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Circular

No: PFRDA/2019/11/Reg.-CRA/3.

Date: 09.04.2019

Subject: New/Up gradation of functionalities by Central Recordkeeping Agencies (CRAs) for January to March, 2019, quarter ended on 31.03.2019.

A. NSDL e-Governance Infrastructure Limited

SI	Name of Development / Functionality	Description	Date of Release of Functionality / Development
1	NPS Regular - Common Login	The Nodal Offices under Government Sector are required to perform NPS related activities in two separate systems i.e. in NPS Contributions Accounting Network (NPSCAN) and in Central Recording Agency (CRA) system. Accordingly, the Nodal Offices are required to remember and access two separate URLs (www.npscan-cra.com & www.cra-nsdl.com). Now for ease of operations at Nodal Offices, a redirection link is provided in both the URLs which will redirect the User to other application. For example, if a Nodal Office User is accessing www.npscan-cra.com , the User can directly go to www.npscan-cra.com by selecting the relevant option and vis-à-vis. Only the password is to be submitted again once the User is redirected to other URL.	01-Jan-19
2	NPS Regular - Withdrawal	Under Central Government, the associated Pay and Accounts Office (PAO) is required to verify and authorise the withdrawal request initiated by DDO/Subscriber in the CRA system through verifier and authoriser user respectively. Also, PAO has an option to initiate withdrawal request in the CRA system on behalf of Subscriber/claimant. The request initiated by one PAO User needs to be authorised by the other PAO user in the CRA system. In case of Ministry of Railways, there are two departments, Personnel Department and Account Department to carry out NPS related activities and accordingly, different User IDs have been provided. Now, in case of Ministry of Railways, following changes have been carried out in exit module of CRA: • The Personnel Department will either initiate withdrawal request or verify the withdrawal request initiated by DDO/Subscriber.	01-Jan-19

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		<ul style="list-style-type: none"> • The Account Department will authorise the withdrawal request either initiated or verified by the Personnel Department. • The Account Department can initiate withdrawal request with one User ID and authorise the same with another User ID. 	
3	NPS Regular - System Security	In CRA application, DSC based login and all the upload functionalities are currently java applet dependent. In order to eliminate all browser and JAVA level dependency, a new utility (NSS) has been developed and enabled for the applications. The User is required to install the Utility on the DSC based User machine. Also, CRA application software is upgraded to eliminate java dependency for password and DSC based users.	11-Jan-19
4	eNPS/NPS Regular - IPIN	Now, a feature has been enabled in the CRA system to facilitate the Subscribers to generate instant IPIN (Internet Personal Identification Number) on the same day of generation of PRAN. The facility is applicable for Subscribers who have registered their Mobile Number and/or email ID in the system. The Subscriber is required to access the CRA system to generate IPIN using OTP (One Time Password) on Mobile Number and/or email ID.	08-Feb-19
5	NPS Regular - Withdrawal	The "Online Exit" Module has been implemented in the CRA system to facilitate Subscribers /Nodal Offices to initiate the Exit requests online under NPS. Now, a facility of document upload is enabled in "Online Exit" Module. The Subscribers/Nodal Offices can upload documents (Exit Applications/KYC documents) in .pdf format while executing the exit requests for onward verification and download of the same.	08-Feb-19
6	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. As per Third & Forth Amendment to PFRDA (Exit and Withdrawal) Regulations, 2015, partial withdrawal will also be allowed for skill development/re-skilling or any other self-development activities. Now, an additional field is developed for capturing the "Amount" for skill development/re-skilling or any other self-development activities in conditional withdrawal. Accordingly, the Subscriber will be allowed to withdraw the actual amount for skill development/re-skilling or any other self-development or the applicable percentage amount as per the PFRDA, Regulations whichever is lower.	08-Feb-19

SI	Name of Development / Functionality	Description	Date of Release of Functionality / Development
7	NPS Regular - Withdrawal	The Bank details of Subscriber will not be editable at the time of raising conditional withdrawal request in the CRA system. Bank details available for PRAN in the CRA system will be shown at the time of raising request. If Bank details are not available, the initiation of conditional withdrawal will not be allowed in the CRA system.	08-Feb-19
8	NPS Regular - Mobile Application	The following features have been added in NPS Mobile App: 1. Request status view for Scheme Preference Change, Grievances 2. Pop-up of FAQs at the time of raising grievances under NPS 3. Option of providing mobile number while raising enquiry/grievances 4. Message notification in landing page, in case of server downtime 5. ePRAN View	09-Feb-19
9	eNPS - eSign	eSign functionality has been implemented under eNPS platform for PAN based Subscriber Registration and Tier II Registration. Now, Subscribers can directly eSign the application form for Registration and Tier II Activation instead of submitting physical form to CRA.	11-Feb-19
10	eNPS - Subscriber Registration	In eNPS, the KYC details of Subscribers are verified by Bank POPs at the time of enrolment through PAN based registration. Now, as per PFRDA's guidelines, non-Bank POPs which are registered with any of the financial regulators have been allowed to verify the KYC of their customers while registering them under eNPS. Accordingly, PAN based Subscriber Registration through non-bank POPs has been enabled under eNPS.	11-Feb-19
11	NPS Regular - Contribution	In case of Government Sector, now the regular contributions from Jan-2003 onwards will be accepted in the CRA system. Accordingly, the relevant contribution utilities i.e. File Validation Utility have been updated in the CRA system.	15-Feb-19
12	NPS Regular - CGMS	The Central Grievance Management System (CGMS) has been implemented in the CRA system for raising queries/grievances under NPS. Now, the following sub-categories have been added in CGMS for "Withdrawal" category. 1. Partial withdrawal not initiated / not authorised / amount not received 2. Exit not initiated / not authorised / amount not received 3. Pre-mature withdrawal not initiated / not authorised / amount not received	06-Mar-19

SI	Name of Development / Functionality	Description	Date of Release of Functionality / Development
		4. Death withdrawal not initiated / not authorised / amount not received	
13	NPS Regular - eSign	eSign functionality has been implemented under eNPS platform to facilitate Subscriber to submit the forms digitally. The eSign charges have been changed from Rs. 5 plus GST to "eSign service charges plus taxes applicable is Rs. 25.90 (including UIDAI charge of Rs. 20)". Accordingly, changes have been reflected on eNPS Portal.	08-Mar-19
14	NPS Regular - Central Govt. Scheme Choice	As per Ministry of Finance Gazette Notification dated January 31, 2019, the Central Government Subscribers, from April 1, 2019, will have the option of selecting the Pension Funds (PFs) and Investment Pattern in Tier I account. A Subscriber can choose any one of the available PFs and Investment Option as per their choice. The Subscriber can select any scheme out of three schemes viz. Asset Class G, Scheme LC 25, Scheme LC 50 offered by any PFs. If the choice is not exercised by the Subscriber, NPS contributions will be invested in the existing schemes – LIC, SBI and UTI will act jointly as default PFs as per the guidelines issued by the Government of India/ PFRDA. Accordingly, various functionalities such as Subscriber Registration, contribution, Inter Sector Shifting etc. have been modified in the CRA system. Also, the relevant changes have been carried in other features such as Transaction Statement, Statement of Holding, etc. In addition, the NPS Mobile App has been upgraded with the relevant changes.	31-Mar-19
15	NPS Regular - Contribution	As per Ministry of Finance Gazette Notification dated January 31, 2019, Central Govt. NPS contribution has increased from 10% to 14% (of Basic Pay + Dearness Allowance). Accordingly, feature has been enabled in the CRA system wherein Nodal Offices can upload unequal contribution. However, there will be validation that either of the contribution i.e. (Government or employee) cannot be zero and Govt. contribution cannot be less than employee contribution. This is currently not applicable for CABs.	31-Mar-19
16	NPS Regular - OPGM	In case of Online PRAN Generation Module (OPGM), the relevant declaration has been added for employee details that the data being correct and authentic along with verification of KYC. The Nodal Offices Users will be mandatorily required to accept the declaration while initiating request under OPGM. The declaration will be different for each sector.	31-Mar-19

Sl	Name of Development / Functionality	Description	Date of Release of Functionality / Development
17	NPS Regular - OPGM	A facility of document upload is enabled in Online PRAN Generation Module (OPGM). The Nodal Offices Maker User can upload documents related to Subscriber Registration in .pdf format while capturing the request. The Nodal Offices Checker User will have facility to download the documents.	31-Mar-19
18	NPS Regular - Withdrawal	The Bank details of Subscriber will not be editable at the time of raising Superannuation or Pre-mature Exit request in the CRA system. Bank details available for PRAN in the CRA system will be shown at the time of raising request. If Bank details are not available, the initiation of Superannuation or pre-mature withdrawal request will not be allowed in the CRA system.	31-Mar-19
19	NPS Regular - Withdrawal	In ‘‘Online Exit’’ Module, document download facility has been provided to Annuity Service Providers (ASPs). The documents that were uploaded during withdrawal request initiation will be available for download to ASP as opted by Subscriber.	31-Mar-19
20	NPS Regular - Online functionalities to Subscriber	The following functionalities have been made available 24*7 for Subscribers in the CRA system: 1. One Way Switch 2. Tier II Partial Withdrawal 3. Conditional Withdrawal 4. Scheme Preference Change	31-Mar-19
21	NPS Regular - Contribution	At present, in case of contribution upload, generation of control sheet feature is present in the FVU (File Validation Utility) being used by Users in the manual process. Now, Control Sheet will be generated in contribution FVU which is used for Server Integration process.	31-Mar-19

B. Karvy Computershare Pvt. Ltd

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
1	Mobile App enhancement	Previously, the background color of Mobile App was on a darker side which impacted the usability and attractiveness. To make it more visible while accessing, the background color of Mobile App has been changed to lighter side.	01-Jan-19
2	FAQs link in CGMS	FAQs link have been provided on CGMS module in eNPS website (https://enps.karvy.com) as well as in CRA system (https://cra.karvy.com). This will help subscribers to get the relevant details quicker.	11-Jan-19
3	CGMS in Hindi for subscribers	CGMS available for subscribers in eNPS has been provided the option to select the language Hindi or English. Based on the language selection, the static nomenclature will change accordingly. The value stored and fetched from database will not be affected with language selection.	11-Jan-19
4	Existing KYC for subscriber registration under NPS for non-Bank POP	Pursuant to Supreme Court order dated September 26, 2018 on Aadhaar authentication service, restricting usage of Aadhaar authentication services by private entities, UIDAI had issued instructions to stop using Aadhaar authentication with immediate effect. This impacted the online registration under NPS using e-KYC through UIDAI. As per PFRDA guidelines, now non Bank POP can use the existing KYC for subscriber registration under NPS i.e. no separate KYC would be required and only POP certification would suffice. Accordingly, subscriber would register online and POP will confirm the KYC certification in CRA system. This will help POP to serve their existing customer for onboarding under NPS.	22-Jan-19
5	KYC document upload for Subscriber Registration	Subscriber registering through file based without photo/signature, POP needs to upload the KYC document. Now the facility for KYC document upload has been made available in CRA system.	29-Jan-19
6	Declaration for error rectification in ERM	At present, Error Rectification Module (ERM) is available to Nodal Offices wherein they can submit the rectification request. Now, a declaration (I/we confirm that we have taken the consent from the concerned subscriber to debit his/her PRAN as incorrect contribution has been credited in his/her PRAN) with mandatory checkbox has been built in ERM for Excess transfer case.	29-Jan-19
7	Alerts details View	A view facility has been enabled for CRA call center user to view the details of email and SMS sent to particular subscriber. This will help the CRA user to serve/resolve the subscribers query efficiently in less time.	29-Jan-19

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
8	Grievance pending for resolution on welcome screen for Nodal Office	In CRA system, welcome screen has been changed to display the information where nodal office can see and take action wherever required. Currently, the count of grievances pending for resolution is being displayed. After clicking, list of pending grievances will be shown. This will help for monitoring purpose for grievance resolution on time.	29-Jan-19
9	View - Search criteria enhancement	Now the search criteria for finding the pending case for KYC verification by POP in CRA system has been enhanced. In addition to the date range, 'since inception' option has been provided which will help to POP to get all the pending cases for KYC verification.	29-Jan-19
10	Subscriber Registration - Enhancement	Subscriber registered online or through batch upload, form is being uploaded in CRA system against the PRAN for storage purpose on receipt of physical form at CRA. To avoid any wrong tagging of application with the PRAN, while uploading the scanned form, PRAN and DOB are being captured and validated with database before final acceptance. This helps from receiving the possibility of wrong tagging the application form in CRA system.	01-Feb-19
11	Defining the age for continuation under Exit & Withdrawal	Earlier, while requesting for continuation of PRAN, the age for the continuation was considered 70 yrs. Now the provision has been made in the form to define the age for continuation like 65 yrs., 66 yrs. etc. till 70 yrs. Provision for capturing the age has been implemented wherein user can input the age.	09-Feb-19
12	Downloads/View in Mobile App	Following facility have been enabled in Mobile App for subscribers associated with KCRA. 1. Transaction Statement download – Now subscriber can download the Transaction Statement in pdf format by selecting the Financial Year option. 2. Contribution Receipt download – Subscriber can download the contribution receipt where the payment is made through online mode. 3. Request Status View – This option is provided outside of the login where subscriber can check the status view for various request like Grievance, Withdrawal etc. by providing the Acknowledgment number.	11-Feb-19
13	Subscriber Registration - Enhancement	As process, subscriber can registered online through eNPS/OPGM and can save the details and continue later. Now we have implemented the email alert which is being sent to subscriber after 10 minutes if the applicant stops at a particular stage of the registration. The objective of the email is to help the subscriber if he/she faces any problem and can connect to the KCRA using toll free number and can complete the registration process.	11-Feb-19

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
14	Contribution file pending details on welcome screen for Nodal Office	In CRA system, welcome screen has been changed to display the information where nodal office can see and take action wherever required. Previously, the count of grievances pending for resolution was enabled. Now, transaction IDs pending for settlement is being included in welcome screen. This will help to monitoring the contribution pendency, if any.	14-Feb-19
15	eNPS - New design and enhancement	Online subscriber registration module in eNPS has been enhanced to make it more user friendly. In view of the same, following changes has been implemented in eNPS: 1. Various dropdown converted into select button or radio button 2. Two column for data entry to reduce to screen and scroll 3. All uploads on single screen 4. All declarations embedded in hyperlink on respective screens 5. Reduction in screen size to avoid unnecessary scroll The above changes will help prospective subscribers to enroll through eNPS in less time span as compared to earlier process.	01-Mar-19
16	Subscriber Registration through eNPS using KYC by non-Bank POP	PRAN generation through eNPS using PAN and KYC verification by selected POP-Bank is being continued for existing Bank customer. Now the PRAN generation facility has been extended for non-Bank POP's customer also in eNPS wherein subscriber can generate the PRAN using PAN and KYC verification by non-Bank POP, if subscriber is having existing relationship with the selected POP. Using this option, existing customers of non-Bank PoPs can register through eNPS and subsequently KYC will be authenticated by respective POP.	01-Mar-19
17	Request pending for authorization on welcome screen for Nodal Office	In CRA system, welcome screen has been changed to display the information where nodal office can see and take action wherever required. Previously, the count of grievances pending for resolution and transaction IDs pending for settlement was enabled. Now, modification request pending for authorization is being included in welcome screen. This will help to monitoring the pendency, if any.	01-Mar-19
18	IVR	The below message in our Call Centre IVR as well as on our website to avoid any fraudulent activities. "PFRDA never sends any email/message for fee/charge and promising large sum of money. Beware of such fraudulent calls."	12-Mar-19

Sr. No.	Name of Dev/ Functionalities	Description	Date of Release of functionalities /development
19	SMS Alerts	CRA is sending alerts to the subscribers for various transactions under NPS. Now the alert will be send to the subscribers for whom fund receipt confirmation is received from Trustee Bank for investment under NPS. In this regard, an SMS will be sent to the subscribers that the confirmation for fund has been received and units for the same will be credited at the end of day. This will help subscribers to know in advance for investment under NPS.	30-Mar-19



(A.G Das)

Executive director