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CIRCULAR

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To,

All stakeholders under NPS

Subject: NPS Functionalities released by CRAs in FY 2019-20

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

CRAs have the responsibility to develop various new functionalities or utilities and establish new processes, provide multiple models of interface for the uploading offices to provide maximum flexibility in terms of operation and for the benefits of the subscriber as an ongoing exercise to fulfill the obligations.

The functionalities developed and made available by both CRAs (Refer Annexure I & II) for F.Y. 2019-20 are categorized as follows -

- (i)NPS Regular
- (ii) eNPS
- (iii) NPS – Lite/ APY

The circular is placed in the intermediary section of CRA on PFRDA website.


(K. Mohan Gandhi)
General Manager

Annexure I – Functionalities released by NSDL e-Governance Infrastructure Ltd.

Sr. No.	Module	Usage of Functionality
NPS Regular		
1	Activation / Deactivation of PRAN	As per the State Govt. requirement, now a) reactivation of PRAN can be done by any Nodal Office even if the deactivation request was not raised by the same Nodal Office. b) This will be allowed only for the entities from same State Government and implemented only for State Govt. Sector.
2	Corporate Subscriber	Earlier, Corporates were required to certify their underlying Subscribers association in Subscriber Registration Form . Now, feature has been enabled where Corporates can confirm their Subscriber association online for Subscribers registered through POP or through submission of physical form to CRA-FC. This option would be available to those Corporates who opt for online confirmation of their Employees.
3	ASP selection criteria	Annuity Service Providers (ASP), LIC and SBI have changed their eligibility criteria for Subscribers for purchase of annuity under NPS. Accordingly, the changes have been executed for minimum corpus and age requirement for selection of ASP, at the time of initiation of withdrawal request in Online Exit Module of CRA. 1) The corpus requirement for selection of LIC – ASP has been changed from Rs. 1,00,000 to Rs. 50, 000. (Released on May 03, 2019) 2) The Corpus requirement for SBI –ASP has been changed from Rs. 2,40,000 to Rs. 50,000. SBI has also reduced the minimum age requirement from 40 years to 18 years. (released on July 12, 2019)
4	Annuity calculator	New ASP 'India First Life Insurance Co. Ltd' has been added in the CRA system and also in Annuity calculator.
5	PRAN Search	At present, Subscriber search by State Government Offices is based on PPRAN and PRAN. Existing search option of PRAN will include additional search criteria with Subscriber Name and Date of Birth. (This feature is now enabled for CRA user and will then be extended to Nodal Offices login)



6	RA Registration	The Retirement Adviser (RA) is appointed by PFRDA to engage in the activity of providing advice on NPS and thereby to extend the reach of NPS. The online platform has been developed and released in the CRA system to facilitate registration of RAs. Now, PAN based RA registration has been enabled for Individual Retirement Advisers in the RA module. As per Regulatory guidelines for usage of Aadhaar, the existing option of Aadhaar based RA Registration was disabled since December 1, 2018.
7	Subscriber Modification	As part of NPS servicing, the associated Nodal Offices (PAO level) carry out various Subscriber Account Maintenance Activities in the CRA system. Now, subscriber details modification has been enabled for DDO users in Govt. sector. The details changed by DDO will have to be mandatorily authorised by mapped Nodal Office.
		Now, functionality has been developed wherein Subscribers registered without photograph and signature and with mobile number registered in CRA System have an option to upload photograph & signature directly in the CRA system using login credentials and, subsequently e-Sign Subscriber Registration Form. In this regard, the Subscriber is required to access the CRA system and upload photograph & signature through 'Update Details' Menu. The functionality is released for All Citizen & Corporate Subscribers.
		At present, Corporates who have opted for online "Corporate's employee confirmation" facility confirm their employee association in the CRA system for Subscribers registered in CRA. Now, these Corporates will have facility to modify/update the Subscriber details of the associated Subscribers. Subscriber details modification functionality by Corporate is similar to current functionality available with POPs to modify/update the Subscriber details.
		Various value-added services have been provided in the CRA system to enrich the experience of Subscribers. Most of the online services (such as contact details, scheme preference change, Statement view etc.) have facilitated Subscribers to execute different service requests under NPS by themselves, instead of approaching the Nodal Offices/Point of Presence (POP) for execution of these service requests. Also, Subscribers can approach the PoP for execution of these services. Now the CRA system has been enhanced to allow all the mapped POP-SPs of POP to process the account maintenance activities.



		Subscriber can now update FORM 60 online by login to CRA system. The Subscriber is required to select the option 'Personal details update' under 'Demographic changes' menu to update Form 60. Form 60 is mandatory document to be provided by Subscriber in case PAN details are not available.
8	Subscriber Registration	Soundex facility available in CRA checks for duplicity of PRAN details i.e PAN and Passport details. Changes has been carried out, where Soundex system will not check/match details of newly registered Subscribers with already registered PRANs with deactivated status.
		OCI (Overseas citizen of India) Subscribers can also register under NPS Private Sector (All Citizen model and Corporate sector). This facility is extended through POPs with file upload option to register OCI Subscribers. The OCI Subscriber should have valid documents such as OCI card and existing foreign address proof & other details to register in NPS.
9	Bank details Modification for ERM	At the time of execution of Error Rectification Module (ERM) request, Nodal Offices have an option to update their Bank details where funds need to be transferred. The Bank details will be captured and verified at PAO/DTO level and PrAO/DTA will carry out the authorization request. As per recent guidelines issued by PFRDA, the option of capturing Bank account details and immediately processing of any redemption in such Bank accounts will not be allowed, and, a gestation period of 30 days will be mandatory for any redemption processing. The bank details need to be registered in the CRA system and the same will be pre-populated as non-editable field while executing ERM requests by Nodal Office.
10	NPS Contribution	Feature has been enabled to facilitate the Subscribers registered in Private sector to contribute in NPS scheme upto the age of 70 years. The Subscribers who have not initiated the withdrawal request after reaching the age 60 years will be automatically flagged for continuation and can contribute upto the age of 70 years. In case, Subscriber wishes to exit from NPS, he/she may raise online exit request any time or approach POP for the same.

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		As per Ministry of Finance Gazette Notification dated January 31, 2019, Central Govt. NPS contribution increased from 10% to 14% (of Basic Pay + Dearness Allowance). Accordingly, feature was enabled for Central Govt. Subscriber 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. Now, feature has been enabled for, 1. State Govt. of Uttar Pradesh employees (<i>released date : April 30, 2019</i>) 2. State Govt. of Himachal Pradesh employees (<i>released date: May 10, 2019</i>) 3. Central Autonomous Bodies (<i>released date: June 29, 2019</i>) Government Subscribers receive equal contribution (i.e 10% of basic+DA) as part of Employer and Employee contribution in NPS. As per new directive of Government of India, all Central Government Subscribers will receive additional 4 % of Government Contribution from April 01, 2020, with this, the Central Government employees will receive 14% as Government contribution. Under NPS, Subscribers can shift from one sector to other sector i.e. from Central Govt. to State Govt. or Private Sector and vice-versa. In view of this, a functionality is available for Nodal Offices to upload Contribution for shifted Subscribers. However, this functionality has a validation of equal contribution from Employer and Employee. Now, to facilitate offices to upload 14% Govt contribution, the validation of equal contribution is removed and Nodal Offices are allowed to upload unequal contribution for Shifted Subscribers. This functionality is enabled for Central and State Govt. Offices. The State Government can use this facility only if they have opted for 14% as Employer contribution.
11	Transaction Statement	An online Transaction Statement is available in CRA login for view to Subscriber/Nodal Offices/Other entities. The statement displays the details of contributions credited in Subscriber account with its current valuation & NAV details. Transaction Statement also displays XIRR value as on date. XIRR shows the percentage returns on the total contribution made in the account. In addition, to currently available XIRR return, a new XIRR calculation will also be displayed to Subscriber/Nodal Offices. This will provide the percentage returns on the contribution made during the financial year.
		Changes incorporated in footnotes of Transaction - A statement with respect to change in the allocation ratio of funds between the three PFMs - SBI, UTI and LIC after reviewing performance of these PFMs. This activity is carried



		on an annual basis for Central and State Government scheme allocation as per directives received by NPS Trust. The percentage allocation (contribution remitted by the PAOs/CDDOs) towards all the three PFMs i.e SBI,UTI,LIC has been changed.
12	Reset of Password	Hyperlink containing information of 'steps/process to reset password' is provided to Subscriber and Nodal Offices/other Intermediaries while selecting 'Reset password' option available on login page of CRA, NPSCAN and NPS Lite /APY website.
13	Withdrawal	Exit management process has been reviewed and made more interactive in form of SMS alerts sent to Subscribers at each level of processing of the Withdrawal requests. Alerts are being sent to Subscribers in all type of withdrawal request and after each steps such as initiation of withdrawal request, authorization/rejection of request, authorized request sent for annuity selection as per selection made by Subscriber etc.
		In Online Exit Module of CRA, the Subscriber/Nodal Office was required to select "Advanced Stamp Receipt" as part of documents to be submitted. Now, the "Advanced Stamp Receipt" has been made optional for all Superannuation/Premature withdrawal requests.
		Subscribers have an option to initiate conditional withdrawal request online or Nodal office can initiate the request on behalf of Subscriber. The request remains pending in CRA system till the request is authorized by the associated Nodal Office. As per PFRDA guidelines, if the conditional withdrawal request is pending for more than 45 days, the same needs to be cancelled in the CRA system. Now, feature is enabled for auto cancellation of request if is pending for more than 45 days. On auto cancellation of request, SMS and Email alert is sent to Subscriber with details of cancellation of request. Earlier, such requests were being handled manually by CRA.
		The Withdrawal from NPS is a multi-step process wherein, the Subscriber/Nodal Office has to raise an online withdrawal request in the CRA system by selecting the relevant type of withdrawal. The request is then required to be authorised by the Nodal Office and get executed in the CRA system. Also, the cases wherein annuity is applicable, the annuity request is processed online by Annuity Service Provider in the CRA system. In all these different stages of withdrawal, now the Subscriber will receive an alert through SMS with details of completion of each step.



14	CGMS	In NPS, Subscribers/Nodal Offices have an option to raise Grievance/Enquiries in Central Grievance Management System (CGMS) of CRA through Subscriber login or by visiting CRA website CGMS link. Subscriber can also check the Grievance/Enquiry status through limited access view. Now an additional feature has been added in CGMS platform, with this Subscribers have an option to provide feedback for resolved grievance. This will allow Subscriber to make choice as per his experience as Satisfied/Neutral/ Unsatisfied.
		NPS Subscribers have an online option to raise Grievance/Enquiry on CGMS platform. While raising the grievance there is default selection of mapped POP as per CGMS architecture which was non editable, so the Subscriber was allowed to raise grievance against the mapped entity only. Now Subscribers have an option to raise grievance against unmapped entity.
15	Alert Message	Alert message to Subscriber while making online subsequent contribution, where PRAN is in frozen status due to non-availability of photograph and signature. The alert message has link and information page with details of steps to update photograph/signature in the account.
16	Report	Under NPS, the Subscribers have option to shift from one sector to another or within the sector from one Nodal Office to another. The shifting request can be initiated by target entity. In Private Sector, POP as well as Corporates have facility to shift the Subscriber. Now the Corporate entity has an option to view and download the shifting Report, which provides the details of all the Subscribers Shifted In and Shifted out during the selected period. The Entity can access the report by login to CRA system and select the option 'Subscriber Shifting details' under 'View' menu.
17	View	The Subscriber details 'view' available in POP/Entity login provides details of Subscribers such as Personal details, other details. Now, it will also provide the reason for freeze of PRAN.
18	Freezing guidelines	1. Existing time period of 90 days for non-submission of KYC documents changed to 30 days for submission of physical document after PRAN generation through online mode. 2. Changes in the instructions displayed to Subscribers on eNPS website changed from 90 days to 30 days for new Registrations and OPGM. The necessary modifications have also been made in auto email sent to Subscribers.



19	Re-KYC	In the onboarding process through e NPS,all PRANs generated through eNPS and the KYC details/documents provided by Subscriber are verified by selected Bank/POP. On successful KYC verification the PRAN is activated and all the rejected PRANs are frozen. The online facility is developed with an option of re-KYC. Now, the Subscribers whose PRANs get rejected by Banks/POP due to mismatch in given details have an option to rectify the details and resubmit the KYC for verification. Earlier on rejection of KYC verification the Subscriber had to go through offline process by visiting the Bank branch for KYC verification.
eNPS		
20	NPS Contribution	Subscriber has online option to register under NPS and further contribute in NPS account through eNPS platform. While registering through eNPS, Subscriber needs to pay the initial Contribution amount and on payment of initial contribution, PRAN is generated. With this release, Subscriber has been limited to contribute maximum of Rs. 50,000 at the time of making the initial contribution to NPS through eNPS. Further, there will be no restriction in subsequent contribution.
21		In addition to other payment mode such as Net banking, Debit card options, a new payment option is enabled on eNPS/Mobile App platform i.e UPI (Unified Payment Interface). Subscriber is required to create UPI ID by login to his Bank account. The UPI ID allotted to user is unique and can be used for future transaction. Subscriber has to select UPI option and provide UPI ID while making contribution through eNPS/Mobile App platform. The charges for UPI transaction will be applicable.
NPS Lite/ APY		
22	Upgrade/ Downgrade	Under APY, the Subscriber is required to select the minimum pension of Rs. 1,000/-, 2,000/-, 3,000/-, 4,000 and 5,000/- per month that will be given at the age of 60 years depending on the contributions by the Subscribers. Accordingly, the contribution is deducted from Subscriber's Bank Account as per the frequency opted i.e. monthly/quarterly/half yearly. As per PFRDA guidelines, APY Subscribers have an option to upgrade/downgrade the opted pension amount. The window period to change the pension amount is available to Subscriber only once in a year. As per directives received from PFRDA the facility was extended till May, 2019
23	PRAN Card Printing	Atal Pension Yojana (APY) Subscribers have an option to opt for physical PRAN Card by accessing eNPS portal. Now, an instruction Link has been provided to Subscribers to know how to Print APY PRAN Card. This link is available once Subscriber clicks on Atal Pension Yojana menu available on eNPS portal.



24	Re-direction URL	APY Subscriber Information Brochure and APY Forms made available on APY transaction website. 1) The information brochure is made available for viewing to APY subscribers. A provision is made on NPS-Lite website "Click here for APY Subscriber Information Brochure" where APY Subscribers are selecting option to View/Download ePRAN / Transaction Statement. 2) The APY Forms are already available on CRA corporate website, Now a provision is made on NPS-Lite website with "Click here for APY Forms" where Subscribers will be redirected to CRA Corporate Site under Forms section.
25	NPS Contribution	Option given to Swavalamban Subscribers to contribute online through eNPS platform. Subscriber has to access eNPS website & select the menu 'Contribution' and further, provide the details by selecting the option 'NPS Subscriber type' i.e. NPS Swavalamban and PRAN details. The contribution can be done after OTP authentication and confirmation of captcha details. The payment gateway and CRA charges will be applicable on contributing through eNPS.
26	ePRAN View	Subscribers registered under APY have an option to download ePRAN by visiting www.npscra.nsdl.co.in under APY section. Now, the downloaded ePRAN will have additional details i.e. master details of Subscriber. The revamped APY ePRAN will contain below details of Subscriber: 1. Image of PRAN card 2. Personal Details 3. Nomination details 4. APY account Bank details
27	Continuation of APY Account	As per PFRDA exit guidelines under APY, a spouse of the Subscriber has an option to continue his/her APY account in case of death of the Subscriber. Now, feature has been enabled in the CRA system wherein request for continuation of account by spouse can be processed as part of Subscriber Registration functionality by APY Service Providers. The continuation of APY account by spouse will be with below options: 1. In case of death of Subscriber before 60 years, new PRAN will be generated in the name of Spouse and spouse will be allowed to contribute for the remaining period. 2. Spouse will be allowed to contribute same amount as earlier opted by Subscriber. 3. The balance units available in Subscriber account will be transferred to Spouse account 4. Spouse will be allowed to contribute from her own Bank account.



28	Subscriber Registration	As per PFRDA guidelines, FATCA compliance is mandatory for all new registrations under APY. To adhere to FATCA compliance, related FATCA field(s) has been incorporated in Subscriber Registration file format. This is applicable for all the types of registration under APY as per below mentioned criteria: 1. New Subscriber Registration 2. Subscriber migrating from Swavalamban to APY 3. Spouse who continue APY account on death of Subscriber
29	Withdrawal	As per PFRDA Exit Regulations, 2015 & amendments thereto, a Subscriber can opt for Partial Withdrawal of accumulated pension wealth, not exceeding 25% of contributions made by him/her and excluding contributions made by employer, if any at any time before Exit from National Pension System (NPS). The Subscriber is allowed for partial withdrawal only after completion of 3 years in NPS and has to fulfil the conditions specified by PFRDA for partial withdrawal. Now, feature of partial withdrawal has been enabled for Swavalamban and GDS Subscribers. The Aggregators can initiate request for partial withdrawal for associated Subscribers directly in the CRA system. At the time of conditional withdrawal request initiation, Subscriber Bank details will be auto fetched and are non-editable. In case, if Bank details are not available in Subscriber account, then request initiation will not be allowed. The Aggregator will be required to update Bank details of Subscriber and then initiate request.
30		Modification is done in withdrawal process while selecting ASP to process annuity. As per the corpus available in Subscriber account and the age of subscriber, the schemes will be displayed to Subscribers/Nodal Offices for scheme selection. Earlier the selection criteria was limited to only selection of ASP.
31		As per PFRDA guidelines, there is a new Withdrawal Form for Superannuation and Premature exit under NPS. The new Form is common across all sectors of NPS and has additional details/information such as CKYC number, Politically exposed details if any, Annuity Service Provider (ASP) details, family member's details, PAN etc. In addition, Subscriber's & Nodal Office declarations for withdrawal have also been included in Form. The new Withdrawal Form for NPS regular was released on October 1, 2018. Now, new Withdrawal Form (for superannuation and premature exit) is released for NPS Lite.



32	CGMS	At present, NPS Lite Aggregators, APY-SPs and Subscribers are allowed to raise queries/grievances through limited access on CRA portal (www. npslite-nsdl.com) and through CRA Corporate Website www.npscra.nsdl.co.in. Now, Aggregators and APY-SPs will have facility to raise queries/grievances on behalf of associated Subscribers in the CRA login. As part of functionality, Aggregators and APY-SPs will have below options: 1. Log Grievance request 2. Grievance resolution 3. Grievance status view 4. View and Assign grievance 5. Grievance Master status view
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Annexure II – Functionalities released by KCRA

Sr. No.	Module	Usage of Functionality
NPS Regular		
1	Bank details verification	Bank details along with proof uploaded by subscriber while registration through online PRAN generation module are being verified by CRA users. In case of any mismatch of details from the proof provided by subscriber, the same is being rejected in CRA system. In case of rejection, automatic email and SMS is being sent to the subscriber to submit the complete details.
2	Subscriber Registration	Subscribers are getting registered under NPS in Karvy CRA system through various mode like physical form, online, batch upload by POP etc. In case of registration through physical form, the data gets captured by CRA user and PRAN is generated. Now, a feature has been implemented wherein, an email is triggered after PRAN generation to the subscriber along with a link to validate the details and update the same, if any, within 24 hrs of PRAN generation. In case Subscriber modifies the same, the CRA user will verify the modification made by the Subscriber with the data filled in the form and if the error is found on the part of CRA, the modification will be accepted. Subscriber can use the link within 24 hrs of PRAN generation after which it gets expired. This will help to rectify incorrect data entry at CRA, if any, at an early stage.
		It was observed that subscribers who are getting enrolled through OPGM model were providing different KYC details vis a vis KYC details available with the concerned POP. It was resulting in KYC rejection and in turn PRANs were getting frozen. Now system has been developed where details will be passed by POP system from concerned POP based on the customer identification provided by the subscriber and the same will be non-editable. Subscriber has to enter other mandatory details like nominee, scheme, FATCA etc and complete the registration. POP will pass the following Details for the subscribers who are its customers from the CBS and will be non-editable: 1. Subscriber Name 2. Date of Birth 3. Correspondence address 4. Permanent address



		It was observed that in some cases, subscriber is providing his/her name as a nominee due to lack of awareness. Now, validation has been put in place where system will provide an alert message if subscriber name and nominee name is same.
		An Email and SMS will be sent to subscribers on receipt of physical application form from subscriber, in case PRAN is generated through Online PRAN Generation Module.
		It was observed that in some cases, subscriber is providing same nominee name for multiple nominees. Now, validation has been put in place where system will give an error message if nominee name is matching with the other nominee name provided.
3	Viewing PRAN status	A limited view to see the subscriber details has been implemented wherein POP/POP-SP can check the status of PRAN before accepting the contribution or shifting request. limited details will be displayed to POP like, PRAN, Name, Status, current association, Tier II status etc.
4	Report	A 'Subscriber Status Report' has been enabled for Corporate Users to check the subscriber details along with the multiple freeze reasons for the associated PRANs. This will help the Corporate to provide the appropriate freeze reasons to their subscribers and details can be submitted accordingly.
5	Mobile App	KCRA has the option for subscribers to know the balance by giving missed call to the specified number through his/her registered mobile number. Now, the same functionality has been extended in KCRA Mobile App.
		Subscriber can update their FATCA by logging into CRA website. Now, the functionality has been developed in Mobile App for providing their FATCA details.
6	Dashboard	Now, dashboard includes Exit requests and Partial Withdrawal requests which are pending for nodal office's action.
7	Inter CRA Shifting	Earlier, on receipt of Inter CRA shifting request, KCRA was submitting the request in CRA system for processing the same. Now, option has been provided to POPs to capture the request through maker and checker activity to automate the process to a certain extent.



		POP has been given the option to check the status of Inter CRA request captured by them in CRA system.
8	MIS Receipt Generation	Facility has been built where if POP user is generating the receipt number through KCRA system, for request type 'Subscriber Registration' and User is providing the Email ID and Mobile number of the subscriber, an alert and receipt slip is sent to subscriber mobile number and Email ID respectively.
9	KYC Verification	As per PFRDA guidelines, an option has been provided to POPs for verifying the KYC of NPS subscribers in bulk. User can select multiple records at one go and provide the status (Accept / Reject) and submit the request.
		As per existing functionality, KYC verification was required to be done for individual subscriber separately. Since it was time consuming process for POP, Bulk KYC verification has been enabled. In the current change, search criteria has been provided with Data Range, KYC Pending, As on Date etc. Based on selection, system will display multiple records on the screen with the following details. 1. Sr. No. 2. PRAN 3. Subscriber Name 4. Correspondence Address Details 5. Permanent Address Details 6. Photograph 7. Signature POP user can select multiple records and approve/reject at a time.
		An option has been provided to POP/POP-SP to view the status (accepted/rejected/on hold) along with the reason of rejection of KYC Verification/Re-KYC Verification.
10	Payment Gateway	UPI payment gateway has been enabled in Mobile App. This will help subscriber to make the payment through UPI payment through one more channel.
11	Subscriber Maintenance	Nodal Office has the option to do the Inter-Sector Shifting (ISS) by logging into CRA system. ISS is to be done through maker and checker activity. Now, CRA system will display the existing Pension Fund, existing Pension Fund Scheme, existing

		Investment option and existing Asset Allocation of the subscriber. This is done for better understanding of Nodal Office user while submitting the ISS request.
12	Settlement	KCRA is sending the Email alert and SMS alert to subscriber when withdrawal request is getting rejected due to insufficient funds in recalculation process.
13	Freezing guidelines	Implementation of revised timelines of 30 days for submission of physical forms to CRA from April 1, 2019 for PRANs generated through OPGM without photograph & signature and PAN based route of eNPS. Earlier the timeline was 90 days for submission of Forms. Accordingly, following changes have been carried out: 1. Existing time period of 90 days for non-submission of KYC documents changed to 30 days for submission of physical document after PRAN generation through online mode. 2. Changes in the instructions displayed to Subscribers on eNPS website changed from 90 days to 30 days for new Registrations and OPGM. The necessary modifications have also been made in auto email sent to Subscribers.
14	Contribution	Government Subscribers receive equal contribution (i.e 10% of basic+DA) as part of Employer and Employee contribution in NPS. As per new directive of Government of India, all Central Government Subscribers will receive additional 4 % of Government Contribution from April 01, 2020, with this, the Central Government employees will receive 14% as Government contribution. Under NPS, Subscribers can shift from one sector to other sector i.e. from Central Govt. to State Govt. or Private Sector and vice-versa. In view of this, a functionality is available for Nodal Offices to upload Contribution for shifted Subscribers. However, this functionality has a validation of equal contribution from Employer and Employee. Now, to facilitate offices to upload 14% Govt contribution, the validation of equal contribution is removed and Nodal Offices are allowed to upload unequal contribution for Shifted Subscribers. This functionality is enabled for Central and State Govt. Offices. The State Government can use this facility only if they have opted for 14% as Employer contribution.



15	Re-KYC	Subscriber has an option to register NPS online through eNPS using PAN based KYC option. As part of registration process, the Subscriber is required to select Bank/POP to verify KYC details and also is required to upload KYC documents. All PRANs generated through eNPS and the KYC details/documents provided by Subscriber are verified by selected Bank/POP. On successful KYC verification the PRAN is activated and all the rejected PRANs are frozen. The online facility is developed with an option of re-KYC. Now, the Subscribers, whose PRANs get rejected by Banks/POP due to mismatch in given details, have an option to rectify the details and resubmit for KYC for verification. Earlier on rejection of KYC verification the Subscriber had to go through offline process by visiting the Bank branch for KYC verification.
eNPS		
16	Subscriber Registration	In eNPS, there is provision wherein subscriber can complete the registration process later on by providing the Acknowledgment number. Now, Date of Birth has also been added as an additional input parameter along with Acknowledgment number to avoid any security concern for initiating the process for pending registration in eNPS.
		The below mentioned additional error messages have been included in e-Sign process for better customer experience: 1. User terminated the e-sign process after OTP generation 2. User interface page expired 3. Invalid OTP. Number of retry attempts exhausted
17	Transaction Statement	An option has been provided to the subscribers to get the Transaction Statement on email by requesting in eNPS without login. Subscriber has to visit eNPS portal and select the option "Request Transaction Statement" on landing page and provide PRAN, Date of Birth & Captcha. An OTP will be sent on registered mobile number as well as email ID for authentication. Once authenticated, subscriber has to select the option "Since Inception" or "Financial Year" and submit the request. Password protected Transaction Statement will be sent to the registered email ID.



18	Alerts	A facility is available wherein subscriber can change/update his/her mobile number via login into eNPS. Now, in case of change of mobile number, an intimation is being sent on previous mobile number to avoid any future inconvenience/fraudulent activities.
19	Exit & Withdrawal	As per PFRDA guidelines, there is a change in withdrawal form with respect to Deferment. The same has been implemented. Now, the Deferment can be requested separately instead of initiating using superannuation option.
		Below features are released in Partial Withdrawal Module: a. Subscriber/POP can raise the Partial withdrawal request in eNPS /CRA system either amount wise or percentage wise. b. Message is shown to the subscriber to update the mobile number and email, if required. c. For e-NPS subscriber, option to choose the branch of POP has been provided on the screen. d. Contact details of POP/POP-SP have been made available on the website and link has been provided in the partial withdrawal module. e. Facility has been provided to subscriber and POP for upload of documents. f. Timelines for 15 calendar days has been provided to subscriber to provide/show the required documents to nodal office/ POP. g. Timelines for 30 calendar days has been provided to nodal office/POP for execution of request in the system. h. If subscriber fails to provide the document or nodal office/POP fails to execute the request as per above timelines, request will be auto deleted from the system. i. Once request get cancelled, subscriber can reinitiate the request with same or different POP. j. Subscriber will get SMS and email for execution/rejection/auto-cancellation of request.
20	Call Centre	Integration of live chat into eNPS application - User will provide his/her name & Email ID to initiate the Chat with KCRA Call Centre Executive. The "Chat service" can be availed between 10 AM to 6 PM from Monday to Friday & between 10 AM to 2 PM on Saturday.



21	Grievance	If the User selects the Grievance Sub-type as 'Tier I account not Active', various reason of freezing (Application not received, KYC rejected, KYC Pending & Employment Verification pending) along with their resolution is shown to the User. If the User is satisfied, he/she will click on 'Yes'. If User is not satisfied, User will click on 'No' to raise the grievance in CRA system.
22	NPS Contribution	In addition to other payment mode such as Net banking, Debit card options, a new payment option is enabled on eNPS/Mobile App platform i.e UPI (Unified Payment Interface). Subscriber is required to create UPI ID by login to his Bank account. The UPI ID allotted to user is unique and can be used for future transaction. Subscriber has to select UPI option and provide UPI ID while making contribution through eNPS/Mobile App platform. The charges for UPI transaction will be applicable.

