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### Circular

**No: PFRDA/2019/3/REG-CRA/2.**

Date: 18.01.2019

**Subject: New/Up gradation of functionalities by Central Recordkeeping Agencies (CRAs) for  
October to December, 2018, quarter ended on 31.12.2018**

#### **A. NSDL e-Governance Infrastructure Limited**

Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
1	NPS Regular - Grievance	To facilitate Subscribers and Nodal Offices, Limited Access View has been enabled on CRA's website, to view the status of grievances. The Subscribers and Nodal Offices can check the status of grievance directly without logging to CRA system. Now, an additional check to provide mobile number has been included alongwith other details like Token No., Captcha code etc. in search criteria to view grievance status.	01-Oct-18
2	NPS Regular - Grievance	A pop-up of Frequently Asked Questions (FAQs) at the time of raising enquiries in CGMS of CRA has been enabled to ensure that requisite basic information becomes readily available to the Subscriber and grievance does not get raised in the CGMS. Similar to the pop-up appearing at the time of raising enquiries, a pop-up will be displayed to the Users at the time of raising the grievance. User raising a grievance will be shown a pop-up containing relevant information about the category and sub-category of Grievance he/she has selected for the grievance.	01-Oct-18
3	NPS Regular - Subscriber Maintenance	Under NPS, Nodal Offices have facility to update Subscribers' details registered in the CRA system under NPS. Now, Nodal offices will be allowed to carry out Subscriber details modification even after the date of subscribers' Retirement date registered in the CRA system.	01-Oct-18
4	NPS Regular - Withdrawal	PFRDA has stipulated new withdrawal form for Superannuation and Premature exit under NPS. The new form is common across all sectors of NPS and has additional details/information such as CKYC number, Politically exposed details if any, Annuity Service Provider (ASP) details, family member's details, PAN etc. In addition, Subscriber's & Nodal Office declarations for withdrawal have also been included in	01-Oct-18

Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
		form. The new withdrawal form has been implemented in online withdrawal module of CRA system.	
5	NPS Regular - Withdrawal	All Citizens of India Sector Subscribers have facility to initiate superannuation exit request online in the CRA system. The request initiated by Subscriber is required authorised by associated Point of Presence (POP) / by CRA for eNPS Subscribers. Now, functionality has been provided to Subscribers to process the superannuation exit request through Self-authorisation, if corpus as on date of initiation of request is less than Rs. 5,00,000. The Self-authorisation of request will be carried out by Subscriber through eSign facility.	01-Oct-18
6	NPS Regular - Withdrawal	<p>Online withdrawal module has been implemented to facilitate Subscribers/Nodal Offices to initiate exit requests under NPS by accessing CRA system. Now, various enhancements related to withdrawal module has been carried out such as,</p> <ul style="list-style-type: none"> <li>• A pop-up message will be displayed to Subscriber on initiation of Conditional Withdrawal Request, Deferment Request and Superannuation/Premature Exit request. The pop-up will contain the message stating that the request needs to be verified and authorized by the associated Nodal Office in the CRA system.</li> <li>• If balance is zero in subscriber's NPS account, then error will be shown to the user that PRAN is having zero corpus and hence, withdrawal request cannot be initiated.</li> <li>• If contribution for Subscriber is in pending status in CRA system, then error will be shown to the user that contribution is in pending status and hence, request cannot be initiated. The message will be shown for Superannuation, Premature Exit &amp; death cases.</li> <li>• While initiating superannuation withdrawal request, total valuation as on retirement date is displayed to check the eligibility for complete withdrawal. Now, in addition, valuation as on withdrawal initiation date will be displayed.</li> </ul>	01-Oct-18
7	NPS Regular - Reports	Damodar Valley Corporation (DVC)' was registered in the CRA system with State Govt. schemes and thus shown under States in the CRA Dashboard. As DVC is registered as Corporate, same is shown under Corporate sector in Dashboard.	01-Oct-18
8	NPS Regular - Withdrawal	Online withdrawal module has been implemented to facilitate Subscribers/Nodal Offices to initiate Exit requests under NPS by accessing CRA system. Now, a text box explaining details of percentage allocation of withdrawal corpus between lumpsum withdrawal and annuity is displayed to the User while initiating withdrawal request. The same will help the User to know corpus allocation and to decide annuity percentage to be opted for desired annuity scheme.	01-Oct-18

Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
9	NPS Regular - Shift to eNPS	All Citizens of India sector Subscribers have an option to shift to eNPS by initiating a shifting request in their CRA login. Now, while initiating request for shifting to eNPS, in addition to Mobile Number, email ID has been made as mandatory requirement.	01-Oct-18
10	NPS Regular - Grievance	A pop-up of Frequently Asked Questions (FAQs) at the time of raising enquiries in CGMS of CRA has been enabled to ensure that requisite basic information becomes readily available to the Subscriber. Similar to pop-up appearing at the time of raising enquiries, a pop-up will be displayed to the Users during raising of grievance. The user will be shown a pop-up containing relevant information about the category and sub-category of grievance he/she has selected.	12-Oct-18
11	NPS Regular - ASP	The feature is developed to transfer the WAP file (containing Subscribers details, funds details etc.) to Annuity Service Providers (ASPs) directly through Server Integration. The same will ensure that the annuity related details are easily available with ASPs. This is in addition to present option wherein ASPs download the WAP file through their CRA login.	05-Nov-18
12	NPS Regular - Contribution	As part of NPS operations, Nodal Offices upload Subscriber Contribution File (SCF) in the CRA system. Now, to facilitate the uploading Nodal Offices, a feature is developed in the CRA system for downloading of previous SCFs uploaded in CRA either in .xml or/and .csv format. The Nodal Offices can download the SCFs which are either settled or cancelled in CRA by providing the relevant date range. In case of cancelled SCFs, additional field 'Cancellation date' will be present in the downloaded .xml or/and .csv file. Also, the details related to the headers used in .xml or/and .csv download will be displayed for easy understanding.	05-Nov-18
13	NPS Regular - Grievance	Under NPS, Subscribers/Nodal Offices have an option to raise grievances in Central Grievance Management System (CGMS). Now, a provision is made in CGMS such that at the time of escalating grievance to NPS Trust, the Subscriber will have an option to provide additional information for grievance or escalate the grievance to NPS Trust. If the User opts to provide additional information, then the user will be guided to a new page for raising a fresh referral. In such case, existing Token number will get pre-populated in the field of 'Previous Token No.' of the fresh referral alongwith the basic details from the original referral. If the user does not want to provide additional information and wants to escalate the grievance, he/she can escalate the grievance to NPS Trust by selecting the appropriate option.	05-Nov-18
14	NPS Regular - Inbox Feature	Inbox notification for FATCA non-compliant Subscribers is enabled to Nodal Offices in their CRA login. The User can access the link provided against the pending notification to view/ download the list of Subscribers.	05-Nov-18

Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
15	NPS Regular - Withdrawal	As per PFRDA (Exit and Withdrawal) Regulations, 2015, a partial withdrawal of accumulated pension wealth under NPS, at any time before exit from NPS is permitted subject to terms and conditions, purpose, frequency and limits specified in the regulations. Now, as per Third & Forth Amendment to PFRDA (Exit and Withdrawal) Regulations, 2015, partial withdrawal will also be allowed for following purposes. These new options have been implemented in online withdrawal module of CRA system. 1. To meet medical & incidental expenses due to disability/incapacitation 2. For skill development/re-skilling or any other self-development activities 3. For establishment of own venture or any start-up	05-Nov-18
16	NPS Regular - Entity Registration	As per PFRDA guidelines, either the Employer/Corporate or Employee/Subscriber will have a choice of selecting the Pension Fund and Asset Allocation. Also, whoever exercises the choice should select both PF & Asset Allocation. Accordingly, hybrid scheme preference i.e. Corporate exercises choice of PF and Subscriber exercises Asset Allocation has been disabled for Corporate Registration. Thus, now the choice of selecting the scheme preference under NPS will be either at Corporate level or at Subscriber level. In addition, TAN No. which was mandatory has been made optional for Corporate Registration in CRA.	30-Nov-18
17	NPS Regular - Reports	The Dashboard and other reports related to NPS operationalisation are available to Nodal Offices in their CRA login. In addition, various monthly and adhoc reports/data is shared by CRA through email with Nodal Offices as per customized requirements. Now, Nodal Offices can access all such additional reports/data in their CRA login through a weblink. It is enabled on request based.	30-Nov-18
18	NPS Regular / eNPS / APY - Aadhaar Authentication	Based on PFRDA advise and Supreme Court ruling dated September 26, 2018 (on suspension of Aadhaar for e-KYC services), various Aadhaar based services under NPS as mentioned below have been disabled in the CRA system from December 1, 2018. These services have been disabled in NPS Mobile App as well.  <ul style="list-style-type: none"> <li>• Aadhaar based Subscriber Registration &amp; eSign facilities under eNPS for NPS Regular and APY</li> <li>• Aadhaar based registration of Retirement Advisers</li> <li>• Aadhaar seeding</li> <li>• Aadhaar based Address update</li> <li>• Photo &amp; Signature update by Subscriber</li> <li>• Nominee Details update by Subscriber</li> <li>• Self Authorization Withdrawal by Subscriber</li> </ul>	30-Nov-18

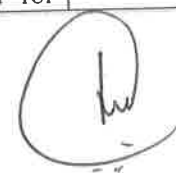


Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
19	NPS Regular - Withdrawal	At present, in case of death of NPS Subscriber, withdrawal of 100% accumulated pension wealth of the subscriber by the nominee or nominees or legal heirs is allowed. Now, the option has been implemented in online withdrawal module of CRA system for Government sector that on death of NPS Subscriber, at least 80% accumulated pension wealth of the subscriber shall be mandatorily utilized for purchase of annuity if the accumulated pension wealth of the subscriber at the time of his death is equal to or less than two lakh rupees. The balance pension wealth i.e. maximum of 20% shall be paid as lumpsum to the nominee or nominees or legal heirs of the Subscriber.	24-Dec-18
20	eNPS / NPS Lite / APY - PRAN Card printing	At present, APY Subscribers can download and print e-APY PRAN Card by accessing CRA Corporate Website. Now, as proposed by PFRDA, APY Subscribers have been given an option to have a physical APY PRAN Card through eNPS. The Subscriber is required to access eNPS platform and submit a request for physical PRAN Card by paying the applicable charges through Payment Gateway. On receipt of request, physical PRAN kit is despatched by CRA at the Subscriber's address registered in the CRA system.	26-Dec-18

  
 18/1/19


**B. Karvy Computershare Pvt. Ltd**

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
1	Exit & Withdrawal (additional of new fields in online module)	As per new guideline for Exit & Withdrawal, certain fields (politically exposed, CKYC number, subscriber's maiden name etc.) have been incorporated in withdrawal application form to fulfill the Annuity Service Provider (ASP) requirement. All the additional fields applicable in withdrawal application form needs to be incorporated in online withdrawal module. Accordingly, the changes have been incorporated in online withdrawal module for Superannuation, Pre-mature and Death case. Now, user has to fill the required details while initiating the online withdrawal requests.	05-Oct-18
2	Transaction Statement through email to subscribers shifted to KCRA	Subscribers shift their PRAN from one CRA to another. During the shifting process, all the transactions carried out in source CRA are getting shifted to target CRA. After shifting the subscribers to Karvy-CRA, a communication (email) is being sent to the subscribers for welcoming. Now along with email, consolidated Transaction Statement for the transaction carried out in source CRA (all transactions till date) will be send to the subscribers shifting to Karvy-CRA. This will help to the subscribers to check their transactions details migrated to Karvy-CRA. This is in addition to subscribers who can login and view the statement on its own.	11-Oct-18
3	Mail back report (Details on registered email based on request)	There are various download facilities are made available to POPs as per their requirement for NPS operations activities wherein they can login and download the same. In addition to the existing download facilities, a Mail back report facility has been implemented where POP user will get the required data on email and also can define the report to get the same on set frequency. Currently, in mail back report, subscriber registration and NAV related data are available. In case of registration, all the fields captured during registration will be available to POP and POP can select the field as per their requirement. Data for all the selected field will be send to POP's registered email ID on immediate basis. Further, POP user can set the field and frequency of data receiving and the same will be send to POP's email ID on defined frequency.	11-Oct-18
4	Password generation/reset	Now the facility to generation/reset password facility has been implemented to Retirement Adviser (RA) based on OTP authentication. The OTP will be sent on registered mobile/email ID with CRA.	19-Oct-18
5	CGMS	There are some grievances where subscribers forward directly to NPS Trust. NPS Trust can now log the grievances on behalf of the subscribers received at their end.	30-Oct-18
6	CGMS	At the time of grievance reassigning (by CRA or NPS Trust), users selects the POP-SP option from the dropdown. Now the same has been made as auto-population of the associated POP-SP Registration.	30-Oct-18
7	Corporate Registration (Scheme selection)	Earlier, there was one option where Corporate can choose the Pension Fund and Asset allocation can be provided by subscribers and if in case choice is given to subscribers, Pension Fund and Asset allocation was require to be selected by the subscribers. Now, in case of choice made by Corporate, the same has been changed for	11-Nov-18



Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
		prospective corporates wherein corporate has to choose the Pension Fund as well as asset allocation while applying for registration under NPS.	
8	Downloads	A facility has been developed wherein corporate and associated POP can download the list for pending cases where employment confirmation is pending. This will help to corporate as well as POP to expedite the action for pending cases, if any.	21-Dec-18
9	CGMS	An auto trigger email facility has been developed wherein pending grievance details will be sent to the higher office for the grievances which are raised against their underlying offices. This email will be triggered on fortnightly basis considering all pending grievance till the email is triggered. This will be help higher office to monitor the grievance resolution on timely.	21-Dec-18
10	Downloads	In receipt generation module for POP/POP-SP, after generation of receipt, the details of receipt of requests gets downloaded automatically in .pdf format. Now the same download facility has been enhanced wherein User can the download the receipt in .pdf format for already receipt generated previously.	21-Dec-18
11	Service Request (FATCA submission in bulk)	The facility to submit the FATCA declaration were developed for subscriber as well as nodal offices where they can submit the FATCA declaration using screen based functionality. Now, batch upload facility has been implemented for nodal office wherein nodal office can upload the FATCA details in bulk for multiple subscribers.	21-Dec-18
12	Subscriber Registration (Mobile number validation through OTP)	While registration through eNPS, subscriber has to provide mobile number to receive the various communications like SMS for Ack ID generation, PRAN generation etc. Now to ensure that the mobile number is valid, the same is being validated using OTP during registration process itself i.e. after entering the mobile number, an OTP is sent to the same mobile number. Subscriber has to submit the OTP for proceed further for registration. If the same is not validated, subscriber will not be allowed to proceed further.	21-Dec-18
13	Subscriber Registration (Mobile number validation through OTP)	While registration through POP online, subscriber has to provide mobile number to receive the various communications like SMS for Ack ID generation, PRAN generation etc. Now to ensure that the mobile number is valid, the same is being validated using OTP during registration process itself i.e. after entering the mobile number, an OTP is sent to the same mobile number. Subscriber has to submit the OTP for proceed further for registration. If the same is not validated, subscriber will not be allowed to proceed further.	21-Dec-18
14	CGMS	Earlier, the facility to raise the enquiry or grievance options were made available in CRA system. Now, the option for "Service Request" has been included in addition to Enquiry & Grievance. Subscriber can raise the service request for Transaction Statement which will be resolved by providing the process for downloading the Transaction Statement as well as enclosing the latest Transaction Statement as part of resolution.	26-Dec-18
15	Views (Nodal Office details)	To view the nodal office details, a view facility has been developed wherein user can view details of the entities registered by inputting the entity registration number.	26-Dec-18

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
16	CGMS	Subscriber can raise the grievance against current associated nodal office and against CRA. Now the facility has been extended wherein subscriber will be able to raise the grievance against the previously associated nodal offices, if any.	26-Dec-18

  
 18/01/19  
**(Venkateswarlu Peri)**  
**Chief General Manager**