

**Format of Annual Compliance Certificate (ACC) for Point of Presence as per PFRDA
(Point of Presence) Regulations, 2018 as amended**

Regarding the continued validity of the registration granted by the Authority
(To be submitted to the Regulation Department PFRDA, annually *latest by 31st October, every year*)

We have examined the relevant books of accounts, records and documents maintained by M/s. _____ [name of the Point of Presence (PoP)] to ascertain fulfilment of eligibility criteria for acting as a Point of Presence as required under the PFRDA (Point of Presence) Regulations, 2018 (“*PoP Regulations*”) as amended thereon as on 31st March, 20____.

Details of registration under PoP Regulations:

Particulars	Details
Name of the PoP:	
Registered for:	National Pension System (NPS): Atal Pension Yojana (APY): NPS Lite (Swavalamban):
PFRDA registration number:	
Registration date:	

Based on the scrutiny of relevant books of accounts, records and documents, we certify that the..... (Point of Presence) is in compliance with the provision pertaining to meeting the ‘eligibility criteria’ and other requirements specified in the POP regulations including ‘fit and proper person’ requirement under these regulations ‘throughout the tenure’ of such certificate so granted under regulation 11 (d) of the PFRDA (Point of Presence) Regulations, 2018 as amended thereon and in compliance of the relevant provisions of PFRDA Act, 2013.

The details are as given below:

S.No	Check Points	Yes / No	Details	Remarks, if any
1.	Whether the POP is regulated by Reserve Bank of India (RBI), or Securities and Exchange Board of India (SEBI), or Insurance Regulatory and Development Authority of India (IRDAI), or National Housing Bank (NHB)		[Mention registration details]	

2.	Whether the PoP is: (i) a company incorporated in India under the Companies Act, 2013, or any previous company law; or (ii) a bank; or (iii) a non-banking finance company (with necessary certification from the Reserve Bank of India)		[Mention registration details]	
3.	Whether the PoP has at least one branch or office in India, possessing information technology infrastructure capable of electronic connectivity with the central recordkeeping agency(s) to receive and transmit the subscribers' funds, instructions, and pay out of funds as per the service standards or relevant guidelines issued by the Authority;		[Office Address]	
4.	Whether the PoP has a <i>net worth</i> of Rupees two crore including minimum paid up equity capital of Rupees fifty lakh, as on the last day of the immediately preceding financial year.		[Mention NetWorth] Net worth has the meaning as defined under section 2(57) of the Companies Act, 2013 [Based on audited financials]	
5.	Whether the PoP possess a <i>two-year track record of profitability (profit after tax)</i> as on the last day of the immediately preceding financial year; Provided that this condition shall <i>not</i> apply to: i. online marketing companies distributing financial products, payment banks and small finance banks for a period of five years from the date of their registration with the concerned regulator, for such activities; ii. banks proposing to conduct its activities under the Atal Pension Yojana; and iii. departments / boards of Central and State governments;		[Profit/Loss in crores for last two FYs] [Based on audited financials]	
6.	Whether PoP and its key managerial personnel fulfils the " <i>fit and proper person criteria</i> " as provided under Schedule-V read with		Key Managerial Personnel shall have the same	

	regulation 5(1)(f) of the <i>PFRDA (Point of Presence) Regulations, 2018</i> as amended thereon.		meaning as defined under section 2(51) of the Companies Act, 2013 [Format attached at Annexure - 1]	
7.	Whether the PoP has in the past <i>five years</i> been refused certificate of registration by any of the financial sector regulator(s) including Reserve Bank of India, the Securities and Exchange Board of India, the Insurance Regulatory and Development Authority of India, Pension Fund Regulatory and Development Authority or the National Housing Bank.		[Details of refusal in last five years, if any and the reasons thereof]	
8.	Whether ' <i>change in the status or constitution</i> ' of the PoP during the FY has been reported to the Authority within seven days		[' <i>Change in the status or constitution</i> ' has the same meaning as per Explanation provided under Reg.11(1)(a)]	

9. Please provide the details of Designated Director & Principal Officer (*in compliance of Prevention of Money Laundering Act, 2002 (17 of 2003) and the rules made thereunder*):

Designation	Name	Contact Address	Email ID	Mobile Number
Designated Director				
Principal Officer				

10. Certificate of Compliance as specified in *Para 4.5 of Master Circular - Guidelines on Know Your Customer / Anti-Money Laundering / Combating the Financing of Terrorism (KYC/AML/CFT) dated 10.04.2024* as per **Annexure 2** attached.

In our opinion and to the best of our knowledge, based on information explanations given to us, by the CEO /CFO / director (s)/ compliance Officer, the above report provided by us, subject to our observations, is true and correct.

Chartered Accountant
(Seal & Signature)
(Name of the Proprietor/ Partner)
Membership no. _____ / CP. No. _____
Place: -

Date:

Counter signed by Compliance Officer of the Point of Presence

Name of Compliance Officer:	
Designation:	Signature of compliance Officer along with Office Seal
Address:	
Landline No.:	
Mobile No.:	
Email ID:	
Date:	
Place:	