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CIRCULAR

CIR No.: PFRDA/2021/15/SUP-CRA/11

Date: May 27, 2021

To,

All stakeholders under NPS

Subject: NPS Functionalities released by CRAs during Quarter IV of FY 2020-21

Central Record Keeping Agencies (CRAs) have been appointed by PFRDA to provide system level functionalities as per the evolving needs of NPS stakeholders in accordance with Sec 21 of PFRDA Act 2013.

2. CRAs have the responsibility to develop new functionalities, utilities, establish new processes, and offer multiple models of interface for the uploading offices in order to provide maximum flexibility in terms of operation for the benefit of the subscribers as an ongoing exercise to fulfill their obligations.

3. The functionalities which are developed and made available by CRAs (Refer Annexure I for NSDL-CRA & Annexure II for K Fintech - CRA) during Quarter IV of the FY 2020-21 are categorized as under -

(i)NPS Regular / eNPS

(ii)NPS - Lite/ APY

This Circular is placed in the intermediary section of CRA in PFRDA website (www.pfrda.org.in) for the information of all Stake holders. Any suggestion/feedback on technology features related to NPS/APY and its interface can be offered to the undersigned.

Yours Sincerely

(K. Mohan Gandhi)

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General Manager

Annexure I- Functionalities released by NSDL CRA

No.	Name of Development/ Functionality	Description
NPS Regular/ eNPS		
1	Subscriber Registration & contribution	<p>Following changes have been carried out due to bifurcation of 'Ladakh' from 'Jammu & Kashmir' and merging of UT(Union Territory) - 'Daman & Diu' and 'Dadra & Nagar Haveli':</p> <p>a) Creation of New code in CRA system to map existing PRANs and Offices to 'Ladakh' UT.</p> <p>b) Changes in contribution to allow both Govts. to make contribution in PRANs of the Subscriber.</p> <p>c) Merging of Dadra & Nagar Haveli with Daman & Diu. The new UT is Dadra & Nagar Haveli and Daman & Diu.</p> <p>d) Transaction Statement Changes for Registration of UT-Ladakh - addition of footnote for the Subscribers registered under Ladakh.</p>
2	Statement of Transaction	<p>Format changes in Transaction Statement (to reduce Subscriber Grievances):</p> <p>a) Changes in Contribution/Redemption Block</p> <p>i) Change in block header to 'Contribution/Redemption Details during the selected period'</p> <p>b) Changes in Investment Details - Scheme wise Summary Block</p> <p>i) Removal of Scheme wise contribution and unrealised gain/loss fields</p> <p>c) Changes in Transaction Details block</p> <p>i. As per the revised format, Opening unit balance in transaction details will be displayed only in the first block and Closing unit balance in transaction details will be displayed only in the last block. Earlier, if subscriber made changes in PF and/or scheme setup then multiple transaction details blocks are displayed where first block is the PF-scheme details as on statement opening period and last is the PF-scheme details as on statement closing period.</p> <p>d) Changes in Footnotes</p> <p>i. Addition of footnotes related to "Cost of withdrawal/one way switch/GPF Withdrawal", system generated statement and signature not required etc ii. Modification in note related to tax benefit.</p>

No.	Name of Development/ Functionality	Description
3	API based PAN enquiry	<p>PAN based API web-services provided to PoPs with following fields to carry out activities of Subscriber Registration, contribution etc.:</p> <ol style="list-style-type: none"> 1) PRAN confirmation (Yes/No) 2) PRAN sector 3) PRAN Status 4) Freeze Reason (if any)
4	API integration	<p>Server Integration for following processes:</p> <ol style="list-style-type: none"> 1) Enabling Bulk PRAN enquiry - POP can check the status of bulk PRANs through a web-service call to CRA system 2) Enabling Subscriber List download - POP can download the subscriber list of mapped PRANs through web-service
5	API integration with ASPs	<ol style="list-style-type: none"> 1. Annuity Calculator has been made available on CRA Corporate Website as well as in CRA system to display annuity quotes of different Annuity Service Providers (ASPs). 2. In the Annuity Calculator, quotes are displayed on the basis of Jar file & Rate sheets received from ASPs. Now, to display Annuity Quotes on real time basis, API based system integration has been carried out between CRA & ASPs.
6	eNPS - API integration with KCRA	<ol style="list-style-type: none"> 1. At present, at the time of Subscriber registration through eNPS, if PAN entered by the Subscriber is already mapped against another PRAN then registration is not allowed. 2. Now, with the help of KCRA Web service Integration for Duplicate PAN check, Subscriber will not be allowed to do registration on eNPS platform if PAN is already mapped to PRAN in KCRA.
7	eNPS - Contribution	<p>Direct Remittance (D-Remit) feature was available to "Indian Citizens" only. Now it has been extended to NRI Subscribers also.</p> <p>At the time of making contribution through eNPS, default -Tier I option gets selected. Now while making contribution through eNPS, Subscriber is now required to select the Tier for his/her contribution.</p>

No.	Name of Development/ Functionality	Description
8	ERM	<p>In case of ERM Processing, Nodal Offices are required to update their Bank Account details in CRA records. At bank account number field, only numerical account number can be stored.</p> <p>Based on the feedback received from Nodal Offices, now alpha-numeric account number will be accepted at Bank Account Number field for ERM processing.</p>
NPS Lite/ APY		
9	APY - Mobile App	<ol style="list-style-type: none"> 1. In APY Mobile App, option is available to download various documents like Registration Form, Voluntary Exit Form, Contribution Matrix etc. At the time of download of documents, User is redirected to the NSDL Website. 2. Now, Subscriber will be able to download all the documents in the App only instead of getting redirected to NSDL website. <p>In APY App, Subscriber will be able to download PRAN Card by providing details such as Subscriber Name, Bank A/C Number, Date Of Birth and Captcha. Subscriber is not required to login to App to access this feature.</p>
10	eNPS - APY	<ol style="list-style-type: none"> 1. APY Subscribers have an option to opt for physical PRAN Card through eNPS portal wherein the Subscriber is required to pay PRAN Card printing charges through Payment Gateway Service Provider. 2. Now, UPI by Axis Bank as an additional payment option has been enabled for Subscriber.
11	NPS Lite / APY - CGMS	<p>Central Grievance Management System (CGMS) has been implemented in NPS Lite/APY for registering queries/grievances. At CGMS platform, all the labels on website has been displayed in Hindi.</p>

Annexure II - Functionalities released by KFin Technologies CRA

No	Name of Development/ Functionality	Description
NPS Regular/ e NPS		
1	Redacting Aadhaar Number	<ol style="list-style-type: none"> 1. Implemented an alert for the POPs, subscribers and CRA Users to upload the Aadhaar copy only after redacting the Aadhaar Number. 2. As soon as User selects the document type as Aadhaar, system will show a pop-up to upload the Aadhaar copy only after redacting the Aadhaar Number.
2	Annuity Quotes through API implemented in CRA and eNPS	<ol style="list-style-type: none"> 1. Annuity Quotes through API implemented in CRA and eNPS for ASP ' Life Insurance Corporation of India' and 'SBI Life Insurance Co. Ltd.'. 2. User will provide the ASP, age, corpus, gender, annuity frequency etc. and annuity quotes will be provided for the all Annuity Schemes of the concerned ASP.
3	Historical Transactions SOT Report	<ol style="list-style-type: none"> 1. Historical Transactions SOT Report: a new report for the POPs has been implemented to subscribe to the historical transaction SOT for the subscribers shifted to them. 2. When subscriber shifts from source POP to target POP, target POP will get the complete transaction history data with this report. POP can download the report instantly or subscribe the report through Mail Back services.
4	Alert to Subscriber in case of transaction failure during contribution processing	SMS and email will be sent to the subscriber in case of transaction failure during contribution processing in eNPS and OPGM module.
5	NPS Trust User to Assign the Grievance to any Entity in NPS	Earlier, NPS Trust User could assign the grievance to the associated office only. However, now NPS Trust User can assign the grievance to any entity in NPS.
6	OTPs based authentication before PRAN generation in eNPS and OPGM	<ol style="list-style-type: none"> 1. Now, subscriber can complete the OTPs Authentication after providing the FATCA details in eNPS system and also Online PRAN Generation Module (OPGM). 2. This will help the subscriber to complete the registration formalities in one stretch and will eliminate the scenario where PRAN is frozen due to non-receipt of form or eSign/OTPs Authentication.

NO	Name of Development/ Functionality	Description
7	Subscriber Address Updation through Aadhar XML	<ol style="list-style-type: none"> 1. Earlier, subscriber had to submit the Subscriber Modification form to associated Nodal Office to update the address details in his/her PRAN. 2. Now, an option has been provided to Subscriber to update the address details using offline Aadhaar xml file. Subscriber will login into eNPS portal and will upload the offline Aadhaar XML file. After successful upload, address details will be extracted from xml file and will be auto populated in address details. Subscriber will do eSign to complete the updation request. 3. Subscriber name in CRA records and name in Aadhaar should match 100% for acceptance. If there is difference, request will be rejected. On successful updation of request, an alert will be sent to subscriber on his/her registered mobile number and email ID.
8	Disabling Partial Withdrawal Request Auto-Cancellation after 45 days	<ol style="list-style-type: none"> 1. Subscriber can submit the online partial withdrawal request in eNPS system and has to submit the physical form to his/her associated Nodal Office for further authorization. 2. If the partial withdrawal request is not authorized by the Nodal offices within 45 days , request was auto cancelled in CRA system. Now, as per PFRDA guidelines, auto-cancellation has been disabled. Nodal Office has to accept or reject the request in CRA system.
9	D-Remit contribution through IMPS	D Remit through IMPS allowed.
10	Added new sub-category 'Contribution through eNPS website' under category 'Contribution' in CGMS system	If subscriber has done the contribution through eNPS platform, subscriber can raise the grievance under this newly added sub-category.
11	Grievance Report for POPs	POPs can download the grievance report based on the date range. The report will help the POPs to closely monitor the grievances raised against them. This report has the following details:

		<ol style="list-style-type: none">1. Token Number2. Previous Token Number3. Raised By Entity4. Raised By Entity ID5. Raised By Entity Name6. Sector of PRAN7. Raised Against Entity8. Raised Against Entity ID9. Grievance Type (Enquiry/Grievance)10. Grievance Category11. Grievance Sub Type12. Status13. Logged Date14. Resolved Date15. Grievance Description16. Grievance Resolution17. Escalation Date18. Escalation Reason
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