

KFin Technologies Limited

Central Recordkeeping Agency



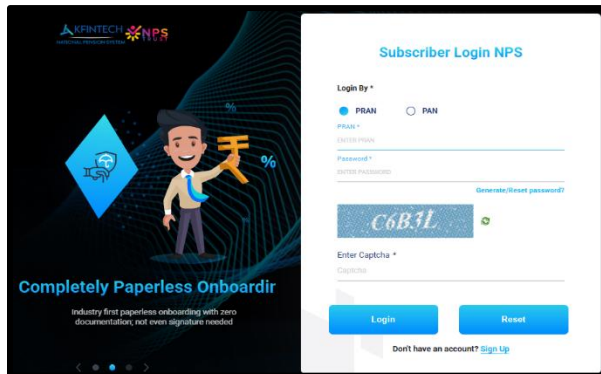
Standard Operating Procedure

Default Contribution Allocation

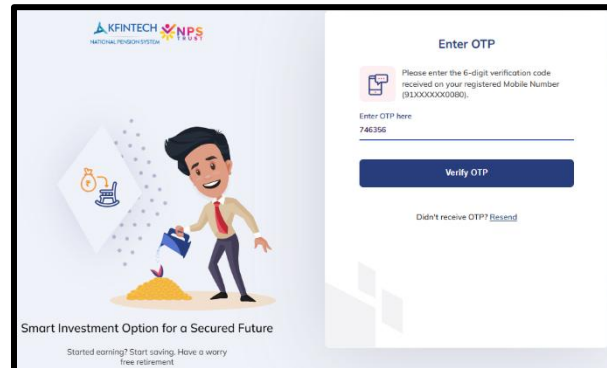
Version 1.0 dated January 5, 2026

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

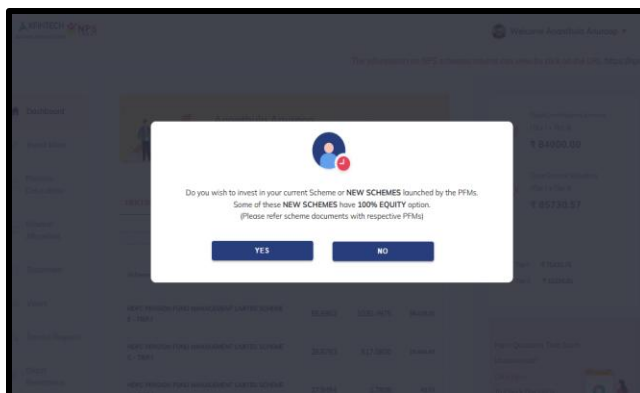


The image shows the 'Subscriber Login NPS' interface. On the left, there is a banner with the text 'Completely Paperless Onboardir' and an illustration of a man holding a key. The main login area has two options: 'PRAN' (selected) and 'PAN'. Below these are fields for 'PRAN/PAN', 'Date of Birth', and 'Password'. A 'Generate/Reset password' link is next to the password field. A captcha field shows the text 'C6B3L'. At the bottom are 'Login' and 'Reset' buttons, and a link for 'Don't have an account? Sign Up'.



The image shows the 'Enter OTP' screen. It prompts the user to 'Please enter the 6-digit verification code received on your registered Mobile Number (91XXXXXXXXXX)'. An 'Enter OTP here' field contains the number '746356'. Below it is a 'Verify OTP' button. A link for 'Didn't receive OTP? Resend' is also present. The background features an illustration of a man pouring money into a piggy bank, with the text 'Smart Investment Option for a Secured Future' and 'Started earning? Start saving. Have a worry free retirement'.

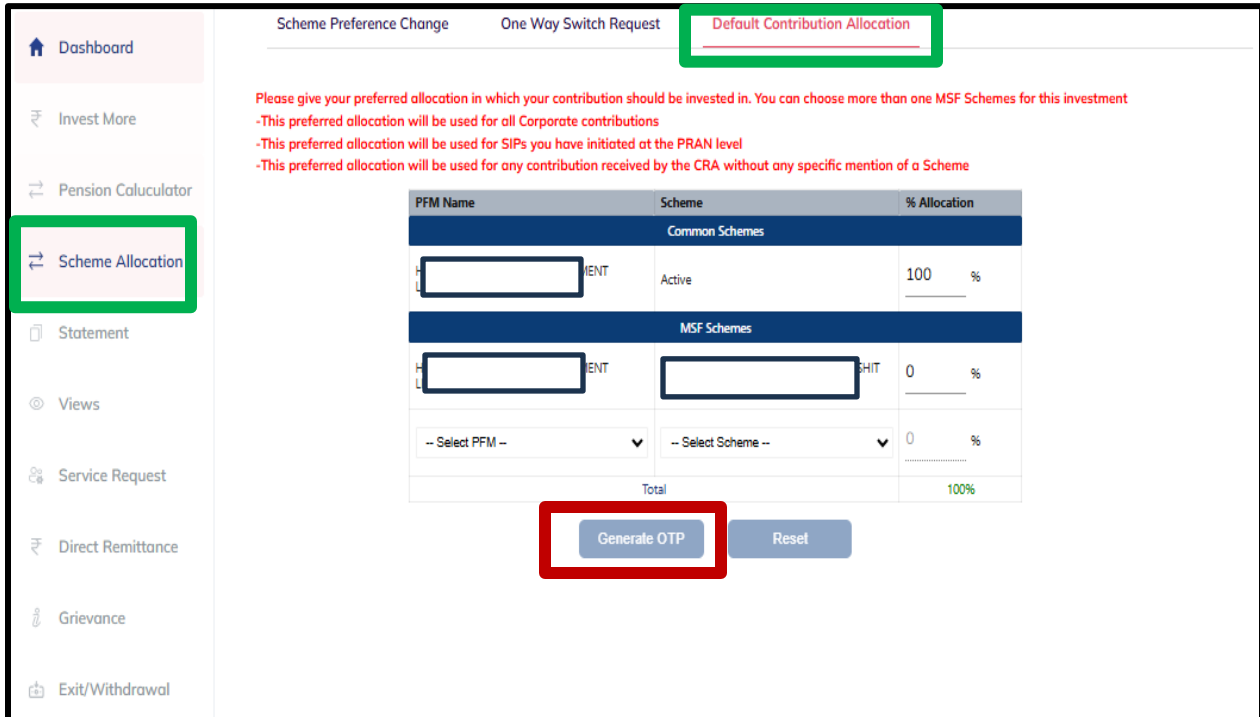
- Enter the OTP received on registered mobile number to authenticate the login



The image shows a pop-up window titled 'Do you wish to invest in your current Scheme or NEW SCHEMES launched by the PFMs. Some of these NEW SCHEMES have 100% EQUITY option. (Please refer scheme documents with respective PFMs)'. It has 'YES' and 'NO' buttons. The background shows a blurred dashboard with various financial metrics and charts.

- 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**.



Default Contribution Allocation

Please give your preferred allocation in which your contribution should be invested in. You can choose more than one MSF Schemes for this investment

- This preferred allocation will be used for all Corporate contributions
- This preferred allocation will be used for SIPs you have initiated at the PRAN level
- This preferred allocation will be used for any contribution received by the CRA without any specific mention of a Scheme

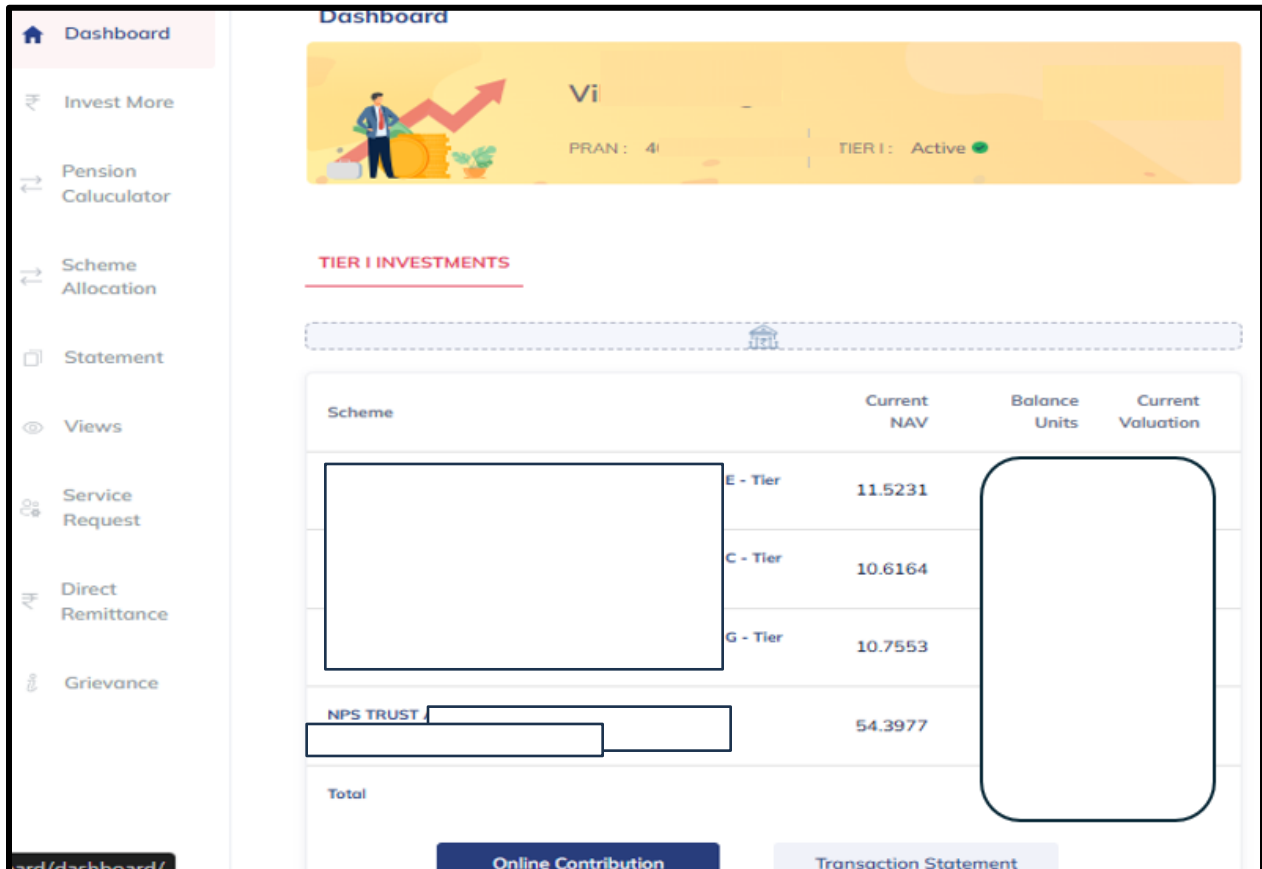
PFM Name	Scheme	% Allocation
Common Schemes		
<input type="text"/> ENT	Active	100 %
MSF Schemes		
<input type="text"/> ENT	<input type="text"/> HIT	0 %
-- Select PFM --	-- Select Scheme --	0 %
Total		100%

Generate OTP **Reset**

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 successfully
- The same gets reflected in Subscriber's Dashboard as under



The screenshot shows the 'Dashboard' of a KFinTech subscriber. The left sidebar contains navigation links: Dashboard, Invest More, Pension Calculator, Scheme Allocation, Statement, Views, Service Request, Direct Remittance, and Grievance. The main content area displays the 'TIER I INVESTMENTS' section. At the top, there's a banner with a person icon, a red arrow, and the text 'Vi', 'PRAN: 4i', and 'TIER I: Active'. Below this, a table lists the investments:

Scheme	Current NAV	Balance Units	Current Valuation
E - Tier	11.5231		
C - Tier	10.6164		
G - Tier	10.7553		
NPS TRUST	54.3977		
Total			

At the bottom of the dashboard, there are two buttons: 'Online Contribution' and 'Transaction Statement'.

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.
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