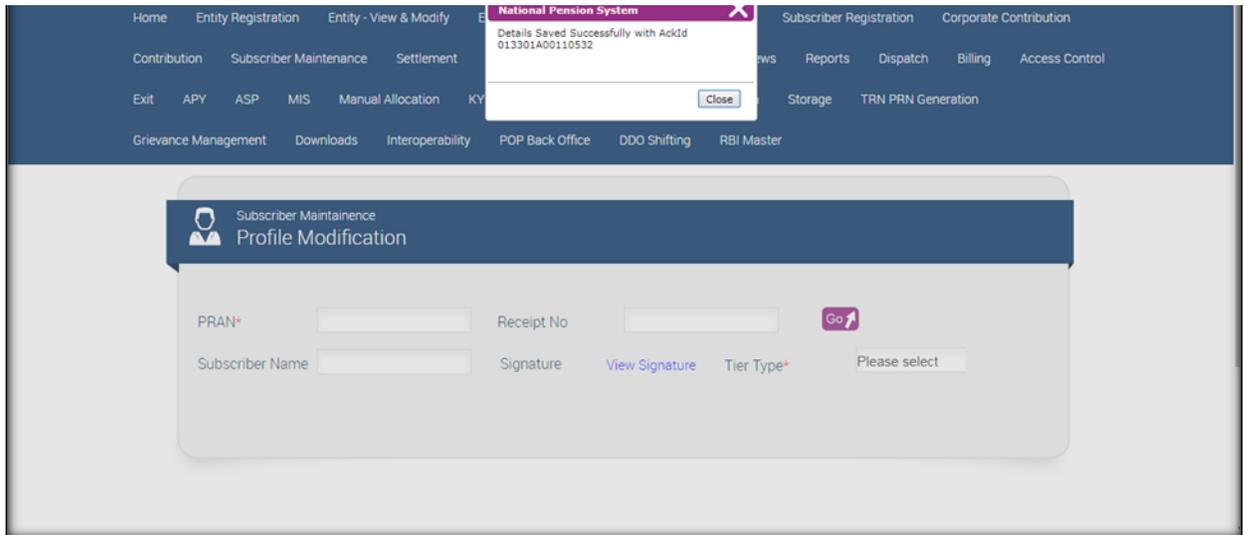
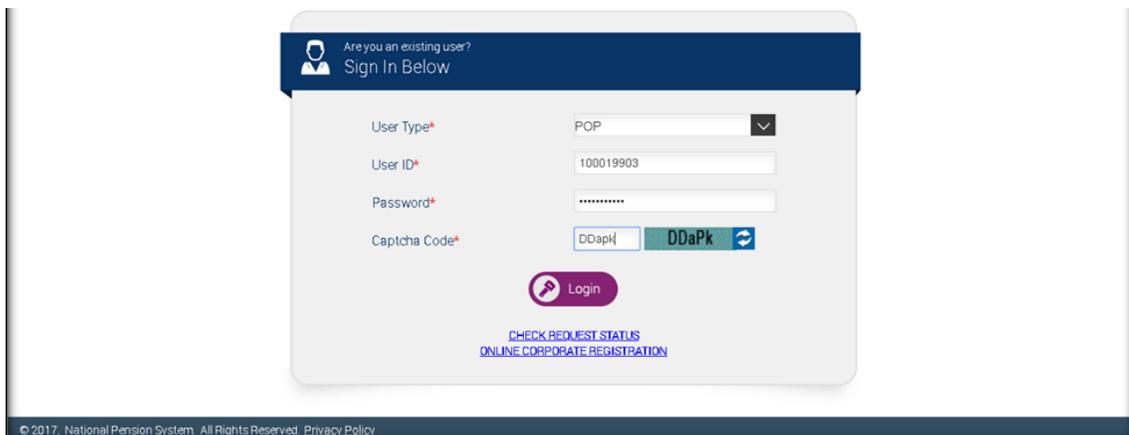


Figure 33

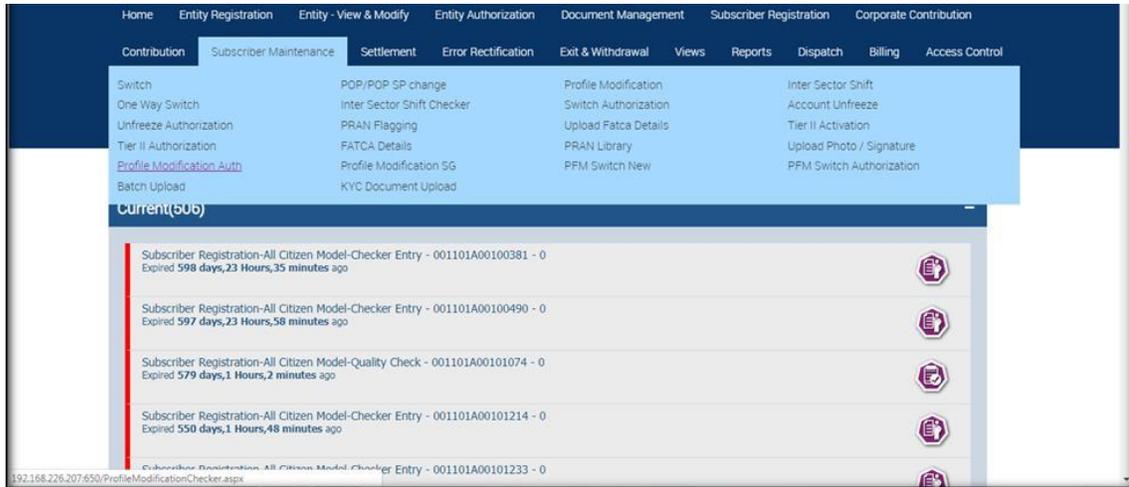
### 3.5 Changes in personal/nomination details (Other Non-commercial changes) Authorization:

Another User will login into CRA website <https://cra.kfintech.com>.

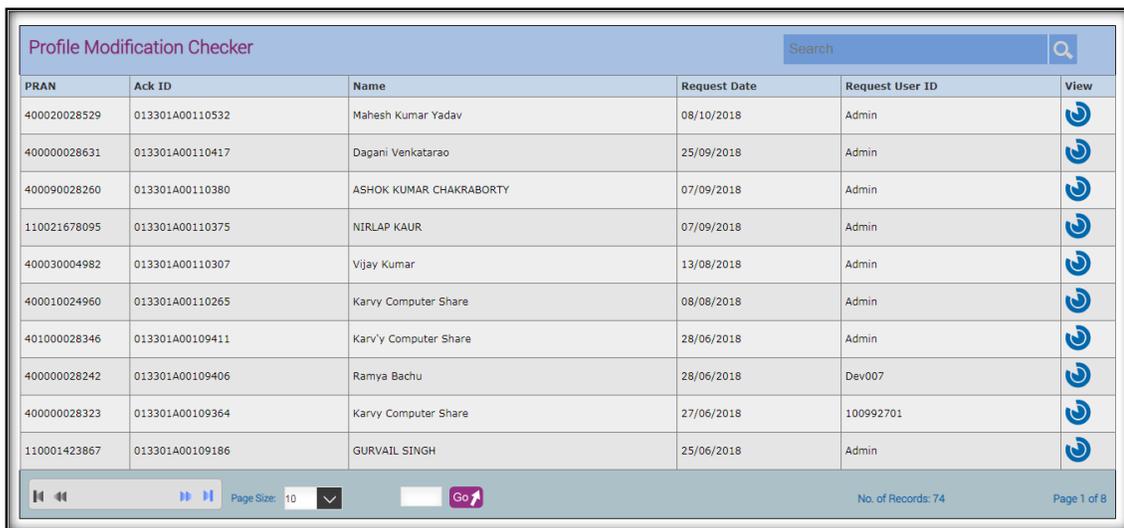


User will select the menu 'Subscriber Maintenance' and sub-menu 'Profile Authorization Auth'





User will be shown all the pending requests.



The screenshot shows a 'Profile Modification Checker' table with a search bar and a 'View' button for each row. The table contains the following data:

PRAN	Ack ID	Name	Request Date	Request User ID	View
400020028529	013301A00110532	Mahesh Kumar Yadav	08/10/2018	Admin	
400000028631	013301A00110417	Dagani Venkatarao	25/09/2018	Admin	
400090028260	013301A00110380	ASHOK KUMAR CHAKRABORTY	07/09/2018	Admin	
110021678095	013301A00110375	NIRLAP KAUR	07/09/2018	Admin	
400030004982	013301A00110307	Vijay Kumar	13/08/2018	Admin	
400010024960	013301A00110265	Karvy Computer Share	08/08/2018	Admin	
401000028346	013301A00109411	Karvy Computer Share	28/06/2018	Admin	
400000028242	013301A00109406	Ramya Bachu	28/06/2018	Dev007	
400000028323	013301A00109364	Karvy Computer Share	27/06/2018	100992701	
110001423867	013301A00109186	GURVAIL SINGH	25/06/2018	Admin	

At the bottom of the table, there is a pagination control showing 'Page Size: 10', a 'Go' button, and 'No. of Records: 74'.

User will click on View button and captured details will be shown to the User. User will be shown existing as well as modified details.



Alternatively, the subscriber may make the following change requests directly, by logging into the CRA website, using his/her I-PIN:

- Reset of I-PIN can also be done online by the subscriber using OTP or calling our customer care at 1800 208 1516.
  - Mobile number, email ID and address (using Aadhaar) can be changed by the subscriber by logging in to the website.
2. Subscriber will submit the form for updating of details to:
- Central & State Govt. employees - Form(s) to be submitted to DDO, who will forward it to PAO
  - All Citizen/Corporate Model - Form(s) to be submitted to the concerned POP-SP/POP
3. The DTO/PAO/POP-SP/POP should perform the following checks on receipt of the request for changes:
- PRAN provided by the Subscriber is valid (Active)
  - PRAN (Subscriber) is associated with the DTO/PAO or POP-SP
  - Request form is completely filled by the Subscriber. All relevant fields including PRAN are filled by the applicant. In case of any incomplete information, the form shall be rejected.
  - Request form is duly signed by the Subscriber
  - Request form is duly verified and signed by the DDO of the Subscriber (for CG/SG employees)
  - Request form is filled as per the instructions given in the form.
  - POP-SP shall collect photocopy of the appropriate supporting documents after verification with the original. POP-SP shall verify all the appropriate supporting documents as the part of KYC verification norms as prescribed by PFRDA. It will be the sole responsibility of the POP-SP to verify the genuineness of the documents submitted by the subscribers. As a matter of good practice, POP-SP may affix a stamp of 'Verified with Originals' on the photocopies of the documents along with the date, name and signature of official who has carried out the verification. "
  - The documents collected as proof of identity and address should be valid at the time of acceptance e.g. Passport expiring in March 2016 should not be accepted as proof of identity/address for a change request to be accepted in April 2016. Further, periodic documents such as bank statement/electricity bill etc. should not be more than six months old on the date of receipt of request.
  - In case request for change in nomination details, the percentage distribution among nominee(s) should be a whole number only, and sum total of the distributions shall be equal 100%. PFRDA has not prescribed any additional

documents in support of nomination other than the details provided in the application form. In case the percentage of distribution is not equal to 100%, the change request shall be rejected.

- The nominee mentioned should be different from the Subscriber.
  - In case of minor nominee, the Subscriber has to provide the date of birth of the minor nominee and complete details of the Guardian.
  - POP-SP shall verify the signature of the Subscriber on the change request form with the signature currently present in the system
  - Name/Father's name/Date of birth: Appropriate supporting documents like copy of PAN card, voter ID etc. as per the list provided in change request form (Form-UOS S2), plus copy of PRAN card
  - Address: Appropriate supporting documents i.e., Bank statement mentioning new address, voter ID etc. as per the list provided in change request form (Form-UOS S2), plus copy of PRAN card.
  - Phone/mobile number/email ID: No document is required to be collected.
  - In case of changes in Subscriber's bank details: As a matter of good practice, appropriate supporting documents can be collected i.e., copy of bank statement, copy of bank pass book etc. along with a copy of PRAN card.
  - Value added services (email and SMS alerts): There are two types of value added services provided by CRA as mentioned above. In case of email alerts, the Subscriber has to mention email ID and this service can be activated from day 1 and is free of cost. In case of SMS alerts, the Subscriber has to provide his/her mobile number. This service shall be made available in due course of time and will be chargeable to Subscriber
  - Change in nomination details: Copy of PRAN card to be collected.
4. POP-SP shall verify the request and issue a 17-digit Receipt Number as an acknowledgment to the Subscriber. The POP-SP shall affix the seal as well as the user shall sign the acknowledgment before providing the same to the Subscriber
5. The PAO/DTO/POP/POP-SP will make the following changes in the CRA system, by using their authorized IDs ("Maker-Authorizer" concept):
- Change in Personal details including Bank details (i.e., other than Core data and nomination details - only "Maker")
  - Change in Employment details
  - Change in Nomination details
6. Change request for a Subscriber will not be allowed to be captured, if any previous request is pending for authorization or is captured and authorized but pending acknowledgement from CRA. E.g. POP/ POP-SP User has updated the nomination details for Subscriber A and the acknowledgment number issued is 1000000170, user cannot update any further change request for the same Subscriber till the earlier request is Authorized and accepted in CRA system. The system will not generate any new acknowledgement number for the new request captured. In such case, an error message will be displayed to the POP/ POP-SP.

7. If 'Withdrawal request has been processed in the CRA system for a Subscriber, POP/POP-SP will not be allowed to update any changes.

8. POP/ POP-SP shall forward only the documents related to change in core data and the address change to CRA.
9. For the following changes, e-request is raised by the Nodal Office/POP-SP in the CRA system and further action is taken by CRA:
  - Reprint of PRAN Card - CRA will dispatch the PRAN card to the PAO or to the subscriber's registered address or to the Corporate Head Office (in case of Corporate subscribers)

10. Changes in Photograph or Signature:

Request form submitted by the Subscriber is forwarded by the Nodal Office/POP-SP to CRA for updation. New signature and/or photograph will be updated in the CRA system by the CRA. CRA shall print a new PRAN card and dispatch it to:

- PAO who forwards it to the DDO for onward distribution to Subscriber - For Central/State Govt. employees
- The subscriber at his registered address - for All Citizen
- Corporate Head Office for onward distribution to subscriber - Corporate

11. Email/SMS intimation will be sent to the subscriber, once the change has been updated in the CRA system.

### 3.6 Requests for Duplicate Statement of Account:

A physical Statement of Transaction or Statement of Account is provided to the subscribers, every year, by the CRA. The subscriber can view his/her account statement at any time, by logging into the CRA website, using his I-PIN. The subscriber may request for a duplicate SOA in any of the following ways:

- The subscriber may approach any CRA Branch directly and make such request, along with a copy of his PRAN card. The CRA Branch will provide a printout of the SOA. This is a chargeable service. The list of CRA-Branches can be found in the CRA website <https://cra.kfintech.com>.
- The subscriber may approach his associated POP-SP and make a request for the SOA. The POP can download the same and provide the information to the subscriber.
- The subscriber may call the toll free number of KFinTech CRA customer care and make such request through IVR. If he/she requests for a soft copy, the same will be sent to him by email. In case he/she requests for a hard copy, the same will be mailed to him

and will be chargeable.

## 4. Nodal Offices' Change Requests:

The Nodal Offices may have changes in address or other details, authorized signatory details etc. They have to update these details with the CRA. The steps for incorporating changes in details of various Nodal Offices are given below:

### 4.1 - Changes in Pr.AO (Central Govt.) / DTA (State Govt.) details:

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

1. Pr.AO/DTA will provide a written request for changing the details to CRA with the details of the changes.
2. The application should be duly signed by the authorized officer of the Pr.AO/DTA and should contain the Pr.AO/DTA stamp. The application should be sent to the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India  
Toll Free Number 1800 208 1718

3. If the application is found to be in order, CRA would incorporate the changes in the CRA system.
3. After the changes have been updated in the Pr.AO/DTA details, CRA shall send intimation to the concerned Pr. AO/DTA.

### 4.2- Change in PAO (Central Govt.) / DTO (State Govt.) details:

PAO/DTO will have to notify CRA about any changes in the details provided to CRA at the time of registration such as contact details, authorized signatory details, department details etc. by submitting a request for change in Nodal office details. (Should we given access rights to the senior officials to change the details for its

subordinate offices?)

1. PAO/DTO will provide a written request for changing the details to CRA with the details of the changes.

2. The application should be duly signed by the authorized officer of the PAO/DTO and should contain the PAO/DTO stamp. The same should be submitted to the CRA at the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India  
Toll Free Number 1800 208 1718

3. If the application is found to be in order, CRA would incorporate the changes in the CRA system.
4. After the changes have been effected, CRA shall send intimation to the concerned PAO/DTO.

#### 4.3 - Changes in DDO (Central/State Government) details:

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

1. DDO will provide a written request for changing the details to CRA with the details of the changes.
2. The application should be duly signed by the authorized officer of the DDO and should contain the DDO stamp. The same should be submitted to the CRA at the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India  
Toll Free Number 1800 208 1718

3. If the application is found to be in order, CRA would incorporate the changes in the CRA system.

4. The request should also be authorized by the PAO/DTO for change in DDO details.

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

#### 4.4 - Changes in POP details:

POP will notify the CRA about any changes in the details provided to CRA at the time of registration such as contact details, compliance officer's details, bank details etc. by submitting a written request for the change in POP details.

1. POP shall provide a written request for change along with the details to be changed in the CRA system.
2. The request should be duly authorized by the Compliance officer of the POP and should contain the POP stamp. The same should be submitted to the CRA at the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India  
Toll Free Number 1800 208 1718

3. If the request is found to be in order, CRA will incorporate the changes in the CRA system.
4. After the changes have been effected in the POP details, CRA will send intimation to the concerned POP.

#### 4.5 - Changes in POP-SP details:

POP will notify the CRA about any changes in the details provided to CRA at the time of registration such as contact details, compliance officer's details, bank details etc. by submitting a written request for the change in POP-SP details.

1. POP-SP shall provide a request for change along with the details to be changed in the CRA system.

2. The request should be duly authorized and should contain the POP-SP stamp. The same should be submitted to the CRA at the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India  
Toll Free Number 1800 208 1718

3. If the request is found to be in order, CRA will incorporate the changes in the CRA system.
4. After effecting the necessary changes in the POP-SP details, CRA will send intimation to the concerned POP-SP.

#### 4.6 - Changes in CHO details:

CHO will notify the CRA about any changes in the details provided to CRA at the time of registration such as contact details, compliance officer's details, bank details etc. by submitting a written request for the change in CHO details.

1. The CHO shall provide a request for change along with the details to be changed in the CRA system. Where the Corporate has selected the scheme preference on behalf of its employees and wishes to change the same, the Corporate should submit an application in the prescribed form (form CHO 2) to the CRA.
2. The request should be duly authorized and should contain the CHO stamp. The same should be forwarded to the CRA through the associated POP, at the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India  
Toll Free Number 1800 208 1718

3. If the request is found to be in order, CRA will incorporate the changes in the CRA system.

4. After effecting the necessary changes in the CHO details, CRA will send intimation to the concerned CHO.

## 5. Other intermediaries' Change requests:

### 5.1 - Changes in PFMs' details:

PFRDA appoints PFMs to manage the subscriber's fund by providing various schemes. Any change related to PFM details needs to be updated in CRA system. The steps for registering these changes in the CRA system are given below:

1. PFM will submit a duly filled "PFM details change request form" to the CRA at the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India

2. PFM can also apply for online changes by logging into the CRA website using their user ID and password. In case of online change request, if there are any errors, the form will not be submitted and error message will be displayed.
3. PFM can request for below changes -
  - PFM name change
  - PFM Address Change
  - PFM Contact Number Change
  - PFM Email ID Change
  - Compliance officer's details change
  - Alternate Compliance Officer's Details change
  - Bank Details Change
4. In the application form submitted to CRA, PFM will only fill those details for which PFM wants to request for change.
5. CRA will scrutinize the form for Authenticity, Accuracy and Completeness. If accepted, the CRA will issue an acknowledgement to the PFM.
6. In case the request is rejected, CRA Branch will provide the reason for rejection and also provide guidelines to submit the correct form.
7. On acceptance, the CRA user will incorporate the changes in the CRA system.

8. A Confirmation mail /post will be sent to the concerned PFM after successfully incorporating the changes.

9. The changes will reflect in PFM account and the PFM can also check the same by logging into their account in the CRA system.

## 5.2 – Changes in TB’s details:

PFRDA appoints Trustee Banks to receive the contributions from various Nodal Offices and transfer the funds to various PFMs, or receive funds from PFMs (on redemption) or transfer funds to ASPs/Subscriber’s bank account – on withdrawal, as the case may be. Any change related to TB details needs to be updated in CRA system. The steps for registering these changes in the CRA system are given below:

1. TB will submit a duly filled “TB details change request form” to the CRA at the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India

2. TB can also apply for online changes by logging into the CRA website using their user ID and password. In case of online change request, if there are any errors, the form will not be submitted and error message will be displayed.
3. TB can request for below changes -
  - TB name change
  - TB Address Change
  - TB Contact Number Change
  - TB Email ID Change
  - Compliance officer’s details change
  - Alternate Compliance Officer’s Details change
  - Bank Details Change
4. In the application form submitted to CRA, TB will only fill those details for which TB wants to request for change.
5. CRA will scrutinize the form for Authenticity, Accuracy and Completeness. If accepted, the CRA will issue an acknowledgement to the TB.
6. In case the request is rejected, CRA Branch will provide the reason for rejection and also provide guidelines to submit the correct form.

7. On acceptance, the CRA user will incorporate the changes in the CRA system.

8. A Confirmation mail /post will be sent to the concerned TB after successfully incorporating the changes.
9. The changes will reflect in TB account and the TB can also check the same by logging into their account in the CRA system.

### 5.3 - Changes in ASP's details:

Any change related to the details of Annuity Service Providers, needs to be updated in CRA system. The steps for registering these changes in the CRA system are given below:

1. The ASP will submit a duly filled "ASP details change request form" to the CRA at the following address:

Central Recordkeeping Agency  
KFin Technologies Pvt. Ltd.  
Selenium Tower B  
Plot Nos. 31 & 32, Financial District, Nanakramguda  
Serilingampally Mandal | Hyderabad - 500032 | India

2. The ASP can also apply for online changes by logging into the CRA website using their user ID and password. In case of online change request, if there are any errors, the form will not be submitted and error message will be displayed.
3. The ASP can request for below changes -
  - ASP name change
  - ASP Address Change
  - ASP Contact Number Change
  - ASP Email ID Change
  - Compliance officer's details change
  - Alternate Compliance Officer's Details change
  - Bank Details Change
4. In the application form submitted to CRA, ASP will only fill those details for which ASP wants to request for change.
5. CRA will scrutinize the form for Authenticity, Accuracy and Completeness. If accepted, the CRA will issue an acknowledgement to the ASP.

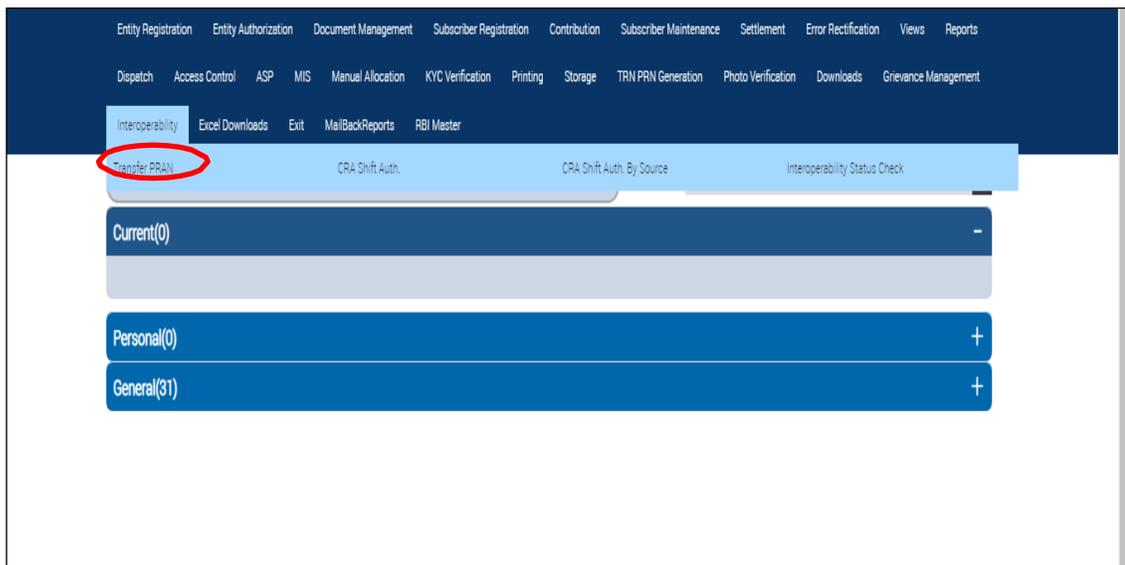
6. In case the request is rejected, CRA Branch will provide the reason for rejection and also provide guidelines to submit the correct form.

7. On acceptance, the CRA user will incorporate the changes in the CRA system.
8. A Confirmation mail /post will be sent to the concerned ASP after successfully incorporating the changes.
8. The changes will reflect in ASP account and the ASP can also check the same by logging into their account in the CRA system.

## 6. Inter CRA change process:

### a. Capture Interoperability request

User has to login to CRA system with User ID and password and has to select interoperability menu and sub-menu 'Transfer PRAN'.



Once User select interoperability option, the below screen would be enabled where the User has to capture PRAN, Date of Birth, POP ID, Sector and click search option.

The screenshot shows a web application interface for 'Inter CRA Subscriber Shift Request Capture'. The top navigation bar contains various menu items like 'Entity Registration', 'Entity Authorization', 'Document Management', etc. The main form area is titled 'Inter CRA Subscriber Shift Request Capture' and contains several input fields. A red circle highlights a search icon next to the 'Sector' field. At the bottom of the form, there are 'Submit' and 'Clear' buttons.

Once clicked search button, Subscriber name, Gender, Sector, Tier1 status, Tier 2 Status, PAN will be auto populated.

User has to check the status of PRAN. If the status is Active, request can be captured. Existing POP-SP details will be auto-fetched. User is required to enter the Target POP SP Reg no. POP SP name will be auto populated.

Entity Registration   Entity Authorization   Document Management   Subscriber Registration   Contribution   Subscriber Maintenance   Settlement   Error Rectification   Views   Reports

Dispatch   Access Control   ASP   MIS   Manual Allocation   KYC Verification   Printing   Storage   TRN PRN Generation   Photo Verification   Downloads   Grievance Management

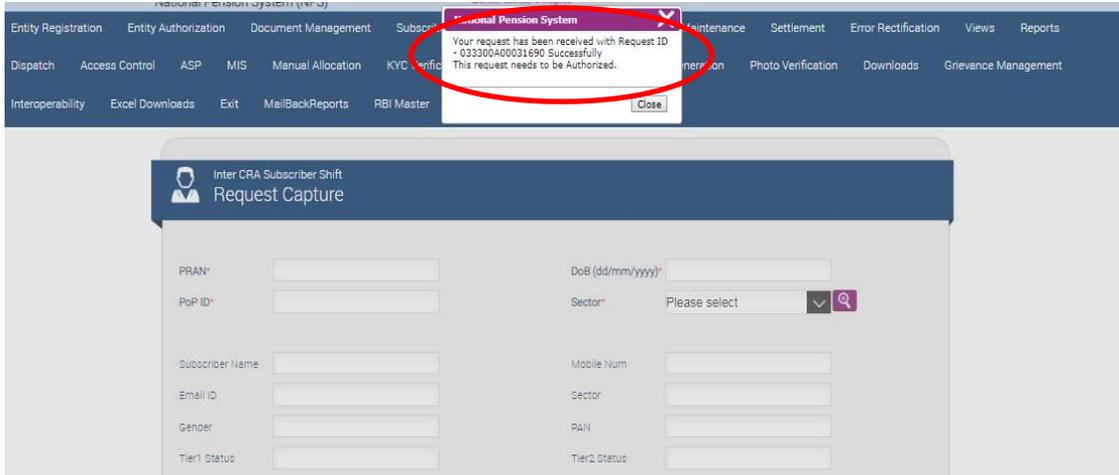
Interoperability   Excel Downloads   Exit   MailBackReports   RBI Master

### Inter CRA Subscriber Shift Request Capture

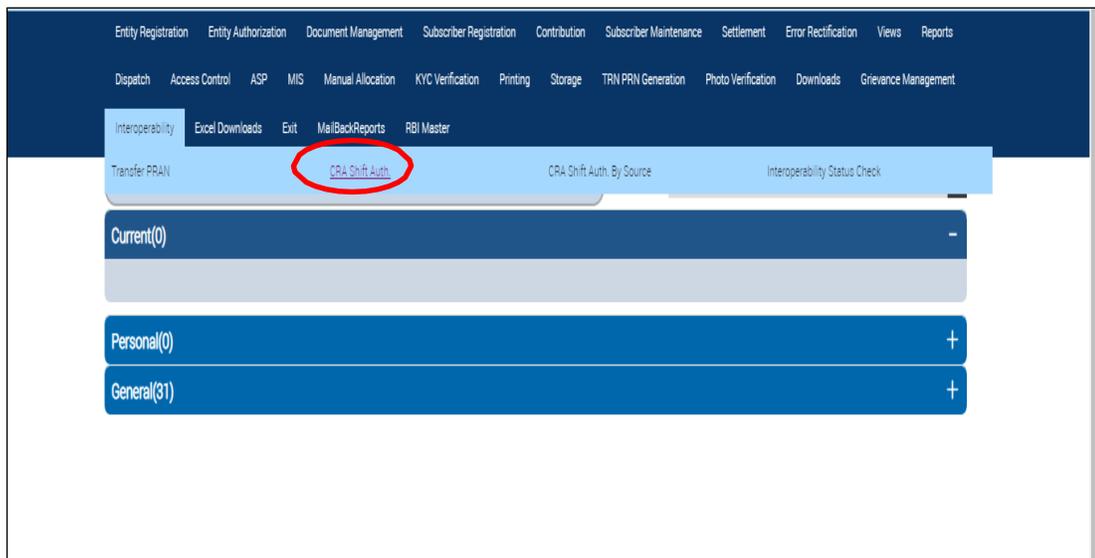
PRAN*	110091336237	DoB (dd/mm/yyyy)*	25/07/1980
PoP ID*	6001052	Sector*	UOS
Subscriber Name	TARUNDEEP SINGH	Mobile Num	
Email ID		Sector	UOS
Gender	M	PAN	BFFPS1439Q
Tier1 Status	Active	Tier2 Status	Active
<b>Existing PRAN Association</b>		<b>Target PRAN Association</b>	
POP-SP Reg No*	6047436	POP-SP Reg No*	1000025
POP-SP Name*	NPS Online	POP-SP Name*	NPS Online
Date Of Receipt	11/01/2019	Receipt No	

**Submit** **Clear**

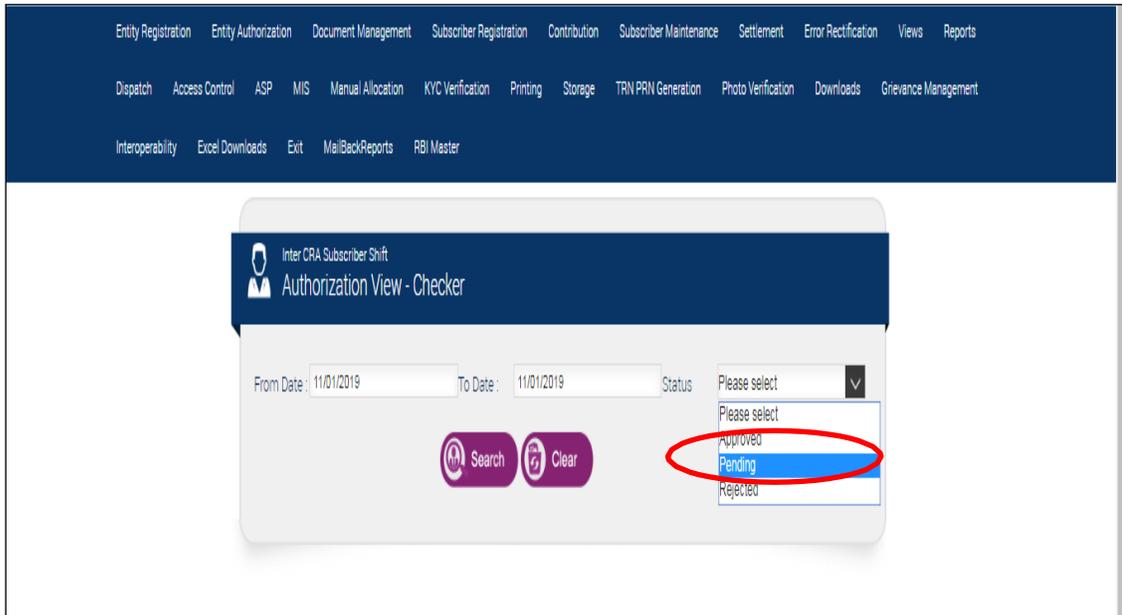
User has to click submit button after entering all the mandatory details. An acknowledgment ID is provided as a pop up along with the request to authorize the capture request.



“Checker” User has to login through 2<sup>nd</sup> User ID and click on “Interoperability” menu and sub—menu ‘CRA Shift Auth’ for authorizing the details captured by maker User.



User has to provide the date range and select option 'Pending' from the dropdown.



User has to click search option to view the pending details.

Entity Registration   Entity Authorization   Document Management   Subscriber Registration   Contribution   Subscriber Maintenance   Settlement   Error Rectification   Views   Reports

Dispatch   Access Control   ASP   MIS   Manual Allocation   KYC Verification   Printing   Storage   TRN PRN Generation   Photo Verification   Downloads   Grievance Management

Interoperability   Excel Downloads   Exit   MailBackReports   RBI Master

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 Inter CRA Subscriber Shift  
**Authorization View - Checker**

From Date:  To Date:  Status:  

 Search    Clear

Subscriber Name	PRAN No	WorkFlow No	Created By	Timestamp	View
TARUNDEEP SINGH	110091338237	033300A00031690	400040038850	11/01/2019	

User will verify the detail which is non- editable and can check the Accept or Reject the request as shown below. If User is rejecting the request, he/she has to mandatorily provide theremarks. User will click on Authorize button to authorize the request.

SubScriber Name	PRAN No	WorkFlow No	Created By	Timestamp	View
TARUNDEEP SINGH	110091338237	033300A00031690	400040038850	11/01/2019	

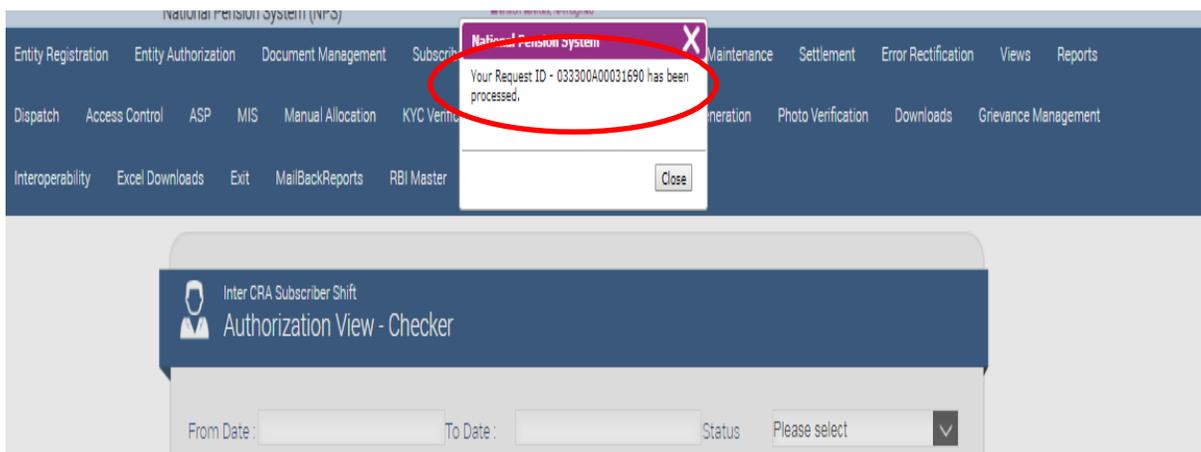
PRAN*	<input type="text" value="110091338237"/>	DoB (dd/mm/yyyy)*	<input type="text" value="25/07/1980"/>
Pop ID*	<input type="text" value="6001052"/>	Sector*	<input type="text" value="UOS"/>
Subscriber Name	<input type="text" value="TARUNDEEP SINGH"/>	Mobile Num	<input type="text"/>
Email ID	<input type="text"/>	Sector	<input type="text" value="UOS"/>
Gender	<input type="text" value="M"/>	PAN	<input type="text" value="BFFPS1439Q"/>
Tier1 Status	<input type="text" value="Active"/>	Tier2 Status	<input type="text" value="Active"/>

<b>Existing PRAN Association</b>		<b>Target PRAN Association</b>	
POP-SP Reg.No*	<input type="text" value="6047436"/>	POP-SP Reg.No*	<input type="text" value="1000025"/>
POP-SP Name*	<input type="text" value="NPS Online"/>	POP-SP Name*	<input type="text" value="NPS Online"/>
Date Of Receipt	<input type="text" value="11/01/2019"/>	Receipt No	<input type="text"/>
		Status	<input type="radio"/> Accept <input type="radio"/> Reject
		Remarks	<input type="text"/>

Once the Request is authorized by User, an acknowledgment ID is provided as pop up as shown in the screen below:



The screenshot shows the National Pension System (NPS) interface. A confirmation pop-up message is displayed, stating: "Your Request ID - 033300A00031690 has been processed." The message is circled in red. Below the pop-up, the "Authorization View - Checker" section is visible, featuring input fields for "From Date", "To Date", and "Status".

On successful authorized, request will be placed in system. The other CRA will accept the request and transfer the details to Target CRA. All the details of subscriber such as profile, contribution, grievance, withdrawals etc. will be forwarded to Target CRA. Target CRA will record the details in its system.

.....X.....