KFin Technologies Limited

Central Recordkeeping Agency

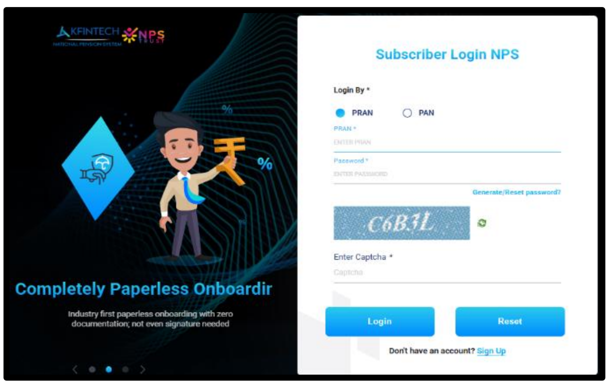
Standard Operating Procedure

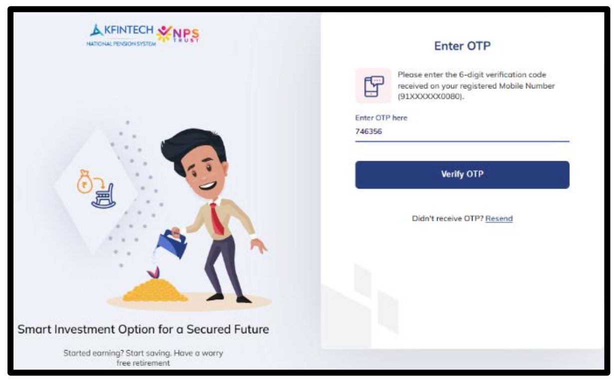
Default Contribution Allocation

Version 1.0 dated January 5, 2026

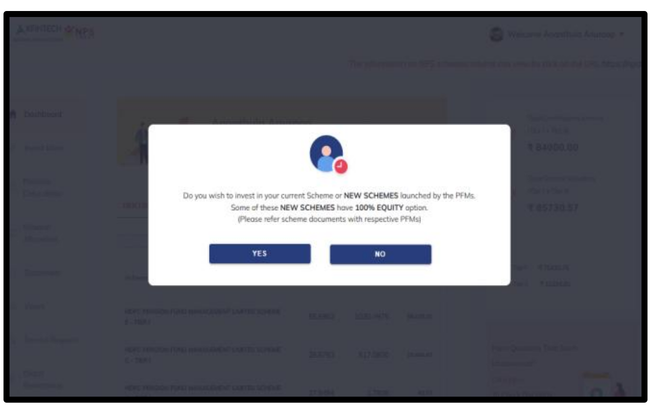
How to access DCA:

- Subscriber to login into NPS account by clicking on the URL: https://nps.kfintech.in/Login/Login
- Choose either of the below login modes
    - Enter your PRAN and Password through PRAN mode (or)
    - Enter your registered PAN and Date of Birth through PAN mode
- Enter the Captcha shown in the provided field and Click on Login button



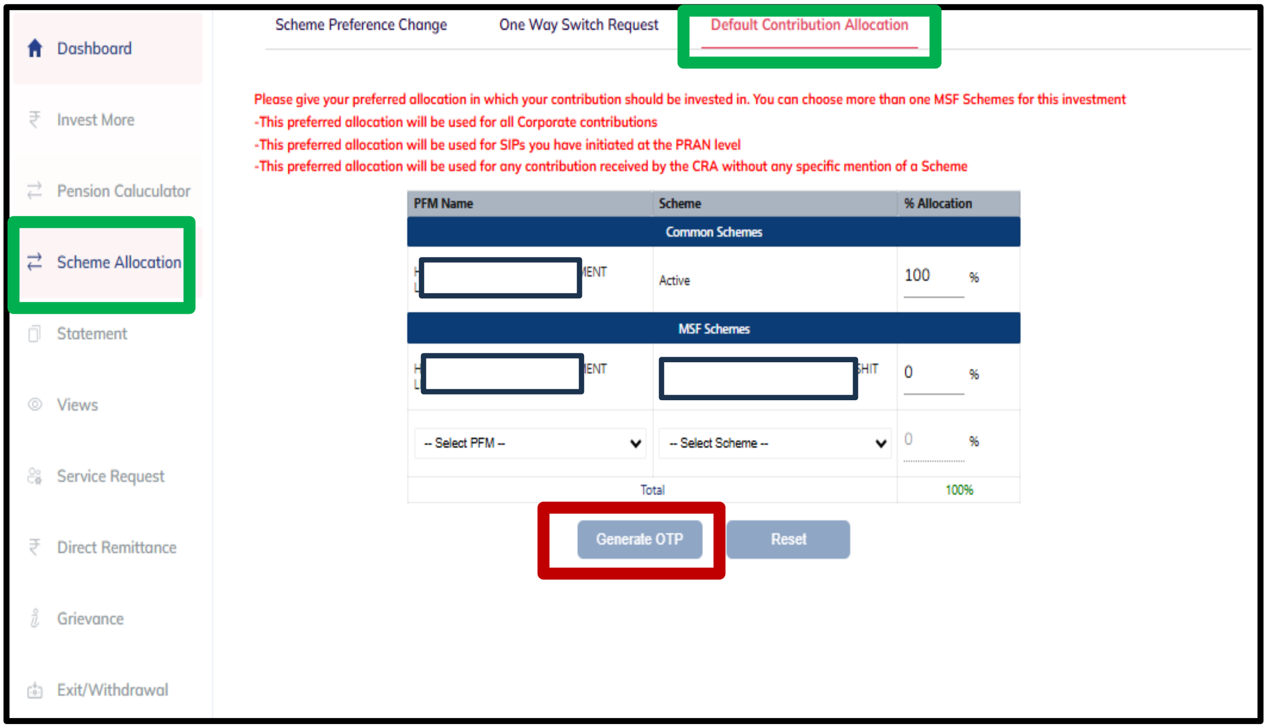


- Enter the OTP received on registered mobile number to authenticate the login



- Post successful login, Subscriber will be shown with Invest More Pop up, click either **Yes** to go to the Invest More page for contribution or **No** to land on the Dashboard.

➢ To access the DCA page, Subscriber needs to click on Menu **Scheme Allocation** and sub-menu ***DEFAULT CONTRIBUTION ALLOCATION***.



Setting up Default Contribution Allocation (DCA):

➢ PRAN which are generated through a **Common Scheme** (Active, Auto or Life Cycle Aggressive), subscriber can add one or more MSF Schemes in DCA.

➢ PRAN generated through an **MSF Scheme**, can add a Common Scheme i.e **Auto Choice** or **Life Cycle Aggressive**. (Active choice cannot be chosen from DCA).

➢ Subscriber can choose desired Percentage to each of the Schemes added.

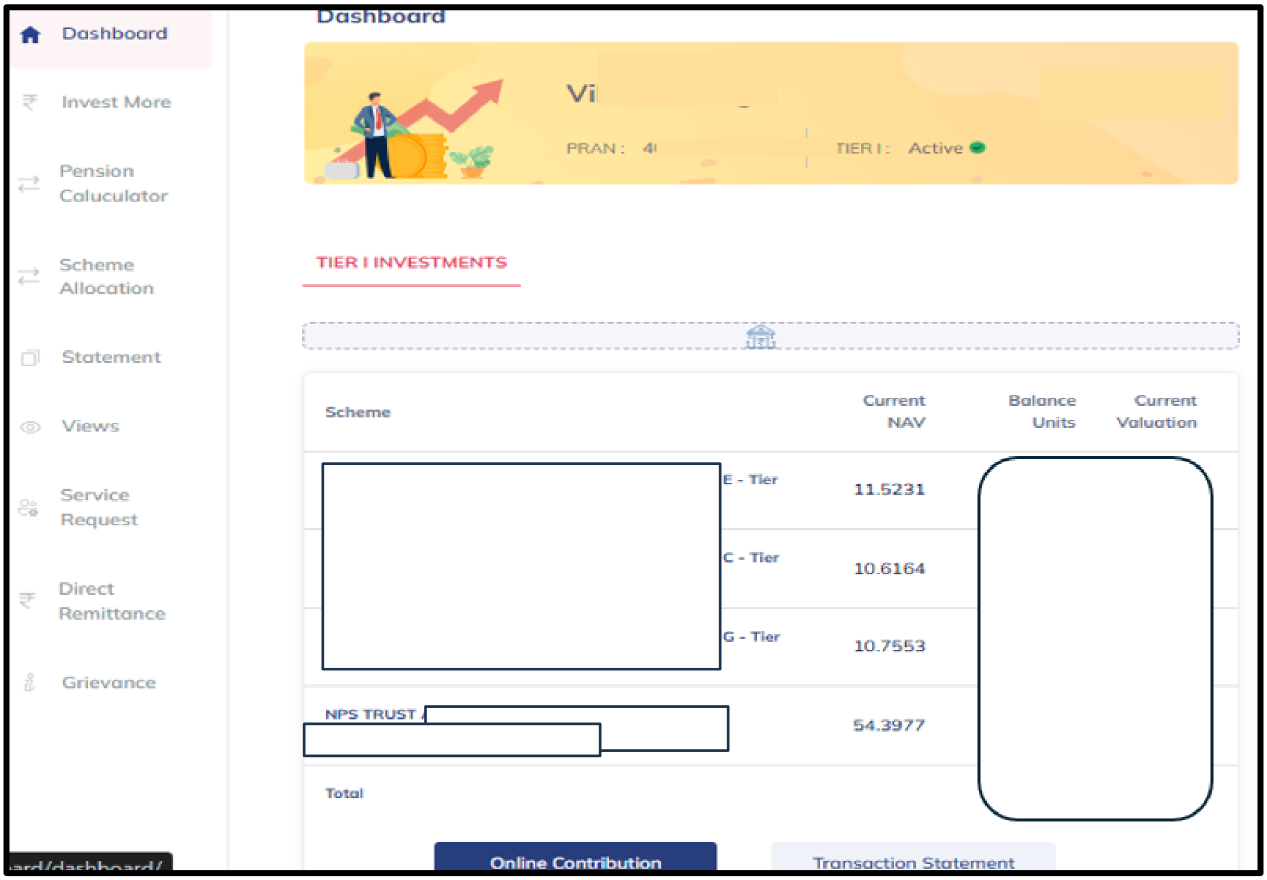
➢ The DCA module will display all the schemes that Subscriber has invested in. In case Subscriber does not wish to invest in any of the scheme, Subscriber can modify the DCA percentage allocation for that scheme to ZERO (0)

➢ The Sum of Percentage of all scheme/s mentioned in Default Contribution Allocation should be 100%.

➢ Subscriber to click on Generate OTP. **Note**: Generate OTP button will not be enabled until sum of all percentage in DCA is 100%.

➢ On Successful OTP Authentication, an Acknowledge ID gets created. DCA is setup sucessfully

➢ The same gets reflected in Subscriber's Dashboard as under



Functionalities of Default Contribution Allocation:

➢ Functionality of DCA is currently available in Tier I accounts for all All Citizen (AL) and Corporate (CP) Subscribers (For Corporate Subscribers if Scheme selection is by Corporate and Subscriber less than 365 days within the Corporate, are not eligible to access to DCA).

➢ PRAN generated through a Common Scheme (Active, Auto or Life Cycle Aggressive), Subscriber can add one or more MSF Schemes in DCA.

➢ PRAN generated through an MSF Scheme, can add a Common Scheme like anyone in Auto or Life Cycle Aggressive. (Active choice cannot be chosen from DCA).

- Subscribers can choose their preferred single or multiple Pension Funds and Schemes with desired percentages; accordingly, the contributions made into the PRAN will be bifurcated.
- The total DCA Percentage should be 100%. It can be set and altered once every 24 hours.
- This DCA can be used for any contribution made without any specific mention of a Scheme
- The changes made from Scheme Preference Change are immediately reflected in DCA's Common Scheme tab.