

## **Procedure for filling the S1 form:**

The guidelines to be followed in filling the forms are as given below:-

Subscribers should fill the forms as per the guidelines given below. The form has been circulated by the finance section with guidelines to the concerned employees.

1. Subscribers covered under the New Pension System, will have to fill the Application for allotment of PRAN as per **Form S1** in duplicate by providing the necessary details such as name, address, nominee details etc. along with latest photograph and signature and submit it to the DDO.

2. The forms (**S1**) can be downloaded from University website **ggu.ac.in** or NSDL website **www.nsdl.co.in** and/or CRA website **www.npscra.nsdl.co.in**.

3. The Application for allotment of PRAN is divided into four sections

- a. **Section A** - Subscriber Personal Details
- b. **Section B** - Subscriber Employment Details
- c. **Section C** - Subscriber Nomination Details
- d. **Section D** – Subscriber Scheme details

4. Within each section, details marked with (\*) are mandatory fields. Subscriber will have to fill all fields which are marked as mandatory. Incomplete forms are liable to be rejected by the CRA-FC. Subscriber should fill the form as per instructions given in the form.

5. Section of Subscriber personal details are mandatory and have to be provided by the Subscriber. The personal details will include the name of subscriber, date of birth, address details, bank details, etc. Further, subscriber can also provide his option to use value added services such as SMS alert/ Email alert wherein important alerts as and when made available by CRA, will be sent at the mobile number/email address provided by the subscriber.

6. Subscribers Employment details should be filled and attested by the DDO. Details includes date of joining, date of retirement, Nodal Office details like DDO Reg. No., Department and/or Ministry, PAO Reg. No., existing PPAN (in case of subscribers who have already been allotted PPAN by the respective PAO), salary details etc. The employee details have to be certified by the DDO. The signature of the authorized person and stamp of DDO are mandatory.

7. Nomination details are optional at the time of Subscriber registration and subscriber may update these details in future. Subscriber can nominate maximum of three persons by specifying the percentage share of each nominee. In cases where nominee is a minor the guardian details also have to be provided.

8. Scheme details will include the scheme preference opted by subscriber for investing his monthly pension contribution. Subscriber can opt for maximum of three schemes out of the schemes available in CRA system, by specifying the percentage of contribution to be invested in each scheme. Subscriber can check the details of the

scheme from CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in) or PFRDA website [www.pfrda.org.in](http://www.pfrda.org.in). If no scheme details are provided by the subscriber, the monthly contribution pertaining to the subscriber will be invested in the default scheme as specified by PFRDA from time to time. Similarly, if the sum of percentage indicated by subscriber towards the schemes does not equal 100, then remaining percentage will be invested in the default scheme.

9. Existing subscribers, who have been allotted PPAN, will have to provide details of the PPAN allotted by the PAO, at the time of Registration. The PPAN is necessary for the purpose of linking the existing contribution details in the CRA system.

The other instructions of filing up the form are as given below. These instructions may change from time to time. Hence it is advised to refer the latest format of **Form**

i. The format of Application for Allotment of PRAN (**Form S1**) can be obtained from DDO (Finance Section) or can be freely downloaded from the NSDL website [www.nsdl.co.in](http://www.nsdl.co.in) and/or CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in). This form is applicable only for the purpose of registration in CRA system.

ii. Form to be filled legibly in BLOCK LETTERS and in BLACK INK only.

iii. Details Marked with (\*) are the mandatory fields.

iv. Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.

v. 'Individual' Subscriber should affix a recent color photograph (size 3.5 cm x 2.5 cm) in the space provided on the form. The photograph should not be stapled or clipped to the form. (The clarity of image on PRAN card will depend on the quality and clarity of photograph affixed on the form.)

vi. Signature /Left thumb impression should only be within the box provided in the form. The signature should not be on the photograph. If there is any mark on the photograph such that it hinders the clear visibility of the face of the Subscriber, the application will not be accepted.

vii. Thumb impression, if used, should be attested by a Magistrate or a Notary Public or a Gazetted Officer under official seal and stamp.

viii. All Dates should be in "DDMMYYYY" Format

### ***b. Personal Details (Section A):***

i. This section is mandatory and within this section all the mandatory fields should be filled by the subscriber.

ii. Present Address - All future communications will be sent to present address.

iii. Phone No., Mobile No, & Email ID - It is advisable to mention either "Telephone number" or "Mobile number" or "Email id" so that Subscriber can be contacted in future for any discrepancy.

iv. Subscriber's Bank Details - Bank details are optional. However, if Subscribers mentions any of the bank details, all the bank details will be mandatory except MICR code, i.e., Subscriber needs to provide complete bank details otherwise the form will be rejected. Subscriber may provide the MICR Code if applicable.

### **c. Subscribers Employment Details (Section B):**

- i. This section is mandatory and should be filled by the respective DDO.
- ii. PPAN - Subscriber should provide the PPAN, in case of Subscribers who have already been allotted PPAN (Permanent Pension Account Number) by the PAO.
- iii. PAO Reg. No. & DDO Reg. No. - DDO should mention the PAO Reg. No. and DDO Reg. No. allotted by CRA.
- iv. DDO should ratify overwriting / striking off of any of the employment details with the signature of Authorized Officer.

### **d. Subscriber's Nomination Details (Section C)**

- i. This section is to be filled by the Subscriber. However at the time of registration, the nominee details are optional. Subscriber can update the nomination details after registration by submitting **Form S2**.
- ii. Nomination details have to be provided where subscriber wish to nominate. Subscriber should ensure that complete nomination details are provided to avoid rejection of nomination details in CRA system.
- iii. Subscriber can nominate maximum of three persons as nominees. Nominee can be an individual only.
- iv. Subscriber cannot fill the same nominee details more than once, e.g. if nominee is Mr. A only, then subscriber shouldn't fill and strike off the remaining fields for second and third nominee.
- v. Subscriber should mention the percentage share value applicable for each nominee. The percentage should always be an integer. Fractional value will not be accepted. For example, Percentage share as 25% will be accepted but 25.50% will not be acceptable.
- vi. Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected, e.g. Subscriber Nominates Mr. A (25%) and Mr. B (50%) which totals to 75% only and hence entire nomination details will be rejected.
- vii. If a nominee is a minor, then date of birth of the nominee and nominee's guardian details will have to be provided. If nominee is not a minor, Subscriber should strike off the relevant portion.

### **e. Subscriber scheme details (Section D)**

- i. This has to be filled by the Subscriber. However, this section is optional at the time of registration. If the Scheme details are not filled, default scheme as approved by PFRDA will be applicable.
- ii. Subscriber can select maximum three schemes. Details of the schemes are available on NSDL website [www.nsdl.co.in](http://www.nsdl.co.in), CRA website [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in). and the PFRDA website [www.pfrda.org.in](http://www.pfrda.org.in).
- iii. Subscriber should provide the scheme name, PFM name and percentage allocation for that scheme.
- iv. Subscriber cannot fill the same scheme details more than once.

v. Subscriber should mention the percentage allocation of his/her contribution towards each scheme. It cannot be in terms of amount.

vi. Percentage allocation of contribution to each scheme must be integer. Fractional value will not be accepted.

vii. If the sum of contributions (in percentage) across all the schemes is not equal to 100, the balance will be allotted to the default scheme approved by PFRDA.

viii. If subscriber has provided incomplete scheme preference details or there is any discrepancy in the scheme preference details provided by subscriber, then entire scheme preference request will be rejected by CRA and the contribution will be invested in the default scheme as approved by PFRDA. Subscriber should check the details in the Subscriber Master list provided in the PRAN Kit to confirm the same.

## **Note- Selection of Pension Fund Managers -**

### **S1 Form      Section D- Subscriber Scheme Details**

As per the present guidelines of Pension Fund Regulatory and Development Authority (PFRDA), contribution towards pension will be invested in the default schemes of three Pension Fund Managers (PFMs), viz, LIC Pension Fund Limited, SBI Pension Funds Pvt. Limited and UTI Retirement Solutions Limited in a predefined proportion, which is mentioned in the Statement of Transaction. Each of the PFMs will invest the funds in the proportion of 85% in fixed income instruments and 15% in equity and equity linked mutual funds.

**Hence, the employees of Central Government and Central Autonomous Bodies need not mention the details of the schemes while filling up the application form."**

For more detail, please contact CRA web site-**[www. npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)**.

**INSTRUCTIONS FOR FILLING THE FORM**

- a) Form to be filled legibly in BLOCK LETTERS and in BLACK INK only. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by cancelling and re-writing and such corrections should be counter-signed by the applicant.
- b) Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
- c) The subscriber should affix a recent color photograph (size 3.5 cm x 2.5 cm) in the space provided on the form. The photograph should not be stapled or clipped to the form. (The clarity of image on PRAN card will depend on the quality and clarity of photograph affixed on the form.)
- d) Signature /Thumb impression (**LTI in case of males and RTI in case of females**) should only be within the box provided in the form. **The subscriber should not sign across the photograph.** If there is any mark on the photograph such that it hinders the clear visibility of the face of the subscriber, the application shall not be accepted.
- e) Applications incomplete in any respect and/or not accompanied by required documents are liable to be rejected. The application is liable to be rejected if mandatory fields are left blank.
- f) **The subscriber's thumb impression should be verified by the designated officer of the POP- SP accepting the form.**
- g) **Subscribers are advised to retain the acknowledgement slip signed/ stamped by the POP-SP where they submit the application.**

Sr. No.	Item No.	Item Details	Guidelines for Filling the Form
<b>Section A – Subscriber's Personal Details</b>			
1.	1.	Full Name	Please state your name as mentioned in the Proof of Identity failing which the application is liable to be rejected. If the Proof of identity has a name by which the applicant has been known differently in the past, than the one provided in this application form, then requisite proof should be provided e.g. marriage certificate, or gazetted copy of name change.
2.	3.	Date of Birth	Please ensure that this matches with the Date of Birth as indicated in the document provided in support.
3	5.	Category	An NRI subscriber would need to furnish an Indian address for communication and bank details within India. Fund transfers by Non Resident Indians' would be subject to regulatory requirements as prescribed by RBI from time to time and FEMA requirements.
4.	7.	Present Address	All future communications will be sent to present address.
5.	9, 10, 11	Phone No., Mobile No, & Email ID	It is advisable to mention either "Telephone number" or "Mobile number" or "Email ID" so that Subscriber can be contacted in future for any discrepancy.
6.	13	Bank Details	If subscriber mentions any of the bank details (except MICR code), all the bank details shall be mandatory.

**Illustrative list of documents acceptable as proof of identity and address**

No.	Proof of Identity (Copy of any one)	No.	Proof of Address (Copy of any one)
1	School Leaving Certificate	1	Electricity bill^
2	Matriculation Certificate	2	Telephone bill^
3	Degree of Recognized Educational Institution	3	Depository Account Statement^
4	Depository Account Statement	4	Credit Card Statement^
5	Bank Account Statement / Passbook	5	Bank Account Statement / Passbook^

6	Credit Card	6	Employer Certificate <sup>^</sup>
7	Water Bill	7	Rent Receipt <sup>^</sup>
8	Ration Card	8	Ration Card
9	Property Tax Assessment Order	9	Property Tax Assessment Order
10	Passport	10	Passport
11	Voter's Identity Card	11	Voter's Identity Card
12	Driving License	12	Driving License
13	PAN Card	13	Certificate of address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councilor or a Gazetted Officer.
14	Certificate of identity signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councilor or a Gazetted Officer.		
<p><b>Note: 1) Proof of Address mentioned in Sr. No. 1 to 7 (^) should not be more than six months old on the date of application.</b></p> <p><b>2) You are required to bring original documents &amp; two self-attested photocopies (Originals will be returned over-the-counter after verification)</b></p>			
<b>Section B - Subscriber's Nomination Details</b>			
7.	4.	Percentage Share	<p>1) Subscriber can nominate a maximum of three nominees.</p> <p>2) Subscriber cannot fill the same nominee details more than once.</p> <p>3) Percentage share value for all the nominees must be integer. Decimals/Fractional values shall not be accepted in the nomination(s).</p> <p>4) Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.</p>
8.	5.	Nominee's Guardian Details	If a nominee is a minor, then nominee's guardian details shall be mandatory.

### Section C - Subscriber Scheme Preference

#### Active choice

- PFM selection is mandatory. The form shall be rejected if a PFM is not opted for.**
- Allocation under Equity (E) cannot exceed 50%
- A subscriber opting for active choice may select the available asset classes ("E", "G", & "C"). However, the sum of percentage allocation across all the selected asset classes must equal 100. **If the sum of percentage allocations is not equal to 100%, or the asset allocation table at Section C (iii) is left blank, the application shall be rejected.**

#### Auto choice

- A subscriber opting for Auto Choice must also select a PFM. The application shall be rejected if the subscriber does not indicate his/her choice of PFM
- In case both investment option and the asset allocation at section C (ii) and C (iii) are left blank, the subscriber's funds will be invested as per Auto Choice

**For more details on investment options and asset classes, please refer to the Offer Document.**