



New Functionalities released under NPS to provide the ease of operation for the benefit of subscribers and nodal offices.

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Pension Fund Regulatory and Development Authority (PFRDA) takes various initiatives from time to time in order to simplify and improve the operational issues in National Pension System (NPS) like new functionality development under NPS architecture, simplification of account opening, withdrawal, grievance management etc. In this regard, recently many new functionalities have been released by the Central Recordkeeping Agency (CRA) to provide the ease of operation for the benefit of subscribers and nodal offices. These are detailed below:

Functionalities for NPS subscribers:

S.N	Functionalities	Brief Description
1	Online Submission of Foreign Account Tax Compliance Act (FATCA) Declaration	In-order to facilitate quick FATCA compliance, facility to submit online FATCA Self-declaration has been provided to the subscriber in their CRA login (www.cra-nsdl.com). The information regarding the said functionality is also made available on CRA websites. The steps to be followed by the subscriber to submit online FATCA self-declaration are also available on the website.
2	Interoperability between CRAs	Karvy Computershare Pvt. Ltd. (KCRA) was selected as a second CRA under NPS. Now, Subscribers/ Nodal Offices have option to open permanent retirement account with either of the CRAs. The existing Subscriber can also select CRA of his/her choice. To facilitate migration of Subscriber across CRAs (Karvy- CRA to NSDL- CRA and NSDL-CRA to Karvy- CRA), 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.
3.	New features under eNPS	1. Hindi version of eNPS module The bilingual version of eNPS module has been developed for convenience of NPS Subscriber. The Subscriber shall have option to choose the desired language option (either English or Hindi) for Registration and/or Contribution through eNPS. 2. eSign for Aadhaar based Registration

In case of registration through Aadhaar, it was mandatory for Subscriber to submit physical Application Form within 90 days of completion of registration under eNPS. eSign facility (Aadhaar e-KYC services) has been integrated with eNPS platform to enable the Subscriber to sign his/her PRAN Application electronically. This process has eliminated the requirement of submission of physical documents to CRA.

3. New Payment Gateway - Bill Desk

In eNPS, along with SBI ePay, Bill Desk 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 e-Payment gateway especially AXIS Bank and HDFC Bank.

4. New features in NPS Mobile App

1. 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) lump sum (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.

2. 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.

3. 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.
5.	New features under Atal Pension Yojana (APY)	<p>1. ePRAN Card and Transaction Statement</p> <p>The facility to download and/or print ePRAN Card and Transaction Statement is made available to APY Subscriber. The APY Subscriber can access their ePRAN Card and Transaction Statement through CRA NPS Lite website (www.npslite-nsdl.com). The Subscriber have an option to search their ePRAN Card and 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 of birth registered in the CRA system under APY.</p> <p>2. Alert for Grievances</p> <p>An Email/SMS alert (along with Token No.) is sent to APY Subscriber on generation and resolution of a grievance in CRA system.</p>

Functionalities for Nodal Offices:

S. N.	Functionalities	Brief Description
1.	Online Subscriber Registration by DDOs	The facility to register Subscriber online using Online PRAN Generation Module (OPGM) is made available to Drawing and Disbursing Office (DDOs) for Government Sector. The DDOs can capture the Subscriber registration details online in the CRA system. The details entered by DDO needs to be verified by associated PAOs. On verification of registration details in the CRA system, PRAN gets generated online. This facility is an extension to the functionality already available with Pay & Account Offices (PAOs).
2.	Enhancement in Central Grievance Management System (CGMS)	1. Standard Frequently Asked Questions (FAQs) along with answers against respective query category are now available to Subscriber & Entity (raising grievance on behalf of NPS Subscriber) in CGMS. The

		<p>Subscriber raising any query through CGMS will have a provision to view the FAQs & relevant answers based on the category of grievance selected.</p> <p>2. The fortnightly email alerts are sent to the Nodal Office for pending grievances. Now, these alerts are enhanced to have the details of all pending grievances.</p> <p>3. A facility is provided to Nodal Office under NPS Lite and APY to download the pending referrals for associated Subscriber. Also, email alerts will be sent to NPS Lite and APY Offices for all grievances raised & resolved during the day.</p> <p>4. The fortnightly email alerts will be sent to Oversight Offices under NPS Lite and APY regarding the grievances which are pending for more than 15 days under CGMS.</p>
3.	Error Rectification Module (ERM)	<p>An ERM request can be processed by the Nodal Office through whom the contributions were uploaded in CRA system. In addition, now in case of State Govt., the facility to perform a single ERM transaction on behalf of all the underlying Nodal Offices is provided to the Oversight Office. This will save efforts and time of multiple ERM requests being captured by different Nodal Offices.</p>
4.	Online Corporate Registration	<p>A facility for online registration is enabled for Corporates through eNPS platform. Corporate is required to provide the requisite registration details and select a POP for association and submission of the relevant documents for further processing. The registration details captured by the Corporate are to be authorized by associated POP.</p>
5.	Retirement Adviser:	<p>The Retirement Advisers (RAs) are appointed by PFRDA to engage in the activity of providing advice on NPS thereby to extend the reach of NPS. The RAs 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.</p>
6.	Withdrawal Reports / MIS in Nodal Office login	<p>Additional reports related to Withdrawal have now been made available to Nodal Offices for better monitoring:</p> <p>a) Physical withdrawal forms received but online withdrawal request not processed</p> <p>b) Non Receipt of Physical Forms for online withdrawal processed cases</p> <p>c) Online withdrawal requests pending for authorization</p>
7.	New CRA Toll Free Helpline	

		Dedicated toll free number (1800222081) is made available to Nodal Offices for contacting CRA regarding their general queries / complaints. This is in addition to an existing toll free number (1800222080) available for NPS Subscribers.
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