

Protean eGov Technologies Limited



protean
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**Standard Operating Procedure
on
e-NPS PRAN Generation through Aadhaar
for Government Subscribers**

Version 1.2

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REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1		1.0	-	Initial Version
2	December 13, 2024	1.1	-	Screenshot Updated
3	December 31, 2025	1.2	-	<ul style="list-style-type: none">• Change in login domain from cra-nsdl.com to cra.nps-proteantech.in• Revised screenshots are provided

Acronyms and Abbreviations:

The following acronyms and abbreviations have been used in this document:

ACRONYM	DESCRIPTION
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory and Development Authority
NPS	National Pension System
PRAN	Permanent Retirement Account Number
NPS Trust	National Pension System Trust
PFM	Pension Fund Manager
ACK ID	Acknowledgement ID
PrAO	Principal Account Office
PAO	Pay and Account Office
DTA	Directorate of Treasuries and Accounts
DTO	District Treasury Office
DDO	Drawing and Disbursement Office
CSRF	Common Subscriber Registration Form

Overview

- ❖ e-NPS for Government sector is an online mode for PRAN generation in addition to the existent Online PRAN Generation Module (OPGM). e-NPS for Govt. sector is introduced with a view to reduce the time taken for PRAN generation for Govt. employees after Date of Joining.
- ❖ e-NPS process also encourages healthy participation by the employee in the PRAN generation procedure as the capturing of data is done by the subscriber. Thus, this process also reduces the efforts required at level of Nodal office from point of view of Data entry to be done. This process also reduces any data entry level errors as the subscriber themselves capture the details.
- ❖ e-NPS is the online platform hosted by Protean CRA on behalf of NPS Trust wherein a Subscriber can register and contribute online under NPS. At present, under e-NPS, the facility of online registration is available to All Citizens of India Sector and Corporate Sector Subscribers. Whereas, the online contribution and Tier II Account activation facility is available to all the registered Subscribers including Government Sector Subscribers having active PRAN under NPS.
- ❖ Under this option, the subscriber will have facility to register using Aadhaar based KYC. The subscriber may opt for Aadhaar Online wherein KYC details registered with Aadhaar will be obtained online. The Subscriber will also have the option for Offline e-KYC, wherein the Subscriber is required to download the Aadhaar e-KYC file from UIDAI and upload the same during registration.

1. Steps to initiate PRAN Generation through eNPS by Subscriber

- In order to initiate PRAN generation through e-NPS, User needs to visit eNPS website <https://enps.nps-proteantech.in/eNPS/NationalPensionSystem.html> select the option **“National Pension System”** as given below in **Figure 1**.

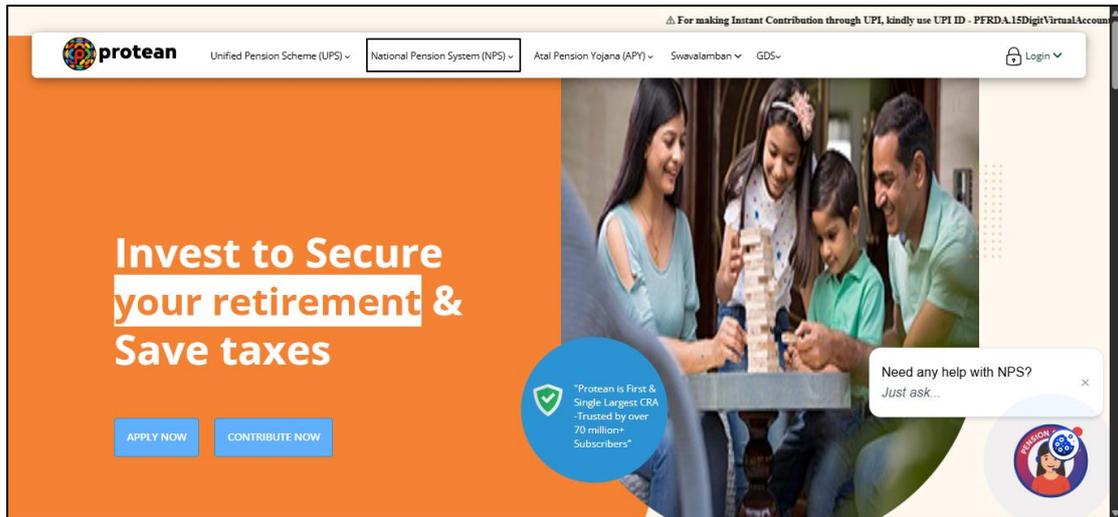


Figure 1

- Under National Pension System (NPS), user need to select the option **“Register to NPS”** as given below in **Figure 2**.



Figure 2

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- The user needs to select the option of **Government Subscriber section** and click on **“Register Now”** button as show in **Figure 3**.

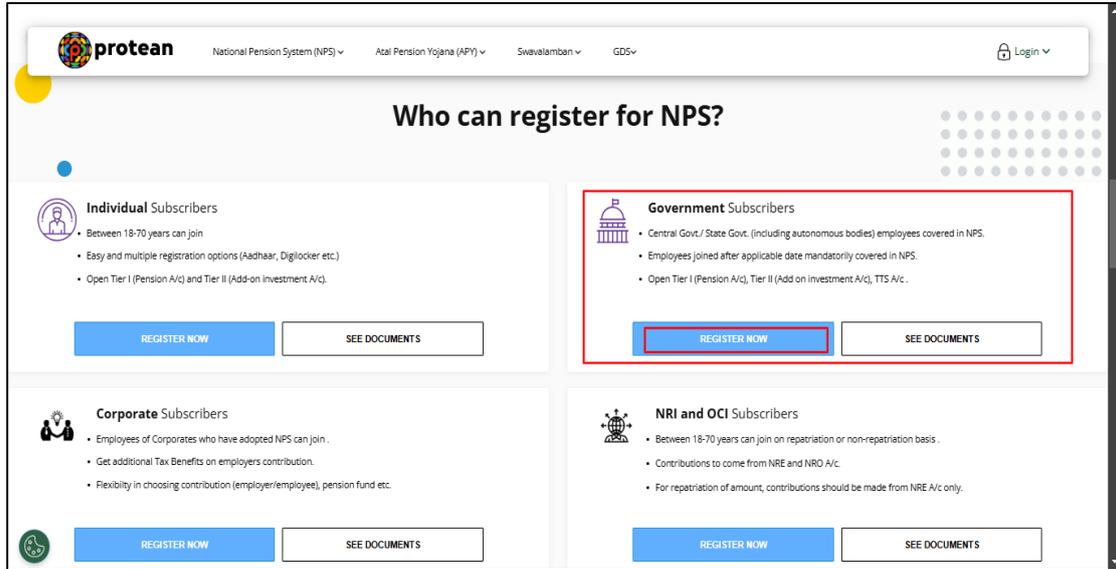


Figure 3

- The user needs to enter all the details as requested on the screen as show in **Figure 4**.

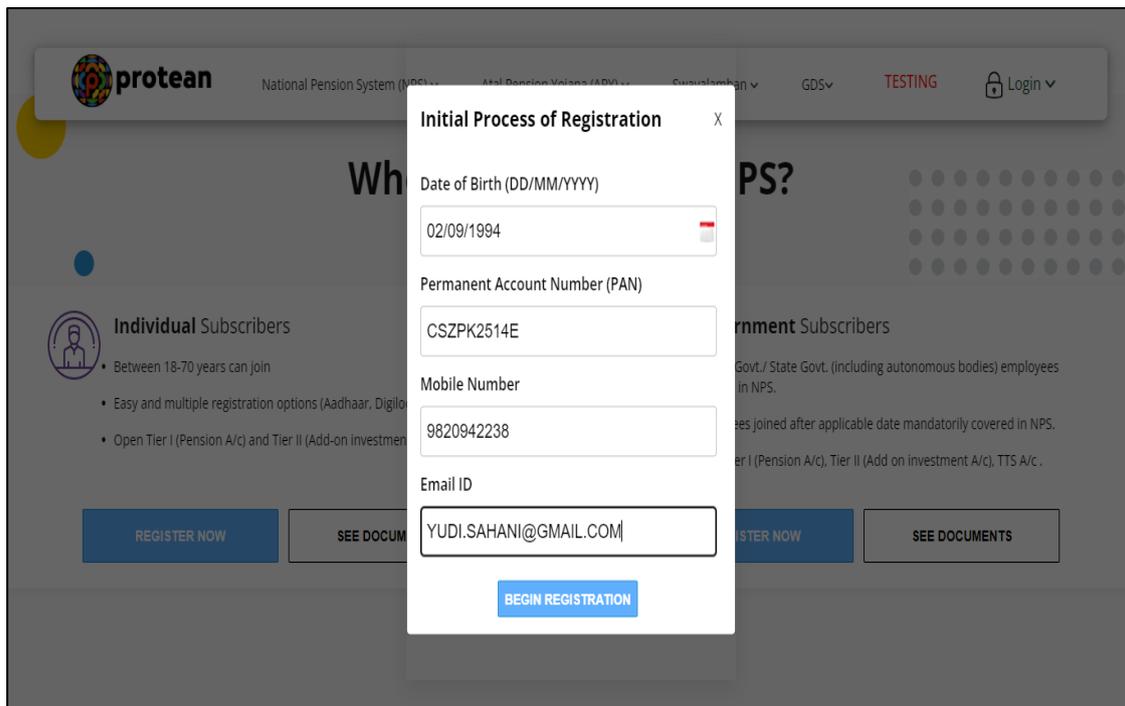


Figure 4

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- The user needs to select the option **"Aadhaar"** and then selection option as **"Aadhaar Number"** as show in **Figure 5**. The User can also select option of Aadhaar Virtual ID or Aadhar Offline XML.

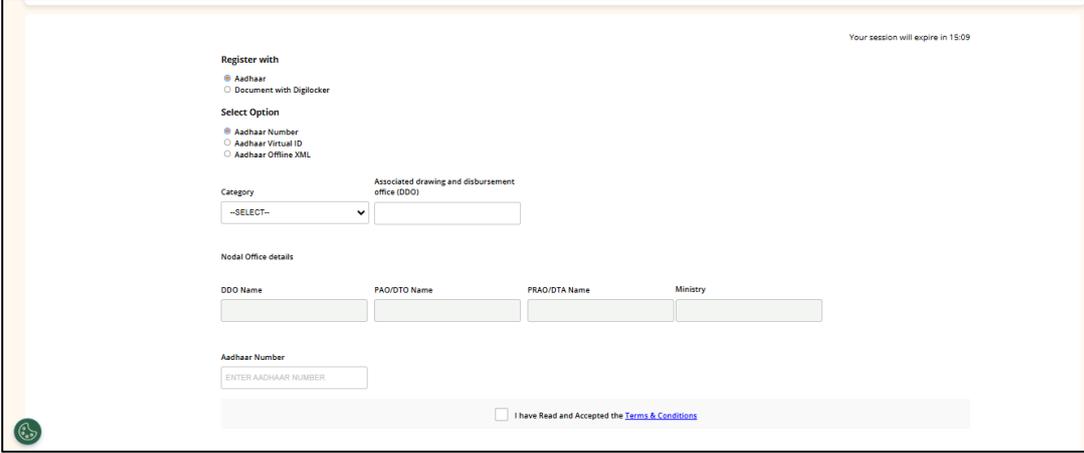


Figure 5

- The user needs to enter the details as requested such as Category i.e. State Government/ Central Government for Govt. subscriber (drop down is available), select State/ Ministry and nodal office details. Subsequently, the user needs to enter the Registration no of Associated Drawing and Disbursement office (DDO), where he is currently employed.
- After entering the DDO Details, the Nodal Office details will be automatically shown on the screen basis the DDO registration no entered. User need to verify the said details.
- User need to enter his Aadhar Number.
- Further User need to click on the Terms & Conditions
- After reading all the terms & conditions, the user needs to tick mark the declaration about its acceptance and then click on button Generate OTP.
- System will trigger OTP in Aadhaar registered Mobile Number. The user will have to enter the OTP and confirm. In case OTP is not received, user can regenerate OTP as shown in **Figure 6**.

e-NPS PRAN Generation through Aadhaar for Government Subscribers

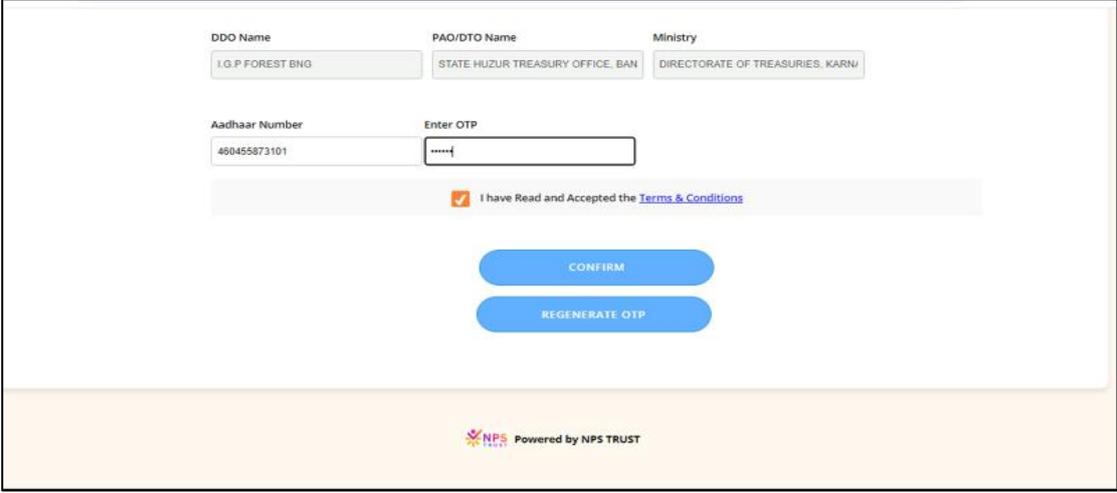


Figure 6

- The user now need to verify the Mobile OTP & Email OTP communciated by CRA as shown in **Figure 7**. The OTP will be delivered on Mobile number & email id provided by user during registration.

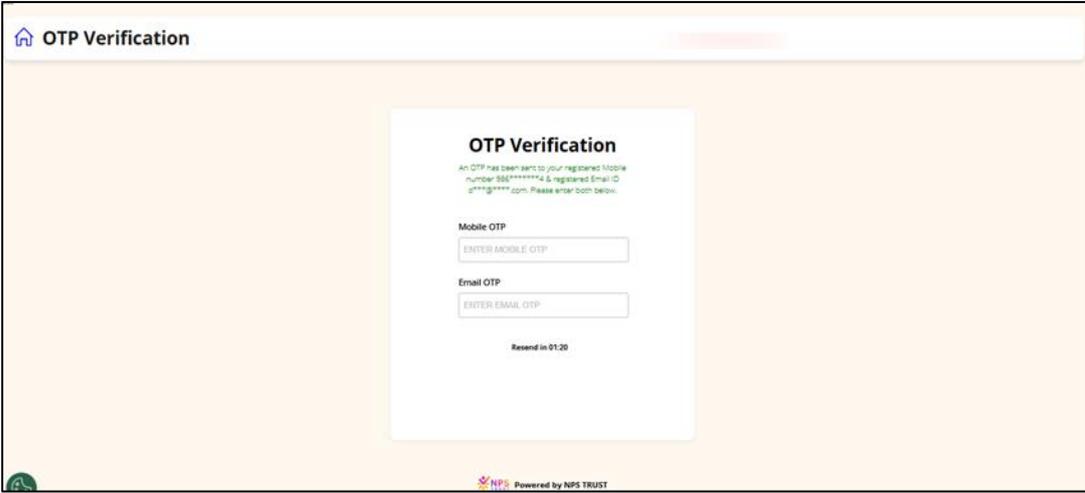


Figure 7

- Once the correct OTP is entered, ACK ID gets generated in the system as shown in **Figure 8**. User need to Click ion Continue button to proceed.

e-NPS PRAN Generation through Aadhaar for Government Subscribers

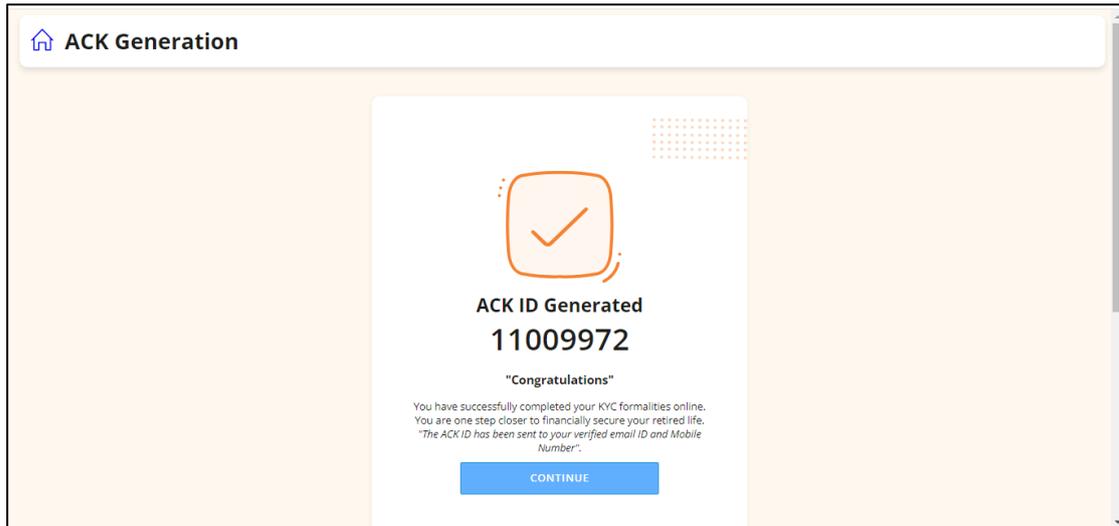


Figure 8

- After generation of ACK ID, user need to set up Tier 1 account. The user needs to enter his own details. The Photo will be fetched from Aadhaar database. Further user need upload his signature beside his photo as shown below in **Figure 9**.
- After entering the details & Upload of Signature, user need to click on Confirm button.

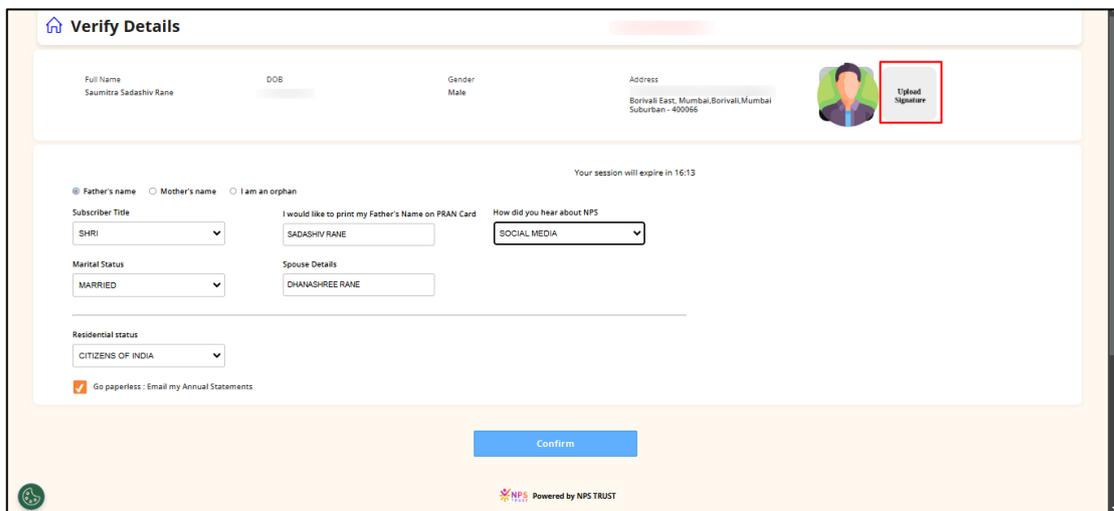
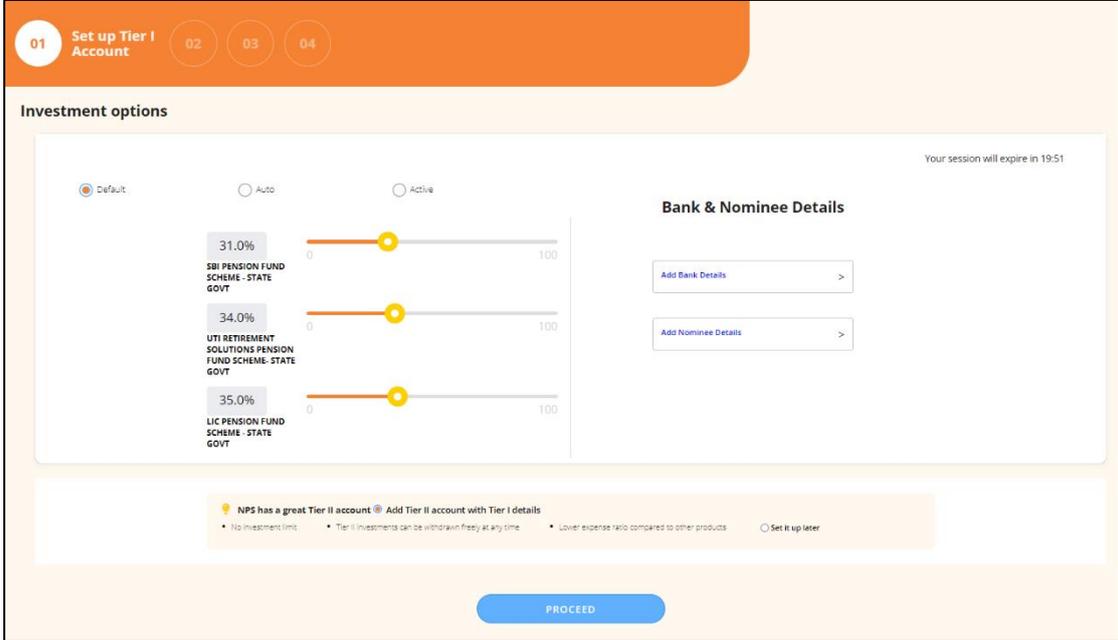


Figure 8

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- The user needs to select Pattern of Investment Option (Default/Auto/Active) as shown below in **Figure 9**.



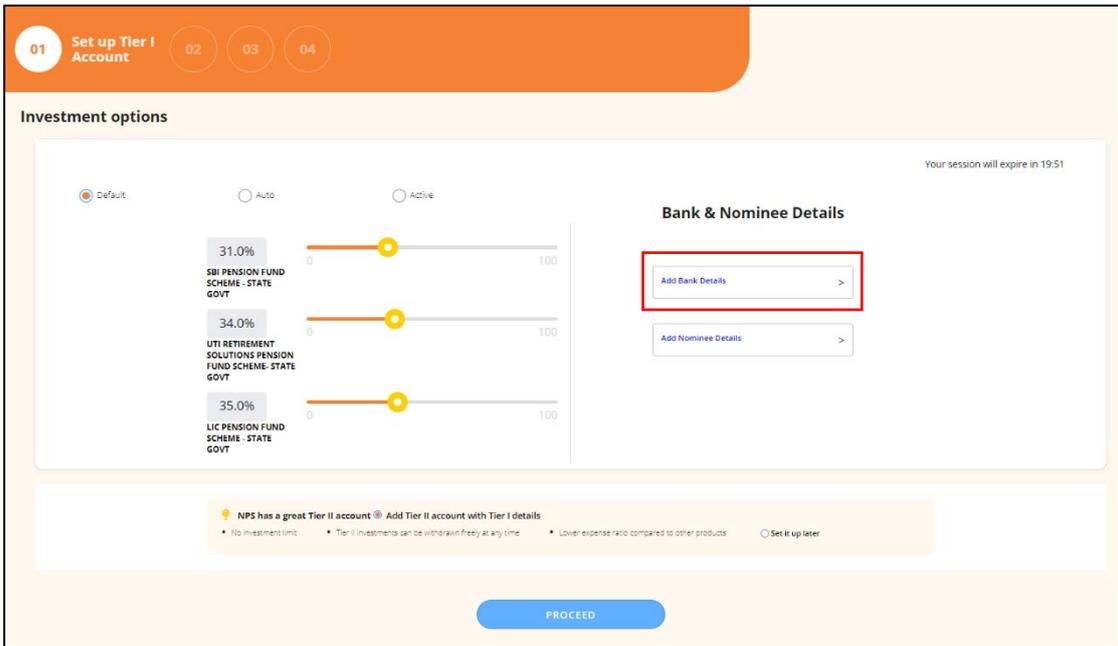
The screenshot shows the 'Set up Tier I Account' screen. At the top, there are four steps: 01 (selected), 02, 03, and 04. The main content is divided into 'Investment options' and 'Bank & Nominee Details'. Under 'Investment options', there are three radio buttons: 'Default' (selected), 'Auto', and 'Active'. Below these are three investment options with sliders:

- SBI PENSION FUND SCHEME - STATE GOVT: 31.0%
- UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME - STATE GOVT: 34.0%
- LIC PENSION FUND SCHEME - STATE GOVT: 35.0%

 Each slider has a yellow marker and a scale from 0 to 100. To the right, under 'Bank & Nominee Details', there are two buttons: 'Add Bank Details' and 'Add Nominee Details'. At the bottom, there is a 'PROCEED' button. A session timer indicates 'Your session will expire in 19:51'.

Figure 9

- The user needs to add his Salary Bank Account Details as highlighted in red box in **Figure 10**.



This screenshot is identical to Figure 9, showing the 'Set up Tier I Account' screen. The 'Add Bank Details' button in the 'Bank & Nominee Details' section is highlighted with a red rectangular box, indicating where the user should click to add their salary bank account details. The rest of the interface, including the investment options and 'PROCEED' button, remains the same.

Figure 10

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- After entering all the correct bank details, the system will verify the Bank details using the penny drop facility. If the penny drop is successful, the Re-entered Bank account Number filed will mark as green tick (✔). User need to click on the Salary Bank account declaration tick box. The user will save the details as shown in **Figure 11**.

Figure 11

- The user will then add Nominee details as highlighted in red box shown in **Figure 12**.

Figure 12

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- The user will have to enter the Nominee details as shown in **Figure 13**. In case more than one Nominee is to be added, the user can click on “Add another Nominee” as shown in below Figure.

Note: A maximum of 3 Nominees can be added and total sum percentage (%) of all Nominee should be 100%.

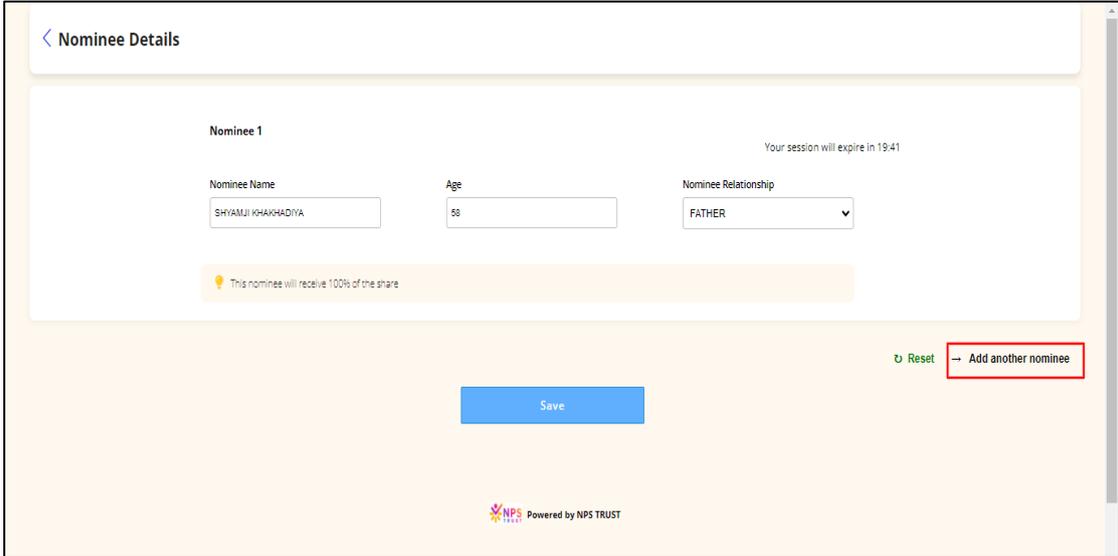


Figure 13

- Once all the details are entered, the system will show a verified mark (✓) against Bank & Nominee details. The user will have to click on proceed option as shown in below **Figure 14**.

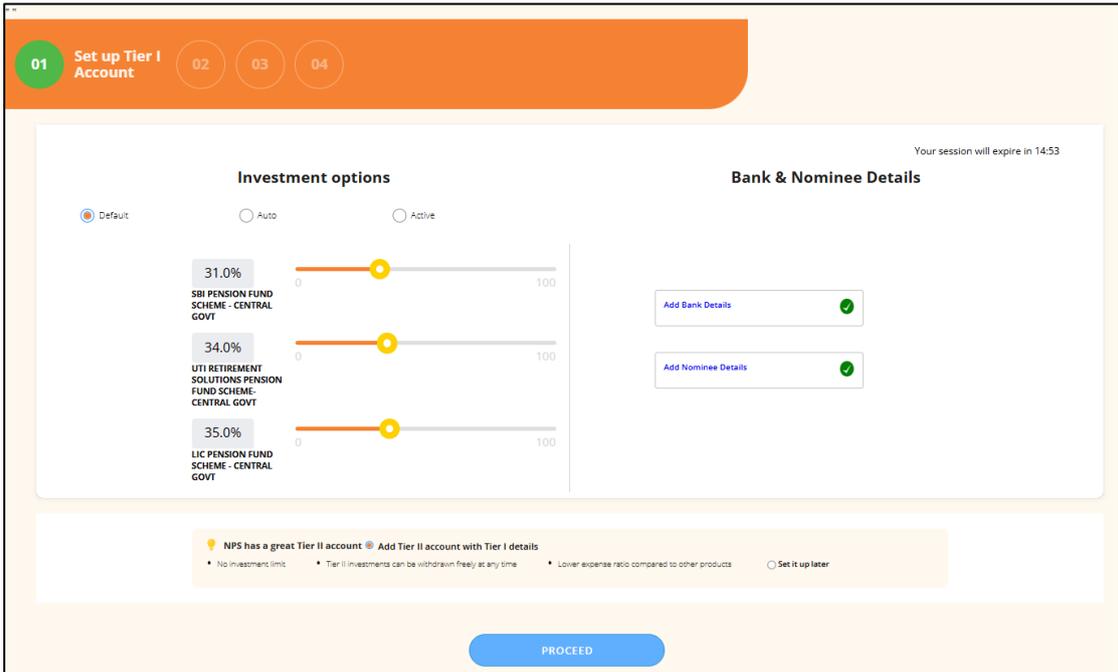
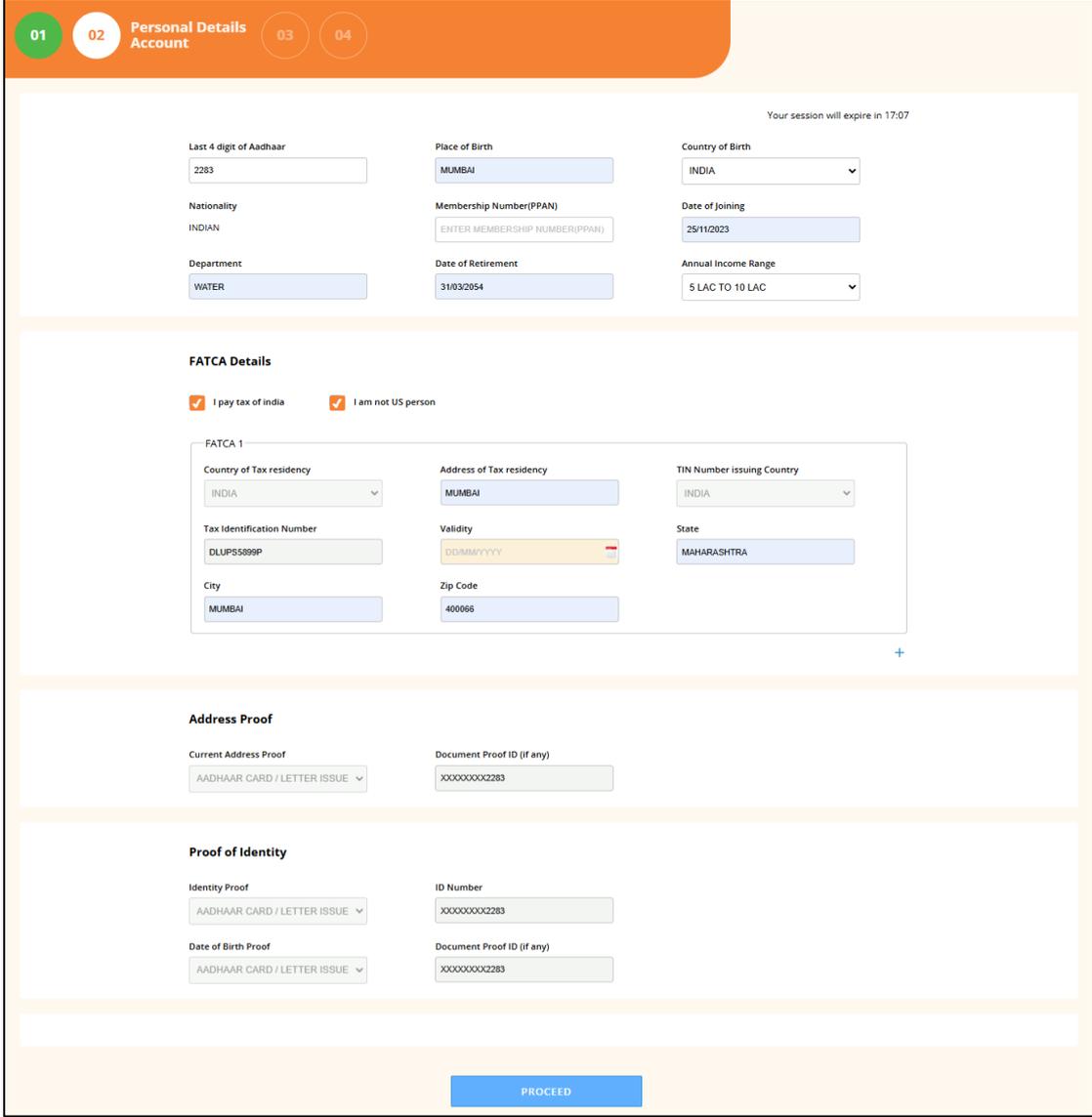


Figure 14

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- After clicking on proceed, the user will have to enter employment details like DOJ/DOR. The user has to declare the Tax paying country under FATCA Details and tick (☑) on both the options as shown in below **Figure 15**. Once all the details are entered, kindly click on “Proceed”.



The screenshot shows a web form titled "Personal Details Account" with a progress indicator showing step 02 of 04. The form is divided into several sections:

- Personal Details:** Includes fields for "Last 4 digit of Aadhaar" (2283), "Place of Birth" (MUMBAI), "Country of Birth" (INDIA), "Nationality" (INDIAN), "Membership Number (PPAN)" (ENTER MEMBERSHIP NUMBER (PPAN)), "Date of Joining" (25/11/2023), "Department" (WATER), "Date of Retirement" (31/03/2054), and "Annual Income Range" (5 LAC TO 10 LAC).
- FATCA Details:** Includes checkboxes for "I pay tax of india" and "I am not US person", both of which are checked. Below are fields for "Country of Tax residency" (INDIA), "Address of Tax residency" (MUMBAI), "TIN Number issuing Country" (INDIA), "Tax Identification Number" (DLUPS5899P), "Validity" (DDMM/YYYY), "State" (MAHARASHTRA), "City" (MUMBAI), and "Zip Code" (400066).
- Address Proof:** Includes "Current Address Proof" (AADHAAR CARD / LETTER ISSUE) and "Document Proof ID (if any)" (XXXXXXXXX2283).
- Proof of Identity:** Includes "Identity Proof" (AADHAAR CARD / LETTER ISSUE), "ID Number" (XXXXXXXXX2283), "Date of Birth Proof" (AADHAAR CARD / LETTER ISSUE), and "Document Proof ID (if any)" (XXXXXXXXX2283).

A "PROCEED" button is located at the bottom of the form.

Figure 15

- After successful updation of Personal details, the user will have to click on drop down menu (▾) to upload the documents as shown in **Figure 16** and click on Proceed. The user can upload scan copy of Appointment Letter or Offer Letter whichever document is available.

e-NPS PRAN Generation through Aadhaar for Government Subscribers

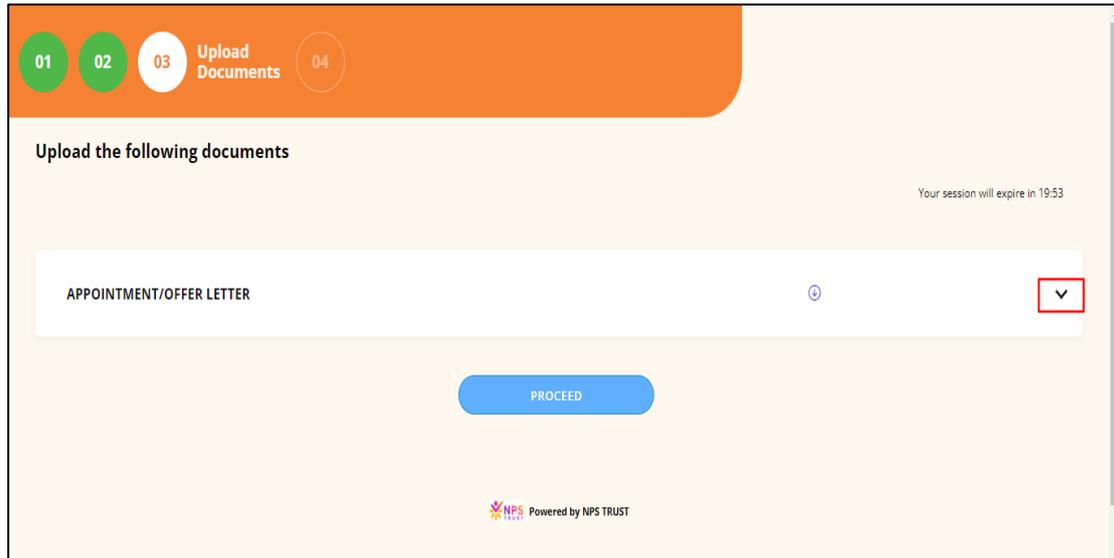


Figure 16

- Once the user clicks on Proceed button, a dialogue box will appear for declaration to be given by the subscriber (shown in the red box). The user will have to tick (✓) the box for declaring all the details including Personal, Bank and Nominee entered are correct and click on “Confirm” as shown in **Figure 17**.

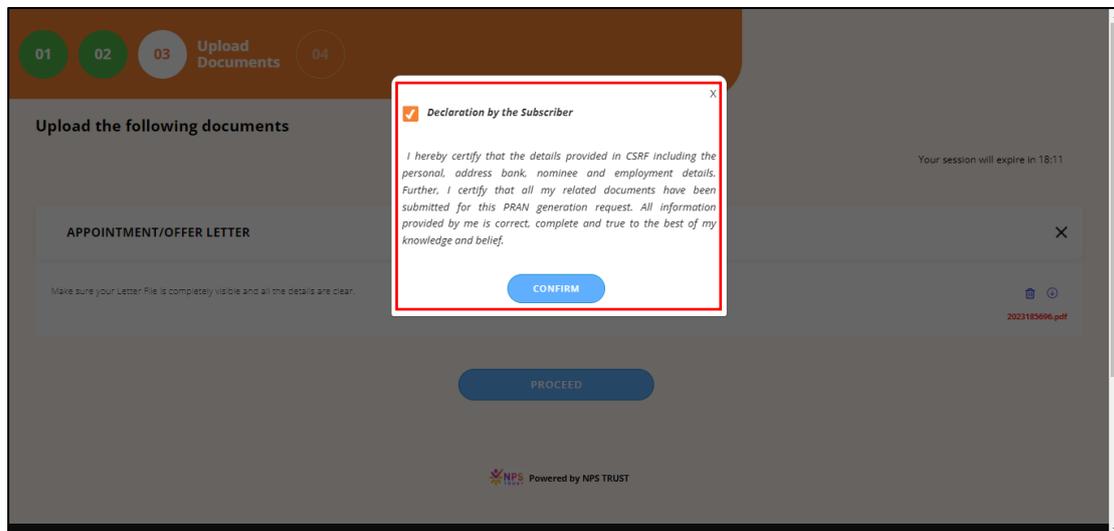


Figure 17

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- The user needs to sign the form. There are 2 methods for signing the form either through OTP authentication or through e-Sign. The user has to select one of the above mentioned method (as shown in **Figure 18**) and click on Confirm.
- In case user selects for OTP authentication, OTP will be received in Mobile number as well as on Email ID (as entered initially by the user) and the same needs to be entered.
- In case of e-Sign option is selected, OTP will be sent on Aadhaar registered Mobile Number and user need to complete the process through Aadhaar e-Sign.

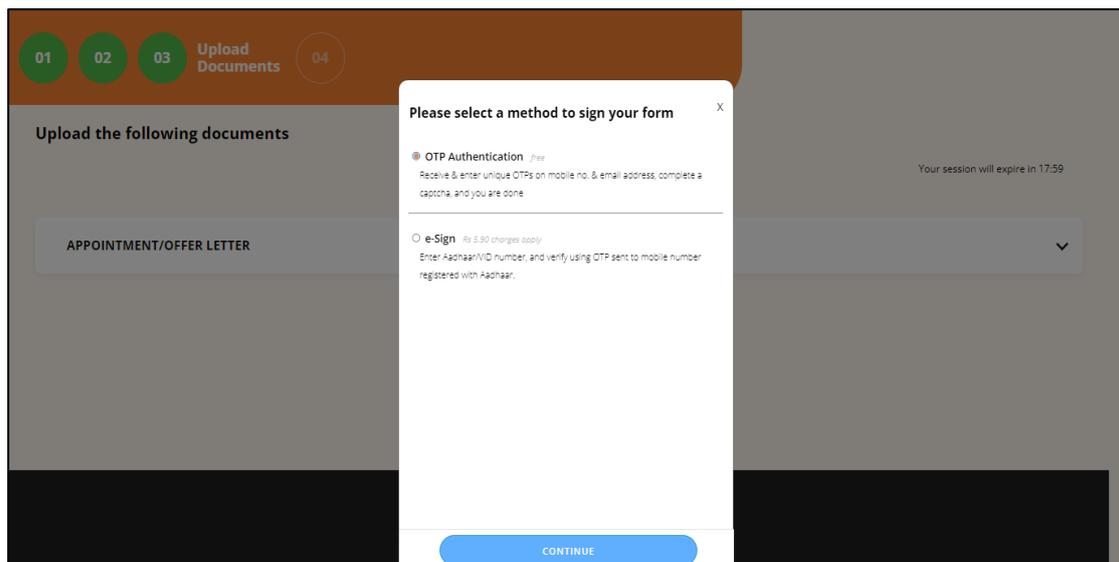


Figure 18

- Kindly enter the OTP triggered in Registered Mobile Number and Email ID as shown in **Figure 19**.

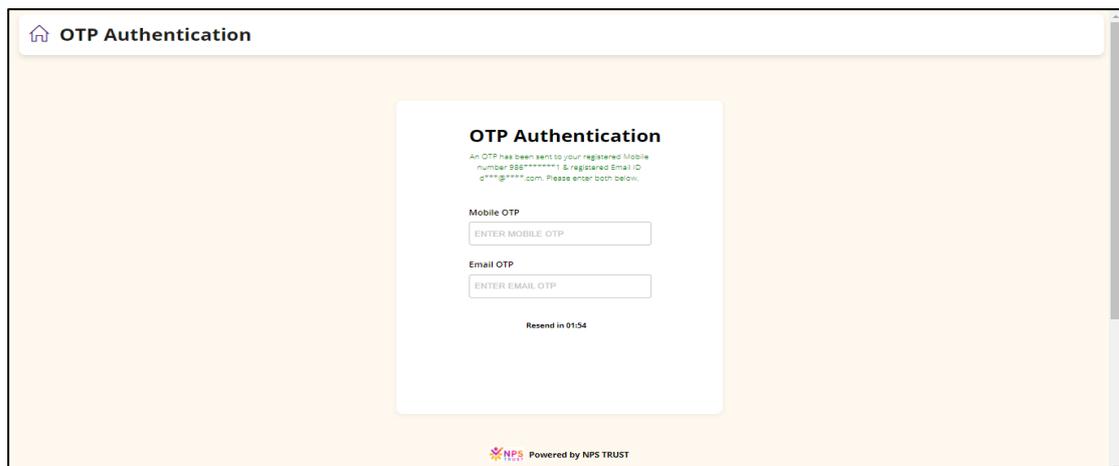


Figure 19

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- Once correct OTP is entered, a message will pop up showing as “Your Initial Investment to NPS is complete” as shown in **Figure 20** along with ACK ID and ACK ID Date. The user also can download the Registered Form by clicking on “Download Registration Form”

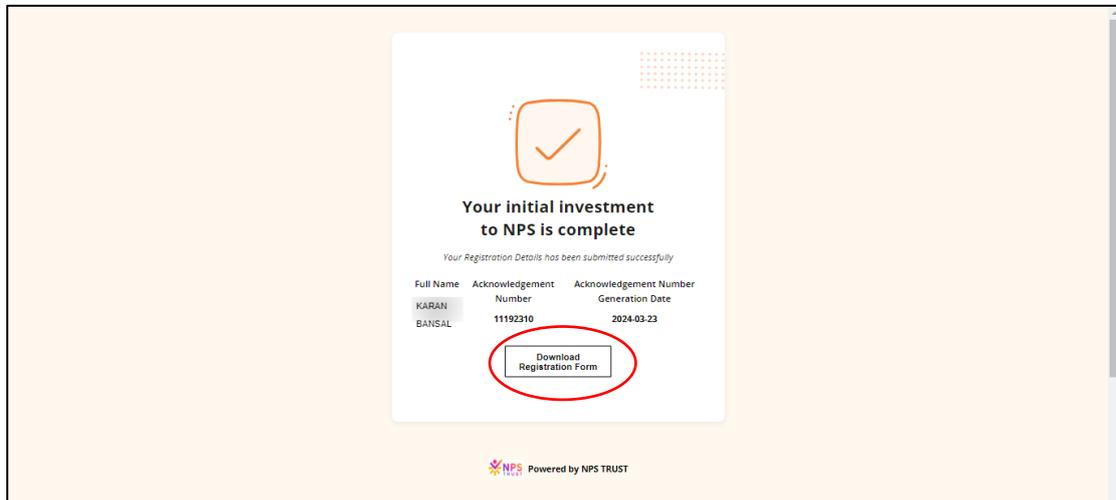


Figure 20

- Once the subscriber level process is completed, the request is made available for Verification and Authorization at Nodal office level.
-

2. Steps to Verify PRAN Generation through Nodal Office Maker Login

- Nodal office (hereafter terms as office) will login into CRA system by entering <https://cra.nps-proteantech.in>.
- The office will click on menu "Subscriber Registration" and select option "Online Registration by Subscriber" and select "Verify and Authorize" as shown in **Figure 21**.

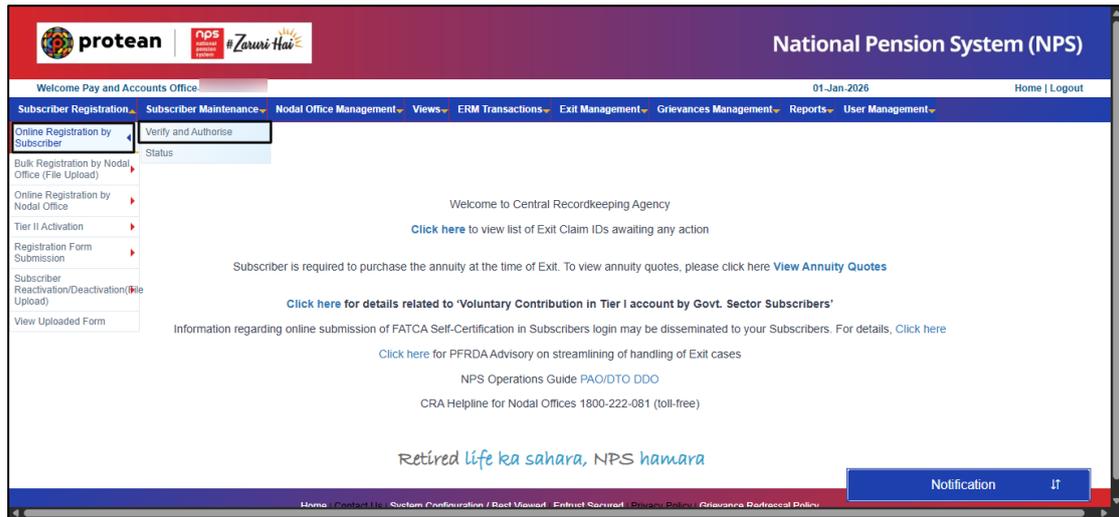


Figure 21

- The office will be redirected to NPS Trust website for verifying the request. The office will have to select the option "Verify/Authorize request" and enter the Acknowledgment ID for Verifying the request and click on Accept/Reject option as shown in **Figure 22**.

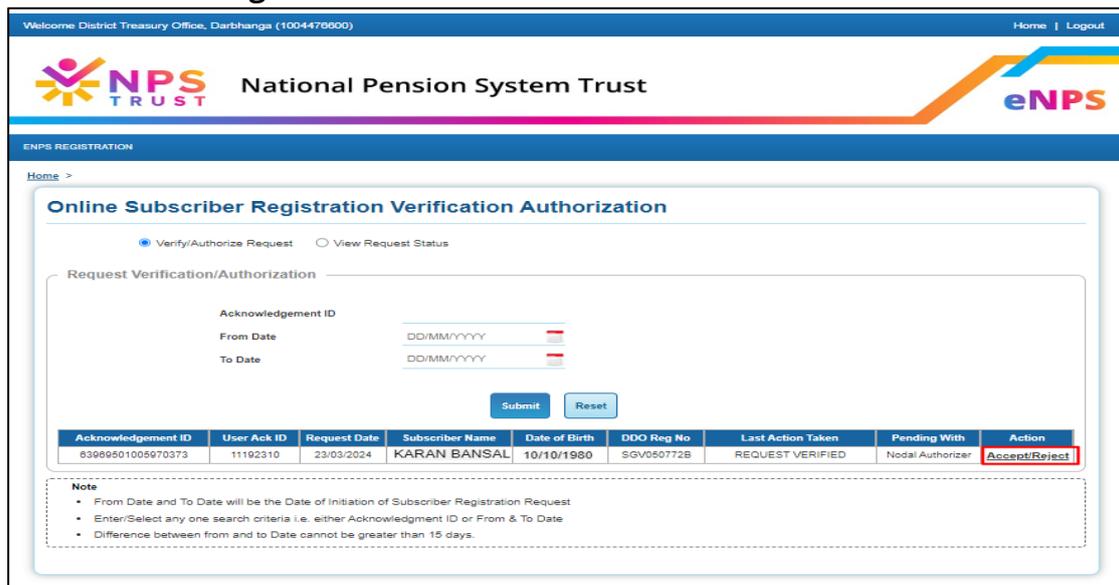


Figure 22

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- Once the office clicks on accept and reject option, all the details entered by user will be shown to the office. The office needs verify all the details by clicking in bottom right option ">>" as shown below in **Figure 23**.

Welcome District Treasury Office, Darbhanga (1004478601) Home | Logout



National Pension System Trust



ENPS REGISTRATION

Home > Subscriber Confirmation (Core)

Subscriber Registration

✔ Start
✔ Acknowledgement ID Generated
✔ Registration Details Submitted
✔ OTP Authentication/eSign Registration Form
5 Verification
6 Authorization
7 PRAN Generated
8 Process Complete

Acknowledgement No: 11192310 Subscriber Name: KARAN BANSAL

Account Type: Tier I

Personal Details
Contact Details
Bank & Other Details
Scheme & Nomination Details
Documents Upload
Photo & Signature Details
Declarations

Personal Details

Title	SHRI
First Name *	KARAN BASNAL
Last Name	
Middle Name	
Applicant is Orphan	NO
Gender *	MALE
Date of Birth *	10/10/1985
Place of Birth *	MUMBAI
Country of Birth *	INDIA
Nationality *	INDIAN
Marital Status	UNMARRIED
Mobile *	9820068200 ✔
<input type="checkbox"/> I confirm that my WhatsApp number is same as the mobile number registered above. I also provide my consent to Protean eGov Technologies Limited (CRA) for sending messages / notifications on my WhatsApp number	
Email ID *	KARANBANSAL@GMAIL.COM ✔
Telephone with STD Code	

Family Details

Father's Title	SHRI
Father's First Name	ASHISH BANSAL
Father's Middle Name	
Father's Last Name	
Mother's Title	
Mother's First Name	
Mother's Middle Name	
Mother's Last Name	

Identity Details

PAN	ABCPD1234S
PAN Verification Flag *	NO
Last 4 digit of Aadhaar	XXXXXXXX
Aadhaar Verification Flag	YES
KYC Verification Flag	YES
Passport No	
Voter ID	
CERSAI ID	
Retirement Advisory ID	
Retirement Advisory Name	

Proof of Identity

Identity Proof	Driving Licence
Document ID	MH 1234567789
Document Expiry Date	12/07/2032
Date of Birth Proof	DRIVING LICENSE
Document Proof ID (if any)	MH 1234567789
Document Expiry Date (if any)	12/07/2032

>>

Figure 23

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- The office will verify Photo & Signature of the subscriber as per the CSRF form and click on ">>" option to proceed as shown in below **Figure 24**.
(Note: Photo as available on Aadhaar database will get fetched here).

Start Acknowledgement ID Generated Registration Details Submitted OTP Authentication/eSign Registration Form Verification Authorization PRAN Generated Process Complete

Acknowledgement No: 11192310 Subscriber Name: KARAN BANSAL
Account Type: Tier I

Personal Details Contact Details Bank & Other Details Scheme & Nomination Details Documents Upload **Photo & Signature Details** Declarations

Preview Photo: [Image of a man in a blue shirt]

Preview Signature: [Handwritten signature: Sri Alakesh Das]

⏪ ⏩

Note
• Click on "Edit" button to make changes in Form.

Figure 24

- After verifying all the details as per CSRF form, the office will have to select the Salary Bank declaration and further select Approve/Reject/Back to Initiator and submit the Request as shown in **Figure 25**.

Subscriber Registration

Start Acknowledgement ID Generated Registration Details Submitted OTP Authentication/eSign Registration Form Verification Authorization PRAN Generated Process Complete

Acknowledgement No: 11209783 Subscriber Name: SURAJ SHARMA
Account Type: Tier I

Personal Details Address & Contact Details Bank & Other Details Scheme & Nomination Details Documents Upload Photo & Signature Details Declarations **Authorization**

Flow View

Initiator Nodal Verifier Nodal Authorizer Completed

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
SUBSCRIBER	SUBSCRIBER	31-12-2025	Initiator	Accepted		INITIATED

Verification/Authorization

I hereby declare that given bank account is salary bank account of the employee as per our office records and atleast one salary has been credited

Approve Reject Back to Initiator

Remarks*

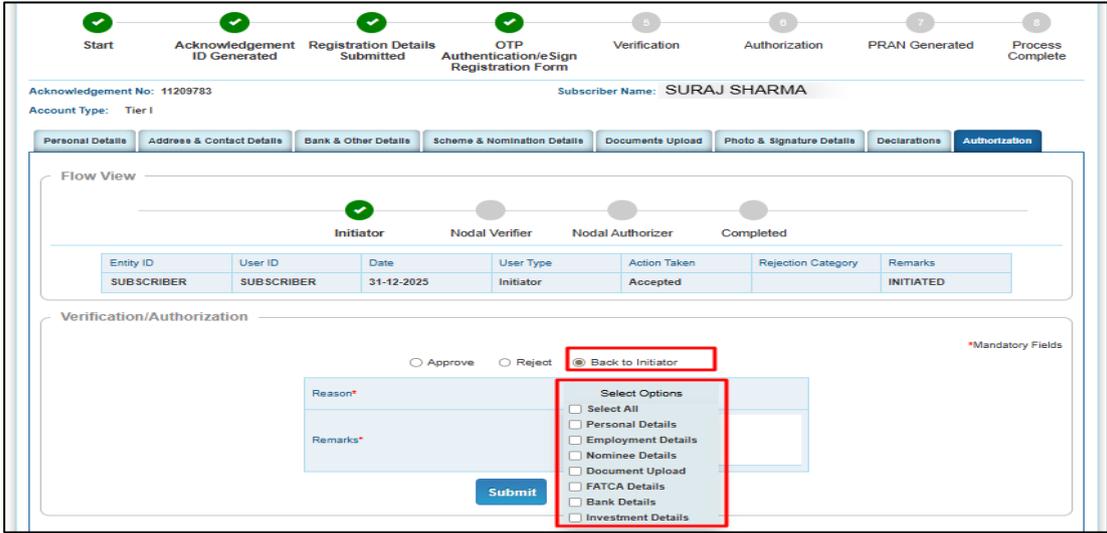
Close

Figure 25

e-NPS PRAN Generation through Aadhaar for Government Subscribers

- If the office considers, the details entered are incorrect case in that's case office can select the option of **"Back to Initiator"**. Under this the request is sent back to the subscriber to make necessary corrections. The office needs to select the reason & enter the remarks as shown in **Figure 26**.
- In case the request needs to be Rejected, User can click on **"Reject"** option with appropriate remarks. If the request is rejected, office needs to select the Rejection Category and enter proper rejection reason, as shown in **Figure 27** Under this the request shall be rejected in system.
- In case all the details are found correct, User can click on **"Approve"** option and process the request, as shown in **Figure 28**.

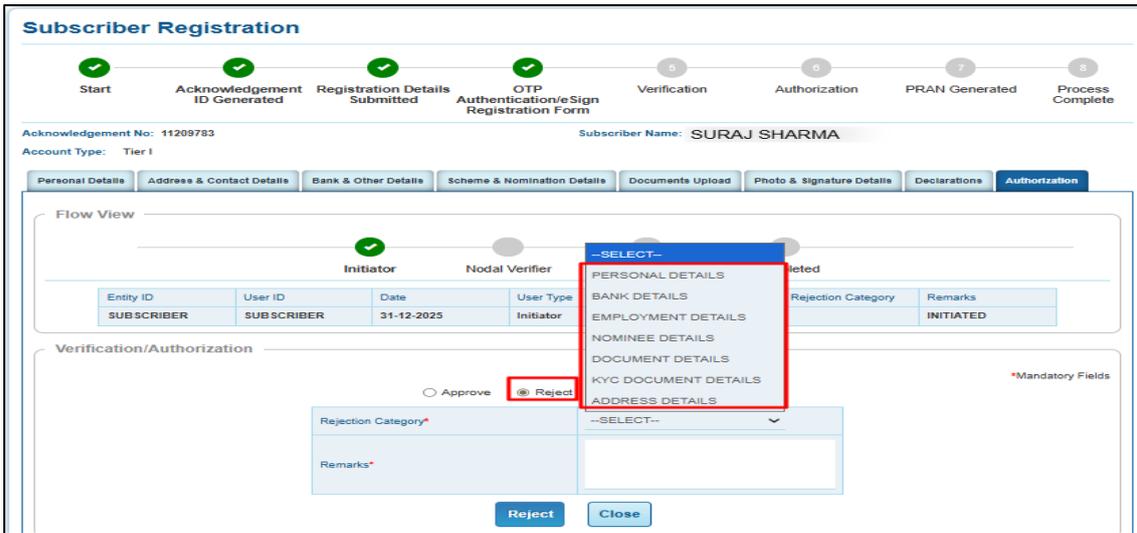
Note: Remark is Mandatory for Rejection of Request.



The screenshot shows the 'Verification/Authorization' step of the process. The 'Back to Initiator' radio button is selected. A dropdown menu is open, showing 'Select Options' with checkboxes for: Select All, Personal Details, Employment Details, Nominee Details, Document Upload, FATCA Details, Bank Details, and Investment Details. The 'Reason*' and 'Remarks*' fields are visible, along with a 'Submit' button.

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
SUBSCRIBER	SUBSCRIBER	31-12-2025	Initiator	Accepted		INITIATED

Figure 26



The screenshot shows the 'Verification/Authorization' step of the process. The 'Reject' radio button is selected. A dropdown menu is open, showing a list of rejection categories: PERSONAL DETAILS, BANK DETAILS, EMPLOYMENT DETAILS, NOMINEE DETAILS, DOCUMENT DETAILS, KYC DOCUMENT DETAILS, and ADDRESS DETAILS. The 'Rejection Category*' and 'Remarks*' fields are visible, along with 'Reject' and 'Close' buttons.

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
SUBSCRIBER	SUBSCRIBER	31-12-2025	Initiator			INITIATED

Figure 27

e-NPS PRAN Generation through Aadhaar for Government Subscribers

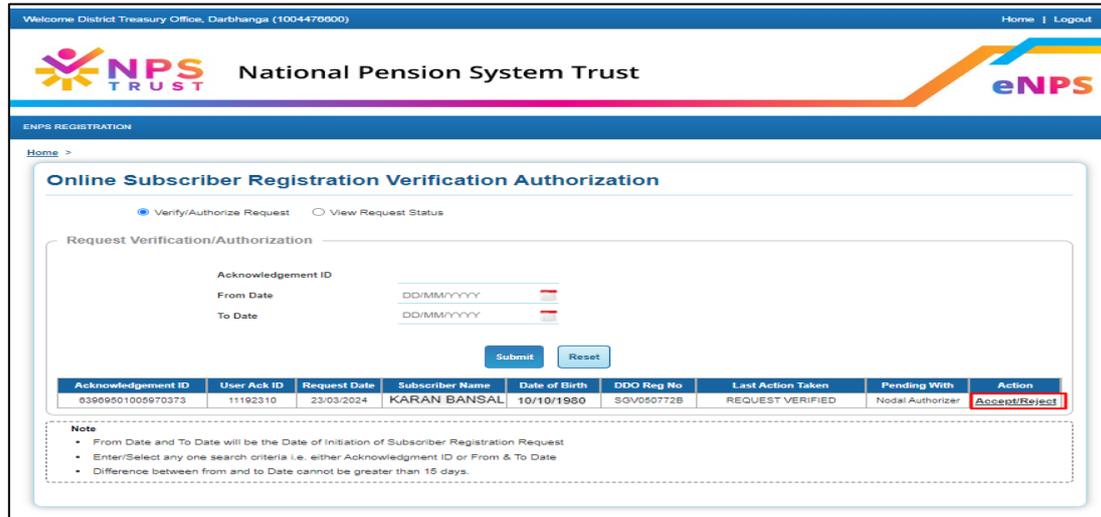
Figure 28

- Once the request is Approved, request is successfully Verified in system, now request is pending for Authorization at Checker Level as shown in **Figure 29**.

Figure 29

3. Steps to Authorise PRAN Generation through Nodal Office Checker Login.

- The office will again have to select Verify/Authorize request option and enter the Acknowledgment ID and select the Accept/Reject option as shown in **Figure 30**.



Online Subscriber Registration Verification Authorization

Request Verification/Authorization

Acknowledgement ID:

From Date:

To Date:

Acknowledgement ID	User Ack ID	Request Date	Subscriber Name	Date of Birth	DDO Reg No	Last Action Taken	Pending With	Action
63999501005970373	11192310	23/03/2024	KARAN BANSAL	10/10/1990	SOV050772B	REQUEST VERIFIED	Nodal Authorizer	Accept/Reject

Note

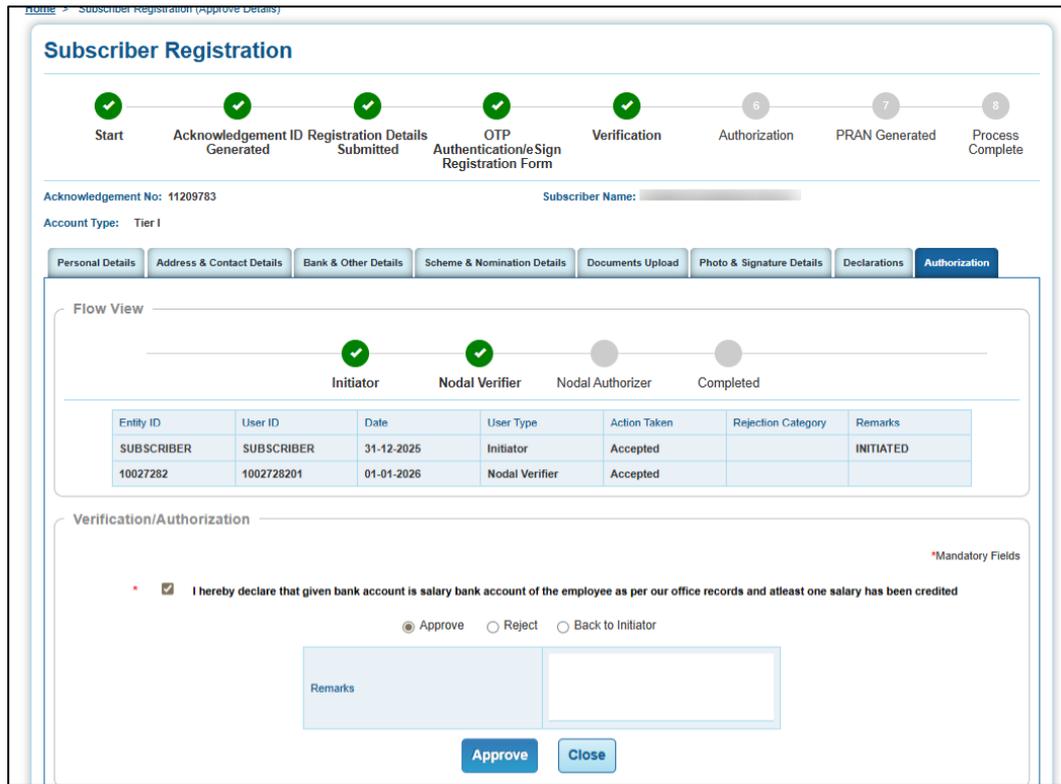
- From Date and To Date will be the Date of Initiation of Subscriber Registration Request
- Enter/Select any one search criteria i.e. either Acknowledgment ID or From & To Date
- Difference between from and to Date cannot be greater than 15 days.

Figure 30

- After verifying all the details as per CSRF form, the office will have to select Approve / Reject and submit the Request as shown in **Figure 31**.
 - In case all the details are found correct, User can click on **“Approve”** option and process the request.
 - In case the request needs to be Rejected, User can click on **“Reject”** option with appropriate Remarks.
 - If the option **“Back to Initiator”** is selected, the request will be sent back to the subscriber for modification.

Note: Remark is Mandatory for Rejection of Request.

e-NPS PRAN Generation through Aadhaar for Government Subscribers



Subscriber Registration

Start Acknowledgement ID Generated Registration Details Submitted OTP Authentication/eSign Registration Form Verification Authorization PRAN Generated Process Complete

Acknowledgement No: 11209783 Subscriber Name: _____

Account Type: Tier I

Personal Details Address & Contact Details Bank & Other Details Scheme & Nomination Details Documents Upload Photo & Signature Details Declarations **Authorization**

Flow View

Initiator Nodal Verifier Nodal Authorizer Completed

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
SUBSCRIBER	SUBSCRIBER	31-12-2025	Initiator	Accepted		INITIATED
10027282	1002728201	01-01-2026	Nodal Verifier	Accepted		

Verification/Authorization

I hereby declare that given bank account is salary bank account of the employee as per our office records and atleast one salary has been credited

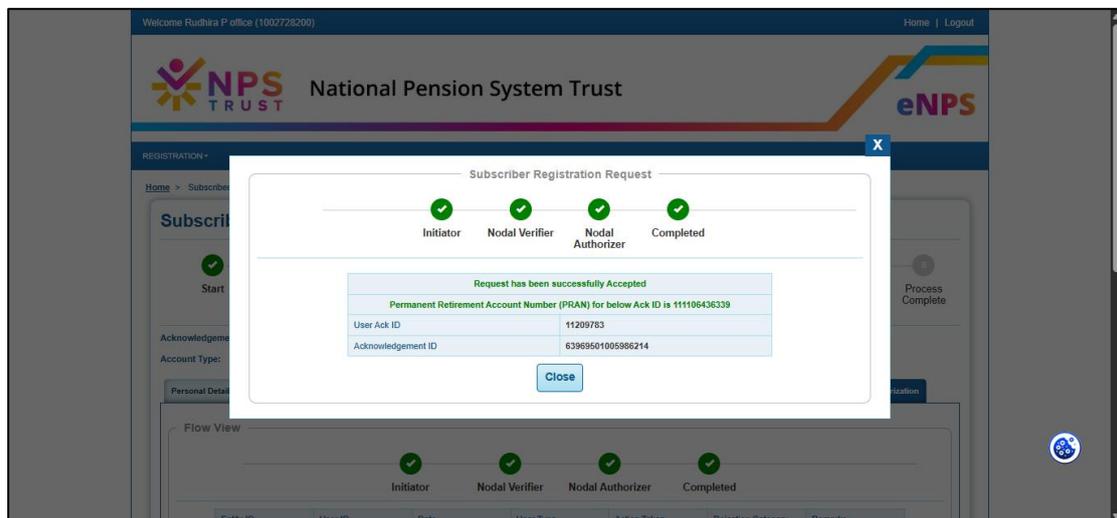
Approve Reject Back to Initiator

Remarks

Approve Close

Figure 31

- Once the request is successfully Authorized, PRAN would be generated in CRA system as shown in **Figure 32**.



Welcome Rudhira P office (1002728200) Home | Logout

NPS TRUST National Pension System Trust **eNPS**

REGISTRATION

Subscriber Registration Request

Initiator Nodal Verifier Nodal Authorizer Completed

Request has been successfully Accepted

Permanent Retirement Account Number (PRAN) for below Ack ID is 11110643E339

User Ack ID	11209783
Acknowledgement ID	6398950100598244

Close

Figure 32

Once PRAN is generated, SMS/email will be sent to the subscriber on mobile number as well as email is as provided by the subscriber initially.