

Protean eGov Technologies Limited



Frequently Asked Questions (FAQs)

Resolving Rejection Reasons on account of request placed for UPS Claim

Version 1.0

REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	18.08.2025	1.0	-	Initial Version

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1. Abbreviations

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Officer
NPS	National Pension System
OTP	One Time Password
PAO	Pay & Accounts Office
PFRDA	Pension Fund Regulatory and Development Authority
PRAN	Permanent Retirement Account Number
UIDAI	Unique Identification Authority of India
UPS	Unified Pension Scheme

2. Preface

The Unified Pension Scheme (UPS) has been introduced as an option under the National Pension System (NPS) by the Central Government for the Central Government employees covered under NPS so that they may receive an assured payout after their retirement. It is a 'fund-based' payout system which relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and the employer (the Central Government)) for grant of monthly payout to the retiree.

The Unified Pension Scheme has been made operational from April 1st, 2025.

This document contains the Frequently Asked Questions related to Resolution of Rejection Reasons on account of request placed for UPS Claim Benefit.

1. Incorrect DDO was selected while initiating UPS Claim Request

The Subscriber may have selected a DDO associated with the earlier office which is currently not Active in CRA. Accordingly, existing request shall have to be cancelled and existing UPS Claim request (with Incorrect DDO details) shall be cancelled and mapped to the correct DDO on receipt of letter from Nodal office.

2. eSign Failure on account of Name Mismatch in Aadhaar & CRA Records

eSign failure occurs when a different Name is registered in CRA Records and Aadhaar records. The subscriber may have to update his/her Name in Aadhaar Database as per the Name registered in CRA records. After necessary correction in Subscriber's Name in Aadhaar, the subscriber may reinitiate new UPS Claim Request. The DDO may alternately process the UPS Claim benefit request (offline) on behalf of the subscriber.

Through the Dual OTP Authentication option, respective Subscribers will receive unique OTPs on their registered Mobile & Email ID and complete the eSign process.

3. Penny Drop Failure issue on account of name mismatch in CRA & Accredited Bank Records

Penny drop failure occurs due to having different Name registered in CRA Records and accredited bank records. Subscriber has to update his/her name in accredited bank database as per the Name registered in CRA records. After necessary correction in Subscriber's Name in Bank records, the Subscriber may reinitiate new UPS Claim Request.

4. Incorrect DoJ/DoR registered in CRA Records

For all such Subscribers who are facing issues while initiating UPS Claim requests due to error incorrect DOJ-DOR may request for modification through their respective nodal offices.

If the Subscriber intends to update certain details such as name, DOB, DOJ, DOR, PAN details in PRAN, Nodal office may provide the details through their registered email ID along with Form s2 – change request form (available on the CRA website) valid proof such as Aadhaar card copy/ driving license copy/ PAN card copy/ Copy of service records as applicable.
