

**Important Notice:  
NPS Service Discontinuation on Paisabazaar**

Dear Customer,

We would like to inform you that, after careful consideration, Paisabazaar has decided to discontinue its NPS services, effective 01-04-2025.

However, you can continue contributing towards your pension corpus by transacting directly on the CAMS platform using your PRAN. We would urge you to complete your tax saving investments in NPS for the FY 24-25 before proceeding with the steps mentioned in the attachment.

To assist with this transition, we have attached a step-by-step guide on how to transact on the CAMS platform, list of CAMS CRA registered POPs, along with a set of FAQs to ensure a seamless migration.

We truly appreciate the trust you have placed in us and regret any inconvenience this may cause. To provide clarity and assistance, we have set up a dedicated helpline, available until 21-04-2025.

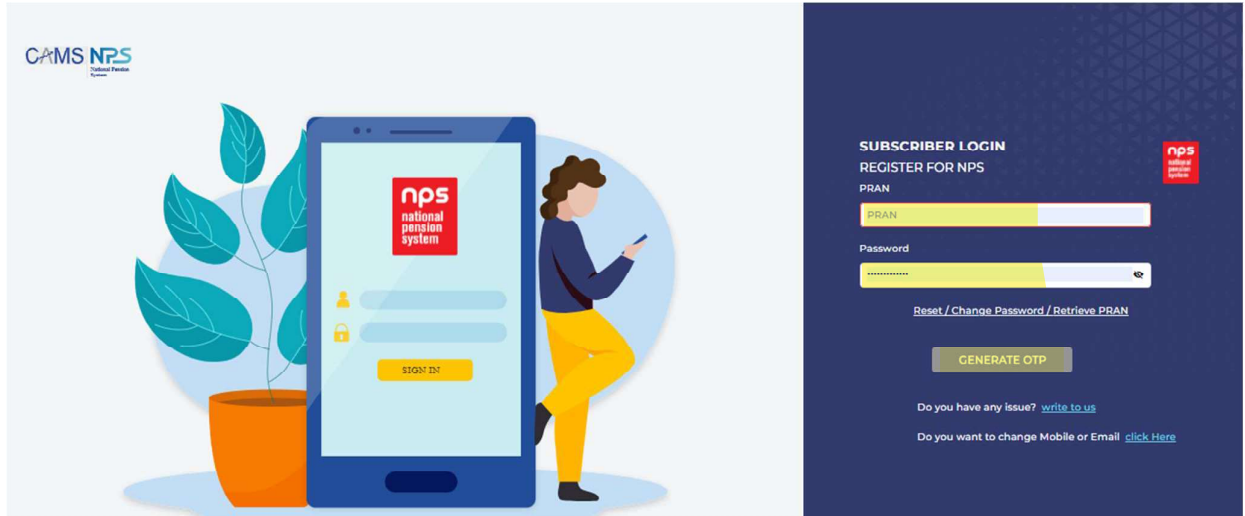
Our support team is available Monday through Friday, from 10:00 AM to 6:00 PM, via the following channels:

Paisabazaar Email: [npsgrievanceofficer@paisabazaar.com](mailto:npsgrievanceofficer@paisabazaar.com)  
Paisabazaar Dedicated Helpline Number: 1800-258-5615  
CAMS CRA Toll-Free Number : 1800-572-6557  
NPS Trust Contact Number: +91-11-35655222

We remain committed to offering you the best services across other products available on Paisabazaar and look forward to continuing to serve you.

## SOP for POP Shifting from Subscriber login

1. Login to NPS account by entering PRAN and Password followed by OTP sent on Mobile number and Email ID:



2. Select “Commercial Transaction” menu and then select Sector Shifting > Intra Sector Shifting:

The screenshot shows the NPS web interface. The top navigation bar includes 'Home-Dashboard', 'Contribution', 'Modification', 'Withdrawal', 'Grievance', 'Commercial Transaction', 'Statement', 'Profile', 'Others', 'Downloads', 'Exit form', 'Risk Rating', and 'Billing Details'. Under 'Commercial Transaction', the 'Sector Shifting' option is selected. Below this, the 'Existing PRAN Association' section shows fields for 'Subscriber Name', 'PAN', 'Sector', 'Nodal Office Reg.No', and 'Nodal Office Name'. The 'Sector' field is set to 'Individual Subscriber'. Under 'Select one of the request below', the 'Intra Sector Shifting' radio button is selected. The 'Target PRAN Association' section has fields for 'Nodal Office Name\*' and 'Nodal Office Reg.No'. 'CANCEL' and 'SUBMIT' buttons are at the bottom right.

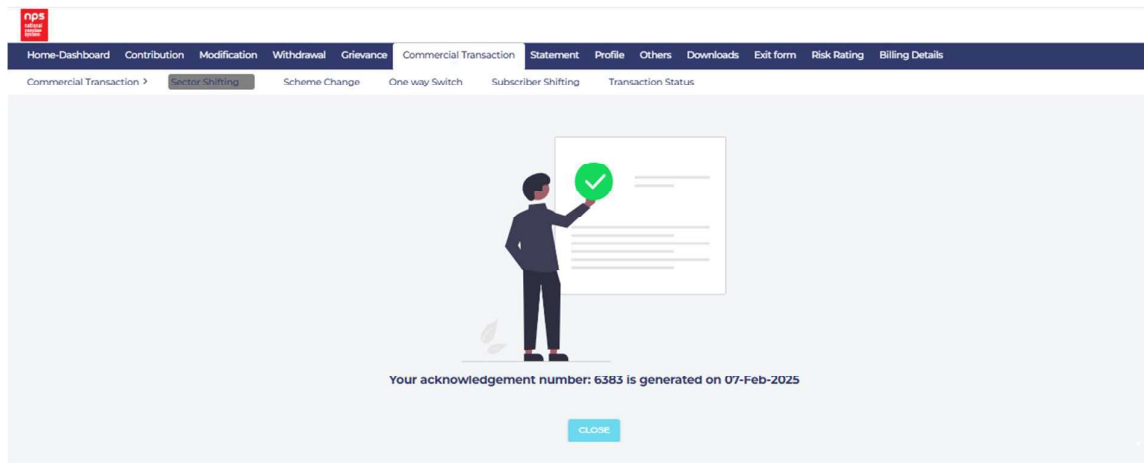
### 3. Select Target POP details and click on Submit:

The screenshot shows the 'Commercial Transaction' page with the 'Sector Shifting' sub-tab selected. The 'Existing PRAN Association' section displays the subscriber's details: Subscriber Name, PAN (CVDND688A), Sector (Individual Subscriber), Nodal Office Reg.No, and Nodal Office Name. Below this, the user has selected 'Intra Sector Shifting' under 'Select one of the request below'. The 'Target PRAN Association' section contains input fields for Nodal Office Name\* (PAISAB), Nodal Office Reg.No (9450905), POP Name (PAISAB), and POP Number (9100017). The 'PFM Details' section is partially visible at the bottom.

The screenshot shows the 'PFM Details' table, which is divided into Tier I and Tier II sections. The table lists various Pension Fund Managers (PFMs) and their associated details.

Tier	Fund Name	Asset Allocation Option	Asset Classes	%Allocation	
Tier I	Aditya Birla Sunlife Pension Fund management Limited	ACTIVE	Corporate	50%	
	Aditya Birla Sunlife Pension Fund management Limited	ACTIVE	Equity	50%	
Tier II	HDFC Pension Fund Management Limited	AUTO	Moderate	Government Bonds	20%
	HDFC Pension Fund Management Limited	AUTO	Moderate	Corporate	30%
	HDFC Pension Fund Management Limited	AUTO	Moderate	Equity	50%

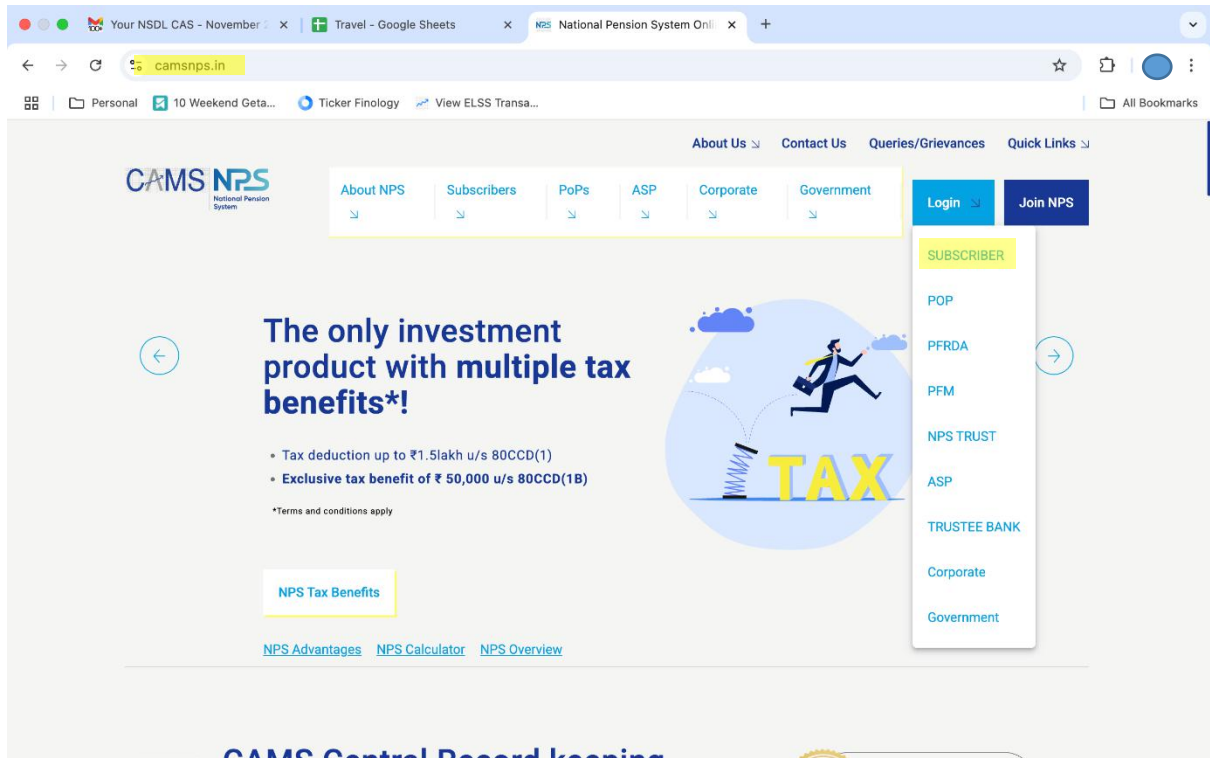
At the bottom right of the table, there are 'CANCEL' and 'SUBMIT' buttons.



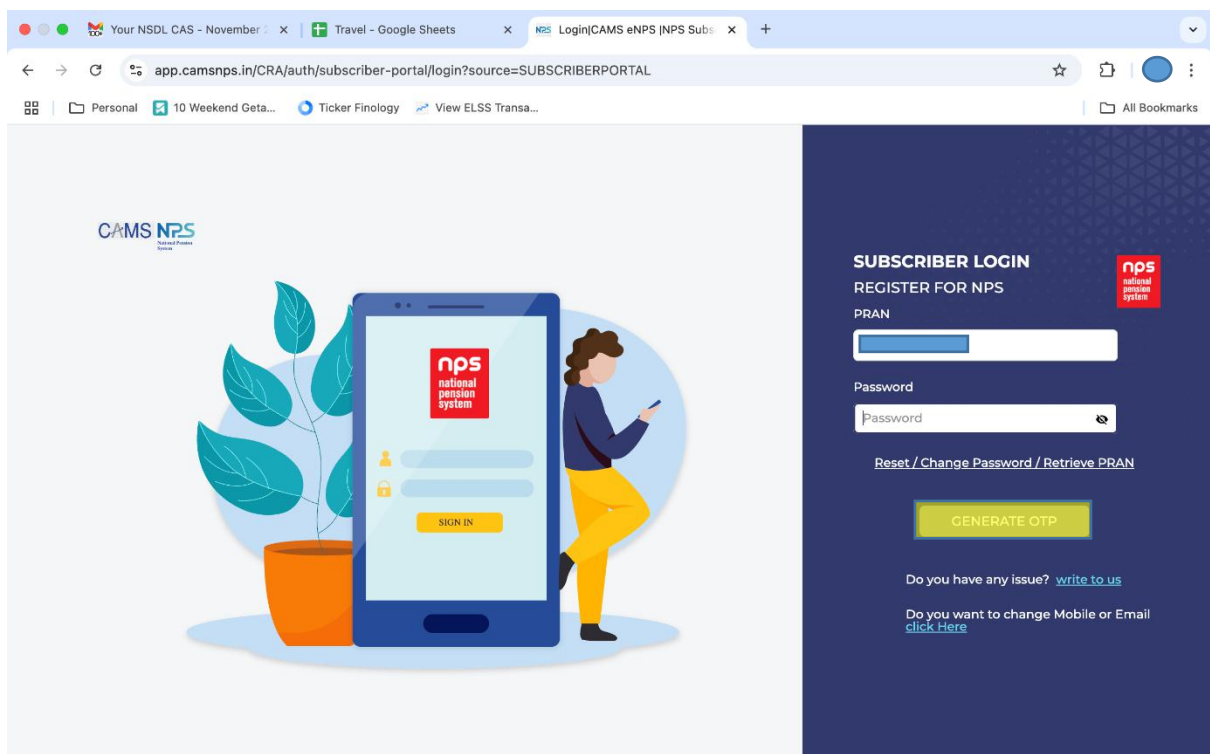
Once Request is Approved by POP, new POP will be changed and subscriber shall be able to view the change in their profile details.

## Procedure to transact on CAMS CRA platform using your PRAN:

### Step 1. Visit Camsnps.in and login as "SUBSCRIBER"



### Step 2. Enter your PRAN and password.



### Step 3. Enter OTP Received On Registered Mobile Number And Email Address.

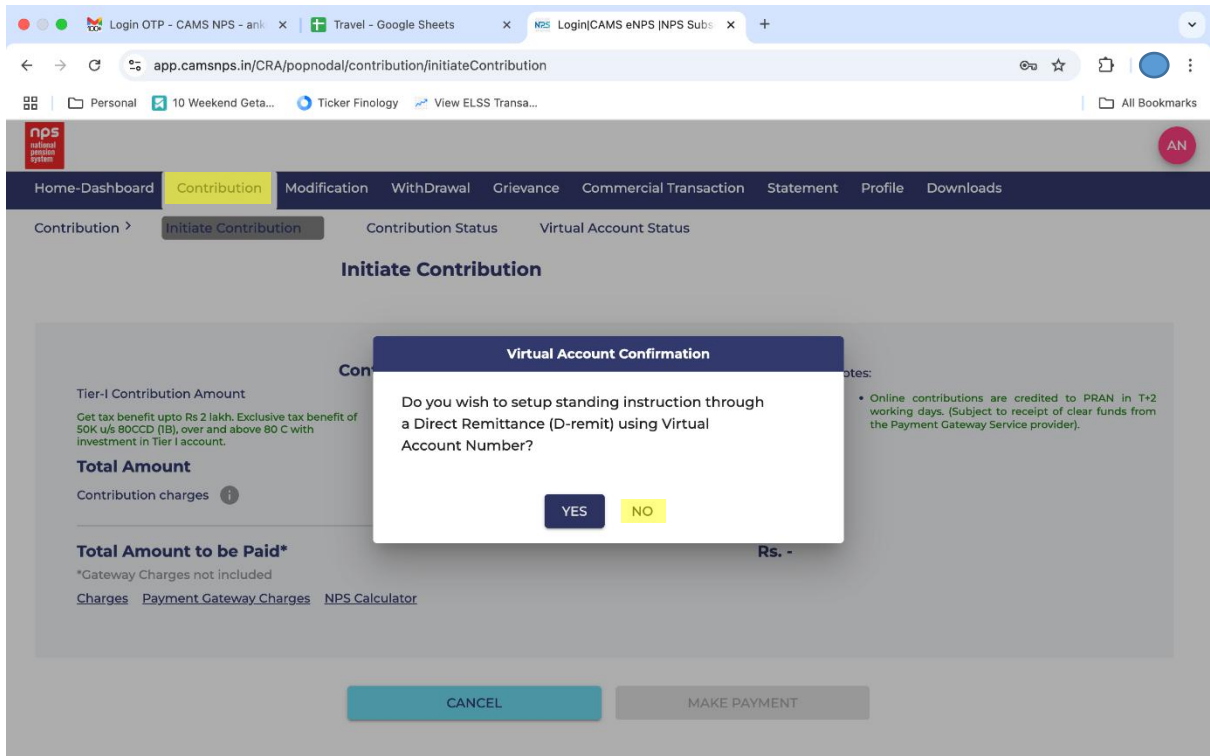
The screenshot shows the NPS Subscriber Login page. The left side features a large illustration of a smartphone displaying the NPS login interface with a 'SIGN IN' button. The right side is a dark blue panel with the following content:

- SUBSCRIBER LOGIN**
- REGISTER FOR NPS**
- OTP Verification**
- Text: "You've received One-Time Password at both of your Mobile number and Email address. Please check and verify both the OTPs."
- MOBILE OTP**: "Sent to +91 91xxxxxx60". A green input field contains the digits "2 6 9". Below it are "RESEND OTP" and "OTP expires in 14:35" options.
- EMAIL OTP**: "Sent to anshuman@nps@gmail.com". A green input field is empty. Below it are "RESEND OTP" and "OTP expires in 14:35" options.
- Text: "Do you have any issue? [write to us](#)"
- Text: "Do you want to change Mobile or Email [click Here](#)"

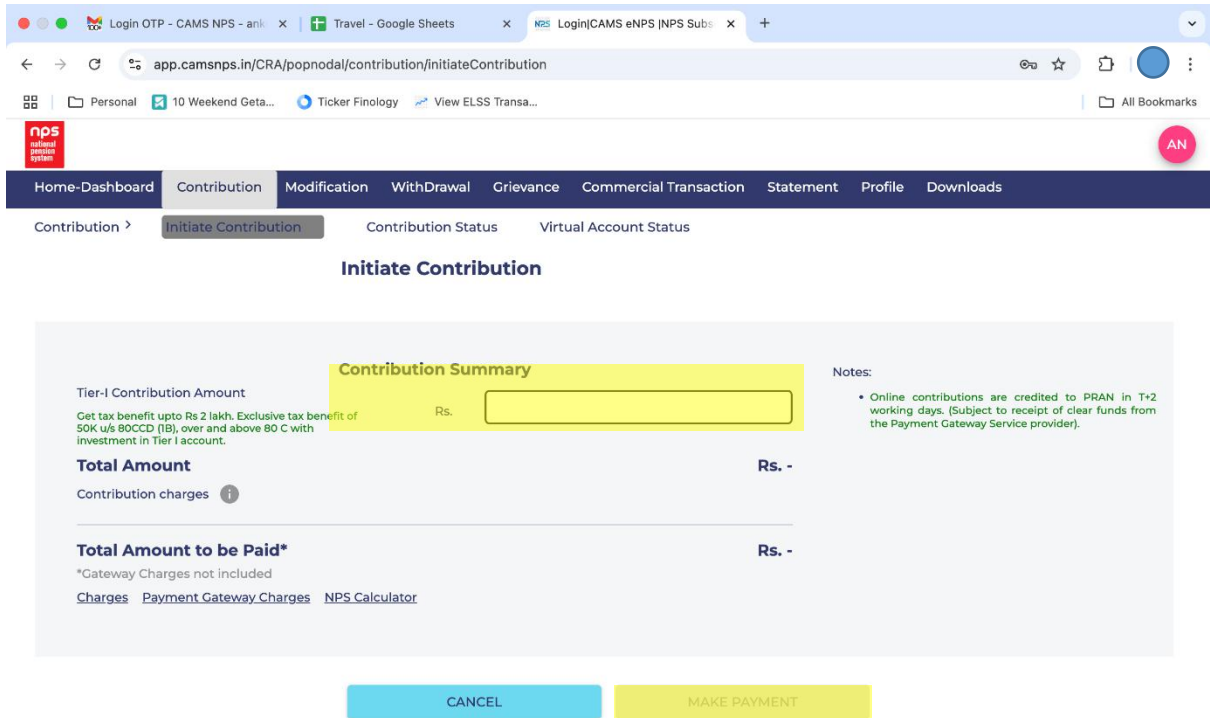
### Step 4: Click "Contribution".

The screenshot shows the NPS Home-Dashboard. The top navigation bar includes: Home-Dashboard, **Contribution** (highlighted), Modification, WithDrawal, Grievance, Commercial Transaction, Statement, Profile, Downloads. Below the navigation bar, the dashboard displays:

- Greeting: "Hi [redacted]"
- Portfolio Growth: "Your portfolio has grown by **0.26%** in current FY"
- Tier 1** Summary Card:
  - Total Contribution Rs. [redacted]
  - Current Investment Rs. [redacted]
  - Mode of Holding - Auto Choice
  - Investment Rate: 3.29%
- Illustration of a person sitting on a beanbag chair with a laptop, with a callout: "Increase your Contribution to Get More Pension at the Age of 60"
- Bottom Section: "Inflow/Outflow" dropdown menu set to "Select an Option", and a "Tier 1" Contribution card showing a balance of "₹ 784 364".
- Right Side Card: "Tier 1 Projected Pension Corpus at Retirement using XIRR as 8.14%"



**Step 5: After clicking “No” in above page, the below screen is displayed. Enter desired amount and click on “Make Payment”**



## Step 6: Choose payment mode and confirm the payment

The screenshot displays the BillDesk payment interface within a browser window. The browser's address bar shows the URL: `pgi.billdesk.com/pgidsk/ProcessPayment;jsessionid=0000FjKuOIBNDtmdx9s_-c84aiw:1a7ou2qdq?wpage=m4JoyyYPdAmyuWFHlYtjZzq`. The interface is divided into three main sections:

- Payment Methods:** A vertical list on the left with options: Net Banking, Credit / Debit Cards, QR, and UPI.
- Internet Banking:** The selected method, featuring a "Popular Banks" section with logos for Axis Bank, HDFC Bank, ICICI, Kotak, and SBI. Below this is a "Select Bank" search bar with a magnifying glass icon.
- Merchant Information:** A panel on the right showing: Merchant name: NPS CAMS, Order Id: CAMS437311, and Payment Amount: ₹2017.70.

At the bottom center, a prominent yellow button reads "Make Payment for ₹2017.70". The BillDesk logo and "Privacy policy | Terms & conditions" are located in the bottom right corner of the interface.

## **Frequently Asked Questions (FAQs)**

### **1. Will my NPS account be closed?**

No, your NPS account will remain active with the CAMS CRA. We are only discontinuing our role as a Point of Presence (POP).

### **2. How do I access my NPS account directly through the CRA?**

You can access your NPS account through the CRA website

<https://app.camsnps.in/CRA/auth/subscriber-portal/login?source=POP&users=PAISAB>

Please refer to the above process for detailed instructions(***Procedure to transact on CAMS CRA platform using your PRAN***) on how to log in and perform transactions.

### **3. What transactions can I perform directly through the CRA?**

You can perform various transactions, including contributions, fund switching, viewing account statements, and updating your personal details.

### **4. Is it safe to transact directly through the CRA website?**

Yes, the CRA website employs robust security measures to protect your data and transactions.

### **5. What is an intra-CRA transfer?**

An intra-CRA transfer allows you to move your NPS account from one Point of Presence (POP) to another within the same CRA.

### **6. How do I transfer my NPS account to another POP?**

Please refer to the above process of "***SOP for POP Shifting from Subscriber login***" for the detailed procedure on intra-CRA transfer.

### **7. Will there be any charges for transferring my NPS account to another PoP?**

There is no Charges for intra-CRA transfers. Please refer to the CRA website or contact your new POP for details.

### **8. What will happen to my existing SIPs and mandates?**

All SIPs and mandates initiated through *Paisabazaar.com* will be discontinued as of April 1,2025.

### **9. How do I set up new SIPs or mandates during POP shifting?**

Upon completion of a POP transfer, subscribers may set-up new SIPs and mandates through the their new POP.

### **10. Will I lose any money if my SIPs are discontinued?**

No, the funds already invested through your SIPs will remain in your NPS account. You will only need to set-up new SIP and mandate if you wish to continue regular investments.



### **11. What kind of queries can I ask on the toll-free helpline?**

You can ask questions regarding intra-POP shifts, CRA transactions, and any other queries related to the discontinuation of our NPS services.

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### **12. What are the implications if a subscriber fails to transfer to a different POP before the deadline?**

According to Pension Fund Regulatory and Development Authority (PFRDA) regulations, if a subscriber fails to complete a POP transfer before the established deadline, the existing POP is authorized to transfer the subscriber's account to a default POP that is registered with the PFRDA.

### **13. What is the reason Paisabazaar mandates changes of POP exclusively through CAMS CRA, and not via alternative platforms?**

Paisabazaar (PB) Re-directs NPS transfers to CAMS because they are partnered with CAMS as their Central Recordkeeping Agency (CRA). This partnership suggests that all NPS transactions, including POP shifting, for Paisabazaar-registered subscribers must be processed through CAMS. While other CRAs exist, Paisabazaar's system is specifically integrated with CAMS.

### **14. What services can customers utilize on Paisabazaar between now and the platform's discontinuation on April 1, 2025?**

Until April 1, 2025, existing SIP transactions on Paisabazaar will continue as normal. After that date, Paisabazaar will no longer process any new SIP- mandates, lump sum investments, or cancellations for investments made through our Platform

**list of CAMS CRA registered POPs**

<b>Sr No</b>	<b>POP_Reg</b>	<b>Name of the POP</b>	<b>Sector</b>
1	9100001	Aditya Birla Sun Life Pension Management Limited	UOS
2	9100003	M/S Religare Broking Limited	UOS
3	9100004	HDFC Bank Limited	UOS
4	9100005	M/S ICICI Prudential Pension Funds Management Company Ltd	UOS
5	9100006	SBI Pension Funds Private Limited	UOS
6	9100007	HDFC Pension Management Company Ltd	UOS
7	9100010	Integrated Enterprises (India) Private Ltd	UOS
8	9100013	Nirmal Bang Securities Pvt Ltd	UOS
9	9100014	IIFL Securities Limited	UOS
10	9100016	Axis Securities Limited	UOS
11	9100019	Indian Bank	UOS
12	9100021	RKSV Commodities India Private Limited	UOS
13	9100022	Arihant Capital Markets Limited	UOS
14	9100023	IDBI Bank Limited	UOS