

**GOVERNMENT OF JAMMU AND KASHMIR**  
**FINANCE DEPARTMENT**

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**Subject: Verification and Reconciliation of NPS Contributions.**

**CIRCULAR**

It has been observed that there is significant scope for strengthening the monitoring framework of the National Pension System (NPS) in the Union Territory of Jammu & Kashmir. Addressing these areas proactively will further enhance the financial security of government employees and reinforce the robustness and credibility of the NPS framework. The key areas identified for improvement are as under:

**1. Timely deposit of deducted contributions:**

Contributions deducted from employees' salaries require closer tracking to ensure their timely deposit into respective NPS accounts. Strengthening reconciliation mechanisms will help eliminate gaps (missing credits) and safeguard retirement savings.

**2. Reconciliation between deductions and credited amounts:**

There is a possibility of mismatch between payroll deductions and the amounts reflected in the NPS system (CRA). Improved validation and reconciliation processes will ensure complete accuracy and minimize grievances.

**3. Accurate settlement in deceased subscriber cases:**

In some unfortunate instances involving deceased subscribers, there is a need for more rigorous verification of contribution records prior to settlement. Strengthening this process will ensure that entitled benefits are disbursed accurately and promptly to the families concerned.

**4. Comprehensive verification mechanism:**

Since the NPS has been operational from 2010, instituting a structured and comprehensive verification drive across the UT would be a constructive step toward reconciling legacy data and ensuring long-term system integrity, particularly for the period when treasuries were working manually.

**5. Enhancing employee awareness and monitoring:**

Greater awareness initiatives like capacity building programmes will encourage employees to regularly access and review their NPS accounts. Promoting active participation will enable early detection of discrepancies and contribute to a more transparent and accountable system.

By adopting these corrective and preventive measures, NPS operations can be further streamlined and full compliance with statutory norms and best governance practices can be ensured. Hence, in order to safeguard employee interests and to ensure transparency, accountability, and correctness of NPS records, the following directions are hereby issued for immediate compliance:

1. Each Drawing & Disbursing Officer (DDO) shall obtain annual NPS statements of all employees under their control and compare the same with monthly salary deductions made through pay bills. Any discrepancy noticed between salary deductions and NPS credits shall be compiled and reported to the concerned Treasury Officer for immediate rectification.

2. An annual NPS contribution Statement is provided by Protean CRA to every employee for their information and record. In this context, all NPS Subscribers are informed to check the monthly details, in order to ensure early detection of discrepancies and timely corrective measures.

Accordingly, All Heads of Departments; DDOs and Treasury Officers are advised to ensure strict compliance with the above instructions. This initiative is critical to ensure transparency, accuracy, and trust in the NPS system and to protect the financial interests of government employees.

**Sd/-**  
**Director General,**  
Accounts and Treasuries,  
Finance Department.

**No:** DGAT/NPS/2026/23907/143

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**Copy for information to the: -**

1. All Head of Departments / Managing Directors/ Controlling Officers.
2. Director, Accounts & Treasuries, Jammu/ Kashmir.
3. All District Treasury Officers for compliance.
4. Treasury Officer, Civil Secretariat & New Delhi with similar instructions.
5. Private Secretary to Principal Secretary to Govt. Finance Department.
6. In charge website [www.jkdat.jk.gov.in](http://www.jkdat.jk.gov.in)

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