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विकास प्राधिकरण

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Circular

No: PFRDA/2018/52/CRA/4.

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Subject: New/Up gradation of functionalities by Central Recordkeeping Agencies (CRAs) for April to June quarter ended on 30.06.2018

A. NSDL e-Governance Infrastructure Limited

Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
1	NPS Regular - Retirement Adviser	<p>The Retirement Adviser (RA) is appointed by PFRDA to engage in the activity of providing advice on NPS thereby to extend the reach of NPS. The online platform has been developed and released in the CRA system to facilitate registration of an individual/entity as RA. The RAs have been given the User ID and password for logging in to the CRA system and view the registration details.</p> <p>The facility of Aadhaar based PRAN generation is also provided to RA's. RA is required to login in the CRA system (www.cra-nsdl.com) using its login credentials and click on 'Subscriber Registration' for generating PRAN under NPS. The User is redirected to eNPS portal for Aadhaar based Subscriber Registration wherein earlier RA User was required to manually enter RA code in eNPS screen. Now, the RA code will be pre-populated (cannot be edited) on the eNPS screen for Aadhaar based PRAN generation.</p>	06-Apr-18
2	NPS Regular - Aadhaar Seeding and PAN Update	<p>At present, option of Aadhaar seeding has been provided in Subscriber's login wherein Subscriber can log in CRA system (www.cra-nsdl.com) with User ID & password and seed Aadhaar in his/her PRAN account. Also, for updating PAN and/or Aadhaar, Subscriber can submit physical request (S2 Form) to associated Nodal Office. Nodal Office, on receipt of S2 Form updates Subscriber's PAN and/or Aadhaar in the CRA system.</p> <p>Now, a functionality is released in the CRA system, wherein Nodal Office can update PAN and/or Aadhaar of Subscribers through file upload (.xml based) by logging CRA system (www.cra-nsdl.com).</p>	06-Apr-18

Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
3	Mobile App-FATCA Self Certification	<p>NPS Trust had initiated due diligence process under the alternative procedure of FATCA and sought Self-Certification from the Subscriber (for Accounts opened on or after July 1, 2014). To facilitate the same, multiple options have been provided to Subscribers to submit FATCA declaration viz. online submission directly in the CRA system or submission of physical FATCA declaration to associated Nodal Office/CRA. An option to check FATCA compliance status has also been provided in limited access view at www.npscra.nsdl.co.in.</p> <p>Now, an additional option to submit FATCA declaration through NPS mobile app has been released for Subscribers. Subscriber can login in NPS mobile app using login credentials and select "FATCA/CRS Certification" option. The Subscriber is required to fill-up the requisite FATCA details and submit the same through duly authorisation by generating OTP on his/her registered mobile number.</p>	27-Apr-18
4	NPS Regular - Subscriber details modification	<p>At present, various functionalities are available to Subscribers in their CRA system login such as Aadhaar Seeding, Update contact detail, etc. Now, for below mentioned functionalities, submission/modification will be allowed 24 X 7 i.e. irrespective of EOD/BOD.</p> <ol style="list-style-type: none"> 1. FATCA Self Certification 2. Aadhaar Seeding 3. Aadhaar based address update 	02-May-18
5	NPS Regular - FATCA Self Certification	<p>NPS Trust had initiated due diligence process under the alternative procedure of FATCA and sought Self-Certification from the Subscriber (for Accounts opened on or after July 1, 2014). To facilitate the same, multiple options have been provided to Subscribers to submit FATCA declaration viz. submission of physical FATCA declaration either to CRA or to the associated Nodal Office, submission of online declaration directly in the CRA system, submission of FATCA declaration through mobile app. Accordingly, facility has been made available to the Nodal Offices to update FATCA status of underlying Subscribers online or through file upload in the CRA system.</p> <p>Now, an additional option to submit FATCA Self Certification through limited access view (without login in CRA system) has been released wherein the Subscriber will select the relevant link on CRA Website (www.npscra.nsdl.co.in) and submit FATCA Self Certification through OTP authentication.</p>	02-May-18



Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
6	All Sector Contribution Processing	<p>As per the stipulated process, on successful upload of Subscriber Contribution File (SCF) in the CRA system, Nodal Offices are required to transfer funds to Trustee Bank. The funds are required to be transferred before auto cancellation of SCF in the CRA system. Funds if transferred after cancellation of SCF results in increase in instances of funds return by Trustee Bank.</p> <p>Now, to reduce instances of funds being transferred by Nodal Offices after cancellation of SCF, auto cancellation date will be displayed in 'SCF File Status View' as well as in details being displayed on selecting 'batch ID' option.</p>	02-May-18
7	NPS Regular-Transaction Statement	<p>NPS Regular Subscribers have option in their CRA login to view/download Statement of Voluntary Contribution under NPS. The same can be used as investment proof under the applicable section(s) of the Income-Tax Act, 1961. Now, in 'Statement of Voluntary Contribution' Fund Acceptance date i.e. date on which funds were accepted by POP and Fund Clearance date i.e. date on which funds were received by Trustee Bank will be displayed alongwith amount of voluntary contribution.</p>	02-May-18
8	NPS Regular - Retirement Adviser	<p>The Retirement Adviser (RA) is appointed by PFRDA to engage in the activity of providing advice on NPS thereby to extend the reach of NPS. The facility of Aadhaar based PRAN generation is provided to RA's where RA User is required to login in the CRA system (www.cra-nsdl.com) using its login credentials and click on 'Subscriber Registration' for generating PRAN under NPS.</p> <p>Now, the functionality is released in eNPS wherein 'Payment TAB' is disabled for RA while carrying out Aadhaar based Subscriber Registration. RA will capture complete registration details (except contribution payment) and on capturing of details, an Acknowledgement ID will be generated and displayed to the RA. Subsequently, Subscriber will use this Acknowledgement ID to make payment under NPS and on successful payment PRAN will be generated. An email/SMS alert is sent to Subscriber for PRAN generation.</p>	11-May-18
9	NPS Regular-Grievance	<p>Under NPS, Subscribers/Nodal Offices have an option to raise grievances in Central Grievance Management System (CGMS) of CRA. On registration of grievances, a unique Token Number is generated in CGMS. Now, functionality has been released in the CRA system wherein complete history of respective grievance token number is displayed to the User such as grievance raised, resolution, escalations (if any) etc.</p>	30-May-18



Sr. No.	Name of Development / Functionality	Description	Date of Release of Functionality / Development
10	NPS Regular-Subscriber Registration	The changes have been implemented for Subscriber Registration under NPS. For Resident Individuals (RI Subscribers), Bank details and Mobile number has been made mandatory for registration under NPS. Whereas for registration of Non-Resident Individuals (NRI Subscribers), changes viz. optional MICR code, additional occupation codes, only Passport allowed to be accepted as Proof Of Identity, discontinuation of Tier II account have been implemented.	23-Jun-18
11	NPS Regular-Aadhaar Seeding	At present, option of Aadhaar seeding has been provided in Subscriber's login wherein Subscriber can log in CRA system (www.cra-nsdl.com) with User ID & password and seed Aadhaar in his/her PRAN account. Now, an additional option of Aadhaar Seeding through limited access view has been released wherein the Subscriber will select the relevant link on CRA Website (www.npsra.nsd.co.in) and seed Aadhaar in his/her PRAN account. This will facilitate Subscriber to seed Aadhaar under NPS even if login credentials are not available.	29-Jun-18
12	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, if local Authentication User Agencies (AUAs) carry out authentication through OTP, then only VID will be allowed as input. Aadhaar will not be allowed to be taken from user by local AUAs for authentication purpose. Also, local KUAs will not be allowed to store Aadhaar in their systems. Accordingly, VID has been implemented (in lieu of Aadhaar) under NPS for various processes such as eNPS- Aadhaar based registration, Aadhaar seeding, Address based Aadhaar update etc. Also, Aadhaar has been disabled/masked for various processes like Subscriber registration, Subscriber details modification, withdrawal, RA Registration, Subscriber detail view etc.	29-Jun-18
13	NPS Regular-POP Persistency Charges	As per stipulated guidelines, POPs are allowed to collect charges from the Subscribers for the various services provided by them. These charges are collect by POPs upfront from the Subscribers. Now, additionally, persistency charges will be paid to POPs from the Financial Year 2017-18. A new service charge of Rs. 50 per financial year will be paid to POPs for each Subscriber whose account has been opened by them (associated with the POP for more than 6 months) and who contributes a minimum of Rs. 1,000 in Tier I account during the Financial Year. These persistency charges will be paid through cancellation of Units from Subscribers account.	30-Jun-18



B. Karvy Computershare Pvt. Ltd

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
1	Transaction Statement	Enhancement in Transaction Statement to display the Contact details and PRAN details to make it more user friendly.	08-May-18
2	Demo for online Subscriber Registration & Contribution	A demo for Subscriber Registration and Contribution through eNPS portal for Corporate website of Karvy CRA	11-May-18
3	GUI - online Subscriber Registration	A note has been added in eNPS that "Debit Card options available only up to Rs. 2000/- in SBI e-Pay Payment Gateway"	15-May-18
4	API for PRAN verification	An API has been implemented for providing the status of available Tier II units for POP for underlying PRANs. This is required so that POP can accept the Tier II withdrawal from subscriber in their websites.	18-May-18
5	API for PRAN verification	In existing API for online PRAN verification, NRI flag has been added as output parameter.	18-May-18
6	Scheme Preference	Re-allocation of Incremental subscriptions of Government employees to Pension Funds for FY 2018-19	26-May-18
7	Email Alert	In case of Corporates, when the application for registering the Corporate is received by the CRA, an alert is being sent to Corporate confirming that the form has been received and the same is under process.	05-May-18
8	Subscriber Maintenance	Subscriber details modification facility has been extended at DDO level for maker entry whereas the checker will be done by higher office.	18-May-18
9	Exit & Withdrawal	A modification has been done in partial withdrawal screen available to Nodal office, to display DOJ and DOR in read only mode for reference purpose.	18-May-18
10	Contribution File Status	As a part of contribution upload process, when the contribution file has been uploaded by the Nodal Office, a Contribution Submission Form (in PDF format) is made available for download to the Nodal office. Now the feature has been enhanced where users can download the entire SCF file in the same format which is uploaded by the Nodal Office user (PRAN wise). The same will be available for all the SCFs uploaded by the Nodal office.	14-Jun-18
11	Transaction Statement	A Subscriber can download the Statement of Transaction for a particular period, on the screen. Now, a new feature has been enabled if the Subscriber wishes to get that particular statement on the registered email ID as and when required in addition to the download.	14-Jun-18
12	Subscriber Registration through eNPS module for Retirement Adviser	A module has been developed wherein Retirement Adviser (RA) can access and do the registration on behalf of subscriber using eNPS. In this process, subscriber registration will be done by RA and contribution can be made by subscribers immediately or later through eNPS or POP.	14-Jun-18
13	Mobile App - NAV detail view	An additional option to view historical NAV has been made available in Mobile App. Subscriber can login using login credential/PIN/Pattern and view the NAV details in graphical manner as well as actual details.	14-Jun-18

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
14	Subscriber Registration through physical form	Subscriber has now allowed to opt the investment in Equity upto 75% maximum (subject to the age of the subscriber). Accordingly, the changes/validations have been implemented in Subscriber registration facility wherein the Equity allocation can be accepted upto 75%.	15-Jun-18
15	Subscriber Registration through eNPS (Equity upto 75%)	Subscriber has now allowed to opt the investment in Equity upto 75% maximum (subject to the age of the subscriber) while registration through eNPS. Accordingly, the changes/validations have been implemented in online subscriber registration facility wherein the Equity allocation can be accepted upto 75%.	15-Jun-18
16	Scheme Preference Change through CRA/eNPS (Equity upto 75%)	Existing Subscriber has now allowed to opt the investment in Equity upto 75% maximum (subject to the age of the subscriber) during scheme preference change. Accordingly, the changes/validations have been implemented in Scheme Preference Change facility wherein the Equity allocation can be accepted upto 75%.	15-Jun-18
17	Inter sector shifting - Impact of scheme change (Equity upto 75%)	Existing Subscriber has now allowed to opt the investment in Equity upto 75% maximum (subject to the age of the subscriber) during inter sector shifting process. Accordingly, the changes/validations have been implemented in inter sector shifting facility wherein the Equity allocation can be accepted upto 75%.	15-Jun-18
18	Scheme Preference Change through Mobile App (Equity upto 75%)	Subscriber has now allowed to opt the investment in Equity upto 75% maximum (subject to the age of the subscriber). Accordingly, the changes/validations have been implemented in Mobile App facility wherein the Equity allocation can be accepted upto 75%.	15-Jun-18
19	Upload of scanned copy of proof of bank account in online Subscriber Registration	Bank details while subscriber registration has been made mandatory from April 1, 2018. Now the upload of scanned copy of proof of bank account needs to be uploaded while registration through online mode by subscribers.	21-Jun-18
20	Change of Virtual ID in place of Aadhaar in online Subscriber Registration	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. The VID is a temporary, revocable 16-digit random number mapped with the Aadhaar number. The VID will allow you to authenticate transactions and avail e-KYC services instead of providing Aadhaar number. Accordingly, now Aadhaar has been stopped for subscriber registration in online process and VID is being used instead of Aadhaar.	30-Jun-18



(Venkateswarlu Peri)
Chief General Manager