

## **CSRF-1 Form – Guidelines for BOM Employees**

Please note that these guidelines are indicative for new employees; joining the Bank's service on or after 01.04.2010; for filling up **CSRF-1 Form i.e. "Common Subscriber Registration Form no. 1"**. Please refer various instructions contained in the CSRF-1 Form & Annexure/s to CSRF-1 Form and guidelines published by PFRDA / CRA on their websites ([www.pfrda.org.in](http://www.pfrda.org.in) / <https://npscra.nsdl.co.in> -- Corporate Sector Model.).

CSRF-1 and related forms are available on CRA's website → <https://npscra.nsdl.co.in> -- Corporate Sector Model – Forms. The forms are also uploaded in the Bank's Intranet under Staff Icon.

### **Bank's employees and submission of CSRF-1**

New Employees joining the Bank's service on or after 01.04.2010 shall be covered under New Pension Scheme / National Pension System (NPS).

### **Common Subscriber Registration Form for Bank's Employees – Form No. CSRF-1**

#### **Please read Guidelines before filling the form:**

**This form is to be submitted by those new employees who have not yet registered under New Pension Scheme (NPS).** However those who have already registered under NPS and holding Permanent Retirement Account Number (PRAN) should submit "ISS-1 Form for Shifting of PRAN to Corporate Sector Model implemented by Bank of Maharashtra for the Bank's employees joined on or after 01.04.2010".

**ALL \* marked fields are MANDATORY and must be filled in else the application would be rejected by the Central Recordkeeping Agency (CRA NSDL).**

**Before printing and filling up the form, please read the instruction contained in the form itself. For clarification, guidelines are given below:**

- 1) **CSRF-1 Form** is to be obtained for opening of TIER I account of PERMANENT RETIREMENT ACCOUNT (PRA) under NPS.
- 2) Print each page of the form on a separate paper – **don't print the form Back-to-Back**. Print the form on A-4 size paper properly.
- 3) ALL information is to be filled in **BLOCK Letters and BLACK Ink ONLY** in legible handwriting.
- 4) Avoid overwriting and erasing – any corrections must be countersigned by the subscriber employee.
- 5) Fill up the information from the first box on the left side. Each box should contain only one character (alphabet / number / punctuation mark). **Between two words, leave one box blank.**

6) **Photo of the applicant:**

- a) **Photo Size:** Size of photo shall be of **3.5 cm x 2.5 cm ONLY** else Form will be rejected.
- b) Subscriber shall **affix** recent **colour** photograph. Photo shall not be stapled.
- c) Only one photograph is to be affixed. Additional Photographs shall not be attached / stapled.
- d) **Don't sign across the photograph affixed**. Also Don't sign below photograph.
- e) The clarity of image on PRAN Card will depend on the quality and clarity of photograph affixed on the form.

7) **Name of Applicant in Full** → Name & Address of the applicant mentioned on the form, should match with the documentary proof submitted.

8) **Date of Birth** should be the same as is noted in Bank's record and as is mentioned in the Proof of Identity / Proof of Date of Birth enclosed with the form.

9) **Father's Name:** Applicant shall fill in his / her FATHER's Full Name. First Name is Mandatory. If Father's name exceeds 30 characters, the same should be filled in **"Annexure II to CSRF-1 – Additional Request Details"** Form. All applicants including Married Woman shall write ONLY Father's name. (Please see guidelines regarding Annexure II below).

10) **Name of Mother:** Please refer Annexure II to CSRF-1 – Name of Mother should be filled in **ONLY if the applicant wants mother's name to be printed instead of Father's Name on PRAN Card**.

11) **Identity Proof : PAN Card is NOT MANDATORY**. Self-attested photocopy of Identity Proof should be enclosed with the CSRF-1. List of Identity Proof acceptable is separately given on Page of "General Guidelines of CSRF-1 Form". Pan Card, AadharCard, Voter ID Card, Passport, Valid Driving License with photograph and other as mentioned in the list can only be accepted. **IF IN THE IDENTITY PROOF, DATE OF BIRTH IS NOT MENTIONED, EMPLOYEE SHOULD ATTACH PROOF of DATE OF BIRTH in addition to Identity Proof**. Date of Birth should match with the Date of Birth on the Bank's record. Use A-4 size paper for the photocopies.

12) **Correspondence Address Details:** PRAN Kit and All future communications will be sent by CRA-NSDL to Correspondence Address. Fill in ALL \* marked / Mandatory fields like House / Flat / Unit / Block No., District / Town / City, State / Union Territory, Country and PIN Code. The address mentioned as "Correspondence Address" should be as per proof of Communication Address enclosed with CSRF-1. In case PRAN Kit (including PRAN Card, I-PIN, T-PIN & Information Booklet) is NOT received within reasonable period after allotment of Permanent Retirement Account Number (PRAN), the applicant employee shall contact the CRA (CRA-NSDL) on it's email ID [info.cra@nsdl.co.in](mailto:info.cra@nsdl.co.in) giving all details and PRAN Number.

- 13) **Permanent Address:** If Permanent Address is the same as Correspondence Address, just TICK Mark in the box provided. If it is not same, fill in details. The address mentioned as "Permanent Address" should be as per proof of Permanent Address enclosed with CSRF-1.
- 14) If Correspondence Address and Permanent Address mentioned in the CSRF-1 Form are different, **self-attested photocopies of BOTH these addresses should be enclosed with the form.**
- 15) **Contact Details:** Please write Mobile Number and select "SMS Alert" as "YES" to get SMS Alerts for the transactions of your Permanent Retirement Account (PRA). Please write EMAIL ID correctly and in CAPITAL / BLOCK Letters.
- 16) **Other Details:** Please TICK Mark correctly in respect of Occupation / Income / Educational Qualification etc. details.
- 17) **Bank Details are not mandatory for Tier I Account of the PRAN.** We are obtaining form for Tier I of PRAN. Hence, if any new employee has no Bank Account with any Bank, keep the Bank Details BLANK. If Bank Details are mentioned, please enclose a "Cancelled Cheque" – please see instruction no. 4 of "General Guidelines".
- 18) **Nomination Details:** (a) Applicant can nominate Maximum THREE Nominees. (b) If only one nominee is nominated, fill in details on Page 2 of CSRF-1. **If more than one nominee are to be nominated, use "Annexure III to CSRF-1".** (c) Percentage Share Value for all the nominees must be integer. Decimals / Fractional values shall not be accepted in the nomination/s. (d) Sum of percentage share of all nominees must be equal to 100. If it is not so, entire nomination will be rejected. (e) If a nominee is a MINOR, nominee's Date of Birth and Guardian details shall be Mandatory. (f) Applicant Employee can not be nominee's guardian.
- 19) **NPS Option Details:** CSRF-1 is to be obtained from any new employee for opening Tier I Account of PRA. Bank will deduct NPS Contribution as per guidelines from the salary payable from the next month in which the employee joins the Bank's service. This NPS Contribution is for Tier I Account and the Bank will make equal matching contribution. Tier II is optional & voluntary contribution is to be made by the applicant employee and the employee may activate Tier II afterwards; if required.

If applicant employee wants PRAN Card to be printed in HINDI, tick mark as "YS" and fill in "Annexure II to CSRF-1 – information to be filled in Point no." ONLY in DEVNAGARI SCRIPT" else form may be rejected / Annexure II may be ignored.

- 20) **Pension Fund (PF) selection & Investment Option:** Presently Bank has appointed "LIC Pension Fund Ltd" as a Pension Fund Manager for all employees joined the Bank's service on or after 01.04.2010 and covered under NPS. NO Option is allowed to any individual employee. Hence new employee should not fill in any information in this section.

- 21) **Declaration by subscriber (employee): Mandatory** and hence each applicant employee should fill in the information and sign in BLACK INK in the box provided.
- 22) **Date of Joining / Retirement Date / Employee ID:** Date of Joining should be filled in & checked by Z. O. / Branch. If Date of Retirement is not known / not aware how to calculate it, please left the same BLANK so that the same can be correctly filled in by your Staff Officer of your Zone or at HRM H. O. Employee ID may not be available on the date of joining of applicant employee and if so, please left it blank. Staff Officer should fill in the same in BLACK INK after allotment of EMPID by HRM H. O. Certificate should be issued by the Staff Officer / Authorized Official of Branch / Zonal Office – name of the concerned employee, Name, Date, Designation, Place etc. should be filled in by the concerned authority / official at Branch / Zonal Office and should be duly signed – in BLACK INK ONLY – by the Authorized Official and Stamp should be affixed. If these details are NOT filled in and not duly signed, HRM H. O. will have to return the form to the Zonal Office for compliance.
- 23) **More than ONE nominee and Annexure III to CSRF-** If filled in by the applicant employee, Authorized Official shall fill in all details and issue certificate and affix stamp. Also "To be filled in / attested by POP" should be signed by the Authorized Official and stamp should be affixed in the boxes provided.
- 24) **Thumb Impression** → Don't affix Thumb Impression if you can sign. If applicant employee is unable to sign, Left Thumb Impression in case of Male Applicant Employee / Right Hand Thumb Impression of Female Applicant employee should be obtained and each such Thumb Impression should be attested with stamp by the Authorized Official. Thumb Impression should also be obtained on all photocopies enclosed i.e. Proof of Identity, Address, Date of Birth etc. and should be attested by Authorized Official with stamp.
- 25) **IMP: Registration under NPS is essential for allotment of Permanent Retirement Account Number by the Central Recordkeeping Agency (CRA – NSDL). Unless receipt of for a new employee, NPS Contribution deducted through monthly salary payable and Bank's equal matching contribution will remain idle with the Bank without getting any returns thereon. Hence each new employee shall fill in the NPS Form correctly and submit the same on the DAY OF JOINING the Bank's service invariably.**
- 26) **Bank's Point of Presence Number (PoP No.) : 5000520**
- 27) **Corporate Head Office Registration Number : 5502534.**
- 28) **Corporate Branch Office Registration Number: 6502683.**

**“Annexure II to CSRF-1 – Additional Request Details”**

Annexure II is to be filled in if:

- 1) Name of Father exceeds 30 Character. If Name of Father is upto 30 Characters please write it on Page no. 1 Point no. 1 Personal Details of CSRF-1 only.
- 2) **Name of Mother:** It should be filled in ONLY when the employee wants Mother's Name to be printed on PRAN Card **instead of Father's Name.**

After registration under NPS, **Permanent Retirement Account Number (PRAN)** will be allotted by the Central Recordkeeping Agency (CRA – NSDL). CRA will issue a PRAN Kit containing PRAN Card, I-PIN, T-PIN and Information Booklet. On PRAN Card Name of Subscriber Employee and Date of Birth, Name of Father, PRAN No. and Signature of Subscriber Employee will be captured.

If Subscriber Employee wants Mother's Name to be printed on PRAN Card instead of Father's Name, Mother's Name should be filled in **else the same should be left blank.** Otherwise CRA will capture and print Mother's Name on PRAN Card.

**3) Request for PRAN Card to be printed in HINDI**

PRAN Card is printed in English.

However ONLY if Subscriber Employee wants PRAN Card to be printed in HINDI instead of ENGLISH this part should be filled in **DEVNAGARI SCRIPT.** If details are NOT filled in **DEVNAGARI SCRIPT** THE SAME MAY BE IGNORED BY THE Bank / CRA and PRAN Card will be printed in ENGLISH.

**ALL Information should be filled in CAPITAL / BLOCK Letters only.**

**ALL Information should be filled in BLACK INK only including signature.**

IMP: Annexure II should be filled in and should be enclosed ONLY IF APPLICABLE ELSE BLANK ANNEXURE II SHOULD NOT BE ENCLOSED.

AVOID WASTAGE OF PAPER.

In case of any query you may contact Staff Officer of your Zonal Office / HRM H. O. (NPS Cell for Bank's Employees).

### **Annexure III to CSRF-1 – Additional Nomination Form**

Subscriber Employee can nominate maximum THREE Nominees under NPS. Total of Percentage Share of ALL Nominees should be 100% else Nomination will be ignored and will not be captured in NPS / Permanent Retirement Account details / Subscriber's Master Details.

If employee wants to nominate **ONLY ONE Nominee** this Annexure II should **NOT** be filled in and employee should fill in nominee details on Page No. 2 Point no. 8 "Subscribers Nomination Details".

**Annexure III is to be filled in ONLY if Subscriber Employee wants to nominate MORE THAN ONE NOMINEE.**

If nominee is a Minor, Date of Birth of Minor Nominee and Name of Minor's Guardian should be filled in. Subscriber Employee can not be Minor Nominee's Guardian.

If Annexure III is filled in for appointing more than one nominee Page no. 2 of Annexure III must be filled in and signed by Authorized Official of Zonal Office / Branch with Z. O.'s / Branch's stamp

- (1) for issuing certificate ("Certified that the above declaration .....") and also
- (2) "To be Filled in by POP / POP-SP".

**ALL Information should be filled in CAPITAL / BLOCK Letters only.**

**ALL Information should be filled in BLACK INK only including signature.**

**IMP: Annexure III (Additional Nomination Form) should be filled in and should be enclosed ONLY IF APPLICABLE ELSE BLANK ANNEXURE II SHOULD NOT BE ENCLOSED.**

AVOID WASTAGE OF PAPER.

In case of any query you may contact Staff Officer of your Zonal Office / HRM H. O. (NPS Cell for Bank's Employees).