



भारत सरकार GOVERNMENT OF INDIA
रेल मंत्रालय MINISTRY OF RAILWAYS
रेलवे बोर्ड (RAILWAY BOARD)

RBA No. 82/2019

No. 2018/AC-II/21/3

New Delhi, dated: 12.09.2019

**PFAs and PCPOs,
All Indian Railways and PUs**

Sub: Minutes of meeting of Board (FC & MS) with Dy. CAOs and Dy. CPOs of all Zonal Railways and Production Units held on 04.09.2019 and 05.09.2019 in Board's office.

Minutes of the meeting held on 4th and 5th September, 2019 in Railway Board's office is enclosed for information and necessary action.

DA: As above


(Anjali Goyal)
Pr. Executive Director/Accounts
Railway Board

Copy to:

- i. PPS to FC for information of FC
- ii. PSO to MS for information of MS
- iii. ED/EG
- iv. Ex. Vice President, NSDL

Minutes of meeting of Board (FC & MS) with Dy. CAOs and Dy. CPOs of all Zonal Railways and Production Units held on 04.09.2019 and 05.09.2019 in Board's office

A meeting of Dy. CAOs and Dy. CPOs of all Zonal Railways and Production Units was held on 04.09.2019 and 05.09.2019 in Railway Board to review the progress of National Pension System (NPS). The list of participants is at **Annexure -1**. The minutes of the meeting are as under:

1.0 Opening Address:

1.1 Welcome Address by PED/A:

- PED/A welcomed all the participants and mentioned that review Reports received from NSDL and PFRDA on functioning of NPS on Railways have revealed that there are several areas requiring improvement and constant monitoring by both Personnel and Accounts Department. Therefore, it was felt necessary to hold this meeting of Dy. CAOs and Dy. CPOs to convey Board's concern on these issues and discuss the same with officers in charge of NPS on Railways.

1.2 Keynote Address by FC(Railways):

- FC welcomed the participants and stated that National Pension System is in the 16th year of its inception.
- He recalled the challenges their Railways had faced on introduction of the scheme and the way they were addressed successfully.
- However, continuous monitoring is required to address the delays and deficiencies in registration and remittance of funds.
- Registration process of the new appointees should be completed within one month of joining service and old cases of non-IRA compliance should be cleared in a time bound manner
- The Contributions of the subscribers which have not been transferred to Trustee Bank and are lying in Suspense should be tracked at the earliest and transferred as they are the legitimate contributions of the employees.
- The delays in remittance of these funds shall attract penal interest for which responsibility will be fixed.
- FC desired the Railways/PUs to set right all the prevailing deficiencies of the system in close coordination with Personnel Branch.

1.3 Address by MS

- MS welcomed the participants and thanked Accounts Dte for conducting such an important meeting with officials of Accounts and Personnel Department.
- He mentioned that the no. of subscribers to the system have already crossed 7 lakhs and are increasing day by day. Therefore, it is joint responsibility of both Accounts and Personnel to work together to remove the deficiencies of the system.
- He mentioned that considering the importance of this area of work, ED/EG has been nominated as nodal officer in Establishment Dte in Railway Board to address the NPS issues.
- He desired that PCPOs should also nominate a Nodal officer in Personnel Dept in HQ and other Unit for the NPS work. NPS Cells/Sections should be formed for dealing with NPS work.

- Referring to FC's letter for setting up of monitoring Committees of Dy. CPO and Dy. CAO under FA&CAO, he desired PCPOs to immediately nominate officer from Personnel Deptt, if not already done. The Committee should hold meeting atleast once a month.
- There should be no delay in registration of new employee. The Subscriber Registration form should be got filled at the time of joining report itself.
- In case the employee already has as a PRAN from his previous establishment, the same should be brought under Government Sector NPS Scheme by filling stipulated form instead of generating new PRANs.
- He wished all success to the meeting.

2.0 Agenda Items:

Director Finance Accounts made a presentation on the Railway wise performance during Aug., 2018 to July 2019 on important parameters as under:

2.1 Delay in Subscriber Registration:

Registrations of only 4% subscribers was done within one month of joining and remaining 96% were done after one month. Substantial delay in Subscriber Registration noticed in CR (3913 cases), ER (3011 cases), NR (3444 cases), CLW (364 cases), ICF (387 cases), CORE (113 cases) and (168 cases).

Action:

- PED/A mentioned that as already directed by Board (FC), it should be made mandatory for new entrants to submit PAN, Bank Account details and CRSF-1 form duly filled along with joining report.
- The Railways/PUs should explore feasibility of online PRAN Registration in consultation with NSDL. A few units have already started the process and are getting PRAN immediately. But the same should be done with due validation so that only bonafied employees are entered.
- Old legacy cases where PRAN was generated without filling up of Registration form on request of Railways, should be reviewed and Registration forms of those still in service should be got filled at the earliest. For the cases where the employees are not in service, the details should be located from PPAN registers and other office/service record for contacting them to arrange necessary action for clearance of these cases.
- CR, ER, NR mentioned that the delays are mainly due to Bungalow peons, substitutes and apprentices where the registration takes place after regularisation.
- Western Railway pointed out that delay in PRAN generation is also because of non-availability of Facilitation Centre at the city where PAO is located. NSDL advised the office to send such forms directly to Mumbai office along with the tracking no. Additionally, NSDL can map the Railway office with the concerned CRA-FC for better control.
- Further implementation of online generation of PRAN shall obviate these delays altogether.

2.2 Rejection of forms submitted:

Review of the position of rejected cases revealed that in 898 cases, registration forms were rejected by CRA - Facilitation Centres. Further, in ECR out of 130 rejected application 71 were from Dhanbad Div; in NCR out of 105 rejections 91 were from of ALD Div.; in NR out of 99 rejected cases, 45 were from LKO Div, in SECR out of 55 rejections, 43 were from BSP Div and in SWR out of 57 rejections, 48 were from Hubli Div. In case of PUs, maximum rejections were in MCF/RBL (8), CLW (5) and RCF (4).

Action:

- PED/A desired to streamline the system in both Personnel and Accounts branches to ensure completeness of forms w.r.t employment details, mandatory details and required documents, before submission to CRA - Facilitation Centres.
- PAOs should ensure authorisation/attestation of the forms before forwarding to CRA-FC
- The status of forms submitted should be tracked in the CRA website where the same is available along with reasons of rejection.
- Rejected forms, if any, should be resubmitted in quickest possible time with complete details/corrections.
- NSDL shall share a list of check points for the acceptance of CSRF.
- SECR brought out that the Railways are not getting any updates on changes in the version of the CSRF.
- NSDL stated that such intimations are sent to Nodal offices. Further the updated forms are available on NSDL site. Henceforth, such communication will also be advised to Railway Board for circulation.

2.3 NPS contribution being deducted from salary without PRAN:

As per information obtained from IPAS, there were 1024 employees without PRAN from whom NPS deductions were made from salary in the month of July, 2019. Of these, 415 cases were in SCR, 404 cases in SWR and 119 cases in CR. This implies that the NPS recoveries in these cases would lie in the suspense and will lead to loss of interest to subscribers, which will have to be borne by the Railways. This position is available to the Railways

Action:

- PED/A desired that IPAS exception reports should be viewed and acted upon by all Railways
- All these cases may be reviewed, PRAN generated at the earliest, subscription remitted to the Trustee Bank forthwith.

2.4 Non-IRA PRANs:

There are 13,996 non-IRA compliant subscribers on Railways of which 46 are still active (where subscription is being received.) These include NR(14), SCR(10), CR (6), NCR (3), WR (3).

Action:

- 13950 PRANs of IR having balance, have been deactivated which need to be investigated to rule out irregularity.
- The Railways should immediately complete the procedure of registration of 46 Active PRANs and make them IRA compliant.
- For hard core cases where the employee are not traceable, the details can be located from PPAN Register and other office records and the subscriber should be contacted by deputing the Welfare Inspectors, wherever necessary, so these cases can be cleared.
- The nominated officials for the 'oversight mechanism' should check the MIS of IPAS and NSDL Dashboard on regular basis for needful action.

2.5 NIL credit PRANs:

In 11,148 cases the credits were not received for period from 1 month to over 5 years after generation of PRAN. These include CR 1689 (876 cases in Mumbai Div), ECR - 1596 (535 cases in Dhanbad) and NR - 2041 (598 cases in LKO Div, 555 in MB Div and 520 in DLI Div). As regard PU, there were 50 such cases in MCF/RBL, 26 cases in CORE and 15 in CLW.

Action:

- Railways need to investigate these cases and upload the contribution at the earliest.
- ER asked for the PRAN wise details of such cases. CRA informed that this report is sent to them on regular basis and also available on the Dashboards. CRA gave a demo of various reports available on the dashboard. The process for requesting non-standardized report was also explained.

2.6 Number of PRANs without Nomination and Mobile details

There are 35025 PRANs with nomination details and 44553 PRANs without Mobile No. Non-availability of Nomination details will delay settlement in case of Death of a Subscriber.

Action:

- Mobile number has been made mandatory in CSR Form. For old cases, DDO/PAO should insist on providing the same with the help of WLI. Subscribers should be educated about importance of having nomination and mobile no. in their PRANs.
- Nomination and Mobile no. should be collected from every subscriber and updated immediately.
- As a onetime effort, the Mobile numbers and email ids of these subscribers can be forwarded to NSDL for back end updation.

2.7 Subscribers flagged in the system:

Railways have flagged 9948 subscribers as deserters in the system. However, 769 of them are receiving NPS credits. These include 155 over CR, 115 on ECR, 89 on NR, 66 on SER and 15 on MCF/RBL in PUs

Action:

- Railways may review position, as each Railways have subscribers receiving credits after flagging
- To remove flagging, PAO can select the option “not applicable” available under the ‘current status’ field.

2.8 Subscriber Coverage:

There is substantial gap in no. of registered subscribers and those receiving credits viz. ECR - 83.06%, NR - 87.56% and NER and SCR 89%.

Action:

- DDOs/PAOs should ensure all the registered subscribers are receiving regular contribution credits
- SCFs uploaded should get matched and booked in the CRA system. Cancelled SCFs need to be re-uploaded on time.
- The regular monthly contributions should be uploaded as “regular” and arrear contributions as “arrear”.

2.9 Gap in PAOs registered and PAOs uploading contribution:

There are 199 registered PAOs on Railways. 7 to 17 PAOs are not uploading contribution every month.

Action:

- Such PAOs may be identified. In case there is no subscribers under them or the unit has closed they may be deactivated from system.

2.10 Subscribers getting credits within 7 days of respective/previous salary month

On an average only 77% of subscribers are getting credit within 7 days of payment of salary. ECR (37.78%), NR (50.70%), CLW (27.66%), RWP (38.48%) and Metro Railway (40.27%) are cause of concern.

Action:

- The delay in remittances in Railways may be due to:
 - different wage periods.
 - Non-drawal of salary due to absenteeism etc.
- Delay in crediting contribution impacts Pension wealth and resultant grievances. Remittance should be made on date of payment of salary itself.
- Government orders envisage payment penal interest by employer in case of delays
- Railways may ensure NPS contribution is credited to Trustee Bank on the payment day itself for all subscribers.
- Analyse non-credit cases to ensure that these include only those cases where salary is not drawn for any reason.

2.11 Credit Analysis:

There are 2,80,485 subscribers who have received less than 12 contributions during Aug., 2018 to July , 2019. 40621 PRANs have not received even a single credit during the above period.

Action:

- Both Drawing officers and PAOs need to check at time of salary:
 - No. of subscribers of their unit.
 - No. of subscribers for which subscription is deducted
 - Reasons for gap
 - Upload the regular contributions under “regular” head and arrear contributions under “arrear” head.
 - Do not combine contributions for more than 1 month under one single month. For e.g. If a PAO has missed to upload contributions for the month of July and August 2019, and is uploading regular contribution for the month of September 2019, then these missing contributions should be uploaded as separate entries by selecting the month and year as July 2019 and August 2019 as regular in the month of September 2019 in the FPU.
 - Ensure that SCFs uploaded gets processed/matched and booked in the CRA system.

2.12 Funds Returned by Trustee Bank:

49 funds transfers amounting to Rs 66.32 cr were returned by the Trustee Bank during last one year. Maximum funds were returned in NWR and WCR(6 each) and SCR and CORE (5 each).

Action:

- PAO should ensure that the Transaction ID of the SCF uploaded on NPSCRA website is correct and amount matches with SCF at the time of fund transfer to Trustee Bank so that there are no rejections.
- Matching status (Matched and Booked) should be monitored in the CRA System.

2.13 SCFs cancelled:

The SCFs are cancelled, if the funds thereof are not remitted within 10 working days. 28 SCFs were cancelled during last one year of which 7 pertain to NR, 4 to NER and 3 each to WCR and SR.

Action:

- The funds should be remitted on the day of salary payment itself with details of transaction id of SCF.
- In case of cancellation, SCF should be uploaded and funds transferred at the earliest.

2.14 Error Rectification Module

There are three types of Error Rectification - rectification of credit to wrong PRAN, excess credits to PRAN and withdrawal of non-NPS subscription. Error rectification of 1072 transactions amounting to Rs. 51.04 lakhs credited to wrong PRAN (335 items on SR); 1432 transactions of excess credits amounting to Rs 36.71 lakhs (Rs 34.55 lakhs on SER) and 66 cases of non-NPS subscribers amounting to Rs 2.81 cr took place during last one year.

Action:

- NSDL highlighted that uses of ERM functionality requires caution as in past some incidents have occurred where Nodal Office have used ERM functionality with wrong intent
- PED/A emphasised for putting in place a system which ensures that the rectification are genuine cases. ER explained that they detected these cases of wrong PRAN during exercise of validation of employee data.
- All Railways should take up validation exercise at the earliest.

2.15 Dashboard access by PAO and DDO:

Review revealed that during last one year about 92% of DDOs and 15% of PAOs have not accessed the Dashboard even once.

Action

- All registered users of Personal & Accounts Deptt should log in CRA website on regular basis using user ID & IPIN > select dashboard menu to check various reports which can help them to see and set right deficiencies.
- NSDL explained the process of Password resetting process for PrAO/PAO/DDO and Subscriber.
- In case of any difficulty, assistance of NSDL helpdesk can be obtained.

2.16 No. of pending grievances at CGMS:

There are 37 cases of unresolved grievances pending on IR of which 13 are SCR, 4 on SER.

Action:

- Pending grievances can be checked by PAOs in their respective CRA logins under 'grievance' menu <> sub-menu 'grievance resolution'.
- PAO should also monitor the emails notification on email that are sent to them whenever grievance is raised against them by subscribers.
- Immediate action should be taken to resolve grievances after checking the details and it should be ensured that such grievances do not recur.

2.17 Non-initiation of online withdrawals even after superannuation:

There are 969 requests pending on Indian Railways of which 224 are on NR, 90 on NCR, 88 on NCR and 79 on NER.

Action:

- CRA generates a "Claim ID" and intimates the same to the Nodal Offices and Subscribers, six months prior to retirement.
- Details of the Claim IDs generated are provided on the home screen of CRA Login.
- DDOs/PAOs should also regularly login into CRA system and check for details of claim ids generated and take necessary action, promptly.

2.18 Delay in authorization of Online Withdrawal:

There are 1242 cases of delay in authorisation (more than 15 days) in IR, of which 292 were on ECR, 122 on CR, 131 on ER, 102 on NR

Action:

- PAO should regularly login into CRA system and check for details of pending cases awaiting authorisation.
- They can also view the pending cases under "authorization pending for online requests" in the NPSCAN home page.
- PAO, as the checker, through 'user id 02' should process all the withdrawal requests.

2.19 Funds transferred to Railways but Returned to Trustee Bank

There are 69 instances where funds remitted by Trustee Bank to subscribers/railways have been returned to Trustee Bank amounting to ₹ 96.35 lakhs, of these 11 cases were on CR.

Action:

Funds remitted by Trustee Bank to subscribers (processing of withdrawal request) or to Railways (non-NPS withdrawal or excess transfer etc) are returned back to Trustee Bank in case of incorrect Bank Account no., invalid IFSC code, Bank account closed etc.

- Railways must ensure to provide correct of bank details while processing requests.

2.20 Pending partial withdrawal cases for authorisation:

There are 48 cases of partial withdrawal cases pending for authorisation.

Action:

- A withdrawal request initiated in CRA System requires authorization by Drawing officer and PAO of Accounts Dept of Railways
- PAOs can view the status of the request in the CRA login and authorise a pending request upon verification of withdrawal application and supporting documents and eligibility of a subscriber.
- The Railways need to review and ensure timely action in this regard

2.21 Non-submission of documents, post authorization of online withdrawal

Nodal office is responsible for verifying Withdrawal Request and establishing veracity of the documents/claims along with supporting documents. Once the Nodal Office authorizes the Withdrawal Request in CRA system, it will be placed in the CRA system for redemption of units from the subscriber's PRAN. There are 583 cases of non-submission of documents post authorization of online withdrawal on IR out of which 158 are on ECR, 93 on CR, 65 on NER and 53 on NWR. Of these, 252 cases are above 12 months.

Action:

- PAO is required to forward the physical withdrawal request forms to CRA by next month for storage once the same has been authorized.
- The defaulting railways need to review and ensure timely action.

2.22 Withdrawal requests pending for purchase of annuity

There are 634 cases where the subscriber has not chosen the Pension plan.

Action:

- Employees that have exited should be asked to make the option.
- Necessary informatory Youtube videos about the various pension plans are available.
- Links of these videos are at Annexure -2. Railways/Units may arrange to broadcast these for the benefit of the subscriber/retirees.
- NSDL offered training session for subscribers as well as Railway officials (Accounts & Personnel), on various aspects of NPS. Request for the same can be sent to NSDL under intimation to Railway Board
- For any queries/ assistance, PAOs may send an email to npsclaimassist@nsdl.co.in.

2.23 STATUS OF PENDING PENSION/FAMILY PENSION under NPS

- Railway Board had directed Railways to send information on pending cases of pension and family pension in MCDO to FC. The information is not forthcoming from all the Railways. Submission of this information may kindly be ensured.
- Further, it is noticed that several requests for family pension by family members of deceased NPS subscribers are pending on Railways mainly for want of documents from beneficiaries. This issue is being raised by Union/Federations and also by the beneficiaries in various forums.
- Complaints are also received regarding non-revision of NPS pension as per recommendation of 7th CPC
- Railways may review the pending position and ensure clearance thereof in a time bound manner.

3.0 Conclusion:

All Railways will ensure necessary action on the deficiencies discussed above and send an action taken report by 15th Oct., 2019 under signature of FA&CAO in charge of NPS.

4.0 Vote of Thanks:

Meeting ended with vote of thanks to the chair.

~~~~~

## LIST OF PARTICIPANTS IN MEETING ON 04.09.2019 AND 05.09.2019

| S.No.                                | Name (Mr/Mrs/Ms)        | Desig          | Railway/Unit |
|--------------------------------------|-------------------------|----------------|--------------|
| <b>RAILWAY BOARD</b>                 |                         |                |              |
| 1                                    | Vijay Kumar             | FC (Railways)  |              |
| 2                                    | Manoj Pande             | Member Staff   |              |
| 3                                    | Anjali Goyal            | PED/A          |              |
| 4                                    | G. Kabui                | DF/CCA         |              |
| 5                                    | Sanjeev Sharma          | DFA            |              |
| <b>RAILWAYS AND PRODUCTION UNITS</b> |                         |                |              |
| 6                                    | Santosh Parage          | Dy. FA&CAO/B&B | CR           |
| 7                                    | Shashi Kant Sharma      | Dy. CPO        | CR           |
| 8                                    | Ramesh Kumar            | Dy. CAO/G      | ER           |
| 9                                    | Sh. J.P. Kusumakar      | Dy. CPO        | ER           |
| 10                                   | Mathusudanan T.V        |                | ECR          |
| 11                                   | Shivani                 | Dy. CPO        | ECR          |
| 12                                   | L.K.Patro               | Dy. FA&CAO     | ECoR         |
| 13                                   | M. Ganga Bhavani        | Dy. CPO/G      | ECoR         |
| 14                                   | N.P. Sharma             | Dy. FA&CAO/B&B | NR           |
| 15                                   | Shri Ram Yadav          | Dy. CPO        | NR           |
| 16                                   | Jahnvi Tiwari           | Dy. CAO/T      | NCR          |
| 17                                   | Satyendra Vikram Singh  | Dy. CPO        | NER          |
| 18                                   | Mustan Ahmed            | SPO            | NFR          |
| 19                                   | Sunil Kumar             | Dy. FA&CAO     | NFR          |
| 20                                   | Abhilasha Jha Mishra    | FA&CAO/G       | NWR          |
| 21                                   | P. Sen                  | Dy. CPO        | NWR          |
| 22                                   | Salim Javed             | Dy.CAO/G       | SR           |
| 23                                   | Siddarth S.K.Raj        | Dy.CPO/R&W     | SR           |
| 24                                   | P.Rajadurai             | Dy. FA&CAO/G   | SCR          |
| 25                                   | G. Sreenivasa Rao       | CPO            | SCR          |
| 26                                   | Anoop Kumar Gautam      | Dy. FA&CAO/G   | SER          |
| 27                                   | Ravi Kumar              | Dy. CPO        | SER          |
| 28                                   | Shiv Shanker Murmu      | Dy.CAO/G       | SWR          |
| 29                                   | B.Bhawmick              | Dy. FA&CAO     | SECR         |
| 30                                   | Deepak Kumar Gupta      | CPO/A          | SECR         |
| 31                                   | Rohit Kumar Niranjana   | Dy. FA&CAO/G   | WCR          |
| 32                                   | Manikantan Nair         | AFA/Pension    | WR           |
| 33                                   | Smruti Jacob            | APO/B&A        | WR           |
| 34                                   | B. Ramakrishnan         | Dy.FA&CAO      | Metro        |
| 35                                   | Anurag Gaurav           | Dy. FA&CAO     | CLW          |
| 36                                   | Ashish Sachan           | Dy.CPOW        | CLW          |
| 37                                   | Prateej Kumar Choudhury | Dy.FA&CAO      | CORE         |
| 38                                   | Brijesh Chaudhary       | Dy.CPO         | CORE         |
| 39                                   | Pratima Tripathi        | Dy. FA&CAO     | COFMOW       |

|             |                         |                      |        |
|-------------|-------------------------|----------------------|--------|
| 40          | R.K.Verma               | Dy.CPO               | COFMOW |
| 41          | Vipin Behari Lal Sharma | Dy.FA&CAO            | DMW    |
| 42          | Shiv Singh              | Dy.CPO               | DMW    |
| 43          | A.K. Mishra             | Dy.FA&CAO            | DLW    |
| 44          | R.K.Chaudhary           | SPO                  | DLW    |
| 45          | Delson Joseph T         | Dy.FA&CAO            | ICF    |
| 46          | P.R.Vishwanathan        | Dy.CPO               | ICF    |
| 47          | Vikram Kumar            | Dy.FA&CAO            | MCF    |
| 48          | Arun Kumar Sharma       | Dy.FA&CAO            | RCF    |
| 49          | S.P.Mandal              | SPO                  | RCF    |
| 50          | Meghna Sharma           | Dy.FA&CAO            | RWF    |
| 51          | Madhusudhana H.K        | SPO                  | RWF    |
| <b>NSDL</b> |                         |                      |        |
| 52          | Amit Sinha              | Exec. Vice President | NSDL   |
| 53          | Nitin Joshi             | Vice President       | NSDL   |
| 54          | Rahul Goyal             | Senior Manager       | NSDL   |
| 55          | Sunny Gonsalves         | AM                   | NSDL   |

## For Subscribers

| Sr No. | Title                                                         | Web Link                                                    | Nodal office/Subscribers | Description                                                                                                                                                                                                                                                                           |
|--------|---------------------------------------------------------------|-------------------------------------------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Pension Plans available in NPS                                | <a href="https://bit.ly/2VbKere">https://bit.ly/2VbKere</a> | Subscriber               | This video provides an insight on the different types of annuity plans available in NPS and each plan is explained by way of an example.                                                                                                                                              |
| 2      | सरकारी कर्मचारियों द्वारा पूछे जाने वाले, NPS से जुड़े प्रश्न | <a href="https://bit.ly/2UKsLSb">https://bit.ly/2UKsLSb</a> | Subscriber               | This video provides an insight to the various questions asked by the Central Govt. Subscribers on NPS.                                                                                                                                                                                |
| 3      | Should I open NPS Tier II account?                            | <a href="https://bit.ly/2PJqIC8">https://bit.ly/2PJqIC8</a> | Subscriber               | This video explains the benefits of opening a Tier II account under NPS and also demonstrates the various features of Tier II account.                                                                                                                                                |
| 4      | आईये NPS समझें                                                | <a href="https://bit.ly/2VD0Zew">https://bit.ly/2VD0Zew</a> | Subscriber               | This video explains the features and benefits of NPS.                                                                                                                                                                                                                                 |
| 5      | NPS after "60"                                                | <a href="https://bit.ly/2ZLzTkB">https://bit.ly/2ZLzTkB</a> | Subscriber               | This video explains how a Subscriber can remain invested in NPS even after 60.                                                                                                                                                                                                        |
| 6      | How to open NPS account online                                | <a href="https://bit.ly/2LriMBA">https://bit.ly/2LriMBA</a> | Subscriber               | This video explains the process of opening NPS account through online mode.                                                                                                                                                                                                           |
| 7      | NPS Transaction statement                                     | <a href="https://bit.ly/2J9USaK">https://bit.ly/2J9USaK</a> | Subscriber               | This video helps in understanding the different components of NPS Transaction Statement.                                                                                                                                                                                              |
| 8      | Why should we invest in NPS for Pension                       | <a href="https://bit.ly/2VMIHsx">https://bit.ly/2VMIHsx</a> | Subscriber               | This video demonstrates the need for investment in NPS towards leading a peaceful retired life. This video explains the process of purchasing annuity and also on how much annuity Subscribers can avail under NPS is explained by way of an example.                                 |
| 9      | Online "Withdrawal Processing" by Subscriber in NPS           | <a href="https://bit.ly/2vvuhfK">https://bit.ly/2vvuhfK</a> | Subscriber               | This video demonstrates on how the Subscribers can raise a withdrawal request online in the CRA System upon attaining the age of retirement (Superannuation). Further, the process of deferring of lump-sum withdrawal or annuity (in case a Subscriber intends to) is also provided. |
| 10     | How to Invest in NPS?                                         | <a href="https://bit.ly/2H0AZBL">https://bit.ly/2H0AZBL</a> | Subscriber               | This video provides information on the various ways to invest in NPS.                                                                                                                                                                                                                 |
| 11     | Instant Password (I PIN) for your NPS Account                 | <a href="https://bit.ly/2Y4lehF">https://bit.ly/2Y4lehF</a> | Subscriber               | This video demonstrates the process to be followed by the Subscribers to reset the internet password (IPIN) online at the CRA Application login page without sending any physical request to the associated Nodal Office.                                                             |
| 12     | How to open National Pension System(NPS)account - NSDL CRA    | <a href="https://bit.ly/2PGI3ag">https://bit.ly/2PGI3ag</a> | Subscriber               | This video provides information on how a Subscriber can open a NPS account.                                                                                                                                                                                                           |
| 13     | NPS for Retirement, क्या ये सही है ?                          | <a href="https://bit.ly/2Vte35O">https://bit.ly/2Vte35O</a> | Subscriber               | This video explains the benefit of NPS after retirement.                                                                                                                                                                                                                              |
| 14     | Tax Planning through NPS                                      | <a href="https://bit.ly/2H0Blbz">https://bit.ly/2H0Blbz</a> | Subscriber               | This video demonstrates on how a Subscriber can avail tax benefits under Section 80 C and 80 CCD (1B) by investing under NPS.                                                                                                                                                         |
| 15     | Active or Auto ? Smart Investment choice in NPS               | <a href="https://bit.ly/2GW2Ak9">https://bit.ly/2GW2Ak9</a> | Subscriber               | This video explains how a Subscriber can invest smartly under NPS.                                                                                                                                                                                                                    |
| 16     | Online Transactions in NPS - Part I                           | <a href="https://bit.ly/2J88gMB">https://bit.ly/2J88gMB</a> | Subscriber               | This video provides an insight to the different online services available to NPS Subscribers both Financial and Non-financial services.                                                                                                                                               |
| 17     | NPS Mobile App - आपका फ़ोन आपका NPS                           | <a href="https://bit.ly/2wYJBTO">https://bit.ly/2wYJBTO</a> | Subscriber               | This video explains the benefits of using the NPS Mobile App. It provides information on how a Subscriber can get the Mobile App and also on how to use the same.                                                                                                                     |
| 18     | Online Transactions in NPS - Part II                          | <a href="https://bit.ly/2vuy6m3">https://bit.ly/2vuy6m3</a> | Subscriber               | This video provides an insight to the different Non-financial online services available to NPS Subscribers on the CRA application or on Mobile App like update of contact details, address etc. or requesting/ generating NPS Transaction Statement.                                  |
| 19     | How to lodge your Complaint in NPS - CGMS                     | <a href="https://bit.ly/2VEQA1U">https://bit.ly/2VEQA1U</a> | Subscriber               | This video demonstrates on how the Subscribers can raise grievances against any entity under NPS on a centralised online platform available in the CRA System i.e. the Central Grievance Management System (CGMS).                                                                    |

|    |                                                                                                      |                                                             |            |                                                                                                                                                                                                                         |
|----|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 20 | FAQ on NPS for Corporate Employees                                                                   | <a href="https://bit.ly/2UXg4ax">https://bit.ly/2UXg4ax</a> | Subscriber | This video provides an insight to the various questions asked by the Corporate Subscribers on NPS.                                                                                                                      |
| 21 | सरकारी कर्मचारी अब खुद select करे NPS में अपना Investment option !!                                  | <a href="https://bit.ly/2kmzO79">https://bit.ly/2kmzO79</a> | Subscriber | This video explains the Scheme Preference option available to Central Govt. Subscribers.                                                                                                                                |
| 22 | Importance of "Claim ID" in NPS withdrawal                                                           | <a href="https://bit.ly/2k0rauE">https://bit.ly/2k0rauE</a> | Subscriber | This video explains the concept of Claim ID and its importance for NPS subscribers.                                                                                                                                     |
| 23 | How to get PRAN Card in NPS?-Central Govt Subscriber                                                 | <a href="https://bit.ly/2W6Dg3o">https://bit.ly/2W6Dg3o</a> | Subscriber | This video explains the process of getting PRAN card in NPS for Central Govt. subscriber. It also provide details about the "e-PRAN card" and "Reprint of PRAN card" option available to the Central Govt. subscribers. |
| 24 | मेरी Salary से NPS की कटौती तो हो रही है, लेकिन मेरे पैसे कहाँ और कैसे Invest होते हैं ?             | <a href="https://bit.ly/2PEmGFH">https://bit.ly/2PEmGFH</a> | Subscriber | This video explains how the funds collected by way of contributions from Central Govt. subscribers are invested by the PFMs namely SBI,UTI and LIC.                                                                     |
| 25 | मुझे retirement के बाद कितनी pension मिलेगी, और इसके लिए क्या करना होगा ?                            | <a href="https://bit.ly/2VAPF2o">https://bit.ly/2VAPF2o</a> | Subscriber | This video explains that how pension amount is derived at and what factors effects the pension amount .Further it also briefly explains the process of getting the pension started.                                     |
| 26 | मुझे NPS Statement मिली है, लेकिन उस Statement में कुछ महीनो की कटौती नहीं दिख रही है, ऐसा क्यों है? | <a href="https://bit.ly/2WjfK2b">https://bit.ly/2WjfK2b</a> | Subscriber | This video briefly explains the process of contribution upload by the nodal office and the reasons for contributions not reflecting in the Transaction Statement of Central Govt. subscriber.                           |
| 27 | Tax benefits under NPS for Government Employees                                                      | <a href="https://bit.ly/2MvIV3G">https://bit.ly/2MvIV3G</a> | Subscriber | This video explains the tax benefits available to the Central Govt. subscribers under NPS.                                                                                                                              |
| 28 | क्या मुझे Rs 50,000 के Additional Tax Benefit के लिए Tier II अकाउंट में पैसे जमा करने होंगे ?        | <a href="https://bit.ly/2MxAMe0">https://bit.ly/2MxAMe0</a> | Subscriber | This video explains that the tax benefit of Rs 50,000/ is available under Tier I account and not in Tier II account for Central Govt. subscriber.                                                                       |
| 29 | मैं old pension scheme के under covered हूँ, क्या मैं NPS का खाता as Individual open कर सकता हूँ?    | <a href="https://bit.ly/2KwPshw">https://bit.ly/2KwPshw</a> | Subscriber | This video explains how a Central Govt subscriber who is covered under Old Pension can open NPS account under All Citizen Sector.                                                                                       |
| 30 | Know about Minimum Contribution in NPS                                                               | <a href="https://bit.ly/30kClZV">https://bit.ly/30kClZV</a> | Subscriber | This video explains the minimum amount of contribution that is required to keep the NPS account operational for subscriber under All Citizen Sector.                                                                    |
| 31 | अगर मैं NPS में हर महीने Rs. 5,000 deposit करता हूँ, तो मुझे कितनी pension मिलेगी?                   | <a href="https://bit.ly/2Xtu6i0">https://bit.ly/2Xtu6i0</a> | Subscriber | This video explains the amount of pension that a subscriber will get if he contributes Rs.5,000/ per month with certain assumptions.                                                                                    |
| 32 | Can you still open NPS account if your employer is not a part of NPS?                                | <a href="https://bit.ly/2HKINGE">https://bit.ly/2HKINGE</a> | Subscriber | This video explains how a subscriber can open NPS account under All Citizen Sector even if his Employer is not registered under NPS. It also provides the tax benefit option available to the subscriber under NPS.     |
| 33 | How to update Mobile Number and Email ID in NPS Account with ease                                    | <a href="https://bit.ly/2MqgliT">https://bit.ly/2MqgliT</a> | Subscriber | This video explains how a Central Govt. subscriber can update his/her mobile no. and email ID in his/her PRAN account.                                                                                                  |
| 34 | क्या मुझे Rs. 50,000 के Additional Tax Benefit के लिए टियर II Account में पैसे जमा करने होंगे?_UOS   | <a href="https://bit.ly/2KsQI8c">https://bit.ly/2KsQI8c</a> | Subscriber | This video explains that the tax benefit of Rs 50,000/ is available under Tier I account and not in Tier II account for All Citizen sector. subscriber.                                                                 |
| 35 | Additional Benefits you get if your company adopts NPS                                               | <a href="https://bit.ly/2Z4kN8I">https://bit.ly/2Z4kN8I</a> | Subscriber | This video explains the benefit the NPS subscriber gets when his Employer adopts NPS.                                                                                                                                   |
| 36 | How to update Nomination Details in NPS?                                                             | <a href="https://bit.ly/2wGb504">https://bit.ly/2wGb504</a> | Subscriber | This video explains how a Central Govt. subscriber can update his/her Nomination details in his/her PRAN account.                                                                                                       |
| 37 |                                                                                                      |                                                             |            |                                                                                                                                                                                                                         |
| 38 | How to change your POP Service Provider in NPS?                                                      | <a href="https://bit.ly/2F1uE7m">https://bit.ly/2F1uE7m</a> | Subscriber | This video explains how NPS subscriber can change his POP Service Provider.                                                                                                                                             |
| 39 | Can I contribute additional Rs. 50,000 in Tier II account to avail tax benefit?                      | <a href="https://bit.ly/2wSk7XK">https://bit.ly/2wSk7XK</a> | Subscriber | This video explains that the tax benefit of Rs 50,000/ is available under Tier I account and not in Tier II account for Corporate sector subscriber.                                                                    |
| 40 | Can I open only Tier II Account in NPS?                                                              | <a href="https://bit.ly/2IsoBLw">https://bit.ly/2IsoBLw</a> | Subscriber | This video explains how to open a Tier II account.                                                                                                                                                                      |
| 41 | Is it mandatory for employer to contribute in my NPS Account?                                        | <a href="https://bit.ly/2KugDnc">https://bit.ly/2KugDnc</a> | Subscriber | This video explains the various combinations of Subscriber and Employer Co Contribution option available to the Corporates under NPS.                                                                                   |

|    |                                                                             |                                                             |            |                                                                                                                                                                                  |
|----|-----------------------------------------------------------------------------|-------------------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 42 | Can NPS subscriber withdraw entire amount after retirement?                 | <a href="https://bit.ly/2YfrCnU">https://bit.ly/2YfrCnU</a> | Subscriber | This video explains the minimum and maximum amount that can be withdrawn as lump sum and that can be used for purchase of Annuity after retirement for Central Govt. subscriber. |
| 43 | How to change Investment Option in your NPS account?                        | <a href="https://bit.ly/2Xbsidb">https://bit.ly/2Xbsidb</a> | Subscriber | This video explains how a NPS subscriber can change his/her Investment Option.                                                                                                   |
| 44 | Is Partial Withdrawal allowed in NPS?                                       | <a href="https://bit.ly/2G3Si3Z">https://bit.ly/2G3Si3Z</a> | Subscriber | This video explains the concept of Partial withdrawal option available to the All Citizen sector subscriber under NPS.                                                           |
| 45 | क्या NPS में लोन की सुविधा उपलब्ध है ?                                      | <a href="https://bit.ly/2LB7OYG">https://bit.ly/2LB7OYG</a> | Subscriber | This video explains the concept of Partial withdrawal option available to the Central Govt. subscriber since loan is not available under NPS.                                    |
| 46 | Is there an Option to Change NPS Contribution as a Corporate Subscriber?    | <a href="https://bit.ly/32eisKA">https://bit.ly/32eisKA</a> | Subscriber | This video explains how a Corporate subscriber can make additional contribution in NPS.                                                                                          |
| 47 | मुझे NPS से pension कैसे मिलेगी?                                            | <a href="https://bit.ly/2XWVJ6E">https://bit.ly/2XWVJ6E</a> | Subscriber | This video explains how a NPS subscriber gets Pension after the age of Superannuation.                                                                                           |
| 48 | क्या मैं अपना NPS का Account 60 साल के उम्र के बाद भी continue रख सकता हूँ? | <a href="https://bit.ly/2k2TIDQ">https://bit.ly/2k2TIDQ</a> | Subscriber | This video explains the option of continuing with NPS even after the age of 60.                                                                                                  |
| 49 | My NPS account is locked, how can I make it Active?                         | <a href="https://bit.ly/2m3Sajx">https://bit.ly/2m3Sajx</a> | Subscriber | This video explains the Instant IPIN reset procedure for NPS subscriber.                                                                                                         |

| For Nodal Offices |                                                                |                                                             |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------|----------------------------------------------------------------|-------------------------------------------------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sr No.            | Title                                                          | Web Link                                                    | Nodal office/Subscribers | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 1                 | Instant Reset of NPS Log-in Password (I PIN) for Nodal Offices | <a href="https://bit.ly/2Liie0G">https://bit.ly/2Liie0G</a> | For Nodal office         | This video demonstrates the process to be followed by the Nodal Offices to reset the internet password (IPIN) online at the CRA Application login page without sending any physical request to NSDL-CRA.                                                                                                                                                                                                                                                             |
| 2                 | NPS Service Request processing by Nodal Office - Part II       | <a href="https://bit.ly/2vxx5cG">https://bit.ly/2vxx5cG</a> | For Nodal office         | This video demonstrates the process to be followed by the Nodal office to shift the PRAN when the subscriber either changes his/ her job or moves from one Sector to another Sector. For e.g. Subscribers previously associated with State Govt. are now joining Central Govt. services. This video also explains the procedure of how a Nodal Office can upload the pending contributions of an erstwhile associated Subscriber who has moved to some other sector. |
| 3                 | NPS Service Request processing by Nodal Office - Part I        | <a href="https://bit.ly/2UU0doL">https://bit.ly/2UU0doL</a> | For Nodal office         | This video demonstrates the procedure to be followed by the Nodal Offices to process the various requests submitted by the associated Subscribers online in the CRA system like update of Subscribers' personal details, bank details, nominee details, re-issue of PRAN Card etc. Processing of Subscribers' sector shifting request and procedure for monthly upload of Subscribers' Contribution File has also been explained in the video.                       |
| 4                 | Withdrawal Processing" by Nodal Office in NPS                  | <a href="https://bit.ly/2vxyeku">https://bit.ly/2vxyeku</a> | For Nodal office         | This video demonstrates on how the Nodal Offices can initiate a withdrawal request online in the CRA System for Subscribers upon Superannuation. Also, what are the options available to the Subscribers due for retirement like information on lump sum withdrawal, deferment of withdrawal is explained in the video.                                                                                                                                              |
| 5                 | NPS contribution file upload by Nodal Office                   | <a href="https://bit.ly/2V6Y9Pn">https://bit.ly/2V6Y9Pn</a> | For Nodal office         | This video demonstrates the procedure to be followed by the Nodal Offices in the CRA system for uploading Subscribers' NPS Contributions and remitting the funds to the trustee bank i.e. Axis Bank                                                                                                                                                                                                                                                                  |

|   |                                                             |                                                             |                  |                                                                                                                                                                                                                                                                                                              |
|---|-------------------------------------------------------------|-------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6 | Grievance Resolution in NPS - CGMS by Nodal Offices         | <a href="https://bit.ly/2Y5ev8h">https://bit.ly/2Y5ev8h</a> | For Nodal office | This video demonstrates on how the Nodal Offices can provide a resolution to the grievances raised against it either by the associated Subscribers or by any other stakeholder under NPS on the centralised online platform available in the CRA System i.e. the Central Grievance Management System (CGMS). |
| 7 | NPS Account Opening through PAN and KYC verification by POP | <a href="https://bit.ly/2kvl3O8">https://bit.ly/2kvl3O8</a> | For Nodal office | This video explains the process of opening NPS account through PAN and KYC verification by POP.                                                                                                                                                                                                              |