To,

The Officer-in-Charge
1. AN-Pay, Pay Section (Local)
2. All AAOs (Pay), All PAO (O) Rs & AOGEs
   Under PCDA (WC) Chandigarh

Subject:- Compensation for non-deposit or delayed deposit of contribution under the National Pension System (NPS) during the period 2004-12

The NSDL had shared PRAN-wise information on the basis of information available with CRA (Central Recordkeeping Agency) system in r/o the above subject

2. On the basis of ibid shared data NSDL has informed as under.
   (i) A doc file for “data understanding” has been provided to all PAOs explaining contents of data file; logic of the basis of data extraction from the CRA system and how to read the data fields. Annexure is also enclosed for ready reference.
   (ii) Data has been shared on the registered email IDs of pay Accounts offices

3. The NSDL reiterated that since the information available with it on CRA system is secondary in nature the needs to be reconciled by nodal offices being the primary custodian of data.

4. It is therefore advise to reconcile ibid data provided by NSDL before passing the bills for payment to Trustee Banks in case of any discrepancy or if any assistance is required in connection with reconciliation the same may be taken up with the CRA on the contact details shared in the communication issued by NSDL.

Encls : As Above

A.C.D.A (NPS Cell)
Annexure I

Understanding of the data

In pursuance of an Office memorandum issued by the Controller General of Accounts, Department of Expenditure, Ministry of Finance vide OM No: 1(7)/2019/TA-III/12 dated 07.01.2020 regarding Compensation for non-deposit or delayed deposit of contribution under National Pension System (NPS) during 2004-12. In view of the above mentioned OM and further direction received from CGA, we have extracted the data and providing the details to your office.

The data being provided is based on the information uploaded by Nodal Office and subsequently, matched and booked in CRA system based on the Fund Receipt Confirmation (FRC) by Trustee Bank.

This document explains what are the contents of data file, logic or the basis of data extraction from the CRA system and how to read the data fields. Each of these topics has been explained below:

A. Data file Content:

1. Summary or Index sheet – This sheet (named as “Summary”) contains index of data being shared along with brief description of each data sheets. It also allows an easy navigation to different data sheets.

2. DDO-wise Summary: This sheet (sheet 1) named as “DDO wise Summary” contains DDO wise summary of data file. It provides the summary of total number of PRANs under a DDO and the contribution amount (Regular and Arrear Contributions) credited to Subscribers during the period as specified in the aforementioned OM. The details of data are provided in other sheets.

3. PRAN-wise Summary: This sheet (sheet 2) named as “PRAN wise Summary” contains PRAN wise summary of total Contribution (Regular and Arrear) credits in the PRAN during the period (2004-2012). The data sheet also contains Subscriber’s information, as available in CRA data base, like Subscriber Name / Date of Joining / Date PRAN Generation etc. The details of transaction data are provided in other sheets.

4. Transaction-wise data: This sheet (sheet 3) named as Transaction wise data” provides details of contribution transactions for the defined period against each PRAN. This also contains details of entity (PrAO, PAO and DDO details) who have given the Contribution to the Subscriber.
B. **Logic and Understanding of data fields:**

In view of the above mentioned OM, we have extracted the data based on the following logic:

i. **Data extraction logic:-**

1. The data is as on Feb 29, 2020 and hence, the status of data like Subscriber association, details of Subscriber, contribution credit details etc. is as on Feb 29, 2020.
2. The data covers Subscribers who are currently associated with your office irrespective of their status of PRAN in CRA system.
3. The data has been extracted for the Subscribers who's Date of Joining (DOJ) (available in CRA database) is for the period from January 2004 to December 2012.
4. The data consists of Subscribers who have received at least one Regular or Arrear credit (contribution type as 'Regular' or 'Arrear' along with month and year of contribution are provided by PAO at the time of Subscriber Contribution File (SCF) upload in CRA system) as given below:
   a. Regular monthly contribution for the period from Jan 2004-Dec 2012 and credited to Subscribers till cut-off date i.e. Feb 29, 2020. E.g. If contribution for the month of June 2012 is matched and booked on Feb 29, 2020, the details have been considered in the above mentioned data sheet.
   b. In case of Arrear Contribution, the contribution credited to Subscribers till December 31, 2012 have been considered.

*In case, a Nodal Office has uploaded contribution file for the above mentioned period and the SCF is either cancelled or pending for matching and booking, same have been excluded.*

ii. **Understanding of the Data fields:**

The data field being shared are explained below for better understanding:

1. **Fields under DDO wise Summary report**
   a. Associated PRANs – These represents the number of PRANs identified based on the criteria (as mentioned above in the Data extraction logic section) and associated with the DDO on the date of extraction of the data. The count of Subscribers identified based on the criteria can be less than equal to the total number of Subscribers associated with the DDO. E.g. a DDO has 100 Subscribers associated whereas based on the logic for data extraction, number of Subscribers count may be 97.

   b. Regular Contribution amount – sum of all regular contribution amount credited to Subscribers currently associated with the DDO. This field provides the summation of all regular credits of Subscribers for the defined period, *contribution credits for the period from Jan 2004 to Dec 2012.*
E.g. a Subscriber has received monthly regular contribution credit of Rs. 15,000 (7,500 employee contribution and 7,500 Govt. contribution) for the period from April 2008 to Dec 2012; the sum total Rs. 8,55,000 (57 months (total number of months from April 2008 to Dec 2012) multiplied with Rs. 15,000 pm NPS contribution) has been provided in the field.

c. Number of Regular Contributions – sum of number of months for which regular contribution have been credited to Subscribers. In case if a Subscriber received more than one credit for a given month (from two different Nodal offices), count has been considered one for the particular month.

E.g. If a subscriber received 60 regular credits for 57 months (April 2008 to Dec 2012), then the number of regular contribution has been considered as 57.

d. Arrear Contribution Amount – unlike regular contribution, it is sum of all arrear contribution amount credited to subscribers till Dec 2012 or allotment of units to Subscriber based on the fund transfer till Dec 2012. This also includes legacy contribution uploaded as Arrear in CRA system. Arrear contribution credit to Subscribers after December 2012 have been excluded.

E.g. a Subscriber has three arrear contribution of which funds for two arrear contributions were transferred till Dec 2012 and accordingly, units credited till Dec 2012, one in September 2008 for the legacy period (period from Jan 2004 to March 2008) and another in Dec 2012. Whereas funds for third arrear contribution was transferred in Jan 2013 and hence, to aggregate the arrear contribution, only the first two arrear contribution will be considered in this field.

In an another example, in case a Subscriber receives arrear contribution in 2013 from the units allotted in 2012 (i.e. due to settlement from Pool account), the same has been considered in this data field.

e. No. of Arrear Contributions - sum of number of arrear contribution which have been credited to Subscribers as per point d above. It provides count of arrear contribution associated Subscribers have received during the defined period.

2. Fields under PRAN wise Summary report

a. Date of Joining (DOJ) – the data field “Date of Joining” is as provided by concerned Nodal Office for each Subscribers. This information is part of Subscriber’s ‘Employment Details’ section available in CRA system. This “DOJ” field is an important criteria for the data extraction. In case, DOJ of a Subscriber after Dec 2012, same have been excluded. We
suggest Nodal Office to check the Subscriber’s employment record whether the DOJ is aligned with their employment record.  
The DOJ for all non-IRA PRANs are Jan 1, 2004. Nodal Office should verify the actual DOJ, if you have non-IRA PRAN.

b. Date of PRAN Generation – this field, ‘Date of PRAN Generation’ provides date of PRAN generation for each Subscriber.

c. Fields relating to Contribution – fields such as Total Regular contribution, Arrear contribution and count of contribution are the same as explained above in point b, c, d & e under the head “Fields under DDO wise Summary report”. However, this is at PRAN level.

3. Transaction wise data

a. Details of Contribution uploading office – as the data sheet contains the transaction details of each PRAN, the fields under the head “Details of Contribution uploading office” provide details of office (PrAO, PAO and DDO office) uploaded contribution details in CRA system for the given transaction.  
E.g. Subscriber ‘A’ is presently associated with PAO ‘XYZ’ (i.e., your office). However, earlier he was associated with ‘PAO ABC’ (office under different Ministry or Govt.) where he received NPS Contributions. Since, he is presently associated with your office and meeting the criteria defined above, all the contribution made by your office (XYZ) along with the contribution made by different offices (ABC) will be part of the data.

b. Details of Contribution – the fields (Transaction ID, Contribution Type, Contribution month, year, amount and Date of fund received at Trustee Bank) under the head “Contribution Details” provide details of contribution information as uploaded by Nodal Office in CRA system. Accordingly, for each contribution, a separate row has been provided. There may be the case where multiple contribution (e.g. one regular contribution and one arrear contribution or two regular contribution) uploaded by Nodal Office in one Transaction ID, and hence, details of each contribution are provided.
E.g. considering the same example as mentioned in point ‘a’ above, details of each contribution transaction uploaded by PAO ‘XYZ’ (i.e., your office) as well as by PAO ABC (office under different Ministry or Govt.) have been provided.

b.i. Date of Fund received at Trustee Bank – This field in the Transaction wise data represents the date on which Nodal Office transferred the funds to Trustee Bank for the given contribution Transaction. The information in this field is made available by Trustee Bank as part of Fund Receipt Confirmation (FRC) in CRA system. Based on the Bank FRC,
matching and booking in CRA system is initiated for an SCF and subsequently, credited to Subscriber's PRAN.

The data provided above is based on the information submitted by Nodal Office directly in the CRA system and subsequently matched based on confirmation received from Trustee Bank. As discussed with office of CGA, the impact of other transactions such as 'withdrawal/credit' of amount from/to a PRAN using "Error Rectification Module", shifting of contribution balance due to merger of PRANs etc. have not been considered in the enclosed data sheet. Since the data is provided to the Nodal Office where a Subscriber is currently associated, Subscribers who have shifted out from your office (moved out to other than CG sector) have been excluded from our analysis.