



पेंशन निधि विनियामक और
विकास प्राधिकरण

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Circular

No. PFRDA/2017/33/CRA/6.

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Subject: New/Up gradation of functionalities by Central Recordkeeping Agencies
(CRAs) for July – September quarter ended 30-09-2017

A. NSDL e-Governance Infrastructure Limited

Sr No	Name of Development / Functionalities	Description	Date of Release
1	ePRAN Card view	Subscribers of NPS Lite can now view their ePRAN Card. To view PRAN card Subscribers need to provide details such as PRAN & bank a/c number and in case if Subscribers do not remember PRA Number then ePRAN Card can be obtained by inputting other details such as name, bank a/c number and date of birth. The link for ePRAN card has been provided under NPS Lite/APY section in Corporate Website.	10-Jul-17
2	Password Reset	Following updation has been made in CRA system with respect to reset of password: 1. Now, password can be reset using PRAN and Date of Birth only 2. Option to receive One Time Password through email as well as mobile is made available now; earlier OTP in instant reset password was received through SMS only.	13-Jul-17
3	Reprint of PRAN Card	Subscribers can now opt for reprint of their PRAN Card by logging in their CRA (www.cra-nsdl.com) with his/her User ID & password. The Subscriber is required to click on "Reprint PRAN Card" under "Transaction Menu". The charges for re-print of PRAN Card is a billable transaction to Subscriber's account. Subscriber is required to provide his consent and enter the OTP sent on the registered mobile number to complete the transaction. The PRAN Card will be printed and dispatched.	13-Jul-17

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4	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 RA can be an individual, registered partnership firm, body corporate, or any registered Trust or society. The online platform has been developed and released in the CRA system to facilitate registration of an individual / entity as RA. Now, following facilities are enabled for RAs in the CRA system:</p> <ol style="list-style-type: none"> 1. Login for Retirement Advisers 2. View of the registration details of RA 	13-Jul-17
5	Withdrawal	The facility to generate Claim IDs (for Death and Premature Exit) for Centralized States was available at DTAs. However, based on request received from Centralised States, now, Claim ID for Death and Premature Exit is made available at DTOs level.	13-Jul-17
6	FATCA Limited Status View	To facilitate quick FATCA compliance, facility to submit online FATCA Self-Certification is provided to the Subscriber and Nodal Offices in the CRA login (www.cra-nsdl.com). Now, facility to check the status of FATCA Self-Certification by entering PRAN is made available on NSDL Corporate website (www.npscra.nsd.co.in).	13-Jul-17
7	Subscriber shifting to eNPS	Subscribers can now shift their Tier I / Tier II or both mapped to any other POP to eNPS by logging in their CRA account at (www.cra-nsdl.com) with his/her User ID & password and click on "Shift to eNPS" under "Transaction Menu". Based on details of Subscribers in CRA, OTP will be sent to the Subscriber's mobile registered mobile number. Subscriber is required to enter the OTP and after successful authentication, Subscribers' Tier mapped to the POP will be shifted to eNPS. This feature is also available for ovt. Subscribers to shift their Tier II account from any POP to eNPS.	13-Jul-17 28-Jul-17
8	APY Registration through eNPS	Subscriber can now register for APY by clicking on "APY Application" on eNPS Landing Page. Subscriber is required to provide registration and APY-SP Bank details through which APY PRAN is to be generated. The registration form filled by the Subscribers will be made available to APY-SP Bank selected. If the details submitted by Subscriber is correct and is matching with the details available with the Bank, APY-SP Bank will then generate PRAN for the Subscriber.	31-Jul-17



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9	Swavalamban Contribution through eNPS	Earlier, Swavalamban Subscriber had to approach their Aggregator for making contribution. Now, Swalamban Subscribers can contribute in their PRAN by clicking on "Contribution" button available on eNPS Landing Page. Subscriber is required to provide PRAN and Date of Birth based on which OTP will be sent to the Subscriber's registered mobile number. Subscriber is then required to enter the OTP and after successful authentication of OTP, the contribution amount is to be entered and selection of Payment Gateway Service Provider (PGSP) for making contribution payment. On Successful payment at PGSP, Subscribers account will be credited in 2-3 working days. <i>(Functionality released but kept disabled for Subscribers)</i>	31-Jul-17
10	Mobile App for NPS Lite/APY	Mobile App is already made available to NPS Lite / APY Subscribers. Now, following changes have been made in Mobile App for NPS Lite / APY Subscribers: 1. Name of Mobile App has been chngaed to "APY and NPS Lite". 2. Atal Pension Yojana logo is now used for App. 3. Regulated by PFRDA from header is removed from Landing page.	11-Aug-17
11	Password expiry	Earlier, password for User IDs to login the CRA system expired in 60 days, i.e., it was required to reset the password by User after every 60 days. Now, the expiry limit of password has been increased from 60 days to 180 days for login to CRA/NPSCAN/NPS Lite system.	12-Aug-17
12	APY Registration through eNPS	Provision has been made such that eNPS can be used by Subscriber's for enrolment under Atal Pension Yojana. Now, Punjab National Bank has been added as the 1st Bank in the list of Banks available for APY registration through eNPS.	16-Aug-17
13	APY Subscriber Shifting	The facility to shift Bank or Branch is now available to the Subscribers registered under APY. The Subscribers can now shift their APY PRAN from one branch to another branch of same APY-SP or can also move their PRAN to another APY-SP.	16-Aug-17
14	APY Withdrawal process	Following changes in the existing APY Exit module: 1. Mobile number and email ID now made as optional fields. 2. Age check of less than 40 years is removed. 3. Online exit request cannot be placed for Swavalamban PRAN migrated to APY.	24-Aug-17



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15	Mobile App for Windows	<p>Mobile App for NPS is already operational for Subscribers using Android and IOS platform. Now, Mobile App for NPS is made available for Windows platform. Following features are available in Mobile App for Windows.</p> <ol style="list-style-type: none"> 1. Statement of holding 2. Transaction Statement 3. Recent contributions 4. Account summary 5. Change Mobile / Email id 6. Change password 7. Change security Questions 8. Forgot password using secret Questions 9. Forgot password using OTP 	28-Aug-17
16	Withdrawal restriction	Subscribers registered on or after July 1, 2014 are mandatorily required to submit FATCA Self-Certification. Now, restriction on Withdrawal has been placed in the CRA system for Subscribers registered on or after July 1, 2014 and have not submitted FATCA Self-Certification for their PRAN.	4-Sep-17
17	Subscriber list download	All UoS/Corporate entities have the option to download the list of underlying Subscribers in the CRA login (www.cra-nsdl.com). Now, additional field mentioning FATCA status of Subscribers is included in the Subscribers download list.	4-Sep-17
18	MIS upload	MIS upload for Contribution file in the CRA System was mandatory for All Citizen Subscribers before uploading of contribution file; i.e, in case, if UoS entities upload contribution file without uploading corresponding MIS, the contribution file was rejected in the CRA system. Now, MIS has been made non-mandatory for uploading contribution file for All Citizen entities; however, the MIS is to be uploaded subsequently.	4-Sep-17
19	ERM	Based on request of State Government of Punjab, financial transactions (ERM, Withdrawal, etc) for given DTA Login IDs have been disabled with a view to ensure security in cases where more than a single pair of DTA Login ID has been provided.	4-Sep-17
20	Server to Server Integration	Based on request of Karnataka Government, additional facility has been enabled as part of server integration process. The status update of matched & booked Transaction ID alongwith the matching & booking date will be shared. The update of cancelled Transaction ID once any cancellation take place will also be part of the STP. This will be auto update request without any request from Karnataka Govt.	4-Sep-17

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21	PPAN validation	As per the requirement of State Government of Kerala, SAB wise PPAN validation check has been relaxed within the same State and PPAN uniqueness will be checked within a State / Central Government.	4-Sep-17
22	Transaction Statement	Transaction Statement displays details of Transaction of Subscriber in various blocks, such as Contribution/Redemption, Investment details, etc. However, due to billing, redemption, etc., there can be difference in 'Investment Details' and 'Contribution/Redemption Details' table resulting in Subscriber grievances. Now, a tool tip with narration "The variations, if any, in Total Contribution in 'Investment details and 'Contribution/Redemption details' tables in your statement is due to the transactions like Billing, Rebalancing and Scheme Change" is being displayed due Subscribers where there is such difference.	4-Sep-17
23	Penalty	NPS Lite entities can upload any amount in excess of Rs. 100 in NPS Lite system. However, in case of delay in transfer of contribution, NPS Lite entities are required to pay penalty to Subscriber as per Bank rate. However, as these amount is generally less than Rs. 100, it was difficult for NPS Lite Aggreators to upload contribution for delay in Contribution. Now, the validation of minimum contribution of Rs. 100 has been relaxed for accepting penalty amount.	22-Sep-17

B. Karvy Computershare Pvt. Ltd

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1	Transaction Statement	Earlier, only current date range was being displayed to user to view the Transaction Statement. Now, two option has been provided to view the Transaction Statement i.e. Since Inception and Financial Year.	06-Jul-17
2	Security	Displayed of Captcha styles has been change in eNPS application to make more user friendly (wherever is applicable). By changing the captcha styles, User can read and enter appropriate value.	06-Jul-17
3	Fund Confirmation	In the fund confirmation screen, confirm button and verify button nomenclature has been updated. Now the same is named as "Confirm" and "Approve"	13-Jul-17
4	FRC Upload Status	In Fund Receipt Confirmation (FRC) Status Report, timestamp has been included in addition to date. This will be helpful to user to identify the exact time when the FRC is uploaded.	13-Jul-17
5	Password Expiry	Earlier, the password expiry for Subscriber as well as Nodal offices was kept as 60 days. Now, as desired by PFRDA, the same has been changed to 180 days for Subscribers as well Nodal offices.	21-Jul-17
6	CGMS	Earlier the Grievances Status View was restricted to 30 days only. Now the same restriction has been removed and Subscriber can view from the date of activation of PRAN.	21-Jul-17
7	Limited Access View	Now Subscriber/ Nodal Office can view the status of PRAN kit dispatched/returned in Limited Access View (without login) 1. PRAN Kit delivered 2. PRAN kit returned 3. PRAN kit re dispatched 4. PRAN kit re dispatched delivered	29-Jul-17
8	Alert	While making payment successfully through online, a popup will be shown stating that units will be allotted in PRAN in 2-3 working days.	04-Aug-17
9	Re-KYC	The process for 're-KYC verification' through Aadhaar authentication is provided to those subscribers where KYC has been rejected by Banks.	04-Aug-17
10	Printer	Change in File format for printer file to accommodate the Govt/CAB sector.	11-Aug-17
11	View	Facility to view scanned PRAN application form in Subscriber's login.	14-Aug-17
12	Contribution	Online contribution facility for NPS Lite/ Swavalamban Subscriber. Using this facility, NPS Lite/ Swavalamban Subscriber registered under KCRA can contribute online through eNPS. All the Banks available under Payment Gateway service provider will be applicable for NPS Lite/ Swavalamban Subscribers.	19-Aug-17
13	Subscriber Shifting	Online facility for Shifting of All Citizens Model Subscriber (Tier I & Tier II) from PoP to eNPS. This facility is available in Subscriber's login and is OTP	19-Aug-17

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		authentication based. Further, Govt/ Corporate sector subscriber can shift his/her Tier II account to eNPS using this facility.	
14	Aadhaar Seeding	Aadhaar seeding facility to Subscribers wherein Subscriber can login and seed his/her Aadhaar using OTP authentication. Once Aadhaar seeding is completed, the same will be flagged as Aadhaar seeded.	26-Aug-17
15	Download/Views	Facility to download the list of underlying offices registered with CRA has been implemented. Using this facility, PrAO/DTA/POP will be able to download the PAO/DTO/POP-SP list respectively.	02-Sep-17
16	Download/Views	As per Trustee Bank requirement, the downloaded file with respect to Entity master and incremental Transaction ID, the same files should be allowed to download once again as and when required. The same has been implemented.	02-Sep-17
17	Subscriber Registration	PRAN library option has been made available for POPs wherein they can allot the PRANs to the Subscribers using PRAN library. Subsequently, the POP will be able to upload the Subscriber registration details along with PRAN for PRAN activation. This facility has been implemented for Subscriber registration with or without photo & signature.	02-Sep-17
18	Download/Views	Earlier the e-PRAN view and download facility was available in Subscriber's login. Now the same has been extended to Nodal Offices in their login for underlying Subscriber.	02-Sep-17
19	Exit & Withdrawal	A facility has been implemented wherein individual Subscribers (All citizens Model) can self-authorize the withdrawal request for the corpus limit upto Rs. 5,00,000 (Rupees Five Lakhs) subject to Bank details verification (in case of change in bank details) by empanelled Banks (POP Bank). Bank details of the Subscriber's provided at the time of withdrawal request initiation, will be verified by Banks registered/empanelled (POP Bank) in CRA system. Once Bank details are verified, withdrawal requested will be executed. <i>If the corpus is more than Rs. 5,00,000, then it is mandatory for the subscriber to submit his/her physical request to associated POP for processing the request.</i>	07-Sep-17
20	APY	An online facility has been implemented for prospective APY Subscribers wherein they will be able to apply online for enrollment under APY. This facility will be applicable for Subscribers who are having Aadhaar and mobile number registered with Aadhaar system. The basic details like Name, DoB, gender etc. will be fetched from Aadhaar system and remaining details like spouse, nominee, pension amount etc. will be entered by Subscriber. After entering the required details, Subscriber needs	07-Sep-17

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		to do the e-Sign. Once e-Sign is done, the data along with Standing Instruction will be provided to respective Banks as download for further processing. Bank will validate the Subscriber's details and PRAN will be allotted as per existing process.	
21	Download/Views	The facility to download the NAV file in specific format has been implemented for CRA user. The same file is being uploaded in NPS Trust website for NAV update.	18-Sep-17
22	Subscriber Registration	An online corporate subscriber registration facility has been extended for POPs online wherein corporate subscriber can register under NPS without online payment. After PRAN generation, the corporate will verify the employment of the subscriber in CRA system and then PRAN will be activated.	28-Sep-17



(Venkateswarlu Peri)
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