

Standard Operating Procedure for Subscriber Change Requests

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Subscriber Change Requests

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1. Title

Subscribers under NPS are allowed to make changes in his/her profile during NPS life cycle – changes can be related to demographic details or any other financial or non-financial changes, change of scheme.

2. Purpose

This document aims to establish a standardized process of handling changes in subscriber profile also step by step guide for nodal officers on each request.

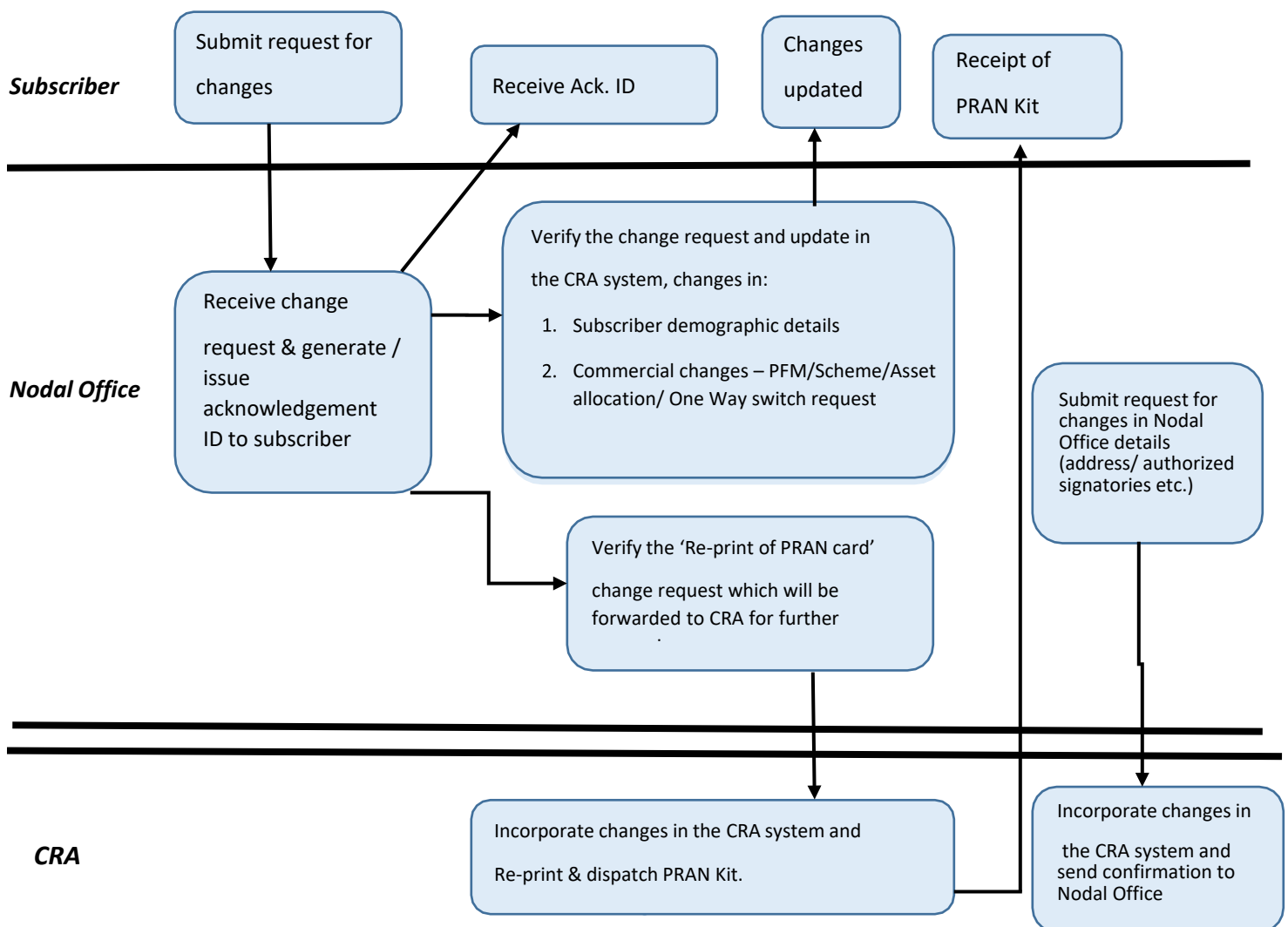
3. Scope

This document contains process of changes in subscriber profile through Suprema system by respective nodal officer using maker-checker process.

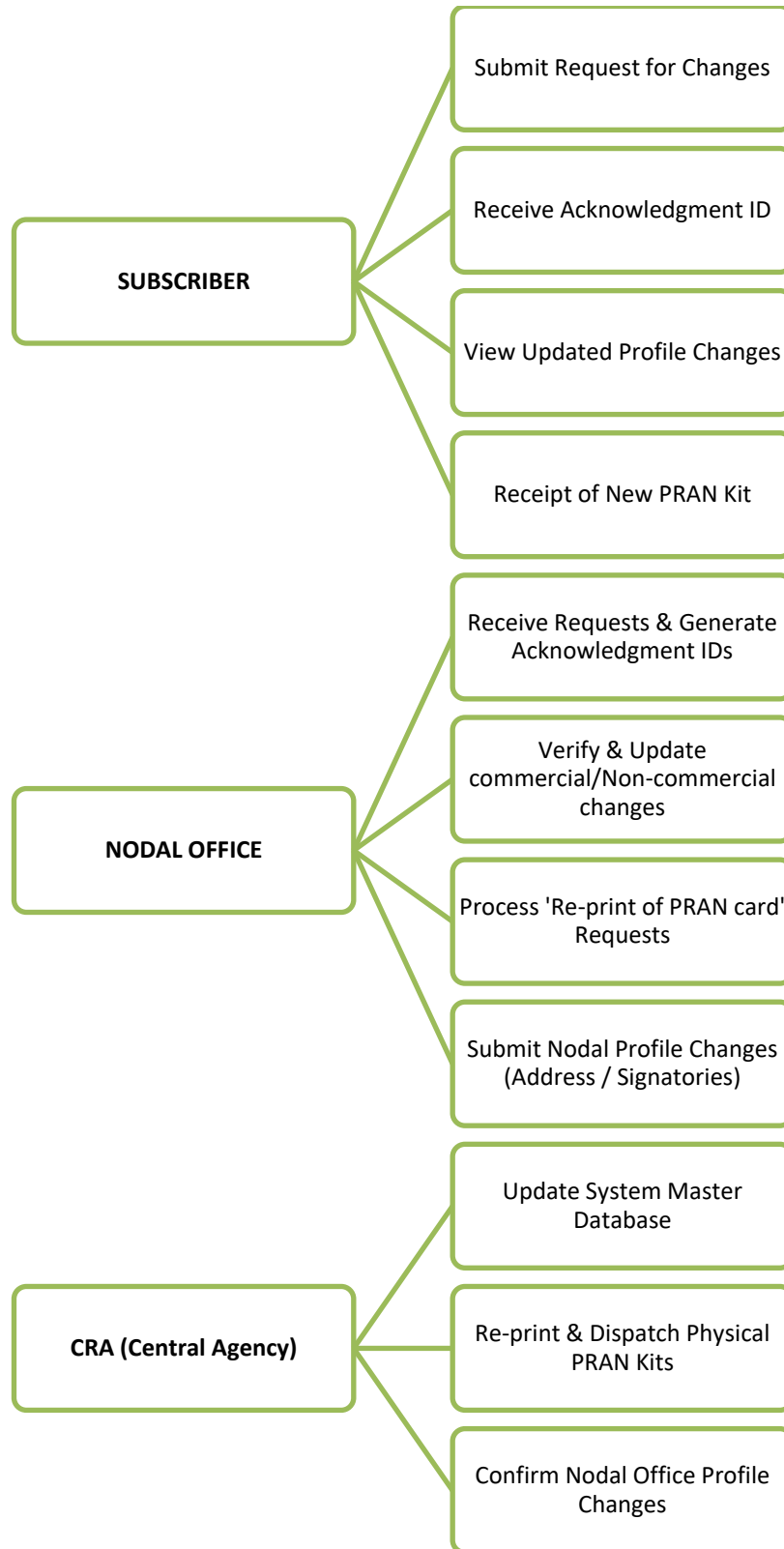
4. Definitions & Acronyms

Acronym	Description
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

5. Process Chart with swim lanes – Change requests



Subscriber Change Requests



6. Nodal Officer Suprema Login Process

Nodal Office User needs to Login by entering the User Type , User ID and Password provided by the CRA as shown below and will be redirected to Digi locker for Aadhar validation.

All Subscribers, Nodal offices, POPs & Corporates are hereby informed for all, exit & withdrawal request cases, below documents are to be mandatory uploaded and should clear in visible.

- A. NPS Exit/ Withdrawal Form
- B. Proof of Identity and Address as specified in the Withdrawal form
- C. Bank account Proof
- D. Copy of PRAN card

[Login](#)

[Check Request Status](#)

[Online Corporate Registration](#)

[Subscriber Login](#)

Welcome to
CRA
Central Recordkeeping Agency for National Pension System (NPS)

[LEARN MORE](#)

SupReMa
ension services, re-imagined

Login

User Type
POP

User ID
1064643

Password

Captcha
EPRMr

[Generate/Reset Password](#)

[LOGIN](#)

KFINTECH
NATIONAL PENSION SYSTEM

Figure 1

After successful login, Nodal officer has to enter its 12-digit Aadhar which is mapped to the said User ID and Click on the button labelled "Next"

Meri Pehchaan
NATIONAL SINGLE SIGN-ON

UAT CRA

You are about to link your DigiLocker account with UAT CRA application of PFRDA (KFinTech). You will be signed up for DigiLocker account if it does not exist.

389212155513

Please enter the following text in the box below:

C6L1EL

Unable to read the above image? [Try another!](#)

[Next](#)

[Return to UAT CRA](#)

Figure 2

Provide Digi-locker consent and click on the button labelled "Allow" in below mentioned screenshot

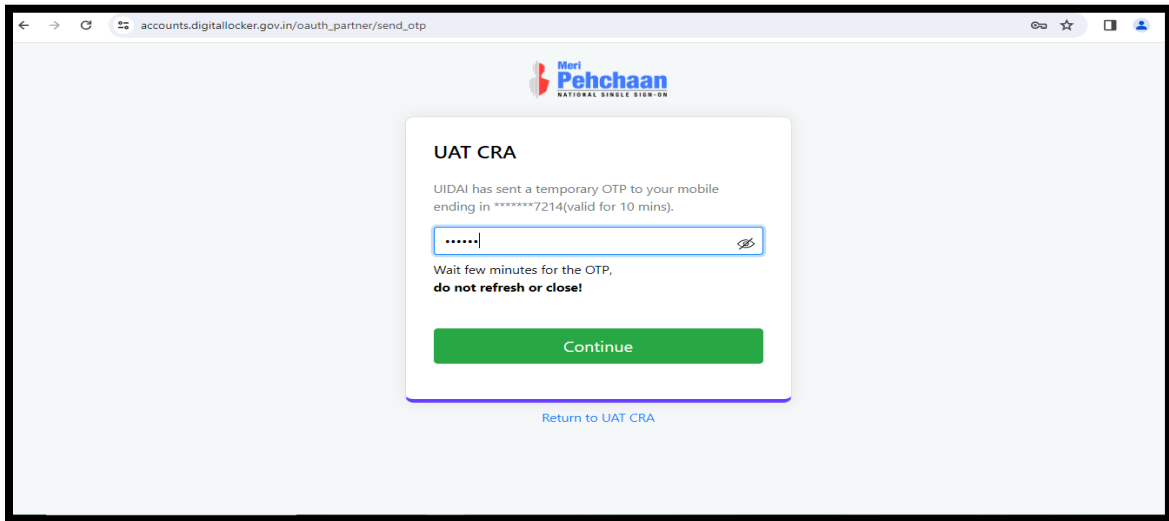


Figure 3

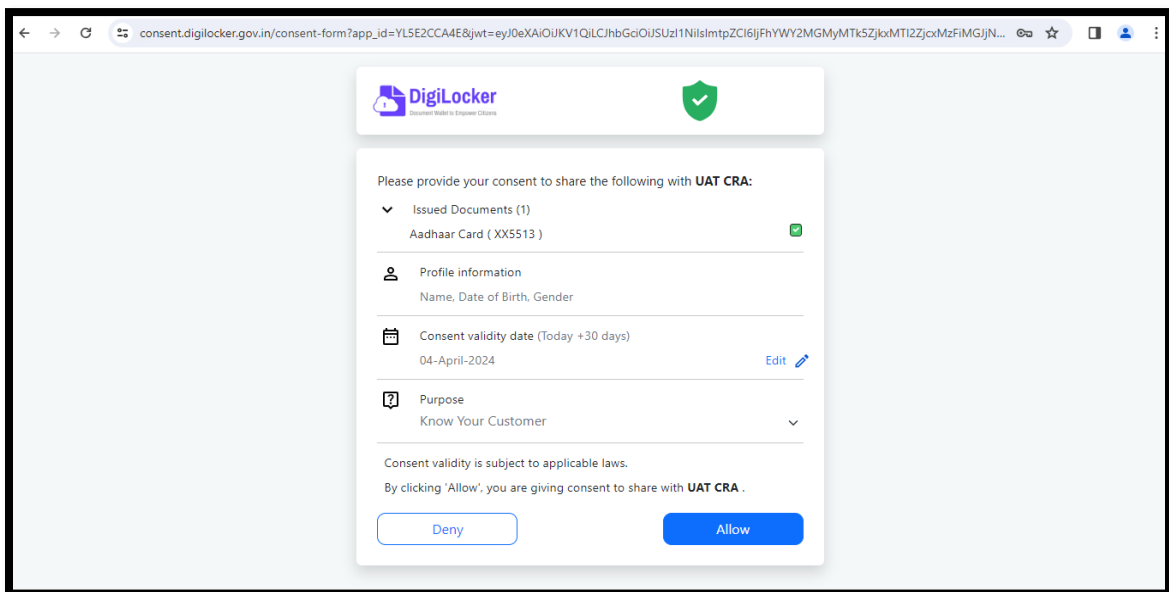


Figure 4

7. 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 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)
4. Default Contribution Allocation

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

5. POP/POP-SP Change
6. Nominee Add/Change/Remove
7. Name, Address, Email and Phone no/Bank Account
8. Change in Signature/Photo
9. PAN update
10. PRAN Reprint Request
11. FATCA updation
12. Change in Marital Status
13. Password Generate/Reset request
14. Duplicate SOT Request

Of these, the following change requests may be made directly by the subscriber online, by logging into the CRA website using their login credentials.

- Change in PFM/Investment option/Asset allocation
- Change in address (Using Aadhaar)
- Change in email ID/mobile number
- Update FATCA
- Inter Sector Shifting
- POP Shifting
- Change in Bank account details
- Change in Nominee details
- Update Marital Status
- Reprint request for PRAN kit
- Viewing / Downloading Account details / Transaction statement
- Default Contribution Allocation

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

7.1 Changes in PFM/Scheme/Investment Option/ Asset allocation:

7.1.1 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.

7.1.2 Investment Option & Asset allocation Change request- Subscribers under the ‘AllCitizen’ and ‘Corporate’ models have an option to change the investment option i.e., ‘Auto’ or ‘Active’ the ‘Asset allocation’ percentages (for ‘Active choice’ option), Four times 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). The Subscriber has an option to choose one of the following two choices of investment:

Active Choice –

- Under this type of investment pattern, the Subscriber can choose one or more than one fund managers (Up to 3 PFM) and the schemes provided by the respective fund managers.
- A subscriber opting for ‘Active Choice’ may select any or all three available asset classes (E,G,C). However, the percentage allocation under category E cannot exceed 75%.
- The sum of percentage allocation across all the selected asset classes must equal 100.

Auto Choice –

- Under Auto Choice, the subscriber should choose one 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 changes in PFM/Scheme preferences online, in the CRA website, by logging in to his/her account. (Not applicable for Government sector subscribers for Tier-I).

7.2 MIS Receipt Generation

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

- PoP user receives a request and needs to check for completeness of Form.
- User needs login to <https://cra.kfintech.in/> and log in as a POP with credentials provided by KFinTech CRA – Please refer Nodal Officer login process mentioned above.
- User needs click on menu “MIS” and sub-menu “MIS Receipt Generation”.

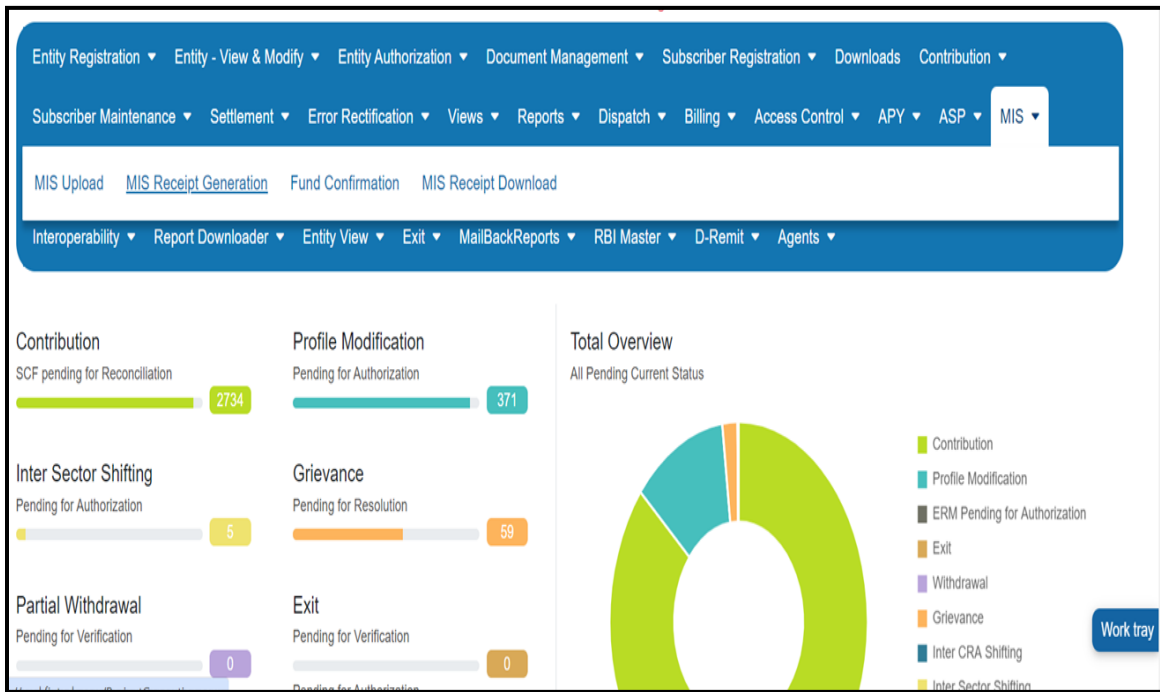


Figure 5

User needs to select the appropriate request type and provide the required details such as PRAN, Tier Type. Based on the PRAN, subscriber details (subscriber name, Date of Birth, State) are fetched. Maximum POP Charges permissible by the PFRDA are displayed to the User. POP User can edit the charges, if required. User needs to click on 'Generate Receipt' to generate the receipt. Receipt is auto-downloaded which User needs to share with subscriber.

The screenshot shows a web application interface for 'MIS Upload Receipt Generation'. The header is dark blue with a user icon and the text 'MIS Upload Receipt Generation'. A date stamp 'Date : 25-06-2026 09:39:04' is in the top right. The form contains several input fields and dropdown menus arranged in two columns. At the bottom, there are two buttons: 'Generate Receipt' (with a document icon) and 'Reset' (with a circular arrow icon). A note at the bottom left provides instructions about browser settings.

MIS Upload Receipt Generation		Date : 25-06-2026 09:39:04	
POP Reg		POP SP Reg	
Request Type	Please select v	CRA Branch	Please select v
PRAN		Subscriber Name	
Subscriber DOB		State	Please select v
Tier Type	Please select v	Mode of Payment	Please select v
Form forward date to CRA			
Generate Receipt Reset			
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 screen for smooth operations.			

Figure 6

7.3 One-Way Switch:

Subscribers having Tier II 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 One-Way Switch.

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

A subscriber can initiate One Way Switch request by logging in to his/her account.

Subscriber has to submit an application **Form UOS-S13**, 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.in>.

The application form should be filled in blank columns and in capital letters.

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 have 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

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

User needs to generate the receipt in KFinTech CRA system as explained above.

7.3.1 Capturing of Request for One way switch by Nodal office

On Receipt of request for One way switch, Nodal office needs to login in the CRA system (<https://cra.kfintech.in>).

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

After Selection of subscriber maintenance, Nodal office needs to select option 'One wayswitch'.

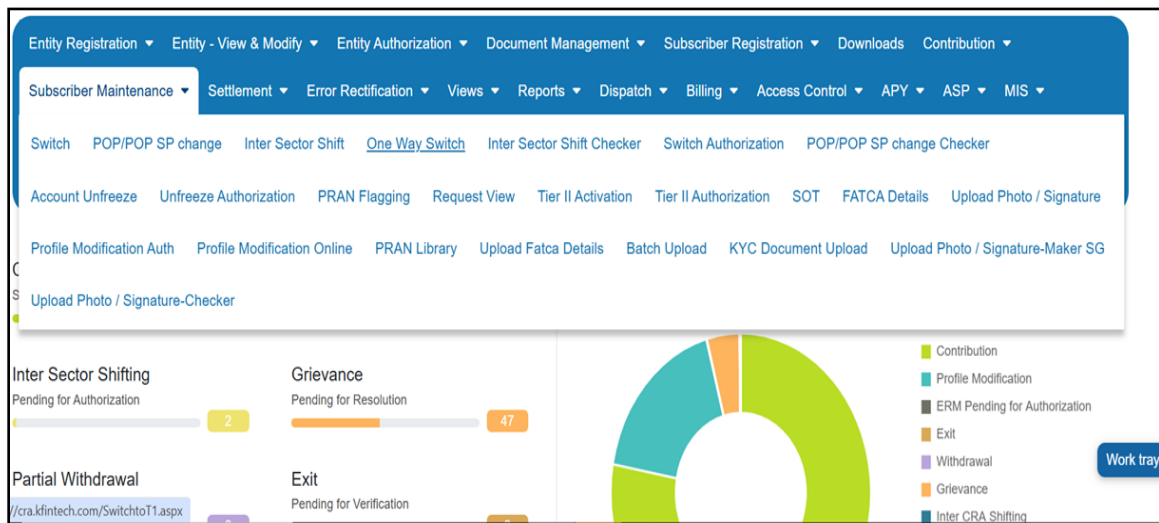


Figure 7

After clicking on 'one way switch' option, User needs to enter the PRAN of the subscriber. On entering the PRAN, subscriber name, available balance and units are displayed to the User. User also has an 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.

The screenshot shows a web form titled "One Way Switch Details Tier II to Tier I". The form includes the following fields and controls:

- PRAN* (text input)
- Subscriber Name* (text input)
- Sector* (text input)
- Available Balance* (text input)
- PoP-SP Registration No* (text input)
- PoP Registration No* (text input)
- ☐ Switch total Holdings
- Amount To be Switched* (text input)
- Receipt No (text input)
- Submit button (purple button with a right arrow icon)

Figure 8

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

The screenshot shows the same form as Figure 8, but with a success message overlay. The message box is titled "National Pension System" and contains the text "Details Saved Successfully" with a "Close" button. The form fields visible below the message are:

- PRAN*
- Subscriber Name*
- Sector*
- Available Balance*
- Available Units*

Figure 9

7.3.2 Authorization of One-way switch request

After Capturing the Request for one way switch in CRA system, nodal office anotherUser needs to log into CRA system (<https://cra.kfintech.in>).

Nodal office needs to select Subscriber maintenance option.

After clicking Subscriber Maintenance, User needs to click on switch authorization as shown below:

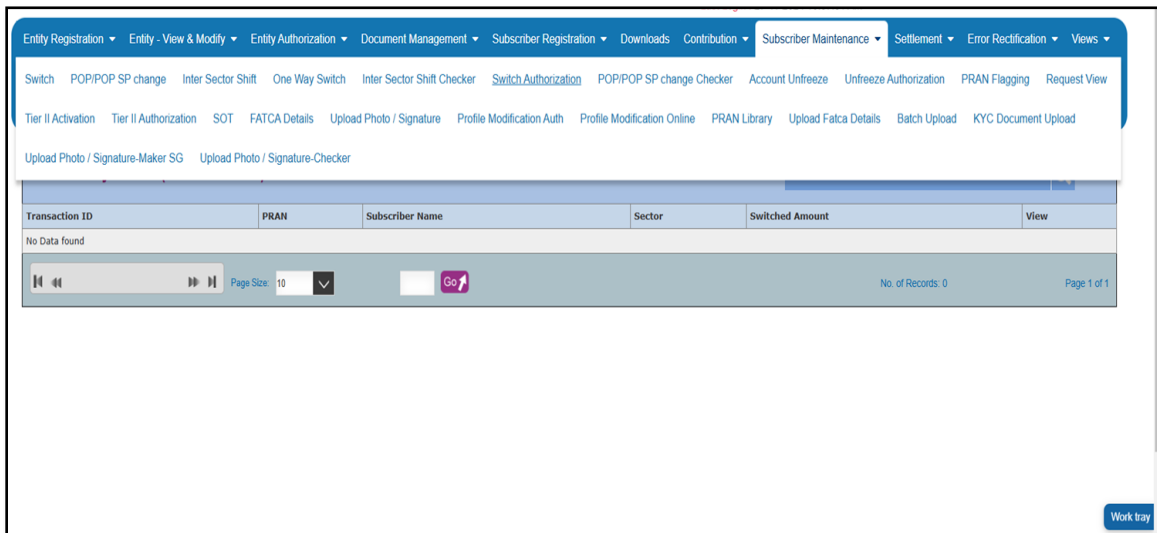


Figure 10

After selecting switch authorization, all pending requests are displayed to the User. Specific request can be searched by PRAN number. User needs to click on 'view' option for authorizing the request as shown below.

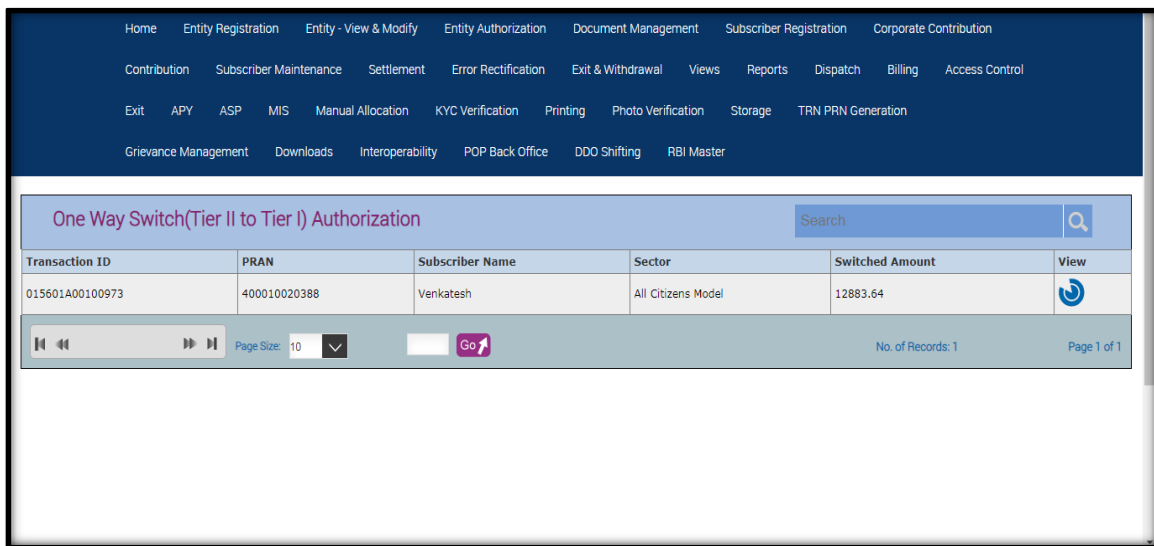


Figure 11

On clicking view option, nodal officer needs to review the one-way switch request captured by the maker. User needs to authorize the request after checking all the details.

The screenshot shows a web application window titled "One Way Switch Details" with a subtitle "Tier II to Tier I". The form contains the following fields and values:

Field	Value
PRAN*	[Redacted]
Subscriber Name*	Venkatesh
Sector*	All Citizens Model
Available Balance*	2,576.72
Available Units*	138.1640
PoP-SP Registration No*	[Redacted]
PoP Registration No*	[Redacted]
Switch total Holdings	☒
Receipt No	22100683200000003

At the bottom of the form, there are three buttons: "Authorize" (with a checkmark icon), "Reverse" (with a left arrow icon), and "Cancel" (with an X icon).

Figure 12

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.

If the form is rejected for any reason, the POP/POP-SP needs to provide reason for rejection and also provide guidelines to submit a correct application.

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.

The physical forms need to be stored at POP/POP-SP, for record-keeping.

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

7.4 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 belongs to All India Citizens model and corporate sector (in case of corporate change) 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:

Subscriber has an option to change POP through self-login alternatively subscriber can also submit physical form to POP.

The Subscriber needs to submit an application in the prescribed form (form **AC S5**) – for change of POP and POP-SP) to the current or target POP/POP-SP.

A copy of the PRAN card should be enclosed.

POP/POP-SP should verify the form for authenticity and accuracy. Also, the subscribers account should not be in a “Freezed” status.

After verification, the POP/POP-SP to whom the form was been submitted, should accept the request form and issue an acknowledgement slip to the subscriber.

7.4.1 Capturing of POP/POP-SP change request

The POP user needs to login to CRA system, Maker user needs to enter User ID and password in CRA system (<https://cra.kfintech.in>) to capture the Change request.

User needs to select 'Subscriber maintenance' option as shown below.

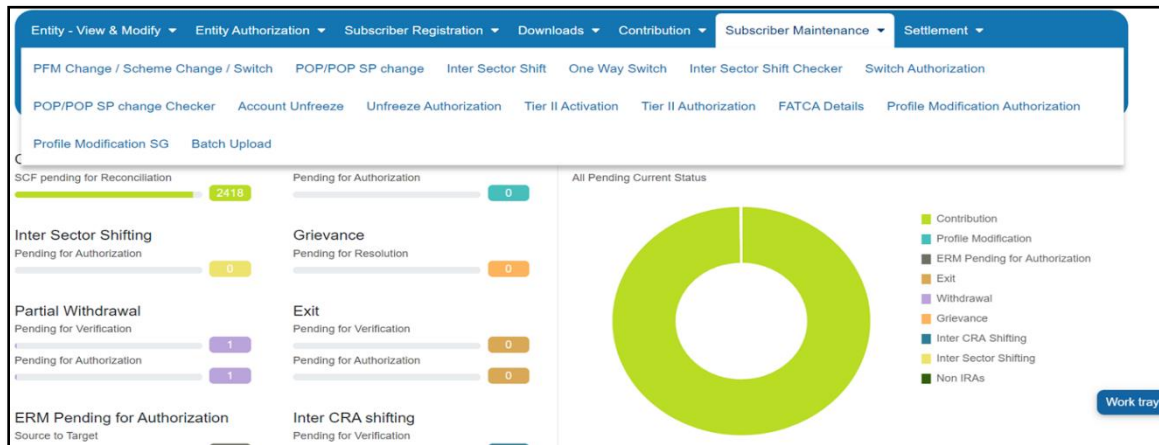


Figure 13

After selecting the Subscriber maintenance, User needs to select option 'POP/ POP-SPchange' as shown below.

The screenshot shows the 'POP/POP-SP Change Request' form. The form includes fields for PRAN*, Current Signature, and Target POP-SP Registration No*. There is a 'Show Signature' link next to the Current Signature field. The form is titled 'POP/POP-SP Change Request' and has a 'Work tray' button in the bottom right corner.

Figure 14

Nodal office needs to enter the PRAN - Subscriber details such as subscriber name, sector, existing POP Reg. No., POP Name are auto populated. User needs to update the Target POP-SP Registration number and Receipt Number (applicable in case of All Citizen Model) for submission of request.

The screenshot shows a web form titled "Subscriber Maintenance POP/POP-SP Change Request". The form contains the following fields and controls:

- PRAN***: A text input field.
- Current Signature**: A button labeled "Show Signature".
- Name**: A text input field.
- Sector**: A dropdown menu with "All Citizens Model" selected.
- POP-SP Registration No**: A text input field.
- POP-SP Name**: A text input field with "eNPSPPOPSP" entered.
- Target POP-SP Registration No***: A text input field.
- Target POP-SP Name**: A text input field with "ICICI PFM Online" entered.
- Receipt No***: A text input field with "19101058810000002" entered.
- Buttons**: "Submit" and "Cancel" buttons at the bottom.

Figure 15

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

The screenshot shows a web form titled "NPS POP SP CHANGE REQUEST". The form contains the following fields and controls:

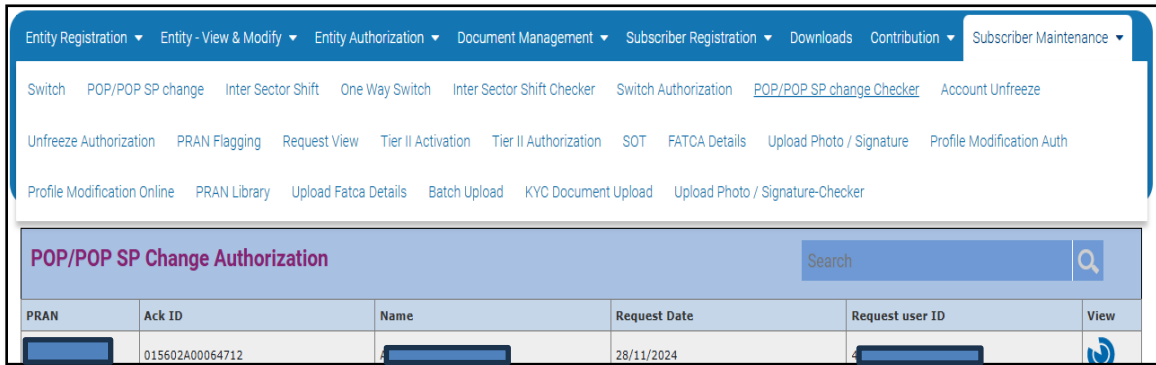
- PRAN NO***: A text input field.
- Search**: A button.
- Target Pop Sp Registration No***: A text input field.
- Receipt No***: A text input field.
- Submit**: A button.

An overlay message box titled "National Pension System" is displayed, stating "Updated Successfully 015602A00000640" with a "Close" button.

Figure 16

7.4.2 Authorization of POP/POP-SP change request

Once request is initiated, Nodal Office checker user has to login and authorize the request. User has to click on Subscriber Maintenance and POP/POP SP Change Checker to authorize the request.



The screenshot shows the 'POP/POP SP Change Authorization' interface. At the top, there is a navigation bar with various menu items including 'Entity Registration', 'Entity - View & Modify', 'Entity Authorization', 'Document Management', 'Subscriber Registration', 'Downloads', 'Contribution', and 'Subscriber Maintenance'. Below the navigation bar, there is a search bar and a table of requests.

PRAN	Ack ID	Name	Request Date	Request user ID	View
[REDACTED]	015602A00064712	[REDACTED]	28/11/2024	[REDACTED]	

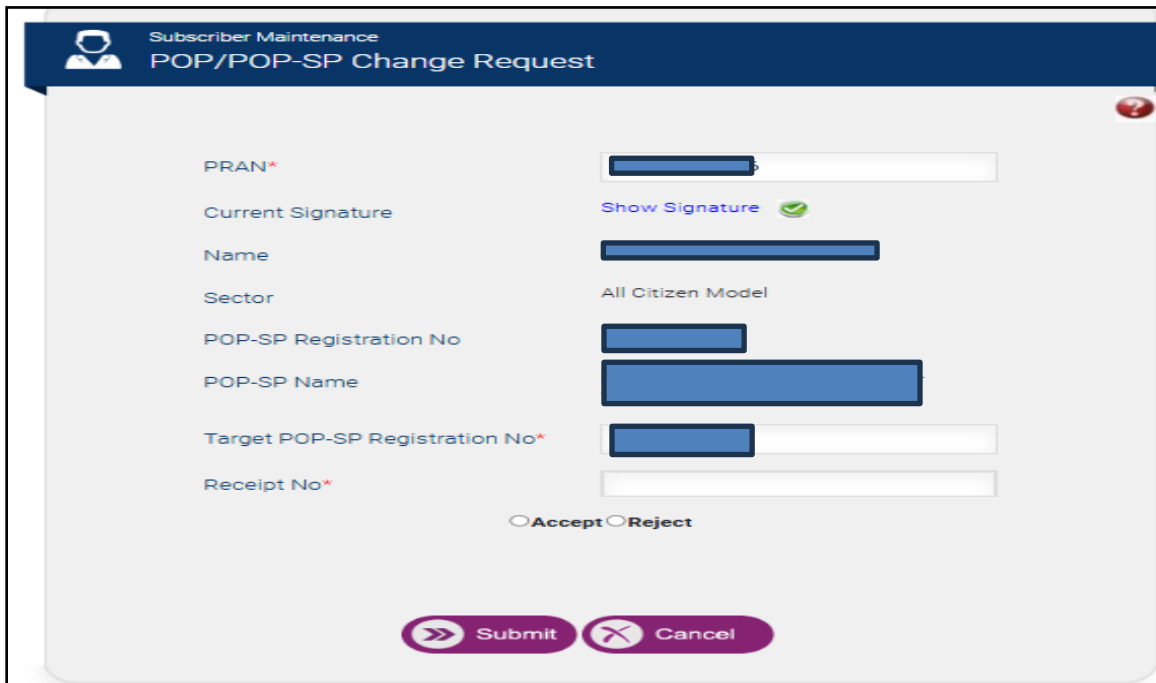
Figure 17



The screenshot shows the 'POP/POP SP Change Authorization' interface with a single request displayed in the table.

PRAN	Ack ID	Name	Request Date	Request user ID	View
[REDACTED]	015602A00064712	[REDACTED]	28/11/2024	[REDACTED]	

Figure 18



The screenshot shows the 'Subscriber Maintenance POP/POP-SP Change Request' form. The form contains the following fields and options:

- PRAN*: [REDACTED]
- Current Signature: [REDACTED] [Show Signature](#)
- Name: [REDACTED]
- Sector: All Citizen Model
- POP-SP Registration No: [REDACTED]
- POP-SP Name: [REDACTED]
- Target POP-SP Registration No*: [REDACTED]
- Receipt No*: [REDACTED]
- ☐ Accept ☐ Reject
- [Submit](#) [Cancel](#)

Figure 19

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

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.

If there is any request pending with the old POP/POP-SP for authorization, for the subscriber concerned, it is automatically cancelled.

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

7.5 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 PRAN 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 subscriber concerned 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:

Subscriber must 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**

From Central Government / State Government / Corporate to 'AllCitizen' or 'Corporate' - To the target POP/POP-SP in **Form ISS**

From 'All Citizen' to Corporate - To the target POP/POP-SP in **Form ISS**

In case of shifting from State/Central Government sector to Allcitizen/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.

The forms can be obtained from the Nodal office i.e., PAO/DTO/DDO/POP/POP-SPOffice or can be downloaded from the CRA website <https://cra.kfintech.in>.

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

7.5.1 Sector Change Marker

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

After logging in CRA system, User needs to select an option 'Subscriber maintenance' as shown below

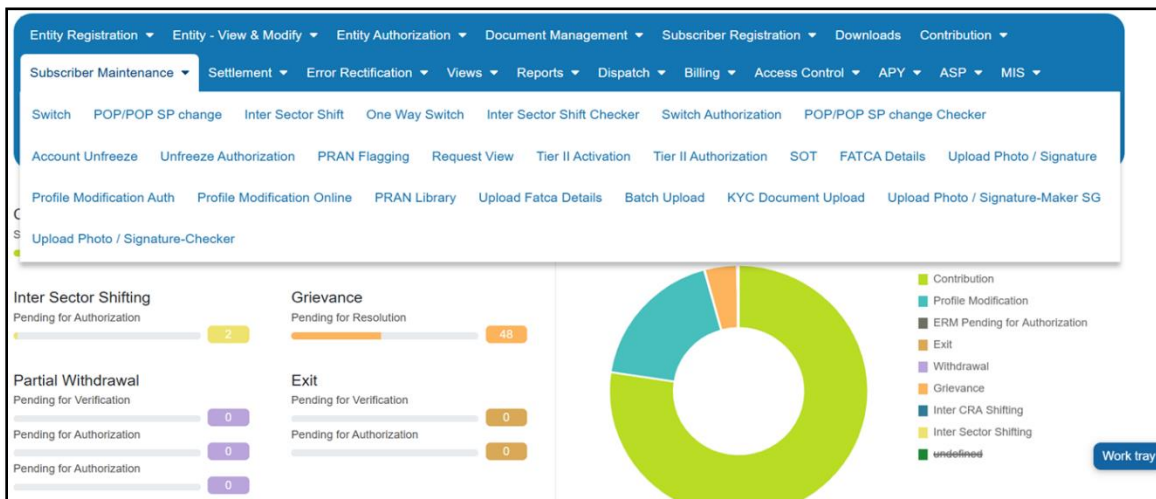


Figure 20

User needs to click on the 'Inter Sector Shift' option.

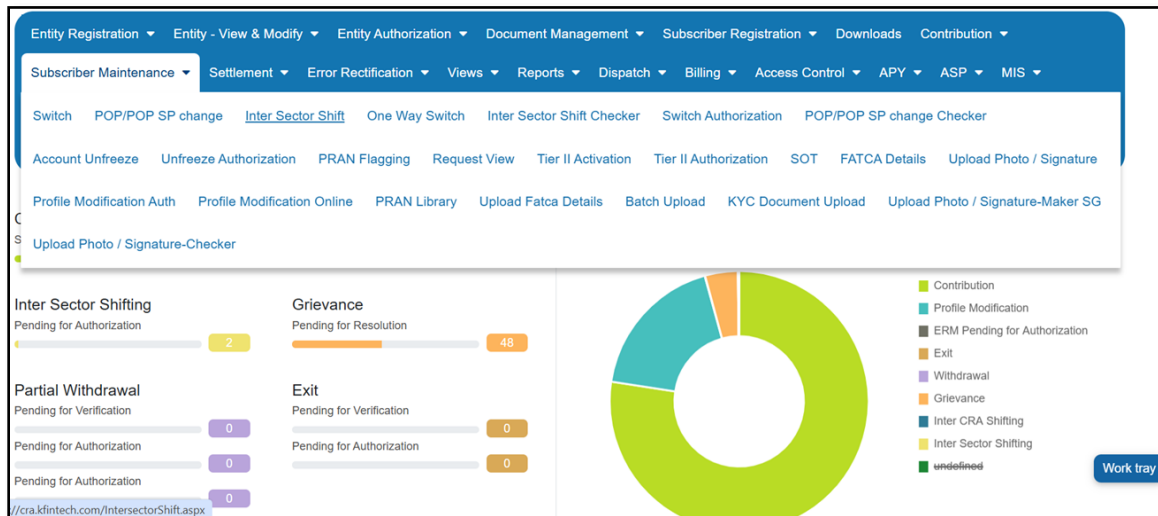


Figure 21

User is required to provide the PRAN of the Subscriber and receipt number must be provided only by POP/POP-SP. For State government and corporate entities such as DTA/DTO/ PrAO/PAO/CBO/CHO the receipt number must be kept blank.

The screenshot shows the "Inter Sector Shift" form. The form has a header with a user icon and the text "Inter Sector Shift". Below the header, there are two input fields: "PRAN*" and "Receipt No*". The "PRAN*" field is empty, and the "Receipt No*" field contains the value "10214452200001447". Below the input fields, there are two buttons: "Search" and "Cancel".

Figure 22

Once User enters the PRAN and click on 'Search' button, subscriber details are displayed 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 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

Inter Sector Shift

PRAN* Receipt No

Note:Subscribers of eNPS can migrate their Account into any POP channel but vice-versa is not allowed. Subscribers of POP can exercise choice of moving to other POPs but not into eNPS.

Current Signature [View Signature](#)

Existing PRAN Association

Subscriber Name

Sector

Nodal Office Reg No (DDO/CBO/PoP-SP)

Nodal Office Name

Target PRAN Association

Sector*

Nodal Office Reg No (DDO/CBO/PoP-SP) *

Nodal Office Name *

Upload file

Note: Upload NOC in PDF format duly signed for ISS case flagged as "N" and file size should be between 3 KB and 10 MB.

Comments

Subscriber Employment & PAN Details

Date Of Joining

Employee ID*

PAN

Date Of Retirement*

CHO Reg No*

Subscriber Scheme Preference

PFM Name*

Investment Option*

Life Cycle*

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Figure 23

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

PRAN*

Receipt No

Note:Subscribers of eNPS can migrate their Account into any POP channel but vice-versa is not allowed. Subscribers of POP can exercise choice of moving to other POPs but not into eNPS.

 Search

 Cancel

Current Signature

[View Signature](#)

Existing PRAN Association

Subscriber Name

Sector

All Citizen Model

Nodal Office Reg.No
(DDO/CBO/PoP-SP)

Nodal Office Name

NPS Online

Target PRAN Association

Sector*

Please select

Please select

Corporate

State Government

Central Government

Nodal Office Reg.No
(DDO/CBO/PoP-SP) *

Nodal Office Name *

Upload file

Note: Upload NOC in PDF
format duly signed for ISS case
flagged as "N" and file size
should be between 3 KB and 10
MB.

Comments

Figure 24

Existing PRAN Association		Target PRAN Association	
Subscriber Name		Sector*	Corporate v
Sector	All Citizen Model	Nodal Office Reg.No (DDO/CBO/PoP-SP) *	
Nodal Office Reg.No (DDO/CBO/PoP-SP)		Nodal Office Name *	
Nodal Office Name	NPS Online	Upload file	Choose File No fi...osen
		Note: Upload NOC in PDF format duly signed for ISS case flagged as "N" and file size should be between 3 KB and 10 MB.	
		Comments	
Subscriber Employment & PAN Details			
Date Of Joining		Date Of Retirement*	24/01/2057
Employee ID*		CHO Reg No*	1603752
PAN			Please select Active Auto NPS SANCHAY Balanced Life Cycle
Subscriber Scheme Preference			
PFM Name*	Please select v	Investment Option*	Auto v
» Submit x Cancel			

Figure 25

Subscriber Employment & PAN Details

Date Of Joining Date Of Retirement*

Employee ID* CHO Reg No*

PAN

Subscriber Scheme Preference

PFM Name* Investment Option*

Life Cycle*

Life Cycle Options:

- Please select
- LC-50: Moderate Life Cycle
- LC-25: Conservative Life Cycle
- LC-75: Aggressive Life Cycle

Figure 26

Subscriber Employment & PAN Details

Date Of Joining Date Of Retirement*

Employee ID* CHO Reg No*

PAN

Subscriber Scheme Preference

PFM Name* Investment Option*

Life Cycle*

Modal Dialog:

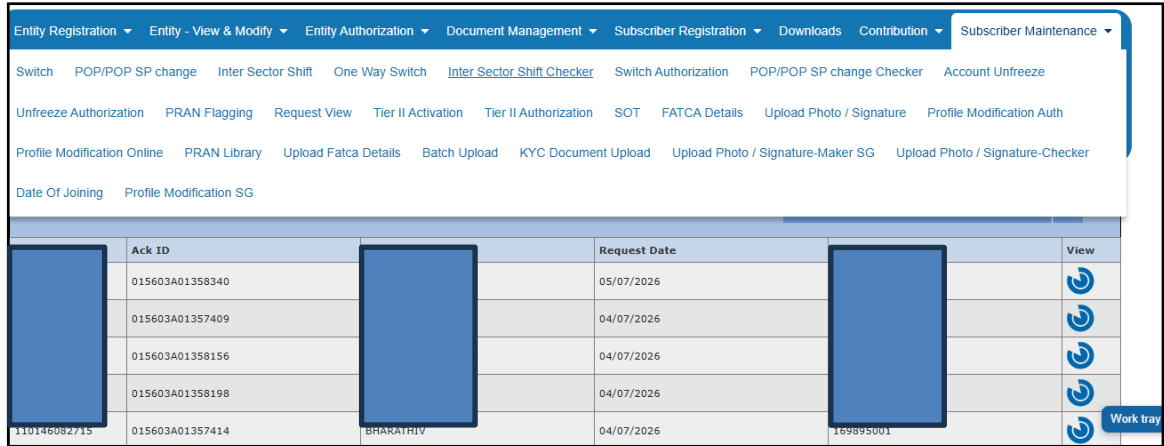
cra.kfintech.in says

Please confirm if you want to submit the Inter Sector Shift request ?

Figure 27

7.5.2 Sector change Checker

Nodal Office Checker user needs to login to CRA and select the menu 'Subscriber Maintenance' and sub-menu 'Inter Sector Shift Checker'.

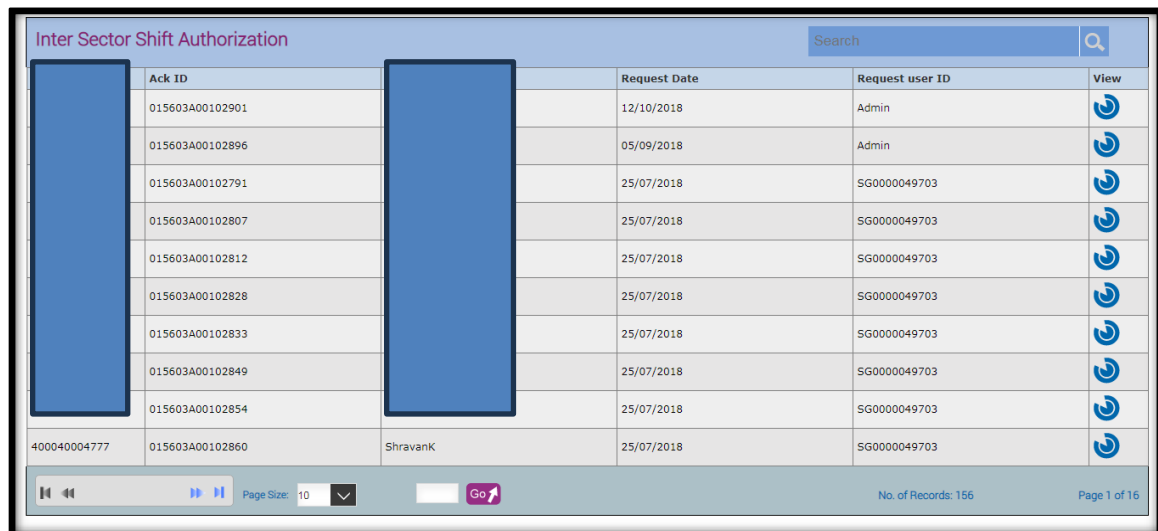


The screenshot shows the CRA navigation menu with 'Subscriber Maintenance' selected. The sub-menu 'Inter Sector Shift Checker' is highlighted. Below the menu, a table displays a list of requests with columns for Ack ID, Request Date, and View. The table contains five rows of data, with the last row showing a request from user 110146082715 on 04/07/2026.

Ack ID	Request Date	View
015603A01358340	05/07/2026	
015603A01357409	04/07/2026	
015603A01358156	04/07/2026	
015603A01358198	04/07/2026	
110146082715 015603A01357414 BHARATHIV 169895001	04/07/2026	Work tray

Figure 28

Below screen is displayed to the User and User needs select specific request and click on the 'View' button.



The screenshot shows the 'Inter Sector Shift Authorization' screen. It features a search bar and a table with columns for Ack ID, Request Date, Request user ID, and View. The table contains ten rows of data, with the last row showing a request from user 400040004777 on 25/07/2018. The bottom of the screen displays pagination controls, including 'Page Size: 10', 'Go', 'No. of Records: 156', and 'Page 1 of 16'.

Ack ID	Request Date	Request user ID	View
015603A00102901	12/10/2018	Admin	
015603A00102896	05/09/2018	Admin	
015603A00102791	25/07/2018	SG0000049703	
015603A00102807	25/07/2018	SG0000049703	
015603A00102812	25/07/2018	SG0000049703	
015603A00102828	25/07/2018	SG0000049703	
015603A00102833	25/07/2018	SG0000049703	
015603A00102849	25/07/2018	SG0000049703	
015603A00102854	25/07/2018	SG0000049703	
400040004777 015603A00102860 ShravanK	25/07/2018	SG0000049703	

Figure 29

Details captured by maker user are displayed to Checker User



Central Recordkeeping Agency for National Pension System (NPS)
A. The information on NPS schemes returns can view I
B. To facilitate easy access to comparative scheme and

Welcome CRA
User ID : 2012063@kfintech.com
Username: Naseer Syed
Last Login : 03-07-2026 3:32:02 PM



NATIONAL PENSION SYSTEM

[Entity Registration](#) ▾ [Entity - View & Modify](#) ▾ [Entity Authorization](#) ▾ [Document Management](#) ▾ [Subscriber Registration](#) ▾ [Downloads](#) ▾ [Contribution](#) ▾ [Subscriber Maintenance](#) ▾
[Settlement](#) ▾ [Error Rectification](#) ▾ [Views](#) ▾ [Reports](#) ▾ [Dispatch](#) ▾ [Billing](#) ▾ [Access Control](#) ▾ [APY](#) ▾ [ASP](#) ▾ [MIS](#) ▾ [Manual Allocation](#) ▾ [KYC Verification](#) ▾
[Printing](#) ▾ [Storage](#) ▾ [Scanning & Storage](#) ▾ [Photo Verification](#) ▾ [Downloads](#) ▾ [Grievance Management](#) ▾ [Interoperability](#) ▾ [Report Downloader](#) ▾ [Entity View](#) ▾ [Exit](#) ▾
[MailBackReports](#) ▾ [RBI Master](#) ▾ [D-Remit](#) ▾ [Agents](#) ▾ [BBPS](#) ▾ [Pension Calculator](#) ▾



Inter Sector Shift

Inter Sector Shift

PRAN*

Receipt No

Note:Subscribers of eNPS can migrate their Account into any POP channel but vice-versa is not allowed. Subscribers of POP can exercise choice of moving to other POPs but not into eNPS.

Search
 Cancel

Current Signature
[View Signature](#)

Existing PRAN Association

Subscriber Name

Sector

Nodal Office Reg.No (DDO/CBO/PoP-SP)

Nodal Office Name

Target PRAN Association

Sector*

Nodal Office Reg.No (DDO/CBO/PoP-SP) *

Nodal Office Name *

Upload file No file chosen

Note: Upload NOC in PDF format duly signed for ISS case flagged as "N" and file size should be between 3 KB and 10 MB.

Comments

Subscriber Employment & PAN Details

Date Of Joining

Employee ID*

PAN

Date Of Retirement*

CHO Reg No*

Subscriber Scheme Preference

PFM Name*

Investment Option*

Scheme Name	% Allocation	Min-Max
Axis Pension Fund Management Ltd AXIS PENSION FUND MANAGEMENT LIMITED SCHEME E - TIER I POP	75	0-75
SBI Pension Funds Pvt Ltd SBI PENSION FUND SCHEME C - TIER I POP	100	0-100
UTI Pension Fund Limited NPS TRUST- A/C - UTI PENSION FUND SCHEME G - TIER I POP	100	0-100

Submit
 Cancel

Work tray

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Version 3.0

Figure 30

Once User clicks on 'Submit' button, request is authorized successfully. Appropriate message is displayed to the User.

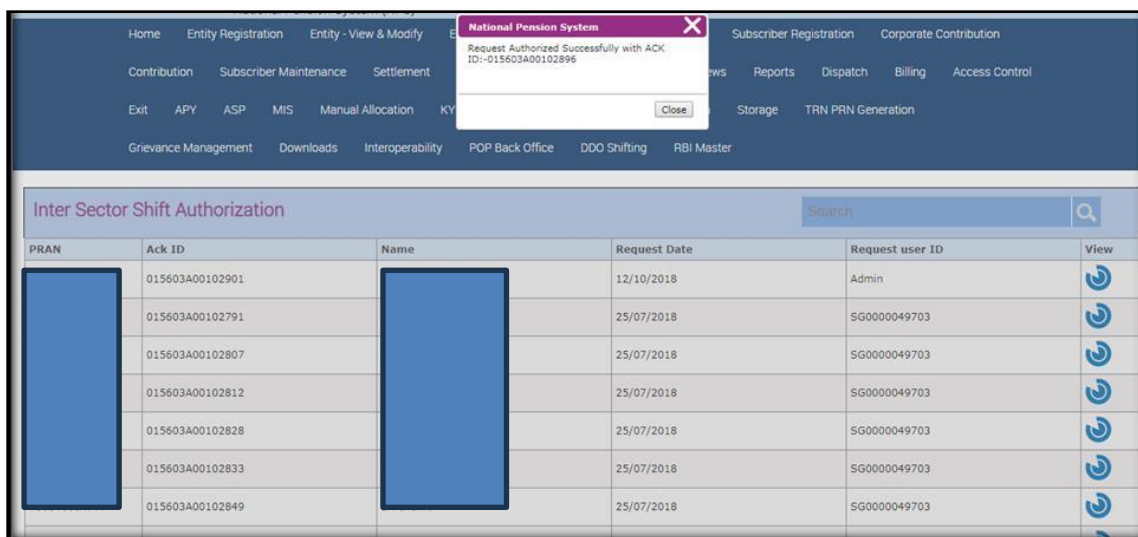


Figure 31

- If request is rejected, the Nodal office needs to provide reasons for rejection and will also provide guidelines for submitting correct application.
- The target PAO/DTO/POP/POP-SP should 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.
- POP/POP-SP should store the documents submitted by the subscriber at their end.
- 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.
- 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.
- If there is any change in the scheme or investment ratio, current unitholdings will be redeemed and invested as per the new requirements.

7.6 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 Reprint of PRAN card -

- **Form S2**

Request for change in Photograph and/or Signature –

- **Form S7**

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

7.6.1 Subscriber personal details change maker

Nodal Office Maker User needs to login into CRA and click on menu 'Subscriber Maintenance'.

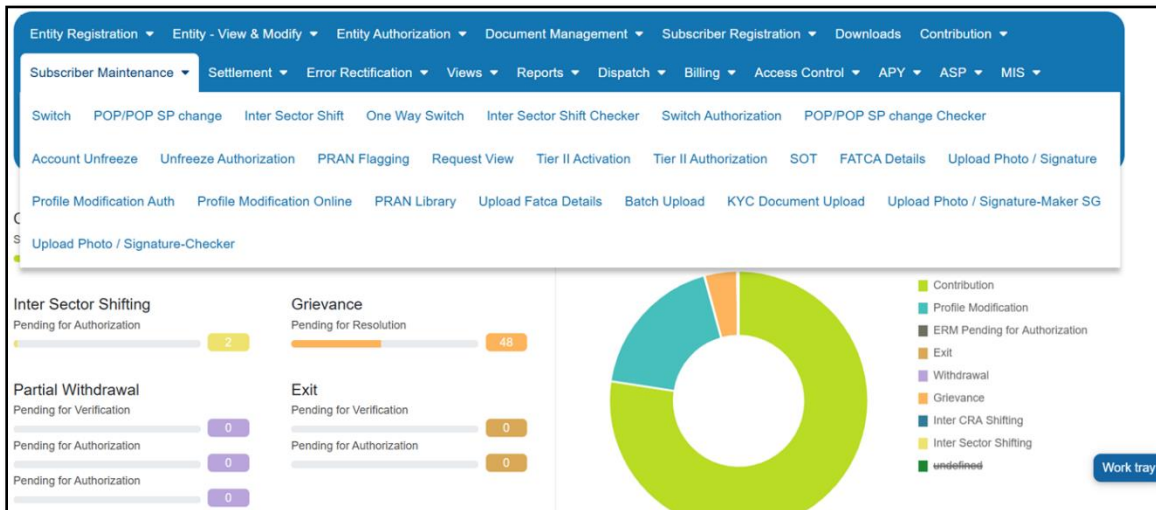


Figure 32

User should click on 'Profile Modification' option. User needs to update the PRAN and select the Tier Type and click on 'Go' button. User needs to tick the field checkbox to edit the details.

Entity Registration ▾ Entity - View & Modify ▾ Entity Authorization ▾ Document Management ▾ Subscriber Registration ▾ Downloads ▾ Contribution ▾ Subscriber Maintenance ▾ Settlement ▾

Switch POP/POP SP change Inter Sector Shift One Way Switch Inter Sector Shift Checker Switch Authorization POP/POP SP change Checker Account Unfreeze Unfreeze Authorization

PRAN Flagging Request View Tier II Activation Tier II Authorization SOT FATCA Details Upload Photo / Signature Profile Modification Auth Profile Modification Online PRAN Library

Upload Fatca Details Batch Upload [] Upload Photo / Signature-Maker SG Upload Photo / Signature-Checker Date Of Joining Profile Modification SG

Profile Modification

PRAN* Receipt No [Go](#)

Subscriber Name Signature [View Signature](#) Tier Type* Please select

Instruction For Name Change And Update Of Date Of Retirement.

* You are requested to kindly mask the first eight digits of an Aadhaar number before uploading a copy of the Aadhaar card in CRA System.

1) For any Modification , S2 Form to be mandatory uploaded which needs to be signed by Subscriber and Nodal office.

1.1 Reason for Change /Correction is mandatory and same is to be mentioned in S2 Form.

[Work tray](#)

[/cra.kfintech.in/Pfmodification.aspx](#)

Figure 33

Subscriber Maintenance

Profile Modification

PRAN* Receipt No [Go](#)

Subscriber Name Signature [View Signature](#) Tier Type*

Instruction For Name Change And Update Of Date Of Retirement.

* You are requested to kindly mask the first eight digits of an Aadhaar number before uploading a copy of the Aadhaar card in CRA System.

1) For any Modification , S2 Form to be mandatory uploaded which needs to be signed by Subscriber and Nodal office.

1.1 Reason for Change /Correction is mandatory and same is to be mentioned in S2 Form.

1.2 Nodal Office have verified and uploaded the correct /required documents.

2) For any modification, supporting document is must.

3) In case of Change in Date of Retirement to be supported by office order.

4) Name change is not permitted more than once through Nodal office / POP.

5) For Government Sector, name change is permitted once the same is updated in Service records.

6) The List of document to be submitted for name change.

a. For Govt Sector and Identified corporate (PSU's , PSB's)

i. Self-attested Gazette copy or the self-attested copy of marriage certificate

ii. Self-attested POI in the Old Name

Figure 34

Central Recordkeeping Agency for National Pension System (NPS)

A. The information on NPS schemes return
B. To facilitate easy access to comprehensive

Welcome CRA

User ID: 2012063@kfintech.com

Username: Navneet Syed

Last Login: 03-07-2026 4:13:22 PM

NATIONAL PENSION SYSTEM

Entity Registration
Entity - View & Modify
Entity Authorization
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Access Control
APV
AGP
MIS
Manual Allocation
KYC Verification
Printing
Storage
Scanning & Storage
Photo Verification
Downloads
Grievance Management
Interoperability
Report Downloader
Entity View
Exit
MailBack/Reports
NBI Master
D Hemit
Agents
BSPS
Pension Calculator

Subscriber Maintenance

Profile Modification

PRAN*
Receipt No

Subscriber Name
Signature
View Signature
Tier Type
Tier-1

Instruction For Name Change And Update Of Date Of Retirement.

* You are requested to kindly mask the first eight digits of an Aadhaar number before uploading a copy of the Aadhaar card in CRA System.

1) For any modification, S2 Form to be mandatory uploaded which needs to be signed by Subscriber and Hosts Office.

1.1 Reason for Change/Correction is mandatory and same is to be mentioned in S2 Form.

1.2 Hosts Office have verified and uploaded the correct required documents.

2) For any modification, supporting document is must.

3) In case of Change in Date of Retirement to be supported by office order.

4) Name change is not permitted more than once through Hosts Office / POB.

5) For Government Sector name change is permitted once the same is updated in Service records.

6) The List of document to be submitted for name change.

a. For Govt Sector and Identified corporate (PSUs, PSOs)

- i. Self attested Gazette copy or the self attested copy of marriage certificate
- ii. Self attested POB in the new name
- iii. Extract of service records with new name
- iv. Proof of bank account with new name

b. Private Sector

- i. Self attested Gazette copy or the self attested copy of marriage certificate
- ii. Self attested POB in the new name
- iii. Self attested POB in the new name
- iv. Proof of bank account with new name

7) In the case of NPS/OCI subscribers, it is mandatory to provide a Passport/OCI Card in a new name along with other documents.

8) Kindly upload one single file with all documents in pdf/jpg and jpeg formats only.

Name (Document upload is mandatory. Reason for Name change to be Mandatory mentioned in S2 Form)

Title First Name* Middle Name Last Name

Father Name

First Name* Middle Name Last Name

Mother Name

First Name* Middle Name Last Name

Spouse Name

First Name* Middle Name Last Name

Email

Email

DOB

DOB

PAN

PAN

NPS Applicable Date

NPS Applicable Date

Mobile Number

Mobile Number

Confirm Mobile Number*

Gender

Gender Male Female

Marital Status

Marital Status Married Unmarried

Address Details

Line 1*

Line 2

Pincode*

District*

Country*

State*

Occupation Details

Occupation Details*

Cons Alerts

Subscribe to SMS Alerts*

Nomination Details

Tier 1 Nominees

First Name	Middle Name	Last Name	DOB	Age	Relationship	Gender	Quantum First	Quantum Middle	Quantum Last	Relationship Type	Edit	Delete
					Father	Male	100					

Tier-1 Bank Details

Account Type	Account Number	IFSC Code	BankName	Edit

PRAN Card Reissue

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

Upload Document (S2 Form) * Choose File No file chosen

I hereby declare that the information provided above and in the uploaded documents is complete, true and correct to the best of my knowledge. I also understand that if the information given here is proven false/not true, necessary action will be taken as per regulations.

* You are requested to kindly mask the first eight digits of an Aadhaar number before uploading a copy of the Aadhaar card in CRA System.

☒ Inter Sector Shifting

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Version 3.0

Figure 35

User needs to click on 'Save' button to capture the request. On providing the details, Acknowledgment ID is displayed on the screen to the User.

The screenshot shows the 'Subscriber Maintenance Profile Modification' form in the NPS system. The form has the following fields and elements:

- PRAN***: A text input field.
- Receipt No**: A text input field with a 'Go' button next to it.
- Subscriber Name**: A text input field.
- Signature**: A text input field with a 'View Signature' link.
- Tier Type***: A dropdown menu with 'Please select' as the current selection.

A notification box at the top of the form area displays the message: 'Details Saved Successfully with AckId 013301A00110532'.

Figure 36

7.6.2 Subscriber personal details changes Authorization:

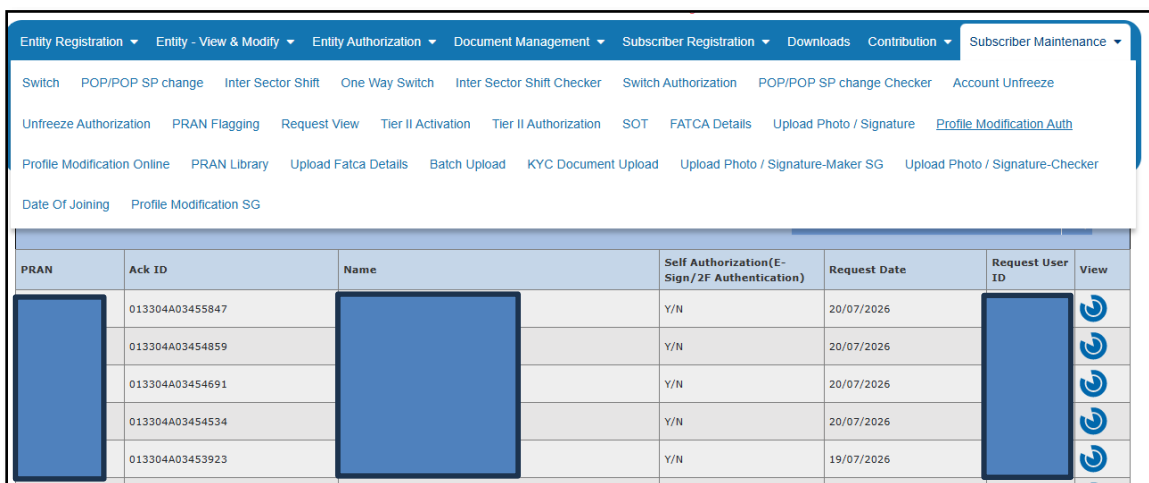
Another User needs to login into CRA website <https://cra.kfintech.in>.

The screenshot shows the 'SupReMa' login page for the Central Recordkeeping Agency for National Pension System (CRA). The page includes the following elements:

- SupReMa Logo**: 'SupReMa' with the tagline 'ension services, re-imagined'.
- Login Section**:
 - User Type**: A dropdown menu with 'POP' selected.
 - User ID**: A text input field.
 - Password**: A text input field with masked characters (dots).
 - Capcha**: A CAPTCHA image showing 'EPRMr'.
 - Generate/Reset Password**: A link.
 - LOGIN**: A blue button.
- Welcome to CRA**: A banner with the text 'Central Recordkeeping Agency for National Pension System (NPS)' and a 'LEARN MORE' button.
- Navigation Links**: 'Login', 'Check Request Status', 'Online Corporate Registration', and 'Subscriber Login'.

Figure 38

User needs to select the menu 'Subscriber Maintenance' and sub-menu 'Profile Authorization Auth' option.



PRAN	Ack ID	Name	Self Authorization(E-Sign/2F Authentication)	Request Date	Request User ID	View
[Redacted]	013304A03455847	[Redacted]	Y/N	20/07/2026	[Redacted]	[View Icon]
	013304A03454859		Y/N	20/07/2026		[View Icon]
	013304A03454691		Y/N	20/07/2026		[View Icon]
	013304A03454534		Y/N	20/07/2026		[View Icon]
	013304A03453923		Y/N	19/07/2026		[View Icon]

Figure 39

All pending authorization requests are displayed to user, he/she needs to select specific request for authorization.

Entity Registration

Entity - View & Modify

Entity Authorization

Document Management

Subscriber Registration

Downloads

Contribution

Subscriber Maintenance

Settlement

Error Rectification

Views

Reports

Dispatch

Billing

Access Control

APY

ASP

MIS

Manual Allocation

KYC Verification

Printing

Storage

Scanning & Storage

Photo Verification

Downloads

Grievance Management

Interoperability

Report Downloader

Entity View

Exit

Entity View

Profile Modification Checker

Search

Ack ID	Self Authorization(E-Sign/2F Authentication)	Request Date	View
013304A03455847	Y/N	20/07/2026	
013304A03454859	Y/N	20/07/2026	
013304A03454691	Y/N	20/07/2026	
013304A03454534	Y/N	20/07/2026	
013304A03453923	Y/N	19/07/2026	
013304A03453834	Y/N	19/07/2026	
013304A03453813	Y/N	19/07/2026	
013304A03451423	Y/N	18/07/2026	
013304A03451376	Y/N	18/07/2026	
110172172718	013304A03450970	JOSEPH KURIAN	Y/N
		18/07/2026	110172172718

Page Size: 10

Go

No. of Records: 1291

Page 1 of 130

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Figure 40

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



Central Recordkeeping Agency for National Pension System (NPS)
<https://npstrust.org.in/return-of-nps-scheme>
 performance information, PFRDA has enabled PRIDE DI

Welcome CRA

User ID : 2012063@kfintech.com
 Username : Naseer Syed
 Last Login : 20-07-2026 1:26:41 PM



NATIONAL PENSION SYSTEM

Entity Registration ▾ Entity - View & Modify ▾ Entity Authorization ▾ Document Management ▾ Subscriber Registration ▾ Downloads ▾ Contribution ▾ Subscriber Maintenance ▾
Settlement ▾ Error Rectification ▾ Views ▾ Reports ▾ Dispatch ▾ Billing ▾ Access Control ▾ APY ▾ ASP ▾ MIS ▾ Manual Allocation ▾ KYC Verification ▾
APY Upload
MailBackReports ▾ RBI Master ▾ D-Remit ▾ Agents ▾ BBPS ▾ Pension Calculator ▾



Profile Modification Checker
Subscriber Details

Subscriber Details

Subscriber Name	
PRAN	
Ack ID	
Intersectorshift	NO

Existing Tier I Nominees

Nominee1	
First Name	
Middle Name	
Last Name	
DOB	
Age	47
Share %	50
Relationship	Daughter
Comment	
Gaurdian First Name	
Gaurdian Middle Name	
Gaurdian Last Name	

Nominee2	
First Name	
Middle Name	
Last Name	
DOB	14/06/1978
Age	47
Share %	50
Relationship	Grand Daughter
Comment	
Gaurdian First Name	
Gaurdian Middle Name	
Gaurdian Last Name	

New Tier I Nominees

Nominee1	
First Name	
Middle Name	
Last Name	
DOB	
Age	48
Share %	50
Relationship	Daughter
Comment	
Gaurdian First Name	
Gaurdian Middle Name	
Gaurdian Last Name	

Nominee2	
First Name	
Middle Name	
Last Name	
DOB	25/04/2008
Age	18
Share %	50
Relationship	
Comment	
Gaurdian First Name	
Gaurdian Middle Name	
Gaurdian Last Name	

Show Signature

☒ Accept ☐ Reject

Work tray

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Version 3.0

Figure 41

User needs to click on Submit button to authorize the request. Below message is shown to User.

The screenshot displays the National Pension System (NPS) web portal. A confirmation message is shown at the top: "Your profile modification request has been successfully processed with Acknowledgment ID 013304A03455847". Below the message is a table titled "Profile Modification Checker" with columns: PRAN, Ack ID, Name, Self Authorization (E-Sign/2F Authentication), Request Date, Request User ID, and View. The table contains 10 rows of data. A "Work tray" button is visible on the right side of the table. The footer shows the copyright notice "© 2017, National Pension System. All Rights Reserved. Privacy Policy" and the version "Version 3.0".

PRAN	Ack ID	Name	Self Authorization (E-Sign/2F Authentication)	Request Date	Request User ID	View
	013304A03454859		Y/N	20/07/2026		
	013304A03454691		Y/N	20/07/2026		
	013304A03454534		Y/N	20/07/2026		
	013304A03453923		Y/N	19/07/2026		
	013304A03453834		Y/N	19/07/2026		
	013304A03453813		Y/N	19/07/2026		
	013304A03451423		Y/N	18/07/2026		
	013304A03451376		Y/N	18/07/2026		
	013304A03450970		Y/N	18/07/2026		
	013304A03450812		Y/N	18/07/2026		

Figure 42

Alternatively, the subscriber may make the following change requests directly, by logging into the CRA website, using his/her PRAN and Password:

- Change of password can also be done online by the subscriber using OTP.
- Mobile number, Email ID and address (using Aadhaar) can be changed by the subscriber by logging in to the website.

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

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 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 passbook 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.
 - Change in nomination details: Copy of PRAN card to be collected.
-
- 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

The PAO/DTO/POP/POP-SP should make the following changes in the CRA system, by using their Maker and Authorizer IDs ("Maker-Authorizer" concept):

Change in Personal details including Bank details

Change in Employment details

Change in Nomination details

Change request of 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 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.

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

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/DDO or to the subscriber's registered address.

7.7 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 if requested and dispatch it to:

PAO who forwards it to the DDO for onward distribution to Subscriber -For Central/State Govt. employees

The subscriber through registered address - for All Citizen/ Corporate subscribers.

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

7.8 Requests for Statement of Transaction:

A Statement of Transaction 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. The subscriber may request a Physical SOT 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 SOT. The list of CRA-Branches can be found in the CRA website <https://cra.kfintech.in>.
- The subscriber may approach his associated POP-SP and make a request for the SOT. 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 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 dispatched to him and will be chargeable.

8. Rebalancing of Units

Equity exposure of subscribers who have opted Auto choice as investment option is automatically reduced on every birthday of the subscriber. The reduced equity portion is adjusted and reallocated into safer fixed-income asset classes: **Corporate Debt (Class C)** and **Government Securities (Class G)** as per pre-decided allocation by PFRDA.