

New Pension Scheme awmzia engnge ni ?

New Pension Scheme hi Govt of India-in India citizen te tâna a duan pension scheme a ni. NPS ah chuan miin pawisa a khâwl milin pension a hmu ang. New Pension Scheme tia sawi ni mah se, National Pension System hi a hming dik tak a ni.

NPS thil tum eng te nge?

Pension leh family pension atâna sawrkarin kum tin sum tam tak a sèn thin tih tlèmna tûra Govt. of India in a duan a ni. NPS-in a tum chu hnathawk theia mi a awm laia pawisa khawl sak leh chu a pawisa khâwl chu, enkawitu mumal tak hnuaia tih puna, kum upat hnua harsa lova a inchâwmna tûra pêkchhuah a ni.

Eng tik kum atangin nge NPS hi hman tan a nih?

Central (Govt.of India)-ah chuan NPS hi ni 1.1.2004 a tangin hman tan a ni.

Mizoram sawrkarin eng tik atangin nge a hman tan ?

Mizoram sawrkar chuan NPS hi ni 1.9.2010 atangin a hmang tan a ni.

NPS-in a huam (cover) chin a awm em ?

NPS hi India mi kum tling (18 yrs) tawh phawt chuan an pension thlenga an zâwm theih tûrin duan a ni. Ni 1.1.2004 atangin central hnuaia sawrkar hnathawk leh central autonomous bodies ten an zâwm a. State sawrkar pawh zâwm ve phalsak an nih ang leh a zâwm hun chu State sawrkar thuneihna a nih angin an zâwm hun a in ang lo. Sawrkar hnathawk ni lo, India citizen te chuan May, 2009 atangin an zâwm ve phalsak an ni a. Corporate sector te pawh December, 2011 atangin NPS hi hman phalsak an ni.

Mizoram sawrkar hnuaia NPS zâwm thei chin tu te nge ?

- i. Mizoram sawrkar hnuaia hnathawk, a ngheta lák (appointed on regular basis), ni 1.9.2010 leh a hnu lama mi te.
- ii. Ni 1.9.2010 hma lama a nghet lo a lák (contract /MR/officiating), ni 1.9.2010 leh a hnu lama hnaa dah ngheh (regularized) te.

CSS atanga hlawh la te chuan NPS hi an zawm thei lo.

NPS-a 'Subscriber' hi tu te nge?

NPS account nei te hi 'Subscriber' tia sawi an ni.

New Pension Scheme (NPS) nihphung engnge ni?

- PRAN Account thlák ngái lo, hmun hranah pawh rin ngái theih,
- Investment leh Pension plan te subscriber hlâwkpuoi tura duan,
- Sum sên hau tak lo,
- Pawisa lákchhuah dàn awlsam tura duan.

Mizoram sawrkar hnuaia NPS buaipuitu

Finance Department, Government of Mizoram hnuiaia Accounts & Treasuries Department chu Mizoram sawrkarin Nodal Office/Department atân a ruat.

NPS Account

- i. **Tier Account:** Tier I hi NPS subscriber te chuan an neih veka ngaia a, hemi account-a dah te hi kum 10 service hmain lâkchhuah (withdraw) phal ni lo. Subscriber-in NPS chhuahsan Tier I Account-a pawisa awm atangin Insurance Company (thlan bik) hnenah annuity a lei ang, insurance company atangin monthly pension pêk ni ang.
- ii. **Tier II Account:** Tier II subscriber-in ama thlanna-in zawmin a zawm lo thei. Hemi account-a pawisa awm chu subscriber-in mamawh hunah a la chhuak thei. Tier II hi Mizoram sawrkarin a la hman loh avângin a duh tan Points of Presence (POP) atana sawrkarin bank a thlan bikte ah account a hawn theih.

Tier II Account hawn dân eng tin nge?

Tier I account nei tawh chuan POP-Service Provider-ah kalin Tier II account hawng (open) thei. Tier II account activate tûrin PRAN Card copy leh activation form (UOS-S10) leh Rs. 1000 te POP-SP submit tur a ni. Bank account ngái a. Hei hi subscriber-in pawisa lâk (withdraw) a duh huna pawisa transfer-na a tur a ni. Tier II account atanga pawisa lâkchhuah chu rulh ngai lo (non-refundable withdrawal) a ni.

DDO Registration

Mizoram sawrkarin DDO puan (declared) apiang chuan hnuiaia mi ang hian DDO Code leh DDO Registration number dil ang:

- i. DDO chuan DDO Code dilna (Application in plain paper), DDO notification leh Annexure N3 te Treasury Office-ah submit ang..
- ii. Treasury Office-in lo check ang. Code pek theih a nih chuan Annexure N3 a DTO tih tur te tih zawhin Accounts & Treasuries-ah a thawn ang.
- iii. Accounts & Treasuries chuan code pek theih a nih chuan Finance Department (APF)-ah proposed code thawn ang.
- iv. Finance Department, Govt.of Mizoram-in DDO atân Notification chhuah ang.
- v. Notification leh Annexure N3 hmangin Accounts & Treasuries chuan CRA, Mumbai-ah DDO Registration Number dilna a thawn ang.

DDO Code hi Mizoram sawrkar hnuiaia code hman tulna, viz NPS, Treasury Computerization, E-payment, GPF Schedule, etc. apiangah hman theih a ni. Code hi DDO designation a pêk a nih avângin DDO inthlâkah pawh danglam lo. Sawrkar thuchhuak anga DDO te'n an Treasury Office an thlâk chuan, A&T-ah Treasury Office details update/change dilna submit thuai tur a ni.

SUBSCRIBER REGISTRATION

Subscriber chuan hna a zawm atanga a hma thei ang berin Permanent Pension Account Number (PPAN) leh Permanent Retirement Account Number (PRAN) dilna te Accounts & Treasuries-ah a submit ang. PPAN leh PRAN dil dâwna hriattür tul te :

<p>PPAN</p>	<ul style="list-style-type: none"> i. DDO Forwarding letter ii. Annex I iii. Annex II iv. Appointment Order v. DPC meeting minute (MPSC läk tân a ngái ve lo) 	<ul style="list-style-type: none"> i. Form hi Pentui dum (Black Ink) chauh in fill up tür. ii. Box chung chu CAPITAL LETTER chauhin (Email Id tel loin) fill up tür. iii. Photograph (color) background colour a vâ (white) tür. Sign/ziak loh tur a ni a, bel tur a ni. iv. Day/month/year ziakna türâh DDMM YYYY format a ziak tur (e.g.31082016). v. Hming ziak dân - Hming sei tak a nih. loh chuan First Name-ah chauh ziak a tâwk. A inzawm lo türâh chuan box pakhat dah âwl tur. vi. Pa hming aia nu hming ziak duh tân leh Hindi-a PRAN Card duh tân Annexure II to CSRF1 fill up tür. vii. Bank Ac neih ngô a ngái. viii. Nomination-ah mi pakhat or pahnih or pathum a dah theih a, an share zât tur ziah lan bawk tur.
<p>PRAN</p>	<ul style="list-style-type: none"> i. Form CSRF1 ii. Annexure S5 iii. Birth certificate or Voters ID (Date of Birth lang) iv. Aadhaar Card or PAN Card v. Cancelled Cheque (original) – <ul style="list-style-type: none"> a) Cheque-ah hming a in print tel loh chuan cheque leh pass book 1 page xerox telh tür, b) Cheque nei lo tan Bank Manager hriatpuina lehkha leh pass-book 1st page Xerox telh tür. 	

PRAN KIT

NPS subscriber chu CRA, Mumbai-in PRAN a pêk (allot) atanga thla khat chungin a thawhna office-ah PRAN Kit thawn a ni thin a. PRAN Kit-ah chuan heng te hi a awm:

- i. Subscriber Details (Master Details): Subscriber-in form a fill up-a ama ziak information hrang hrangte CRA system-a dahluh (record) a nih dân angin Master Details-ah hian tarlan a ni. Details ah chhut (printing) dik lo emaw chiang lo emaw a awm chuan Annexure S2 hmangin siam that dilna submit tur a ni.
- ii. Information Booklet: NPS chungchanga hriattür pawimawh dah tel a ni.
- iii. I-PIN: Online a CRA website (www.cra-nsdl.com) luhna tür I-PIN (password) dah tel a ni.
- iv. T-PIN Tele-query Personal Identification Number tihna a ni, Digit pali (4) a ni. Subscriber-in account details a hriat duh huna CRA Toll free number 1800 222 080 biak pawhna tur a ni.

- v. PRAN Card: NPS atâna Identification Card a ni. Card-ah chuan subscriber hming, pa hming, date of birth, thlalâk, signature leh PRAN ziaak a awm. PRAN Card hi subscriber-in PRAN a nei (generate) tih hriattirna SMS a dawn atanga thla khat chhunga a dawng lo a nih chuan CCA Office ah a zâwt thei a, CRA website <http://www.npskra.nsdل.com.in/> "Track the status of the PRAN Card" ah pawh a ngaihven thei.

CONTRIBUTION

NPS Subscriber te hian Tier I Account atân thla tin contribution an dah tûr a ni a, chu chu 'Subscriber Contribution' tia sawi a ni.

- i. Subscriber chu hna a zawm thla (joining month) ah NPS contribution cut sak loh tûr a ni a, a thawh chin hlawh a full-in a la thei.
- ii. Subscriber chu hna a zawm thla dawt chiah atangin NPS contribution atân a hlawh (Basic pay+D.A.+NPA) atanga 10% cut tûr a ni. Contribution hi salary bill rualin Challan leh Annex III hmangin cut tûr a ni.
- iii. Subscriber-in PRAN a neih hmá chuan a contribution te CRA, Mumbai-ah thawh theih a nih rih loh avàngin Government of Mizoram Account-ah dah rih (parked) a ni
- iv. Subscriber-in PRAN a neih chuan a contribution leh sawrkar do lêtna (Govt Matching contribution) te chu a rualin CRA, Mumbai/Trustee Bank-ah thawh a ni.
- v. CRA, Mumbai/Trustee Bank te chuan Pension Fund Managers (SBI/LIC/UTI) ah invest tûrin an sem darh a, PFMS-a individual account-a a luh atangin interest/return a hmu nghal.
- vi. Account-a a luh dân hi CRA website ([ww.cra-nsdl.com](http://www.cra-nsdl.com)) ah mahniin en theih leh download theih a ni.
- vii. NPS subscriber chu pension-a a chhuah hma thla thum chung contribution te cut sak loh tûr a ni.

I-PIN:

Internet Personal Identification Number tihna a ni. Subscriber-in PRAN a neih veleh CRA atangin DDO-ah thawh a ni. I-PIN hmang hian CRA website-ah luh theih a ni.

I-PIN hman dan:

- i. www.cra-nsdl.com ah lût rawh.
- ii. User ID ah PRAN chhut luh tûr a ni. Password atân 1-PIN (6 digits) hmang la, submit rawh.
- iii. 'Reset I-PIN' emaw 'I-PIN is expired' tih a lo lang ang.
- iv. Password thar, 8-14 characters in siam rawh. (I password siam thar a dik chuan I-PIN i dawn kha hman zui theih a ni tawh lo).
- v. www.cra-nsdl.com ah lût leh la, User ID ah PRAN hmang la, Password atân password i siam thar hmang la, submit rawh.
- vi. Option hrang hrang lo awmah i duh angin details i en thei tawh ang.

I-PIN Reset dân

I-PIN (password) theihngihilh/vawi nga aia tam tih sual nawn avanga locked/security thil avanga expired leh chhan dang avànga I-PIN a harsatna a awm chuan a hnuai mi ang hian siam that leh theih a ni:

- i. **Secret Question & Answer hmangin** : Subscriber-in a account-a secret question & answer a lo siam sa chuan, 'Forgot password'- 'select secret question' atangin reset tûr a ni.
- ii. **Instant Reset I-PIN** : Subscriber-in secret question siam lova mahnia I-PIN reset a duh chuan, 'Forgot password' – 'instant reset I-PIN' ah lûtin PRAN Card-a a personal details hmangin a tul angin a fill up ang. 'Generate OTP' click hnuah mobile phone (registered no.) a SMS (6 digits) lo thleng chu chhut luha submit tur a ni. *Hemi hmanga I-PIN reset tur chuan mobile number a hman lai chu CRA record a in register a ni tur a ni (Registered mobile number a ni em tih hriat theihna chu registered mobile number-ah chuan CRA atangin SMS an dawng thin).*
- iii. **A&T a reset dil** : A chung a reset dân chi hnih ti thei lo te chuan Form S2 hmangin A&T ah I-PIN reset dil theih a ni. Rs 50/- (CRA charge) chawi a ngái.

NPS-a Pawisa awm Lákchhuah Dân

S/N	Situation			
1	Exit at or after 60 Yrs of age (Pension hun pangngala chhuak)	Pension wealth*-a Rs. 1,00,000 aia tam a awmin	Pawisa hláwm (lumpsum) lák theih -	20% (max) of Pension wealth)
			Annuity leina (monthly pension a nei ang) -	80% (min) of Pension wealth
		Pension Wealth-a Rs 1,00,000 a awm tlin lohin	Subscriber chu 100% of Pension wealth pěk tûr a ni a. Monthly pension a nei lo ang	
2	Exit at or after 60 Yrs of age (Pension hun pangngala chhuak)	Pension wealth-a Rs 2,00,000 aia tam a awmin	Pawisa hláwm (lumpsum) lák theih -	60% (max) of Pension wealth.
			Annuity leina (monthly pension a nei ang) -	40% (min) of Pension wealth.
		Pension wealth-a Rs 2,00,000 a awm tlin lohin	Subscriber chu 100% of Pension wealth pěk tûr a ni a. Monthly pension a nei lo ang	

*** Pension wealth = Subscriber contribution + Govt. contribution + interest**

NPS Subscriber, Service laia boral te chungchang

Option		Application	Pension wealth
NPS subscriber a boral a nih chuan, A chung te'n i. Pension wealth lák lét. emaw, ii. CCS (Pension) Rules, 1972 anga Family pension lák emaw-ah -duh an thlang thei	Pension Wealth lák an duh záwk chuan	Prescribed withdrawal form hmangin A&T Office, NPS Section-ah dilna submit tûr a ni.	Claimant hnenah 100% of Pension wealth pěk a ni ang. Monthly pension a awm lo ang.
	Family pension lák an duh záwk chuan	CCS (Pension) Rules, 1972 hnuai mi te angin A&T Office, Pension Section-ah Family pension dilna submit tûr a ni.	Family pension pěk a nih avàngin pension wealth chu Govt.of Mizoram account-ah dah lét sak a ni ang.

NPS Subscriber te'n benefits an hmuh theih te

Sl. No.	Particular	Hmuh theih dàn	Application
1	NPS Tier 1	As per NPS Exit Guidelines	A&T, NPS Section
2	Leave Encashment	As per CCS (Leave) Rules	A&T, Pension Section
3	GIS	As per MSGEGIS, 2014	A&T, Pension Section
4	DCRG	Death Gratuity hi Govt.of Mizoram, Finance Dept. O.M. No.G.17011/2 /2011 -F.APF, dt 9 Sept, 2013 in a phal angin) pèk theih a ni.	

DDO LOGIN ID & PASSWORD

DDO te'n anmahni office atanga CRA Website-a lúta subscriber te mamawh an tihsak theihna türin Login Id pèk vek an ni. Login Id hmangin password an siam ang.
Heng te hi an ti thel ang :

1. Subscriber details/List view
2. Transaction Statement view/Print
3. e-PRAN
4. Grievances login / resolve-view