

Operating Guidelines for PoP(s)/PoP-SP(s)

Under NPS Architecture



Pension Fund Regulatory and Development Authority

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Disclaimer

This document does not explain the details of the system level steps required to completely perform the activities under the roles and responsibilities of the PoP/PoP-SPs. Such details will be the part of the Standard Operating Procedures for PoP/PoP-SPs. These SoPs will explain each and every system level user action with the help of screen-shots.

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1. Purpose of this Document

The purpose of this document is to provide the operating guidelines for all PoP/PoP-SPs of the New Pension System. This document will be used by the PoP/PoP-SP as a guide for all activities they need to perform and necessary checks to be taken into consideration while fulfilling their contractual obligations to PFRDA. To all other stakeholders of NPS, this document will act as a ready reference while dealing with issues relating to NPS and PoP/PoP-SP's roles and responsibilities.

2. The Roles & Responsibilities of PoP/PoP-SP

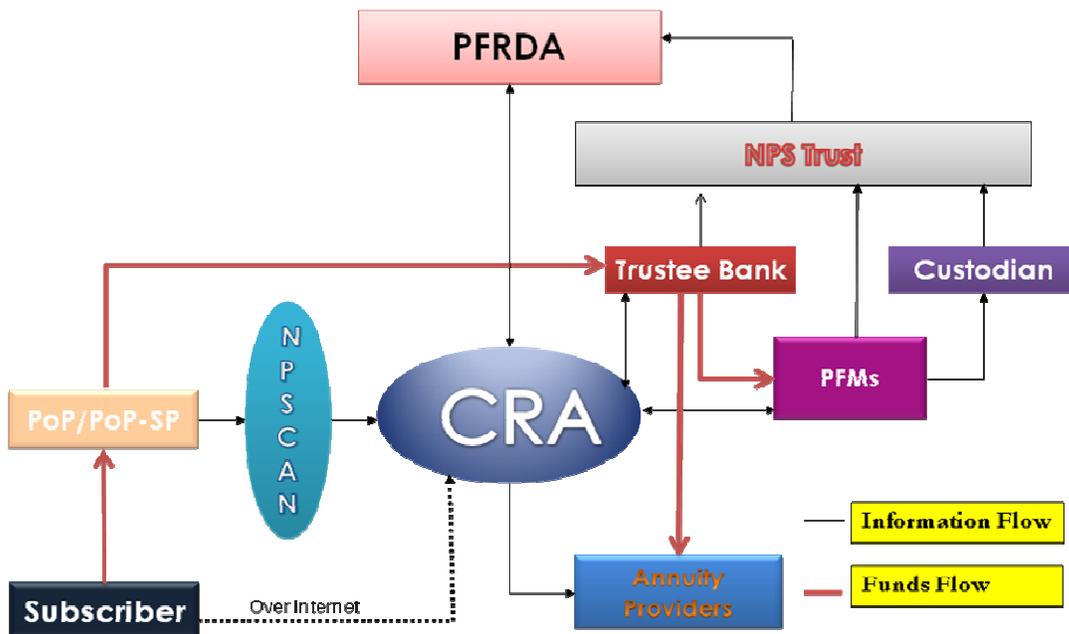


Figure 1 The NPS Architecture

As clear from the above architecture, PoP/PoP-SP shall be the first point of interaction between the voluntary subscriber and the New Pension System. The PoP/PoP-SP shall perform the following activities as part of their mandated roles and responsibilities in the New Pension System:

1. Subscriber Registration
2. Regular Contribution Uploading

3. Subscriber Servicing
4. Grievance Handling, and
5. MIS Uploading

This document gives the details of the operating processes under each of the above activities in the sections below.

3. Subscriber Registration

Under NPS, PoP/PoP-SP shall facilitate the registration of the subscriber for Tier I as well as Tier II account.

Tier I Account: This is a non withdrawable account to which the Subscriber shall contribute his/her savings for building a retirement corpus.

Tier II Account: This is a voluntary savings facility which provides liquidity to subscribers i.e subscribers will be free to withdraw their savings from this account whenever they wish.

The complete steps involved in the registration process are explained in the sections below.

3.1 Acceptance of forms

PoP/PoP-SP should accept only duly filled forms as under:

- a. In case of the Subscriber who is applying fresh for Tier I and Tier II account, duly filled **Composite Application Form (CAF) for Subscriber registration** namely '**UOS-S1**'.
- b. In case of **IRA compliant Subscribers** (who have been registered for Tier I and issued a PRAN Card), form '**UOS- S10**'.
- c. In case of **non IRA compliant Subscribers** (who have been registered for Tier I and not issued a PRAN Card), form '**UOS-S11**'.

3.2 Verification of forms

PoP/PoP-SP shall carry out following checks:

- a. PoP/PoP-SP shall check that the application form is duly signed by the Subscriber.
- b. All mandatory data fields shall be filled by the applicant. Any incomplete information should be pointed out to and corrected by the applicant before accepting the application form.
- c. In case of CAF for Subscriber registration i.e. fresh registration for Tier I and Tier II accounts, PoP/PoP-SP shall follow the following guidelines:

1. The PoP/PoP-SP shall make sure that the applicant has pasted a colour photograph of size 3.5 cm x 2.5 cm on the registration form. Such photograph shall not have any marks/stamps/signatures across/on it. If there is any mark on the photograph such that it hinders the clear visibility of the face of the subscriber, POP/POP-SP shall not accept the registration form and inform the applicant.
 2. The signature/thumb impression of the applicant should be inside the rectangle provided on the applicant form. (Left hand thumb impression for Male and Right hand thumb impression for Female).The thumb impression must be verified by the designated officer of the PoP/PoP-SP accepting the application form.
 3. Minimum and maximum permissible age of applicant should be 18 Yrs and 60 years as **on the date of receipt of the application** by the PoP/PoP-SP.
 4. POP/POP-SP should validate date of birth of the applicant with the valid documentary proof¹ submitted by the applicant.
 5. POP/POP-SP should ensure that the address provided by the applicant is complete i.e. it captures all data fields including name of the city, state and pin code. Such information should be verified from the address proof² submitted by the applicant.
 6. In case the subscriber has checked the option that PRAN is required in Hindi, the annexure UOS-SH1 on page 8 should be properly filled up. Otherwise the PoP/PoP-SP should reject the form.
 7. The PoP/PoP-SP shall confirm that the applicant has signed self-declaration that he/she is not a pre existing member of the NPS. Further, the PoP/PoP-SP shall not accept **CAF** application form from any applicant who already holds NPS membership.
- d. In case of IRA compliant Subscriber applying for Tier II account, PoP/PoP-SP shall make sure that the Subscriber has provided the copy of PRAN card along with the Tier II application form.
- e. In case of non IRA compliant Subscriber,

¹ Date of Birth document proof: School leaving certificate/passport/PAN card and any other valid government document.

² Address Proof:

- 1) The bank statements/electricity and other utility bills should not be dated beyond last six months from the date of application.
- 2) If Passport and other government issued document is reflecting current or permanent address, this shall suffice the requirement.

1. PoP/PoP-SP shall collect the KYC documents (proof of identity & proof of address) or certificate issued by the Head of office (of the non IRA compliant subscriber). List of acceptable documents in this regard is printed in form UOS-S11.
2. PoP/PoP-SP shall verify that the Subscriber name and address provided in application form is as per the KYC documents (proof of identity & proof of address) or certificate issued by the Head of office (of the non IRA compliant subscriber).
3. The PoP/PoP-SP will not accept any Tier II application in case of mismatch observed in the name provided in the application form and in the KYC documents / Certificate issued by Head of office (of the non IRA compliant subscriber).

f. Bank Details:

1. Bank Details are mandatory for Tier II account. PoP/PoP-SP shall ensure that the bank details (mandatory) provided for Tier II account by the Subscriber is complete.
2. PoP/PoP-SP shall collect a cancelled cheque from the Subscriber, the details of which (bank name and bank account number) should match with the bank details provided for Tier II account in the application form.
3. Bank Details are not mandatory for Tier I account. However, if the subscriber intends to provide the same, he/she should submit a cancelled cheque along with the application form.

g. Nomination Details (For Tier I and Tier II account):

If the applicant has provided nomination details, the % distribution among nominee(s) shall be an integer number, and sum total of the distribution shall be equal 100%. If any mistakes are committed by the subscriber in filling this section, such mistake shall not result in rejection of the application. However the nomination details shall not be registered in such case.

h. Scheme Details (For Tier I and Tier II):

1. It is mandatory for an applicant to indicate his/her choice of PFM in both Active and Auto Choice options. In case the applicant does not indicate a choice of PFM, his/her application form will be rejected by the PoP/PoP-SP.
2. The applicant can opt for only one PFM. In case, there are multiple PFMs selected by the applicant PoP/PoP-SP shall reject the application form.
3. If the applicant has opted for "Auto Choice" in the registration form (Tier I/Tier II), and also indicated the asset allocation, such asset allocation shall be ignored and investments made as per Auto Choice. POP will not reject the application form in such cases.

4. If the applicant has opted for 'Active Choice' in the registration form, then it is mandatory for the subscriber to select % allocation of his/her contribution across three asset classes (E, G and C) totalling 100%. In case the total does not equal 100%, or the asset allocation table is left blank, the PoP-/PoP-SP shall reject the application form.
 5. The PoP/PoP-SP must ensure that the percentage allocation to Equity (E) in case of a subscriber opting for 'Active Choice' does not exceed 50%. If the applicant has filled a value of more than 50% in Equity (E), the application shall be summarily rejected.
 6. In case both the investment option and asset allocation fields are left blank, the application will be treated as Auto Choice and funds invested accordingly. POP shall not reject the application form in such cases.
- i. PoP/PoP-SP should carry out verification of Know Your Customer (KYC) documents as per the norms prescribed. The applicant shall have the option to provide photo copy of the completed application form and get it endorsed by the PoP/PoP-SP. The applicant can use such document as a copy for his/her records.
 - j. The applicant would be required to provide two copies of the KYC documents, one to be retained by the PoP/PoP-SP and other to be forwarded by PoP/PoP-SP to CRA/CRA-FC.
 - k. It shall be the responsibility of the PoP/PoP-SP to ensure compliance with the Prevention of Money Laundering Act (PMLA), 2002 and the rules framed there under.

The check-list for verification of registration for Tier-I and Tier II is given in Annexure A of this document. In case of CAF, PoP/PoP-SP should note that a subscriber may specify Bank details, Nomination details and Scheme details as similar to those of Tier-I.

3.3 Processing of forms

- a. Composite Application Form (UOS-S1)
 1. PoP/PoP-SP shall submit all such accepted application forms (including supporting documents) on a daily basis, to CRA/CRA-Facilitation Centre (FC) for digitization by hand where the PoP-SP and the CRA-FC are co-located.
 2. Where the PoP/PoP-SP and CRA-FC are not co-located, the former shall have the option to transmit the documents (original application form along with documents) to the nearest CRA-FC or CRA in Mumbai, either by hand or through post. For this purpose, at the time of PoP-SP registering with CRA, the latter shall map PoP-SP(s) to nearest CRA-FC location.
 3. CRA/CRA-FC, on successful digitization, shall register the subscribers for Tier I as well as for Tier II and inform the PoP-SP of the PRAN numbers allotted to its subscribers.

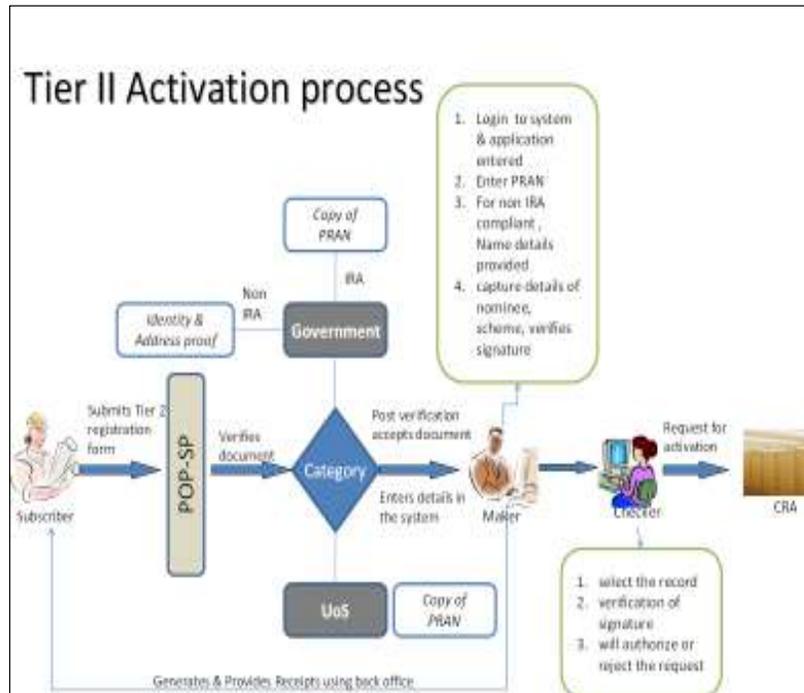


Figure 2 Tier II Activation Process

b. Application for Tier II account by IRA/Non IRA compliant Subscribers (UOS-S10/UOS-S11)

1. In case an existing NPS subscriber with an active Tier I account submits the UOS-S10 (for IRA compliant subscriber) or UOS-S11(for non-IRA compliant subscriber), the PoP/PoP-SP shall capture the details of Tier II online in the CRA system and activate Tier II account.
2. PoP/PoP-SP shall enter/capture the registration data of Tier II account for following fields.

IRA compliant Subscribers

- ✓ PRAN
- ✓ Bank Details
- ✓ Nomination Details (if provided)
- ✓ Scheme Details

Non IRA compliant Subscribers

- ✓ PRAN

- √ Subscriber's Full Name
- √ Address details
- √ Bank Details
- √ Nomination Details (if provided)
- √ Scheme Details

3. After successful activation of Tier II account, PoP/PoP-SP shall forward all such accepted application forms (including supporting documents) on a periodic basis but in no case exceeding 15 days, to CRA/CRA-Facilitation Centre (FC) for storage.

3.4 Initial Contribution Processing at the Time of Registration

- a. PoP/PoP-SP shall collect duly filled NPS Contribution Instruction Slip (NCIS) along with the application form. PoP/PoP-SP shall ensure all the relevant details are provided in NCIS by the Subscriber.
- b. PoP/PoP-SP shall also ensure the following points:
 1. If the subscriber is a pre 1st January 2004 Government employee, he/she can contribute for both Tier I as well as for Tier II.
 2. If the Subscriber is a central government employee who has joined government service on or after 1st January, 2004 (and mandatorily covered under NPS), then he/she can contribute only for Tier II.
 3. The Subscriber other than government employees can contribute for both Tier I and Tier II.
 4. PoP/PoP-SP shall ensure that the amount is properly filled by the subscriber in relevant columns.
 5. In case of both IRA and non IRA compliant Subscribers, PoP/PoP-SP shall ensure that 12 digit PRAN is provided in the NCIS by the Subscriber.
 6. In case of CAF i.e. fresh application for Tier I & Tier II, the applicant will not have Permanent Retirement Account Number (PRAN) at the time of registration, hence the subscriber should select New Applicant checkbox in NCIS form. PoP/PoP-SP should accept such NCIS from the applicant at this stage. It would be the responsibility of the PoP-SP to fill in the PRAN details on being informed of the same by the CRA. PRAN shall be mandatory for all subsequent transactions.
 7. The PoP/PoP-SP should verify the contribution amount³ received from the applicant. In case the contribution is below the minimum prescribed

³ Depending upon amount (and type of instrument) of contribution, the PoP/PoP-SP may seek additional KYC documents from the applicant/subscriber, as per the procedures laid down by its concerned regulator.

threshold prescribed by PFRDA i.e Rs. 500 for Tier I and Rs. 1000 for Tier II (contribution amounts are inclusive of all charges), PoP/PoP-SP shall not accept the same.

8. PoP/PoP-SP shall fill in details, regarding amount to be invested by calculating total contribution net of PoP related charges and applicable tax, on 'NCIS Receipt' to the Subscriber. Thus the amount to be remitted to TB/uploaded for investment to CRA in the form of SCF in case of a subscriber shall be the net amount after deducting the PoP's transaction charge and the applicable tax. For example, for a subscriber depositing Rs. 500 the PoP shall deduct an upfront transaction charge of Rs. 20 and applicable Service tax @ 10.3% (Rs. 2.06) and upload an SCF for Rs. 477.94.
 9. PoP/PoP-SP must ensure that all data fields on NCIS pertaining to the PoP/PoP-SP ('Acknowledgment Number' and the PoP/PoP-SP registration number) have been filled.
- c. Submission of contribution details to CRA and fund transfer to Trustee Bank:
1. **In case of fresh applicants submitting CAF, on receipt of PRAN, PoP/PoP-SP shall put all non-cash instruments for clearance in the banking system and upload the subscriber contribution files (SCF) into CRA system on availability of clear funds.**
 2. For existing PRAN holders (IRA/Non-IRA compliant subscribers) on activation of Tier II, PoP/PoP-SP shall upload subscriber contribution details online into the CRA system for which clear funds are available.
- d. PoP/PoP-SP shall maintain an earmarked collection account for all NPS contributions. In case of contribution deposited by cheque, the subscriber must make out an Account Payee cheque in favour of "PoP-SP (Name of the PoP-SP) collection A/C – NPS Trust". For e.g. if the application is received at an SBI branch, the cheque shall be payable to "SBI Collection Account – NPS Trust".
- e. PoP/PoP-SP shall remit the clear funds, after deducting its charges and applicable tax, to the Trustee Bank on T+1 basis for the corresponding PRAN of the subscriber. (T: date of receipt of clear funds)
- f. PoP/PoP-SP shall retain the 'NCIS' and other transaction related documents with itself.
- g. If there are any discrepancies or incomplete information that might have been overlooked by PoP/PoP-SP, and if spotted by CRA after receipt of the application form and supporting documents from PoP/PoP-SP, CRA shall intimate the PoP-SP about the rejection and reasons for the same.
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- h. It will be the PoP/PoP-SP's responsibility to contact the applicant and return contribution money (including processing fees and taxes deducted upfront) and documents submitted by him/her and forward the reasons for rejection as provided by the CRA.

4. Regular Subscriber Contribution Upload

1. PoP/PoP-SP shall accept NCIS from subscriber only after confirming following details on NCIS:
 - a. Subscriber PRAN details
 - b. Name
 - c. Payment details
 - d. Signature/thumb impression
 - e. If the subscriber who is a Central Government employee and has joined service before 1st January, 2004 and voluntarily covered under NPS, he/she can contribute for both Tier I as well as for Tier II.
 - f. If the Subscriber is a Central Government employee and has joined service on or after 1st January, 2004 (and mandatorily covered under NPS), then he/she can contribute only for Tier II.
 - g. Any citizen of India other than government employees mandatorily covered under NPS can contribute for both Tier I and Tier II.

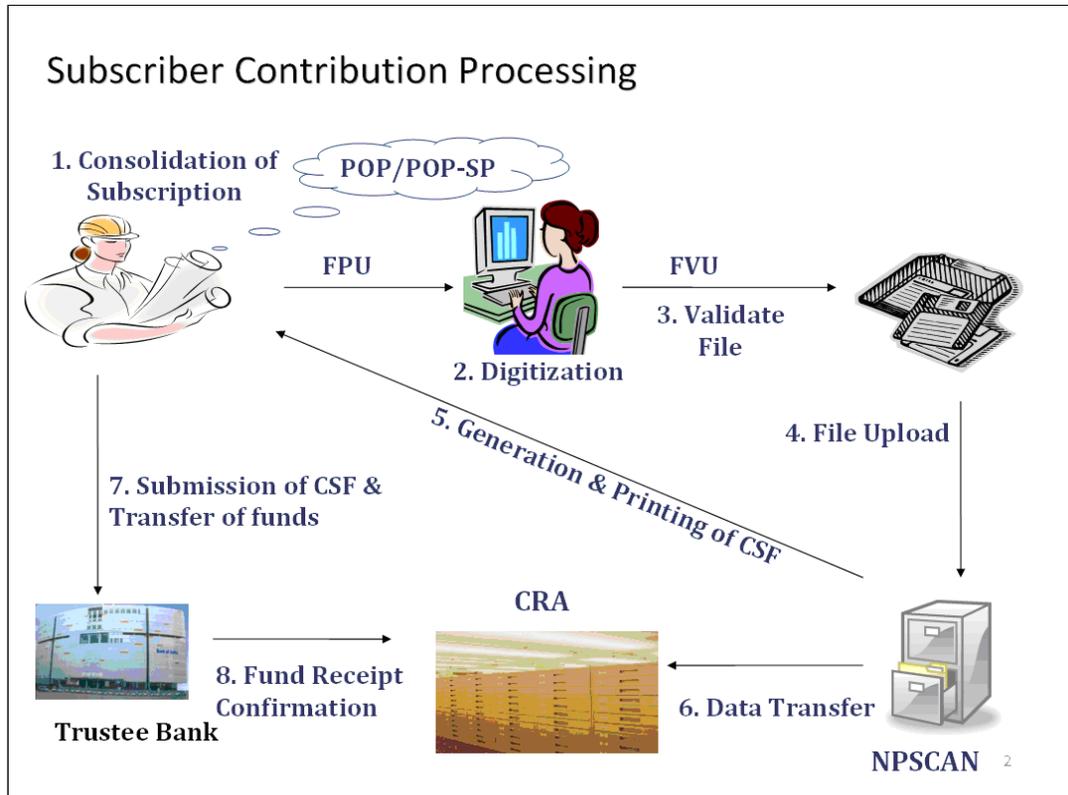


Figure 3 Subscriber Contribution Processing

2. The PoP/PoP-SP should verify the contribution amount received from the applicant. In case the contribution is below the minimum prescribed threshold by PFRDA, PoP-SP shall not accept the same.
3. PoP/PoP-SP shall fill in details, regarding amount to be invested by calculating total contribution after deducting all PoP related charges and applicable service tax, on 'NCIS Acknowledgement to the Subscriber'.
4. PoP/PoP-SP must ensure that it has filled all data fields on NCIS including 'Receipt Number' and its own registration number.
5. On a daily basis, PoP/PoP-SP shall upload subscriber contribution details online into the CRA system, with respect to PRAN/subscribers for whom clear funds are available.
6. PoP/PoP-SP shall remit the clear funds, after deducting its charges and applicable tax, to the Trustee Bank on T+1 basis for the corresponding PRAN of the subscriber. (T: date of receipt of clear funds)
7. PoP/PoP-SP shall retain the 'NCIS' and other transaction related documents with itself.

5. Subscriber Servicing

On a regular basis, PoP/PoP- SP is expected to provide following range of services to the NPS subscribers⁴:

1. PoP/PoP-SP shall carry out changes in subscriber details if the subscriber has made a request by way of submitting the subscriber details change request form, as prescribed by PFRDA, for all changes as mentioned below to be effected in the CRA system.
 - a. The list of data fields that can be changed are:
 - (i) **Name:** Appropriate supporting documents to be submitted, plus copy of PRAN card.
 - (ii) **Address:** Appropriate supporting documents to be submitted and a copy of the PRAN card if IRA compliant.
 - (iii) **Phone/mobile number/email ID:** No document required.
 - (iv) **Subscriber bank details (Tier I/ Tier II Account):** Appropriate supporting documents to be submitted, plus copy of PRAN card, if IRA compliant. In case of bank details for Tier II account, PoP/PoP-SP shall ensure that the bank details provided by the Subscriber are complete and shall collect a cancelled cheque from the Subscriber, the details of which (bank name and bank account number) should match with the bank details provided in the form.
 - (v) **Preference for value added services (Yes/No/Type of service):** No document is required, if subscribing to service then has to provide copy of the PRAN card. (There are two types of value added services provided: 1) Email alerts: it can be activated from day 1 and free of cost. 2) SMS alerts: it will be made available in due course of time and will be chargeable to subscriber)
 - (vi) **Change in the nomination details (Tier I/ Tier II Account):** Copy of PRAN card, if IRA compliant.
 - (vii) **Employment Category (Government, Private Sector, Self-employed, NRI, others etc) :** No document required.
 - b. PoP/PoP-SP shall update such subscriber request in CRA system and simultaneously forward the copy of such documents to CRA. Only the documents related to change in core data (subscriber details printed on PRAN) and the address change will be accepted by the CRA-FC. In all such cases, a copy of the

⁴ The parent PoP-SP shall directly provide all of the services mentioned below except subscriber's request as mentioned in (5) below. In all these cases PoP-SP will issue a 17 digit receipt number generated from its back-office to the subscriber.

- subscriber master details (post change), duly stamped and signed by the POP/POP-SP, should be attached with the documentary proof.
- c. PoP/PoP-SP shall collect processing fees from the subscriber subject to maximum limit of Rs. 20 plus taxes as may be applicable.
2. PoP/PoP-SP shall attend to the switch request for change in PFM and/or investment option for Tier I as well as for Tier II from subscriber and update the same in CRA system. (whenever this facility is provided to the subscribers)
 - a. The subscriber is expected to provide such request in the format as prescribed by PFRDA.
 - b. PoP/PoP-SP shall update such subscriber request in CRA system and shall maintain the copy of such request document for its records.
 - c. PoP/PoP-SP shall collect processing fees from the subscriber subject to maximum limit of Rs. 20 plus applicable tax.
 - d. If 'Switch Request' is not updated on CRA system, it will equate to non execution of transaction due to any reason including non availability of the option. Upon such non performance PoP/PoP-SP shall not charge subscriber any fees.
 3. PoP/PoP-SP shall attend to the subscriber request of shifting of funds from Tier – II to Tier – I account and update the same in CRA system. **This facility shall be provided to all Tier – II subscribers latest by 1st March 2010.**
 - a. The subscriber is expected to provide such request in the format as prescribed by PFRDA.
 - b. PoP/PoP-SP shall update such subscriber request in CRA system and shall maintain the copy of such request document for its records.
 - c. PoP/PoP-SP shall collect processing fees from the subscriber subject to maximum limit of Rs. 20 plus applicable tax.
 4. PoP/PoP-SP shall attend to withdrawal requests for Tier I as well as for Tier II from subscriber in the format as prescribed by PFRDA and transmit the same to CRA.
 - a. In case of death of the subscriber his/her nominee(s)/property shall submit the withdrawal request with the supporting documents specified in the withdrawal request form.
 - b. In Tier I, in case of withdrawal due to pre-mature retirement ,the subscriber shall be entitled to withdraw 20% of his/her corpus under Tier I with the remaining 80% being compulsorily annuitized.
 - c. In case of Tier II account, subscriber is free to withdraw (partially or completely) his savings from his Tier II account whenever he wishes.
 5. PoP/PoP-SP shall attend to subscriber's request for shift to another PoP-SP.

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- a. Subscriber will submit such request at the source or the target POP-SP⁵, in the format as prescribed by PFRDA.
 - b. PoP/PoP-SP shall confirm the receipt of the request by way of issuing confirmation receipt to subscriber. Simultaneously source/target PoP/PoP-SP shall update such request in the CRA system for the corresponding PRAN of the subscriber.
 - c. The request processing PoP/PoP-SP shall collect processing fees from the subscriber subject to maximum limit of Rs. 20 plus applicable tax.
6. PoP/PoP-SP shall attend to subscriber's request of providing printed Account statement for Tier I and/or Tier II.
- a. Subscriber or representative of subscriber shall submit such request, in the format as prescribed by PFRDA, at his/her servicing parent PoP/PoP-SP.
 - b. In case such request is submitted by representative of subscriber, he/she should carry original copy of the authorisation letter from the subscriber with appropriate mention of the PRAN on it.
 - c. PoP/PoP-SP shall print subscriber's account statement from the CRA system.
 - d. After delivery of the statement to the subscriber, PoP/PoP-SP shall collect processing fees from the subscriber subject to maximum limit of Rs. 20 plus applicable tax.
7. PoP/PoP-SP shall attend to subscriber's request of re-issue I-PIN/T-PIN/PRAN card.
- a. Subscriber shall submit such request, in the format as prescribed by PFRDA, at his/her servicing parent PoP/PoP-SP.
 - b. PoP/PoP-SP shall update such details in the CRA system and maintain a copy of such request for its records.
 - c. PoP/PoP-SP shall collect processing fees from the subscriber subject to maximum limit of Rs. 20 plus applicable tax.
 - d. For change in PRAN details, the subscriber will have to re-submit subscriber registration from (USO-S1) as prescribed in the Section (a).1 of this document including current PRAN details.
8. Over the time as New Pension System evolves, PoP/PoP-SP(s) may be expected to provide any additional NPS account related service as may be prescribed by PFRDA from time to time.

In order to execute instructions/requests mentioned in (2), (3) and change in core details, PoP/PoP-SP shall follow maker – checker principle.

⁵ Presently shifting is allowed only across PoP-SP(s) of the same PoP.

6. Grievance Handling

PoP/PoP-SP shall carry out the following set of activities in respect of receiving, transmitting, verification and redressal of grievances from the subscribers and other NPS Intermediaries:

1. Receiving of grievances submitted by the subscriber against PoP / PoP-SP or any other NPS Intermediary in the format prescribed by PFRDA and uploading of all grievances in the Central Grievance Management System (CGMS) of CRA on a daily basis. The CGMS system of CRA would route the grievances to respective NPS intermediaries.
2. Receiving grievances raised by the subscriber against PoP/PoP-SP through the CRA call centre/CGMS of CRA by accessing the CGMS.
3. If PoP/PoP-SP has grievances against any NPS Intermediary such as CRA or TB, it shall raise grievance using CGMS of the CRA or at the CRA call centre.

The grievances against a PoP/PoP-SP raised either by the subscriber or by the NPS Intermediary shall be resolved within 7 days of receiving of grievance (the POP-SP is expected to resolve any such grievance within three days; in case of no resolution the grievance within first three days of reporting of such, it will be escalated at POP level and will be expected to be resolved within maximum 4 days thereafter) and the resolution shall be posted in the CGMS system for each grievance.

7. MIS Uploading

PoP/PoP-SP shall carry out various functions as part of Subscriber registration and Subscriber servicing under NPS. POP-SP shall prepare various types of MIS as mentioned below and upload the same to the CRA system. For each type of request mentioned below, the POP-SP shall prepare and upload separate MIS file.

- Subscriber Registration
- Contribution
- Withdrawal
- Scheme Preference Change/Switch
- Subscriber Modification
- I-PIN/T-PIN Request
- Shifting of Subscriber from one POP-SP to another

Operating Guidelines for PoP/PoP-SP

- Dishonored Cheques
- PRAN Card Reprinting

POP/POP-SP will follow the following steps while preparing the MIS file.

1. On acceptance of various Subscriber requests, PoP/PoP-SP shall issue a 17 digit Receipt Number as an acknowledgement to the Subscribers. Subscriber can use this acknowledgment as a proof of the acceptance of the request by PoP/PoP-SP.
2. PoP/PoP-SP is required to prepare MIS pertaining to all accepted requests and upload the same to CRA system.
3. POP-SP is also required to prepare MIS pertaining to the cheques accepted for the purpose of contribution but which, at a later stage got dishonored.
4. The MIS to be uploaded shall contain the details such as type of request, Type of account (Tier I or Tier II), 17 digits Receipt Number issued by POP-SP to the subscriber, PRAN, contribution amount (in case of contribution) etc.

Annexure A

[(v) indicates checks to be carried by PoP/PoP/SP]

Sr. No.	Particulars	Tier I Account Opening	Tier II Account Opening	
			IRA compliant Subscribers	Non IRA compliant Subscribers/CAF
1.	Copy of PRAN Card	Not Applicable	√	Not Applicable
2.	Subscriber's Full Name	√	√	√
3.	Subscriber's Address	√	Not Applicable	√
4.	Proof of Identity and Address (or Certificate issued by Head of office in case of Non IRA Compliant Subscribers)	√	Not Applicable	√
5.	Verification of full name with Proof of Identity and Address (or Certificate issued by Head of office)	√	Not Applicable	√
6.	Bank Details	Non Mandatory	Mandatory	Mandatory
7.	Cancelled cheque	Applicable if Bank Details Provided	Mandatory	Mandatory
8.	Nomination Details	Optional	Optional	Optional
9.	Scheme Preference	√	√	√