

**Annexure I- Functionalities released by NSDL CRA**

No.	Name of Development/ Functionality	Description
<b>NPS Regular/ eNPS</b>		
1	eNPS/CRA enabled online portal for POPs - Subscriber Registration	At the time of Subscriber registration under NPS through offline Aadhaar based eKYC, Subscriber is required to provide consent regarding usage of Aadhaar details for Subscriber Registration under NPS. This declaration was taken prior to making payment.  The consent of Subscribers shall be taken before adding/uploading any details of Subscriber in CRA system. Now, the consent has been moved to first screen wherein Subscriber makes choice to register through Offline Aadhaar.
2	e-Nomination	Option to Add/Update Nomination details online directly by Subscriber (through paperless manner) enabled. The Subscriber will login to CRA system, update nomination details and eSign. 1) In case of Subscribers associated with Government Sector, the nomination update request needs to be authorized by the associated Nodal Office and updated. 2) Subscriber associated with Private Sector (All Citizens & Corporate Sector), the nomination details will get updated in CRA directly after eSign of request. For few identified corporate, e-nominations are to be authorized by the respective corporate.
3	Scheme Preference Change	As per Ministry of Finance Gazette Notification dated January 31, 2019, the Central Government Subscribers have the option of selecting the Pension Funds (PFs) and Investment Pattern in Tier I account from April 1, 2019. Now the option has been provided to the State Governments & State Autonomous Bodies (SABs). Accordingly, the following States are provided with the option,  1. Tamil Nadu (AIS officers) 2. Puducherry 3. Chandigarh
4	Mobile App - Display of XIRR	In the Transaction Statement, returns on the contribution in XIRR is displayed. This value is displayed till date and as on date. The same value has been made available in NPS Mobile App.



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5	Transaction Statement	Following changes have been carried out in online Transaction Statement view/download option available in CRA system in line with Physical Transaction Statement 1. Amount is now comma separated value 2. Statement download date with timestamp
6	NPS Tier II Tax Saver (TTS) for Central Govt Subscribers	Under NPS Tier II- Tax Saver Scheme, 2020 (TTS), the Central Government employees can contribute towards TTS and claim Tax benefits under Section 80C of the Income Tax Act. The TTS has a lock in period of 3 Years. The feature has been enabled for Central Government Subscribers with Tier II Account.
7	Error Rectification Module (ERM)	In case of ERM, the amount transferred to the Nodal Office/Entity is different than the amount for which ERM request was raised which may be due to change in NAV. A new field has been added in the ERM request status view which will display the actual realized amount which is transferred to the entity's bank account to facilitate in reconciliation.
8	Limited Access View provided to Nodal Office	As present, a link is available on CRA Login Page to view Subscriber Registration Request status through limited access view option. On the basis of requests received from Nodal Offices, feature has been made available for Photo Signature update requests so that the Users will be able to view the status of photo and signature requests raised for any Subscriber. Accordingly, option has been provided to check the photograph and signature update status. The same can be checked by clicking the Menu 'Subscriber Registration/ Photo- Signature Modification Request' and providing the required details like PRAN/Ack ID, Office Reg. No. and captcha details.
9	Tier II Freeze Reason	The Subscribers whose Tier II account is frozen will be explicitly shown with the reasons of freeze.
10	CRA interoperability	The Subscribers are allowed to change CRA twice in a Financial Year (earlier it was limited to once). Subscriber will not be able to shift more than twice in a year. However, this restriction will not be applicable if the Subscriber is being shifted as part of Corporate Sector.



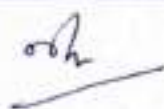
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11	eNPS - Re-KYC	Online re-KYC option is available to Subscribers in case KYC is rejected by Bank/POP during registration under NPS. Subscriber can update the required details as per rejection reason and the same will be available for re-KYC to selected Bank/POP. Now, the re-KYC facility is extended to all the Subscribers where KYC was rejected by Banks during Subscriber Registration.
12	D Remit (Same day NAV)	Direct Remittance (D Remit) is an electronic system through which the contributions can be directly transferred to PRAN from Bank Account of the Subscriber. As part of Direct Remittance process, Trustee Bank will create a unique Static Virtual Account for each Subscriber's PRAN and for each type of Tier. The Subscriber will transfer the funds directly to this Virtual Account by adding it as Beneficiary in his/her respective Bank. The Subscriber will initiate request for creation of Virtual ID(VID). For the convenience of the Subscribers, VID will be converted into a static Virtual Account.
13	Withdrawal	"Partial Withdrawal" Module has been implemented in the CRA system to facilitate Subscribers /Nodal Offices to initiate the Partial withdrawal requests online under NPS.
14		Annuity Service Providers (ASPs) confirm annuity request online in the CRA system. Now, it is mandatory for ASPs to provide the declaration while accepting (confirming) annuity request: 1. Subscriber/family member identification for claim of annuity corpus meant for the selected NPS Subscriber(s) have been carried out as per the provisions of Prevention of Money-Laundering Act, 2002 and the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. 2. Annuity policy will be issued to NPS Subscribers/family members by ASPs within T+2 working days of receiving the funds.
15	Changes in Annuity Calculator	Changes in Annuity Calculator displayed on CRA website: 1) Max Life Insurance Company Limited- New ASP added. 2) New scheme added under Life Insurance Corporation of India (LIC) 3) Annuity rates now being displayed in percentage in addition to amount



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16	eNPS/Online portal facilitated by CRA for POPs - Change of Payment Gateway Service Provider(PGSP)	Bill Desk is the PGSP now.
17	Mobile APP - Alert	Direct Remittance feature has been implemented under NPS through which investment can be made in NPS to avail same day NAV. In NPS Mobile App, a Pop-up message has been created to inform Subscribers about the feature and redirect User to VID creation page.
18	Online Up-dation of bank details	Now, an option has been made available to the Subscribers to update their Bank details online directly in the CRA system for Tier I & Tier II. It is a paperless process wherein Subscriber uploads bank proof and eSign his/her request. After successful eSign, Nodal Office has to authorize the request. The bank details will get updated in the CRA system after authorization by Nodal Office.
19	Up-dation of Address	In CRA login, option has been made available to the Subscribers to update his/her Address. It is paperless process wherein Subscriber has to upload offline Aadhaar xml file in CRA system. Subscriber has to authenticate the request through OTP. After authentication, Subscriber address which is available in UIDAI database will be fetched and updated.
20	Withdrawal	Mobile Number verification (through OTP authentication) is made mandatory for processing of Withdrawal (Superannuation/Pre-mature Exit) request initiated by Subscribers through their CRA Login. The OTP will be sent on Subscriber's Mobile Number registered in CRA system.
21	ePRAN/Welcome Kit for eNPS subscribers	On registration of the Subscribers in NPS, physical PRAN Card and Welcome kit is sent on the registered address of the Subscriber. Now, an option has been made available to the Subscribers to opt for any one of the following at the time of registration: 1. ePRAN Card & eWelcome Kit 2. ePRAN Card & Physical Welcome Kit 3. Physical PRAN Card & Physical Welcome Kit The different Charges are applicable for each of the above-mentioned options. Accordingly, PRAN Card options have been made available to the Subscribers registering through eNPS platform.



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22	OCI Subscriber Registration	As per PFRDA guidelines, Overseas Citizens of India (OCI) can register under NPS. The registration of OCI is allowed through Point of Presence (POP). Now, in addition to POP, the option has been made available to OCI Subscribers to register through eNPS Portal.
23	OTP based Subscriber Registration through eNPS/ Digital Portal provided by CRAs to POPs	At the time of Subscriber Registration through eNPS Portal, eSign or OTP based authentication were made available for paperless on-boarding and physical submission of forms disabled.
24	Scheme Preference Change in case of Corporate	In case of Corporate sector, Scheme Preference of the Subscribers is either defined at Corporate level or at Subscriber level. If it is at Corporate level, Subscriber is not allowed to change the scheme neither during registration nor later. Now, Scheme and/or PFM change at Subscriber has been allowed to those set of Corporate Subscribers who have completed one year with the Corporate. This new change is allowed only for those set of Corporate which have registered in the system after 14th Nov 2018 and has defined Scheme Preference at Corporate level.
25	CGMS in Hindi	At CGMS platform, all the labels on website has been displayed in Hindi.
26	Online Exit in case of eNPS	Exit requests of eNPS Subscribers will be processed online by their registered Bank which is also registered as Bank-POP in CRA. At the time of initiation of request, it is mandatory for Subscriber to upload documents and eSign withdrawal request. On successful eSign, the request will be made available to Bank-POP for authorization.
27	Scheme Preference Change for CG subscribers	The Central Government Subscribers have an option to select their own Scheme Preference or opt of Scheme as defined by Government. Earlier, when Subscribers opt for new Scheme as per their choice, then corpus remains in the existing scheme and new contribution is invested as per new scheme. Now, upon selection of Scheme Preference by Central Government Subscriber, the accumulated corpus of the Subscriber will be redeemed & re-invested as per new option selected by the Subscriber. The units as per new 'scheme preference' will be credited in subscriber's account on (T+4) working day, where, T is the date of authorization of request.



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28	Tier II Tax Saver (TTS)	Changes in Tier II Tax saving scheme option available to Central Government Subscribers: 1. Separate Tier II Tax Saver accounts has been created wherein Subscriber can opt for Tier II and Tier II TTS separately. 2. Option has been provided to capture Separate Bank / Nomination details
<b>NPS Lite/ APY</b>		
29	NPS Lite - Contribution	Upgrade/Downgrade of pension amount and Change in Date of Birth (DOB) features are enabled for APY Subscribers.
30	NPS Lite/APY - Alert	Due to COVID 19, as per PFRDA directive, auto debit of contribution from Bank Account of APY Subscriber was suspended. Now, it has been restarted. Hence, relevant message is displayed on CRA website informing Nodal Offices about commencement of the auto debit.
31	NPS Lite - Withdrawal	SMS/Email alerts to Subscribers at each stage of withdrawal request processing enabled for NPS Lite Subscribers.
32	NPS Lite/APY - CGMS - Upload of documents	At the time of initiation of grievance in Central Grievances Management System (CGMS) of CRA, NPS Subscribers have an option to upload documents. This facility is available for raising grievance with or without PRAN. This feature is enabled for APY, Gramin Dak Sevak (GDS) and Swavalamban Subscribers.
33	NPS Lite/APY - CGMS - Receipt of Grievance	In case of NPS Regular Subscribers, after initiation of grievance in CGMS of CRA, Token is generated. Further, an option is available to the Subscriber to download receipt containing details of the grievance raised vide Token. Now, this feature is enabled for APY, Gramin Dak Sevak (GDS) and Swavalamban Subscribers.
34	NPS Lite - Subscriber Registration	APY Subscriber registration and migration (NPS Lite Subscriber to APY) is allowed upto 39 Years and 365 days i.e., on 40th birthday of Subscriber. Previously Subscriber were allowed only up to 39 Years and 364 days. Now, it has been enabled such that Subscriber can register/migrate on 39 Years and 365/6th day also.

