Protean eGov Technologies Limited



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

Version 1.1

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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

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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

A. 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.

B. Initiation of PRAN generation

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.nsdl.com/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 for NPS" as given below in Figure 2.

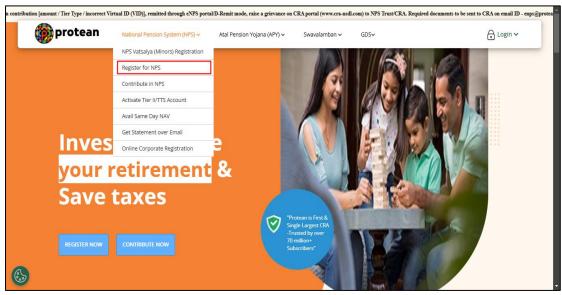


Figure 2

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

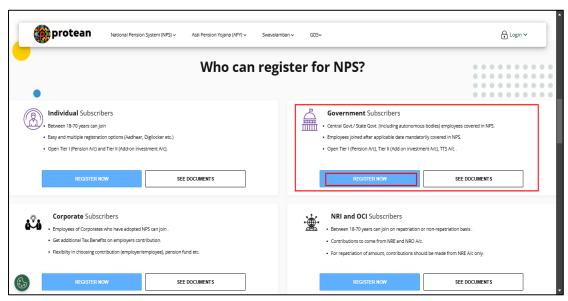


Figure 3

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

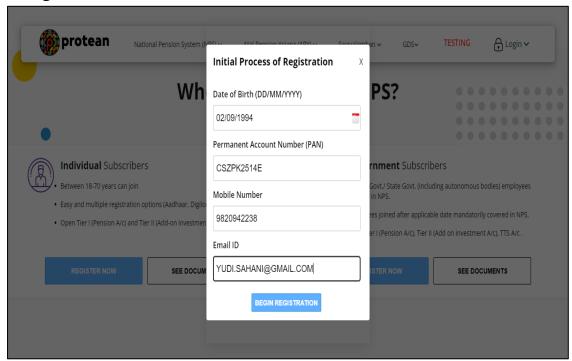


Figure 4

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• The user needs to select the option as **Register with "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.

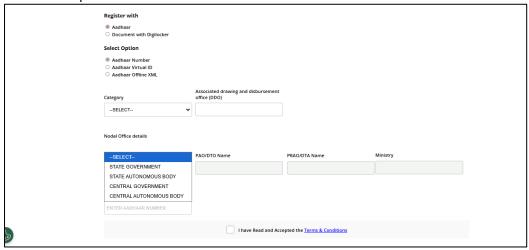


Figure 5

- The user needs to select the Category i.e. State Government/State Autonomous Body/ Central Government/Central Autonomous Body under the drop down option.
- For State Government/State Autonomous Body employee, User need select State under the drop down option. 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**.



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.

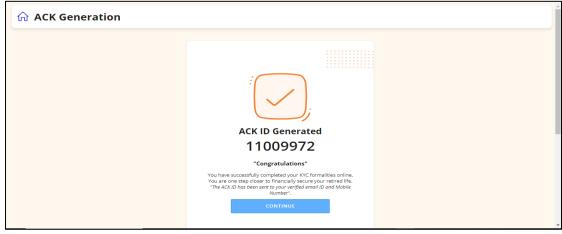


Figure 8

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- 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 8A.
- Subscriber can select the option of Go Paperless Email my annual statement for Annual Statements communicated on registered email id. No physical annual statement will be dispatched if subscriber tick mark the same.
- After entering the details & Upload of Signature, user need to click on Confirm button.

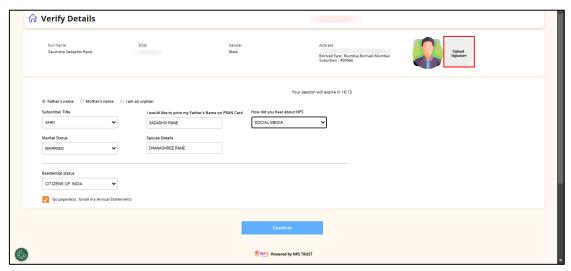


Figure 8A

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

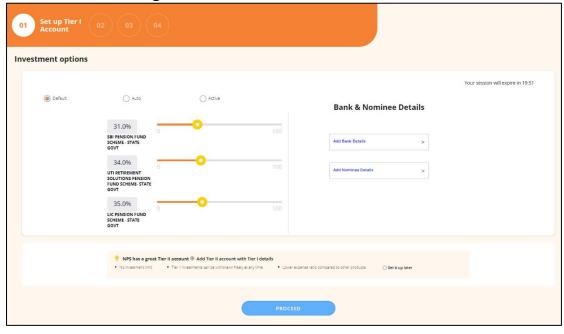


Figure 9

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

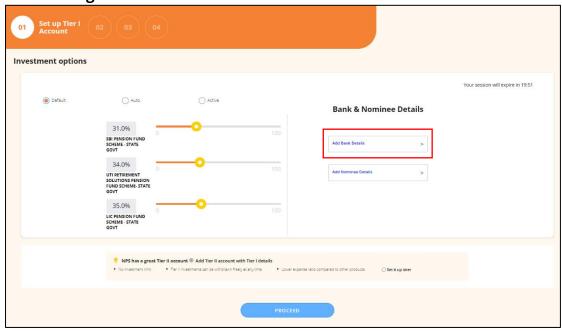


Figure 10

Note: There is option for activation of Tier II account i.e. activation with Tier I details or set up later. In case if the subscriber tick for Set it up later, Tier 2 account will not be activated for the user.

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 (*). The user needs to click on the Salary Bank account declaration tick box. The user will save the details as shown in Figure 11.

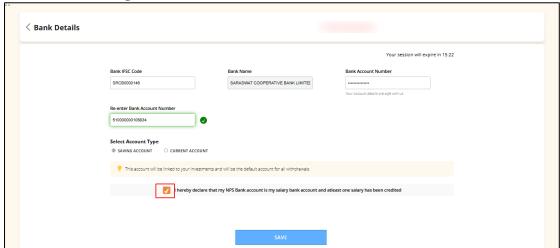


Figure 11

Note: If the penny drop is un-successful, the system will show an error and no processing will be done further.

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

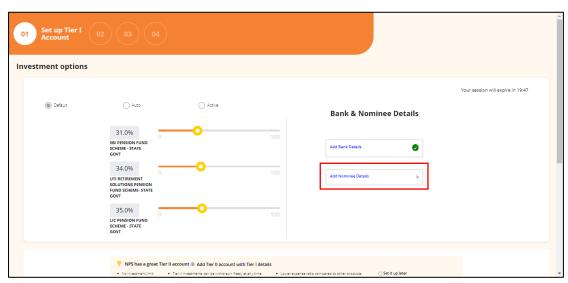


Figure 12

• 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%.

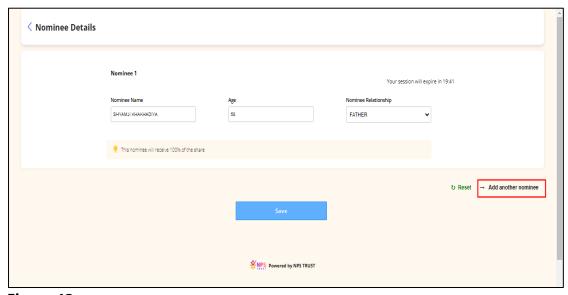


Figure 13

• 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**.

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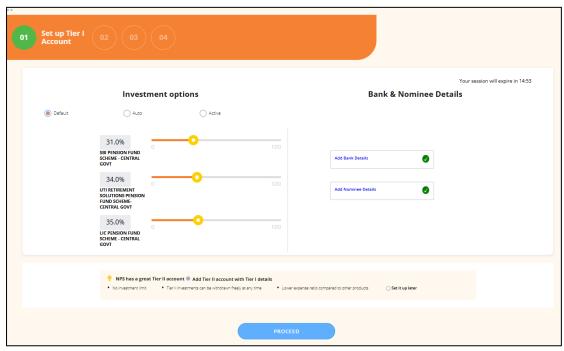


Figure 14

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. Since the PRAN generation is through Aadhaar base, the Address Proof and Proof of Identify will be selected as Aadhaar. Once all the details are entered, kindly click on "Proceed".

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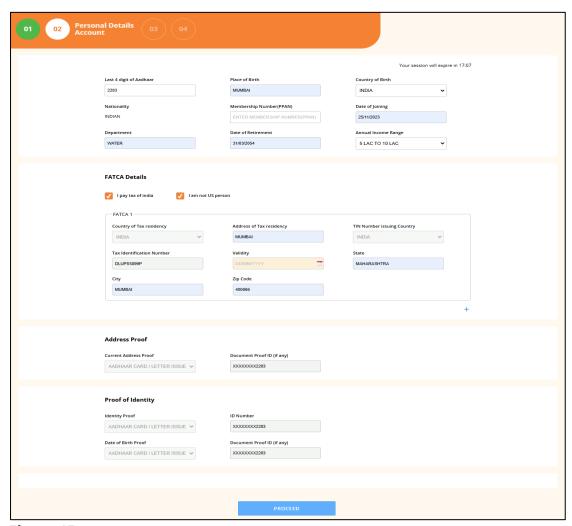


Figure 15

• 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.



Figure 16

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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.

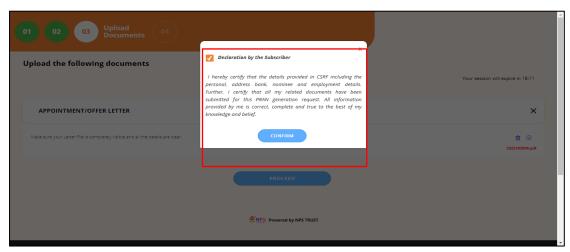


Figure 17

- 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 though Aadhaar e-Sign.

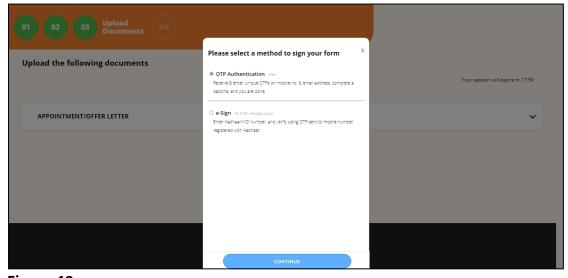


Figure 18

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

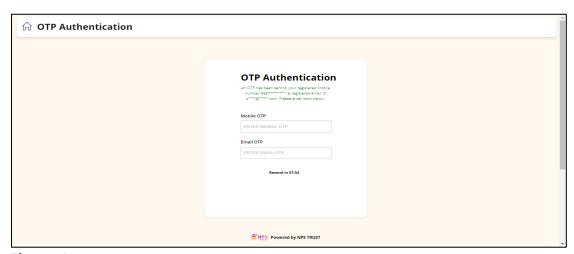


Figure 19

 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 can also download the registration form by clicking on "Download Registration Form".

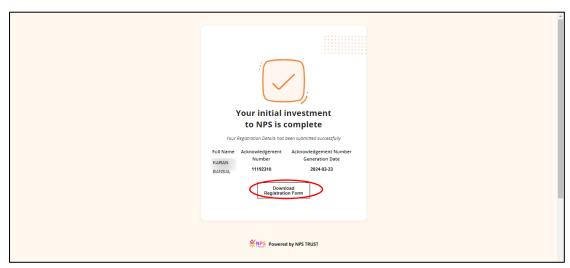


Figure 20

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

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C. Verification of PRAN generation

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-nsdl.com/CRA/ using the Aadhar based login.
- The office will click on "eNPS Registration" option as available in Authorize Request Menu as shown in **Figure 21**.

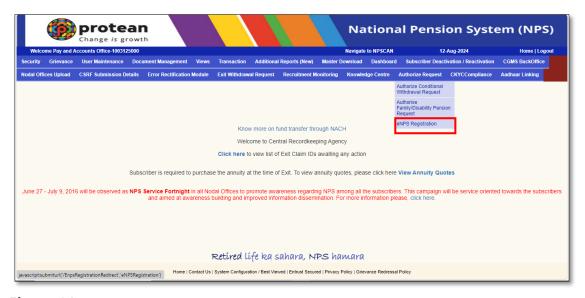
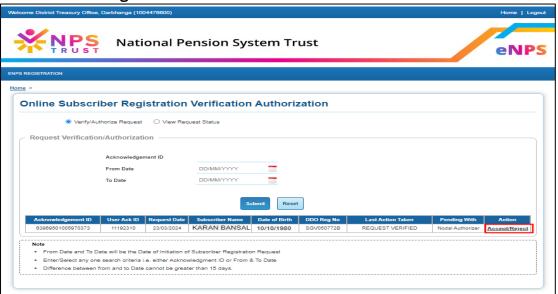


Figure 21

• 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.



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Figure 22

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

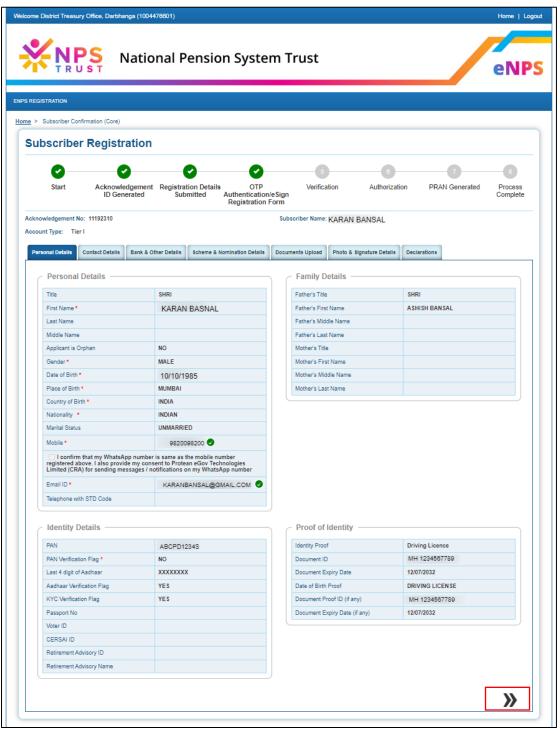


Figure 23

The office should verify the appointment letter/offer letter and any other documents as uploaded by the subscriber. It is the responsibility of office to ensure veracity of documents as uploaded by the subscriber. The details mentioned therein should match with the service records as available with office.



Figure 24

- After verifying all the details, the office will have to select the Salary Bank declaration and further select approve / reject and submit the Request as shown in Figure 25.
 - ➤ 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.

Note: Remark is Mandatory for Rejection of Request.

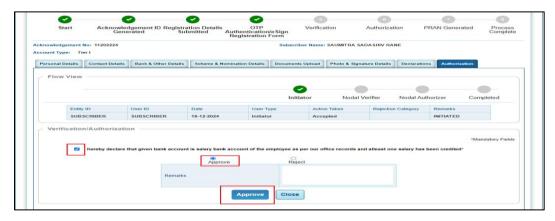


Figure 25

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• Once the request is approved, request is successfully verified in system, now request is pending for Authorization at Checker Level as shown in **Figure 26**.

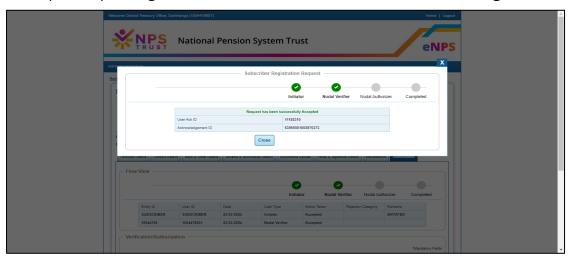


Figure 26

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D, Authorisation of PRAN generation

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 27.

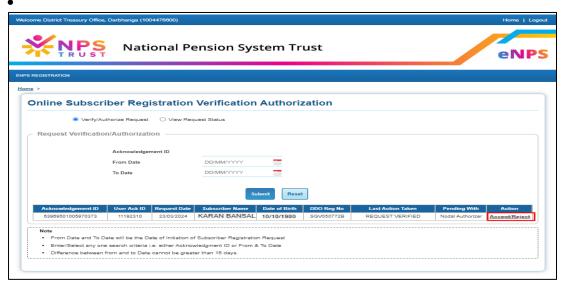


Figure 27

- After verifying all the details, the office will have to select Approve / Reject and submit the Request as shown in **Figure 28**.
 - ➤ In case all the details are found correct, Checker ID can click on "Approve" option and process the request.
 - ➤ In case the request needs to be Rejected, Checker ID need to click on "Reject" option with appropriate Remarks.

Note: Remark is Mandatory for Rejection of Request.

The office should check the appointment letter/offer letter and any other documents as uploaded by the subscriber. It is the responsibility of office to ensure veracity of documents as uploaded by the subscriber. The details mentioned therein should match with the service records as available with office.

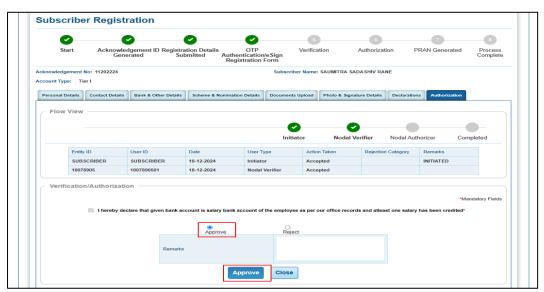


Figure 28

 Once the request is successfully Authorized, PRAN would be generated in CRA system as shown in Figure 29.

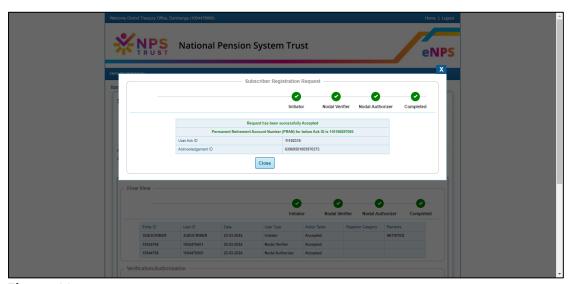


Figure 29

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