

In addition, Subscriber can decide to remain invested in NPS (Up to 75 years) or can exit from NPS. Following options are available to NPS Subscribers:

- Continuation of NPS account: Subscriber can continue to contribute to NPS account beyond Retirement (Up to 75 years) and avail additional tax benefit on the contribution.
- Deferment of Withdrawal: Subscriber can defer his/her Withdrawal and stay invested in NPS up to 75 years of age. Subscriber can defer only lump sum Withdrawal, defer only Annuity, or defer both lump sum as well as Annuity.
- Start your Pension: If Subscriber does not wish to continue/defer NPS account, he/she can exit from NPS. He/she can initiate exit request online and as per NPS exit guidelines start receiving pension.

One can watch video on Continuation & Deferment process available on the dedicated YouTube channel “NSDL - NPS Ki Pathshala” at <https://bit.ly/2ZLzTkB> and on “Online Withdrawal Processing by Subscriber” at <https://bit.ly/2vyuhfK>

For the purpose of exit from the NPS, the subscribers are categorized and defined as:

(i) Government sector, (ii) All citizens including corporate sector and (iii) NPS Lite subscribers. The exit regulations specified shall apply accordingly to the category to which the subscribers belong to.

**Table No. 3.9: No. of partial withdrawal reported & Settled for the FY 2023-24**

S. No.	Sector	Reported	Settled
1	Central Government	36,225	36,126
2	State Government	1,34,167	1,32,851
3	All Citizen/UoS	7,965	7,806
4	Corporate	22,961	22,843
5	NPS Lite	6	6
	<b>Total</b>	<b>2,01,324</b>	<b>1,99,632</b>

(Source of Data: Supervision-CRA, TB, ASP, and Exits)

**Table No. 3.10: Withdrawal claims outstanding as on March 31, 2023 & March 31, 2024.**

S. No.	Sector	Online Withdrawal Pending	
		As on March 31, 2023	As on March 31, 2024
1	Central Government	524	722
2	State Government	2,852	3,285
3	UOS	219	471
4	Corporate	111	200
5	NPS Lite	516	239
	<b>Total</b>	<b>4,222</b>	<b>4,917</b>

(Source of Data: CRAs)

It has been observed that in majority of the cases the withdrawal applications pending for processing is due to missing/ inadequate documents submitted by the subscribers or the Nodal Offices.

### 3.3.2 Partial Withdrawal under NPS

NPS subscribers can do partial withdrawals, not exceeding 25 per cent of the contribution made by the subscriber, excluding contribution made by employer, if any, at any time before exit from National Pension System subject to the terms and conditions, purpose, frequency, and limits specified below:

**(a) Purpose:** A subscriber on the date of submission of the withdrawal form, shall be permitted to withdraw not exceeding twenty-five per cent of the contributions made by such subscriber to his individual pension account, for any of the following purposes only: -

- for Higher education of his or her children including a legally adopted child.
- for the marriage of his or her children, including a legally adopted child.
- for the purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case, the subscriber already owns either individually or in the joint name a residential house or flat, other

than ancestral property, no withdrawal under these regulations shall be permitted.

- for treatment of specified illnesses: if the subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents suffer from any specified illness, which shall comprise of hospitalization and treatment in respect of the following diseases:

- i. Cancer;
- ii. Kidney Failure (End Stage Renal Failure);
- iii. Primary Pulmonary Arterial Hypertension;
- iv. Multiple Sclerosis;
- v. Major Organ Transplant;
- vi. Coronary Artery Bypass Graft;
- vii. Aorta Graft Surgery;
- viii. Heart Valve Surgery;
- ix. Stroke;
- x. Myocardial Infarction
- xi. Coma;
- xii. Total blindness;
- xiii. Paralysis;
- xiv. Accident of serious/ life threatening nature.
- xv. any other critical illness of a life-threatening nature as stipulated in the circulars, guidelines or notifications issued by the Authority from time to time. COVID-19 is also included under this category.

- To meet medical and incidental expenses arising out of the disability or incapacitation suffered by the subscriber.
- Towards meeting the expenses by subscriber for skill development/re-skilling or for any other self-development activities, as may be permitted by the Authority by issuance of appropriate guidelines, in that behalf.
- Towards meeting the expenses by subscriber for establishment of own venture or any start-ups, as may be permitted by the Authority by issuance of appropriate guidelines, in that behalf.

**(b) Limits:** The permitted withdrawal shall be allowed only if the following eligibility criteria

and limit for availing the benefit are complied with, by the subscribers: -

- (i) the subscriber shall have been in the National Pension System at least for a period of three years from the date of his or her joining;
- (ii) the subscriber shall be permitted to withdraw accumulations not exceeding twenty-five per cent of the contributions made by him or her and standing to his or her credit in his or her individual pension account, as on the date of application for withdrawal;
- (c) **Frequency:** the subscriber shall be allowed to withdraw only a maximum of three times during the entire tenure of subscription under the National Pension System. The request for withdrawal shall be submitted by the subscriber, along with relevant documents to the central recordkeeping agency or the National Pension System Trust, as may be specified, for processing of such withdrawal claim through their nodal office. Provided that where a subscriber is suffering from any illness, specified in sub-clause (d), the request for withdrawal may be submitted, through any family member of such subscriber.

**Table No. 3.11: No. of partial withdrawal reported & settled as on 31st March 2024**

S. No	Sectors	Reported*	Settled**
1	Central Government	1,59,155	1,58,613
2	State Government	6,90,832	6,87,704
3	UOS	17,395	17,164
4	Corporate	49,633	49,430
5	NPS Lite	28	28
	<b>Total#</b>	<b>9,17,043</b>	<b>9,12,939</b>

(Source of Data: Sup-CRA, TB, ASP and Exits)

Note:

\* Reported cases includes authorized by Nodal Office and pending for authorization by Nodal Office.

\*\* Settled cases are where funds have been transferred to subscriber's bank account

# Cases Initiated by Subscriber is also added in Initiated by Nodal Office.

**i) Details of Annuity Service Providers (ASPs) and Annuity Schemes opted by subscribers**

Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) Regulations, 2015, and amendment thereof provide details & contours of various provisions of exit under NPS. Further, it has laid down the process of empanelment of ASP and detailed roles and responsibilities of ASP.

Life Insurance Companies registered and regulated by the Insurance Regulatory and Development Authority of India ('IRDAI') are eligible to act as empaneled Annuity Service Provider (ASP) to provide different kinds of immediate annuities to the subscribers at the

time of exit from National Pension System. The empanelment of ASP is governed by the provisions of the Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) Regulations, 2015, and amendment thereof.

Annuity provides for a monthly payment of pension against deposit of a lump sum amount. The subscriber has to mandatorily purchase the annuity as specified in the exit rules of NPS, from a PFRDA empaneled Annuity Service Provider.

Presently, the following 15 ASPs are empaneled with PFRDA to provide annuity services to NPS subscribers:

**Table No. 3.12: Annuities issued by each ASP**

S. No	ASP Name	Till 31.03.2024 (Annuities issued)	F.Y. 23-24 (Annuities issued)
1	HDFC Life Insurance Co. Ltd.	51,519	11,227
2	SBI Life Insurance Co. Ltd.	40,883	9,456
3	Life Insurance Corporation of India	26,444	2,246
4	ICICI Prudential Life Insurance Co. Ltd.	24,640	4,271
5	Kotak Mahindra Life Insurance Co. Ltd.	10,604	5,191
6	Max Life Insurance Co. Ltd.	5,629	4,746
7	Tata AIA Life Insurance Co. Ltd.	3,286	2,249
8	Bajaj Allianz Life Insurance Co. Ltd.	2,591	1,790
9	Aditya Birla Sun Life Insurance Co. Ltd.	938	928
10	Canara HSBC Life Insurance Co. Ltd	363	133
11	Shriram Life Insurance Co. Ltd.	203	202
12	IndiaFirst Life Insurance Co. Ltd	86	51
13	PNB MetLife India Insurance Co. Ltd.	54	28
14	Star Union Dai-ichi Life Insurance Co. Ltd.	29	2
15	Reliance Life Insurance Co. Ltd.*	9	-
16	Edelweiss Tokio Life Insurance Co. Ltd.	3	-

\* Not empaneled with PFRDA as on March 31, 2024

### Contact details

Contact details of ASPs have been displayed on PFRDA's website for wider reach and for the benefit of all stakeholders including subscribers. The same are as under:

Name	<b>Aditya Birla Sun Life Insurance Company Limited</b>
Empanelment Code	ASP/13/012021
Validity	16 March 2021 – Perpetual
Website	<a href="https://lifeinsurance.adityabirlacapital.com/">https://lifeinsurance.adityabirlacapital.com/</a>
Contact Person	Mr. Gaurav Shah
E-mail	<a href="mailto:gaurav.shah@adityabirlacapital.com">gaurav.shah@adityabirlacapital.com</a>
Telephone	022 – 6188 1005
Call Centre No.	1800 270 7000
Address	16th Floor, One World Centre Tower 1, Jupiter Mill Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013
Name	<b>Bajaj Allianz Life Insurance Company Limited</b>
Empanelment Code	ASP/07/022019
Validity	22 May 2019 – Perpetual
Website	<a href="https://www.bajajallianzlife.com/">https://www.bajajallianzlife.com/</a>
Contact Person	Mr. Anil Verma
E-mail	<a href="mailto:anil.verma@bajajallianz.co.in">anil.verma@bajajallianz.co.in</a>
Telephone	020 – 6602 6777
Call Centre No.	1800 209 7272
Address	Bajaj Allianz House, Airport Road, Yerawada, Pune – 411 006
Name	<b>Canara HSBC Life Insurance Company Limited</b>
Empanelment Code	ASP/09/042019
Validity	01 August 2019 – Perpetual
Website	<a href="http://www.canarahsbclife.com">www.canarahsbclife.com</a>
Contact Person	Mr. Sumit Bhargav
E-mail	<a href="mailto:sumit.bhargav@canarahsbclife.in">sumit.bhargav@canarahsbclife.in</a>
Call Centre No.	1800 891 0003 / 1800 103 0003 / 1 800 180 0003
Address	139P, Sector 44, Gurugram – 122 003

Name	<b>Edelweiss Tokio Life Insurance Company limited</b>
Empanelment Code	ASP/06/012019
Validity	22 May 2019 – Perpetual
Website	<a href="http://www.edelweisstokio.in">www.edelweisstokio.in</a>
Contact Person	Ms. Prachi Shroff
E-mail	<a href="mailto:products.support@edelweisstokio.in">products.support@edelweisstokio.in</a>
Call Centre No.	1800 212 1212
Address	6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Rd, Kurla West, Mumbai – 400 070
Name	<b>HDFC Life Insurance Company Limited</b>
Empanelment Code	ASP/02/032016
Validity	18 March 2016 – Perpetual
Website	<a href="https://www.hdfclife.com/">https://www.hdfclife.com/</a>
Contact Person	Mr. Onkar Parab
E-mail	<a href="mailto:onkar.p@hdfclife.com">onkar.p@hdfclife.com</a> / <a href="mailto:npsannuity@hdfclife.com">npsannuity@hdfclife.com</a>
Telephone	022 – 6751 6666
Address	13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai – 400 011
Name	<b>ICICI Prudential Life Insurance Company Limited</b>
Empanelment Code	ASP/03/032016
Validity	18 March 2016 – Perpetual
Website	<a href="http://www.iciciprulife.com">www.iciciprulife.com</a>
Registered Address	ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400 025
Contact Person	Mr. Dharmendra Gupta
E-mail	<a href="mailto:dharmendra.gupta@iciciprulife.com">dharmendra.gupta@iciciprulife.com</a>
Call Centre No.	022 - 62955609 (9 AM to 9 PM)
Help Desk No.	1860 266 7766
Correspondence Address	Unit 1A, First Floor, Cnergy IT Park, Pension and Annuity Department, Appa Saheb Marathe Marg, Prabhadevi, Mumbai – 400 025

Name	<b>IndiaFirst Life Insurance Company Limited</b>
Empanelment Code	ASP/08/032019
Validity	22 May 2019 – Perpetual
Website	<a href="http://www.indiafirstlife.com">www.indiafirstlife.com</a>
Contact Person	Mr. Chinmay Kallianpur
E-mail	<a href="mailto:chinmay.kallianpur@indiafirstlife.com">chinmay.kallianpur@indiafirstlife.com</a>
Telephone	022 – 6857 0549
Call Centre No.	1800 209 8700
Help Desk No.	022 – 6165 8700
Fax No.	022 – 6857 0600
Address	12th and 13th Floor, North [C] wing, Tower 4, Nesco IT Park, Western Express Highway, Goregaon (East), Mumbai – 400 063
Name	<b>Kotak Mahindra Life Insurance Company Limited</b>
Empanelment Code	ASP/10/052019
Validity	09 August 2019 – Perpetual
Website	<a href="http://www.kotaklife.com">www.kotaklife.com</a>
Registered Address	8th Floor, Plot # C - 12, G - Block, BKC, Bandra (E), Mumbai – 400 051
Contact Person	Mr. Deepak Gupta
E-mail	<a href="mailto:gupta.deepak@kotak.com">gupta.deepak@kotak.com</a>
Call Centre No.	1800 209 8800
Correspondence Address	7th Floor, Kotak Infinity, Bldg No. 21, Infinity Park, Malad (E), Mumbai – 400 097
Regional Offices	<a href="#">‘Click here’</a>
Name	<b>Life Insurance Corporation of India</b>
Empane lment Code	ASP/04/032016
Validity	18 March 2016 – Perpetual
Website	<a href="http://www.licindia.in">www.licindia.in</a>

Registered Address	LIC of India, Central Office, Yogakshema Building, Jeevan Bima Marg, P.O. Box No - 19953, Mumbai - 400021
Contact Person	Mr. Bharat Kumar Gupta, Mr. Deepak Kumar Yadav
E-mail	<a href="mailto:licnps@licindia.com">licnps@licindia.com</a>
Telephone	022-26545011 / 15
Call Centre No.	022 - 6827 6827
Correspondence Address	Life Insurance Corporation of India, Digital Marketing Department, LIC -Digital Building (6th Floor), Plot no.C - 10, 'G' Block, Bandra -Kurla Complex, Bandra (East), Mumbai - 400 051
Name	<b>Max Life Insurance Company Limited</b>
Empanelment Code	ASP/12/072019
Validity	04 November 2019 - Perpetual
Website	<a href="http://www.maxlifeinsurance.com">www.maxlifeinsurance.com</a>
Contact Person	Mr. Pushkar Saran
E-mail	<a href="mailto:pushkar.saran1@maxlifeinsurance.com">pushkar.saran1@maxlifeinsurance.com</a>
Telephone	0124 - 412 1500
Help Desk No.	1860 120 5577
Address	11th and 12th Floor, DLF Square, DLF City Phase II, Gurugram - 122 002
Name	<b>PNB MetLife India Insurance Company Limited</b>
Empanelment Code	ASP/14/022021
Validity	16 March 2021 - Perpetual
Website	<a href="http://www.pnbmetlife.com">www.pnbmetlife.com</a>
Registered Address	Unit Nos. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27, M.G. Road, Bengaluru - 560 001
Contact Person	Mr. Krishnendu Bhunia
E-mail	<a href="mailto:kbhunia@pnbmetlife.com">kbhunia@pnbmetlife.com</a>
Telephone	022 - 6663 0900
Call Centre No.	1800 425 6969
Help Desk No.	1800 270 7000
Fax No.	022 - 4179 0203
Correspondence Address	Unit No. 202, 2nd Floor, Peninsula Tower, Lower Parel, Near Peninsula Corporate Park, Mumbai - 400 013

Name	<b>SBI Life Insurance Company Limited</b>
Empanelment Code	ASP/01/032016
Validity	18 March 2016 – Perpetual
Website	<a href="https://www.sbilife.co.in/">https://www.sbilife.co.in/</a>
Registered Address	“Natraj”, M. V. Road & Western Express Highway Junction, Andheri (East), Mumbai – 400 069
Contact Person	Mr. Pranay Raniwala
E-mail	<a href="mailto:info@sbilife.co.in">info@sbilife.co.in</a>
Telephone	+91 22 6191 0000
Call Centre No.	1800 267 9090
Fax No.	+91 22 6191 0517
Correspondence Address	7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R -1, Sector -40, Seawoods, Navi Mumbai – 400 706
Name	<b>Shriram Life Insurance Company Limited</b>
Empanelment Code	ASP/15/012022
Validity	14 November 2022 – Perpetual
Website	<a href="http://www.shriramlife.com">www.shriramlife.com</a>
Contact Person	Mr. Bireswar Chatterjee
E-mail	<a href="mailto:chatterjee.b@shriramlife.com">chatterjee.b@shriramlife.com</a>
Call Centre No.	1800 103 2671
Help Desk No.	040 – 23009400, Ext No: - 400
Address	Plot No. 31 & 32, 5th & 6th Floor, Ramky Selenium, Beside Andhra Bank Training Center, Financial District, Gachibowli, Hyderabad – 500032
Name	<b>Star Union Dai-ichi Life Insurance Company Limited</b>
Empanelment Code	ASP/05/042016
Validity	22 April 2016 – Perpetual
Website	<a href="http://www.sudlife.in">www.sudlife.in</a>
Contact Person	Mr. Amit Phope
E-mail	<a href="mailto:amit.phope@sudlife.in">amit.phope@sudlife.in</a>
Telephone	022 – 7196 3372
Call Centre No.	1800 266 8833
Address	11th Floor, Vishwaroop IT Park, Plot No. 34, 35 & 38, Sector 30A of IIP, Vashi, Navi Mumbai – 400 703

Name	<b>Tata AIA Life Insurance Company Limited</b>
Empanelment Code	ASP/11/062019
Validity	04 November 2019 – Perpetual
Website	<a href="http://www.tataaia.com">www.tataaia.com</a>
Registered Address	14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013
Contact Person	Mr. Adil Husain Siddiqui
E-mail	<a href="mailto:adilhusain.siddiqui@tataaia.com">adilhusain.siddiqui@tataaia.com</a> / <a href="mailto:NPS@tataaia.com">NPS@tataaia.com</a>
Telephone	+91 – 84460 55533
Correspondence Address	9th Floor, B Wing, I -Think Techno Campus, Behind TCS, Pokhran Road No 2, Thane West – 400 607

### Regulations and amendments:

ASPs are required to perform their activities, broadly defined under the provisions of the Pension Fund Regulatory and Development Authority Act, 2013, and the regulatory framework prescribed under Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) Regulations, 2015 and amendment thereof by the Authority and guidelines, circulars, etc issued from time to time.

During FY 2023-24, no need for amendment in the extant regulations was observed.

### Issuance of Master Circulars:

With the initiation of comprehensive review process of the regulations (with an objective to simplify, ease, and reduce cost of compliance), review of issued circulars were also undertaken to replace them with master circulars.

The issued master circulars are self-sufficient, relevant, updated, complete, self-explanatory,

and the single point of reference on the subject matter.

The list of issued Master Circulars are reproduced as under:

S. No.	Master Circular No.	Date	Subject
1	PFRDA/MASTE RCIRCU LAR/20 24/01/C RA-01	12 Jan, 2024	Partial Withdrawal of Accumulated Pension Wealth under the NPS

Under National Pension System (NPS), the subscriber has the option to choose the type of Annuity and the ASPs. The subscriber may choose the annuity type/scheme basing on his requirements from the available schemes offered by the respective ASPs.

Table No. 3.14: Online Annuity requests processed during April 1, 2023, to March 31, 2024

S. No.	Annuity Service Providers/Annuity Schemes	No. of Cases	Amount Transferred (Rs. in crores)
1	Annuity for life	3,943	182
2	Annuity for life with return of purchase price on death	1,09,451	5,402
3	Annuity payable for life with 100 per cent annuity payable to spouse on death of annuitant	5,278	347
4	Annuity payable for life with 100 per cent annuity payable to spouse on death of annuitant with return on purchase of annuity	23,329	3,090
5	Life Annuity with Return of Premium/Purchase Price in parts	71	4
6	Life Annuity with Return of Premium/Purchase Price on diagnosis of Critical Illness	2,483	123
7	NPS - Family Income Option	12,460	862
8	Others*	42	2
	<b>Total</b>	<b>1,57,057</b>	<b>10,012</b>

\* Annuity Scheme Option "Others" includes annuity schemes offered by ASPs other than standard annuity schemes.

(Source of Data: CRAs)

ii) **Digital initiatives rolled out by PFRDA which can be consumed by the Subscriber either mobile or through Internet**

a. **Online Pension Calculator**

The pension calculator illustrates the tentative pension and lump sum amount an NPS subscriber may expect on maturity or 60 years of age based on regular monthly contributions, percentage of corpus reinvested for purchasing annuity and assumed rate in respect of returns on investment and annuity selected for. It is available in NPS Trust website and the websites of the 3 Central Recordkeeping Agencies.

Link for pension calculator: [https://www.camsnps.com/nps\\_calculator](https://www.camsnps.com/nps_calculator)

<http://www.npstrust.org.in/content/pension-calculator>

<https://cra-nsdl.com/CRAOnline/aspQuote.html>

<https://nps.kfintech.com/npc/>

**Table No. 3.15: Overall summary of functionalities related to exits & withdrawals in 2023-24**

<b>Name of the Functionality</b>	<b>No. of requests processed in FY 2023-2024</b>
Online Withdrawal process based on scanned documents*	16,516
Partial Withdrawal cases (along with total amount) allowed for Covid-19 related medical treatment**	1,498; (Rs. 11.30 Crores)
Online e-NPS exit	6,450
Partial withdrawal (overall)***	42,187
Online exit process for NPS Subscribers associated with POPs (Corporate)	8,688
Online exit process for NPS Subscribers associated with POPs (UOS)	20,707

(Source of Data: CRAs)

Notes: The numbers provided are for the relevant functionalities released during FY 23-24.

\*Govt Paperless processed cases were considered.

\*\*Online e-NPS nos. consists self-authorization and Bank POP authorization cases.

\*\*\*Partial withdrawal request initiated by Subscriber and self-authorized have been considered.

### iii) Digital Initiatives – Work in progress at PFRDA and in the process of roll out

**1. Balanced Life Cycle Funds:** - The Authority has decided to introduce the Balanced life cycle (BLC) fund as an investment choice for subscribers under private sector (Corporate and All Citizen). The BLC fund shall be introduced as an additional investment choice for subscribers, alongside the existing “Active” and “Auto” choices, wherein the equity tapering shall start after the age of 45 years as compared to 35 years under exiting auto-choices.

**2. PFRDA-TRACE (Tracking Reporting Analytics & Compliance e-Platform):** - The primary goal of this project is to establish a comprehensive workflow management, reporting platform, dashboard layer with Business Intelligence (BI), with data management system for the compliance management framework. The application to manage timely compliance of data submissions, data retrieval, storage, validation, and execution of various data analytics procedures. Additionally, the project aims to streamline and automate stakeholders/intermediaries' interactions in accordance with the existing provisions of PFRDA Act, Rules, and Regulations.

**3. PFRDA Intranet Portal (PINTRA) - Internal Digitalization (HRMS And Finance) along with Mobile App For HRMS:** - The aim of this project is to streamline the internal operations of various departments within the Authority, including HR, Administration, IT, Finance & Accounting, and Legal, by implementing an integrated software management solution. This solution will align with the existing PFRDA Act, Rules, and Regulations. The envisioned outcome involves the migration of most manual tasks, such as document flow, data entry, processing, and storage, to this automated system. The anticipated benefits include enhanced

processing, analysis, reporting, retrieval, and management of data and information through automated processes.

### 3.4 Activities undertaken for protection of interests of subscribers under the National Pension System and of other pension schemes under the Act

**1. QR code-based UPI payments:-** To ease the process of making payments for subscribers, another payment mode of QR code-based UPI payments has been introduced. Post logging into their account, subscribers can scan the unique QR code available (for D-remit account) and make the payment directly through any of the UPI apps. No additional steps of selecting payment mode/payment gateway steps will be required and subscribers can get the benefit of same day NAV also. Subscribers can even save the QR code offline with them and make payments using the same through any UPI apps. This will be in addition to existing modes of payment available to subscribers.

**2. SLW- Systematic Lump sum Withdrawal for the purpose of enhanced old Age Income benefits by keeping Invested in PRAN:** - In the interest of Subscribers and to ease the process of lump sum withdrawal, the lump sum can be paid systematically on a periodical basis viz monthly, quarterly, and half-yearly or annually for a period until 75 years as per the choice of the Subscriber. Further, the process automated based on one-time request that captured online/offline. SLW helps in optimizing old age income benefits and augment the income of annuity through systematic lump sum withdrawal.

**3. Mandatory 2 - Factor Aadhaar Authentication for CRA System Access:** - Currently, Nodal Offices under Central and State Governments, including their underlying Autonomous bodies, use a

password-based login to access the CRA for NPS transactions. To bolster security features and protect the interests of Subscribers and Stakeholders, it has been decided to introduce additional security features through Aadhaar-based authentication for login to the CRA system. This Aadhaar-based login authentication will be integrated with the current User ID and Password-based login process, enabling 2-Factor Authentication for accessing the CRA system. Benefits of 2-Factor Authentication:

**Increased Security:** The two-factor approach significantly reduces the risk of unauthorized access to the CRA system.

**Enhanced Protection:** This additional layer safeguards NPS transactions and protects the interests of both subscribers and stakeholders.

**4. Reinvest Returned and Unsuccessful Amount of Pension Wealth in the PRAN - Building My Withdrawal Module (MWM) to claim amount returned and held at Trustee bank:** - Under NPS, subscriber at the time of exit submit their request through the Nodal officer/PoP/APY SPs/NPST/CRA as the case maybe. While remitting the exit proceeds amount to the associated Savings Account (SA) of the subscriber due to reasons viz. acct closed, acct does not exist, Invalid IFSC code, Account blocked and Bank Merger, the transaction process not be completed and the remittances are returned to the Withdrawal Account of CRA (WAC) maintained by Trustee Bank as un-executed/failed remittances. It is decided to Reinvest the amount of unsuccessful transactions back to same PRAN post 1 month of failed transaction (in the same investment choice). During this 1-month period, CRA shall be communicating to the subscribers and the concerned intermediaries about the returned amount. Further, the subscriber duly intimated by CRA upon reinvestment.

**5. UPI based Instant Bank Account Verification through Penny drop - Bank Account authentication using PAN and VPA (UPI)- Introduction of the new facility for the benefit of Subscribers and enhanced due diligence:** - This process of Bank Account authentication using PAN and VPA (UPI) rides on the NPCI network and PAN linkage with Bank accounts. With majority of the Bank accounts linked with PAN and PAN being mandatory details to open an NPS account, this process is more logical than other existing processes.

**6. Integration of NPS SoT with CAS issued by CDSL and NSDL:** - Consolidated Account Statement (CAS) is a consolidated statement of one's personal investments in the securities market with updated mark to market values, and is being provided by CDSL and NSDL, which are the depositories appointed by SEBI. It provides a single consolidated view of all the investments of an investor in his Demat accounts and Mutual fund holdings. In line with the vision of GoI - To create one's record for all financial assets of every individual" as one of the steps envisaged to deepen the Indian financial markets, PFRDA has now included the NPS Statement of Transaction (SoT) in CAS. The facility will be provided to the NPS subscribers only on consent basis.

**7. Integration of NPS with Digi Locker to offer Citizen Centric Services - View SOT and PRAN card through Digi Locker:** - In order to take the view of the Government of India to provide all citizen centric services through digital platform, PFRDA has integrated CRAs NPS Account opening with Digilocker so that the PRAN card is available to the subscribers in their Digilocker accounts along with other documents. Digilocker enables seamless digital journey, by easing the process of NPS account opening using Aadhar.

Integration with Digilocker removes the need to visit and download XML file from UIDAI site and then to upload the same onto CRAs e-NPS page. This is replaced with a simple process through use of the document stored in the Digilocker.

**8. Parallel Processing of Lump sum and Annuity during exit – Seamless exit:** - PFRDA in coordination with IRDAI has simplified the process of issuing an Annuity by considering the NPS withdrawal form as the Annuity Proposal.

**9. NPS integration with AA Framework for consent-based information sharing:** - The Account Aggregator (AA) technology framework empowers NPS Subscribers to have seamless and secure access to their information on NPS available with CRAs and enable its portability in an encrypted form between the stake holders in order to benefit the Subscribers. Account Aggregators (AA) are RBI regulated entities with a Non-Banking Finance Company (NBFC) - AA license. They act like a bridge to deliver financial information from FIP pertaining to a customer to Financial Information Users (FIU) based on the explicit consent of the customer. However, the financial information of customer shared through AA neither shall the property nor stored by them. All 3 CRAs are live as Financial Information Provider for Balances under NPS.

**10. Reduction in Settlement time and acceptance of Withdrawal – T+ 2 from T+4 days:** - The withdrawal requests of Subscribers at the time of exit were executed on T+4 working/settlement days (T being the day of authorization of withdrawal request by Nodal office/PoP/Subscriber) and the timeline has been reduced to T+2.

**11. eNPS Government through Aadhaar Paperless mode:** - Online Account opening for Government Sector Subscribers with reduced

TAT and immediate NPS Account activation and the process has made ease of account opening reducing workload of Govt Sector nodal officers.

**12. Annuity Calculator – Transparency to enable Subscribers to select right ASP:** - Transparent Annuity Calculator for display of Annuity rates for the benefit of Subscribers to select ASP best suits their requirements. The Annuity Chart displays the rates of 15 ASPs empanelled with PFRDA under various types of Annuity Schemes.

**13. Automation of Voluntary contribution by Bharat Bill Payment System (BBPS) – Enabling recurring collection of contribution seamlessly:** - PFRDA in coordination with NPCI has allowed NPS contributions through Bharat Bill Payment Systems (BBPS). This will help in making NPS contributions even easier and just a click away through various UPI Apps.

**14. NPS Prosperity Planner (NPP) – Tool to nudge the Subscribers to save more for Retirement and ensure adequacy in Retirement Income:** - It was conceptualized with the objective of nudging the subscribers to enhance their contribution. This is a customized module to be built into the CRA login of subscribers to bring about an attitudinal change towards NPS being considered as 'Old age income' planning instrument rather than as a 'Tax Saving' Instrument. Through NPP, the subscribers would be able to estimate the projected Retirement Income (Annuity) as per the Annuity options based on their existing contribution under NPS. NPP provides the tool for higher Retirement Income through Accelerated Contribution plan in the residual period until retirement duly considering inflation and the projected cost of living expenses. NPS Prosperity Planner is futuristic

and offers personalized retirement planning for the subscribers based on their past contribution, expected income rise in the future and their cost of living. The calculator thus can provide the subscriber with the reasonable projections which aid in better retirement planning to ensure adequate and sustainable old age income.

### 3.5 Mechanism for Redressal of Grievances of Subscribers and Activities undertaken for Redressal of such Grievances

#### 1. Introduction:

As per PFRDA (Redressal of Subscriber Grievance) Regulations, 2015, every intermediary has to follow the Grievance Redressal Policy as laid down under the regulations. The term “Grievance” is defined under Regulation 2(g) as: “grievance or complaint” includes any communication that expresses dissatisfaction, in respect of the conduct or any act of omission or commission or deficiency of service on the part of, an intermediary or an entity or a person governed by the provisions of the Act and in the nature of seeking a remedial action but do not include the following:

- i. Complaints that are incomplete or not specific in nature;
- ii. Communications in the nature of offering suggestions;
- iii. Communications seeking guidance or explanation;
- iv. Complaints which are beyond the powers and functions of the PFRDA or beyond the provisions of the PFRDA Act and the rules and regulations framed there under;
- v. Any disputes between intermediaries;
- vi. Complaints that are sub-judice (cases which are under consideration by court of law

or quasi-judicial body) except matters within the exclusive domain of the Authority under the provisions of the Act;

#### 2. Process flow related to handling of grievances:

Redressal of subscriber grievance happens in accordance with the Pension Fund Regulatory and Development Authority (Redressal of Subscriber Grievance) Regulations, 2015. For smooth and timely handling of grievance, subscribers are requested to follow the following escalation matrix:

**Level 1:** As per the provisions of the PFRDA (Redressal of subscriber Grievance) Regulations 2015, the subscribers can raise their grievances for resolution through the Central Grievance Management System (CGMS). The grievances shall be directed to the concerned intermediary/office, for taking necessary action to resolve the grievance raised by the subscriber. The resolution remarks provided by the concerned entity shall be intimated to the subscriber over email and can be viewed online.

To raise grievance, subscriber may click on the respective CRA under which his/her PRAN is generated. Following are the details and processes to lodge the grievances and view the status of resolution:

Table No. 3.16: Process to lodge the grievances

Protean eGov Technologies Limited (Earlier NSDL e-governance Infrastructure Limited)	KFin Technologies Limited	Computer Age Management Services Limited
<p><b>1. Web based interface for registering grievance/complaint:</b></p> <p>a) By raising a grievance in the Central Grievance Management System (CGMS) by using the Internet Personal Identification Number (IPIN). (<a href="https://cra-nsdl.com/CRA/">https://cra-nsdl.com/CRA/</a>). After successful login subscriber need to click Log Grievance Request under Grievance Tab. By login in Mobile Application using I-PIN. After successful login subscriber need to click Enquiry/ Grievance Option.</p> <p>b) Subscriber can raise the grievance at the Corporate website (<a href="https://npscra.nsdl.co.in/Log-your-grievance.php">https://npscra.nsdl.co.in/Log-your-grievance.php</a> under Log Your Grievance / Enquiry option)</p>	<p><b>1. Web based interface for registering grievance/complaint:</b></p> <p>a) Subscriber can register a grievance through a web-based interface provided by the KFin-tech CRA with the use of I-PIN by visiting their website <a href="https://enps.kfintech.com/login/login/">https://enps.kfintech.com/login/login/</a>. The entity will have to provide the necessary details as required in the web-based format. On successful registration, a token number will be displayed on the screen for the purpose of reference.</p> <p>b) Subscriber can also raise the grievance without login into the CRA system by providing the relevant details on <a href="https://enps.kfintech.com/registergrievanceenquiry/registergrievanceenquiry/">https://enps.kfintech.com/registergrievanceenquiry/registergrievanceenquiry/</a></p>	<p><b>1. Web based interface for registering grievance/complaint:</b></p> <p>a) Subscriber can register a grievance through a web-based interface provided by the CAMS CRA by visiting their website <a href="https://www.camsnps.com/subscribers/queries/">https://www.camsnps.com/subscribers/queries/</a></p> <p>b) Subscriber login to their eNPS account and navigate to the 'Grievance' tab in the top menu. Under 'New Grievance' choose 'Queries' Select the appropriate 'Grievance Category' and complete the subsequent steps. Record the 'Ticket No.' generated by the portal for future reference. The response will be communicated to via email and SMS.</p>
<p><b>2. Other modes of registering grievance/complaint:</b></p> <p>a) <b>Call Centre/Interactive Voice Response System (IVR):</b> By calling the Toll-free Number <b>1800 222 080</b> and authenticating oneself with the Tele query Personal Identification Number (TPIN).</p>	<p><b>2. Other modes of registering grievance/complaint:</b></p> <p>a) <b>Call Centre/Interactive Voice Response System (IVR):</b> Subscriber can reach their Call Centre our toll-free number <b>1800 208 1516</b>. Subscriber can raise a grievance after authentication using T-PIN. The grievance will be registered by the Call center executive and a token</p>	<p><b>2. Other modes of registering grievance/complaint:</b></p> <p>a) <b>Call Centre/Interactive Voice Response System (IVR):</b> By calling the Toll-free Number <b>18005726557</b> and authenticating oneself with the Tele query Personal Identification Number (TPIN). If there is a grievance or complaint not redressed</p>

<p><b>b) Physical forms:</b> By raising a grievance in writing – in the specified format (Form G1) or a letter and sent to following address: Protean e Gov Technologies Limited (earlier known as NSDL e-governance Infrastructure Limited) 1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013</p>	<p>number will be given to the entity for reference.</p> <p><b>b) Physical forms:</b> A subscriber can log a grievance by submitting details in a physical form to the Central Grievance Management Cell at CRA. Subscriber has to submit the Grievance Form (Form G1) to CRA. On receiving such a grievance, the CRA user will digitize the same and lodge a request in the CRA system, with SMS/email intimation to the subscriber. It can be sent on following address: KFin Technologies Pvt. Ltd Selenium Tower B, Plot Nos. 31 &amp; 32 Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500 032</p>	<p>immediately, it is recorded in the CGMS by the Customer Care Officer, and a unique grievance number is provided to the subscriber on their registered mobile number.</p> <p><b>b) Physical forms:</b> By raising a grievance in writing – in the specified format (Form G1) or a letter and sent to following address: Grievance Redressal Officer Central Recordkeeping Agency Computer Age Management Services Ltd. No. 158, Rayala Towers, Anna Salai, Chennai – 600002</p>
<p><b>3.How to check the status of the Grievance?</b> Subscriber can check the status of the grievance at the CRA website (<a href="https://npscra.nsdl.co.in/Log-your-grievance.php">https://npscra.nsdl.co.in/Log-your-grievance.php</a> under Track Your Grievance / Enquiry option) or through the Call Centre by mentioning the token number.</p>	<p><b>3. How to check the status of the Grievance?</b> Subscriber can check the status of the grievance at the CRA website (<a href="https://kfin.tech.com/login/login/">https://kfin.tech.com/login/login/</a>) or through the Call Centre by mentioning the token number.</p>	<p><b>3.How to check the status of the Grievance?</b> Subscriber can also track the status of your query via the 'Grievance Status' page under the 'Grievance' tab or through the Call Centre by mentioning the token number.</p>

**Level 2:** If the complainant is not satisfied with the redressal of his grievance or if it has not been resolved by the intermediary by the end of thirty days of filing of complaint, he may escalate the complaint to the National Pension System Trust (NPS Trust) through any one of the following modes -

1. Website: [www.npstrust.org.in/](http://www.npstrust.org.in/)  
<https://www.npstrust.org.in/content/contact-us>
2. Letter: Subscriber may also raise the grievance by writing to NPS Trust at the following address - **Grievance Redressal Officer (GRO)**

**National Pension System Trust,  
Tower B, B-302,  
Third Floor, World Trade Center, Nauroji Nagar,  
New Delhi-110029  
Ph: +91 11 35655222**

**Table No. 3.17: Query/Grievance (referral) against CRA**

Referral Raised Against	Status of referrals for the month for FY 2023-24			
	Pending at the end of March 2023	Received during the FY 2023 - 2024	Closed/resolved during the FY 2023 - 2024	Pending the end of March 2024
CRA	548	1,19,311	1,18,354	1,505

(Source of Data: CRAs)

**Table No. 3.18: Status of Query/Grievance (referrals) Category wise against CRA**

Referral Category	Cases pending at end of the March 2023	Cases received during the FY 2023-2024	Cases resolved during the FY 2023-2024	Cases pending for resolution at end of March 2024
General Query	136	27,540	27,322	354
PRAN Card Related	25	8,911	8,833	103
SOT Related	20	5,603	5,567	56
Tier II related	16	3,751	3,751	16
Incorrect Processing of Subscriber Details	21	4,707	4,686	42
I-PIN, T-PIN Related	8	3,074	3,049	33
Withdrawal Related	33	5,404	5,347	90
Email/SMS alerts not received	6	688	693	1

Exit not initiated / not authorised / amount not received	6	2,021	1,998	29
Partial withdrawal not initiated / not authorised / amount not received	8	1,692	1,685	15
Other Grievances	241	50,260	49,793	708
Death withdrawal not initiated / not authorised / amount not received	1	-	1	-
Delays in Issuance of PRAN Cards	2	2	4	-
Pre-mature withdrawal not initiated / not authorised / amount not received	2	189	188	3
Contribution amount not reflected in account	23	5,469	5,437	55
<b>Total</b>	<b>548</b>	<b>1,19,311</b>	<b>1,18,354</b>	<b>1,505</b>

(Source of Data: CRAs)

**Table No. 3.19: Ageing of referrals pending for the month ending March 31, 2024**

Sector	< 7 days	8-14 days	15-30 days	31-60 days	> 60 days	Total
Central Government	108	7	0	0	0	115
State Government	159	5	1	0	0	165
Corporate	208	3	4	0	0	215
Unorganized	854	8	2	1	0	865
NPS Lite	17	0	0	0	0	17
APY	127	1	0	0	0	128
<b>Total</b>	<b>1,473</b>	<b>24</b>	<b>7</b>	<b>1</b>	<b>0</b>	<b>1,505</b>

(Source of Data: CRAs)

**Level 3:** If the complainant is not satisfied with the redressal of his grievance or no reply has been received in 21 days after escalation to level 2, Ombudsman appointed by PFRDA can be approached by the subscriber by submitting the details as per prescribed format.

**As per PFRDA (Redressal of Subscriber grievance) Regulations 2015:** An appeal can be filed with the Ombudsman under the regulations and complying the following-

(a) by a complainant whose grievance has not been resolved within twenty-one days from the escalation of the grievance to NPS Trust.

(b) by a complainant, where a complaint has been made directly against the NPS Trust and no other intermediary and the same remains unresolved within the specified period of twenty-one days.

The appeal to ombudsman has to be made within forty-five days from the date of receipt of response of the National Pension System Trust or in case no response has been received, within forty-five days from the date of expiry of twenty-one days from the date of filing representation or complaint.

The appeal shall be in writing, duly signed by the complainant or his authorized representative (not being a legal practitioner) in the form as specified the regulations and supported by documents, if any.

At present only one Ombudsman has been appointed by PFRDA.

**Shri Narender Kumar Bhola**  
**Pension Fund Regulatory and Development Authority**  
 E-500, Tower E, 5th Floor, World Trade Centre  
 Nauroji Nagar, New Delhi-110029  
 Email Id: [ombudsman@pfrda.org.in](mailto:ombudsman@pfrda.org.in)  
 Landline No.: 011 - 40717900 Ext: 188

**Level 4:** If subscriber is not satisfied with the order passed by the Ombudsman, subscriber can file appeal against the order to the Designated member of PFRDA at following address:

**Pension Fund Regulatory and Development Authority**  
 E-500, Tower E, 5th Floor, World Trade Centre  
 Nauroji Nagar, New Delhi-110029  
 Landline No.: 011 - 40717900

**Level 5:** Securities Appellate Tribunal.

Also, the complainant reserves the right to approach to Securities Appellate Tribunal, in case of a non-satisfactory response from the Designated member of PFRDA.

### 3.5.1 No. of Complaints Received, Resolved and Pending for FY 2023-24 at the Office of Ombudsman

**Table No. 3.20: No. of Complaints Received, Resolved and Pending at the office of Ombudsman for FY 2023-24**

Sr No.	Sector*				Total
	CG/CAB	SG/SAB	UOS	NPS Lite	
No. of Complaints received	3	3	5	-	11
No. of Complaints Resolved	2	2	5		9
No. of Complaints pending	1	1	-	-	2

\*Note: For other sectors viz. Swavalamban & APY, no appeals had been received for FY 2023-24

### 3.5.2 State-wise Complaints Received for FY 2023-24 at the Office of Ombudsman

**Table No. 3.21: State-Wise Complaints received for FY 2023 - 24**

Sr. No.	Name of State	No. of Grievances received State-wise.
1.	Haryana	2
2.	Karnataka	1
3.	Kerala	2
4.	Maharashtra	1
5.	Punjab	1
6.	Rajasthan	1
7.	Delhi	3

### 3.5.3 Details of Grievances resolution under Public Grievance Portal (CPGRAMS) (For FY 2023-24)

#### Process of Grievance Resolution:

The grievances assigned to PFRDA under Public Grievance Portal (CPGRAMs) are monitored for its resolution. The grievances received from other Government Department/Ministries (such as DEA, PMO, DoPT, DoP&PW), DARPG etc) are forwarded to CRA for routing the same to the concerned intermediaries for resolution under Central Grievance Management System ("CGMS"). CGMS is a platform developed by PFRDA in co-ordination with the Central Recordkeeping

Agency, as per the provisions of PFRDA Act 2013 {refer to sub- section (2)(f) of section 14, regarding establishing a mechanism for redressal of grievances of subscribers through regulations;}. Further, post-resolution, the grievances are marked as resolved and are closed in the CPGRAMs portal. However, the complainant reserves the right to escalate the grievance, in case the resolution provided is not satisfactory to the administrative body (DFS). In such matters of escalation, the grievances are closed at the end of DFS, based on the resolution provided by PFRDA.

**Details of the grievances lodged at CPGRAMs portal, are as below: -**

**Table No. 3.22: Grievance routed through Pension Reform Section at DFS  
Grievance Source Wise**

Grievance Source	Brought Forward	Receipt During Period	Total Receipt	Case Disposed During Period	Closing Balance	Yet to Assess	At Our Office	With Subor-dinate
DARPG	0	24	24	22	2	0	0	0
Local/Internet	10	448	458	435	23	9	0	0
President Secretariat	0	3	3	3	0	0	0	0
Pension	0	33	33	32	1	1	0	0
PMO	1	79	80	78	2	2	0	0
<b>Total</b>	<b>11</b>	<b>587</b>	<b>598</b>	<b>570</b>	<b>28</b>	<b>12</b>	<b>0</b>	<b>0</b>

## Monitoring Category Wise

Monitoring Category	Brought Forward	Received During	Total Receipts	Total Disposed	Total Pending
Agriculture	0	0	0	0	0
Allegation Of Corruption/Malpractices	0	4	4	4	0
Covid-19 Related issues	0	20	20	20	0
Education	0	0	0	0	0
Employee Related	2	85	87	84	3
Financial Assistance	0	0	0	0	0
Financial Services	0	17	17	17	0
Harassment/Atrocities	0	0	0	0	0
Implementation of Schemes	6	309	315	314	1
Labour Issues	0	2	2	2	0
Other Central Government Related	3	124	127	103	24
Police	0	0	0	0	0
Quality Of Service/Civic Amenities	0	6	6	6	0
State Government Related	0	1	1	1	0
Suggestion	0	19	19	19	0
<b>Total</b>	<b>11</b>	<b>587</b>	<b>598</b>	<b>570</b>	<b>28</b>

**Table No. 3.23: Grievance routed through Banking Operation Division -III of DFS  
Grievance Source Wise**

Grievance Source	Brought Forward	Receipt During Period	Total Receipt	Case Disposed During Period	Closing Balance	Yet to Assess	At Our Office	With Subordinate
DPG	0	1	1	1	0	0	0	0
DARPG	0	4	4	4	0	0	0	0
Local/Internet	0	37	37	37	0	0	0	0
President Secretariat	0	1	1	1	0	0	0	0
Pension	0	4	4	4	0	0	0	0
PMO	1	8	9	9	0	0	0	0
<b>Total</b>	<b>1</b>	<b>55</b>	<b>56</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Monitoring Category Wise**

Monitoring Category	Brought Forward	Received During	Total Receipts	Total Disposed	Total Pending
Agriculture	0	0	0	0	0
Allegation Of Corruption / Malpractices	0	1	1	1	0
Covid-19 Related issues	0	0	0	0	0
Education	0	0	0	0	0
Employee Related	0	8	8	8	0
Financial Assistance	0	0	0	0	0
Financial Services	0	26	26	26	0

Harassment/Atrocities	0	0	0	0	0
Implementation of Schemes	0	1	1	1	0
Labour Issues	0	0	0	0	0
Land Related Problems	0	0	0	0	0
Other Central Government Related	1	16	17	17	0
Police	0	0	0	0	0
Quality Of Service/Civic Amenities	0	2	2	2	0
Railway	0	0	0	0	0
State Government Related	0	1	1	1	0
Suggestion	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>55</b>	<b>56</b>	<b>56</b>	<b>0</b>

**Grand Total of Resolved cases- 626 (570+56)**

The status of grievances received during the year at CGMS as on March 31, 2024, is furnished in the table below:

**Table No. 3.24: Grievances Pending, Received and Closed in CGMS from April 1, 2023 to March 31, 2024**

S. No	Sector	Pending As on March 31, 2023	Received Till March 31, 2024	Resolved Till March 31, 2024	Pending as on March 31, 2024
1	NPS Regular #	2,552	1,77,433	1,75,428	4,557
2	NPS Lite	61	1,960	1,934	87
3	APY	481	72,762	71,411	1,832
	<b>Total</b>	<b>3,094</b>	<b>2,52,155</b>	<b>2,48,773</b>	<b>6,476</b>

*Note: # NPS Regular consists of CG/SG/SAB/CAB/ Corporate and All Citizen Sector*

The status of Grievances received to various intermediaries during the year at CGMS as on March 31, 2024, is furnished in the table below:

**Table No. 3.25: Grievances Pending, Received and Closed in different sectors in CGMS during April 1, 2023 to March 31, 2024**

S. No.	Referrals Raised Against	Pending as on March 31, 2023	Received till March 31, 2024	Resolved till March 31, 2024	Pending as on March 31, 2024
1	Central Government	302	5,298	5,076	524
2	State Government	917	7,266	6,991	1,192
3	POP	531	36,810	36,578	763
4	Corporate	2	151	145	8
5	Trustee Bank	40	69	69	40
6	NPS Lite	52	751	736	67
7	APY (APY -SP)	457	61,749	60,571	1,635
8	eNPS	240	23,922	23,645	517
9	CRA	535	1,14,700	1,13,733	1,502
10	NPS Trust	18	1,439	1,229	228
	<b>Total</b>	<b>3,094</b>	<b>2,52,155</b>	<b>2,48,773</b>	<b>6,476</b>

Source: CRAs

The major grievances received are related to Statement of Transactions, Contribution amount not reflected in account, PRAN Card, incorrect processing of subscriber details, delays in uploading of contribution amounts etc. Grievances are registered in CGMS by the subscriber and are directly routed to concerned intermediaries for necessary action. Thus, it is for the concerned intermediaries to resolve and close grievance in the CGMS which are raised against them. The periodic reminders are sent to concerned intermediary for resolving and closing grievances in CGMS.

### 3.6 Certification Programme for Retirement Advisers

Certificate of Registrations is issued after evaluation of applications as per eligibility criteria defined in PFRDA (Retirement Adviser) Regulations, 2016 and subsequent amendments. During the FY2023-24, 15 individual Retirement Advisers were registered under the NPS architecture. To expedite the registration process, online platform is available where applicants can apply online for registration.

Table No. 3.26: Retirement Adviser Certification

NISM Series -XVII: Retirement Adviser Certification			
Month	Enrolled	Appeared	Passed
Apr - June 2023	98	93	65
July - Sept 2023	113	74	56
Oct - Dec 2023	119	118	85
Jan - Mar 2024	127	127	93
<b>Total</b>	<b>457</b>	<b>412</b>	<b>299</b>

### 3.7 Collection of Data by the Authority and the intermediaries including undertaking and commissioning of studies, research, and project

Collection and compilation of a comprehensive data based on demographics, retirement savings and investments, the different financial products/ schemes issued by the different organizations to cater to the old age income security of the underlying subscribers, the returns generated thereon, the disclosure and protection provided to the subscribers etc. under different scheme are the on - going activities of PFRDA.

### 3.8 Steps undertaken for educating subscribers/ the general public on issues related to pension, retirement savings and related issued and details of training of intermediaries

#### 3.8.1 Financial Literacy regarding Pensions:

PFRDA is a member of the Financial Stability and Development Council (FSDC), its sub-committee, working groups and various inter-regulatory forums viz. Inter Regulatory Technical Group (IR-TG), Technical Group on Financial Inclusion and Financial Literacy

(TGFIFL), Inter Regulatory Forum for Monitoring Financial Conglomerates (IRF-FC). PFRDA actively contributes to the furtherance of the objectives of these committee's/groups/forums.

#### 3.8.2 Retirement Planner Scheme

A large percentage of the population of our country is employed in the unorganized sector and the population of the elderly is increasing at a fast pace. Many of these people do not have any sustainable and constant source of funds to take care of them during their old age. Further, it has been seen that the functional awareness about pensions, retirement planning and the culture of saving for post-retirement life is dismally low in the population at large.

In order to tackle this issue PFRDA has launched the Retirement Planner scheme as one of the alternate channels to spread knowledge about pension, retirement planning and the culture of saving for post-retirement life among the citizens of India. Under the Retirement Planner Scheme, we have:

**Retirement Planners (RPs):** Applicants who have been empanelled under this scheme and

certified so by the Authority for undertaking workshops on Retirement awareness and education.

**Agency:** The agency appointed by the Authority for the purpose of aiding the authority in the selection of the Retirement Planner, their training, and handling all the operational matters including approving the workshops proposed by the Retirement Planner (RP), monitoring the workshops being conducted, conducting checks, processing, and payment of claims of remuneration raised by the RPs and submitting the MIS/data pertaining to these to the Authority as per prescribed formats.

The details of the workshops conducted during the last financial year (FY 2023-24) are as follows:

**Table No. 3.27: The details of the workshops conducted during the last financial year (FY 2023-24)**

Number of empaneled RPs	Number of workshops conducted	The number of participants who attended the workshop
79	1,808	47,500

### 3.8.3 Programme for co-ordination with financial and other agencies

National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory & Development Authority (PFRDA). Out of share capital of Rs. 100 crores PFRDA has contributed its allocation of Rs. 10 crores while RBI, SEBI and IRDAI contributed Rs.30 crores each. NCFE's mission is to undertake a massive Financial Education campaign to help people manage money more effectively to achieve financial well-being by

accessing appropriate financial products and services through regulated entities with fair and transparent machinery for consumer protection and grievance redressal.

The objective of the NCFE is to promote financial education across India for all sections of the population as per the National Strategy for Financial Education, to create financial awareness and empowerment through financial education campaigns across the country for all sections of the population through seminars, workshops, conclaves, trainings, programs, campaigns, discussion forums by itself or with help of institutions, organizations and to provide training in financial education and create financial education material in electronic or non-electronic formats, workbooks, worksheets, literature, pamphlets, booklets, fliers, technical aids and to prepare appropriate financial literature for target based audience on financial markets and financial digital modes for improving financial literacy so as to improve their knowledge, understanding, skills and competence in finance.

APY has been incorporated in the NCFE modules as one of the Government schemes providing a minimum guaranteed pension. Further, NPS has also been incorporated into the NCFE modules as a solution to retirement needs.

The National Strategy for Financial Education for India (NSFE: 2020-25) recommends the adoption of a multi-stakeholder approach to achieve the financial well-being of Indians. As per the Strategic Goal under the Action Plan of NSFE 2020-25, the content of financial education in the school curriculum for students of XI and XII has been drafted in coordination with all sector regulators.

Further, PFRDA contributed and coordinated with NCFE and other regulators and successfully observed Financial Literacy Week

(FLW 2024) from February 26th to March 01, 2024. On 29th Feb 2024, a national-level webinar on "Retirement Readiness: Secure Your Golden Years" was addressed by the officers from PFRDA.

### 3.8.4 PFRDA's endeavor on media & communication and NPS/APY awareness

PFRDA continued with its unceasing efforts of creating awareness about pensions and retirement planning with a vision to make 'India a Pensioned Society.'

In this backdrop, various channels and mediums of communication viz. print, social & digital media and electronic media (TV and radio), were adopted to educate and enhance pension literacy and for explaining the features & benefits of NPS & APY to the general populace.

#### Print Campaigns

During the FY 2023-24, a total of 18 all India print campaigns were carried out for

promotion of NPS and APY in national and regional dailies across India. The newspaper ads were carried out in Hindi, English and vernacular languages with each print campaign covering more than 100 newspaper editions.

Each ad was inscribed with QR code for easy accessibility to online information on features & benefits as well as information regarding account opening options. The print campaign leitmotifs underscored the importance of retirement planning and pensions under the overarching theme of the #ZaruriHai.

#### Video production for awareness of NPS and Atal Pension Yojana

6 (six) 30 seconds NPS subscriber testimonial video with the theme of "NPS #ZaruriHai" highlighting the importance of early starting, planning, saving, investing and patience in creation of a retirement corpus underscoring the broad themes NPS being important for Dignity, Self-esteem, Disciplined saving, Flexibility, Transparency and Equality, were

**साठ के बाद गरिमायुक्त जीवन के लिए**  
**6 करोड़ से अधिक**  
 अतिदाता अटल पेंशन योजना में पंजीकृत हो चुके हैं

“महोदय सरकारी जीवन पत्रों को पर अपना ध्यान केंद्रित कर रही है, बैंक खाते को बैंक की सुविधा प्रदान करता, काम से खिंचा खोली को काम प्रदान करता पर अनुपस्थिति को निर्दिष्ट प्रदान करता। काम प्रदान के बिना देश के सभी भारतीय एक सुखमय और समृद्ध जीवन जी सकते हैं”  
 श्री प्रदीप शर्मा  
 भारतीय प्रशासकी, भारत सरकार

**आप भी एपीवाई से जुड़े और आजीवन गारंटीड पेंशन सहित दो अन्य लाभ भी उठाएं**

- 1 1000/- या 2000/- या 3000/- या 4000/- अथवा 5000/- रुपये प्रति माह तक आजीवन पेंशन की गारंटी
- 2 अतिदाता की मृत्यु के बाद पति या पत्नी को आजीवन समान पेंशन
- 3 पति/पत्नी की मृत्यु के पश्चात व्यक्ति को 60 वर्ष की आयु तक स्थित पेंशन स्वरुप की सुविधा

अगर आपकी उम्र 18 से 40 साल के बीच है तो आप अटल पेंशन योजना से जुड़ सकते हैं।

आज ही जुड़े, भुगतान कम करें	आय	पेंशन स्लैब (₹)	मृत्युदाता स्लैब (₹)	पेंशन स्लैब (₹)	भुगतान स्लैब (₹)
18	1000	42 प्रति माह	5000	210 प्रति माह	
40	1000	291 प्रति माह	5000	1454 प्रति माह	

आज से अपने सरकारी डाकघर/बैंक में संपर्क करें या 1800 110 069 पर कॉल करें या [www.pfrda.org.in](http://www.pfrda.org.in) पर जाएं।

**Give Your Family "FINDEPENDENCE"**

**Who can Join?**

- Any citizen of India (including NRIs/ OCIs) and corporate employees between the age of 18 to 70 years.

**How can I Enroll?**

- Online or Physical mode through PFRDA such as Bharat NPS Co.
- Online platform through NPS Trust (nps-trust.org)

**At the time of Maturity:**

- At the age of 60 or retirement age, option to withdraw up to 60% of corpus in lump sum and the balance in annuity for regular pension.

**Invest for a Secured Future**

**Financial stability + Life with dignity**

**Get More with NPS**  
**Invest for a Secured Future**

**Who can Join?**

- Any citizen of India (including NRIs/ OCIs) and Corporate employees between the age of 18 to 70 years

**How I can Enroll?**

- Online or Physical mode through PFRDA such as Bharat NPS Co.
- Online platform through NPS Trust (nps-trust.org) or through FinTech Apps

**At the time of Maturity:**

- At the age of 60 or retirement age, option to withdraw up to 60% of corpus or through Systematic lump-sum withdrawal in instalments and the balance in annuity for regular pension

**#ZaruriHai**

conceptualized and produced.

The said films captured the footage of NPS subscribers, the senior management personnel of corporate/employer registered under NPS advocating NPS benefits and reasons for its popularity among the masses.



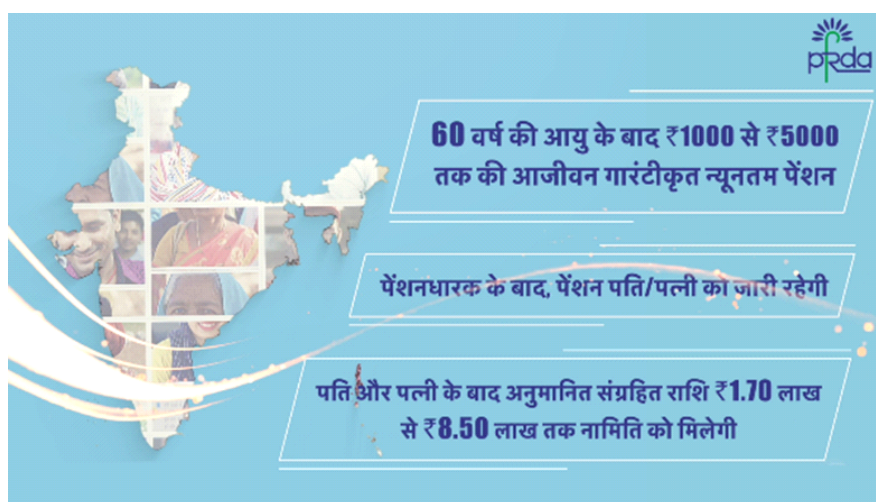
1 (one) 40 seconds TV testimonial video was conceptualized and shot with Dr C Jayakumar, Chief Human Resource Officer of L&T Ltd in which he expounded the features and benefits of NPS and its importance in the entire retirement saving journey.



4 (four) 30-seconds TV commercials on the sub themes of Portability, Flexibility, Transparency and Trust especially targeted towards the corporate employees of IT & ITeS sector were conceptualized and produced.



2 (two) TV commercials highlighting the features and triple benefits of the Atal Pension Yojana were conceptualized and produced. For the benefit of the general populace the said video was produced in Hindi, English and 10 vernacular languages.



## Electronic Media Campaigns in TV and Radio

During the FY 2023-24, a total of 19 (nineteen) electronic media campaigns were carried out for promotion of NPS and APY in the domain of TV commercials and radio ads.

The said campaigns were executed through the Prasar Bharati's network of Doordarshan-DD National & DD News, through the English & Hindi business channels and national & regional Hindi news channels and All India Radio's (AIR) national & regional network and private FM Channels.



NPS was promoted through sponsorship of the All India Radio's program- "Market Mantra" which was featured on the FM Gold station in four metro centers of Delhi, Mumbai, Kolkata and Chennai. NPS was also promoted through sponsorship of the DD News program- "Money Mantra". The said sponsorships were initiated in December 2023 and went up to March 2024.

NPS was further promoted through the Prasar Bharati network's DD News, DD National and DD UP during the national coverage event of the consecration of Ram Lalla idol at Ram Janmabhoomi at Ayodhya.



## Social media and Digital Media Campaigns

During the FY 2023-24, a total of 9 (nine) online/ digital campaigns were carried out for promotion of NPS and APY through the social media handles of PFRDA on the platforms of YouTube, Facebook/ Instagram (Meta), LinkedIn, Twitter (rechristened X) and the Google Display Network (GDN).

Digital campaigns were also carried across financial content websites.



### Media Activities in respect of NPS Diwas observed on 01st October 2023

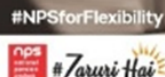


The following media activities were undertaken during the **NPS Diwas 2023**

- “NPS #ZaruriHai” 30 sec TVCs featuring the testimonial videos of the NPS subscribers were featured on English & Hindi business channels and national & regional Hindi news channels.
- Newspaper ads were carried out during the first week of October 2023 with each print campaign covering more than 100 newspaper editions on the themes of #NPSforDignity, #NPSforEquality and #NPSforSelf-esteem.



- Digital campaigns (run-on-site banners and fixed banners) on financial websites.



### 3.8.5 PFRDA on social media

Considering the challenges in traditional media and being generally labelled as a one-way communication to the public at large, the social media platforms provides a multi-pronged channel of communication and delivery of message to target audience with feedbacks from the targeted audiences.

Social media plays a vital role for outreach and engagement with the public and PFRDA in its effort of connecting and engaging with subscribers has proactively been maintaining its account with Facebook, Twitter, LinkedIn, YouTube for NPS and APY and Instagram for APY.

The followership to PFRDA social media handles are: APY Facebook page, NPS Facebook, Twitter, LinkedIn. To interact with the relevant target group and to disseminate scheme related information & updates, the APY Instagram (APY-IG) was also activated.

### 3.8.6 Public Relations and Communications

PFRDA undertakes various public relations activities/communications with an objective to enhance awareness and disseminate information regarding its policies, activities, and schemes for promoting old age income security and protecting subscriber interests.

During FY 2023-24 15 Press Releases, communicating the policy changes and developments in the schemes regulated and administered by PFRDA were issued. Also, the 7 press releases communicating the simplification of the regulations were also issued and its coverage widely shared.



During the FY 2023-24, senior management/spokesperson of PFRDA held 6 Press Meets/Media Roundtables at various locations across India viz. Delhi, Varanasi, Guwahati, Bengaluru and Mumbai. Various aspects of retirement planning, pensions and challenges associated with old age income security along with their solutions were disseminated during the regular press meets and interactions.



### 3.8.7 Training

In order to impart knowledge on the salient features of NPS/APY, the process of joining the schemes, options available for a selection of fund manager, asset allocation, annuity plans, the procedure for resolution of grievances, etc. PFRDA through its empanelled training agency has conducted numerous webinars. The details of the training conducted during the FY 23-24 are as tabulated below:

**Table No. 3.28: The Sector Wise Distribution of the Number of Training Sessions and Participates under NPS**

Sector	Number of webinars conducted	Number of Participants Trained
NPS	54	6,583
APY	57	6,641
<b>Total</b>	<b>111</b>	<b>13,224</b>

### 3.8.8 NPS and APY Information Helpdesk

Towards facilitating a human interactive system to existing and potential subscribers for accessing and procuring reliable information on NPS and APY from across the country, PFRDA is operating a dedicated NPS/APY Information Helpdesk wherein queries on NPS/APY are responded to in a professional and systematic manner. The call centre is also utilized for making outbound calls to subscribers as per requirements (viz. persistency of APY contributions, audit calls for the participants attending the Retirement Planner Workshops) and conducting surveys for improving the processes and delivery of services within the NPS architecture (viz. gauging awareness of scheme features, quality of training session etc) and Survey on voluntary exits from APY. The NPS/APY Information Helpdesk received a total of 0.90 lakhs inward calls and 5.60 lakhs outbound calls were made through the call centre during the financial year.

Presently, two toll-free numbers of the Information Helpdesk are operational i.e., 1800110708 for NPS and 1800110069 for APY

are operational and for call back services from Helpdesk, an SMS facility is also available through 'SMS NPS to 56677'. The NPS/APY Information Desk is operational for 8 hours a day (9.30 a.m. – 5.30 p.m.), 7 days a week (including Sundays) excluding National holidays.

### 3.9 Conferences, meetings and other Initiatives undertaken during FY 2023-24

#### 3.9.1 Conferences under Central and State Government Sector

Initiatives under Central and State Government Sector:

For better implementation of NPS in the Government Sector which comprises of the majority of the of NPS subscribers, PFRDA sensitize the Government Nodal offices on various issues/matters to improve their performance. In this regard, PFRDA undertakes various measures and also conducts review meetings/ video conferences with the Government Nodal offices in the Central / State Government sector.

The conference on implementation of National Pension System (NPS) by Central Govt



ministries and Central Autonomous Bodies was organized by PFRDA on 21st August 2023 and 28th February 2024 respectively at India Habitat Centre, New Delhi. The prime objective of the Conference was to provide a forum to Nodal offices for discussion on the areas of issues and concerns to provide them resolutions for better implementation of NPS in their underlying offices and also inform them recent changes in policy and regulations and CRA system and processes in order to strengthen the system. PFRDA has also felicitated top performing nodal offices of

Central Govt. ministries and CABs through 'Certificate of Commendation'. PFRDA released & distributed the updated 'Handbooks for nodal offices (DDOs / PAOs / PrAOs).

PFRDA conducted review meetings/video conferences with Central Ministries/ departments & State Governments and Central and State Autonomous Bodies during the FY 2023-2024. The details of the same is as under: -

**Table No. 3.29: Review meetings/video conferences with CGs, CABs, SGs and SABs**

Sector	Review Meetings
CG	75
CABs	248
Sub-Total (CG +CABs)	323
SG	38
SABs	332
Sub-Total (SG +SABs)	370
Total	693

S. No.	Central Govt
1	Ministry of Fisheries, Animal Husbandry and Dairying, New Delhi
2	Ministry of Power
3	Dept. of Higher Education, Ministry of Human Resource Development
4	Department of Commerce (Supply Division)
5	Ministry of Skill Development and Entrepreneurship, New Delhi
6	Ministry of Shipping
7	Pr. Controller Air Force
8	Glider India Limited
9	Ministry of Rural Development
10	Ministry of New and Renewable Energy
11	CDA (Pension Disbursement), Meerut
12	Ministry of Rural Development
13	Ministry of Petroleum and Natural Gas
14	Principal Accounts Office, Ministry of Cooperation, New Delhi
15	Ministry of Panchayati Raj
16	Department of Disinvestments, Ministry of Finance
17	Department of Public Enterprises Ministry of Finance, New Delhi
18	Joint Controller of Communication NE-2 Telecom Circle, Dimapur
19	Dept. of Chemicals and Petrochem, Ministry of Chemicals &
20	CDA (Funds), Meerut
21	Department of Financial Services
22	Department of Economic Affairs
23	Department of Expenditure
24	Department of Revenue
25	Workshop for CDA Bhatinda
26	Ministry of Railways (Meetings with 27 PrAOs)
27	NCT Delhi (Meetings with 23 PAOs)

**CABs**

<b>S. No.</b>	<b>Central Autonomous Bodies</b>
1	Indian Institute of Technology, Ropar
2	Indira Gandhi National Tribal University, Anuppur
3	Mumbai Port Trust, Mumbai
4	Indian Institute of Technology, Patna
5	Indian Institute of Science, Education & Research, Pune
6	Food Safety and Standards Authority of India, New Delhi
7	All India Institute of Medical Sciences, Bibinagar
8	Sikkim University, Gangtok
9	Central University of South Bihar, Gaya
10	Indian Institute of Technology, Indore
11	Guru Ghasidas Vishwavidyalaya
12	Central Power Research Institute, Bangalore
13	Indian Institute of Science Education and Research, Bhopal
14	National Institute of Technology Calicut
15	National Institute of Technology, Raipur
16	Mormugao Port Trust, Goa
17	Central University of Tamil Nadu, Thiruvavur
18	National Institute of Science Education and Research, Bhubaneswar
19	Dr. Harisingh Gour Vishwavidyalaya, Sagar
20	North Eastern Hill University, Shillong
21	Rashtriya Sanskrit Sansthan (Deemed University), New Delhi
22	Motilal Nehru National Institute of Technology, Allahabad
23	Central University of Jharkhand, Ranchi
24	Semi Conductor Laboratory, Chandigarh
25	Central University of Himachal Pradesh, Kangra
26	Babasaheb Bhimrao Ambedkar University, Lucknow
27	The English and foreign Languages University, Hyderabad
28	Export Inspection Council, New Delhi
29	Tata Institute of Social Sciences, Mumbai
30	Central University of Haryana
31	Kolkata Port Trust, Kolkata

32	Tripura University
33	Hemvati Nandan Bahuguna Garhwal University, Srinagar
34	National Institute of Ayurveda, Jaipur
35	All India Institute of Medical Sciences, Bilaspur
36	Indian Institute of Technology, Tirupati
37	Indian Institute of Technology, Bhubaneswar
38	National Institute of Technology, Surathkal
39	Spices Board, Cochin
40	Indian Maritime University, Chennai
41	Rajiv Gandhi University, Doimukh
42	National Water Development Agency, New Delhi
43	Central University of Jammu, Jammu
44	Central University of Kashmir, Kashmir
45	National Institute of Technology, Durgapur
46	Central Council for Research in Siddha, Chennai
47	National Institute of Technology, Hamirpur
48	Central University of Karnataka, Gulbarga
49	National Institute of Technology, Meghalaya
50	Rajiv Gandhi Institute of Petroleum Technology, Rae Bareilly
51	Indian Association for The Cultivation of Science, Kolkata
52	All India Institute of Speech and Hearing, Mysore
53	Defence Institute of Advanced Technology (Deemed University), Pune
54	Rashtriya Sanskrit Vidyapeetha, Tirupati
55	National Institute of Ocean Technology, Chennai
56	Indian Institute of Information Technology, Allahabad
57	Tobacco Board, Guntur
58	Avinashilingam University for Women, Coimbatore
59	L.G.B. Regional Institute of Mental Health, Tezpur
60	Delhi Agricultural Marketing Board, New Delhi
61	National Institute of Technology, Uttarakhand
62	National Institute of Technology, Jamshedpur
63	Mahatma Gandhi Antarrashtriya Hindi Vishwavidyalaya, Wardha
64	Indian Institute of Technology Bhilai, Raipur

65	Shri Lal Bahadur Shastri National Sanskrit University, New Delhi
66	Birbal Sahni Institute of Palaeobotany, Lucknow
67	Central Board for Workers Education, Nagpur
68	Centre for DNA Fingerprinting and Diagnostics, Hyderabad
69	Indian Inst of Information Tech Design & Manufacturing, Kancheepuram
70	Indian Institute of Space Science and Technology, Thiruvananthapuram
71	Indian Institute of Technology, Dharwad
72	National Board of Examinations, New Delhi
73	National Council for Cooperative Training, New Delhi
74	National Institute of Technology, Andhra Pradesh
75	Ramjas College, Delhi
76	Saha Institute of Nuclear Physics, Kolkata
77	School of Planning and Architecture, Bhopal
78	The Marine Products Export Development Authority, Kochi
79	DAV Post Graduate College, Varanasi
80	Ghani Khan Choudhury Institute of Engineering and Technology, Malda
81	Indian Institute of Science Education and Research, Tirupati
82	Miranda House, Delhi
83	Directorate of Defence Estates Eastern Command, Kolkata
84	National Institute of Technical Teachers Training & Research, Bhopal
85	Indian Institute of Tropical Meteorology, Pashan, Pune
86	Kirori Mal College
87	Macs Agharkar Research Institute, Pune
88	Coir Board, Ernakulam
89	School of Planning & Architectural, New Delhi
90	Indian Institute of Science Education & Research, Thiruvananthapuram
91	Central Institute of Technology, Kokrajhar
92	NIT, Srinagar
93	IIM, Lucknow
94	NIT, Agartala
95	Maitreyi College, New Delhi
96	IIT, Palakkad
97	IIIT, Delhi

98	IIM, Kozhikode
99	IIM, Jammu
100	Atma Ram Sanatan Dharam College, New Delhi
101	Dr. B R Ambedkar National Institute of Technology, Jalandhar
102	National Institute of Technology Puducherry
103	Rajive Gandhi Centre for Biotechnology
104	Satyawati College
105	Society for Applied Microwave Electronics Engineering & Research
106	Mahatma Gandhi Antarrashtriya Hindi Vishwavidyalaya, Wardha
107	Indian Institute of Management Calcutta
108	Indian Institute of Geomagnetism
109	Lakshmibai National Institute of Physical Education
110	Shaheed Bhagat Singh College
111	National Institute of Technical Teachers Training & Research, Bhopal
112	Marine Products Export Development Authority, Kochi
113	Deshbandhu College, University of Delhi
114	Indian Institute of Management Kashipur
115	Indian Institute of Science Education & Research, Berahampur
116	Ramanujan College
117	North Eastern Institute of Ayurveda and Homeopathy
118	National Institute of Plant Genome Research
119	Institute of Advanced Study in Science and Technology
120	National Institute of Plant Health Management
121	Lady Irwin College
122	Indian Institute of Management, Visakhapatnam
123	Inter University Accelerator Centre
124	National Institute of Biologicals
125	Vasant Kanya Mahavidyalaya
126	Sainik School Imphal
127	All India Council for Technical Education
128	Sainik School Kalikiri
129	Sainik School Gopalganj
130	St. Stephen's College

131	Sainik School Nalanda
132	Aryabhatta Research Institute of Observational Science
133	Aryabhatta College
134	Sainik School, Ghorakhal
135	NAAC
136	IHMCTAN
137	Ernet India
138	Rajiv Gandhi National Institute of Youth Development
139	National Institute of Design Assam
140	NIT Manipur
141	Gbp-Nihe, Kosi-Katarmal, Almora
142	IIIT Vadodara
143	University of Delhi
144	Bhaskaracharya College of Applied Sciences
145	Indian Institute of Information Technology, Nagpur
146	Mahatma Gandhi Institute for Rural Industrialization (MGIRI) Wardha Maharashtra
147	TIFAC Technology Information forecasting and Assessment Council DST Govt of India
148	Vivekananda College
149	Shaheed Sukhdev College of Business Studies
150	IIIT Una
151	Sri Guru Nanak Dev Khalsa College
152	NECTAR
153	Ram Lal Anand College
154	National Agri-Food Biotechnology Institute, Mohali
155	Institute of Hotel Management Catering Technology and Applied Nutrition
156	NITTTR Chennai
157	NCR Planning Board
158	Board of Apprenticeship Training (Wr), Mumbai
159	Centre for Nano and Soft Matter Sciences
160	National Commission for Minority Educational Institutions
161	National Council for Promotion of Urdu Language

162	Consortium for Educational Communication
163	Tarif Authority for Major Ports (TAMP)
164	National Institute of Design Haryana
165	Sri Aurobindo College Evening, University of Delhi
166	Indian Roads Congress
167	Institute of Hotel Management Catering Technology and Applied Nutrition Lucknow
168	Institute of Hotel Management Shillong
169	NABI
170	Institute of Hotel Management Catering Technology and Applied Nutrition Guwahati
171	Inter University Centre for Teacher Education
172	Ordnance Factory Khamaria
173	National Institute of Mental Health Rehabilitation
174	National Institute for Empowerment of Persons with Multiple Disabilities
175	Animal Welfare Board of India
176	Oil Industry Development Board
177	Petroleum and Natural Gas Regulatory Body
178	Indira Gandhi Delhi Technical University for Women
179	National Council for Promotion of Sindhi Language
180	IIM Amritsar
181	Indian Institute of Information Technology (IIIT), Dharwad
182	IIM Sirmaur
183	IHM, Kolkata
184	Satyawati College, University of Delhi
185	Institute of Hotel Management, Catering Technology & Applied Nutrition, Srinagar
186	Indian Institute of Technology, Hyderabad
187	Institute of Hotel Management, Catering Technology & Applied Nutrition, Hajipur
188	Indian Academy of Sciences, Bengaluru
189	The Asiatic Society, Kolkata
190	National Institute of Rural Development & Panchayati Raj
191	Gurukula Kangri Sam Vishwavidyalaya

192	Indian Institute of Petroleum and Energy
193	Atal Bihari Vajpayee Indian Institute of Information Technology and Management, Gwalior
194	Dental Council of India
195	Sainik School Kapurthala
196	Seamen's Provident Fund Organisation
197	Inter University Centre for Astronomy and Astrophysics
198	Indian Institute of Management, Bodhgaya
199	Sant Longowal Institute of Engineering and Technology, Longowal, Sangur, Punjab
200	Sanik School, Sajanpur, Tira
201	North Eastern Space Applications Centre
202	Delhi College of Arts and Commerce
203	Harish Chandra Research Institute, Prayagraj, UP
204	Fluid Control Research Institute
205	Sainik School, Bijapur
206	Indira Gandhi Institute of Physical Education & Sports Sciences
207	Indian Institute of Packaging
208	Cambay Institute of Hospitality Management, Jaipur
209	Government E Marketplace
210	PGDAV College
211	Joint Electricity Regulatory Commission for Manipur & Mizoram
212	National Institute of Animal Biotechnology, Hyderabad
213	Bose Institute
214	Wadia Institute
215	IIIT, Surat
216	IIT, Goa
217	National Institute of Advanced Manufacturing Technology
218	The Institute of Mathematical Sciences
219	Jawaharlal Nehru Centre for Advanced Scientific Research
220	Sainik School Jhunjhunu
221	Bhagini Nivedita College (University of Delhi)
222	Gati Shakti Vishwavidhyalaya

223	Sainik School, Rewari
224	IIIT, Lucknow
225	School of Open Learning, DU
226	Indian National Academy of Engineering
227	Arya Mahila P.G. College
228	National Institute of Immunology
229	National Highway Authority of India
230	Motilal Nehru College (Morning)
231	Indian Institute of Management Tiruchirappalli
232	National Institute of Pharmaceutical Education and Research Raebareli
233	Nava Nalanda Mahariharra

### SGs and SABs

East	North East	North	South	Central	West
Bihar (2) Jharkhand Odisha (2)	Assam (1) Arunachal Pradesh (1) Manipur (1) Meghalaya (1)	Himachal Pradesh (1) Jammu and Kashmir (2) Chandigarh (1) Haryana (2)	Andhra Pradesh (2) Karnataka (2) Kerala (2) Puducherry (1) Telangana (2)	Chhattisgarh Madhya Pradesh (1) Uttar Pradesh (2)	Goa (1) Gujarat (3) Maharashtra (2) Rajasthan
	Mizoram (1) Nagaland (1) Tripura (1) Sikkim (1)	Uttarakhand (2) Punjab Ladakh (1)			

\*( ) indicates no. of review meetings held with the concerned office

State Autonomous Bodies (SABs) of respective State Governments with which meetings held:

State	State Autonomous Bodies
Bihar	Bihar State Power (Holding) Company Ltd.
	Bihar Animal Sciences University, Patna
	Aryabhatta Knowledge University, Patna
	Bihar Agricultural University, Bhagalpur
	Rajendra Agricultural University, Samastipur
	Patna University, Rajpath
	Institute of Hotel Management Catering Tech & Applied Nutrition, Bodhgaya
	Tilka Manjhi Bhagalpur University, Bhagalpur
Andhra Pradesh	Acharya NG Ranga Agricultural University (ANGRAU), Hyderabad
	Dr. Y.S.R. Horticultural University, Venkataramannagudem, West Godavari
	Sri Venkateswara University, Chittoor
	Sri Venkateswara Veterinary University, Chittoor
	Board of Intermediate Education, Hyderabad
	Sports Authority of Andhra Pradesh, Hyderabad
	Andhra Pradesh Social Welfare Residential Edu Institutions Soc., Hyderabad
	Dravidian University, Chittoor
	Krishna University, Machilipatnam, Krishna District
	Acharya Nagarjuna University, Guntur
	Yogi Vemana University, Kadapa
	Dr. N.T.R University of Health Sciences, Vijayawada
	Damodaram Sanjivayya National Law University, Visakhapatnam
	Sri Venkateswara Vedic University, Tirupati
	Sri Padmavati Mahila Vishvavidyalam Womens University, Tirupati
	AP Secondary Education Society Comm of School Education AP Model Schools
	Andhra University, Visakhapatnam
	Rajiv Gandhi University of Knowledge Technologies, Guntur District
	Sri Krishnadevaraya University
Maharashtra	Social Justice & Special Assistant Department
	Yashwantrao Chavan Maharashtra Open University
	Zilla Parishad, Latur
	Directorate of Technical Education, Maharashtra

Zilla Parishad, Gondia
Zilla Parishad, Nagar
Zilla Parishad, Nandurbar
Zilla Parishad, Jalgaon
North Zone Mumbai
Zilla Parishad, Sangali
Zilla Parishad, Parbhani
Zilla Parishad, Nashik
Zilla Parishad, Raigad
Education Department
Zilla Parishad, Sambhajinagar
Pay Unit Primary, Alibag
Zilla Parishad, Ratnagiri
Zilla Parishad, Bhandara
Zilla Parishad, Raigad
Zilla Parishad, Nanded
Zilla Parishad, Gadchiroli
Zilla Parishad, Chandrapur
Zilla Parishad, Washim
Maharashtra University of Health Sciences, Nashik
Zilla Parishad, Jalna
Education Department Primary
Office of The Superintendent Pay and GPF Unit Raigad, Alibag
Office of The Superintendent, Pay & Provident Fund Unit, Palghar
Zilla Parishad, Amravati
School Education Dept State Govt of Maharashtra
Pay Unit Secondary, Thane
Zilla Parishad, Solapur
Zilla Parishad, Kolhapur
Deputy Director of Education, Mumbai Division, Mumbai
Zilla Parishad, Solapur
Zilla Parishad, Hingoli
Zilla Parishad, Yavatmal
Zilla Parishad, Palghar
Zilla Parishad, Nagpur
Zilla Parishad, Wardha
Bhiwandi Nizampur City Municipal Corporation
Maharashtra State Board of Sec and Higher Sec Education, Pune
Deputy Directory of Education (Primary), Pune
Deputy Directory of Education (Secondary), Pune

	Deputy Directory of Education (Primary), Mumbai
	Deputy Directory of Education (Secondary), Mumbai
	Zilla Parishad (Education), Thane
	Zilla Parishad (Education), Palghar
	Zilla Parishad (Education), Gondia
	Zilla Parishad (Education), Nagar
	Zilla Parishad (Education), Nandurbar
	Zilla Parishad (Education), Jalgaon
	Zilla Parishad (Education), Hingoli
	Zilla Parishad (Education), Bhandara
	Zilla Parishad (Education), Sangali
	Zilla Parishad (Education), Washim
	Zilla Parishad (Education), Jalna
	Zilla Parishad (Education), Amravati
	Zilla Parishad (Education), Solapur
	Zila Parishad (Education), Kolhapur
Karnataka	Karnataka Government
	Sanjay Gandhi Institute of Trauma & Orthopaedics, Bangalore
	Raichur Institute of Medical Sciences, Raichur
	Karnataka State Khadi and Village Industries Board
	Karnataka Institute of Medical Sciences, Hubballi
	Karnataka forest Department
	Karnataka Samskrit University
	Visvesvaraya Trade Promotion Centre
	Karnataka Udyog Mitra
	Dharwad Institute of Mental Health and Neurosciences
	Vijayanagar Institute of Medical Sciences, Ballari
	Chamarajanagar Institute of Medical Sciences
	Mandya Institute of Medical Sciences, Mandya
	Karnataka State Tourism Development Corporation Limited
	Chikkamagaluru Institute of Medical Sciences
	Administrator M & G Projects Belagavi
	Shri Atal Bihari Vajpayee Medical College and Research Center
	Karnataka State Textile Infrastructure Development Corporation Ltd.
	University of Agricultural and Horticultural Sciences Shivamogga
	Hassan Institute of Medical Science, Hassan
	Abdul Nazir Sab State Institute of Rural Development and Panchayat Raj
	Belagavi Institute of Medical Sciences Belagavi
	Karnataka State Remote Sensing Applications Centre

	Bangalore Medical College & Research Institute
	Directorate of Municipal Administration
	Institute of Nephro Urology
	Bhadra Command Area Development Authority office, Malavagoppa
	Karnataka State AIDS Prevention Society
	National Horticulture Mission Agency
Gujarat	Municipal School Board, Bhavnagar
	Gujarat Medical Education & Research Society, Gandhi Nagar
	Municipal School Board Rajkot
	Surat Municipal Corporation
	Gujarat National Law University
	Sawani Associates
	Gujarat Environment Management Institute, Gandhinagar
	Directorate of Pension and Provident Fund (NPS) Gandhinagar Gujarat
	Sheth Vadilal Sarabhai General Hospital & Sheth Ahmedabad
Kerala	Kerala Kalamandalam Deemed University
	Travancore Devaswom Board
	Urban Affairs
	Thunchath Ezhuthachan Malayalam University
	University of Calicut
	Kerala State Sports Council
	Kerala Sahitya Akademi
	SG of Kerala
	Director of Panchayat
	Kerala University of Health Sciences, Thrissur
	Kerala State Library Council
	Kerala Veterinary & Animal Sciences University
	Mahatma Gandhi University, Kottayam
	Kerala Sangeetha Nataka Akademi, Thrissur
	University of Kerala
	Cochin University of Science and Technology
	Thiruvananthapuram Development Authority
	Guruvayur Devaswom
	Kerala Water Authority
	Sree Sankaracharya University of Sanskrit, Kalady
	Mahatma Gandhi University, Kottayam
	State Institute of Languages
	Kerala State Road Transport Corporation
	Kerala State Housing Board

	Kerala Tailoring Workers Welfare Fund Board Pattom
	Kerala State Electricity Board Ltd
	Kerala State Pollution Control Board
	Kerala University of Fisheries and Ocean Studies
	Vasthuvidya Gurukulam
	Kerala Khadi & Village Industries Board
	Kerala Agricultural University
	Greater Cochin Development Authority
	Kannur University
Madhya Pradesh	Madhya Pradesh Power Generating Company Limited
	Rajmata Vijayaraje Scindia Krishi Vishwavidyalaya, Gwalior
	M P Power Transmission Company Ltd
Telangana	Telangana Social Welfare Residential Educational Institutions Society
	Secretary, Mahatma Jyothiba Phule Telangana Backward Classes Welfare Residential Educational Institutions Society, Hyderabad
	Telangana Minorities Residential Educational Institutions Society
	Greater Hyderabad Municipal Corporation
	Treasuries and Accounts Department
	Water and Land Management Training and Research Institute
	Hyderabad Metropolitan Development Authority
	Telangana State Board of Intermediate Education
	P.V. Narsimha Rao Telangana Veterinary University
	Commissioner Telangana Vaidya Vidhana Parishad
	Quli Qutub Shah Urban Development Authority, Hyderabad
	Sports Authority of Telangana State
	Hyderabad Metropolitan Water Supply and Sewerage Board
	Professor Jayashankar Telangana State Agricultural University
	Secretary Telangana Tribal Welfare Residential Educational Institutions Society
	Agricultural Marketing Department
	Nizam's Institute of Medical Sciences
	Sri Konda Laxman Telangana State Horticultural University, Mulugu, Siddipet District
	MNJ Institute of Oncology and Regional Cancer Centre Blood Bank
Uttar Pradesh	Autonomous State Medical College, Firozabad
	Pension Directorate UP
	Ayodhya Development Authority, Faizabad
	Autonomous State Medical College Basti
	Madhav Prasad Tripathi Medical College Siddharth Nagar
	Khwaja Moinuddin Chishti Language University Lucknow

Haryana	Board of School Education Haryana
	Hindu Kanya Mahavidyalay, Jind
	D.A.V.(P.G.) College Karnal
	CDL Govt. Polytechnic Education Society, Nathusari Chopta
	Municipal Corporation, Faridabad
	Dr. Ganesh Dass D.A.V College of Education for Women, Karnal
	I.B.(PG) College, Panipat
	Chaudhary Devi Lal University, Sirsa
	Dakshinharyana Bijli Vitran Nigam
	Haryana Women Development Corporation
	Mahila Mahavidhyalaya Jhojhu Kalan Charkhi Dadri
	Arya Girls College Ambala Cantt Haryana (Govt. AIDED)
	F. C. College
	K L Mehta Dayanand College for Women Faridabad
	Haryana Power Generation Corporation Ltd
	Govt. Polytechnic for Women Morni Panchkula
	RKSD College Kaithal
	Dayanand College Hisar
	Sh. L.N. Hindu College, Rohtak
	Fateh Chand College for Women
	Rao Lal Singh College of Education, Sidhrawali, Gurugram
	Haryana Roadways Engineering Corporation
	Fateh Chand College for Women
	Micro Irrigation & Command Area Development Authority
	Chhotu Ram Polytechnic, Rohtak
	Hindu Kanya Mahavidyalaya, Jind
	Uttar Haryana Bijli Vitran Nigam Limited
	Vaish College, Bhiwani
	DAV College, Pundri
	Maharaja Agrasen College for Women, Jhajjar
	Haryana Water Resources Authority
	Tika Ram College of Education
	Fateh Chand College for Women
	The Kurukshetra Karnal Co-Operative Milk Producers Union Limited.
	Shri Krishna Ayush University Kurukshetra
	I.B.(PG) COLLEGE, PANIPAT
	Pt. B.D. Sharma University of Health Sciences, Rohtak
	Arya Kanya Mahavidhyalaya Shahabad Markanda
	CRM Jat Hisar

	Board of School Education Haryana
	C.R. College of Education, Rohtak
	BPSMV Khanpur Kalan
	GMN College Ambala Cantt
	S. D. College, Panipat
	C.R. College of Education , Rohtak
	Dada Lakhmi Chand State University of Performing & Visual Arts Rohtak
	Ch. Ishwar Singh Kanya Mahavidyalaya, Dhand-Dadwana
	Municipal Committee, Kundli
	G M N College, Ambala Cantt
	SKAU Kurukshetra
	Hindu College of Education, Sonipat
	Guru Nanak Khalsa College, Yamuna Nagar
	K M College of Education, Bhiwani
	Municipal Committee Punhana
	Govt. Polytechnic Loharu
	Haryana Khadi and Village Industries Board
	M. N. College Shahabad Markanda
	Haryana Electricity Regulatory Commission, Panchkula
	S. D. (P.G.) College, Panipat
	CMK National PG College, Sirsa
	Lala Lajpat Rai University of Veterinary & Animal Sciences
UT-Chandigarh	State Legal Services Authority
Goa	Corporation of The City of Panaji
Mizoram	Lai Autonomous District Council
	Chakma Autonomous District Council
	Millennium Centre Authority
Assam	Assam Rajiv Gandhi University of Cooperative Management
Manipur	Manipur State Power Company Limited
	Manipur State Power Distribution Company Limited
	Jawaharlal Nehru Institute of Medical Sciences, Imphal
Odisha	Kalahandi University
	ITT Choudwar
	Maharaja Sriram Chandra Bhanja Deo University
	Rama Devi Women's University
	Angul Municipality
	Dept. of CSE, Parala Maharaja Engineering College, Berhampur
	Madhusudan Law University, Cuttack
	Odisha Adarsha Vidyalaya Sangathan

	Odisha University of Agriculture & Technology (OUAT), Bhubaneswar
	Ravenshaw University, Cuttack
	Veer Surendra Sai University of Technology, Burla
	Institute of Textile Technology, Choudwar, Cuttack
	Gangadhar Meher University, Sambalpur
	Sambalpur University
	Acharya Harihar Post Graduate Institute of Cancer, Cuttack
	Fakir Mohan University, Vyasa Vihar, Balasore
	Keonjhar Municipality
	Biju Patnaik Film and Television Institute of Odisha, Cuttack
Uttarakhand	Nagar Panchayat, Ukhimath
	Nagar Panchayat, Kaladhungi
	Uttarakhand Ayurveda University
	Nagar Panchayat, Dineshpur
	Chief Education officer
	Nagar Palika Parishad, Kichha
	Nagar Panchayat, Sultanpur
	Doon University
	Nagar Panchayat Badrinath
	Uttarakhand Khadi and Village Industries Board
	DBS (PG) College Dehradun
	Nagar Panchayat Swargashram, Jonk
	Nagar Palika Parishad, Dugadda
	Nagar Panchayat, Jhabrera
	B T K I T Dwarahat, Almora
	Uttarakhand Electricity Regulatory Commission
	Urban Development Directorate, Dehradun
	Nagar Palika Parishad, Mussoorie
	Directorate of Treasuries Pension and Entitlements Govt of Uttarakhand
	Nagar Palika Parishad, Nainital
	Uttarakhand Sabhi Ke Liye Shiksha Parishad Samagra Shiksha
	SGRR PG College, Dehradun
	Nagar Nigam, Roorkee
	Uttarakhand Technical University, Dehradun
	Nagar Panchayat, Nandprayag
	Nagar Panchayat, Kirtinagar
	GBPIET, Pauri Garhwal

	Nagar Palika Parishad Shivalik Nagar
	Education Department of Uttarakhand
	Nagar Palika Parishad, Khatima
	Nagar Panchayat, Augustmuni
	Nagar Panchayat. Purola
	Uttarakhand Jal Sansthan, Dehradun
	Nagar Palika Parishad, Barkot
	Herbal Research & Development Institute
	R.M.P. (P.G.) College, Gurukul Narsan (Haridwar)
	Nagar Nigam, Kotdwar
	Nagar Palika Parishad, Vikasnagar
	NAGAR PANCHAYAT, SATPULI
	NAGAR NIGAM, AKSHIPUR
Jammu & Kashmir	University of Jammu
	Cluster University of Jammu
	SKUAST- Kashmir
	Jammu & Kashmir Khadi and Village Industries Board
	Jammu and Kashmir Academy of Art Culture and Languages
	Jammu and Kashmir Entrepreneurship Development Institute
	Jammu & Kashmir Legal Services Authority
	Jammu and Kashmir State Power Development Corporation, Jammu
	Jammu & Kashmir Board of School Education
	Islamic University of Science and Technology
	Cluster University Srinagar
Assam	Assam Electricity Regulatory Commission
	ASSAM RAJIV GANDHI UNIVERSITY OF COOPERATIVE MANAGEMENT
	ASSAM TEA EMPLOYEES PROVIDENT FUND ORGANIZATION
	Judicial Academy, Assam
UT-Ladakh	University of Ladakh
UT-Puducherry	Local Administrative Department

### 3.9.2 Steps initiated for smooth implementation of NPS in Government Sector

#### 3.9.2.1 Measures suggested to CG Ministries/ Central Autonomous Bodies/ State Govts/State Autonomous Bodies for smooth implementation of NPS

Nodal offices under Central Govt sector were advised during review meetings/interactions to adhere to various provisions provided under CCS (NPS) Rules, 2021, to ensure timely completion of activities under NPS.

a. Nodal offices under CG and SG sector have been advised to follow the timelines prescribed by DoE, GoI for completion of various NPS related activities with respect to upload of SCFs and remittance of NPS contributions.

b. It was advised to Nodal offices under CG and SG to hold regular meetings cum workshops for their underlying Nodal offices in order to sensitize them on the key areas of concern and operational matters.

c. The oversight offices under CG and SG sector, viz, PrAOs/DTAs were advised to review performance of their underlying PAOs / DTOs and ensure that the NPS related activities are completed in a time bound manner.

d. State Governments were advised to consider undertaking certain policy level measures for effective implementation of NPS in the State such as

- Framing of NPS rules while specifying timelines,
- Constitution of NPS Oversight and Review Committee,
- Setting up of dedicated NPS cell for smooth handling of various NPS related matters,
- Consider enabling provisions under NPS in line with Gazette notification dated 31.01.2019 issued by DFS, Ministry of Finance viz. enhancement of employer

contribution, enabling choice of Investment pattern and Pension Fund (PF) for the employee-subscribers, provision of compensation in case of non-deposit or delayed deposit of NPS contributions,

- Inclusion of NPS related activities as a part of regular / internal audit and
- Adoption of Online PRAN generation module (OPGM) & Server to Server Integration (STS) process for timely completion of NPS activities.

#### 3.9.2.2 Advisories and Circulars issued for smooth implementation of NPS

- PFRDA (Framework for Prevention and Reporting of Fraud Under NPS Architecture) Guidelines, 2023.
- Pension Fund Regulatory and Development Authority (Digital Safety Practices for Government Nodal offices under NPS Architecture) Advisory, 2024.
- Monthly communication to Nodal offices for Resolution of pending grievances.
- General Advisory through letters for improvements required in performance parameters.
- General Advisories for concerns in upload/remittance of contributions.
- General advisories for PFRDA's Subscriber Awareness Programme.
- Communication to Nodal offices for framing a policy for Prevention and Reporting of Fraud Under NPS Architecture for Government Sector and its implementation.
- Communication to Nodal offices for enhanced due diligence for capturing / updating of subscriber's details (KYC, Mobile no., Name change etc) under NPS.
- Communication to Nodal offices for technological updations like 'Securing NPS transactions through Aadhaar-based access of CRA system under the Government sector'.

### 3.9.2.3 Policy-related matters taken up by PFRDA with CG Ministries/ Central Autonomous Bodies/ State Govts/State Autonomous Bodies for smooth implementation of NPS

a. Matter regarding framing of NPS Rules for their respective employees, in reference to CCS (NPS) Rules, 2021 notified by DoPPW was taken up with Principal Secretary (Finance) / Additional Chief Secretary (Finance) of all the State Governments.

b. Matter regarding adoption of provisions of CCS (NPS) Rules, 2021 for AIS employees and employees of CABs was taken up with DoPT and FA's/CCA's respectively for their underlying employees.

c. Matter regarding adoption of provisions of CCS (NPS) Rules, 2021 for Railway Servants was taken up with Railway. As informed by them, they are in advanced stage to make suitable decision on the matter.

### 3.9.2.4 Leveraging of technological initiatives Server to Server (STS) Integration and OPGM (Online PRAN Generation Module)

a. The department through various forums sensitizes the Nodal offices to adopt and implement OPGM and STS Integration so as to curtail the delays shall decrease the delays in PRAN generation and remittance of NPS contributions.

- **OPGM-** To ensure timely registration of subscriber's under NPS, the Govt Nodal offices under CG/SG sector were advised to adopt OPGM (Online PRAN Generation Module) to eliminate delay in PRAN generation as well as rejection of subscriber registration forms.

- **STS-** To adopt STS (Server to Server) integration of the nodal offices' financial software package with CRA system.

b. The cumulative status of adoption of OPGM and STS by CG/SG Nodal offices is as under:-

As on 31.03.2024, CGA has enabled STS for the 66 Civil ministries (CG Sector) for PRAN generation.

**Table No.3.30: No. of Civil ministries (CG Sector) for PRAN generation**

S. No.	Ministry/Dept Name
1	CBEC, Department of Revenue, Ministry of Finance
2	Ministry of Information and Broadcasting
3	Andaman and Nicobar Islands Administration
4	Ministry of Culture
5	Ministry of Health and Family Welfare
6	Ministry of Labour and Employment
7	Ministry of Textiles, New Delhi
8	Ministry of Power
9	Ministry of Agriculture
10	Department of Commerce
11	Ministry of Science and Technology
12	Ministry of Earth Sciences
13	Ministry of Water Resources
14	Ministry of Mines
15	Ministry of Civil Aviation and Tourism
16	Ministry of Planning Statistics and Programme Implementation
17	Ministry of Panchayati Raj

18	Ministry of External Affairs
19	Ministry of Urban Development and Urban Poverty Alleviation
20	Department of Expenditure, Ministry of Finance
21	Department of Revenue, Ministry of Finance
22	Ministry of Development of North Eastern Region
23	Department of Indian Audit and Accounts
24	Ministry of Industry
25	Ministry of Skill Development and Entrepreneurship, New Delhi
26	Ministry of Social Justice and Empowerment
27	Dept of Chemicals and Petrochem, Ministry of Chemicals & Fertilizers
28	Central Pension Accounting Office
29	Ministry of Corporate Affairs
30	Ministry of Law and Justice
31	Dept of IT, Ministry of Telecommunication & Information Technology
32	Ministry of Steel
33	Department of Fertilizers, Ministry of Chemicals and Fertilizers
34	CBDT, Department of Revenue, Ministry of Finance
35	Ministry of Rural Development
36	Ministry of Personnel, Public Grievances and Pensions
37	Ministry of Shipping
38	Ministry of Consumer Affairs, Food and Public Distribution
39	Ministry of Women and Child Development
40	Ministry of Petroleum and Natural Gas
41	Ministry of New and Renewable Energy
42	Ministry of Road Transport and Highways
43	Ministry of Youth Affairs and Sports
44	Ministry of Environment, Forests & Climate Change
45	Ministry of Coal
46	Department of Atomic Energy
47	Department of Economic Affairs, Ministry of Finance
48	Ministry of Tribal Affairs
49	Presidents Secretariat
50	Department of Financial Services, New Delhi
51	Election Commission
52	Department of Disinvestments, Ministry of Finance
53	Department of Commerce (Supply Division)
54	Ministry of Minority Affairs

55	Dept. of Higher Education, Ministry of Human Resource Development
56	Department of Space
57	Rajya Sabha, New Delhi
58	Dept. of School Education and Literacy, Ministry of HRD
59	Ministry of Food Processing Industries
60	Lok Sabha Secretariat
61	Union Territory of Daman and Diu
62	Union Territory of Lakshadweep
63	Department of Public Enterprises Ministry of Finance, New Delhi
64	Directorate of Accounts, UT of Dadra & Nagar Haveli, Silvassa
65	Ministry of Fisheries, Animal Husbandry and Dairying, New Delhi
66	Principal Accounts Office, Ministry of Cooperation, New Delhi

Further for Subscriber Contribution, as on 31/03/2024, STS has been implemented for the following:

related to upload of contributions (list is provided below)

I. Ministry of Railway has enabled STS for contribution and 156 PAOs (out of 206 registered PAOs) have successfully enabled and uploading contribution for mapped Subscribers (list enclosed).

- PAO, O/o CGA, Ministry of Finance, Dept. of Expenditure
- PAO, INGAF, New Delhi
- Public Financial Management System, New Delhi

II. CGA has also started STS for contribution. As of now 3 PAOs under Dept. of Expenditure have successfully completed the activity

The Status of adoption of OPGM by CG and CAB Nodal offices as on 31/03/2024 is placed as under:

**Table No.3.31: List of CGs & CABs Nodal Offices adopted OPGM**

Accounting Formation	No. of Nodal Offices Adopted OPGM
Civil	431
Defense	183
Post	24
Railways	169
Telecom	31
NCT of Delhi	0
CABs	264
<b>Total</b>	<b>1102</b>

- i. As on 31.03.2024, total of 16 SGs have adopted STS and the list of SGs is as under:

**Table No.3.32: List of SGs have adopted STS**

Particulars	State Government	
<b>State Governments Adopted STS as on 31-03-2024</b>	Andhra Pradesh Assam Bihar Chhattisgarh Jharkhand Haryana Karnataka Maharashtra	Odisha Punjab Rajasthan Himachal Pradesh Tripura Uttar Pradesh Uttarakhand Manipur

- ii. As on 31.03.2024, total 55 SABs have adopted STS and the list of SABs is as under:

**Table No.3.33: List of SABs Nodal Offices have adopted STS**

SG	No. of SAB Nodal Offices Adopted STS
Maharashtra	54
Uttarakhand	1
<b>Total</b>	<b>55</b>

- iii. As on 31.03.2024, total 32 SGs/UTs have adopted OPGM and the list of State Govt. is as under:

**Table No.3.34: List of SGs have adopted OPGM**

Particulars	State Government		
<b>State Governments Adopted OPGM as on 31-03-2024</b>	<ul style="list-style-type: none"> <li>Andhra Pradesh</li> <li>Arunachal Pradesh</li> <li>Assam</li> <li>Bihar</li> <li>UT Chandigarh</li> <li>Goa</li> <li>Gujarat</li> <li>Haryana</li> <li>Jammu &amp; Kashmir</li> <li>Himachal Pradesh</li> <li>Karnataka</li> </ul>	<ul style="list-style-type: none"> <li>Kerala</li> <li>Madhya Pradesh</li> <li>Maharashtra</li> <li>Manipur</li> <li>Meghalaya</li> <li>Mizoram</li> <li>Nagaland</li> <li>Orissa</li> <li>Puducherry</li> <li>Punjab</li> <li>Rajasthan</li> </ul>	<ul style="list-style-type: none"> <li>Sikkim</li> <li>Tamil Nadu (Only for AIS)</li> <li>Tripura</li> <li>Uttar Pradesh</li> <li>West Bengal (Only for AIS)</li> <li>Chhattisgarh</li> <li>Uttarakhand</li> <li>Jharkhand</li> <li>Telangana</li> <li>Ladakh</li> </ul>

iv. As on 31.03.2024, total **1,515** SABs have adopted OPGM and the list of SAB Nodal offices is as under:

**Table No.3.35: List of SABs Nodal offices have adopted OPGM**

Name of the State Government	No. of SABs/ SAB Nodal offices adopted OPGM
Arunachal Pradesh	7
Andhra Pradesh	17
Assam	16
Bihar	11
Chandigarh	3
Chhattisgarh	19
Goa	9
Gujarat	12
Haryana	354
Himachal Pradesh	223
Jammu & Kashmir	25
Karnataka	118
Kerala	22
Ladakh	1
Madhya Pradesh	15
Maharashtra	103
Manipur	3
Meghalaya	2
Mizoram	4
Odisha	40
Puducherry	1
Punjab	206
Rajasthan	74
Telangana	13
Uttar Pradesh	93
Uttarakhand	124
<b>Grand Total</b>	<b>1,515</b>