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CIR No.: PFRDA/2020/49/SUP-CRA/20

Date: November 12, 2020

To
All Stake Holders under Govt. Sector NPS
(Central Govt. /State Govt. /Central Autonomous Bodies/State Autonomous Bodies)

**Subject: Option for Govt. employees to on-board NPS through eNPS
(Stake Holder Feedback)**

e-NPS is the online NPS on boarding portal hosted by the Central Record Keeping Agency (CRA) wherein a Subscriber can register and contribute online into NPS. Through eNPS, a Subscriber can register under NPS, generate a Permanent Retirement Account Number (PRAN) under All Citizens of India and Corporate Sectors. Further, the Subscribers who have already been registered under NPS across sectors with active PRAN can make contributions through eNPS as well as activate their Tier II account. The prospective NPS Subscribers under private sector can register in e-NPS either through 'Aadhaar Offline e-KYC' or through 'PAN & Bank Account'.

2. At present, the Government sector Subscribers are registered under NPS either through submission of physical form to CRAs or through online processes viz. OPGM (Online PRAN Generation Module) adopted by the Nodal Offices of Govt. Now, PFRDA is exploring the possibility to enable e-NPS platform as an additional option to Government Sector employees to facilitate their online onboarding under NPS. Accordingly, the employees of Government Sector will have option to register under NPS through e-NPS. Further, an existing Subscriber of other sectors, on entering into the Government sector, shall have an option to shift to Government sector through e-NPS.

3. The proposed methodology is placed at Annexure I.

4. The proposed mode of e-NPS based registration of Govt Sector employees bring the following benefits to the stakeholders:

- i. Ease of on boarding for employees and online verification/authorization of employee NPS information by nodal officers.
- ii. Paperless process of enrollment with e-Sign/OTP.
- iii. Easing the work of Nodal officers from manual process of Acct opening and freeing them from handling papers and associated challenges of dispatching the physical forms to CRA.
- iv. Optimizing the cost of Acct opening by end to end digitization.
- v. Expediting the account opening process compared to existing modes of account opening methods made available to the Government sector.
- vi. Timely PRAN generation and hence timely deposit of NPS contribution which would lead to higher investment benefits.
- vii. Since the employees fill the data in e-NPS portal themselves while on-boarding, data entry error may come down and consequently the decline in rejection of forms.

- viii. Currently, CRA-FC services are also utilized by SG/CG for data entry /digitization which may be prone to data entry error which results in return/re-submission of forms.
- ix. The logistical cost associated with submitting physical forms by subscribers to nodal officers, by nodal officers to CRA-FC and resubmitting the return forms will be avoided.
- x. Covid pandemic induced immobility leading to piling up of CSRF at Govt. offices can be overcome.
- xi. Few State Govt. depts. are advising their new employees to open acct under UoS and carry out Inter Sector Shifting (ISS) thereafter which increases the cost of account opening and turn around time.
- xii. By enabling eNPS onboarding for Govt employees, ISS can also be carried out seamlessly.

5. In view of the above, PFRDA invites comments/suggestions/feedback from all the Government nodal offices on this proposal (Option for Govt employees to join NPS through e NPS), as per the format attached as Annexure II.

6. The comments can be e-mailed to sup-cra@pfrda.org.in or through a letter before 15th December 2020.



K Mohan Gandhi
(General Manager)

Encl: A/a