



**KFin Technologies Limited – Central Recordkeeping Agency**



**PFRDA**

**Standard Operating Procedure  
For  
Error Rectification Version 2.4**

**Document Revision History**

Sr.No.	Version	Prepared / Revised By	Reviewed & Approved By		Reasons for revisions
			Name	Date	
1	1	Suraj Kumar Amin	Sarvadeep Singh	Jan 27, 2017	Initial version
2	2	Suraj Kumar Amin	Sarvadeep Singh	20th Nov 2018	Change in Organization name from "Karvy Computershare Private Ltd" to "Karvy Fintech Pvt Ltd"
3	2.1	Suraj Kumar Amin	Sarvadeep Singh	4th Dec 2019	Change of Logo and Name from Karvy Fintech Pvt Ltd to Kfin Technologies Pvt Ltd.
4	2.2	Suraj Kumar Amin	Sarvadeep Singh	4th Dec 2020	Standardization Of SOP in new template format
5	2.3	Suraj Kumar Amin	Sarvadeep Singh	3rd Jan 2021	updation of new screen shots
6	2.3	Munagapati Venkateswarlu	Hemant Thakker	1st Dec,2022	No Changes
7	2.4	Munagapati Venkateswarlu	Siddharth Gautam	18th 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 On attaining superannuation, part of the accumulated wealth can be withdrawn lump-sum and the balance can be invested in an “Annuity” with a registered ASP (Annuity Service Provider), so that the subscriber gets regular monthly pension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.) - are Intimated by Subscribers – 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



<https://www.kfintech.com>  
+91 40 6716 2222, 7961 1000

details uploaded

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

Model/Sector	Registration/change requests/withdrawals & receipt of contributions	Transfer & uploading of contributions	Over-seeing Nodal Offices
For Central Government employees:	DDO, PAO	PAO	Pr.AO
For State Government employees:	DDO, DTO	DTA (Centralised mode) DTO (De-centralised mode) DTA & DTO (Quasi centralized mode)	DTA
For 'All Citizen' model:	POP-SP & POP	POP (Centralised mode) POP-SP (De-centralised mode) POP & POP-SP (Quasi centralized mode)	POP
For Corporate model:	CHO, CBO	POP (CHO – for Direct model)	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 Recordkeeping 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/PFMs/ASPs on withdrawal
- g. Providing interface to subscribers for checking status of applications/grievances etc. and providing SOT to the subscribers.

Periodic contributions from the subscribers are received by the Nodal Office (DDO/PAO/POPPOP-SP) and the funds are transferred to the Trustee Banks, with the information being uploaded in the CRA system. This information will also include switch requests etc. CRA will run a daily settlement process for transfer of funds from Trustee Banks to Pension Fund Managers, with PRAN wise information.

Errors might occur during the contribution upload by Nodal Offices or in acknowledgement of funds receipt by Trustee Bank. The purpose of Error Rectification Module is to enable rectification of these errors by the Nodal Offices or Trustee Bank directly in the CRA system, so that settlement process is carried on correctly.

This document deals with the process to be followed for rectification of errors in the following situations:

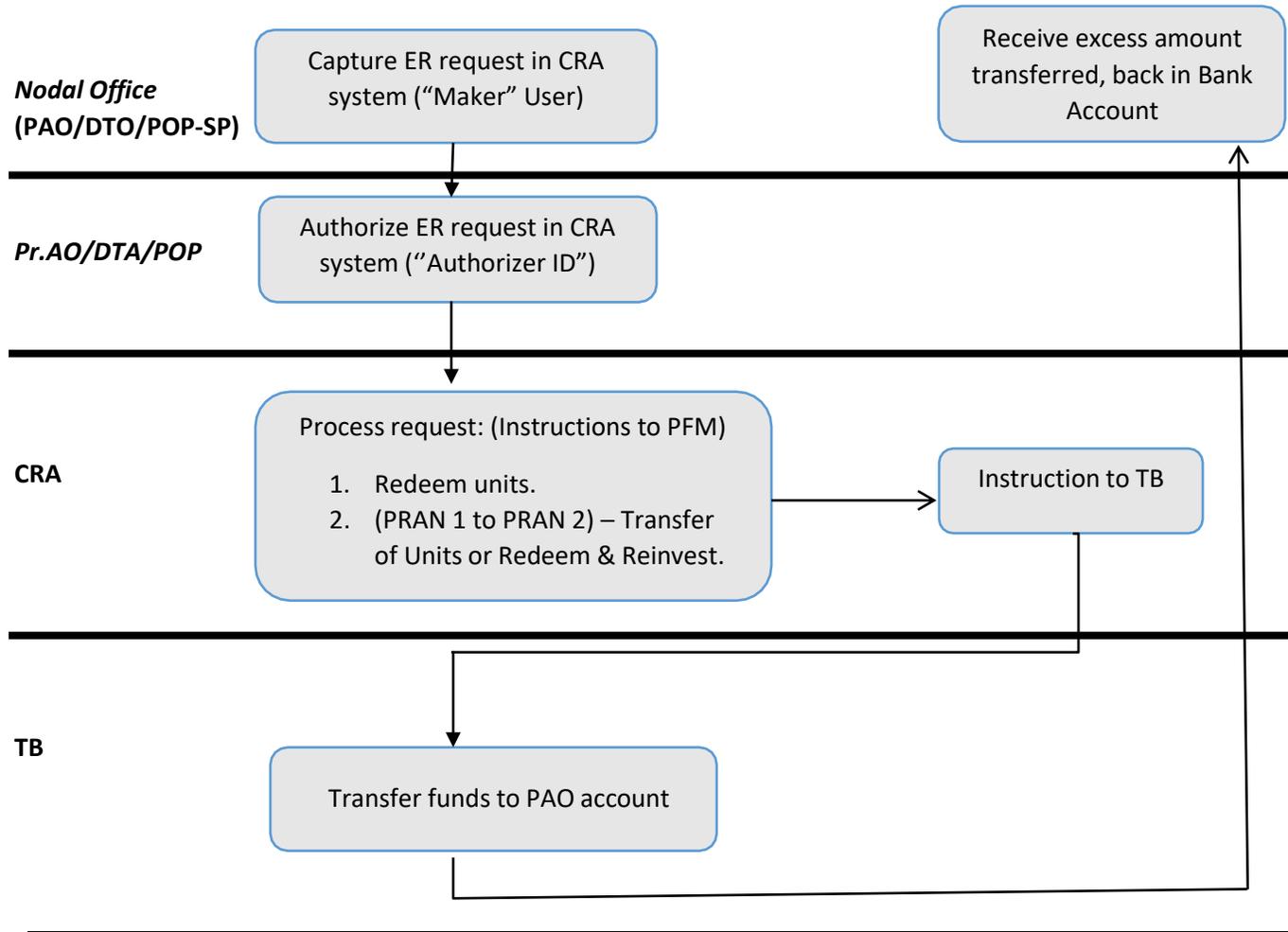
1. Excess Transfer (Excess Amount Transferred to PRAN)
2. Source to Target PRAN (Transfer to PRAN 1 instead of PRAN 2)
3. Non-NPS Rectification (only for Government/Corporate sector)
4. Period Rectification
5. Amount Rectification

'Nodal Office', in this context, would mean - PAO (Central Government), DTO (State Government) or POP-SP, depending on the NPS model/sector.

**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
CRA-Branch	Central Record-keeping Agency – Facilitation Centre
DDO	Drawing & Disbursing Officer
DTA	Directorate of Treasuries & Accounts
DTO	District Treasury Office
I-PIN	Internet Personal Identification Number
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
TB	Trustee Bank

## 2. Process flow chart –Error Rectification



## Detailed Process description

### 3.1 Overview & general conditions:

Errors might occur during the contribution upload by Nodal Offices or in acknowledgement of funds receipt by Trustee Bank. The purpose of Error Rectification Module is to enable rectification of these errors by the Nodal Offices or Trustee Bank directly in the CRA system, so that settlement process is carried on correctly.

‘Nodal Office’, in this context, would mean - PAO (Central Government), DTO (State Government) or POP-SP, depending on the NPS model/sector.

The following are the general instructions for the Error Rectification process.

1. Physical requests will not be entertained from the Pr.AOs/PAOs (or equivalent offices). The uploading office has to put a request in the CRA system.
2. Error Rectification will be an activity with Maker—Checker—Authorizer concept. The uploading office has to put a request in the CRA system. There will be “maker-” concept at the uploading office level. The request would be verified by the Checker and then once verification is completed it can be authorized by the overseeing office (Pr.AO/DTA/POP or the equivalent office) before it is accepted at CRA for processing.
3. As the whole process requires shifting of transactions/units/redemption from subscriber account, a complete audit trail will be kept in the system.
4. There should be separate requests for each rectification.
5. In case the subscriber’s scheme preference is identical (at the time of erroneous upload as well as at the time of rectification), units will be shifted from the source PRAN to the Target PRAN.
6. The process of reversal would entail debiting one PRAN (which has received excess credit) with specific number of units and crediting the Suspense account. Subsequently, the Suspense account will be debited and the PRAN (which has received less credit) to be credited.
7. In case of excess transfers, the amount may be recovered by redeeming equivalent units from the individual account. The amount redeemed will be handed over to PAO/DTO for further action.
8. If the request has been captured and verified by DTO/PAO/POP-SP, then DTA/PrAO/POP will be required to authorize the request. If the request is captured by DTA/PrAO/POP then request will be authorized by DTA/PrAO/POP.

<b>Maker</b>	<b>Verification</b>	<b>Authorization</b>
--------------	---------------------	----------------------

DTO/PAO/POP-SP	DTO/PAO/POP-SP	DTA/PrAO/POP
DTA/PrAO/POP	-	DTA/PrAO/POP

The detailed process for rectification of each type of error, is explained below in detail.

## 2.2 Excess Transfer (Excess Amount Transferred to PRAN)

PAO/DTO/POP-SP may have erroneously transferred excess amount to a PRAN and the amount would have been credited into the subscriber account. The resolution of these cases can be done by the PAO/DTO/POP-SP.

1. PAO/DTO/POP-SP can capture the request for only that record which has been uploaded by it, irrespective of whether at present the Subscriber is associated with that nodal office or not. However, the subscriber should not have moved out of the sector to which the PAO/DTO/POP- SP belongs.
2. Unless and until the request (captured earlier) is verified for a PRAN for the specific entry, PAO/DTO/POP-SP will not be able to capture a fresh entry for the same. For example, PAO/DTO/POP-SP has captured the request for withdrawal of regular credit of July 2016. Unless this request is effectively completed, Nodal Office will not be able to capture any other request for withdrawal of credit pertaining to July 2016 for this particular subscriber.
3. POP/POP-SP should take a confirmation from the respective subscriber for debiting the subscriber's PRAN.

In these cases, the units credited in the subscriber account (equivalent to the contribution amount credited) erroneously would be redeemed. The amount redeemed would be credited back to the PAO/DTO/POP-SP.

### 2.2.1 Capturing of Request by PAO/DTO/POP-SP using "Maker" ID

- a. PAO/DTO/POP-SP "Maker" user will login into the CRA system by using "Maker" User ID and Password.

Are you an existing user?  
Sign In Below

User Type\* State Government

User ID\* 100331801

Password\* .....

Captcha Code\* K77ok

Login

[CHECK REQUEST STATUS](#)

[ONLINE CORPORATE REGISTRATION](#)

[GENERATE/RESET PASSWORD FOR DDO](#)

Figure1.0

Once PAO/DTO/POP-SP User logs into the CRA system,he/she will click on Menu “Error Rectification”

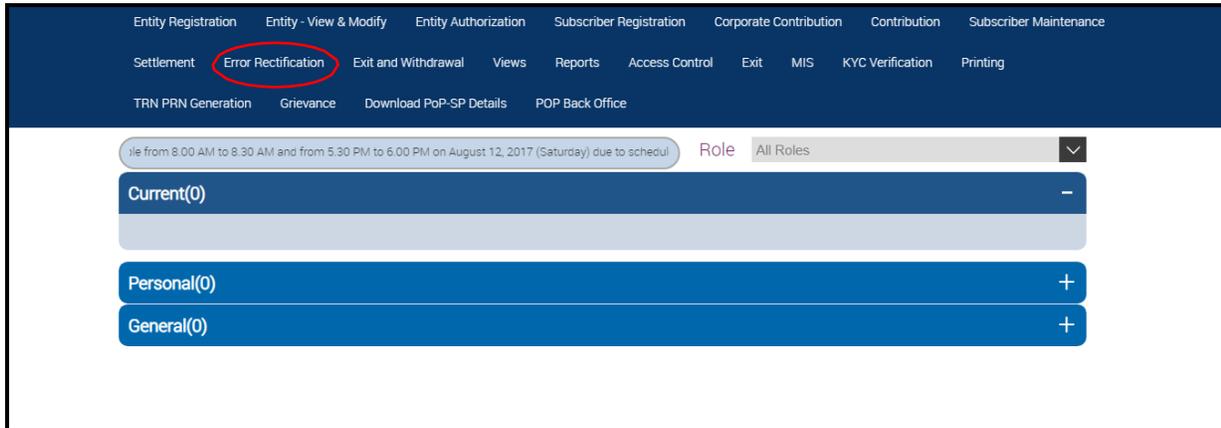


Figure1.1

b. After clicking on ‘Error Rectification’ menu, User will click on sub-menu ‘Excess Transfer Rectification’.

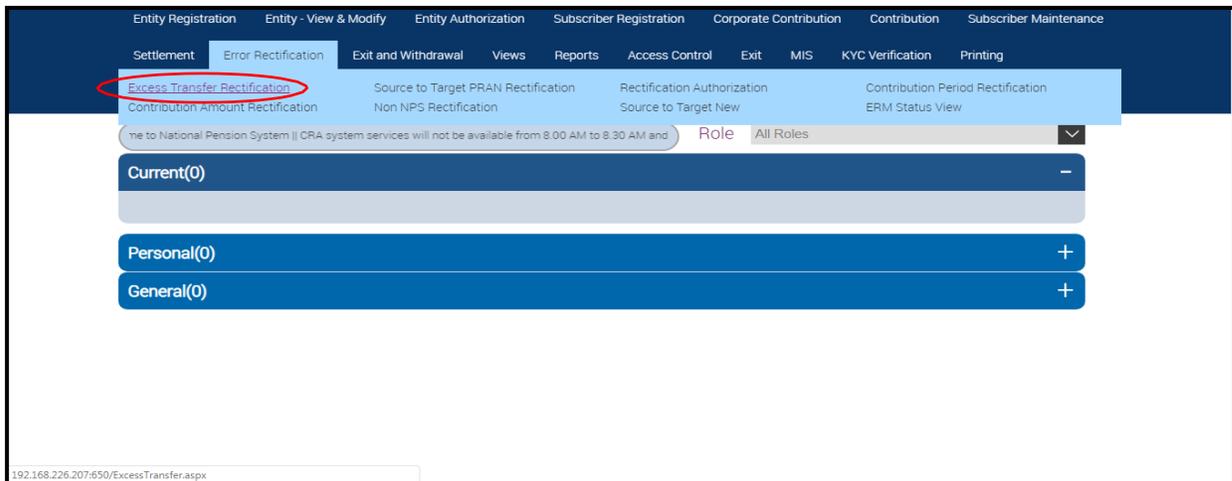


Figure1.2

c. User will be provided Transaction ID and PRAN for Excess transfer Rectification.

Entity Registration   Entity - View & Modify   Entity Authorization   Subscriber Registration   Corporate Contribution   Contribution   Subscriber Maintenance

Settlement   Error Rectification   Exit and Withdrawal   Views   Reports   Access Control   Exit   MIS   KYC Verification   Printing

TRN PRN Generation   Grievance   Download PoP-SP Details   POP Back Office

Error Rectification  
**Excess Transfer Rectification**

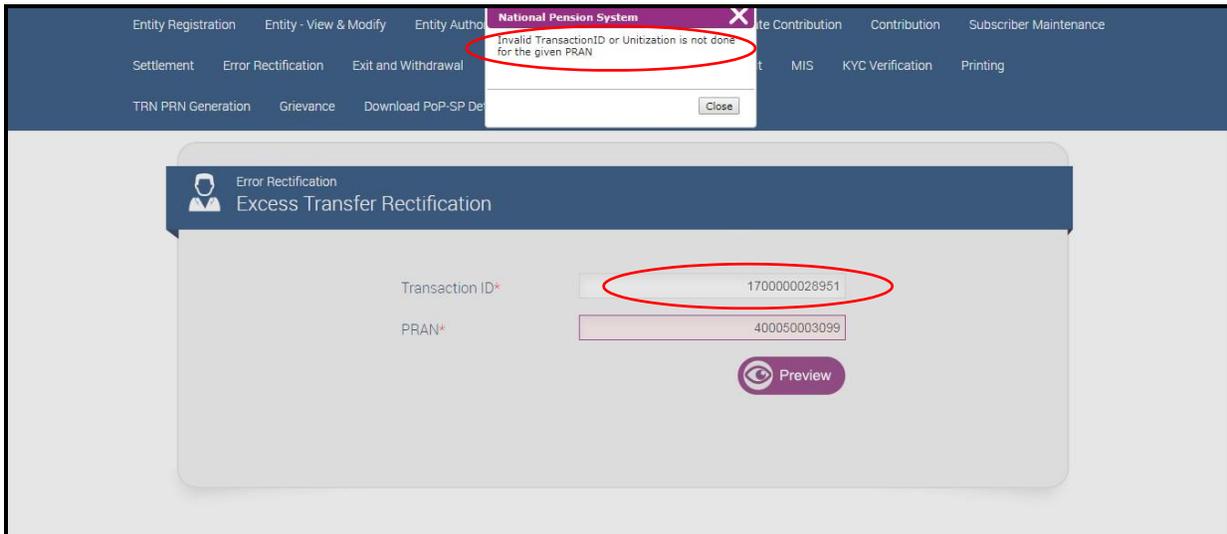
Transaction ID\*

PRAN\*

 Preview

Figure1.3

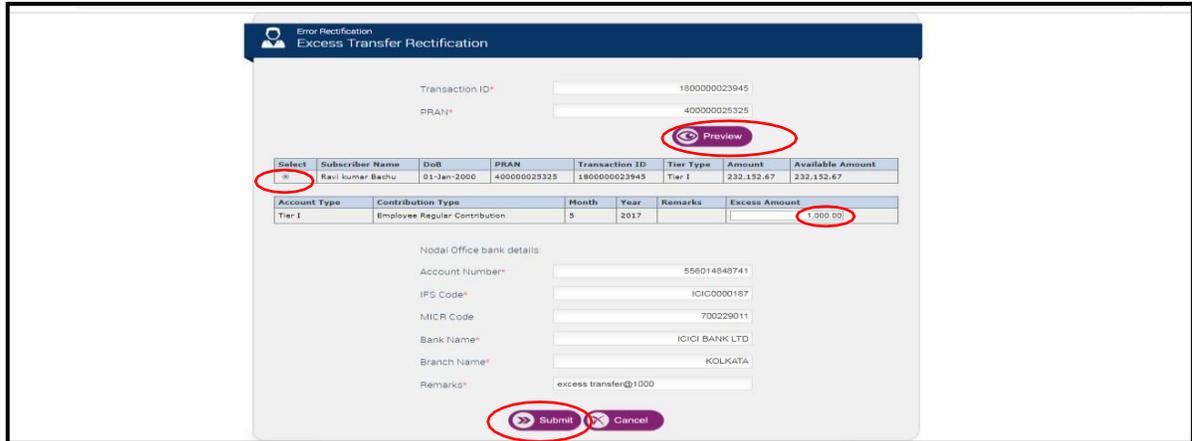
- d. User will provide the required details. It is mandatory to provide '**Transaction ID**' and **PRAN**.Once User Clicks the 'Preview' Button, if the PRAN is not uploaded in the Transaction ID, CRA system will display 'No Record Found'.



The screenshot shows the NPS portal interface. At the top, there is a navigation menu with options like 'Entity Registration', 'Entity - View & Modify', 'Entity Autho...', 'National Pension System', 'ite Contribution', 'Contribution', and 'Subscriber Maintenance'. Below this, there is a sub-menu with 'Settlement', 'Error Rectification', 'Exit and Withdrawal', 'MIS', 'KYC Verification', and 'Printing'. A modal window titled 'National Pension System' is open, displaying the error message: 'Invalid TransactionID or Utilization is not done for the given PRAN'. Below the error message, there is a form for 'Error Rectification - Excess Transfer Rectification'. The form contains two input fields: 'Transaction ID\*' with the value '170000028951' and 'PRAN\*' with the value '400050003099'. A 'Preview' button is located below the PRAN field.

Figure1.4

- e. Once User clicks the Preview button, System will show the below mentioned details:
1. Subscriber name
  2. Date of Birth(DOB)
  3. PRAN
  4. Transaction ID
  5. Tier Type
  6. Amount
  7. Available Amount
  8. Account Type
  9. Contribution Type
  10. Month and Year
  11. Remarks
  12. Excess amount
  13. Nodal office Bank details



Transaction ID\* 1800000223945  
PRAN\* 400000025325

Preview

Select	Subscriber Name	DoB	PRAN	Transaction ID	Tier Type	Amount	Available Amount
<input type="checkbox"/>	Ravi Kumar Bachu	01-Jan-2000	400000025325	1800000223945	Tier-1	232,152.67	232,152.67

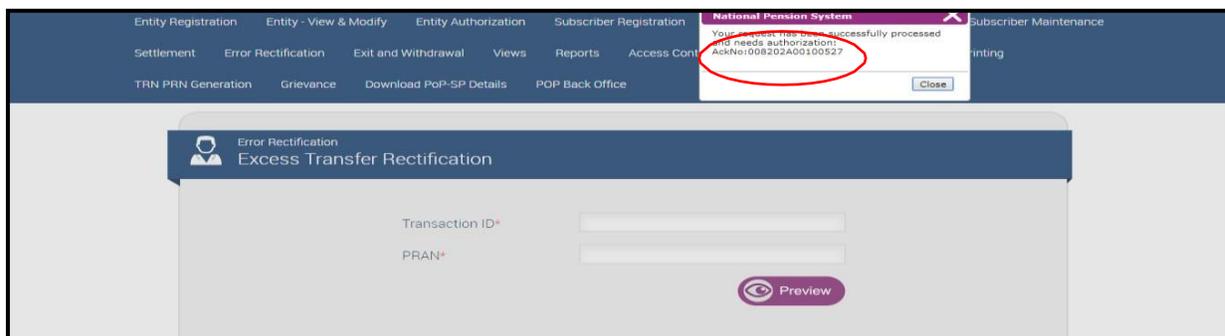
Account Type	Contribution Type	Month	Year	Remarks	Excess Amount
Tier 1	Employee Regular Contribution	5	2017		1,200.00

Nodal Office bank details:  
Account Number\* 556014849741  
IFS Code\* ICIC0000167  
MICR Code 700228011  
Bank Name\* ICICI BANK LTD  
Branch Name\* KOLKATA  
Remarks\* excess transfer@1000

Submit Cancel

Figure1.5

- f. User is required to provide the amount which is to be debited from the PRAN and the bank details of Nodal office in which excess amount redeemed will be credited.
- I. Excess Amount: PAO/DTO/POP-SP User will provide the amount which is to be debited from the selected record. This particular amount will be debited from the subscriber account and will be paid to the PAO/DTO/POP-SP.
  - II. Bank Details: User will have to provide the Bank Details such as Account Number, Account Name, Branch Name, IFS Code, Mode of Transfer, MICR (MICR code is mandatory only in case 'Type of Transfer' selected as 'Cheque') etc. User should provide the Bank Details carefully as amount will be remitted to this Bank account. There will be certain validations while capturing the request such as - 'If the MICR is less than nine digits', the message 'MICR should be of nine digits' will be shown to the User. Same validation is there for IFS code. If the IFSC is less than 11 digits, message 'IFSC should be of 11 digits' will be shown to the User.
- g. After providing the mandatory details, when PAO/DTO/POP-SP clicks the 'submit' button, User will be shown the confirmation page.



Entity Registration Entity - View & Modify Entity Authorization Subscriber Registration National Pension System Subscriber Maintenance  
Settlement Error Rectification Exit and Withdrawal Views Reports Access Cont. and needs authorization: AckNo: 0018202A001001927  
TRN PRN Generation Grievance Download PoP-SP Details POP Back Office

Error Rectification - Excess Transfer Rectification

Transaction ID\*  
PRAN\*

Preview

Figure1.6

PAO/DTO/POP-SP should provide erroneous credit details in offline mode to PrAO/DTA/POP so that PrAO/DTA/POP User can authorize the details in CRA system.

### 3.2.2. Verification of Request by PAO/DTO/POP-SP using “Checker” ID

PAO/DTO/POP-SP User with “Checker” ID will login into the CRA system using the ‘Checker’ User ID and Password. Once the “Checker” User log in into the CRA system, User has to click the option ‘Error Rectification’ and sub-option ‘Rectification Authorization’.



Figure1.7

- I. User will select the ‘Rectification Type’ where the drop down list are provided as shown in figure
- II. User has to select the type of request for which verification has to be done based on the request captured by Maker User.

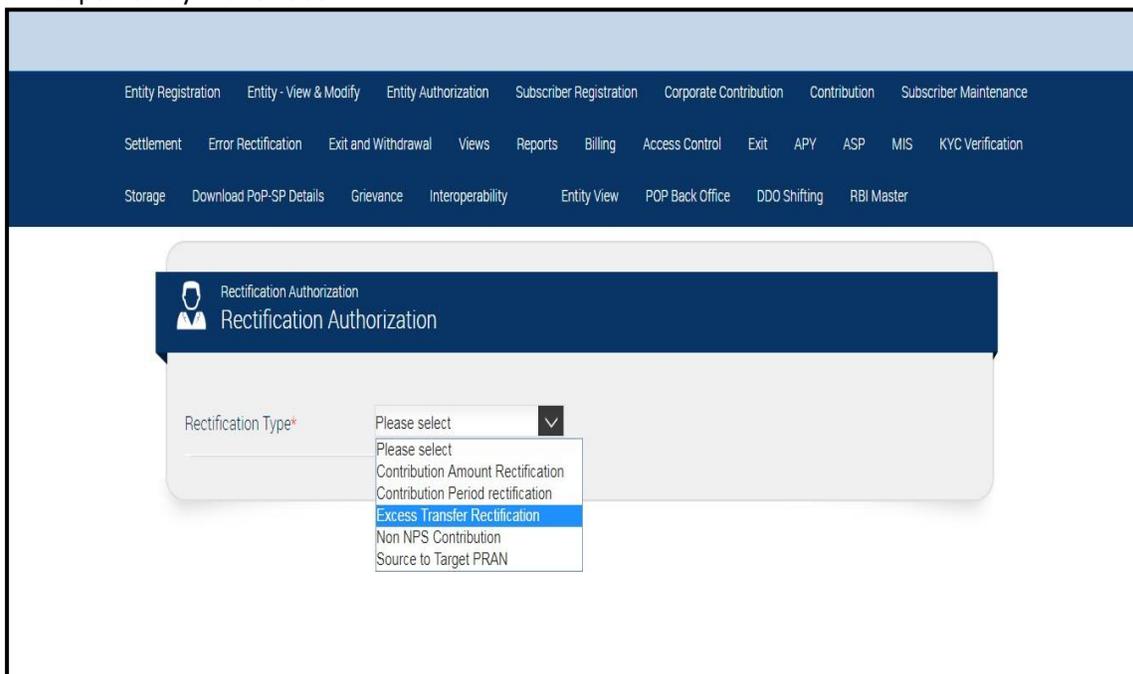


Figure1.8

- III. Once User clicks the Dropdown, rectification details will be shown to the User as shown in figure1.9.
- IV. User should Select the PRAN number for verify of Rectification Request of shown below grid.

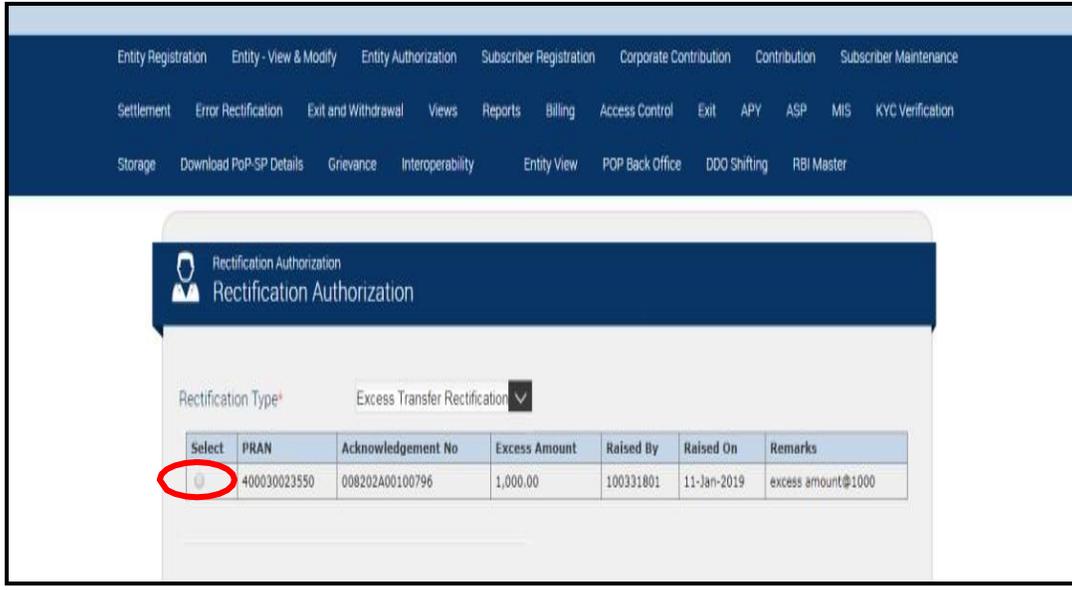


Figure1.9

- V. User after Selection of PRAN number, CRA System will showing PRAN, Transaction ID, amount, Requested amount, and Bank Account details.

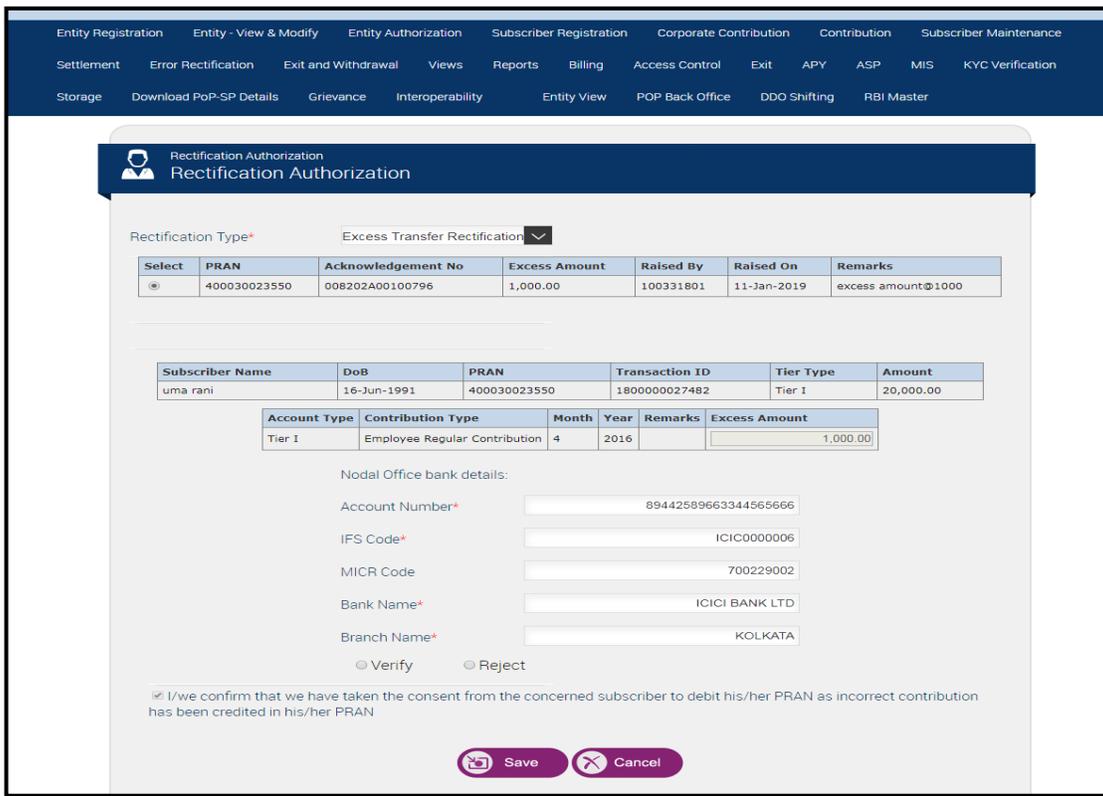


Figure1.10

- VI. When the User Verify the request, CRA system will displayed “verified successfully”

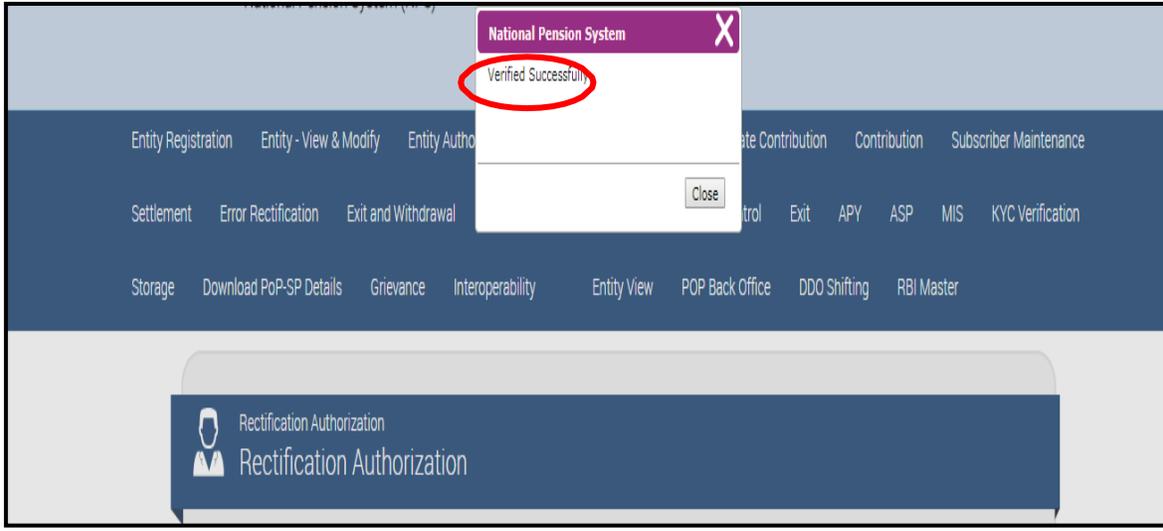
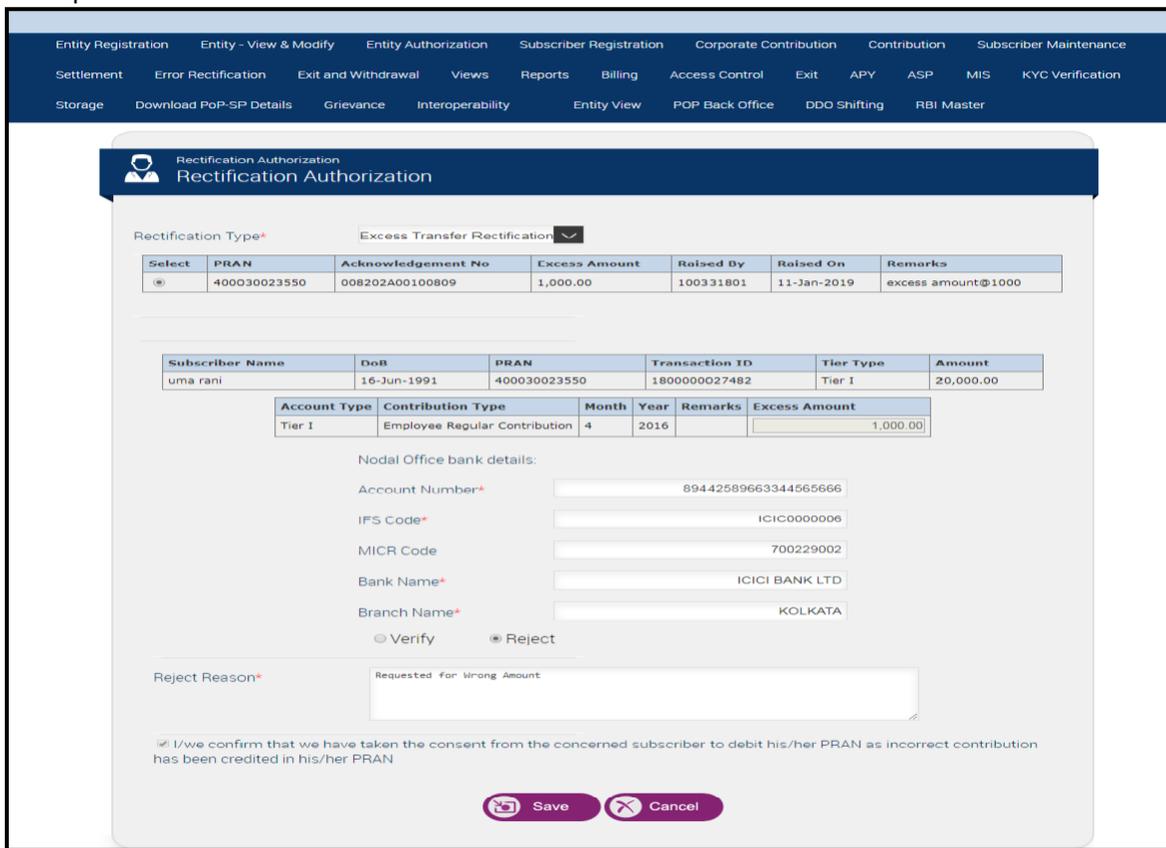


Figure1.11

- VII. User can also provide the remarks in 'rejection Reason' field for their reference while Reject the request.



The screenshot shows the "Rectification Authorization" form. The form is titled "Rectification Authorization" and has a dropdown menu for "Rectification Type" set to "Excess Transfer Rectification". Below the dropdown is a table with the following data:

Select	PRAN	Acknowledgement No	Excess Amount	Raised By	Raised On	Remarks
<input checked="" type="radio"/>	400030023550	008202A00100809	1,000.00	100331801	11-Jan-2019	excess amount@1000

Below this table is another table with the following data:

Subscriber Name	DoB	PRAN	Transaction ID	Tier Type	Amount
uma rani	16-Jun-1991	400030023550	1800000027482	Tier 1	20,000.00

Below this table is a table with the following data:

Account Type	Contribution Type	Month	Year	Remarks	Excess Amount
Tier 1	Employee Regular Contribution	4	2016		1,000.00

Below the tables is a section for "Nodal Office bank details" with the following fields:

- Account Number\*: 89442589663344565666
- IFS Code\*: ICIC00000006
- MICR Code: 700229002
- Bank Name\*: ICICI BANK LTD
- Branch Name\*: KOLKATA

Below the bank details is a section for "Reject Reason" with a radio button for "Verify" and a radio button for "Reject" (which is selected). Below the radio buttons is a text input field with the text "Requested for Wrong Amount". Below the text input field is a checkbox with the text "I/we confirm that we have taken the consent from the concerned subscriber to debit his/her PRAN as incorrect contribution has been credited in his/her PRAN". Below the checkbox are two buttons: "Save" and "Cancel".

Figure1.12

VIII. When the User Reject the request, CRA system will displayed Rejection acknowledgement Id.

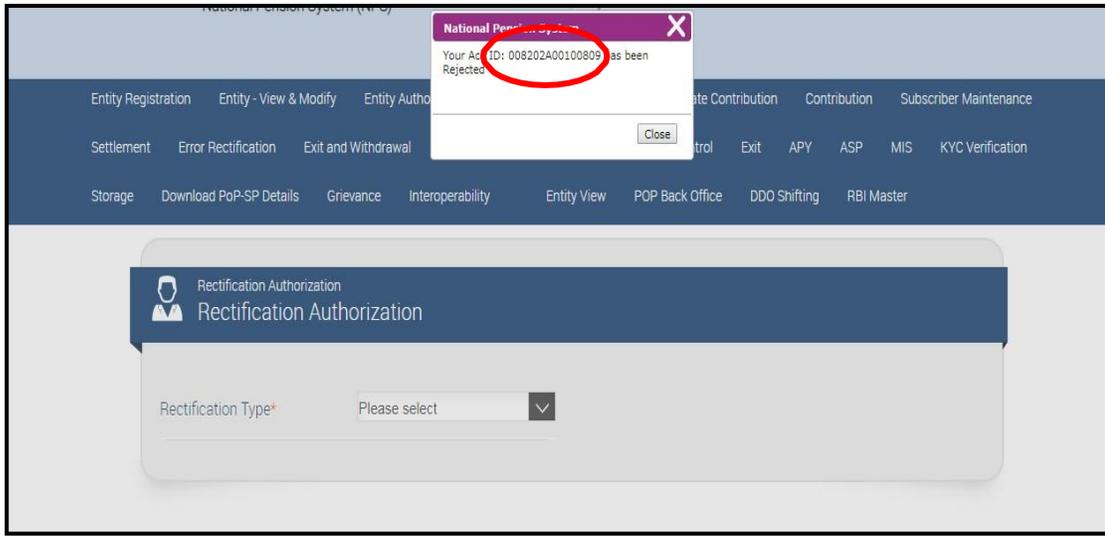


Figure1.13

PAO/DTO/POP-SP should provide offline erroneous credit details to PrAO/DTA/POP so that PrAO/DTA/POP User can authorize the details in CRA system

### 3.2.3. Authorization of Request by Pr.AO /DTA/ POP “Authorizer” User

- a) PrAO/DTA/POP “Authorizer” User will be able to view the request captured by the PAO/DTO/POP-SP. User has to click the menu ‘Error Rectification’ and sub-menu ‘Rectification Authorization’.

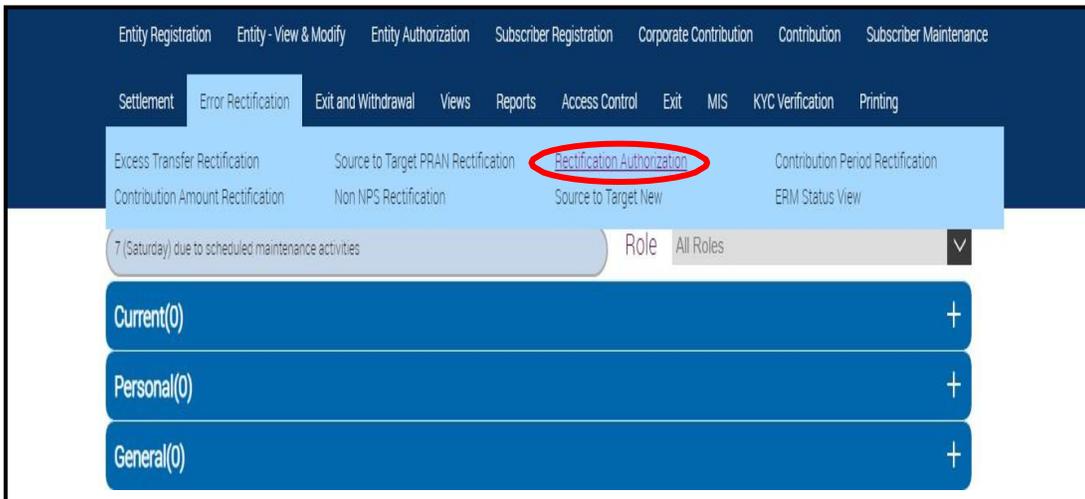


Figure1.14

- b) User has to select the “Rectification type” as ‘Excess transfer Rectification’ to authorize the Excess Transfer request.

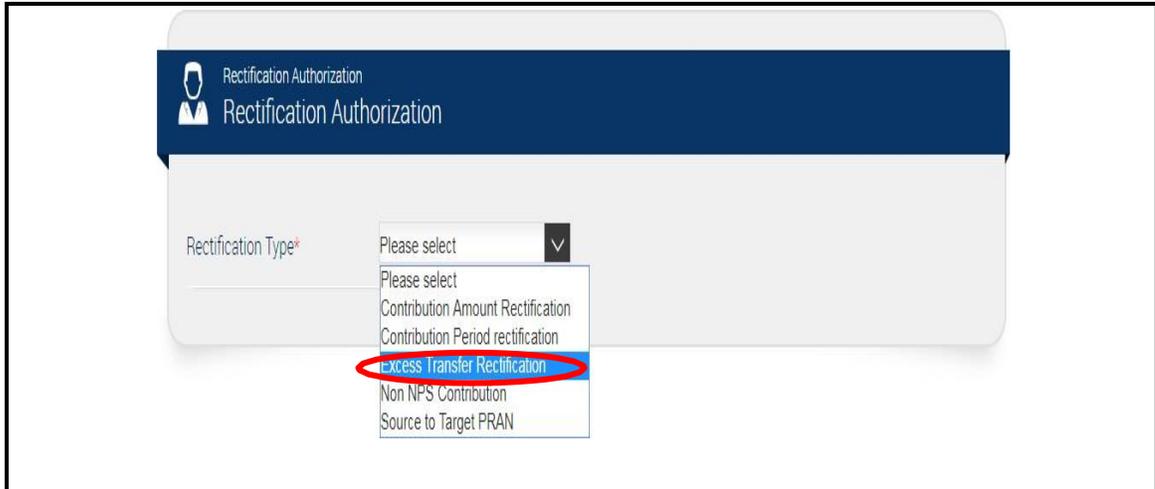


Figure1.15

- c) Once PrAO/DTA/POP User clicks the Dropdown, the pending rectification details will be shown to the User PrAO/DTA/POP has to check the details verified by the PAO/DTO/POP-SP.

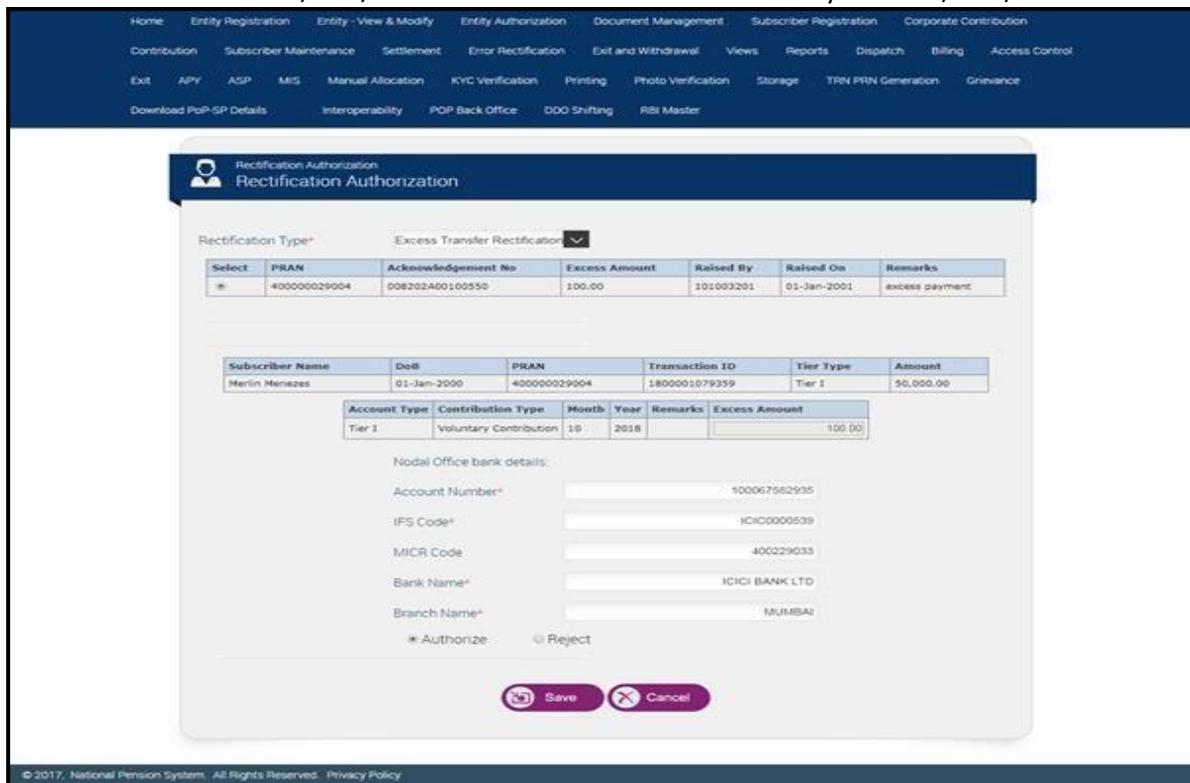


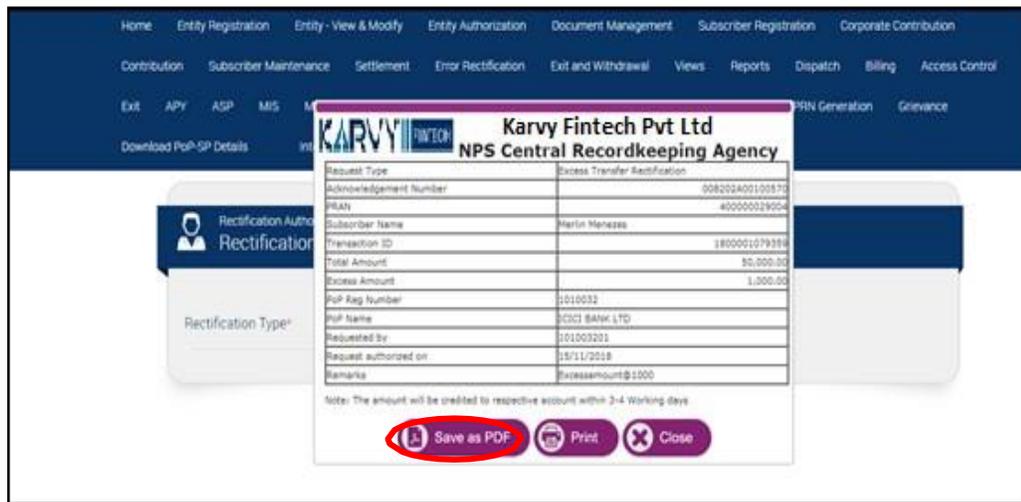
Figure1.16

- d) PrAO/DTA/POP "Authorizer" User should check all the details entered by the PAO/POP-SP Users

based on the offline details received from the PAO/POP-SP. User will select the 'Authorize' button and click on 'save' button to authorize the request.

- e) Once authorized the pop up will be displayed providing details which is provided below:

1. Request Type
2. Acknowledgment Number
3. PRAN
4. Subscriber Name
5. Transaction ID
6. Total Amount
7. Excess Amount
8. POP Reg Number
9. POP Name
10. Requested by/Request authorized on
11. Remarks



Karvy Fintech Pvt Ltd NPS Central Recordkeeping Agency	
Request Type	Excess Transfer Rectification
Acknowledgment Number	00800400100530
PRAN	40000029004
Subscriber Name	Marin Menassa
Transaction ID	1800001079388
Total Amount	50,000.00
Excess Amount	1,000.00
POP Reg Number	1010032
POP Name	CCCI BANK LTD
Requested By	101003201
Request authorized on	15/11/2018
Remarks	Excess amount@1000

Note: The amount will be credited to respective account within 3-4 Working days

Figure1.17

- f) The “Authorizer” User has the option to ‘Reject’ the request. User will select the ‘Reject’ button and click on ‘save’ button to reject the request.

Rectification Type\* Excess Transfer Rectification

Select	PRAN	Acknowledgement No	Excess Amount	Raised By	Raised On	Remarks
<input checked="" type="checkbox"/>	400030023550	008202A00100796	1,000.00	100331801	11-Jan-2019	excess amount@1000

Subscriber Name	DoB	PRAN	Transaction ID	Tier Type	Amount
uma rani	16-Jun-1991	400030023550	1800000027482	Tier I	20,000.00

Account Type	Contribution Type	Month	Year	Remarks	Excess Amount
Tier I	Employee Regular Contribution	4	2016		1,000.00

Nodal Office bank details:

Account Number\* 89442589663344565666

IFS Code\* ICIC0000006

MICR Code 700229002

Bank Name\* ICICI BANK LTD

Branch Name\* KOLKATA

Authorize  **Reject**

Reject Reason\* Requested wrong amount

I/we confirm that we have taken the consent from the concerned subscriber to debit his/her PRAN as incorrect contribution has been credited in his/her PRAN

Figure1.18

- g) If the request is rejected by Authoriser, rejection reasons are required to be provided. Further, PAO/DTO/POP-SP User has to capture therequest afresh.

Entity Registration Entity - View & Modify Entity Authorization Subscriber Registration Corporate Contribution Contribution Subscriber Maintenance

Settlement Error Rectification Exit and Withdrawal Views Reports Billing Access Control Exit APY ASP MIS KYC Verification

Printing TRN PRN Generation Grievance Interoperability Entity View POP Back Office DDD Shifting RBI Master

**National Pension System**

Your Acknowledgement **008204A00100030** has been Rejected

Close

Rectification Authorization

Rectification Type\* Please select

Figure1.19

### 3.2.4. Processing of request by CRA (Redemption of units and transfer of amount to Trustee Bank)

Once request is authorized by PrAO/DTA/POP, CRA will process the request which has been authorized by the PrAO/DTA/POP. CRA will redeem the units and transfer the funds to the Trustee bank. CRA will provide instruction to Trustee Bank for transfer of funds to PAO/DTO/POP-SP bank account as mentioned in the request.

3.2.5. *Transfer of Funds by Trustee Bank to PAO/DTO/POP-SP*

The amount received by Trustee Bank will be transferred to PAO/DTO/POP-SP Bank account as instructed by CRA.

### 3.3 Source to Target PRAN Rectification (Transfer to PRAN 1 instead of PRAN 2)

PAO/DTO/POP-SP might have inadvertently transferred an amount to a PRAN 1 instead of PRAN 2 and the units would have been credited in the PRAN 1. As the amount is already credited to PRAN 1 (i.e. file is matched and booked/reconciled), correction file cannot be uploaded by the PAO/DTO/POP-SP.

In such cases, PAO/DTO/POP-SP has to put the request for rectification of entry in 'Error Rectification Module'.

#### 3.3.1. Conditions for transfer from one PRAN to another PRAN:

1. PAO/DTO/POP-SP can capture the request for only that record which has been uploaded by it.
2. Unless and until the request (captured earlier) is verified for a PRAN for the specific entry, PAO/DTO/POP-SP will not be able to capture a fresh entry for the same. For example, PAO/DTO/POP-SP has captured the request for withdrawal of regular credit of July 2018. Unless this request is effectively completed, PAO/DTO/POP-SP will not be able to capture any other request for withdrawal of credit pertaining to July 2018 for this particular subscriber.
3. POP/POP-SP should take a confirmation from the respective subscriber for debiting the subscriber's PRAN.
4. PAO/DTO/POP-SP can capture maximum of five target PRANs in a request.
  - In case, the subscriber's scheme ratio is identical (at the time of erroneous credit as well as at the time of rectification) then equivalent units will be transferred from the source PRAN to the target PRAN.
  - In case, where subscriber's scheme ratio is not identical (at the time of erroneous credit and at the time of rectification) then units equivalent to the excess transferred amount will be redeemed from the source PRAN. Further, the redeemed amount will be re-invested as per the scheme ratio of target PRAN.

The steps for initiating request for rectification of entry are given below:

#### 3.3.2 Capturing of Request by PAO/DTO/POP-SP using "Maker" ID

1. PAO/DTO/POP-SP "Maker" user will login into the CRA system by using "Maker" User ID and Password.

Figure2.0

14. Once PAO/DTO/POP-SP login into the CRAsystem, User will click “Error Rectification”.

Figure2.1

2. After clicking on ‘Error Rectification’ menu, User will click on sub-menu ‘Source to Target new.

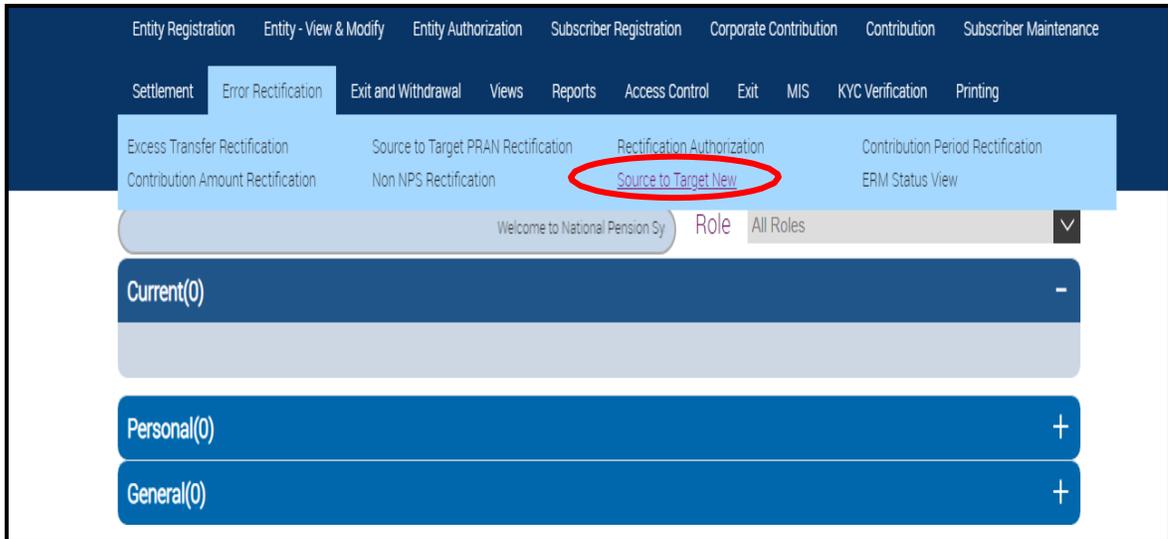


Figure2.2

- The “Maker” User has to provide the required detail in the relevant fields. It is mandatory to provide ‘Transaction ID’ and Source PRAN (which has received incorrect credit) and the Target PRAN(s) (which should have received credit).

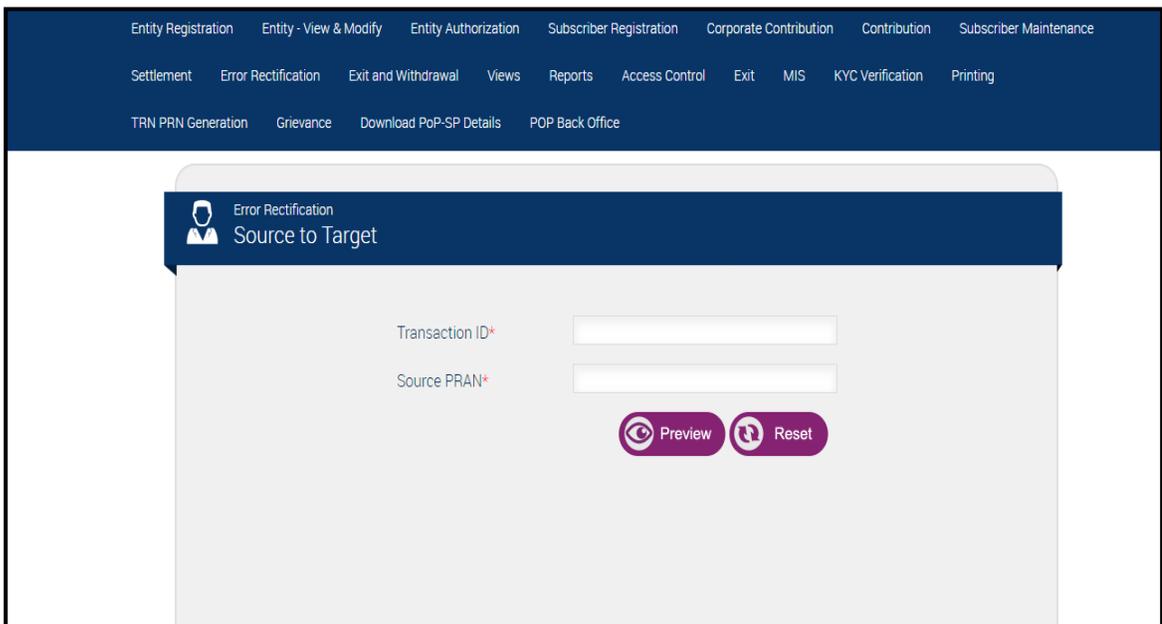


Figure2.3

If the PRAN is not part of the Transaction ID, a message will be shown as ‘No Record Found’.

- Once the “Maker” User clicks the Preview button, User will be shown summary of all the

contributions uploaded for the PRAN under the provided transaction ID.

Entity Registration Entity - View & Modify Subscriber Registration Contribution Subscriber Maintenance Error Rectification Exit and Withdrawal

Views Reports Access Control Exit Download PoP-SP Details Grievance DDO Shifting

Error Rectification Source to Target

Transaction ID\*

Source PRAN\*

Preview
Reset

Select	Subscriber Name	DOB	PRAN	Tran ID	Tier Type	Amount	Available Amount
<input type="radio"/>	Shravani Testing	01-Jan-1990	400030025007	180000027482	Tier1	20,000.00	20,000.00

Figure2.3

5. Once the User “Maker” select the radio button, Account type, contribution type, month, year, remarks, amount would be shown to the User.
6. Further, User “Maker” has to provide the amount which has to be transferred to Target PRAN under option “Excess transfer”.
7. User “Maker” has to provide Target PRANs where the amount has to be credited along with the Tier Type, amount and remarks.

Error Rectification Source to Target

Transaction ID\*

Source PRAN\*

Preview
Reset

Select	Subscriber Name	DOB	PRAN	Tran ID	Tier Type	Amount	Available Amount
<input checked="" type="radio"/>	Ravi kumar Bachu	20-Jan-1959	400000025325	180000023945	Tier1	232,153.00	232,153.00

Account Type	Contribution Type	Month	Year	Remarks	Amount	Excess Transfer
Tier1	Employee Regular Contribution	May	2017		232,153.00	1500.00

SLNo	Target PRAN	Tier Type	Corrected Amount	Remarks
1	<input type="text" value="400010023288"/>	Tier-1 ▼	<input type="text" value="1000.00"/>	Excessamount
2	<input type="text" value="400000025955"/>	Tier-1 ▼	<input type="text" value="500.00"/>	excessamount
3	<input type="text"/>	Select ▼	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	Select ▼	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	Select ▼	<input type="text"/>	<input type="text"/>

Submit
Cancel
Reset

- After providing the mandatory details, when PAO/DTO/POP-SP “Maker” User will click the Submitbutton, and will be shown the confirmation message.

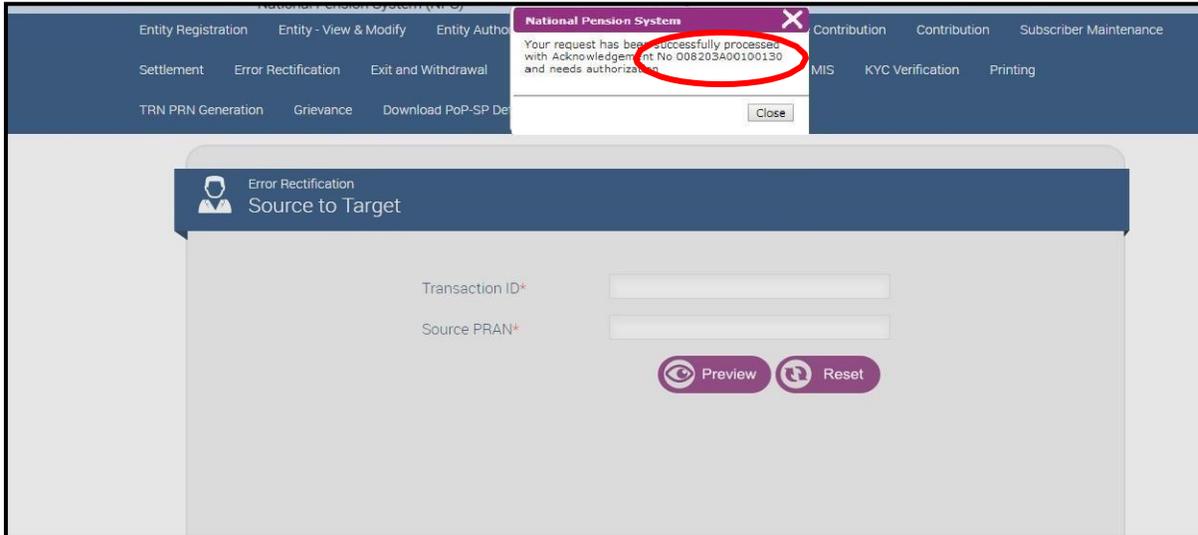
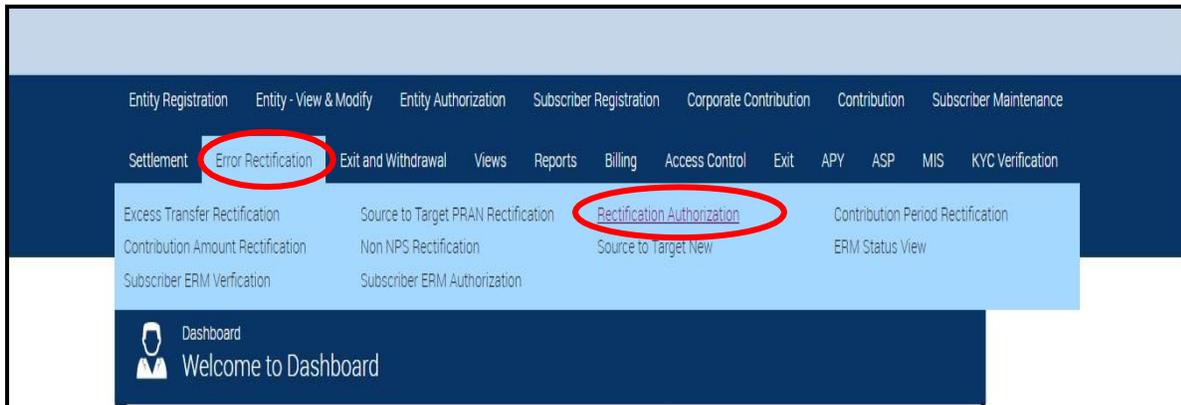


Figure2.5

- Request will be available to the associated PrAO/DTA/POP login to verify the ‘Source to Target PRAN’ captured request. PAO/DTO/POP-SP will send the physical request offline to PrAO/DTA/POP to verify the request.

### 3.3.3 Verification of Request by PAO/DTO/POP-SP using “Checker” ID

PAO/DTO/POP-SP User with “Checker” ID will login into the CRA system using the ‘Checker’ User ID and Password. Once the “Checker” User log in into the CRA system, User has to click the option ‘Error Rectification’ and sub-option ‘Rectification Authorization’.



- I. User will select the 'Rectification Type' where the drop down list are provided as shown in figure
- II. User has to select the type of request for which verification has to be done based on the request captured by Maker User.

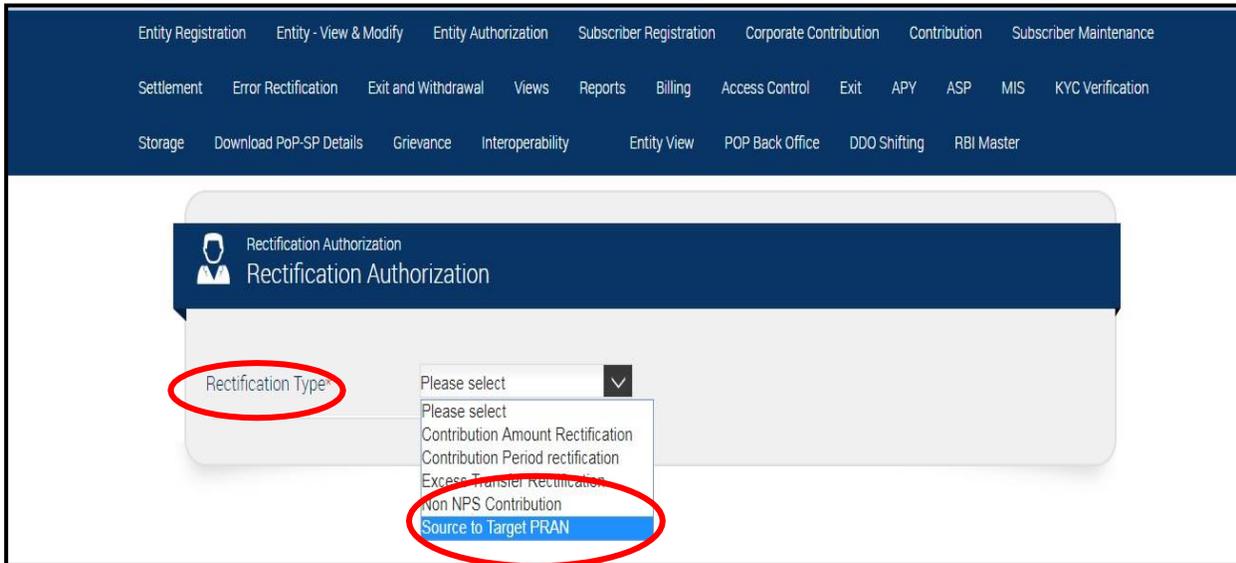
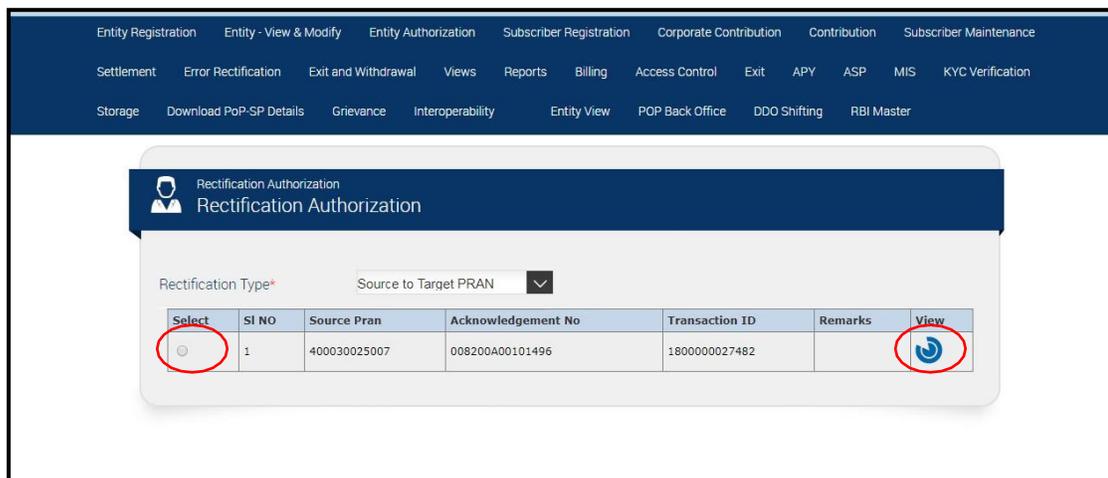
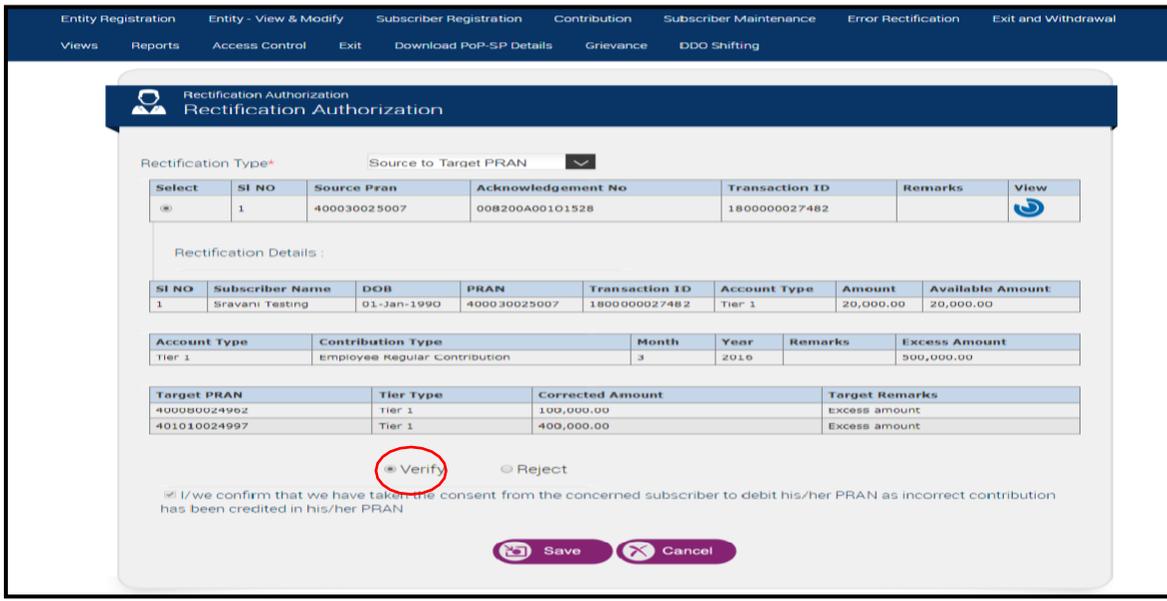


Figure2.7

- III. Once User clicks the Dropdown, rectification details will be shown to the User as shown in figure2.8
- IV. User should Select the PRAN number for verify of Rectification Request of shown below grid.
- V. User view the Rectification details, select the 'view' and verify the Rectification Details.



- VI. User “Checker” has to select view, CRA System will be showing PRAN, Transaction ID, balance amount, Available amount (which can be debited), target PRAN’s account type, corrected amount (credited amount) and Target remarks.
- VII. User has to click “Verify” and along with the declaration and click save to process the verification request in CRA system.



Entity Registration   Entity - View & Modify   Subscriber Registration   Contribution   Subscriber Maintenance   Error Rectification   Exit and Withdrawal

Views   Reports   Access Control   Exit   Download PoP-SP Details   Grievance   DDO Shifting

**Rectification Authorization**

Rectification Type\*   Source to Target PRAN

Select	SI NO	Source Pran	Acknowledgement No	Transaction ID	Remarks	View
<input checked="" type="radio"/>	1	400030025007	00B200A00101528	1800000027482		

Rectification Details :

SI NO	Subscriber Name	DOB	PRAN	Transaction ID	Account Type	Amount	Available Amount
1	Sravani Testing	01-Jan-1990	400030025007	1800000027482	Tier 1	20,000.00	20,000.00

Account Type	Contribution Type	Month	Year	Remarks	Excess Amount
Tier 1	Employee Regular Contribution	3	2016		500,000.00

Target PRAN	Tier Type	Corrected Amount	Target Remarks
400080024962	Tier 1	100,000.00	Excess amount
401010024997	Tier 1	400,000.00	Excess amount

Verify    Reject

I/we confirm that we have taken the consent from the concerned subscriber to debit his/her PRAN as incorrect contribution has been credited in his/her PRAN

Figure2.9

- VIII. When the User Verify the request, CRA system will displayed “verified successfully”.

**National Pension System** X  
Verified Successfully  
Close

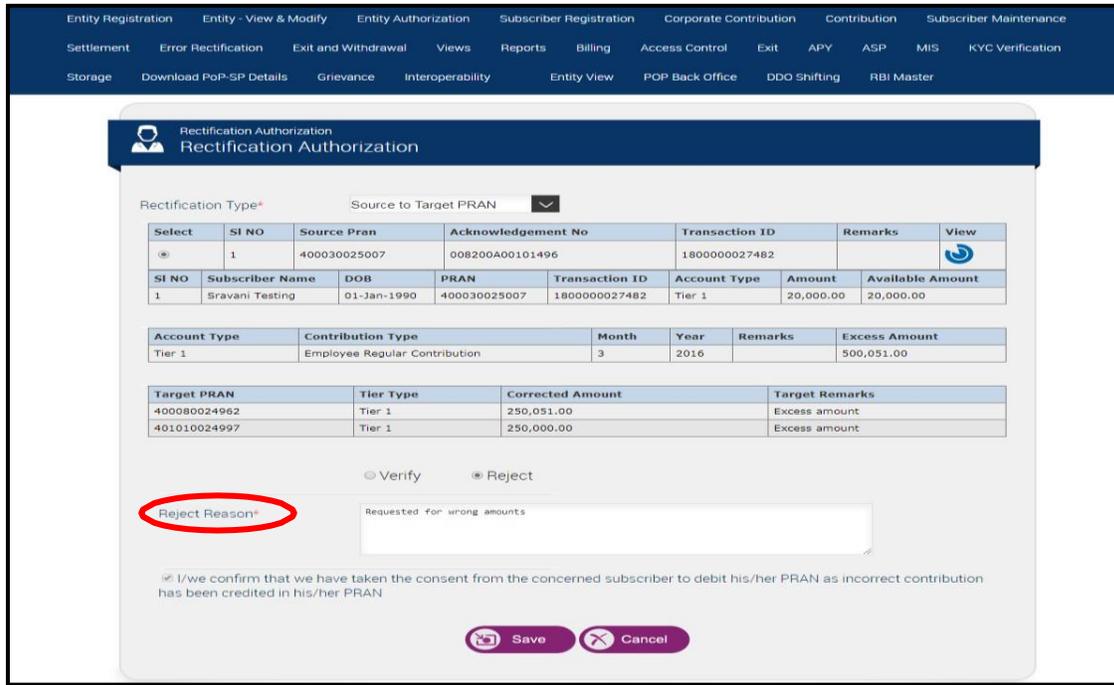
Entity Registration   Entity - View & Modify   Entity Autho   te Contribution   Contribution   Subscriber Maintenance  
Settlement   Error Rectification   Exit and Withdrawal   Control   Exit   APY   ASP   MIS   KYC Verification  
Storage   Download PoP-SP Details   Grievance   Interoperability   Entity View   POP Back Office   DDO Shifting   RBI Master

**Rectification Authorization**  
Rectification Authorization

Rectification Type\*   Please select ▼

Figure2.10

- IX. User can also provide the remarks in 'rejection Reason' field for their reference while Reject the request.



Rectification Authorization

Rectification Type\* Source to Target PRAN

Select	SI NO	Source Pran	Acknowledgement No	Transaction ID	Remarks	View
<input checked="" type="radio"/>	1	400030025007	008200A00101496	1800000027482		

SI NO	Subscriber Name	DOB	PRAN	Transaction ID	Account Type	Amount	Available Amount
1	Sravani Testing	01-Jan-1990	400030025007	1800000027482	Tier 1	20,000.00	20,000.00

Account Type	Contribution Type	Month	Year	Remarks	Excess Amount
Tier 1	Employee Regular Contribution	3	2016		500,051.00

Target PRAN	Tier Type	Corrected Amount	Target Remarks
400080024962	Tier 1	250,051.00	Excess amount
401010024997	Tier 1	250,000.00	Excess amount

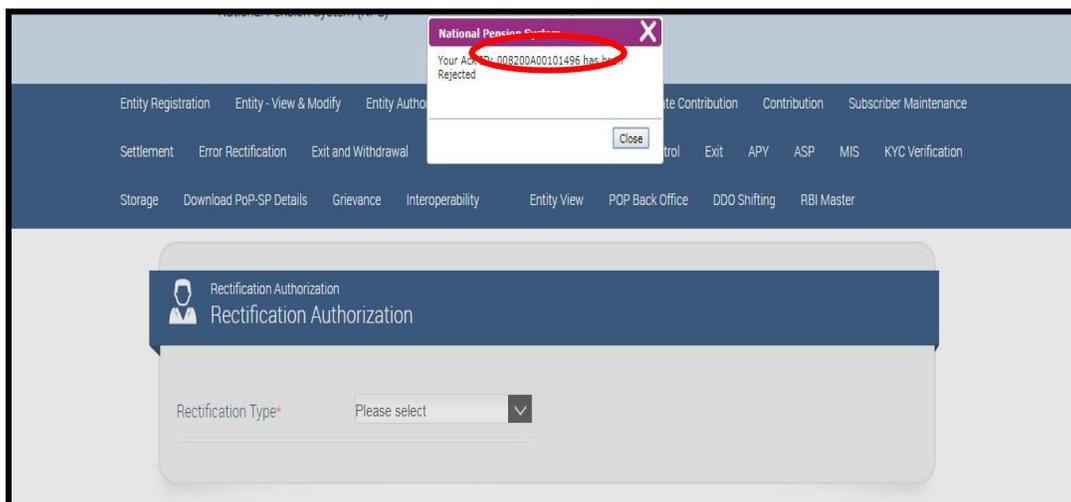
Verify
  Reject

Reject Reason\*

I/we confirm that we have taken the consent from the concerned subscriber to debit his/her PRAN as incorrect contribution has been credited in his/her PRAN

Figure2.11

- IX. When the User Reject the request, CRA system will displayed Rejection acknowledgement Id



National Pension System

Your Account No: 008200A00101496 has been Rejected

Close

Rectification Authorization

Rectification Type\* Please select

Figure2.12

PAO/DTO/POP-SP should provide offline details to PrAO/DTA/POP so that PrAO/DTA/POP User

can authorize the details in CRA system.

### 3.3.4 Authorization of Request by Pr.AO/DTA/POP “Authorizer” User

1. PrAO/DTA/POP “Authorizer” User will be able to view the request verified by the PAO/DTO/POP-SP in his/her log-in. User has to click the menu ‘Error Rectification’ and sub-menu ‘Rectification Authorization’.

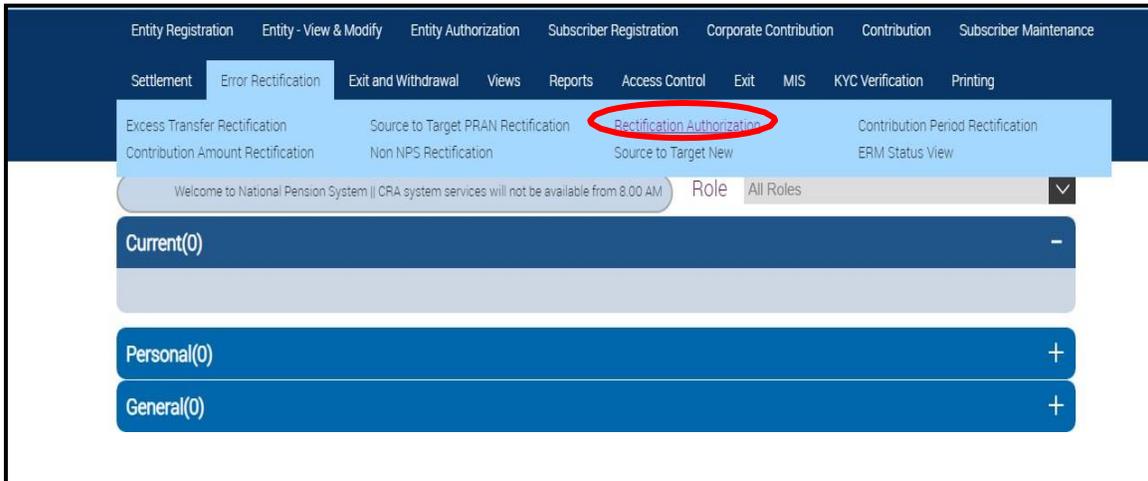


Figure2.13

2. User “Authorizer” has to select the “Rectification type” from the dropdown options as ‘Source to Target PRAN’ to authorize the Excess Transfer request.

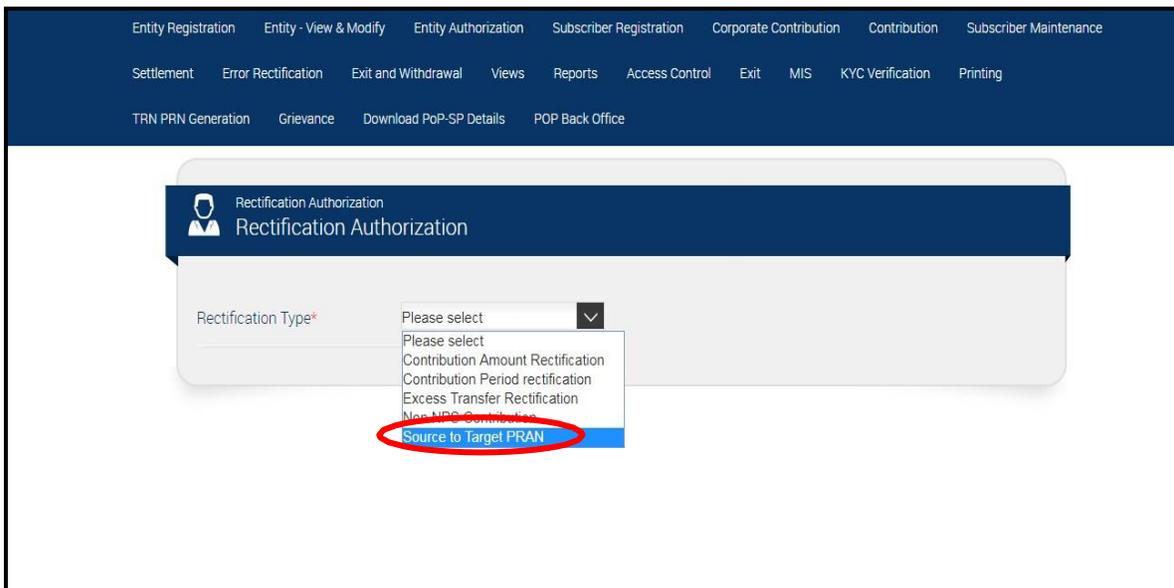


Figure2.14

3. Once PrAO/DTA/POP User “Authorizer” clicks the options provided under Dropdown, the pending rectification details will be shown to the User PrAO/DTA/POP. has to check the View’

button to verify the request captured by PAO/DTO/POP-SP. PrAO/DTA/POP has to check the details verified by the PAO/DTO/POP-SP. PrAO/DTA/POP User should check all the details entered by the PAO/DTO/POP-SP Users based on the offline details received from the PAO/DTO/POP-SP such as Source PRAN, Target PRANs, amount to be debited from source PRAN and amount to be credited in the target PRANs etc.

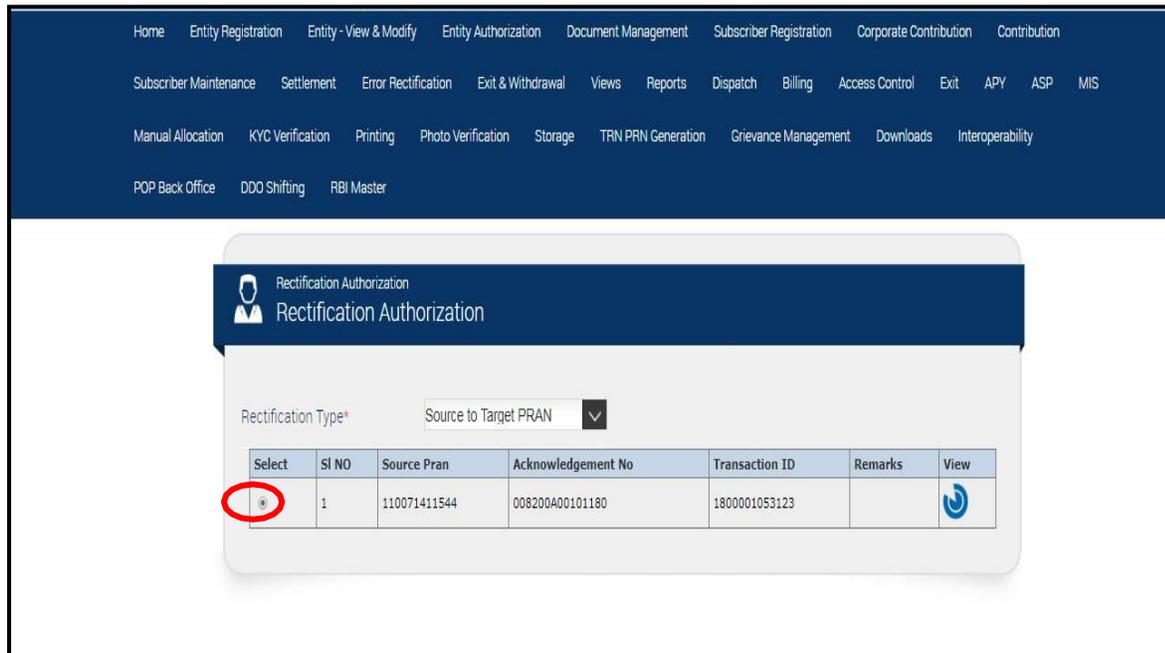


Figure2.15

4. The Pr.AO/DTA/POPUser has the option to 'Authorize' or 'Reject' the request. When the PrAO/DTA/POP "Authorizer" User Save the request, message for successful authorization will be shown to the User.
- h) PrAO/DTA/POP "Authorizer" User should check all the details entered by the PAO/POP-SP Users based on the offline details received from the PAO/POP-SP.User will select the 'Authorize'button and click on 'save' button to authorize the request.

Rectification Authorization

Rectification Type\* Source to Target PRAN

Select	SI NO	Source Pran	Acknowledgement No	Transaction ID	Remarks	View
<input checked="" type="checkbox"/>	1	110071411544	008200A00101180	1800001053123		

Rectification Details :

SI NO	Subscriber Name	DOB	PRAN	Transaction ID	Account Type	Amount	Available Amount
1	RAVINDER KUMAR	11-Oct-1974	110071411544	1800001053123	Tier 1	3,976.00	3,976.00

Account Type	Contribution Type	Month	Year	Remarks	Excess Amount
Tier 1	Employee Regular Contribution	1	2018		15,000.00

Target PRAN	Tier Type	Corrected Amount	Target Remarks
110072064050	Tier 1	8,000.00	Target110072064050_80
110141214823	Tier 1	7,000.00	Target110141214823_70

Authorize
  Reject

Save
 Cancel

Figure2.16

i) Once authorized the pop up will be displayed providing details which is provided below:

1. Request Type
2. Acknowledgment Number
3. PRAN
4. Subscriber Name
5. Transaction ID
6. Total Amount
7. Excess Amount
8. POP Reg Number
9. POP Name
10. Requested by Request authorized on
11. Remarks

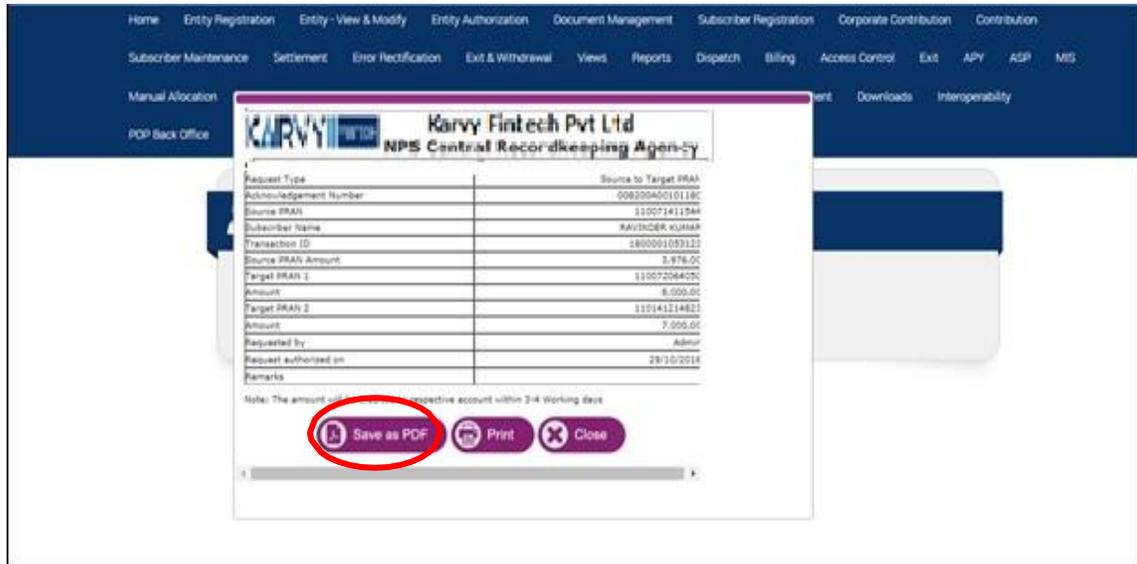


Figure2.17

- j) PrAO/DTA/POP “Authorizer” User should check all the details entered by the PAO/POP-SP Users based on the offline details received from the PAO/POP-SP. User will select the ‘Reject’ button and click on ‘save’ button to reject the request.

Home Entity Registration Entity - View & Modify Entity Authorization Document Management Subscriber Registration Corporate Contribution

Contribution Subscriber Maintenance Settlement Error Rectification Exit & Withdrawal Views Reports Billing Access Control

Exit and Withdrawal APY ASP MIS KYC Verification Storage Downloads Grievance Management Interoperability MailBackReports

Entity View POP Back Office DDO Shifting RBI Master

Rectification Authorization

Rectification Type\* Source to Target PRAN

Select	SI NO	Source Pran	Acknowledgement No	Transaction ID	Remarks	View
<input checked="" type="radio"/>	1	400000025325	008200A00101227	1800000023945		
<input type="radio"/>	2	400030020387	008200A00101284	1700000018879		

Rectification Details :

SI NO	Subscriber Name	DOB	PRAN	Transaction ID	Account Type	Amount	Available Amount
1	Ravi kumar Bachu	20-Jan-1959	400000025325	1800000023945	Tier 1	232,153.00	231,953.00

Account Type	Contribution Type	Month	Year	Remarks	Excess Amount
Tier 1	Employee Regular Contribution	5	2017		10,000.00

Target PRAN	Tier Type	Corrected Amount	Target Remarks
400000028189	Tier 1	5,000.00	test
400010023582	Tier 1	10,000.00	test

Authorize     **Reject**

Reject Reason\*

I/we confirm that we have taken the consent from the concerned subscriber to debit his/her PRAN as incorrect contribution has been credited in his/her PRAN

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Figure2.18

- If the PrAO/DTA/POP “Authorizer” User rejects the request, message for the same will be shown to the User along with the acknowledgment ID. PAO/DTO/POP-SP User has to capture a fresh request for rectification.

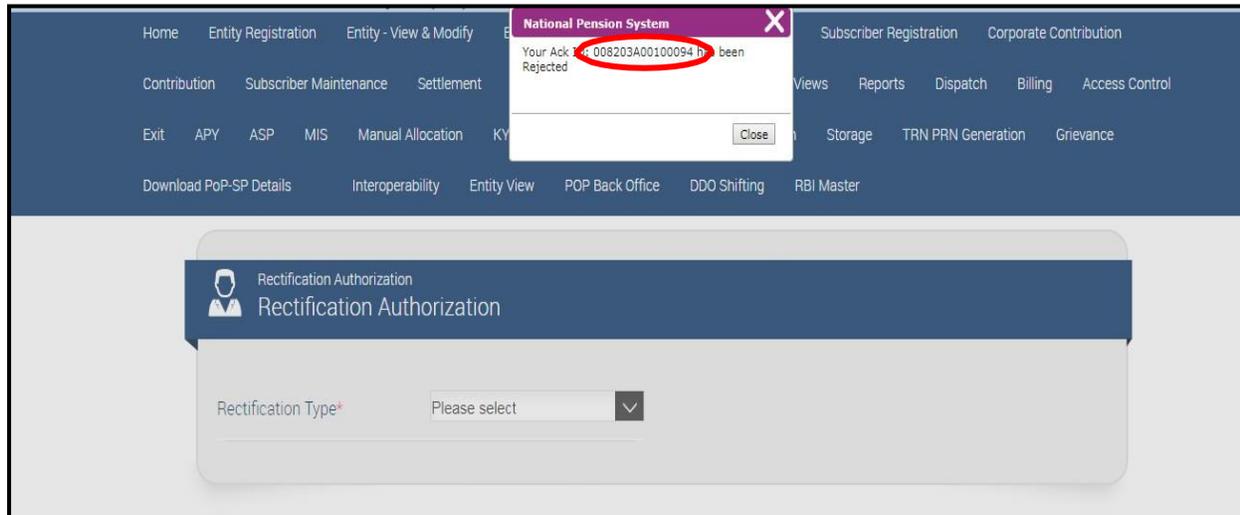


Figure2.19

### 3.3.5 Processing of request by CRA

CRA will process the request which has been authorized by the PrAO/DTA/POP. CRA will redeem equivalent units from the source PRAN (PRAN 1) and credit to the target PRAN (PRAN 2).

- In case, the subscriber’s scheme ratio is identical (at the time of erroneous credit as well as at the time of rectification) then equivalent units will be transferred from the source PRAN to the target PRAN.

**Please note:** Subscriber’s scheme ratio is not identical (at the time of erroneous credit and at the time of rectification) then units worth of excess transferred amount will be redeemed from the source PRAN. Further, the redeemed amount will be re-invested as per the scheme ratio of target PRAN.

## 3.4 Non-NPS Rectification (only for Government sector and Corporate Sector)

This scenario deals with a situation wherein PAO/DTO/POP-SP has inadvertently allotted a PRAN for Non-NPS subscriber and also transferred the amount in the CRA system. Here, the amount needs to be withdrawn and given back to the PAO/DTO/POP-SP.

### 3.4.1 Conditions for rectifying erroneously credit of contribution of a non-NPS subscriber:

- i. The PAO/DTO/POP-SP can capture such requests only for the subscribers associated with it.
- ii. Request has to be authorized by the PrAO/DTA/POP.
- iii. All the units credited in the subscriber's PRAN will be redeemed.

- iv. If there are any contribution files pending to be matched for the subscriber, then the request for withdrawal of funds will be rejected at EOD. These pending SCFs may be corrected by the PAO/DTO/POP-SP to exclude the said PRAN. Subsequently, request for non-NPS withdrawal can be captured.
- v. The units to be redeemed will be blocked in the suspense account (subsequent to authorization of request by PrAO/DTA/POP) and will be considered for the redemption in the next settlement cycle.
- vi. Once request is processed in the CRA system, PRAN will be deactivated in the CRA system. No contribution will be allowed to be credited in the subscriber's PRAN.

3.4.2. *Capturing of "Non NPS request" Request by PAO using "Maker" ID*

- 1. PAO/DTO/POP-SP "Maker" user will login into the CRA system by using "Maker" User ID and I-PIN.

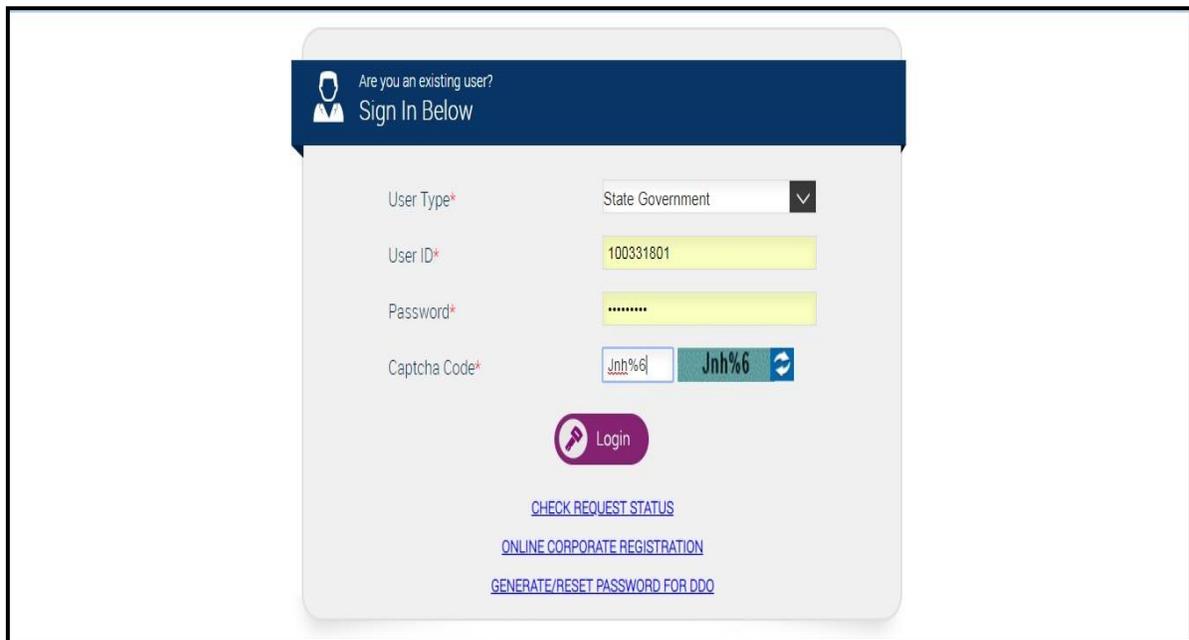


Figure3.0

- 2. Once PAO/DTO/POP-SP User logs into the CRA system, User will click "Error Rectification"

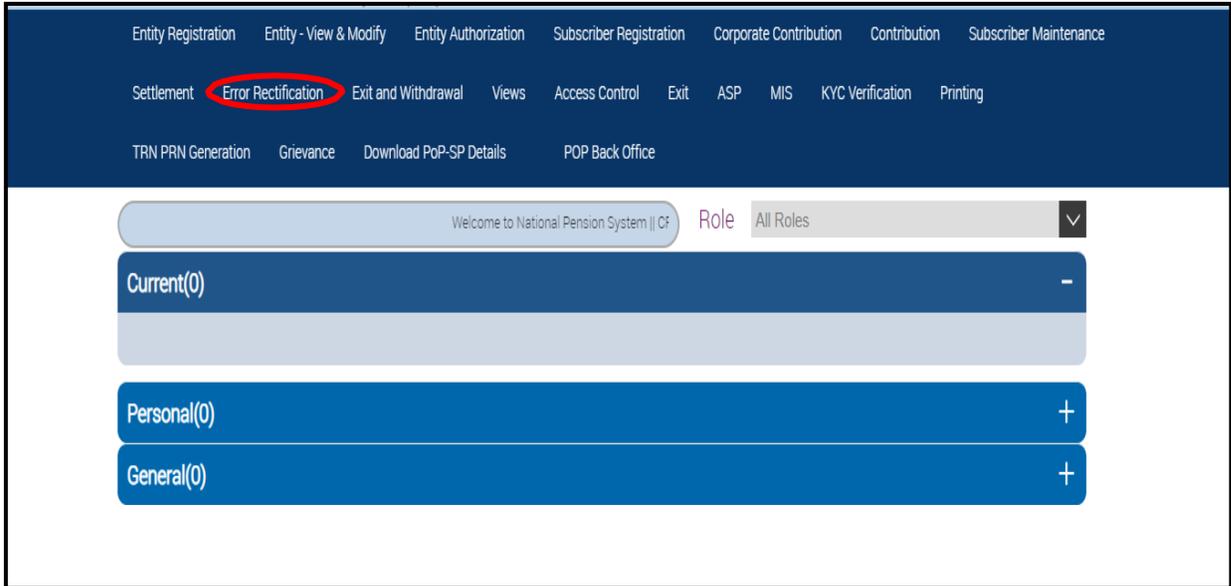


Figure3.1

3. After click on Error Rectification’ menu, system will show the option of ‘Non NPS Rectification’.

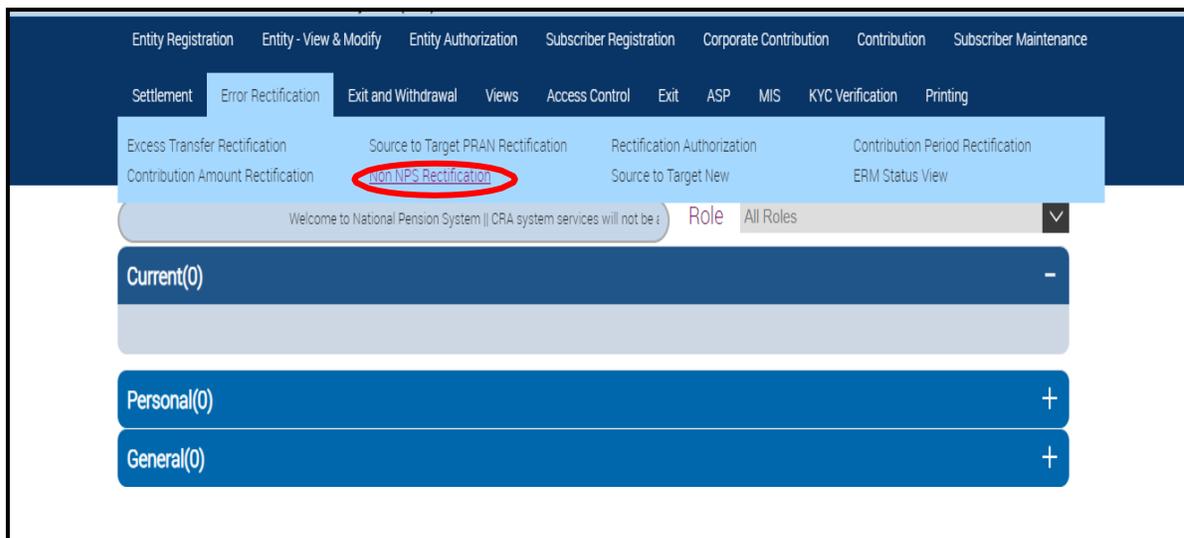


Figure3.2

4. User will be shown the Non NPS Rectificationscreen and will be requested to provide the PRAN of the subscriber. “Maker” User has to provide the PRAN (which has got inadvertently covered under NPS) and click the Preview button.

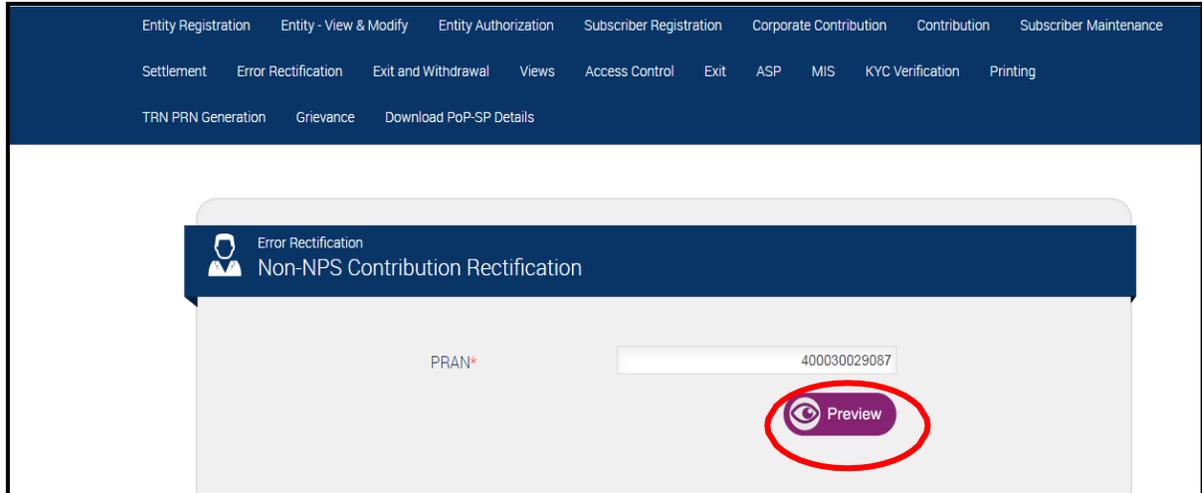


Figure3.3

5. User "Maker" will be shown the total amount under provided PRAN along with the Nodal office bank details in which amount will be remitted after redemption of entire holding in the Non- NPS PRAN. User "Maker" will not be able to change the Bank details as 'Bank Account Number, Bank Name, Bank Branch, IFS code, MICR Code etc.' Nodal Offices should mention the Bank account which needs to be credited by the Trustee Bank.

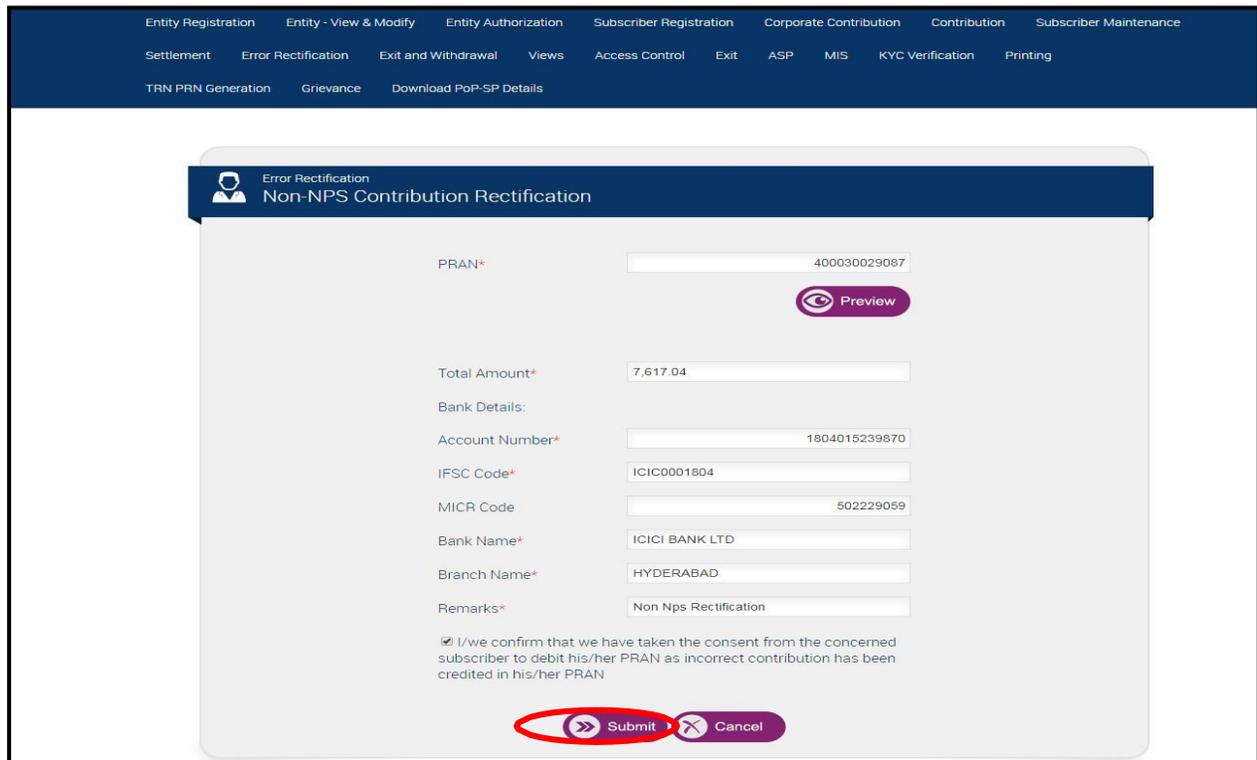


Figure3.4

- When the User clicks the Submit button, confirmation message will be shown to the User. Nodal Office User should note down the acknowledgment number shown in the message for tracking the status of the request.

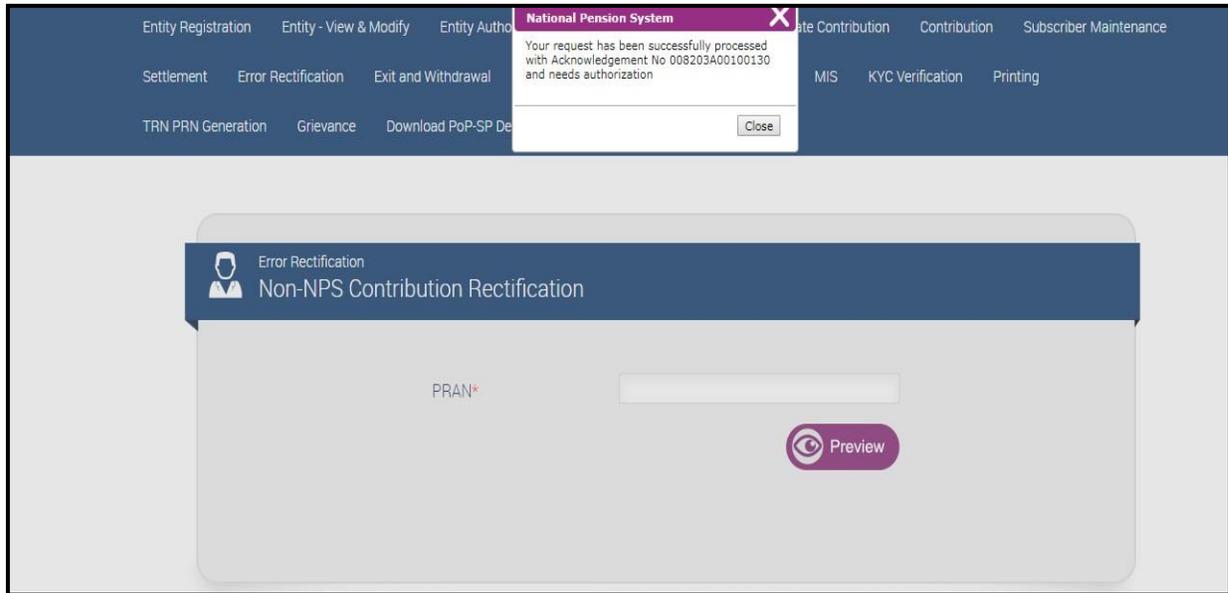
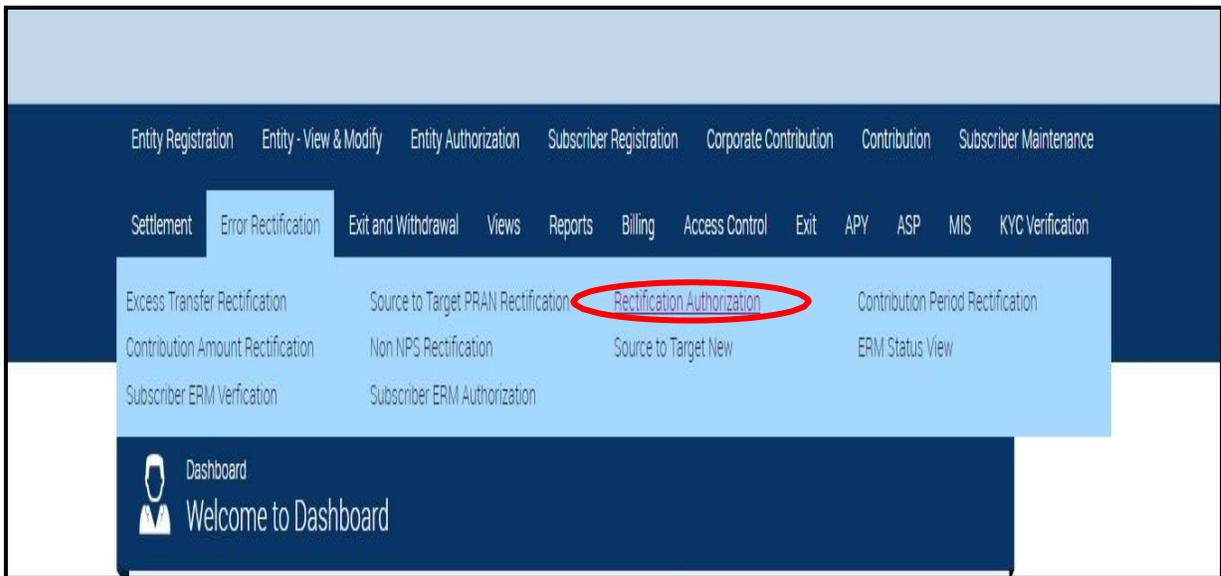


Figure3.5

### 3.4.3. Verification of Request by PAO using "Checker" ID

PAO/DTO/POP-SP User with "Checker" ID will login into the CRA system using the 'Checker' User ID and Password. Once the "Checker" User log in into the CRA system, User has to click the option 'Error Rectification' and sub-option 'Rectification Authorization'



The screenshot shows a navigation menu for a web application. The menu items are organized into two rows. The first row includes: Entity Registration, Entity - View & Modify, Entity Authorization, Subscriber Registration, Corporate Contribution, Contribution, and Subscriber Maintenance. The second row includes: Settlement, Error Rectification, Exit and Withdrawal, Views, Reports, Billing, Access Control, Exit, APY, ASP, MIS, and KYC Verification. A dropdown menu is open under 'Error Rectification', listing several options: Excess Transfer Rectification, Contribution Amount Rectification, Subscriber ERM Verification, Source to Target PRAN Rectification, Non NPS Rectification, Subscriber ERM Authorization, **Rectification Authorization** (circled in red), Source to Target New, Contribution Period Rectification, and ERM Status View. At the bottom of the menu, there is a 'Dashboard' section with a user icon and the text 'Welcome to Dashboard'.

Figure3.6

- I. User will select the 'Rectification Type' where the drop down list are provided as shown in figure3.7
- II. User has to select the type of request for which verification has to be done based on the request captured by Maker User.

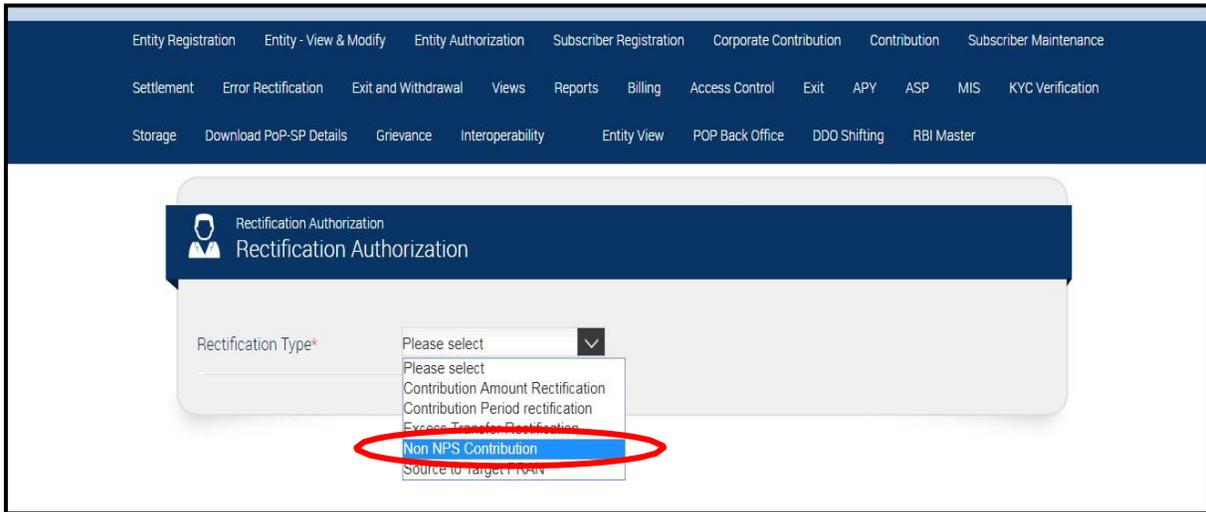


Figure3.7

- III. Once User clicks the Dropdown, rectification details will be shown to the User as shown in figure
- IV. User should select the PRAN number and click the view for verify of Rectification Request of shown below grid

Entity Registration Entity - View & Modify Entity Authorization Subscriber Registration Corporate Contribution Contribution Subscriber Maintenance  
Settlement Error Rectification Exit and Withdrawal Views Reports Billing Access Control Exit APY ASP MIS KYC Verification  
Storage Download PoP-SP Details Grievance Interoperability Entity View POP Back Office DDO Shifting RBI Master


Rectification Authorization

Rectification Type\* Non NPS Contribution

Select	SI NO	Acknowledgement No	Previous Amount	Raised By	Raised On	Remarks
<input checked="" type="radio"/>	1	008203A00100164	21,621.50	1003318	12/01/2019	wrong pran generated

Verify     Reject

I/we confirm that we have taken the consent from the concerned subscriber to debit his/her PRAN as incorrect contribution has been credited in his/her PRAN

Figure3.8

- V. When the User Verify the request, CRA system will displayed “verified successfully”

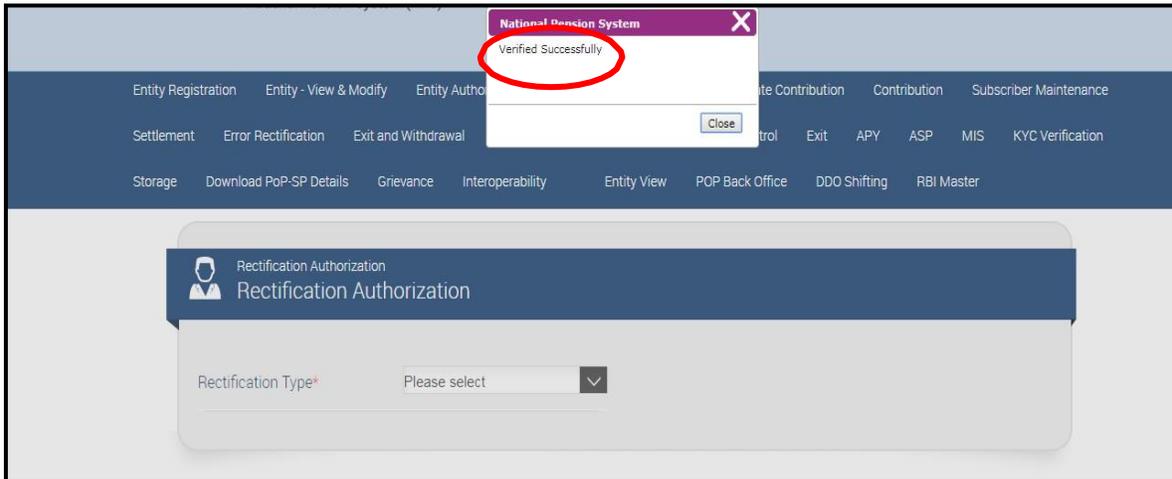


Figure3.9

- VI. User can also provide the remarks in ‘rejection Reason’ field for their reference while Reject the request.

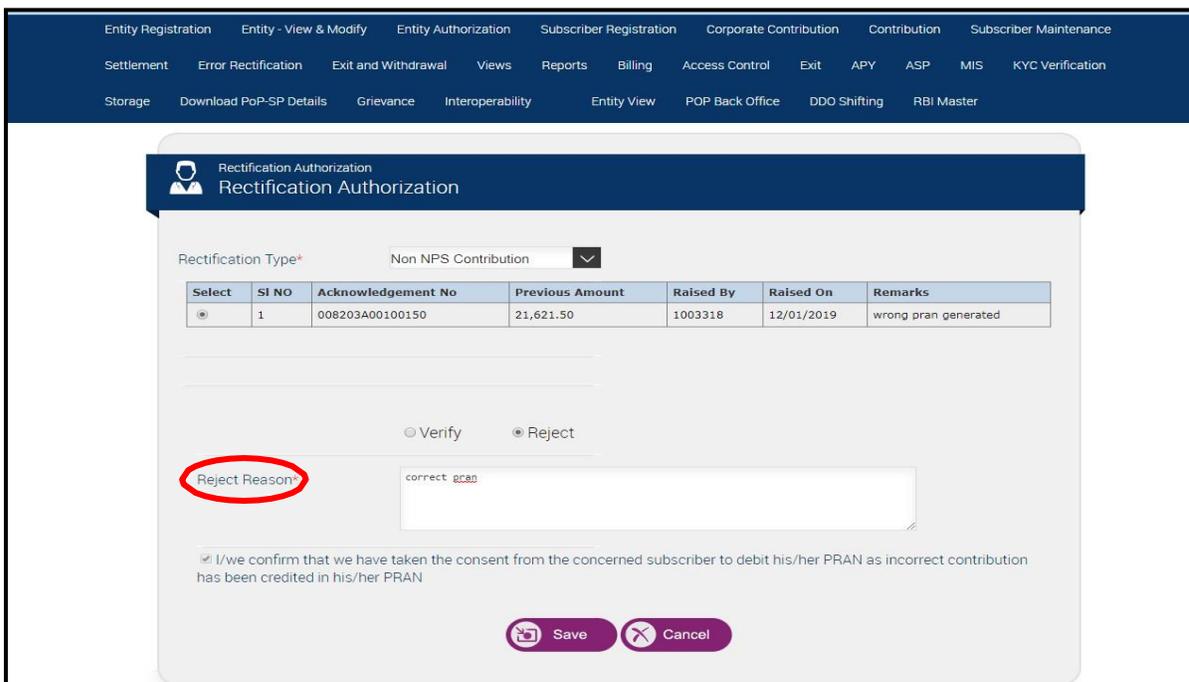


Figure3.10

- X. When the User Reject the request, CRA system will displayed Rejection acknowledgement Id.

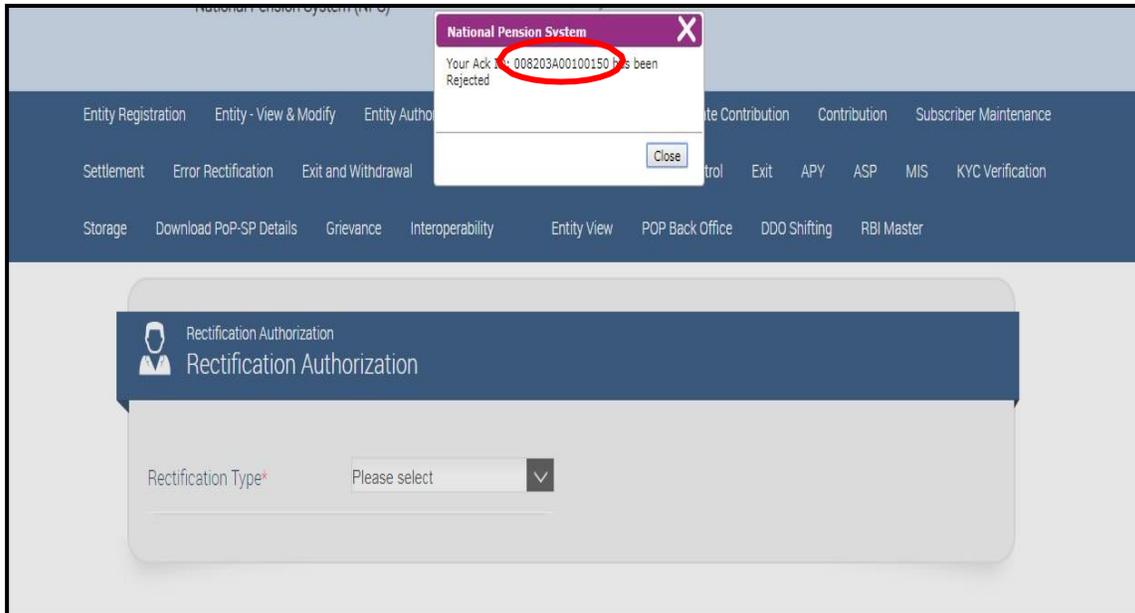


Figure3.11

PAO should provide offline details to PrAO so that PrAO User can authorize the details in CRA system.

#### 3.4.4. Authorization of Request by Pr.AO “Authorizer” User

1. Once PrAO/DTA/POP User authorizes the request, units will be debited from the source PRAN. Trustee Bank will transfer the funds to the bank account provided at the time of capturing the request.
2. PrAO/DTA/POP “Authorizer” User will be able to view the request captured by the PAO/DTO/POP-SP. User will click the menu ‘Error Rectification’ and sub-menu ‘Authorization’.

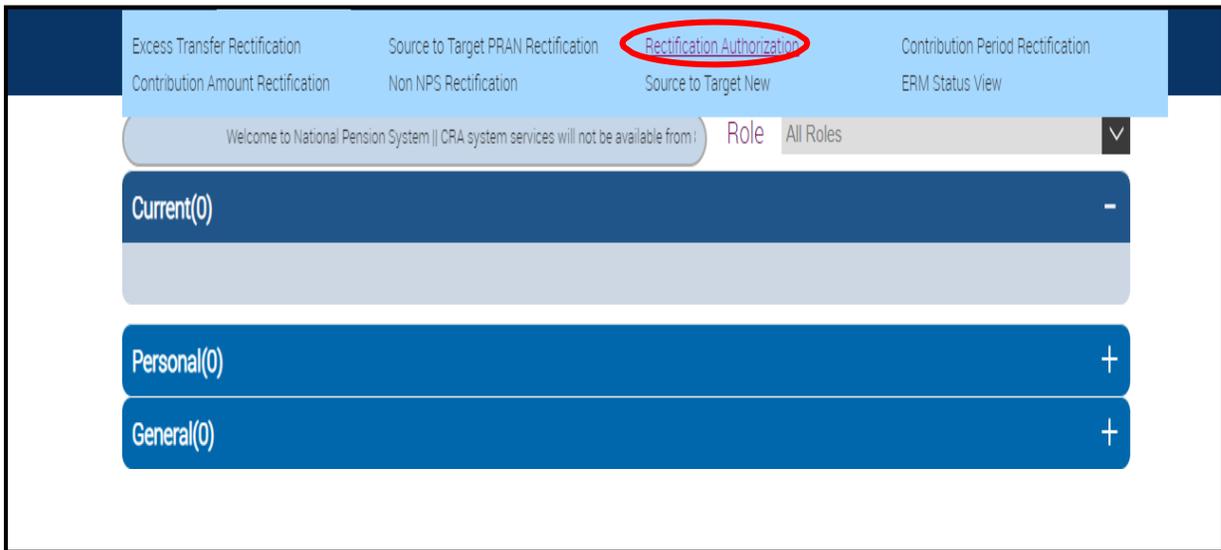


Figure3.12

3. User will select the Rectification type as “Non NPS Contribution”

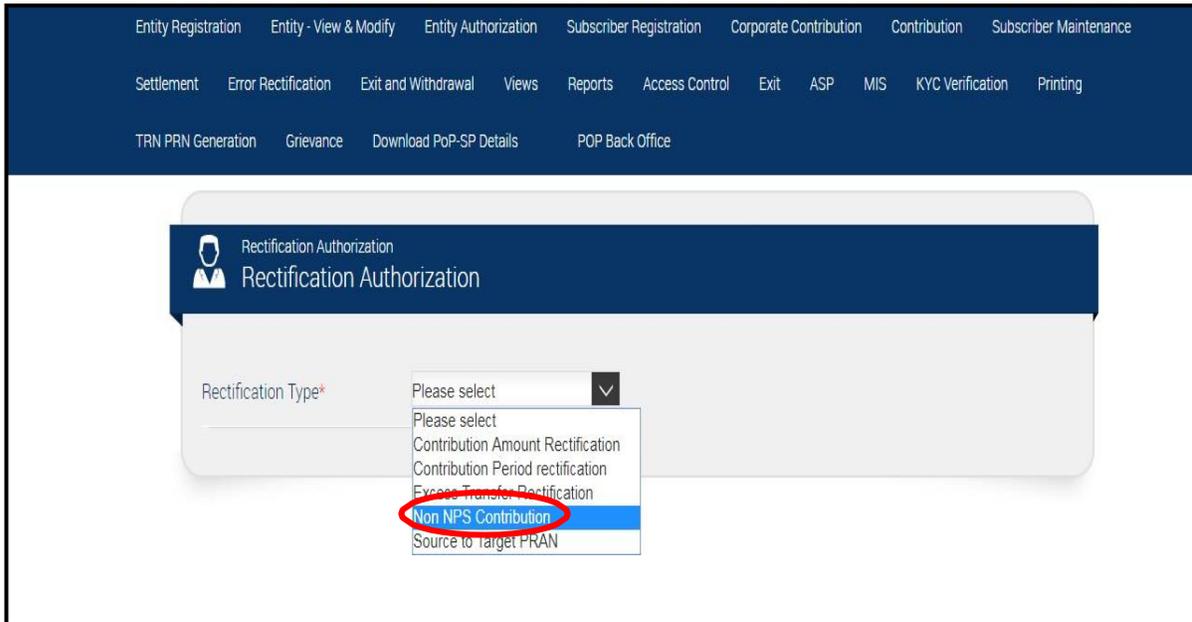


Figure3.13

4. Once PrAO/DTA/POP User clicks the Dropdown, pending rectification details will be shown to the User. PrAO/DTA/POP has to check the details captured by the PAO/DTO/POP-SP. PrAO/DTA/POP User should check all the details entered by the PAO/DTO/POP-SP Users based on the offline details received from the PAO/DTO/POP-SP such as PRAN, subscriber name and Bank details where PAO/DTO/POP-SP requires Trustee Bank to remit back the funds etc.

Entity Registration   Entity - View & Modify   Entity Authorization   Subscriber Registration   Corporate Contribution   Contribution   Subscriber Maintenance

Settlement   Error Rectification   Exit and Withdrawal   Views   Reports   Access Control   Exit   ASP   MIS   KYC Verification   Printing

TRN PRN Generation   Grievance   Download PoP-SP Details   POP Back Office

**Rectification Authorization**

Rectification Type\*   Non NPS Contribution

Select	SI NO	Acknowledgement No	Previous Amount	Raised By	Raised On	Remarks
<input checked="" type="radio"/>	1	008203A00100130	7,617.04	1006402	29/11/2018	Non Nps Rectification

Authorize    Reject

I/we confirm that we have taken the consent from the concerned subscriber to debit his/her PRAN as incorrect contribution has been credited in his/her PRAN

Figure3.14

5. User has the option to 'Authorize' or 'Reject' the request. If the PrAO/DTA/POP User rejects the request, PAO/DTO/POP-SPUser has to capture the fresh request for rectification.

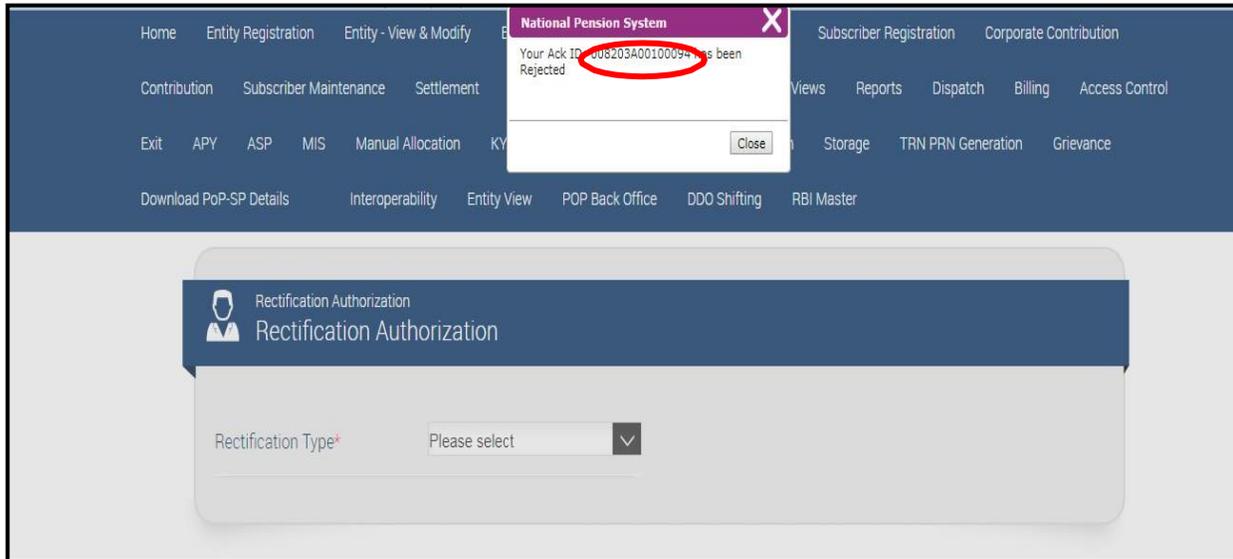


Figure3.15

6. When the PrAO/DTA/POP User clicks on 'Save' button, a message will be shown to the User that the request has been "Authorized successfully".

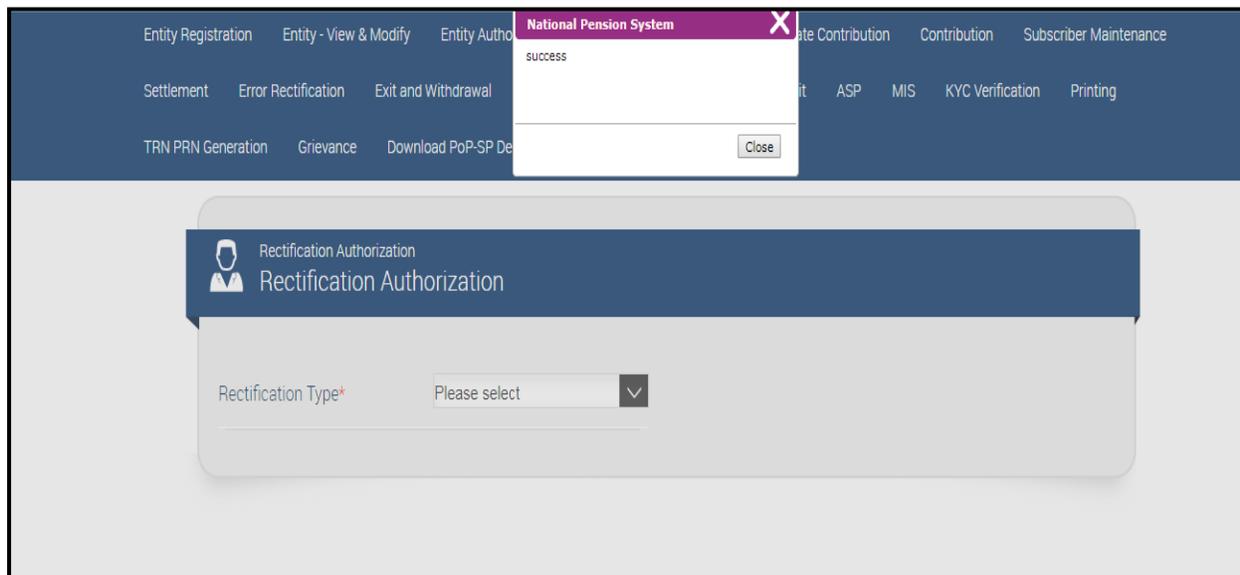


Figure3.16

3.4.5. *Processing of request by CRA*

The CRA will redeem all the units from the subscribers account. The redeemed units will be transferred in the suspense account and will be considered for the redemption in the next settlement cycle. Once request is processed in the CRA system, PRAN will be deactivated in the CRA system. No contribution will be allowed to be credited in the subscriber's PRAN.

.....X.....