

Frequently Asked Questions

1. *NPS hi a tin ngam tak tak em ?*

NPS hi PFRDA Act, 2013 hnuai mi a ni a. Lok Sabha leh Rajya Sabha in an pass hnuah ni 18.09.2013 ah President of India-in a pawm (signed) a. Ni 19.09.2013-ah Gazette of India-a publish a nih hnuin, ni 1.2.2014-ah Govt. of India-in Notification a chhuah leh bawk a. Mimal emaw pawl emaw duh dāna tih danglam a theih tawh loh avāngin a nghet a, sawrkar kuta awm a nih avāngin hlauhthawn tūr a awm lo.

2. *Old Pension, CCS (Pension) Rules, 1972 hnuai mi te nena a danglamna?*

NPS subscriber te hian old pension hnuai mi te ham thatna dawn GPF leh sawrkar atanga pension/family pension an nei ve tawh lo. Old pension hnuai mi te chuan pension-a an chhuah thla (last pay drawn) atanga chhutin monthly pension an hmu a. NPS-ah chuan, subscriber-in a service chhunga contribution a pêk leh sawrkarin a do lētna atangin pension hunah annuity a lei ang.

3. *Annuity chu engnge ni?*

Subscriber-in a pension hnua thla tina pawisa (monthly pension) a hmuh theihna tūr a ni. Insurance company thlan bik (Annuity Service Providers) atangin annuity scheme a duh ber leiin pension a hmu ang.

4. *Annuity leina pawisa a zo thei em ?*

Annuity leina pawisa hi a tlēm emaw a tam emaw lāk zawh mai theih a ni lo. Pawisa lāk theih hun chung rei zāwng chu scheme lei dānah a in nghat zawk a ni.

5. *Subscriber Grievances-in eng te nge a huam, a ching feltu tūr tu te nge ?*

Grievances te chu:

- i. PRAN Kit dawng lo.
- ii. Details (record) dik lo.
- iii. Withdrawal request chungchang.
- iv. Pawisa (withdrawal amount) dawng lo.
- v. Transaction statement dawng lo.
- vi. Contribution luh dān/hriattirna dawng lo.

Subscriber-in IPIN hmangin www.cra-nsdl.com a 'Grievance Option' ah a harsatna a thawn thei a. Tin, A&T-ah a thlen thei bawk a ni.

6. *Annuity Service Provider(ASP) hi engnge ?*

Annuity Service Provider (ASP) chu subscriber-in NPS a chhuahsan (exit) huna monthly pension petu tur a ni. PFRDA-in ASP a thlan te:

- 1) Life Insurance Corporation of India

- 2) SBI Life Insurance Co.Ltd.
- 3) Bajaj Allianz Life Insurance Co.Ltd.
- 4) HDFC Standard Life Insurance Co. Ltd.
- 5) ICICI Prudential Life Insurance Co. Ltd.
- 6) Reliance Life Insurance Co. Ltd.
- 7) Star Union Dai-ichi Life Insurance Co. Ltd.

7. Annuity chungchangah hriat ka nei lo a, engtin nge ka bawhzui ang?

Subscriber chuan NPS a chhuahsan (exit) hunah annuity scheme a lei dawnin hriatthiam loh a neih chuan NPS Section, A&T ah kalin zawhfiah theih a ni.

8. Upload, matched & booked (Contribution kal kual dân) te hi engnge a awmzia?

- ❖ Upload awmzia chu CRA, Mumbai hnena subscriber pawisa (cash) thawn (transfer) tur te, CRA system-a online-a a thu (file) a thawn hmasak sawina a ni.
- ❖ System-in a pawm Upload file te tâna CRA-in Transaction Id a rawn thawn hmangin fund te chu Trustee Bank (Axis Bank), Mumbai-ah thawn a ni a. Trustee Bank-in pawisa a dawn te chu Pension Fund Managers (PFMS)-ah thawn chhawngin, PFMs te chuan mimal tin account-ah an lo dah lût a. Mimal account-a a luh chiah hian matched & booked tia sawi a ni.
- ❖ Subscriber salary bill rualin DDO ten Challan & Annex III hmangin NPS Tier I atâna subscriber contribution tûr an deduct a, Govt. Account 007100500000000 (RAT) ah an deposit thin.
- ❖ Treasury Office-in Challan & Annex III an passed te chu Accounts & Treasuries Office-ah an thawn thin.
- ❖ **Challan Posting:** NPS Section, A&T chuan Treasury atanga Challan & Annex III an dawn angin excel file-ah mimal tin contribution chu an chhinchhiah a. Hemi chhinchhiahnaah hian govt. contribution te column hrangin chhinchhiah tel a ni.
- ❖ **Subscribers Contribution File (SCF):** Excel File-a post zawh a nihin CRA Excel Format-ah la lûtin, Subscribers Contribution File an siam thin. (SCF-ah chuan PRAN, subscriber contribution, govt. contribution, month & year, regular/arrear, etc. te a awm).
- ❖ **File Validation:** SCF chu CRA website-ah online-in validate a ni a. Hemi stage-ah hian rejection/error a awm thin. PRAN dik lo leh chhan dang vâng a ni ber thin.
- ❖ CRA system-in a pawm (validated) ho zawng chu Online-in CRA, Mumbai te lo hmuh turin an system-ah UPLOAD a ni a. Upload chu CRA system-in a pawm chuan pawisa transfer-na tur PAOFIN (number) a rawn thawn nghal thin. Upload ah hian pawisa (cash) thawn a ni lo a, CRA, Mumbai-ah a thû (file) chauh thawn a ni. Subscriber Account a la lût thleng lo.
- ❖ **Bill:** CRA System-in a pawm upload ho zawng tân subscriber contribution leh Govt. Contribution Bill siam a ni:
 - i. **Subscriber Contribution Bill:** Govt. Account 007100500000000 (RAT) a DDO te'n challan hmanga an deposit te kha pawisa a chan tira lachhuak turin bill siam a ni.
 - ii. **Govt. Contribution Bill:** Govt. Account 207100117000000 (RNPS) atanga Subscriber Bill zât chiah sawrkar do lêtna pawisa láchhuahna tûr bill siam a ni.
- ❖ A chungah Bill pahnih te hi Treasury-in a passed hnuah SBI Dawrpui Branch-ah pawisa a chan tir a ni.

- ❖ Fund Transfer: Axis Bank, Aizawl atangin Pawisa (fund) te chu Trustee Bank, Mumbai Account-ah transfer a ni.
- ❖ CRA leh Trustee Bank te'n SCF leh Fund te chu a inmil em tih an endik. A inmil chuan Trustee Bank-in Pension Fund Managers (SBI, UTI, LIC) ah a transfer a.
- ❖ Pension Fund Managers te chuan subscriber account-ah an thun a. Subscriber account a thien chiah hian **Matched & Booked** tia sawi a ni. Subscriber Statement ah en theihin tarlan nghal a ni a, interest a hmu tan nghal thin.

9. NPS subscriber te tâna DDO tih tûr eng te nge?

1. Subscriber-in hna a zawm atanga a rang thei ang berah subscriber tân DDO chuan NPS Registration Form te A&T-ah a thawn sak ang.
2. Subscriber chu PPAN/PRAN allot a nih hnuah, A&T leh CRA atangin allotment order/ PRAN Kit te DDO-ah thawn a ni thin a. Heng thil te hi DDO hnen a thlenin record a dah leh subscriber hnenah pêkchhuah vat hi DDO mawhphurhna a ni.
3. Pay bill rualin subscriber contribution dik taka chhutna Challan & Annex III te Treasury-ah a submit thin tur a ni.
4. Subscriber-in NPS chungchanga hriat duh a neih te, harsatna a neih te leh siam that ngái a neih apiang te CCA Office-ah a thawnsak thin ang.
5. CCA Office/CRA atanga subscriber hnen thleng tur a dawn apiang a hma thei ang berin a hriattir/hlânchhâwng thin ang.
6. Subscriber chu service atanga a chhuah dâwnin wihthdrawal form leh buaipui tul apiangah a puin a buaipui thin ang.

10. NPS buaipuitu hrang hrang te inthlun zawm dan leh an mawhphurhna engnge?

- ❖ **DDO:** Subscriber thawhna, hlawh a lákna office emaw chumi office-a hlawh bill pass tu sawina a ni. DDO chuan -
 - i. Subscriber Registration form te Nodal Office (A&T)-ah a thawn ang
 - ii. Subscriber contribution Challan & Annex III te DTO ah a submit ang.
- ❖ **District Treasury Office (DTO):** DDO atanga subscriber contribution a dawn, Challan & Annex III te, Nodal Office-ah a thawn ang.
- ❖ **Nodal Office (CCA, A&T):** Nodal Office chuan -
 - i. DDO atanga subscriber registration form a dawn hmangin Permanent Pension Account Number (PPAN) a allot ang. PRAN dilna te CRA, Mumbai-ah a thawn ang.
 - ii. DTO atanga subscriber contribution a dawn leh govt. matching contribution te CRA, Mumbai leh Trustee Bank, Mumbai-ah a thawn ang.
- ❖ **CRA, Mumbai:** Central Record keeping Agency tihna a ni a. CRA atân hian National Security Depository Ltd. e-Governance Infrastructure Ltd. Mumbai ruat a ni.
 - i. Nodal office atanga CSRF1 Form a dawn angin PRAN a allot ang.
 - ii. Subscriber information tul apiang a thawn chhuak ang. Contribution File (Fund file) a dawng ang a, Trustee Bank nen en dúnin subscriber account (PRAN) a dah luh turin a buaipul ang.
- ❖ **Trustee Bank:** Trustee Bank atân hian Axis Bank Ltd., thlan a ni. Nodal office atangin contribution (cash) a dawng ang. CRA contribution file nena a inmil chuan PFMs a subscriber account-ah a transfer ang.

- ❖ **PFMs:** Pension Fund Managers tihna a ni. PFMs atân hian LIC, SBI leh UTI te hman mek a ni. Trustee Bank atanga contribution a dawn te chu PFRDA-in inkaihhraina a siam angin a tipung (invest) ang. PFMs te'n contribution an in sem dân chu LIC-31.50%, SBI-35%, UTI-33.50% a ni.
- ❖ **ASPS:** Annuity Service Providers tihna a ni. Subscriber-in NPS a chhuahsan huna pension petu tûr a ni.
- ❖ **PFRDA:** Pension Fund Regulatory & Development Authority tihna a ni. PFRDA hi ni 23rd August, 2003-a din a ni a. Govt. of India hnuai NPS lama thu neitu sang ber a ni.

11. Subscriber-in nomination-ah mi eng zát nge a dah theih, nomination siam that theih dân a awm em?

Nomination-ah mi pathum thleng dah theih a ni. Nomination hi Form S2 hmangin siam thatna dil theih a ni.

12. Eng tin nge subscriber-in PRAN details siam that a dil ang, PRAN details siam that theih te chu eng te nge?

PRAN details hi Form S2 hmangin siam thatna dil theih a ni. Siam that theih te:

- i. Personal details
- ii. Bank details
- iii. Employment details
- iv. Nomination

13. Mi pakhatin PRAN pakhat aia tama nei thei em?

Thei lo. Mi pakhat tân PRAN pakhat chauh nei tûra ruahman a ni. PRAN nei tawh tân India ram khawi hmunah pawh a chhawm theih zel a ni.

14. PRAN ka nei tawh a. Hmun dangah (other state/corporate, etc) hna thar ka zámw. PRAN thar dil a ngái em? Contribution te dil lét a theih em?

PRAN nei tawh tân hmun danga insawn pawhin PRAN thar dil a ngái lo. Office thara PRAN insawn dilna Form Intersector Shifting of PRAN (ISS-1) submit tur a ni.

Intersector Shifting of PRAN tih fel hnuah automatic-in contribution pawh a office hlui atangin a in transfer nghal ang.

15. PRAN pakhat aia tam nei tân engtia tih tûr nge?

NPS Nodal office-ah report tûr a ni.

16. Subscriber insawn an awmin engtia tih tûr nge?

NPS subscriber, Mizoram sawrkar hnuai mi emaw Mizoram sawrkar hnuai mi ni lo (Central, States, Corporate, etc.) emaw PRAN nei tawh phawt chu a hlawh lákna (DDO) thin ni lo, hmun dangah (DDO hran) a hlawh lákna a sawn chuan a hma thei ang berin subscriber insawn hriattirna Form ISS-1 (Inter sector Shifting of PRAN) A&T Office (Nodal Office) ah submit tur a ni. Form hi subscriber-in a thawhna thar DDO atangin A&T-ah a forward tir ang.

17. Sawrkarin a do létna (Govt. Matching Contribution) hi eng tik hunah nge subscriber-in a dawn ang?

Subscriber contribution te CRA/Trustee Bank a thawn a nih rualin Govt. Contribution pawh thawn nghal zel a ni. Govt Contribution tür hi kum tin State Budget-ah dah sa vek a ní.

18. Pension hmain Tier I-a pawisa te hi a lák chhuah theih em?

Pension hmain Tier I-a pawisa te hi lákchhuah theih a ni:

- i) 1st Withdrawal - Kum 10 service hnuah ama contribution (Govt. contribution tel loin) a tangin 25% a lachhuak (withdraw) thei ang.
- ii) 2nd Withdrawal - 1st withdrawal atanga kum 5 hnuah vawi hnihna a dil theih.
- iii) 3rd Withdrawal - 2nd withdrawal atanga kum 5 hnuah vawi thumna a dil theih.

19. Dearness Allowances a punin NPS contribution a pung ve ang em?

Pung ve ang. NPS contribution hi Basic pay+D.A. atanga chhût zel tur a ni.

20. Thla laklawha Subscriber insawn (transfer, etc.) an awmin khawi office zawkín nge contribution cut ang?

Hlawh pe tamtu zawk office-in contribution a full-in a cut ang.

21. Subscriber pakhat chu rei lo té hnuah hna atangin bán a ni a. Contribution a lo ve te a lák lét theih em?

NPS Exit guideline-in a sawi angin NPS subscriber te hi an contribution te lachhuak tür chuan hna atanga an chhuah (superannuation, voluntary, resign, etc.) dànín awmzia a nei lo. A hma lama tarlan tawh 'NPS-a Pawisa awm lákchhuah dân' angin pawisa lákchhuah dil tur a ni. Bàn pawh ni se a pawisa lákchhuah dân a danglam lo ang.

22. Transaction Statement hi subscriber te thawn an ni em?

Transaction Statement hi CRA atangin kum tin July thla ral hmain subscriber address (communication address) a thleng turin thawn thin a ni.

23. Transaction Statement mamawh tán khawi atanga lák tür nge ?

I-PIN hmangin www.cra-nsdl.com atangin download theih a ni. Tin Accounts & Treasuries Office-ah pawh lam theih a ni.

24. NPS Tier I a pawisa hi kum khat chhünga a punna (rate of interest) eng zát nge?

NPS pawisa punna hi rate siam sa (guaranteed return) a awm lo. Investment. (NAV based) a innghat a ni a, ni tin a thar zêlin www.npscra.nsdl.co.in ah en theih a ni.

25. NPS zawmtu mi eng zát nge awm tawh?

India ram pumah NPS subscriber 1,31,38,805 (as on July/2016) an awm.
Mizoram bikah chuan NPS subscriber 5126 (as on October/2016) an awm.

26. Khawi atangin nge form hrang hrang te leh a hmanna te a hmuh theih ?

NPS Form hrang hrang te leh a hmanna tür hi [https://npscra.nsdl.co.in/state forms.php](https://npscra.nsdl.co.in/state%20forms.php) ah
te download turin a awm.