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## CIRCULAR LETTER

File No: PFRDA/03/05/1/0071/2017-PnD-APY

July 3, 2020

To,  
All APY Service Providers and other Stakeholders

**Subject: CRA's new functionalities available to an APY subscriber**

As per the evolving needs of APY subscribers, Central Recordkeeping Agency (CRA-NSDL) appointed by PFRDA has developed and made available various new functionalities categorized in the table below.

PFRDA has also enabled digital utilities for few functionalities available online to facilitate subscribers to access their Account without visiting the APY Service Provider (Bank/Post Office) branch. These features are expected to benefit Atal Pension Yojana (APY) Subscribers and empower them to carry out Account related activities as described below.

Sr. No	Module	Usage of Functionality	Way to Access the Utility
1	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 throughout the year from 1 <sup>st</sup> July, 2020, however, once in a financial-year.	<b>Direct link:</b> <a href="https://npskra.nsd.co.in/nsdl/forms/APY_Subscriber-details_modification_form.pdf">https://npskra.nsd.co.in/nsdl/forms/APY_Subscriber-details_modification_form.pdf</a> Need to be dully filled and submit to the APY-SPs bank Branch  <b>Link for APY upgrade view:</b> <a href="https://npslite-nsdl.com/CRALite/APYUPDNGradeView.do">https://npslite-nsdl.com/CRALite/APYUPDNGradeView.do</a>  <b>Link for APY Downgrade view:</b> <a href="https://npslite-nsdl.com/CRALite/APYDNGradeView.do">https://npslite-nsdl.com/CRALite/APYDNGradeView.do</a>

2	PRAN Card Printing	<p>APY Subscribers have an option to opt for physical PRAN Card by accessing e-NPS 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 e-NPS portal.</p>	<p>Link :  <a href="https://enps.nsdl.com/eNPS/NationalPensionSystem.html">https://enps.nsdl.com/eNPS/NationalPensionSystem.html</a></p> <p><b>Steps to be followed for APY PRAN Card:</b>  Visit:  <a href="https://enps.nsdl.com/eNPS/NationalPensionSystem.html">https://enps.nsdl.com/eNPS/NationalPensionSystem.html</a></p> <ul style="list-style-type: none"> <li>➤ Click on Atal Pension Yojana Panel and “PRINT APY PRAN Card”</li> <li>➤ Enter PRAN and Date of Birth</li> <li>➤ Select “New PRAN Card Request”</li> <li>➤ Enter Captcha</li> <li>➤ Click on “Verify PRAN”</li> <li>➤ OTP will be sent to registered mobile number in CRA records</li> <li>➤ Click on “Send OTP”</li> <li>➤ Enter OTP received in registered mobile number</li> <li>➤ Click on “Submit OTP”</li> <li>➤ Subscriber can also regenerate OTP if not received</li> <li>➤ Registered address will be displayed for delivery of PRAN card</li> <li>➤ Click on “Confirm”</li> <li>➤ Charges will be displayed</li> <li>➤ Payment can be made through SBI-e-PAY or Bill Desk Gateway</li> <li>➤ Select the declaration</li> <li>➤ Click on “Make Payment” Button</li> <li>➤ On successful payment, payment receipt will be generated</li> </ul> <p>User can save the receipt for future reference.</p>
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3	e-PRAN with subscriber's complete details	<p><b>Facility to provide e-PRAN card to the subscriber along with Master details.</b></p> <p>Through subscriber master details, the subscriber can download and verify his personal, nomination and bank details registered under APY. Subscriber can download the same in PDF format</p> <p><u>Link for view and download of e-PRAN card:</u> Visit : <a href="http://www.npscra.nsdl.co.in">www.npscra.nsdl.co.in</a> &gt;&gt;Home&gt;&gt;Atal Pension Yojana&gt;&gt;APY e-PRAN/Transaction statement view.</p> <p>Select from 2 option (with PRAN or without PRAN)</p> <ul style="list-style-type: none"> <li>● <b>If selects, with PRAN</b> <ul style="list-style-type: none"> <li>➤ Enter PRAN</li> <li>➤ Enter Bank Account Number</li> </ul> </li> </ul> <p>From “view of subscriber” option, select “APY e-PRAN and Master details view”</p> <p>Enter captcha and submit.</p> <ul style="list-style-type: none"> <li>● <b>If selects, without PRAN</b> <ul style="list-style-type: none"> <li>➤ Enter Subscriber Name</li> <li>➤ Enter Bank Account Number</li> <li>➤ Enter Date of Birth</li> </ul> </li> </ul> <p>From “view of subscriber” option, select “APY e-PRAN and Master details view” Enter captcha and submit.</p>	<p><b>APY e-PRAN/Transaction statement view.</b></p> <p>Direct link: <a href="https://npslite-nsdl.com/CRAlite/EPranAPYOnloadAction.do">https://npslite-nsdl.com/CRAlite/EPranAPYOnloadAction.do</a></p>
4	Subscriber details modification form	<p>Facility for download of APY modification for all sorts of modification i.e. <i>financial or non-financial one.</i></p> <p>The subscriber is required to visit the following page on CRA site <a href="https://npscra.nsdl.co.in">&gt;&gt;Home&gt;&gt;</a> Click on Atal Pension Yojana (APY)&gt;&gt; Go to Forms section&gt;&gt;Click on Subscriber maintenance and then click on “<a href="#">Subscriber details Modification and Change of APY-SP Form</a>”</p>	<p><b>Duly filled form to be submitted to APY SP Branch:</b></p> <p>Direct link: <a href="https://npscra.nsdl.co.in/nsdl/forms/APY_Subscriber-details_modification_form.pdf">https://npscra.nsdl.co.in/nsdl/forms/APY_Subscriber-details_modification_form.pdf</a></p>

		<p>There are Section A to G for modifying various details as required by the subscriber. The subscriber is required to download the said form and submit the same after filling the required details which need to be changed/updated at the concern bank branch.</p>	
5	Continuation of APY Account	<p>As per <b>Notification F. No. 16/1/2015-PR dated 22<sup>nd</sup> March, 2016</b> issued by Department of Financial Services, Ministry of Finance and 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.</p> <p>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.</p> <p>For this purpose, the spouse of the subscriber need to submit APY- Account Closure Form (Death) for death of the subscriber and tick on the option b) of the form i.e. to be continued by Spouse (along with the other required documents as mentioned in the form)</p> <p><u>The continuation of APY account by spouse will be with below options:</u></p> <ol style="list-style-type: none"> <li>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 i.e. till the date on which original/deceased subscriber would have attained the age of 60 years.</li> <li>2. Spouse will be allowed to contribute same amount as earlier opted by the original/deceased subscriber.</li> <li>3. The balance units available in subscriber's APY account will be transferred to the APY account of spouse.</li> <li>4. Spouse will be allowed to contribute from his/her own Savings Bank account.</li> </ol>	<p><b>Forms to be submitted to the APY SP branch:</b></p> <p>Direct link:  <a href="https://npscra.nsdl.co.in/nsdl/forms/APY_Death_and_NPS_Continuation_Form.pdf">https://npscra.nsdl.co.in/nsdl/forms/APY_Death_and_NPS_Continuation_Form.pdf</a></p>

6	Subscriber Registration	<p>As per PFRDA guidelines, FATCA compliance is mandatory for all new subscriber's enrolment 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 subscriber's enrolments under APY, as per below mentioned criteria:</p> <ol style="list-style-type: none"> <li>1. New Subscriber Registration</li> <li>2. Subscriber migrating from NPS Lite-Swavalamban to APY</li> <li>3. Spouse who continue APY account on death of Subscriber</li> </ol> <p>There is a separate facility provided to APY-SP for uploading FATCA by using file format. APY-SPs can upload the FATCA for APY subscriber who have submitted a FATCA form to APY-SPs for FATCA update.</p>	<p>APY-SPs can upload the FATCA details by logging into <a href="https://npslite-nsdl.com/CRAlite/">https://npslite-nsdl.com/CRAlite/</a> &gt;&gt;Transaction &gt;&gt; FATCA Details</p>
7	CGMS	<ul style="list-style-type: none"> <li>• <b>Grievances to be raised by APY-SPs on behalf of the subscriber:</b> <ul style="list-style-type: none"> <li>○ The APY-SPs have facility to raise queries/grievances on behalf of associated Subscribers in the CRA login. As part of functionality, APY-SPs will have below options: <ol style="list-style-type: none"> <li>1. Log Grievance request</li> <li>2. Grievance resolution</li> <li>3. Grievance status view</li> <li>4. View and Assign grievance</li> <li>5. Grievance Master status view</li> </ol> </li> </ul> </li> <li>• <b>Grievances raised by the subscriber on its own:</b> <ul style="list-style-type: none"> <li>○ Further, the facility for raising grievance is also provided in APY mobile application in addition to raising the same through web site.</li> </ul> </li> </ul>	<p><b>Direct link to raise grievance directly by APY Subscriber on CRA site:</b> <a href="https://npscra.nsdl.co.in/Log-your-grievance.php">https://npscra.nsdl.co.in/Log-your-grievance.php</a></p>

8	Mobile Application	<p>APY Mobile applications empower the subscribers to view Statement of Account and other details of their APY account.</p> <p>The APY mobile application is available for APY users free of cost, where, recent 5 contributions can be checked and transaction statement and e-PRAN can also be downloaded anytime without paying any charge.</p>	<p>APY subscribers with smart phones can <b>Download APY mobile applications from Google Play store</b> by typing 'APY and NPS Lite' in search option and installing in their mobile phones for real time viewing of APY Accounts.</p> <p>Link:  <a href="https://play.google.com/store/apps/details?id=nsdl.npslite">https://play.google.com/store/apps/details?id=nsdl.npslite</a></p>
9	APY Subscriber Information Brochure	<p>Facility for download APY subscriber information brochure whereby subscriber can directly go to CRA site and download the subscriber information brochure.</p> <p>The brochure is available in Hindi as well as in English language.</p> <p><u>Link for view of APY Brochure</u>  Visit: <a href="http://www.npscra.nsdl.co.in">www.npscra.nsdl.co.in</a> &gt;&gt;Home&gt;&gt;Atal Pension Yojana&gt;&gt;APY e-PRAN/Transaction statement view&gt;&gt; APY Subscriber Information Brochure in Hindi/English</p> <p>The said brochure contains the following information about APY scheme</p> <ul style="list-style-type: none"> <li>➤ Features of APY</li> <li>➤ Contribution under APY</li> <li>➤ Modification of Subscriber Details under APY</li> <li>➤ Exit from APY</li> <li>➤ APY Mobile Application</li> <li>➤ Raising Grievance Under APY</li> </ul> <p>Further, APY helpdesk (Toll Free) No. is also provided in the Information Brochure along with website links of PFRDA/NPS TRUST/ NSDL CRA.</p>	<p><b>Direct link for APY brochure Information</b></p> <p><a href="https://npscra.nsdl.co.in/nsdl/scheme-details/APY_Information_Brochure_Hindi&amp;English.pdf">https://npscra.nsdl.co.in/nsdl/scheme-details/APY_Information_Brochure_Hindi&amp;English.pdf</a></p>

10	APY KI PATHSHALA- You Tube channel	<p>Facility to disseminate information about APY amongst Nodal Offices and Subscribers through You tube channel.</p> <p>As on date, there are 3 videos hosted on You tube channel covering the following topics:</p> <ol style="list-style-type: none"> <li>1. APY - Frequently Asked Questions</li> <li>2. APY - Products and Features</li> <li>3. APY - Services by APY Bank Branch</li> </ol>	<p><b>Link to view You Tube channel:</b></p> <p>There is a You Tube channel dedicated to APY named as “NSDL- APY ki Pathshala” and link of the same is as follows:  <a href="https://bit.ly/3dSaqvL">https://bit.ly/3dSaqvL</a></p> <p>Also all the three videos are available on NSDL-NPS ki Pathshala with a separate playlist and link of the same is as follows:  <a href="https://bit.ly/31cOFnF">https://bit.ly/31cOFnF</a></p>
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The subscribers may visit the following link for accessing the above features  
<https://www.npscra.nsdl.co.in/scheme-details.php>

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**(Ashish Kumar)**  
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