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Circular

No. PFRDA/16/1/CRA/REG/2017/1

Date: 21.07.2017

Subject: New/Up gradation of functionalities by Central Recordkeeping Agencies (CRAs) for April - June quarter ended 30-06-2017

A. NSDL e-Governance Infrastructure Limited

<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
1	Annual Freezing	In case of All Citizens of India & Corporate sector, the Subscriber Account gets frozen after the end of the financial year for not meeting the minimum contribution criteria. Once, PRAN is frozen, the Subscribers are not allowed to perform any activity under NPS such as contribution submission, Subscriber details modification, Inter Sector Shifting etc. Now, PFRDA has changed these Freezing Guidelines from FY 2017-18. As per revised guidelines, Subscriber account would be unfrozen on minimum contribution of Rs. 500 in any of the Financial Year. The Subscriber would be allowed to contribute through normal process i.e. through any POP or through eNPS and also to shift to other sector through Inter Sector Shifting. In addition, Tier II account will be frozen only when the corresponding Tier I account is frozen.	4-Apr-17
2	NPS Mobile App - Aadhaar Seeding	The Subscriber can now link his/her Aadhaar to NPS account using Mobile App. The Subscriber will log into the App with his/her User ID & password and select the option of 'Add/Update Aadhaar Number'. The option will be available to the Subscriber to provide his/her Aadhaar. Once Aadhaar is entered, the details of Subscriber registered under NPS will get authenticated with details available in UIDAI database. Post authentication, an OTP will be sent to the Subscriber's mobile number registered with UIDAI. The Subscriber will enter the OTP and on entering the correct OTP, Aadhaar will get seeded for the PRAN.	4-Apr-17

Sr. No.	Functionality	Description	Release Date
3	NPS Mobile App - Captcha in Contribution Screen	In Mobile App, the Subscriber has an option to submit the contributions without logging into App. Now, as a security measure, Captcha is implemented for contribution and Subscriber would be mandatorily required to capture the same while making payment.	4-Apr-17
4	NPS Mobile App - Reset password using OTP	Subscriber can now reset his/her password using Mobile App through OTP. The Subscriber is required to enter his/her PRAN, Date of Birth and set his/her new password and generate OTP. On entering the correct OTP received on his/her mobile (registered with CRA), the password becomes active. This option is in addition to the option of resetting password using secret question.	4-Apr-17
5	Reactivation of PRANs	Facility to reactivate PRANs (which were earlier deactivated) is provided at the level of DTOs and DTAs. This request is raised by various States during State Government Conference.	4-Apr-17
6	Scheme Preference Change	Subscribers of All Citizens of India & Corporate sector and Government Sector (for Tier II account) were earlier allowed to exercise scheme preference change (PFM & Investment option) once in a year. Now, the Subscribers will have facility to change PFM once and Investment Option (active or auto choice) as well as Asset Allocation Ratio twice in a Financial Year.	4-Apr-17
7	Subscriber Contribution File (SCF) - Response	Under NPS, the Nodal Offices upload the Subscriber Contribution File (SCF) in the CRA/NPSCAN system. On upload of SCF, the concerned Nodal Office can check the status of SCF i.e. whether the same 'Accepted/Rejected'. In case of rejection of SCF, the response file i.e. error file which is being made available to the Nodal Office was in HTML format. Now, in addition to HTML, error file will also be available in .txt format.	4-Apr-17
8	NPS Mobile App - Tier II Withdrawal	Subscriber can now initiate Tier II account withdrawal under NPS using Mobile App. The Subscriber will log into the App with their User ID and password. An option to select Tier II withdrawal and generate One Time Password (OTP) is available in Mobile App. On entering the correct OTP, Subscriber will have an option to select mode of Withdrawal - (i) lumpsum (amount), or (ii) scheme wise units. Once the option is selected and relevant details are submitted by the Subscriber, the same will get executed in the CRA system and funds will get transferred to Subscriber's Bank Account registered with CRA.	8-Apr-17



<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
9	Interoperability between CRAs	Karvy Computershare Pvt. Ltd. is acting as a second CRA under NPS. Subscribers have option to open account with either of the CRAs. The existing Subscriber can also select CRA of his/her choice. To facilitate migration of Subscriber across CRAs (KCRA to NCRA and NCRA to KCRA), the CRA Interoperability functionality has been developed. The Subscriber will be required to approach target CRA to initiate the shifting request, the target CRA will facilitate the shifting request under NPS. Inter CRA shifting request will be allowed once in a financial year.	15-Apr-17
10	Online PRAN Generation Module (OPGM)	In case of Online PRAN Generation Module (OPGM) under State Governments, the Drawing Disbursing Offices (DDOs) are allowed to capture the registration detail of the underlying Subscribers. To handle the registration volumes in case of mass recruitments in State Governments, a facility is provided to the associated DTOs / DTAs to carry out the verification activity for OPGM.	26-Apr-17
11	Retirement Adviser	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. Following updation has been completed for RAs: 1. Link made available on website for Registration. 2. Code of Conduct for Retirement Advisers 3. FAQs related to RA_Individual / Other than Individual 4. Instructions For Online Registration Of Retirement Adviser	26-Apr-17
12	FATCA/CRS Certification - Information	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). The Subscriber was informed vide Email /SMS to submit the physical Self-Certification Form to CRA. The FATCA/CRS declaration link was made available on CRA Transaction & Corporate website and eNPS website for information & guidelines related to FATCA.	28-Apr-17
13	IPIN/TPIN mailer - enhancement	Earlier, the I-PIN/T-PIN mailers provided to the Nodal Offices for accessing CRA/NPSCAN system included User IDs & password printed on the PIN mailer. Now, for security reasons, the User IDs are not printed on PIN mailers. The	30-Apr-17

<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
		User IDs are communicated separately to the respective Nodal Offices.	
14	eNPS - Alert for Government employees	eNPS is a facility provided to the Subscribers to register under NPS online under Private & Corporate Sector. Now, for clarity of Subscribers, an instruction "Government employees who are mandatorily covered under NPS shall approach their Nodal Offices for PRAN generation" has been added on 'Home screen and 'Online Subscriber Registration' screen under eNPS website.	2-May-17
15	Addition of New PFM	Birla Sun Life Pension Management Limited registered in the CRA system under NPS. Now, in addition to the existing seven PFMs, the Subscribers will have option of new PFM – Birla Sun Life to manage their funds under NPS.	4-May-17
16	New Payment Gateway – BillDesk	In eNPS, alongwith SBI ePay, BillDesk has been integrated as the second Payment Gateway Service Provider. This will help the Subscriber to make payment through any service provider as per his/her choice by selecting the available payment options. Addition of Billdesk as new payment gateway has ensured participation of new banks which were not part of SBI ePayment gateway especially AXIS Bank and HDFC Bank.	4-May-17
17	New Payment Gateway – BillDesk - for Corporate Contribution	BillDesk as "Payment Gateway Service Provider" enabled for contribution upload by Corporates alongwith SBlePay	12-May-17
18	NPS Mobile App - Hindi version	The bilingual version of Mobile App has been developed for convenience of NPS Subscriber. The Subscriber will have option to choose the desired language option (either English or Hindi) on accessing the Mobile App.	15-May-17
19	Retirement Adviser - Screen Changes	Changes in Retirement Adviser (RA) confirmation screen and label changes where PFRDA user authorises the registration of RA.	15-May-17
20	FATCA/CRS Certification - by Subscribers (Online)	In-order to facilitate quick FATCA compliance, facility to submit online FATCA Self-Certification has been provided to the Subscriber in their CRA login (www.cra-nsdl.com). The information regarding the said functionality is also made available in CRA websites. Subscriber is required to log-in to his/her NPS account (www.cra-nsdl.com) and sub menu 'FATCA Self-Certification' under Main Menu 'Transaction'. The Subscriber is required to fill-up the requisite details and submit the same through duly	19-May-17


<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
		authorisation by generating OTP on on his/her registered mobile number.	
21	FATCA/CRS Certification - Digitization of Physical Form	Digitization of FATCA Self-Certification details received in the CRA system for the physical forms received for the Subscribers.	23-May-17
22	Deactivation of Scheme A in Tier II	As per the revised investment guidelines issued by the PFRDA, Asset Class A shall not be available to NPS subscribers under Tier II account. Accordingly, necessary changes were made in the CRA system as well eNPS for deactivation of Scheme A for Tier II.	28-May-17
23	Grievance Redressal Policy	Grievance Redressal Policy (GRP) of CRA is framed as laid down in the PFRDA (Redressal of Subscriber Grievance) Regulations, 2015. The GRP is available on CRA corporate website under 'Subscribers Corner' section. Now as advised by PFRDA, a link of GRP is made available on Subscriber login page in the CRA system and NPS Lite system	1-Jun-17
24	APY Co-Contribution Upload	Upload of APY Co-Contribution (alongwith UTR Details) by APY Banks to identify the co-contribution credits in eligible PRANs.	7-Jun-17
25	Transaction Statement - view	The facility to download and/or print Transaction Statement is given to APY & NPS Lite Subscriber. The Subscriber can access their Transaction Statement through CRA NPS Lite website (www.npslite-nsdl.com). The Subscriber has an option to search their Transaction Statement with/without PRAN details. The Subscriber are then required to provide minimum details like PRAN and Bank Account Number or Subscriber Name, Bank Account Number and Date or birth registered in the CRA system.	7-Jun-17
26	NPS Mobile App - enhancement	"Remember PRAN" in the APP is enabled. Now, Subscribers need not enter 12 digit PRAN everytime they login.	8-Jun-17
27	FATCA/CRS Certification - by Nodal Offices (Online)	Nodal Office is required to log-in www.cra-nsdl.com and access sub menu "FATCA Self-Certification" under main menu "Transaction", and submit the same by accepting 'Declaration by Nodal Office'.	9-Jun-17

<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
28	DMS Upload - POPs	Facility to upload scan images of Subscriber Registration Form through DMS upload in the CRA system. This facility is provided to ICICI (for Subscribers registered with photo and signature) - <i>Facility kept disabled as POP is yet to complete development.</i>	17-Jun-17
29	DSC Name Verification	DSC Name verification - Requirement as per the Auditor's Report. <i>Email sent to DSC entities to provide details for DSC authentication (as in case of a mismatch the access will be blocked). Functionality is released & kept disabled, till CRA receives confirmation from different intermediaries.</i> 1. During DSC login authentication, DSC issued Name needs to be verified with DSC User name in CRA system captured at the time of DSC User Registration. 2. Facility to change DSC User name to be provided in the change DSC screen in CRA system.	17-Jun-17
30	Exit – ASP related enhancement	1. Insertion of additional fields (UTR No, Bank Details, Marital Status and Authorization date) in .xml file to ASP post transfer of funds. 2. Subscriber's name and the current NPS corpus of the subscriber should be displayed while processing Annuity Request.	17-Jun-17
31	Exit – Changes based on PFRDA Exit Regulations, 2015	1. For Govt. Sector Subscribers, default frequency of Annuity is made "Monthly" only. 2. Claim ID in case of Corporate sector subscriber is generated six months in advance from the 'Date of Birth + 60 years'. Now, Claim ID will be generated six months in advance from 'Date of Retirement' of subscriber. Also, in cases where the 'Date of Retirement' of Corporate Subscriber, is not available it will be generated on the basis of 'Date of Birth + 60 years'	17-Jun-17
32	Exit – User enhancement	1. In order to avoid return of funds by trustee bank due to incorrect bank account number, the User will be asked to enter bank account number two times. 2. Automatic population of Withdrawal percentage i.e. 60:40, 20:80 or 100% for death, resignation or retirement along with the value of amount to the credit of subscriber. 3. Display the balance of Tier 2 for online Tier 2 Withdrawal.	17-Jun-17
33	Exit – User enhancement	1. In case of Withdrawal due to Superannuation and Premature Exit, at the time of initiation of online Withdrawal request at bank details page, "Transaction Type" will be shown as 'Electronic' to the User by default. 2. Editable Nomination details if already provided earlier.	17-Jun-17

Sr. No.	Functionality	Description	Release Date
		3. "KYC Certification" option provided at check list page for Govt. & NPS Lite Superannuation & Premature exit cases.	
34	Grievance - enhancement	At present, Subscribers under NPS Lite have facility to raise grievances in Central Grievance Management System (CGMS) which is resolved by NLOOs. Now, in addition to NLOOs, NLAOs can provide resolution to the grievances.	17-Jun-17
35	Inbox Notification	Inbox notification for requests pending for authorization is enabled to Nodal Office entities in their login. The User can access the link provided against the pending notification to view / resolve the requests.	17-Jun-17
36	MIS / Report - Persistency	MIS report on persistency /non persistency of APY contribution enabled for NLOOs.	17-Jun-17
37	MIS upload - non mandatory for Subscriber Registration	As advised by PFRDA, to stop rejection of subscriber registration application for the reason 'MIS not uploaded by the POP', necessary validation related to upload of MIS for subscriber registration has been removed in the CRA system. Accordingly, PRAN applications are now being processed even if MIS is not uploaded by the POPs for the corresponding receipt numbers.	17-Jun-17
38	NPS Mobile App - NPS Lite/APY	Similar to NPS Regular, Mobile App is introduced for NPS Lite/APY Subscribers. In 1st phase, following features are released for NPS Lite/APY Subscribers. 1. Statement of Holding 2. Statement of Transaction (pdf download) 3. Subscriber details view 4. Last three Contribution details	17-Jun-17
39	Subscriber Registration - enhancement	The Soundex process is carried out in the CRA system at the time of Subscriber Registration to identify the duplicate Subscribers being registered under NPS. Now, in addition to Subscriber Registration, Soundex process is also carried out for Subscriber modification requests executed in the CRA system.	17-Jun-17
40	Subscriber Registration - enhancement	Now, the PRAN is displayed in the Error HTML shown to the Users, in case of Subscriber Registration File getting rejected due to duplicate value of PPAN, PAN, Aadhar, Passport and Acknowledgement Number.	17-Jun-17



<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
41	Grievance - enhancement	Subscribers under NPS Lite have facility to raise grievances in Central Grievance Management System (CGMS) against CRA/ Nodal Office / NPS Trust. Now, NPS Trust will have facility to forward/assign these greivances to CRA/Nodal Office.	23-Jun-17
42	eNPS - Serive Tax replaced with GST	Replacement of existing Service Tax to GST; 1. Receipts will be have label as GST and will be having 18% calculated amount 2. Labels/text which shows payment gateways charges is being modified to display GST & 18% instead of service tax and 15% 3. The Service tax element which was charged for the trail commission during subsequent contribution payment through online payment mode in eNPS will be termed as GST	30-Jun-17
43	Merger - State Bank of India	Merger of various Associated Banks with State Bank of India - related system changes, updations and modifications	



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B. Karvy Computershare Pvt. Ltd

Sr. No.	Functionality	Description	Release Date
1	Receipt Generation	<p>A receipt number generation module has been developed for POP who does not have back office. POP/POP-SP can generate receipt number for various requests using CRA system and further no MIS will be required to upload once again in CRA system. Receipt can be generated for following type of request by POP/POP-SPs:</p> <ol style="list-style-type: none"> 1. Subscriber Registration & Initial Contribution 2. Subsequent Contribution 3. Shifting Request 4. Scheme Change Request 5. Withdrawal request etc. 	01-Apr-17
2	Mobile App	<p>Mobile App for NPS Subscribers who are registered with Karvy CRA. Subscriber can download the NPS Mobile App from Google Play store by searching the name "NPS by Karvy-CRA". The Subscriber can access latest account details and make transaction by logging in through User ID (PRAN) and password (I-PIN). The following features are provided through the Mobile App:</p> <ol style="list-style-type: none"> 1. View your Profile details. 2. View current Holdings 3. Request for Transaction Statement on registered Email ID. 4. Change contact details like Telephone, Mobile no. and Email ID. 5. Change Password facility 6. View Last 5 contribution transactions carried out 7. Contribute in NPS Tier I as well as Tier II account 8. Change Scheme Preference 9. One Way Switch request (from Tier II to Tier I) 10. Tier II withdrawal request 11. Modify address using Aadhaar 12. Grievance/Enquiry 13. Generate Password 	13-Apr-17
3	e-Sign	<p>The e-Sign facility has been implemented for Subscriber registering (Tier I or Tier I & Tier II) through eNPS using Aadhaar authentication and the same is now available for Subscribers. Subscriber already register through Aadhaar based can also do the e-Sign to dispense the physical form.</p>	21-Apr-17
4	Download	<p>Option to download the List of POP-SPs has been provided to POPs. Now POPs can download the underlying POP-SPs registered in CRA system.</p>	29-Apr-17
5	CGMS	<p>Following facility has been developed:</p> <ol style="list-style-type: none"> 1. If the Subscriber is not satisfied with the resolution provided by the entity, then subscriber can escalate the grievance to NPS Trust. 2. If the subscriber grievance is not resolved within 30 days, subscriber can escalate to NPS Trust. 	29-Apr-17

<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
6	CGMS	1. NPS Trust can seek feedback from the associated entity/nodal office to close the grievance. Nodal office should also have the option to seek feedback from DDO/POP-SP on the grievance. 2. NPS Trust can also assign the grievance to other entity, if desired.	29-Apr-17
7	SMS/Email	Facility to send the SMS/Email once PRAN Kit is dispatched to the Subscriber. Subscriber will get to know that the PRAN Kit has been dispatched by CRA.	29-Apr-17
8	Interoperability	Interoperability between both the CRAs has been implemented. Subsequently, the interoperability feature has been released based on sufficient testing for interoperability as shifting of Subscriber from NCRA to KCRA. In this scenario, individual Subscribers or corporate (along with underlying Subscriber) can shift from NCRA to KCRA.	12-May-17
9	FATCA	Earlier, the FATCA declaration while registration through eNPS was implemented based on guideline from PFRDA/NPS Trust. Subsequently, the NPS trust had issued the revised guideline for FATCA declaration. Accordingly, the revised FATCA declaration is implemented in eNPS.	18-May-17
10	Scheme Preference	As per guideline issued by NPS Trust, Scheme A from Tier II has been discontinued. Accordingly, the changes made in the system where scheme A will not be allowed, a) for Tier II during Subscriber registration b) for Tier II activation c) for Tier II Scheme preference change	23-May-17
11	PRN/TRN	For bulk acceptance of application form, a provision has been developed to issue the Temporary Receipt No/ Provisional Receipt No to the Nodal offices based on the mode of registration opted by Nodal offices. Using this feature, a) CRA user can generate TRN/PRN b) System will identify the treatment of application form based on the entity c) In case of online registration, PRN will be generated for storage only	23-May-17
12	Missed Call Service	KCRA has implemented the "Missed Call Service" for Karvy CRA subscribers. Subscriber can now just give a missed call to 9212993399 through his/her registered mobile number for knowing his/her balance in NPS account. For all the subscribers whose mobile number are registered in Karvy CRA, they will get response SMS with the balance values for all the PRANs where the particular mobile number is registered.	26-May-17
13	Mobile App	Earlier, Subscriber can do online contribution through Mobile App using login credential. Now the online contribution facility has been made available outside the login. In this case, Subscribers details will be authenticated through OTP and contribution will be allowed.	26-May-17

<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
14	Mobile App	<p>Currently, Mobile App for Karvy CRA Subscribers is available for Android users. Now the same has been made available for iOS users. The following features are provided through the Mobile App:</p> <ol style="list-style-type: none"> 1. View your Profile details. 2. View current Holdings 3. Request for Transaction Statement on registered Email ID. 4. Change contact details like Telephone, Mobile no. and Email ID. 5. Change Password facility 6. View Last 5 contribution transactions carried out 7. Contribute in NPS Tier I as well as Tier II account 8. Change Scheme Preference 9. One Way Switch request (from Tier II to Tier I) 10. Tier II withdrawal request 11. Modify address using Aadhaar 12. Grievance/Enquiry 13. Generate Password 14. Online contribution without login 	31-May-17
15	Interoperability	Interoperability between both the CRAs has been implemented. The changes related to shifting of Corporate Subscriber from one CRA to another CRA has been made available.	05-Jun-17
16	POP online	A platform for PoPs (similar to eNPS) to generate PRANs in seamless, online and in paperless form	13-Jun-17
17	FATCA	FATCA submission to CRA and data capturing facility to CRA user as well as Nodal offices	14-Jun-17
18	Download	List of POP-SPs registered in CRA system has been made available to POPs as downloadable. Now POP can download the list of underlying POP-SP registered in CRA system.	21-Jun-17
19	Email alert	Provision for consolidated email alert to POP for pending KYC verification request has been created. If any request is pending for KYC verification, at the end of day, a consolidated list for KYC verification request will be emailed to POP.	22-Jun-17
20	KYC verification	Earlier, only specific rejection reason made available to Bank POP for KYC rejection. Now in addition to the specific reason, Other option has been added as rejection reason. If Bank POP selects the Other then the remarks for the same needs to be provided mandatorily.	22-Jun-17
21	GUI	Positioning and label of the "Generate/Reset Password" has been changed to make it more user friendly.	30-Jun-17
22	GUI	Earlier, only calendar was available to select the date of birth. Now, User can enter the date of birth and the same will be validated with the format as well as calendar.	30-Jun-17
23	GUI	<p>Following are the message w.r.t. Service Tax has been changed to display the GST instead of Service tax:</p> <ol style="list-style-type: none"> 1. Change of Payment Gateway charges message in 	30-Jun-17



<u>Sr. No.</u>	<u>Functionality</u>	<u>Description</u>	<u>Release Date</u>
		eNPS like Transaction charges plus GST@18% (based on PGSP confirmation) 2. Change of e-Sign message regarding charges like GST instead of Service Tax	
24	Limited Access View	Limited access View (Without login) - A link has been made available on CRA system wherein Subscriber/Nodal Office can check the status of various request without login into CRA system. Subscriber/Nodal office has to enter the PRAN or Ack ID or Receipt No (as per request) and latest status will be displayed. Following are the request type has been considered: 1. Subscriber registration status 2. PRAN kit dispatch 3. Contribution status 4. Grievance status 5. Withdrawal status	30-Jun-17
25	Receipt Generation	Change in receipt generation module to incorporate the GST based on POP requirements: 1. Configuration of destination which will be applicable to calculate the GST 2. Provision for IGST/CGST/SGST/UTGST 3. Change in Receipt generation screen to capture the state of the Subscriber and display the GST accordingly 4. Change in PDF receipt download to incorporate the GST instead of Service Tax	30-Jun-17
26	Trail Commission (GST)	Following changes has been done for Trail commission (POP service charge) due to GST rollout: 1. Change of Service Tax from 15% to GST @18% for trail commission calculation. 2. Display of GST instead of Service Tax 3. Change of message on eNPS under Steps to contribute "0.05% plus applicable GST (subject to minimum of ₹ 5 and maximum of ₹ 5,000 per transaction).	30-Jun-17



21/7/17

(Venkateswarlu Peri)
Chief General Manager