

Protean eGov Technologies Limited



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**STANDARD OPERATING PROCEDURE (SoP)**

**Aadhaar based User Authentication for APY-Service Providers and NPS Lite  
Aggregators**

**Version 1.1**

**REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Ver</b>	<b>Section Number</b>	<b>Description of Change</b>
1	05-Sept-2024	1.0	-	Initial Version
2	12-Dec-2024	1.1	-	Common SOP for APY and NPS Lite

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## Overview

APY SPs / Aggregators (NL-OO/NL-AO) are provided login ID in CRA system for executing the NPSLite related activities and generate/view/download various reports. As per PFRDA directives, Aadhaar based authentication, an additional layer of security feature, is being mandatorily introduced for all password-based users while login to CRA system effective from July 6, 2024.

APY SPs / Aggregators (NL-OO/NL-AO) currently use a password-based login to access the Central Recordkeeping Agency (CRA) for APY /NPS Lite transactions.

To enhance the security measures in accessing the CRA system and safeguard the interests of Subscribers and Stakeholders, it has now been decided to bring in additional security features through Aadhaar-based authentication for login to the CRA system. The Aadhaar-based login authentication will be integrated with the current user ID and password-based login process so as to make the CRA system accessible through Authentication. APY SPs / Aggregators (NL-OO/NL-AO) needs to link their Aadhaar against their respective CRA User ID initially.

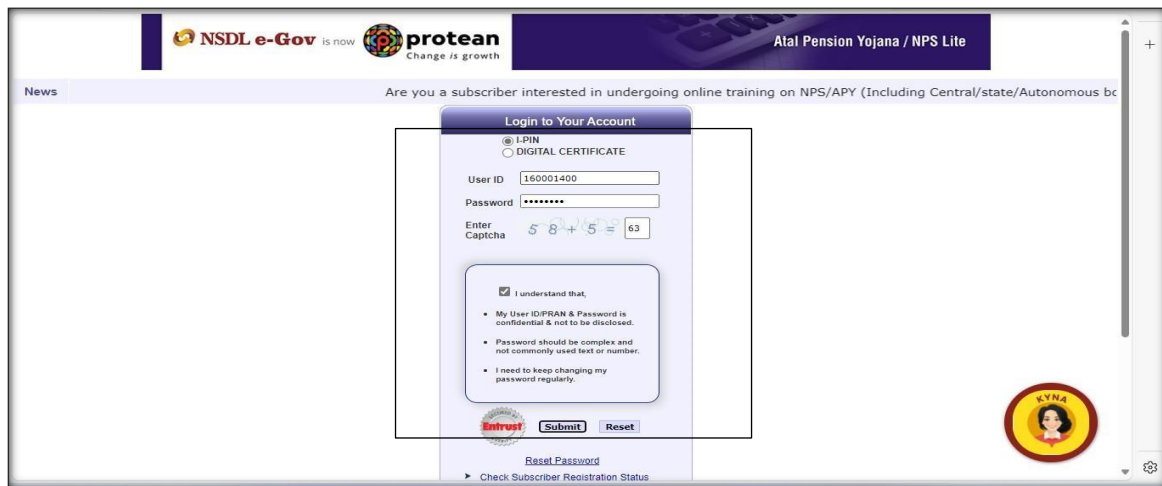
**This document covers the process to be followed by the Offices to link their Aadhaar and proceed with the functional activities using CRA system.** The following points are covered in the document:

- A. One time registration of Aadhaar number against Nodal Office User ID
- B. Authentication of Aadhaar Mapping to Nodal Office User ID
- C. Status view for Aadhaar Mapping
- D. Procedure for regular (Aadhaar based) access to CRA system
- E. Delinking of Aadhaar from the User ID

### A. One Time Linking of Aadhaar for APY/NPS Lite User IDs

1. User will login to the CRA system on website <https://apy.nps-proteantech.in/CRAlite/> with

- a. Existing Login ID & Password,
- b. Check in Password policy,
- c. Enter Captcha and
- d. Submit



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News Are you a subscriber interested in undergoing online training on NPS/APY (Including Central/state/Autonomous bc

**Login to Your Account**

☒ I-PIN ☐ DIGITAL CERTIFICATE


User ID

Password

Enter Captcha


☒ I understand that,

- My User ID/PIN & Password is confidential & not to be disclosed.
- Password should be complex and not commonly used text or number.
- I need to keep changing my password regularly.



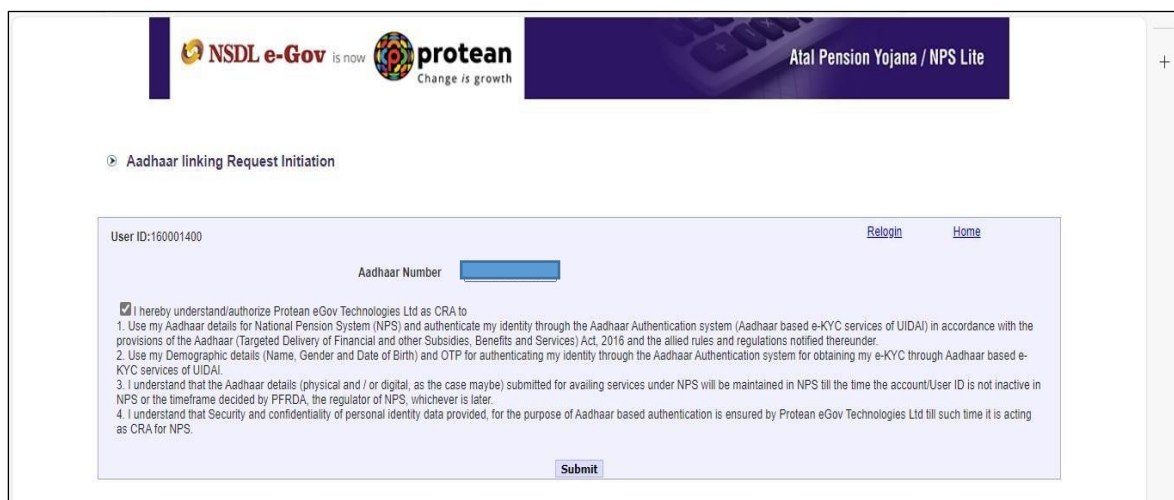
[Reset Password](#)

[Check Subscriber Registration Status](#)



**Figure 1**

2. The system will ask for Aadhaar number as displayed in **Figure 2**. The user shall
- Key in the Aadhaar number,
  - Check the declaration box and
  - Click on submit.



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**Aadhaar linking Request Initiation**

User ID: 160001400 [Relogin](#) [Home](#)

Aadhaar Number

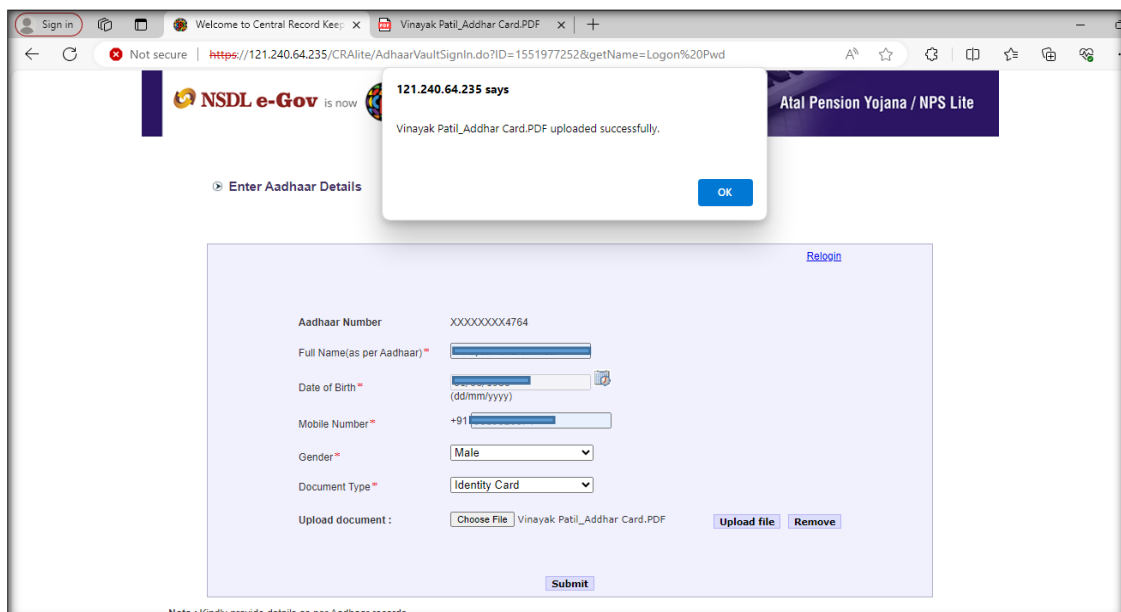
☒ I hereby understand/authorize Protean eGov Technologies Ltd as CRA to

1. Use my Aadhaar details for National Pension System (NPS) and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.
2. Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
3. I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
4. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.

**Figure 2**

The following text shall be displayed and the User will have to place a check across the text after providing Aadhaar number;

- a Use my Aadhaar details for National Pension System (NPS) and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.
  - b Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
  - c I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
  - d I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.
3. System will validate the Aadhaar number and ask for additional details (in case the said Aadhaar is not linked to the same User ID) as displayed in **Figure 3**



Sign in

Welcome to Central Record Keeper

Vinayak Patil\_Aadhar Card.PDF

Not secure | <https://121.240.64.235/CRA/ite/AdhaarVaultSignIn.do?ID=1551977252&getName=Logon%20Pwd>

NSDL e-Gov is now

121.240.64.235 says

Vinayak Patil\_Aadhar Card.PDF uploaded successfully.

OK

Atal Pension Yojana / NPS Lite

Enter Aadhaar Details

Relogin

Aadhaar Number XXXXXXX4764

Full Name(as per Aadhaar) \*

Date of Birth \* (dd/mm/yyyy)

Mobile Number \* +91

Gender \* Male

Document Type \* Identity Card

Upload document : Choose File Vinayak Patil\_Aadhar Card.PDF Upload file Remove

Submit

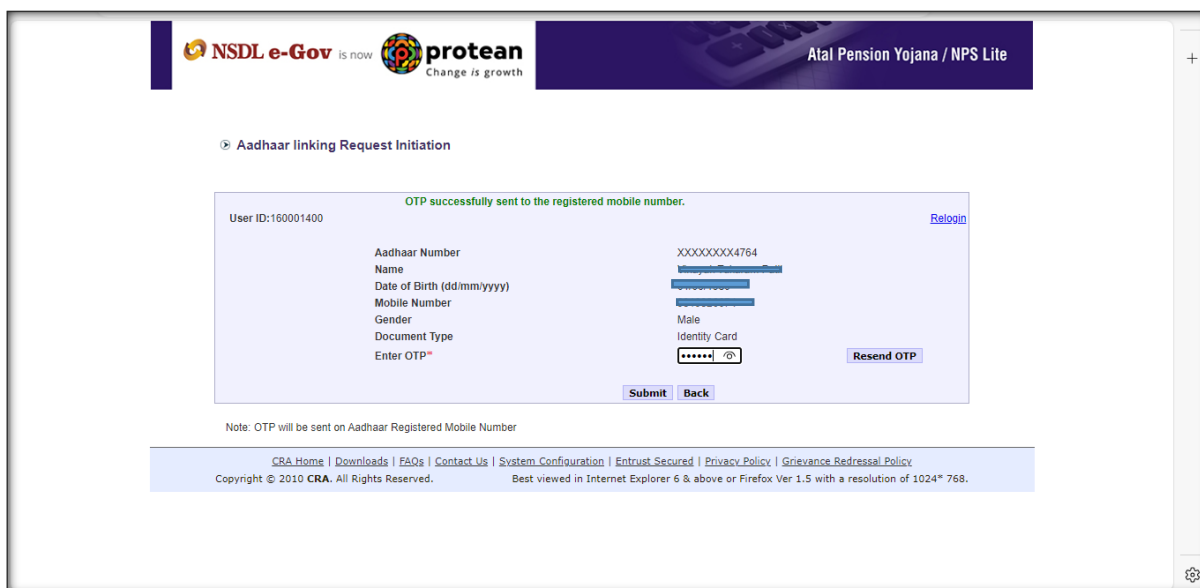
Note : Kindly provide details as per Aadhaar records

### Figure 3

The user shall enter the Name, Date of Birth, Mobile Number and Gender as recorded in Aadhaar. It is **mandatory to upload** at least one or all of the following documents (as per the requirement of the approving office) with maximum size of **5 MB**.

1. Appointment letter
2. Authority letter
3. Identity Card

1. On submission of details, the an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as shown in **Figure 4**



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➤ Aadhaar linking Request Initiation

OTP successfully sent to the registered mobile number. [Relogin](#)

User ID:160001400

Aadhaar Number	XXXXXXXX4764
Name	[REDACTED]
Date of Birth (dd/mm/yyyy)	[REDACTED]
Mobile Number	[REDACTED]
Gender	Male
Document Type	Identity Card
Enter OTP*	[REDACTED] <a href="#">Resend OTP</a>

[Submit](#) [Back](#)

Note: OTP will be sent on Aadhaar Registered Mobile Number

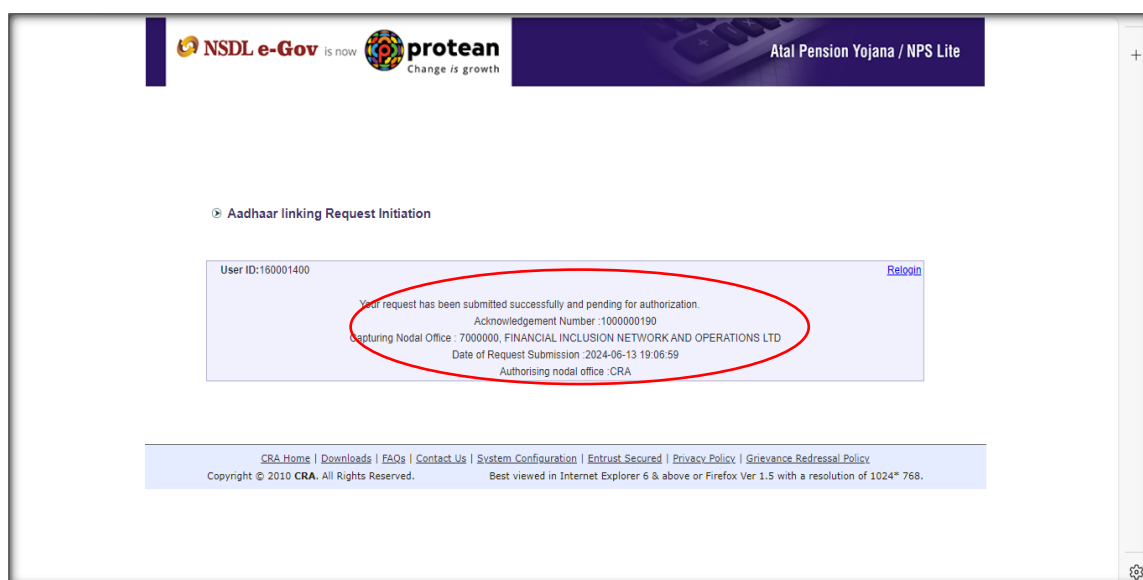
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### Figure 4

In case of delay in delivery of OTP, the user can regenerate OTP by clicking on "Resend OTP" tab.

2. On submission of OTP and successful data verification, Acknowledgement number shall be generated and request shall be submitted for authorization. Refer **Figure 5**.



**Figure 5**

Once submitted the message will be displayed as “Your request has been submitted successfully”. Further, this request has to be authorised by CRA.

## **B. Authentication of Aadhaar linking request submitted by the NL-OO/NL-AO:**

The NPSLite Oversight Office (NL-OO) needs to authorize the Aadhaar linking transaction for underlying NL-AOs in NPSLite (please note same is applicable for NPSLite, Not applicable in APY).

<b>Aadhaar Linking for</b>	<b>Authorisation by</b>
Lite/APY NL-OO	CRA
Lite/APY NL-AO (*Not Applicable for APY)	NL-OO

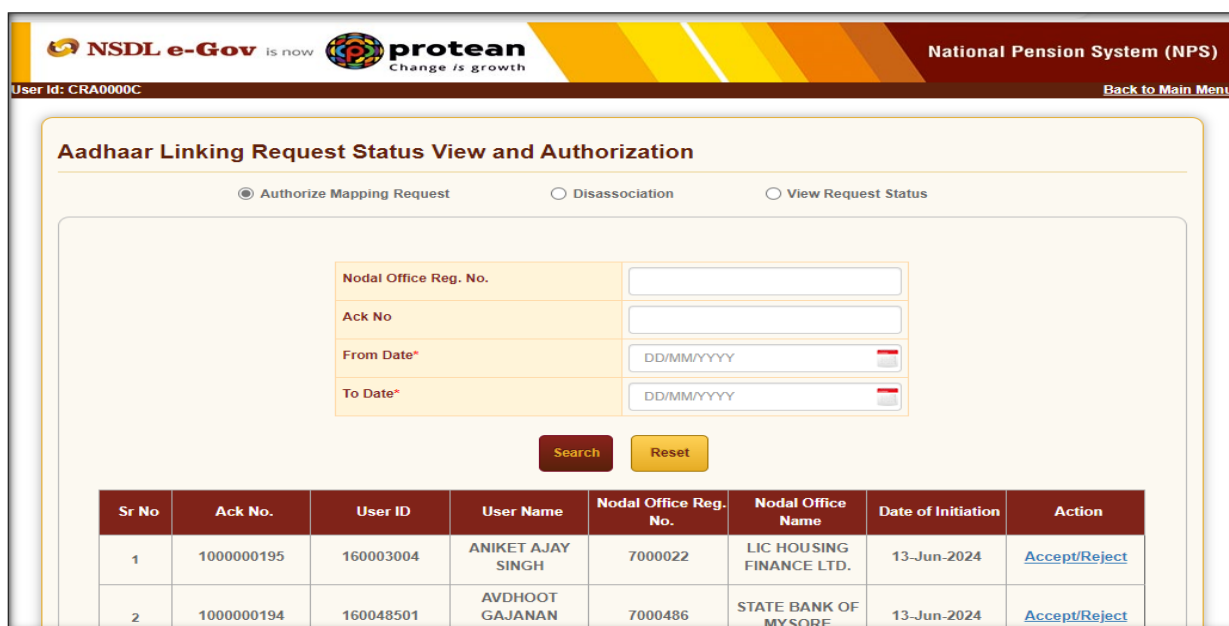
The underlying office i.e. NL-AO cannot complete Aadhaar linking request until the time the authorizing NL-OO has completed the Aadhaar linking for his/her User ID.

Therefore, it is required that the NL-OO gets his/her Aadhaar linked prior to initiating any authorisation of requests.

Further, it is important to note that the authorizing office needs to verify the documents uploaded by underlying office before authorizing any Aadhaar linking request.

The steps for authorization:

1. On successful creation of 'Acknowledgement number' for Aadhaar linking, the Authorizer receives an intimation on registered email.
2. The Authorizer is required to login to the CRA system, authenticate his/her Aadhaar details using OTP, and authorize the request under Authorise Aadhaar Mapping Request in Aadhaar Linking Tab.
3. On selecting "Authorize Mapping Request", the list of pending Acknowledgement number's with related details shall be displayed as shown in **Image 6**. Additionally the user can view the list by entering the "Entity Registration number / Acknowledgement number / Date range". NL-OO shall be shown the 'entity registration number' of underlying NL-AOs.

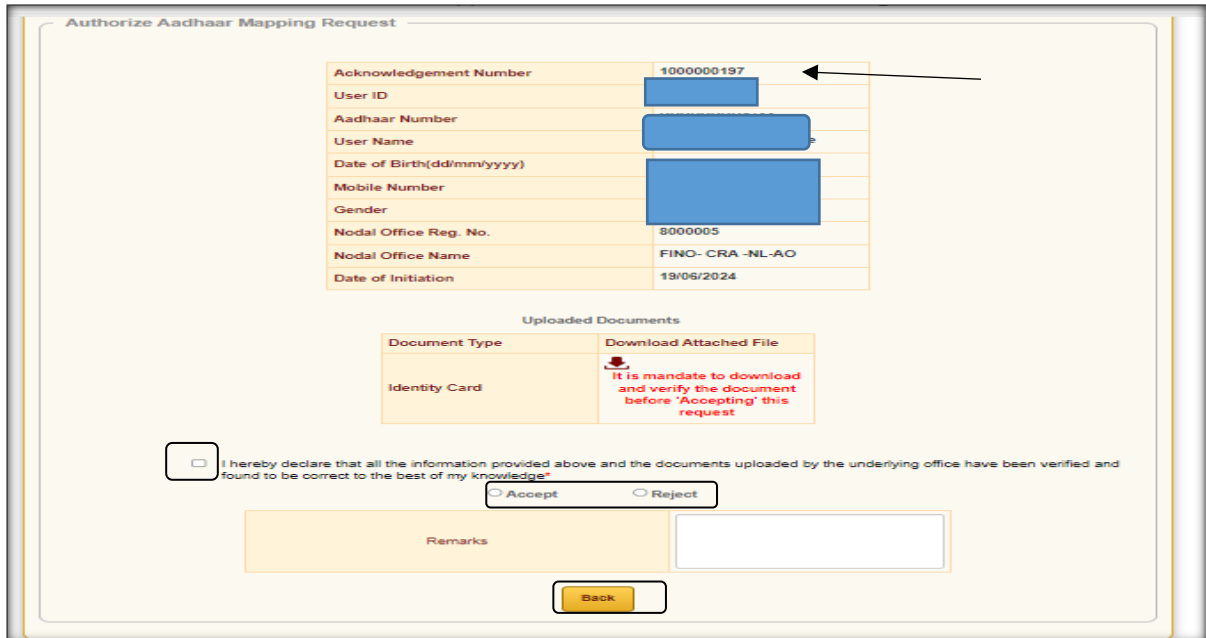


Sr No	Ack No.	User ID	User Name	Nodal Office Reg. No.	Nodal Office Name	Date of Initiation	Action
1	1000000195	160003004	ANIKET AJAY SINGH	7000022	LIC HOUSING FINANCE LTD.	13-Jun-2024	<a href="#">Accept/Reject</a>
2	1000000194	160048501	AVDHOT GAJANAN	7000486	STATE BANK OF MYSORE	13-Jun-2024	<a href="#">Accept/Reject</a>


**Figure 6**

4. The details of the data entered by user for Aadhaar linking are displayed with last four digit of respective Aadhaar number
5. The authorizer can 'Accept' or 'Reject' the Acknowledgement. If request is accepted then the office needs to 'Approve' and proceed further. If request is rejected then appropriate "Remarks" have to be provided. The document has

to be mandatorily verified before authorizing or rejecting the request (**Figure 7**).



Acknowledgement Number	1000000197
User ID	
Aadhaar Number	
User Name	
Date of Birth(dd/mm/yyyy)	
Mobile Number	
Gender	
Nodal Office Reg. No.	8000005
Nodal Office Name	FINO- CRA -NL-AO
Date of Initiation	19/06/2024

Document Type	Download Attached File
Identity Card	 It is mandate to download and verify the document before 'Accepting' this request

☐ I hereby declare that all the information provided above and the documents uploaded by the underlying office have been verified and found to be correct to the best of my knowledge\*

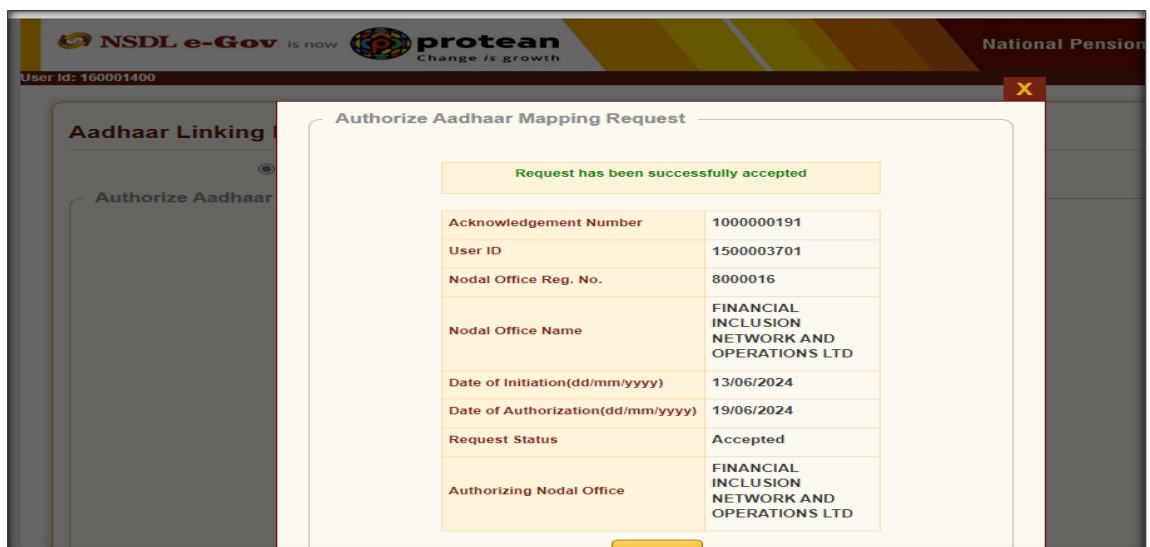
☐ Accept ☐ Reject

Remarks

Back

**Figure 7**

6. On successful acceptance of request, the following screen is displayed (**Figure 8**).



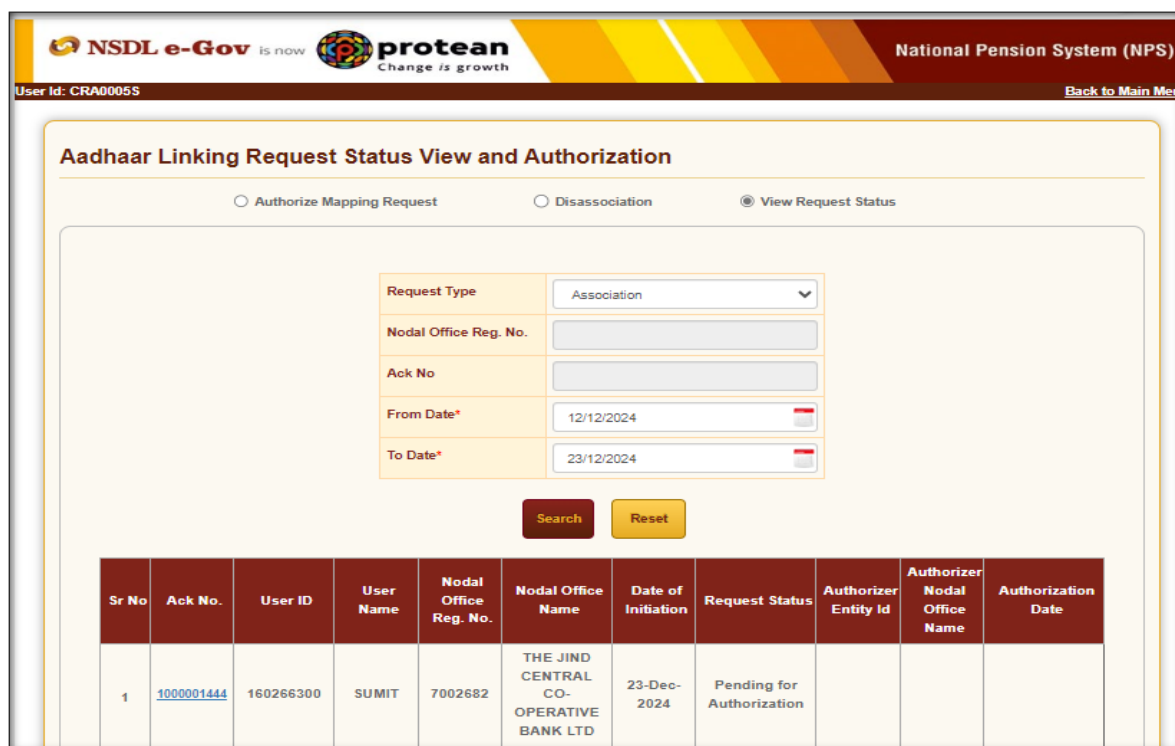
Request has been successfully accepted

Acknowledgement Number	1000000191
User ID	1500003701
Nodal Office Reg. No.	8000016
Nodal Office Name	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD
Date of Initiation(dd/mm/yyyy)	13/06/2024
Date of Authorization(dd/mm/yyyy)	19/06/2024
Request Status	Accepted
Authorizing Nodal Office	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD

**Figure 8**

### C. Status view for Aadhaar linking

The users can view the status of request created by logging-in to the CRA system and can view a specific request by providing Acknowledgement ID in Aadhaar Linking Tab (**Figure 9**).

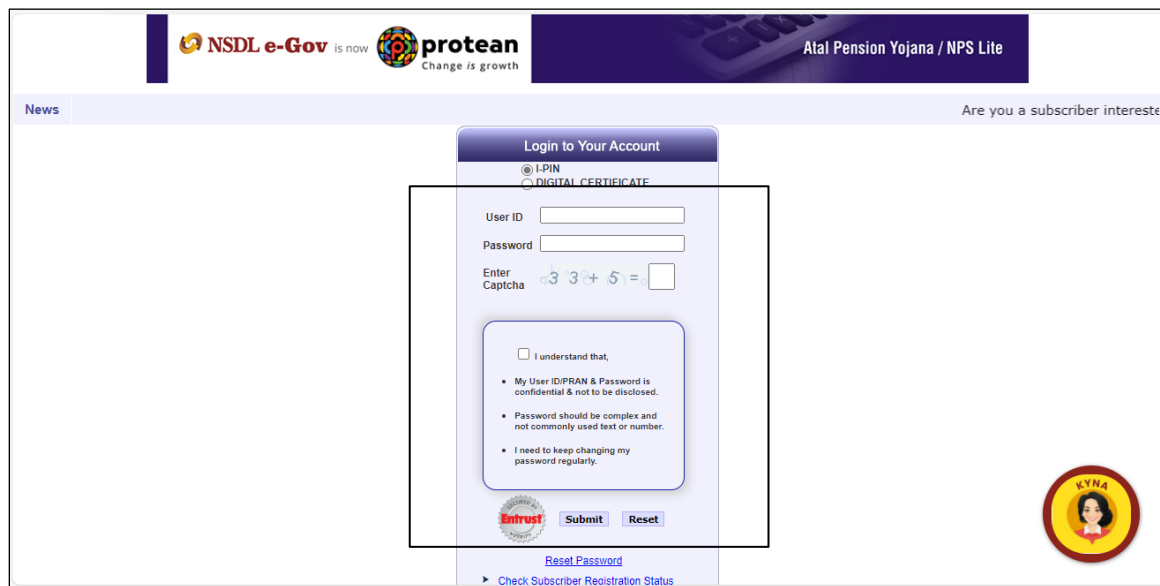


Sr No	Ack No.	User ID	User Name	Nodal Office Reg. No.	Nodal Office Name	Date of Initiation	Request Status	Authorizer Entity Id	Authorizer Nodal Office Name	Authorization Date
1	<a href="#">1000001444</a>	160266300	SUMIT	7002682	THE JIND CENTRAL CO-OPERATIVE BANK LTD	23-Dec-2024	Pending for Authorization			

**Figure 9**

### D. Procedure for regular (Aadhaar based) access to CRA system

1. Nodal Office User will login to the CRA system with as shown in **Figure 10**
  - a. Existing Login ID & Password,
  - b. Check in Password policy,
  - c. Enter Captcha and
  - d. Submit



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News Are you a subscriber interest?

**Login to Your Account**

☐ I-PIN ☐ DIGITAL CERTIFICATE


User ID

Password

Enter Captcha  3 3 + 5 =

☐ I understand that,

- My User ID/PRAN & Password is confidential & not to be disclosed.
- Password should be complex and not commonly used text or number.
- I need to keep changing my password regularly.

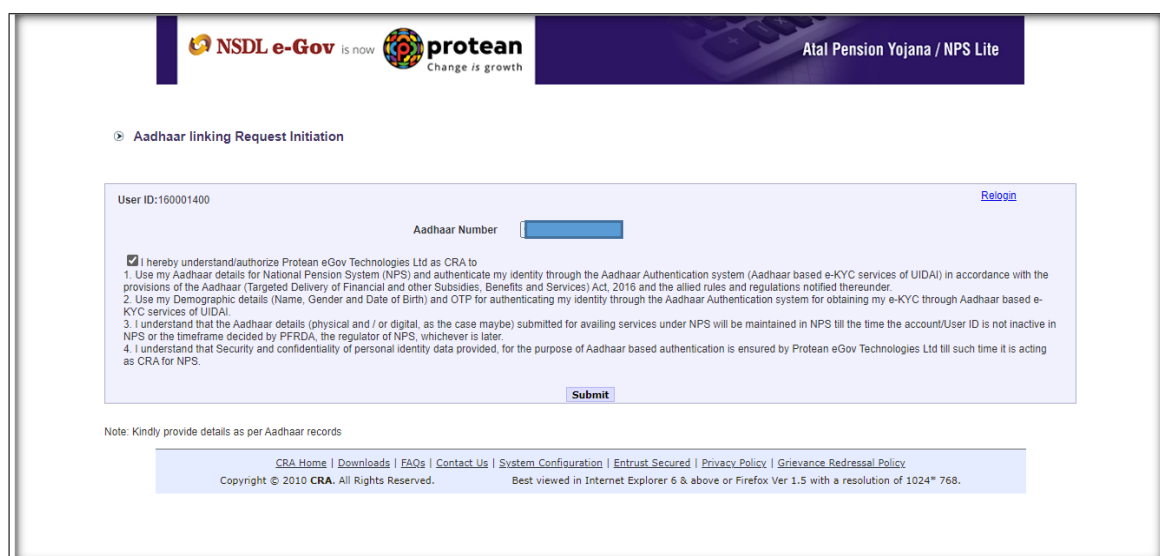


[Reset Password](#)

[Check Subscriber Registration Status](#)

**Figure 10**

2. The system will ask for Aadhaar number as shown in **Figure 11**. The user shall
  - a. Provide the Aadhaar number,
  - b. Check the declaration box and
  - c. Click on submit.



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► Aadhaar linking Request Initiation

User ID:160001400 [Relogin](#)

Aadhaar Number

☒ I hereby understand/authorize Protean eGov Technologies Ltd as CRA to:

1. Use my Aadhaar details for National Pension System (NPS) and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.
2. Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
3. I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFMDA, the regulator of NPS, whichever is later.
4. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.

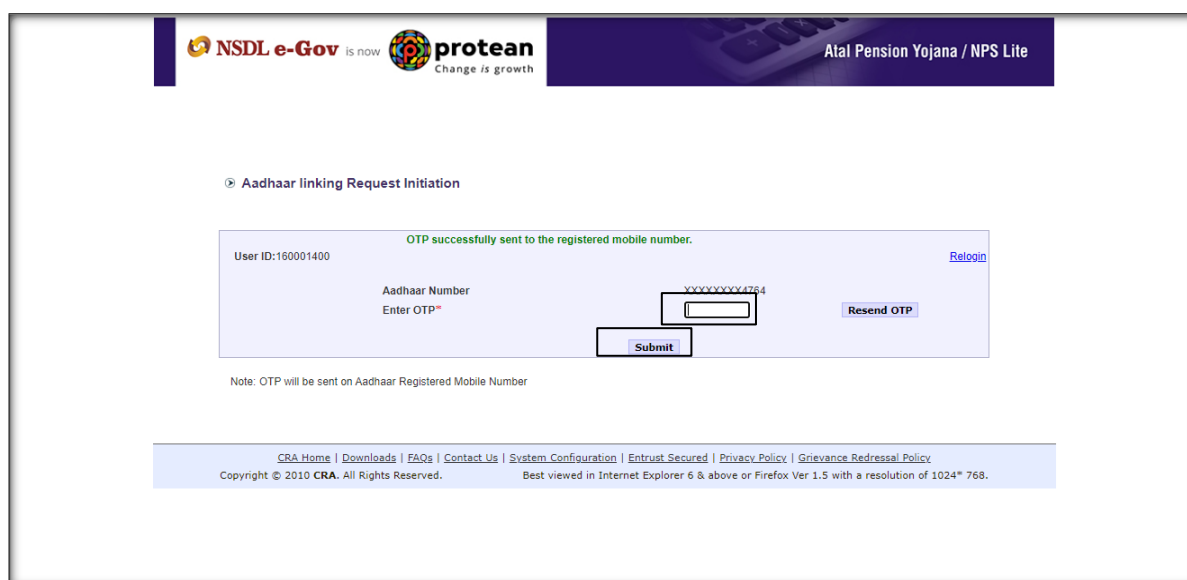
Note: Kindly provide details as per Aadhaar records

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**Figure 11**

3. On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as shown in **Figure 12**



**Figure 12**

In case of delay in delivery of OTP, the user can regenerate OTP by clicking on Resend OTP tab. Once, OTP is submitted User will be able to login and perform required functions.



**Note:**

- Maximum of 5 Aadhaar numbers can be linked to a single user ID.
- The same Aadhaar number cannot be linked to multiple user IDs of the same NL-OO/NL-AO
- If the User has logged in to CRA with login ID ending with '00' and due to any reason if OTP is not received then another should be able to login with '00'. Error shall not be displayed as User is already logged in.
- Same user ID cannot be used for simultaneous login until previous user has logged out, for security reasons.
- If any user wishes to delink from the user ID for reasons like transfer from the office etc. the same may be communicated to CRA and the delinking request will be processed.

## E. Delinking of Aadhaar from the User ID

If the Aadhaar is to be delinked from the NL-OO user ID for any reason like retirement, dismissal or transfer of the user etc., an email should be sent to CRA from the registered email ID with the reason for delinking the Aadhaar from User ID. Necessary action will be taken by CRA for processing the delinking request.

For NL-AOs (In case of NPSLite), the delinking request can be processed by the NL-OO by selecting the disassociation tab. On selecting the same, the NLOO can see the users associated under the NL-OO by using available options i.e. "Nodal Office Reg No" or "Ack No" or "From -To Date" and office can initiate the delinking process for the User as shown in **Figure 13**



National Pension System (NPS)

User ID: 150001400
 [Back to Main Menu](#)

### Aadhaar Linking Request Status View and Authorization

☐ Authorize Mapping Request
 ☒ Disassociation
 ☐ View Request Status

Nodal Office Reg. No.

Ack No

From Date\*

To Date\*

17/06/2024

24/06/2024

Search

Reset

Sr No	Ack No.	User ID	User Name	Date of Mapping	Nodal Office Reg. No.	Nodal Office Name
1	<a href="#">1000000181</a>	1500003701	SATYAVIJAY LADU KAMAT	19-Jun-2024	8000016	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD

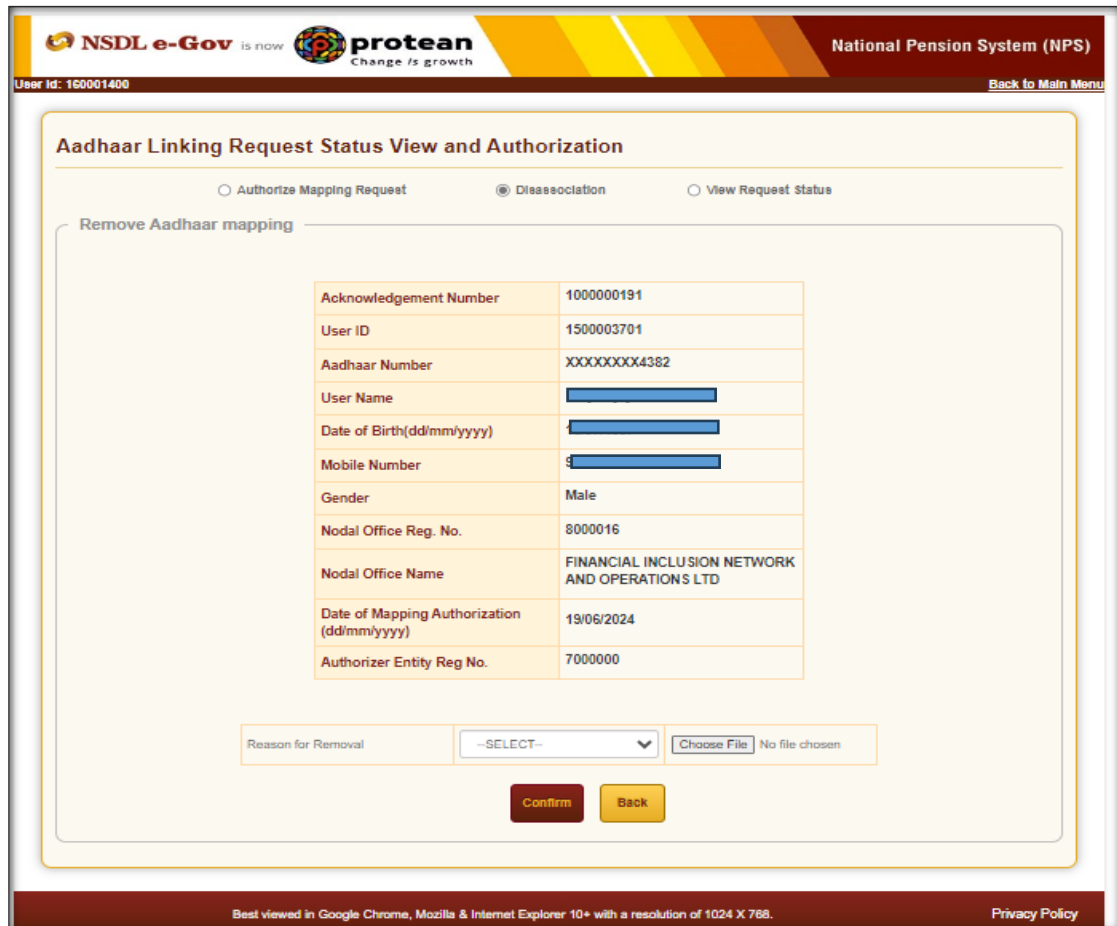
**Note:**

- From Date and To Date will be the Aadhaar Mapping Authorization Date.
- Ack No. will be the Ack No generated for Aadhaar Mapping.
- Enter any one search criteria, Either Ack No. or Nodal Office Reg. No. or From Date and To Date.
- The difference between From Date and To Date cannot be greater than 90 days.

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**Figure 13**

On clicking any one options mentioned in above point, office has to select particular user id for which AADHAR delinking need to be done and system will show details as shown in **Figure 14** below will open



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**National Pension System (NPS)**

User Id: 150001400 [Back to Main Menu](#)

### Aadhaar Linking Request Status View and Authorization

☐ Authorize Mapping Request
 ☒ Disassociation
 ☐ View Request Status

Remove Aadhaar mapping

Acknowledgement Number	1000000191
User ID	1500003701
Aadhaar Number	XXXXXXXX4382
User Name	
Date of Birth(dd/mm/yyyy)	
Mobile Number	
Gender	Male
Nodal Office Reg. No.	8000016
Nodal Office Name	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD
Date of Mapping Authorization (dd/mm/yyyy)	19/06/2024
Authorizer Entity Reg No.	7000000

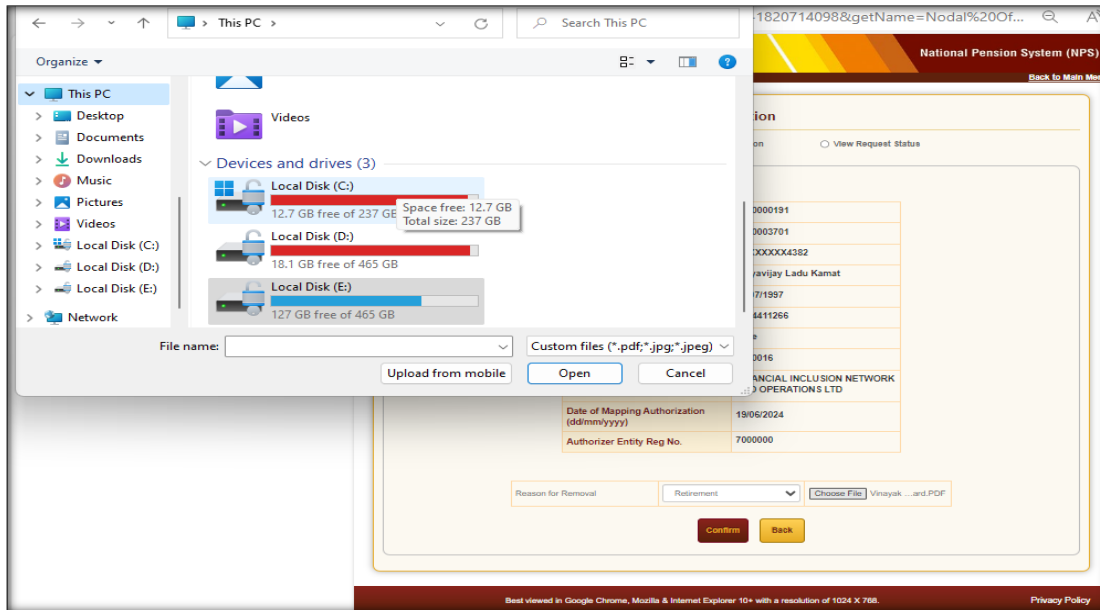
Reason for Removal: —SELECT— Choose File No file chosen

[Confirm](#) [Back](#)

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768. [Privacy Policy](#)

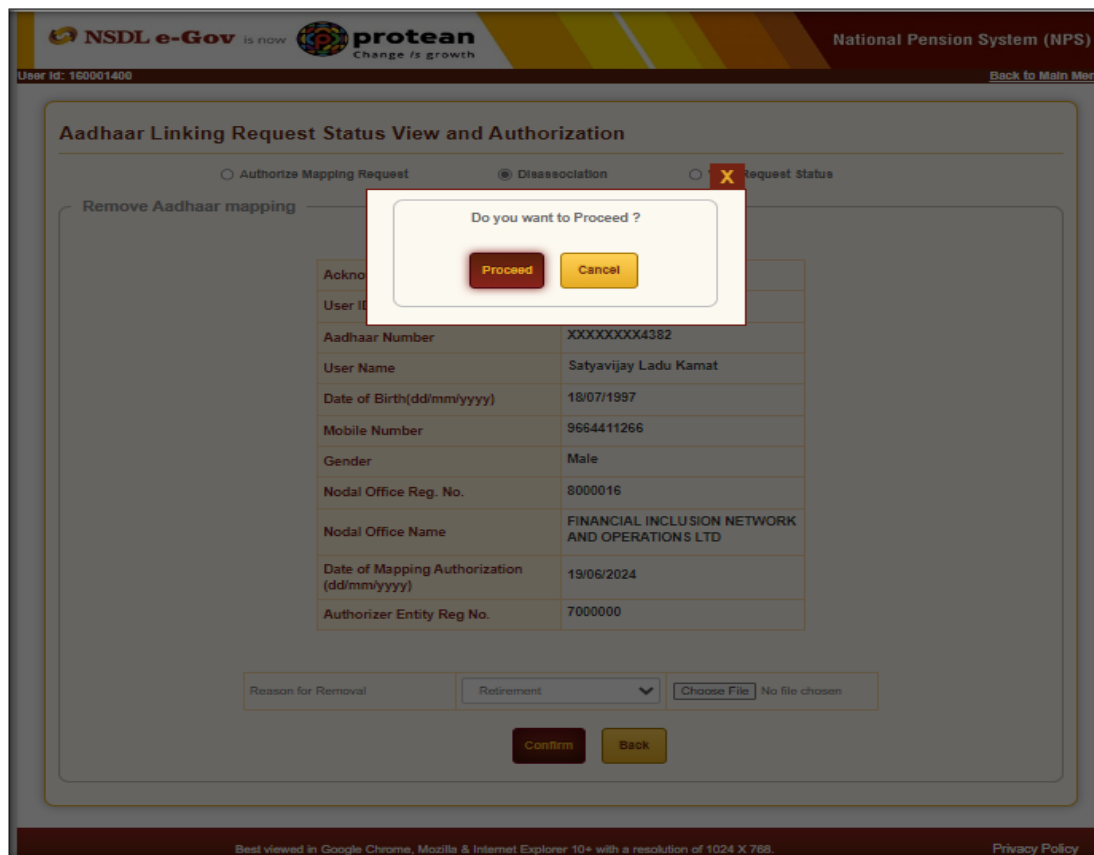
**Figure 14**

Upload the supporting documents by selecting choose file as shown in **Figure 15**



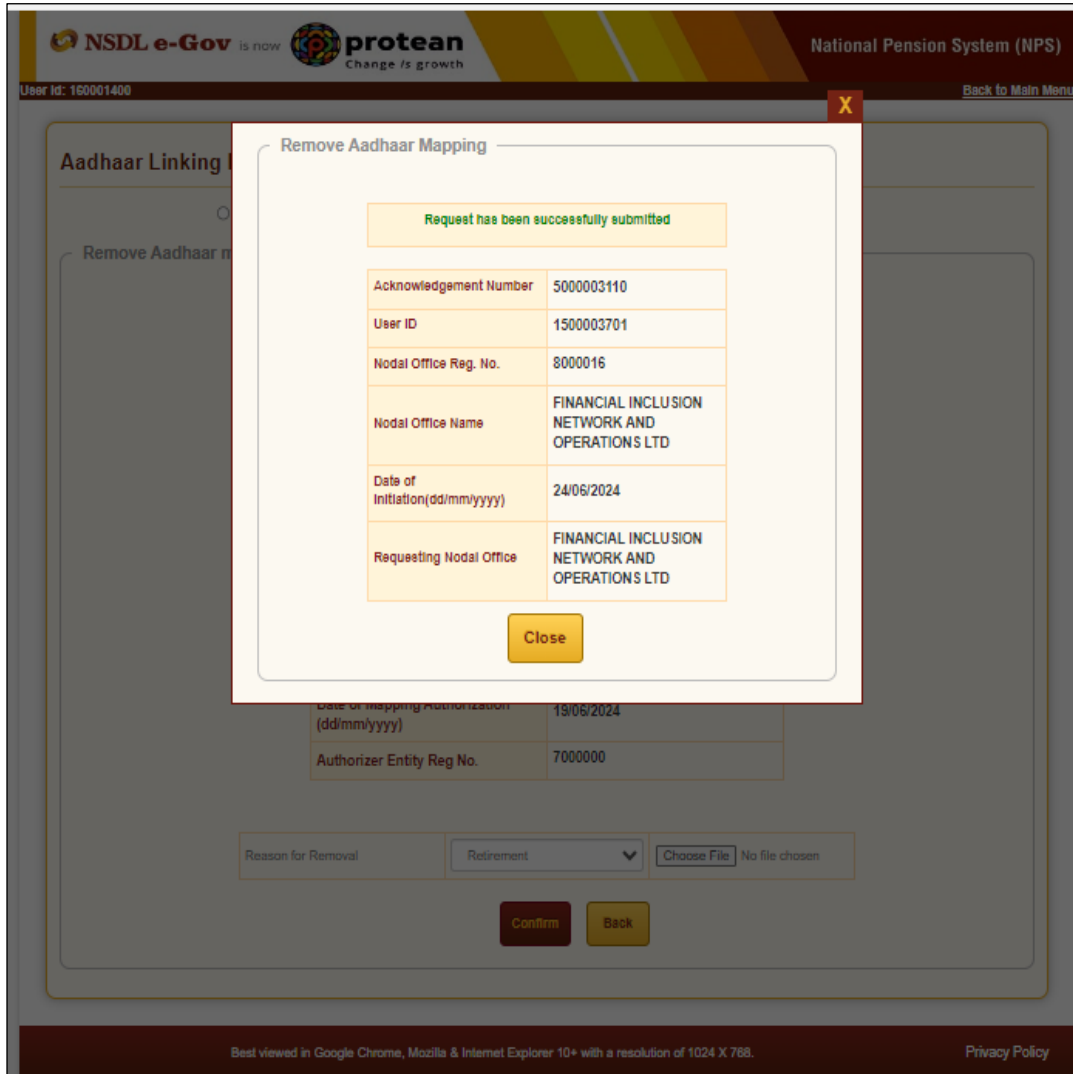
**Figure 15**

Select Proceed as shown in **Figure 16**



**Figure 16**

System will display "Request is processed successfully" as show in **Figure 17**.



The screenshot shows the NSDL e-Gov portal interface for the National Pension System (NPS). A modal window titled "Remove Aadhaar Mapping" is displayed in the center, indicating a successful request submission. The modal contains a table with the following details:

Acknowledgement Number	5000003110
User ID	1500003701
Nodal Office Reg. No.	8000016
Nodal Office Name	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD
Date of Initiation(dd/mm/yyyy)	24/06/2024
Requesting Nodal Office	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD

Below the table is a "Close" button. The background interface shows the "Aadhaar Linking" section with a "Remove Aadhaar mapping" option. Other visible fields include "Date of mapping Authorization (dd/mm/yyyy)" set to 19/06/2024, "Authorizer Entity Reg No." as 7000000, and a "Reason for Removal" dropdown set to "Retirement".

**Figure 17**

\*\*\*\*\*