

## **Voluntary Contribution in Tier I account by Govt. Sector Subscribers**

In order to avail Tax benefits under NPS, the Government Subscribers can make an additional investment in their NPS Tier I account. An additional deduction for investment up to Rs. 50,000 in NPS (Tier I account) is available exclusively to NPS subscribers. This additional investment can be made by the Subscribers by either of the following ways:

- A. Through associated Nodal Office
- B. Through eNPS portal
- C. Through NPS Mobile App
- D. By logging into the CRA System
- E. Through Point of Presence (PoP)

### **A. Voluntary Contribution through associated Nodal Office {Pay and Accounts Office (PAO)/ Cheque Drawing and Disbursement Offices (CDDOs)}**

Govt. Subscribers may approach their associated Nodal Offices (PAOs/ CDDOs) for processing of Voluntary Contributions in their Tier I account. The Nodal Office is required to carry out the following activities:

- Download necessary utilities for preparation of contribution file i.e. File Preparation Utility (FPU) and File Validation Utility (FVU). Kindly note, these are separate utilities through which only Tier-II and Tier I Voluntary contributions can be prepared and validated. The utilities are available on CRA website – [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in) at the following link:  
[https://npscra.nsdl.co.in/download/FPU\\_and\\_FVU\\_For\\_upload\\_of\\_Voluntary\\_and\\_Tier\\_II\\_contribution.zip](https://npscra.nsdl.co.in/download/FPU_and_FVU_For_upload_of_Voluntary_and_Tier_II_contribution.zip)
- Prepare voluntary contribution details by using the FPU. Ensure that contribution type is selected as “Voluntary Contribution”.
- Validate voluntary contribution file prepared using the FVU.
- Upload Subscriber Contribution File (SCF) in the NPSCAN application ([www.npscan-cra.com](http://www.npscan-cra.com)) by logging with the User ID and Internet Password (IPIN) provided by NSDL-CRA. The procedure of Contribution upload will be similar to the upload of regular contribution files in NPS.
- Nodal Office shall upload the SCF in respect of the Subscribers for whom clear funds are available on daily basis. The Nodal Office is required to remit the funds to the Trustee Bank latest by T+1 day (T being the date of receipt of clear funds) post upload of contribution details in the CRA system.

## B. Voluntary Contribution through eNPS portal

The Subscribers can also pay voluntary contributions under Tier I online through eNPS. In order to contribute through eNPS, the Subscribers need to follow the below mentioned steps:

- Visit the eNPS portal (<https://enps.nsdl.com>).
- Click on the “**Contribution**” option.
- On the next screen, the Subscriber will have to provide PRAN, Date of Birth, enter Captcha details and click on the “**Verify PRAN**” option. On clicking the “**Verify PRAN**” option, system will prompt for a One Time Password (OTP) and the same will be sent on the registered mobile number of the Subscriber. System will display a message to the Subscriber about generation of OTP. The Subscriber will enter the OTP and click on submit OTP option.
- After submission of OTP, on the next screen the Subscriber will select the Tier Type as “**Tier I**” and enter the amount in “**Voluntary contribution amount**” section, select the “**Payment Gateway Option**”, tick on the declarations and finally click on “**Make Payment**” option.
- Upon successful processing of the contribution, the units will be credited to Subscribers’ NPS account and an SMS/ Email alert will be sent to the Subscribers’ registered Mobile Number/ Email ID.

## C. Voluntary Contribution through NPS Mobile App

Voluntary contribution in Tier I account can also be made using the NPS Mobile App.

- NPS Mobile App can be downloaded from Playstore for android phones and Appstore for IOS phones (iPhone).
- In NPS Mobile App, Subscriber is required to click on the “**Contribution**” option available on the Home screen.
- On the next screen, Subscriber needs to enter the PRAN, Date of Birth and the Captcha details and click on “**Verify PRAN**” option.
- App will prompt for a One Time Password (OTP) and the same will be sent to the registered mobile number of the Subscriber. App will display a message to the Subscriber about generation of OTP. The Subscriber will enter the OTP and click on submit OTP option.
- After submission of OTP, on the next screen the Subscriber will select the Tier Type as “**Tier I**” and enter the amount, select the “**Payment Gateway Option**”, tick on the declarations and finally click on “**Confirm Payment**” option.

- Upon successful payment, a receipt will get generated confirming the payment details.

#### **D. Voluntary contribution by logging into the CRA System**

One more option for Subscribers to contribute voluntarily in Tier I account is by logging into the CRA System with the User ID (i.e. the PRAN) and the Internet Password (IPIN).

- In the CRA system, at the Home page, the Subscriber needs to go to **Menu – Contribute Online <<>> Sub-menu – Make Online Contribution.**
- System will re-direct the Subscriber to the eNPS portal.
- Further, the Subscriber needs to follow the procedure as explained under **Point C** above.

#### **E. Voluntary contribution through Point of Presence (PoP)/ Point of Presence-Service Providers (PoP-SP)**

- Subscribers may also approach the PoP/ PoP-SPs for making Voluntary Contribution in their Tier I account.
- The list of PoPs/ PoP-SPs is available on CRA website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)).

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