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Circular

No: PFRDA/2018/59/CRA/5

Date: 24.10.2018

Subject: New/Up gradation of functionalities by Central Recordkeeping Agencies (CRAs) for July to September quarter ended on 30.09.2018

A. NSDL e-Governance Infrastructure Limited

Sr. No	Name of Development / Functionality	Description	Date of Release of Functionality / Development
1	NPS Regular - Implementation of Virtual ID	UIDAI has issued guidelines on implementation of Virtual ID, UID Token and Limited KYC. As per UIDAI guidelines, Subscribers will have an option to provide a 16 digit dynamic VID as an alternative of 12 digit Aadhaar, to the requesting entity/Authority for availing KYC /authentication services. Further, under the provisions of UIDAI Regulations, in order to enhance the security level, masking of Aadhaar needs to be done. Accordingly, VID has been implemented under NPS for various processes such as eSign facility for eNPS Subscriber Registration, Subscriber Registration through eAPY, eSign for Photo Signature upload by Subscriber etc. Aadhaar has also been disabled/masked for various processes.	06-Jul-18
2	NPS Regular - NPS Survey	PFRDA and NSDL-CRA continuously work on engaging Subscribers and enriching the User platform with more value added services based on responses and feedbacks obtained during NPS related Surveys. Now, to facilitate this initiative, an online platform has been developed by CRA for conducting surveys wherein feedback/replies can be given online by Subscriber/target group engagement by accessing the relevant link. The first online survey platform has been enabled for survey on Annuities under NPS. The web-based questionnaire in the survey is aimed to assess the subscriber's knowledge and awareness about annuities under NPS.	23-Jul-18

Sr. No	Name of Development / Functionality	Description	Date of Release of Functionality / Development
3	NPS Regular - Error Rectification Module	Error Rectification Module (ERM) functionality has been implemented in the CRA system to facilitate the Nodal Offices to rectify the errors related to NPS contributions. Also, ERM facilitates the Nodal Offices to execute non-NPS withdrawal for the Subscribers who are not covered under NPS. Nodal Office executes ERM request directly by logging into the CRA system www.cra-nsdl.com . At the time of execution of ERM request, Nodal Office have an option to update their Bank details where funds need to be transferred. As per recent guidelines issued by PFRDA, the option of capturing Bank account details will not be allowed at the time of initiating ERM request. The bank details need to be registered in the CRA system and the same will be pre-populated as non-editable field while executing ERM requests by Nodal Office.	27-Jul-18
4	eNPS - Subscriber Registration	UIDAI has issued guidelines on implementation of Virtual ID, UID Token and Limited KYC. As per UIDAI guidelines, Subscribers will have an option to provide a 16 digit dynamic VID as an alternative of 12 digit Aadhaar, to the requesting entity/Authority for availing KYC /authentication services. Accordingly, VID was implemented (in lieu of Aadhaar) for registration through eNPS. Now, as per the revised guidelines of UIDAI, Subscriber will have an option of choosing either Aadhaar or VID for Registration in eNPS.	05-Sep-18
5	NPS Regular - Grievance	Under NPS, Subscribers/Nodal Offices have an option to raise grievances in Central Grievance Management System (CGMS) of CRA. Now, a pop-up message is displayed at CGMS landing page for differentiating between Queries and Grievances. This will reduce the number of grievances as pop-up will contain suitable information which will assist the User to differentiate between grievances and general queries/information related to NPS. In addition, the link of FAQs/Knowledge Center available on CRA Corporate website (www.npscra.nsdl.co.in) is also made available on CGMS landing page and User can refer the same before raising grievance in CGMS portal.	05-Sep-18
6	NPS Regular - Scheme Preference options	As per the amendments stimulated by PFRDA in investment guidelines applicable to non-Government Sector, the equity exposure limit has been increased to 75% in Active choice investment option. Upto 50 years of age, the maximum permitted Equity Investment is 75% of the total asset allocation. From 51 years and above, maximum permitted Equity Investment will be as per the equity allocation matrix based on age of Subscriber. The tapering off of equity allocation will be carried out as per the matrix on date of birth.	05-Sep-18

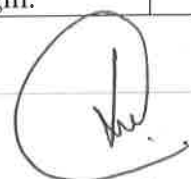


Sr. No .	Name of Development / Functionality	Description	Date of Release of Functionality / Development
7	NPS Lite - APY - Grievance	Under NPS, Subscribers/Nodal Offices have an option to raise grievances in Central Grievance Management System (CGMS) of CRA. Now, a pop-up message is displayed at CGMS landing page for differentiating between Queries and Grievances. This will reduce the number of grievances as pop-up will contain suitable information which will assist the User to differentiate between grievances and general queries/information related to NPS. In addition, the link of FAQs/Knowledge Center available on CRA Corporate website (www.npscra.nsdl.co.in) is also made available on CGMS landing page and User can refer the same before raising grievance in CGMS portal.	19-Sep-18


 24/10/18

B. Karvy Computershare Pvt. Ltd

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
1	Changes in Subscriber's details view due to UIDAI guideline for VID	Earlier, Aadhaar number captured in CRA system were displayed in Subscriber's details view. Now the same has been changed in subscriber details view not to display the Aadhaar based on the UIDAI guideline.	11-Jul-18
2	Changes in Inter CRA shifting due to UIDAI guideline for VID	Earlier Aadhaar was mandatory for subscriber shifting from one CRA to another while capturing the request in CRA system. Now the Aadhaar will not be taken from subscribers based on the recent UIDAI guideline. Accordingly, the option of capturing Aadhaar during inter CRA shifting request has been removed in CRA system.	11-Jul-18
3	Changes in Subscriber registration due to UIDAI guideline for VID	Subscriber registration based on file upload, the validation has been changed not to accept the Aadhaar in CRA system or if provided in the file erroneously, the same would not be soled.	11-Jul-18
4	Online Corporate Registration	A feature has been made available wherein Corporates can enroll online under NPS. Corporate is required to provide the details online and subsequently the details needs to be authorized by associated POP and CRA respectively. Once authorization is done, unique registration number will be allotted to Corporate.	13-Jul-18
5	Photo/Signature upload by Nodal Office for underlying subscribers	A facility has been made available to Nodal Office wherein they can upload the photo/signature for underlying subscribers. While uploading, Nodal office can opt for reprint of PRAN card with updated photo/signature.	10-Aug-18
6	Language preference option in IVR	At the time of calling on toll free number through IVR, subscriber has to select the language preference every time for listening the details or for conversation with CCE. Now the option has been provided wherein subscriber can set the language preference and that preference will be continued till the subscriber change the preference. In this scenario, every time, language preference selection would not required and system will follow the language preference already set by subscriber.	10-Aug-18
7	GUI Enhancement	Earlier, the Menu for accessing the various functionalities were developed and vertical form and with option hide/show. Based on the various feedback from Nodal offices, it has now been changed to Horizontal and it would be visible after login.	17-Aug-18



Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
8	OTP on Email	Earlier, the OTP for various transactions like Tier II activations, scheme preference change, Tier II withdrawal etc. were sent on the subscriber's registered mobile number. Now the OTP for these request will be send on the subscriber's registered email ID in addition of mobile.	17-Aug-18
9	Change in Aadhaar seeding based on VID	Earlier, Aadhaar seeding by subscribers were carried out based on Aadhaar and subsequent authentication through UIDAI system. UIDAI has now advised the entities to stop accepting Aadhaar from the Users and in place of that you should have a Virtual ID generated from UIDAI. Accordingly, now Aadhaar has been stopped for Aadhaar seeding in online process and VID is being used instead of Aadhaar.	27-Aug-18
10	Facility to reduce the size of photo/signature image in eNPS during subscriber registration	In case of registration through eNPS, subscriber has to upload the scanned signature and photo. The image of photo/signature should be of particular size at the time of upload. It is felt that some times, subscriber may face difficulty if the size of image is not as per requirement. To provide the assistance for sizing of the photo/signature, an option has been provided where subscriber can reduce the size of image, if required before uploading into eNPS. This option has been provided on the photo/signature upload screen.	31-Aug-18
11	Subscriber's signature view under Exit & Withdrawal module	Earlier, while processing the withdrawal (superannuation and premature exit withdrawals) request in CRA System, it was optional for Nodal Offices to view the subscriber's signature. Now, the same has been made mandatory. If the Nodal Office user does not click on the signature view, system will not allow to proceed further. This will help to identify any mismatch in the signature submitted on application form and signature available in CRA system.	12-Sep-18
12	Third level for authorization under Exit & Withdrawal module	Earlier in case of withdrawal (superannuation, premature & death withdrawals) by Nodal Office in CRA system, two level concept was being used i.e. maker and checker. Now, one more level has been introduced i.e. Authorizer. This is parameterized based on the amount and individual Nodal Offices will be permitted to set this level. This facility can be made available to Nodal Offices, if it wishes to use third level, otherwise two levels will always be there i.e. Maker and Checker. This will help during the processing of any withdrawal for higher amount.	12-Sep-18
13	Document upload facility under Exit & Withdrawal module	A provision (optional) has been made available under Exit & Withdrawal module in CRA system where Nodal Office can upload the scanned copy of document collected (proof of ID, proof of address, bank detail proof, copy of PRAN card/e-PRAN etc.) for withdrawal processing. The uploaded document will be available to view in CRA system for further processing.	12-Sep-18



Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
14	Subscriber List Downloads	Search criteria for download of List of Corporates registered under POP has been enhanced to make it more user friendly. Now, POP can download the list of Corporates associated based on the "date range" or can select "All corporate" to download the entire corporate list associated with them.	29-Sep-18
15	Corporate List Downloads	Search criteria for download of the List of Corporate subscribers associated with a particular POP has been enhanced to make it more user friendly. Now, POP can download the list of Corporate subscribers based on "date range" or "All subscribers" or any "Corporate wise"	29-Sep-18
16	Progress bar in eNPS for Subscriber Registration	A progress bar has been introduced in eNPS for subscriber registration where subscriber will be able to see the completeness of registration process.	29-Sep-18



(Venkateswarlu Peri)
Chief General Manager