



पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



CIRCULAR

Circular No: PFRDA 2023/20/Sup-CRA 06

16th June 2023

To

All stakeholders under NPS

Subject: NPS/APY Functionalities released by CRAs during Quarter IV (FY 2022 -23)

The Central Record Keeping Agencies (CRAs) appointed by the Pension Fund Regulatory and Development Authority (PFRDA) are constantly developing and upgrading system-level functionalities to meet the evolving needs of NPS/APY stakeholders.

2. As part of their ongoing efforts to fulfill their obligations and benefit subscribers & stake holders, CRAs are responsible for developing new functionalities, establishing new processes, and offering multiple models of interfaces for the uploading offices. These initiatives provide maximum flexibility in terms of operation for the benefit of the stake holders.

3. Please find attached Annexure I, II, and III, which provide a comprehensive list of functionalities that have been developed and made available by the CRAs during Quarter IV of the fiscal year 2022-23. These functionalities are aimed at improving the experience, enhance the convenience & ease the operation of subscribers and other stakeholders.

4. We have placed this circular in the intermediary section of the CRA on the [PFRDA website](#) to ensure that all NPS/APY stakeholders have access to this important information

Yours sincerely,

Chief General Manager



Annexure I - Functionalities released by Protean CRA during Q4 of FY 2022 -23

S. No.	Functionality Name	Description	Impact / Benefit	Remarks, if any
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S. No.	Functionality Name	Description	Impact / Benefit	Remarks, if any
5	Retirement Advisor Validation -	Email and Mobile Number being verified by OTP during online Registration of Individual Retirement Adviser.	OTP authentication of contact details of Retirement Adviser.	https://cra-nsdl.com/CRAOnline/RAOnlineRegistration.html?newReq=mainScr
6	Retirement Advisor - Fee Payment	Goods & Services Tax (GST) is applicable on the fees payable to PFRDA.		https://cra-nsdl.com/CRAOnline/RAOnlineRegistration.html?newReq=mainScr
7	Chatbot ±Addition of features	Enabling Additional features in the KYNA Chatbot: 1. Subscriber Details View - Subscriber will be able to view Tier wise details such as Personal Details, Nomination, Bank, Address etc. 2. ePRAN Download - Subscriber will be able to download ePRAN Card through Chatbot.	Additional services enabled in chatbot.	https://npscra.nsdl.co.in/ https://cra-nsdl.com/CRA/ https://npslite-nsdl.com/CRA/ite/
8	Transaction Statement	1. Download of Transaction Statement (SOT) enabled through Digilocker. 2. Subscribers will be able to download Tier wise & Financial Year wise Transaction Statement (SOT) through their Digilocker account. 3. Subscriber is required to login to his/her Digilocker account on the basis of User ID/Aadhaar No or Mobile Number.	Additional mode through which Subscriber can access Transaction Statement.	https://accounts.digilocker.gov.in/signin/smart_v2/2ff506d3b8e1597383607ef80498a20e--en
9	NPS Lite / APY - Dashboard	System access to LDMS (Lead District Managers) for State/District level Dashboard reports for monitoring purpose.	System access to Lead District Managers (LDMS)	-
10	Subscriber Shifting	At the time of Inter Sector Shifting, following set of Subscribers are allowed to shift to eNPS: 1. Govt. Sector Subscribers. 2. Direct Corporate Subscribers. 3. Subscribers who have opened their account through eNPS and presently mapped to Indirect Corporate.	Subscriber shifting allowed to eNPS.	-



S. No.	Functionality Name	Description	Impact / Benefit	Remarks, if any
11	Annuity Processing	Development of API for Confirmation of Online annuity requests by ASPs.	API based Annuity Confirmation by ASPs.	Ease of Annuity issuance.
12	eNPS - Subscriber Registration	Subscriber registration through "CERSAI ID (KYC Identifier allotted by CERSAI) through eNPS.	Additional mode of Subscriber onboarding.	https://enps.nsdl.com/eNPS/OnlineSubscriberRegistration.html?appType=main
13	NPS Lite - Withdrawal	<p>1. Premature Exit has been enabled for NPS Lite Subscribers who have received Swavalamban Credit and the Subscriber age is more than 40 years.</p> <p>2. Swavalamban credit received in Subscriber account is being transferred to Swavalamban Kosh Account.</p>	Ease of exit option for Swavalamban Subscribers.	Ease of Withdrawal.
14	NPS Lite / APY - Subscriber Registration	<p>Screen based registration of Lite subscribers (GDS) through eNPS module:</p> <p>1. Screen based registration facility has been made available to GDS Subscribers.</p> <p>2. Subscribers/NLCC/NLAO User can initiate registration request.</p> <p>3. NLAO has to verify & authorise the request through option available in CRA login.</p>	Screen based onboarding facility for GDS Subscribers.	https://enps.nsdl.com/eNPS/GDSSubRegistration.html
15	NPS Regular - Subscriber Details Modification	<p>In addition to online/offline Aadhaar and Driving License (Digilocker), Subscribers through their login will be able to update address using CERSAI ID.</p> <p>1. Subscriber to provide his/her CKYC ID, Date of Birth and PAN to update address.</p> <p>2. To cater to set of subscribers who are unaware of their CERSAI (CKYC) ID, a feature has been provided to search their CKYC ID on the basis of PAN.</p> <p>3. Based on the search criteria, CKYC can be searched in CERSAI records.</p>	Another method through which Subscriber can update his/her address.	Ease of Address change.



S. No.	Functionality Name	Description	Impact / Benefit	Remarks, if any
16	Account Aggregator	Integration with One Money Account Aggregator for CRA as Financial Information Provider (FIP) for NPS where CRA to share balance under NPS with Account Aggregator (AA) after receipt of valid consent from User.	Empowers the Subscribers/FIU to retrieve, collect financial information from Financial Information Providers (FIP) based on their explicit consent.	Data empowerment tool.
17	NPS Regular - NPS Prosperity Planner	<p>NPS Prosperity Planner (NPP) has been made available as a mobile responsive web-based application in the login of the Subscriber on the CRA Portal. In the portal, actual Subscriber data from the CRA has been used to make it even more relevant & action-oriented Planner for the Users.</p> <p>Under NPP following three options are available to Subscribers:</p> <ol style="list-style-type: none"> 1. How much Pension Subscriber will receive? 2. How much Pension Subscriber will need? 3. What Subscriber should do to achieve that? 	Subscribers will be able ascertain how much pension he/she will receive at the time of retirement.	www.cra-nsdl.com

Annexure II - Functionalities released by KFin Technologies CRA during Q4 of FY 2022 -23

S. No.	Functionality Name	Description	Impact / Benefit	Remarks, if any
1	Subscriber Contribution	Allowing the subscriber to contribute till the age of 75.	NPS Subscribers who have reached the age of 60 choose to continue investing beyond maturity. These subscribers can continue to contribute up to the age of 75.	Ease of contribution and convenience.
2	Exit & Withdrawal	Default Annuity Scheme for Death Exit in State Govt sector.	For State Government Subscribers, in case of unfortunate death of Subscriber, "NPS-Family Income option" (Default Annuity) as per Exit form shall be default annuity scheme.	Applicable for SG Sector subscribers.
3	Exit & Withdrawal	Default lump sum and annuity percentage.	This functionality has been developed for while initiating Normal withdrawal by default 60-40 for superannuation case and 80-20 for premature exit cases will be shown and accordingly system calculates and display in Lump sum and Annuity amount.	Facilitates the exit process.
4	Inter Sector Shifting (ISS)	Automatic change of DDO/DTO mapping.	Functionality has been development for Govt. where PRAN get mapped with DDO who has uploaded the subscriber contribution.	Applicable for SG Nodal office.
5	Inter Sector Shifting (ISS)	Internal DDO shifting facility within Govt sector.	PRAN wise DDO shifting facility is provided to Govt. Nodal office login, where they can shift any PRAN from DDO to another DDO within DTA through ISS functionality.	Applicable for SG Sector.



S. No.	Functionality Name	Description	Impact / Benefit	Remarks, if any
6	Consent for inclusion of NPS in Consolidated Account Statement (CAS)	CAS Consent for NPS SOT.	Subscriber can view NPS Statement of transaction they hold DEMAT account with Depository. For this consent is required to be provided.	Applicable for AL/CP/SG Subscribers.
7	Account Aggregator	Account Aggregator Framework.	Account Aggregator Framework integration with One Money.	Applicable for AL/CP/SG Subscribers.
8	Exit & Withdrawal	System generated Exit Form_ Superannuation.	As per exit guidelines, system generated superannuation form has been enabled while initiating Superannuation exit cases.	Applicable for AL/CP/SG Sector Subscribers.
9	E Nomination	E nomination DDO verify and DTO authorize.	E-nomination cases initiated by State Govt Subscribers, in such a case, DDO will Verify the request and DTO shall the authorise the same.	Applicable for SG Nodal office.
10	Subscriber Maintenance	Date of Joining in NPS for State Government.	Date of Joining field in NPS has been profile modification, from which Date NPS applicable date for Govt subscriber and also same can be viewed under subscriber personal profile.	Applicable for SG Nodal office.
11	Exit & Withdrawal	PAN of Claimant in death exit cases.	PAN of Claimant field has been added in Exit and withdrawal for Death Exit cases. The PAN of the claimant is also printed in System generated withdrawal form also.	Applicable for AL/CP/SG Sector Subscribers.
12	Exit & Withdrawal	Photo space not defined in system generated Exit Form.	Provision of space to affix passport size photo of the subscriber has been provided on the system generated exit form.	Applicable for AL/CP/SG Subscribers.



S. No.	Functionality Name	Description	Impact / Benefit	Remarks, if any
13	Exit & Withdrawal	Ack ID and DDO Registration no. shown in Exit form.	Acknowledgement ID and Claim ID field has been added in system generated Exit form.	Applicable for SG Nodal office.
14	Exit & Withdrawal	Branch Name not Printing in Exit form.	We have enabled provision to display the Branch name on the exit form based on IFSC code.	Applicable for AL/CP/SG Subscribers.
15	Exit & Withdrawal	X DDO cannot initiate the exit case of Y DDO's subscriber for SG Nodal office.	This validation has been built in CRA System. Subscriber mapped to a particular DDO, another DDO cannot initiate exit request.	Applicable for SG Nodal office.



Annexure III - Functionalities released by CAMS CRA during Q4 of FY 2022-23

S.No.	Functionality Name	Description	Impact/Benefit	Remarks, if any
1	Toll-free number made available	A new toll-free number 1800-572-6557 was made available to CAMS NPS subscribers.	Subscribers can call the tollfree number to have their queries and clarifications resolved.	-
2	Statements Scheduler time reduced to 5 minutes	The amount of time, a subscriber had to wait before the statement requested by him/her was made available, is reduced to 5 minutes.	Lesser waiting time for subscribers.	-



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