Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SOP)

Registration under UPS - Aadhaar based

Version 1.0

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REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	25-03-2025	1.0	-	Initial Version

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
UPS	Unified Pension Scheme
NPS	National Pension System
PRAN	Permanent Retirement Account Number
CG	Central Government
Pr.AO	Principal Accounts Office
PAO	Pay & Accounts Office
DDO	Drawing & Disbursing Officer

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1. Background:

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 shall be made operational from April 1st, 2025.

An existing Central Government employee in service as on April 1st, 2025, who is covered under NPS can opt for UPS by shifting their NPS account under UPS. However, the employees joining Central Govt on or after April 1, 2025 are eligible to opt for UPS and such employees should register under UPS. The subscriber can register either by submitting physical application Form A1 to the associated DDO or register through online option.

This document explains the Standard Operating Procedure (SOP) about registration of New Subscriber under UPS wherein the request is initiated by the Subscriber online and verified by DDO and authorised by PAO.

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2. **Registration request Initiated by Subscriber**

A. The Subscriber who opts for UPS needs to visit eNPS portal and go to Unified Pension Scheme (UPS) and click on the option 'Register for UPS' to initiate registration process. The link of the same is as follows:

https://enps.nsdl.com/eNPS/NationalPensionSystem.html
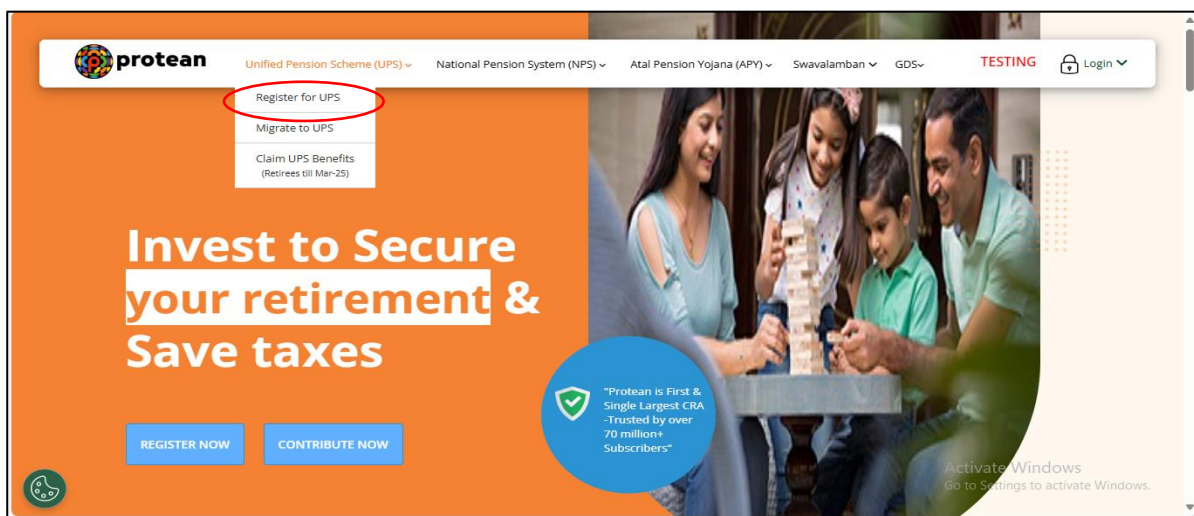
Figure 1

B. On clicking the option 'Register for UPS', new tab will be opened wherein the Subscriber needs to click on "REGISTER NOW" tab under the section "Govt. subscribers- Opting for UPS"
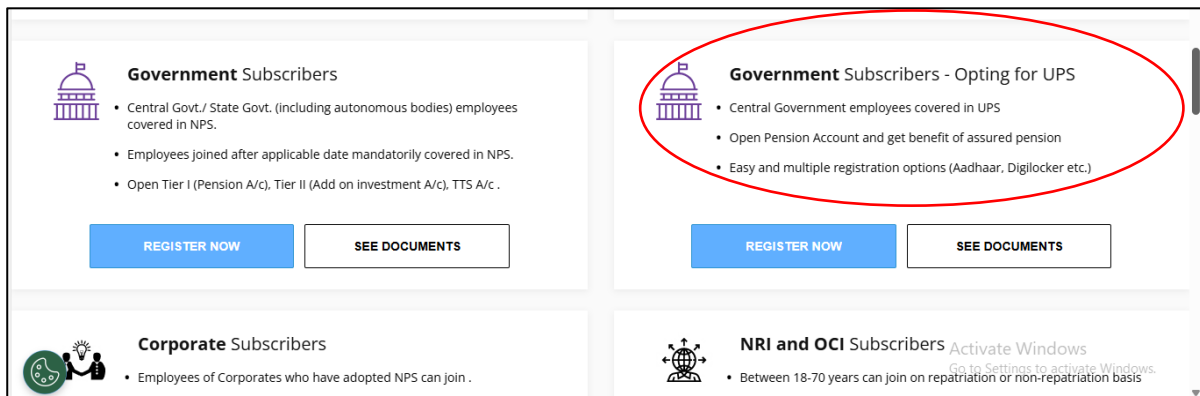
Figure 2

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C. The Subscriber needs to enter the details as appearing on the screen for initiating registration and click on tab **"BEGIN REGISTRATION"**
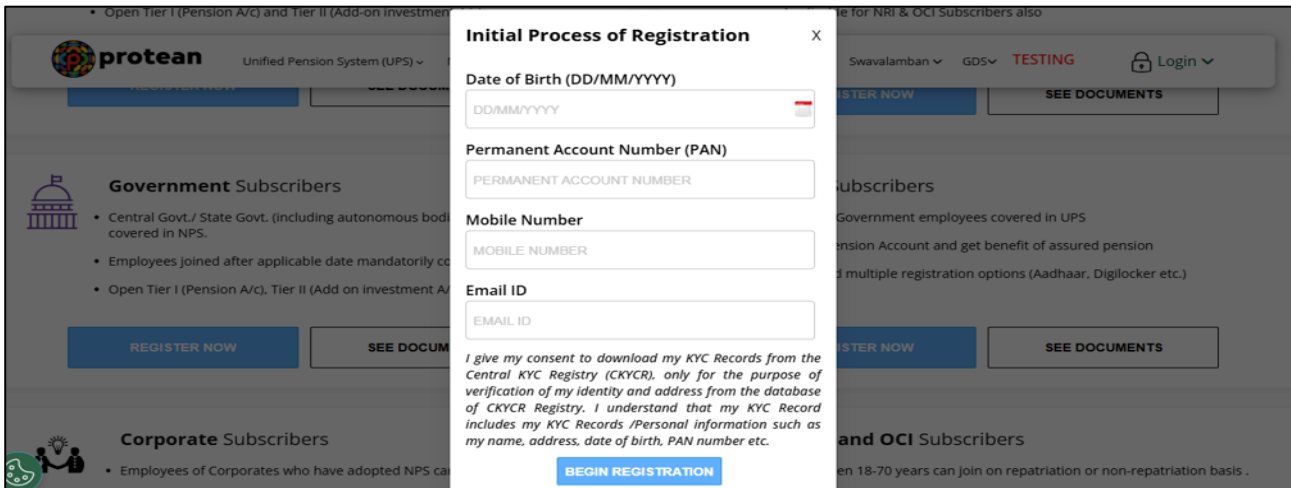
Figure 3

D. By clicking on **"BEGIN REGISTRATION",** new tab shall open, **"**New Subscriber Registration". The Subscriber can select any option of Registration. In this SOP, we are talking about the option **"Register with Aadhaar".**

On selecting Register with Aadhaar option, he/she needs to select the option of Aadhar number or Aadhaar Virtual ID or Aadhaar offline xml
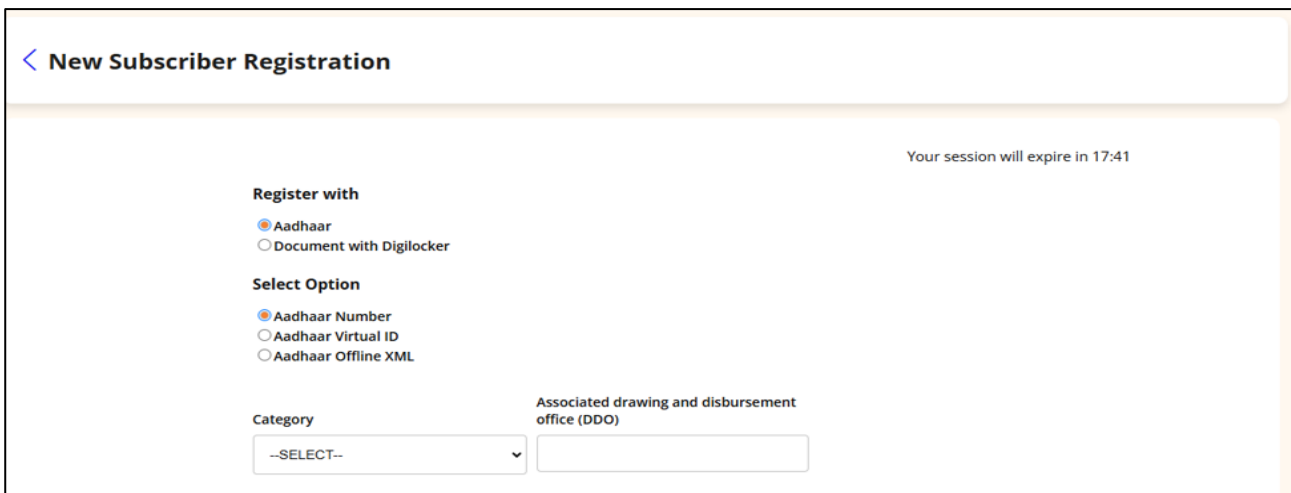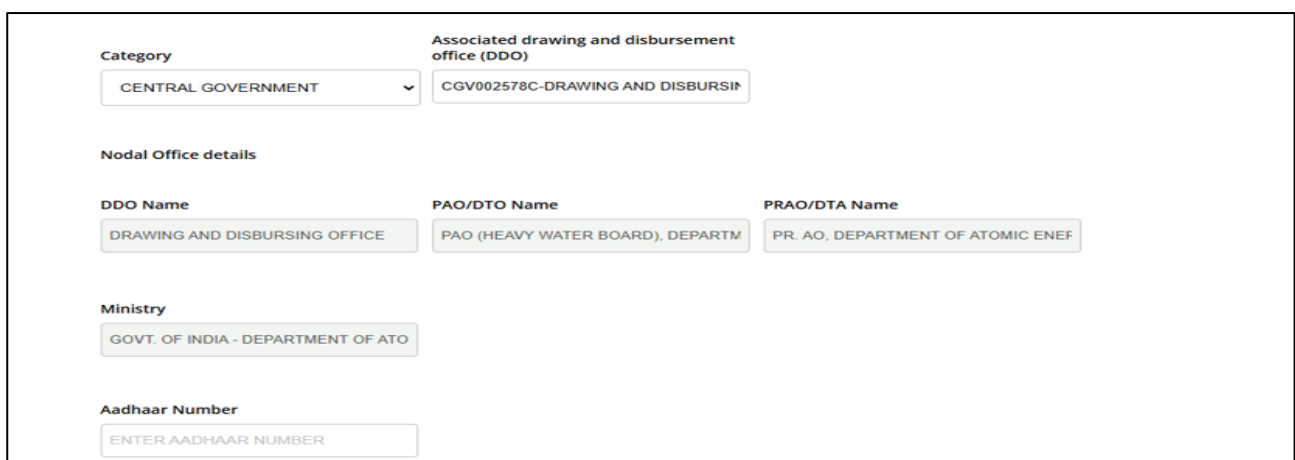
Figure 4

E. The Subscriber needs to select category as "Central Government" and enter associated DDO registration number and also Aadhaar Number.

On entering DDO reg. no. or the name (first few letters), DDO details will be displayed. On selecting the associated DDO, its associated PAO name as well as Pr.AO name and Ministry details shall be populated.
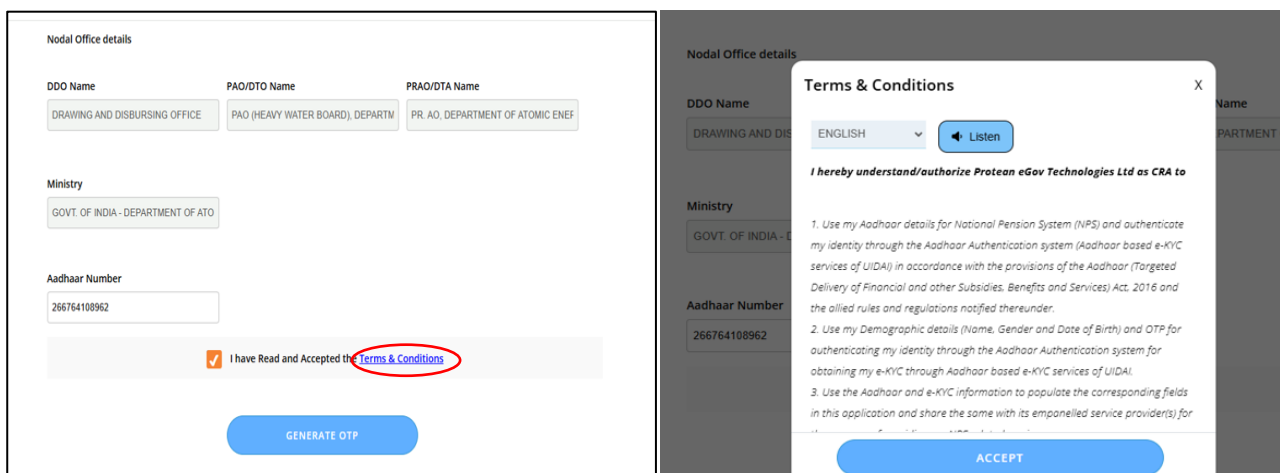
Figure 5

F. Once Aadhaar is entered, the Subscriber is requested to click on the **Declaration** about acceptance of **Terms and Conditions** pertaining to usage of Aadhaar as well as demographic details. The Subscriber may click on "**Terms and Conditions"** and accept the same.

Figure 6

The Subscriber needs to click on tab **"GENERATE OTP"** to proceed for further registration

G. The Subscriber needs to enter OTP as received on either mobile number/email ID registered with Aadhaar and click on confirm button.
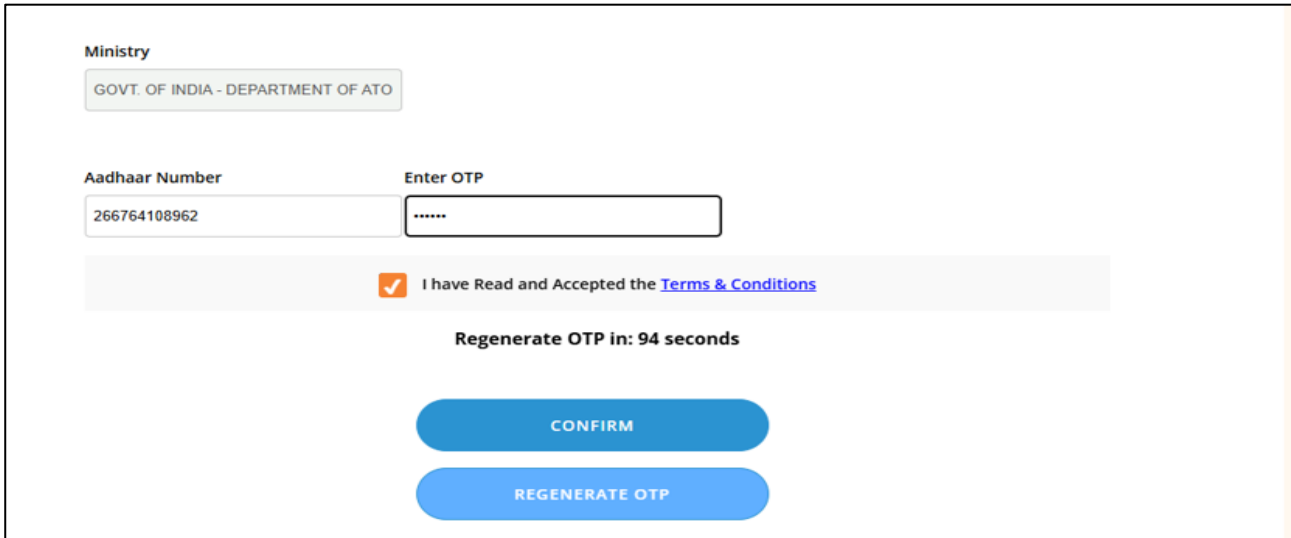
Figure 7

H. The Subscriber shall receive OTP on his/her Mobile number and email ID as provided initially, while initiating registration.
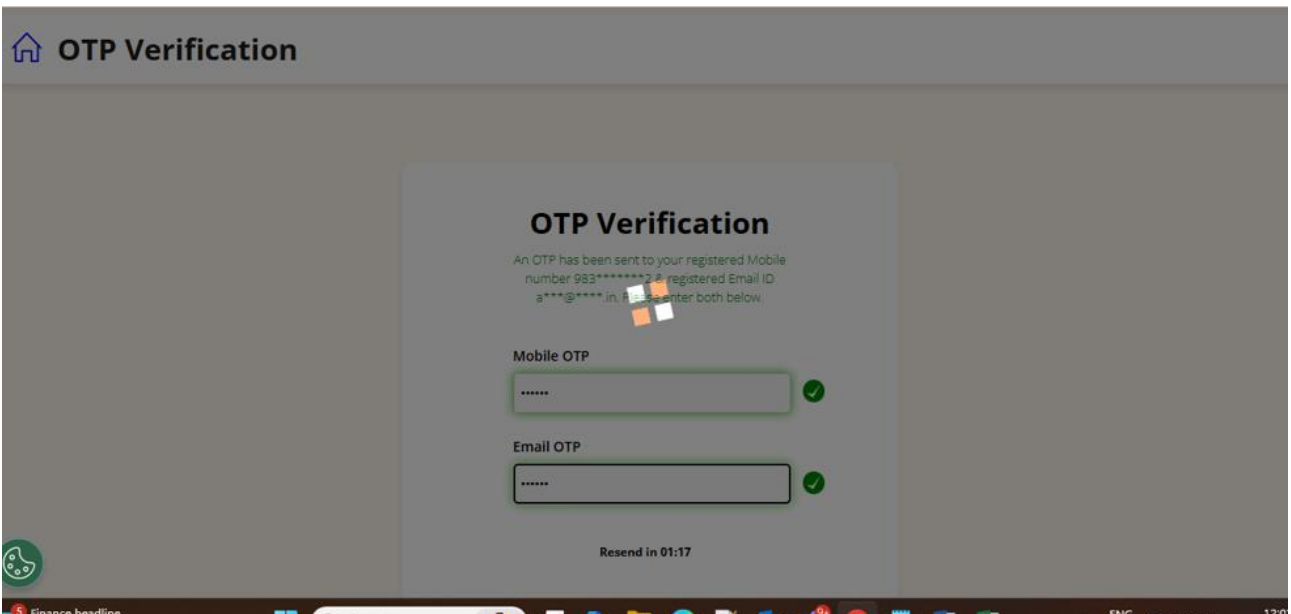
Figure 8

The Subscriber needs to enter both OTP as received on mobile number as well as on email ID.

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I. On successful OTP verification, Acknowledgement ID (**ACK ID)** shall be generated confirming completion of KYC modalities. The Subscriber needs to click on "CONTINUE" to proceed further.

ACK Generation

ACK ID Generated

11204964

"Congratulations"

You have successfully completed your KYC formalities online.
You are one step closer to financially secure your retired life.
"The ACK ID has been sent to your verified email ID and Mobile Number".

CONTINUE

Powered by NPS TRUST
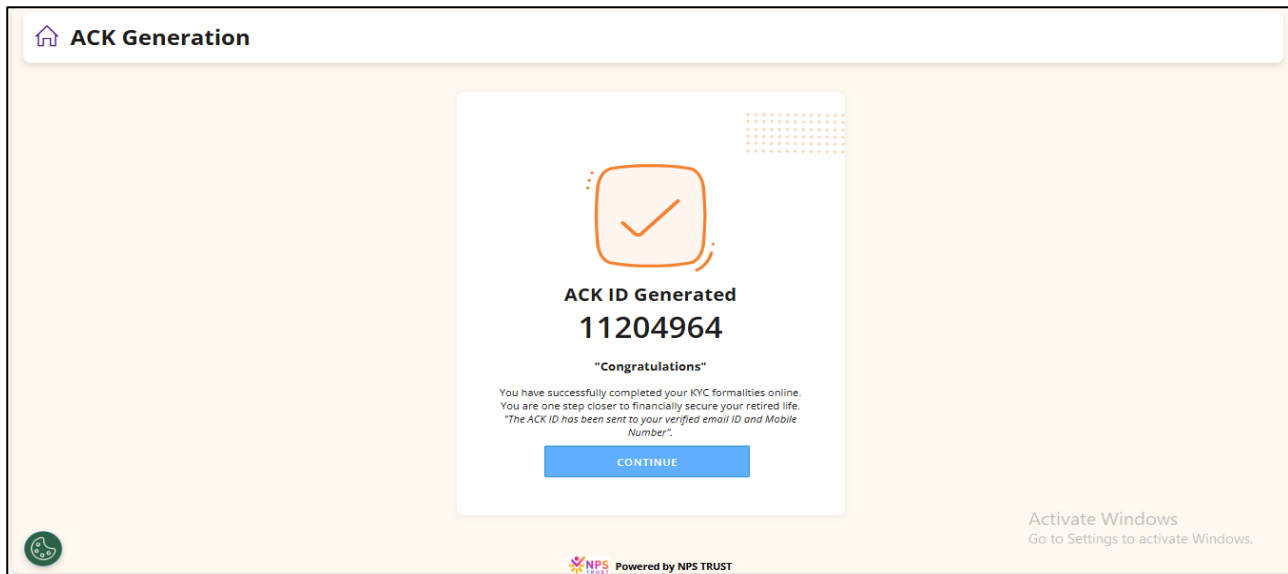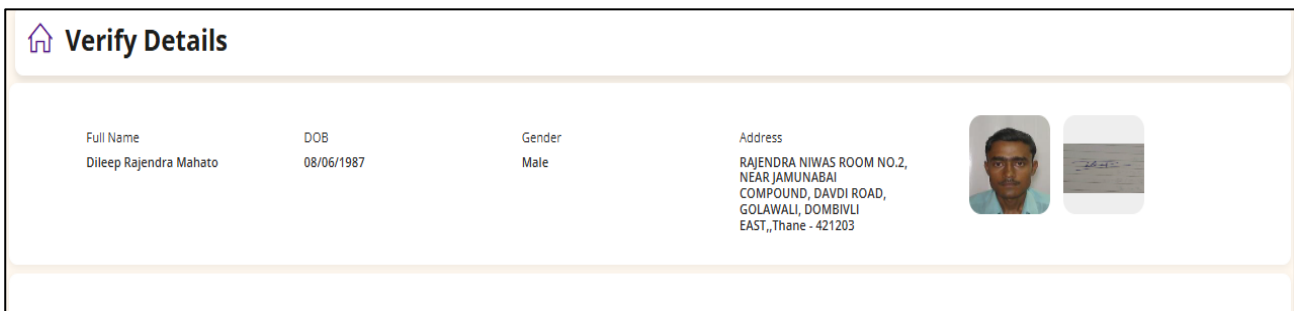
Figure 9

J. The details registered in Aadhaar will be auto fetched in the Online registration form and the same cannot be modified.

Verify Details

Full Name	DOB	Gender	Address
Dileep Rajendra Mahato	08/06/1987	Male	RAJENDRA NIWAS ROOM NO.2, NEAR JAMUNABAI COMPOUND, DAVDI ROAD, GOLAWALI, DOMBIVLI EAST,,Thane - 421203

Figure 10

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K. The Subscriber is required to enter additional personal details and click on "**CONFIRM**" tab to continue.

*The Subscriber may select the option of '**Go paperless**' for receipt of annual statement over email.*

Figure 11

L. The Subscriber is required to select Investment option and required to add Bank details. The subscriber has option to select either "Default" or "Auto" or "Active" choice as investment option.
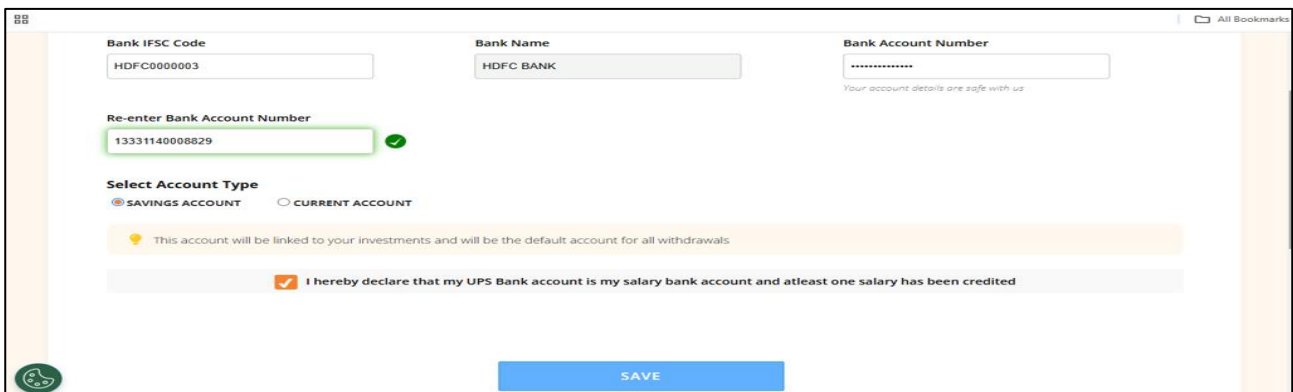
Figure 12

M. The Subscriber is required to enter bank account details and tick on the **Salary Bank Account Declaration** and click on "SAVE" tab.

The bank account details will be further verified through **Penny drop functionality**.

Figure 13

N. Once the bank details are saved, the Subscriber needs to click on "**PROCEED**" tab.

O. The Subscriber needs to enter Employment details as well as FATCA details.

Figure 14

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P. The Subscriber needs to click on "**PROCEED**" tab to continue registration.
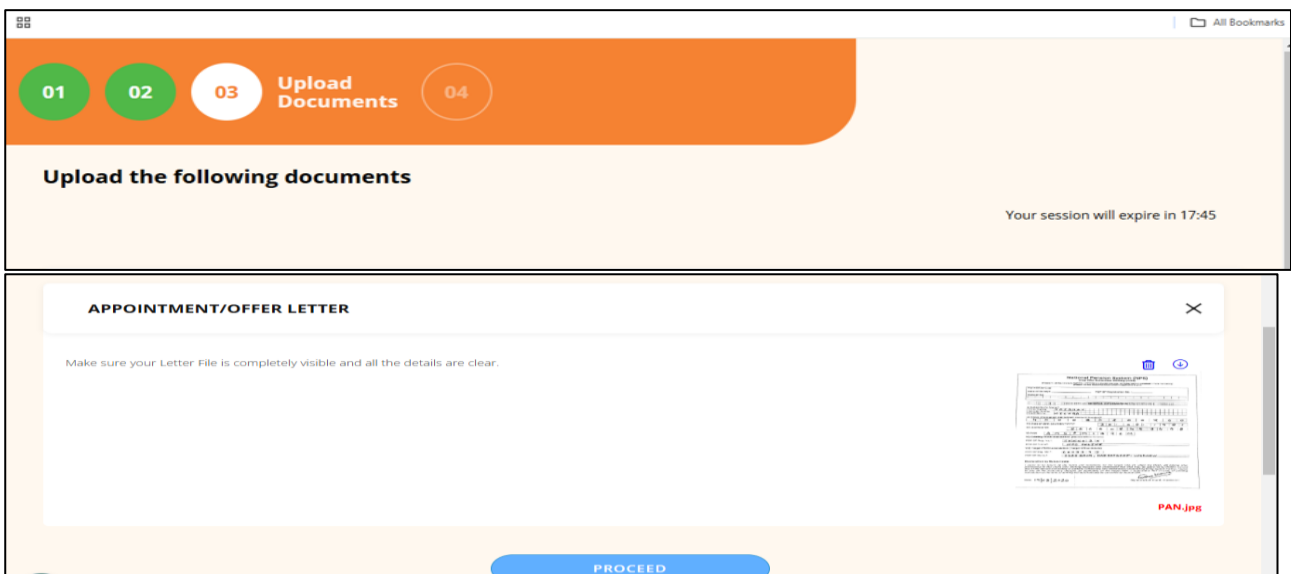
Figure 15

Q. The Subscriber needs to upload scan copy of "**Appointment/Offer Letter**" and click on "**PROCEED**"

Figure 16

R. The Subscriber is requested to select the **Declaration** after reading the same carefully and click "**Confirm**" button to proceed further.
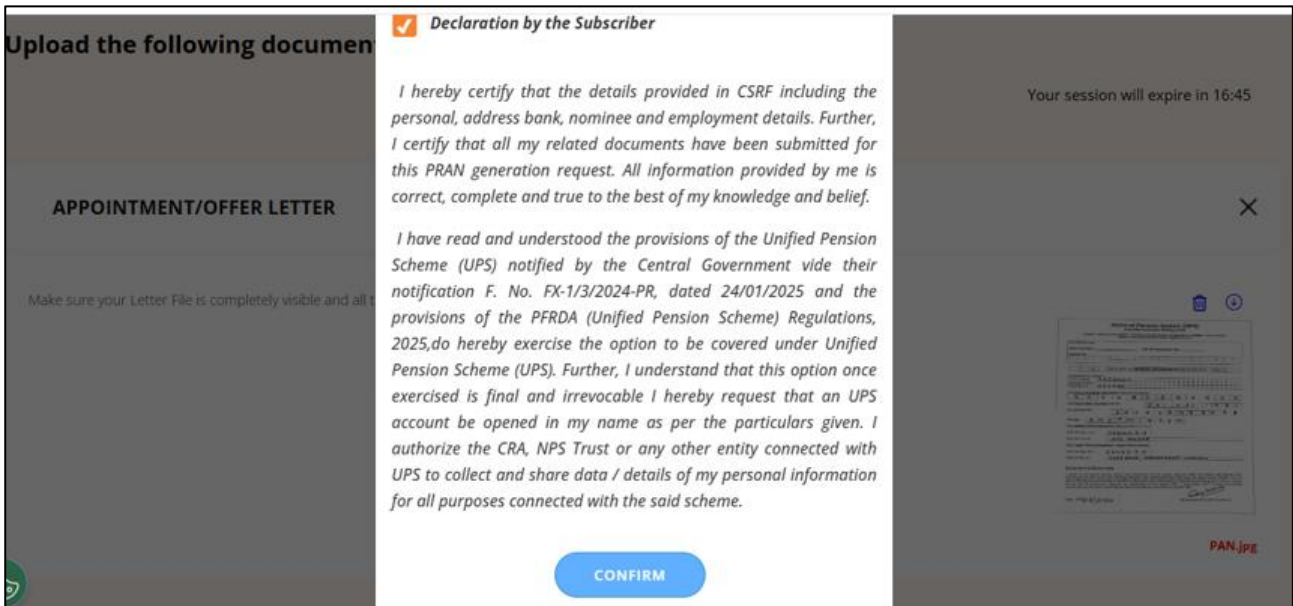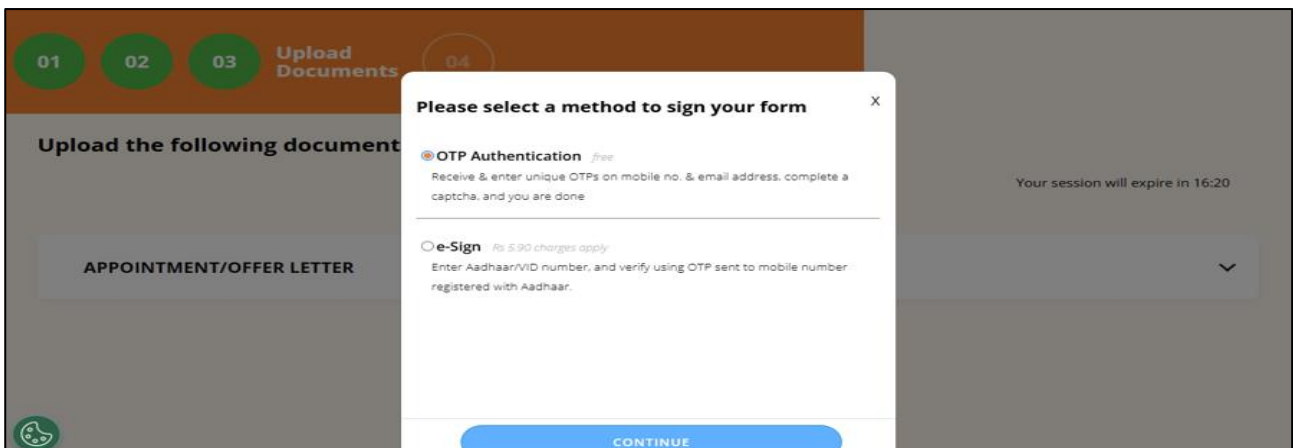
Figure 17

S. The Subscriber needs to sign the form digitally either through "OTP authentication" or through "eSign" option. The Subscriber can select any one of the options and click on "**CONTINUE"** to sign the form digitally.

Here signing through OTP authentication option is considered.

Figure 18

T. The Subscriber needs to enter OTP received on mobile number as well as on email ID as provided while initiating the request.
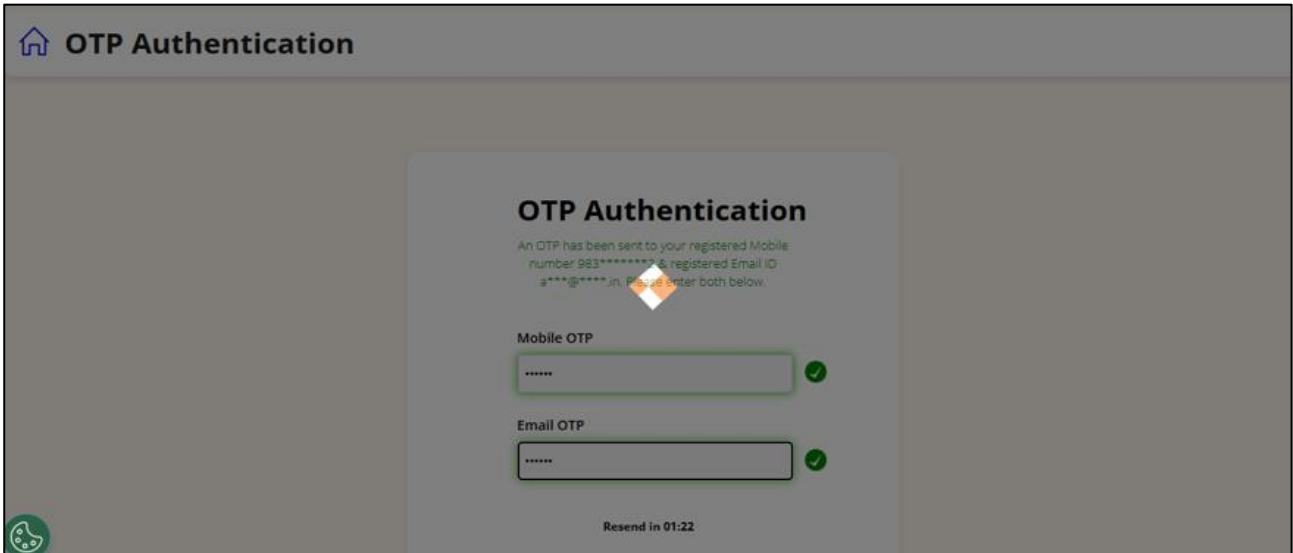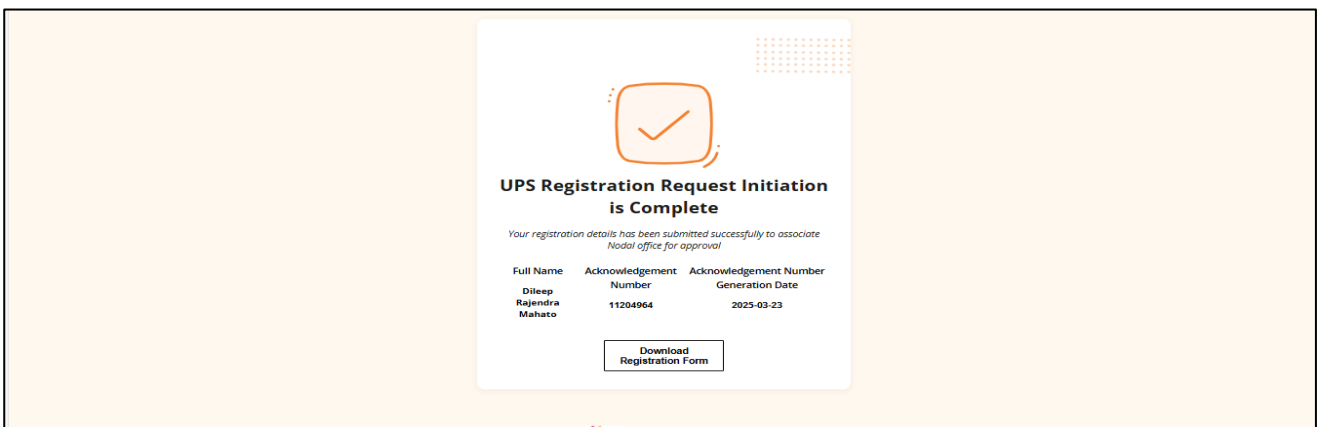
Figure 19

U. On successful OTP submission, UPS account registration will be completed. The Acknowledgement ID **(Ack ID)** will be shown as pending for verification and authorisation at nodal office (DDO/PAO level) respectively.

The Subscriber may download the PDF copy of filled registration form.

Figure 20
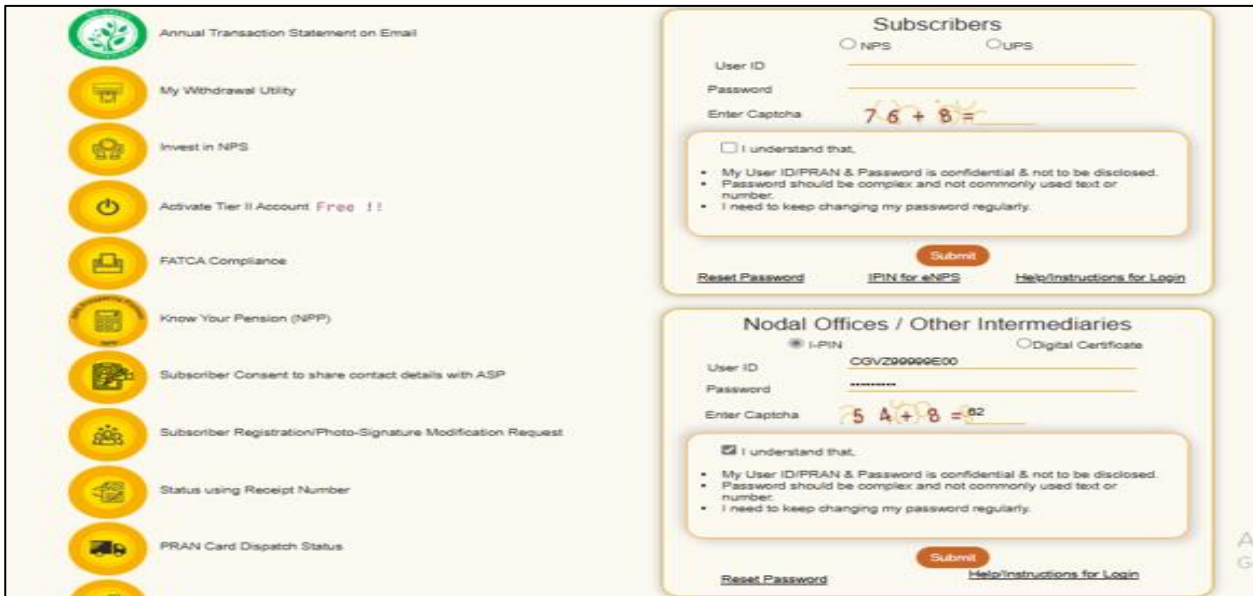
3. **Registration request Verification by DDO Nodal Office**

A. DDO Nodal office (hereafter termed as verifier) will log in to CRA system with User ID and password.

Figure 21

B. The verifier needs to select option Authorize Request and click on e-NPS Registration, wherein the User shall be redirected to the eNPS website (https://enps.nsdl.com/eNPS/NationalPensionSystem.html)

Figure 22

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C. The verifier needs to click on option "Verify/Authorize Request" and enter Acknowledge number or select date range i.e. "From date" and "To Date" and click on "Submit" button.

On submission, list of registration requests pending for verification will be shown.

Figure 23

D. The verifier needs to verify personal as well as employee details under "Verify" tab.

In case Marital Status is married, details of legally wedded spouse to be entered. In case Marital Status is unmarried, the fields to enter the details of legally wedded spouse will disappear.

It is the responsibility of nodal office to check employment details as entered by the Subscriber are as per service record.

Uploading of A1 Form is not mandatory for request generated online by the subscriber.
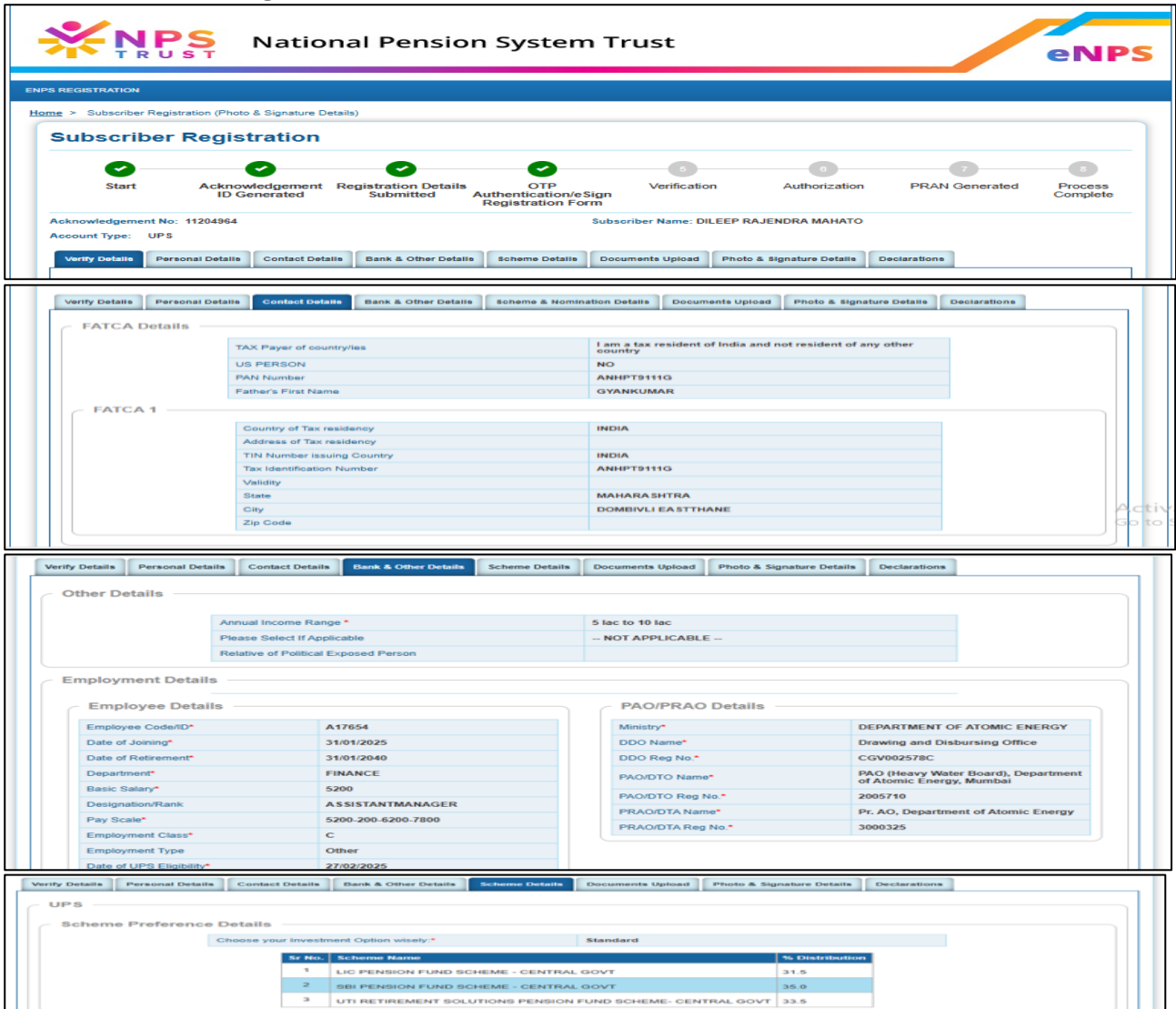
Figure 24

E. The verifier also needs to verify other details (as mentioned below) which are captured during registration under respective tabs for verification purpose. The verifier is also required to ensure authenticity of other details entered by the Subscriber and also check veracity of documents uploaded by the Subscriber.

➢ Contact details
➢ Bank and other details
➢ Scheme details
➢ Uploaded documents (Refer figure 26).
➢ Photo and Signature details

Figure 25

Figure 25 (a)

(Verification of documents uploaded by the subscriber)

Figure 26

F. The verifier needs to verify declaration as provided by the Subscriber and proceed for authorisation/rejection by clicking "Authorisation" Tab.

Figure 27

G. In case of any discrepancy, the verifier needs to reject the request selecting the "rejection category" and mentioning reason for rejection in remarks column.
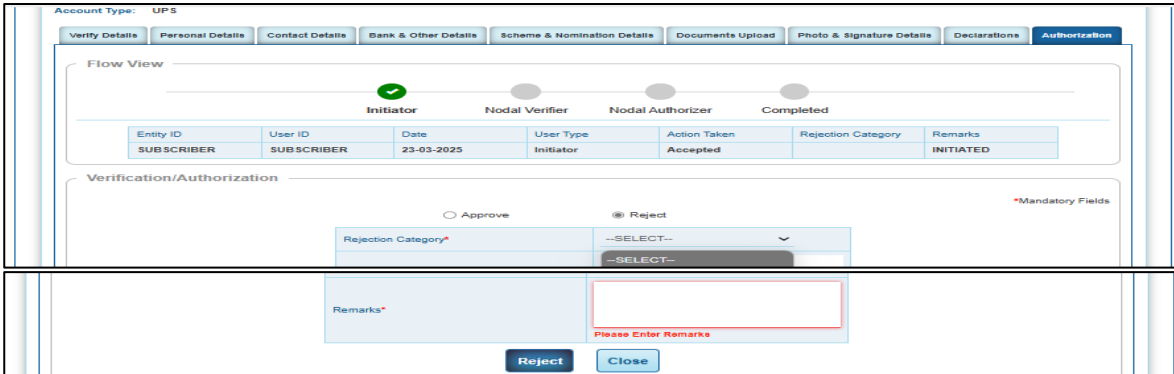

Figure 28

H. The verifier needs to tick on salary bank account declaration and "Approve" request in case all details are correct.
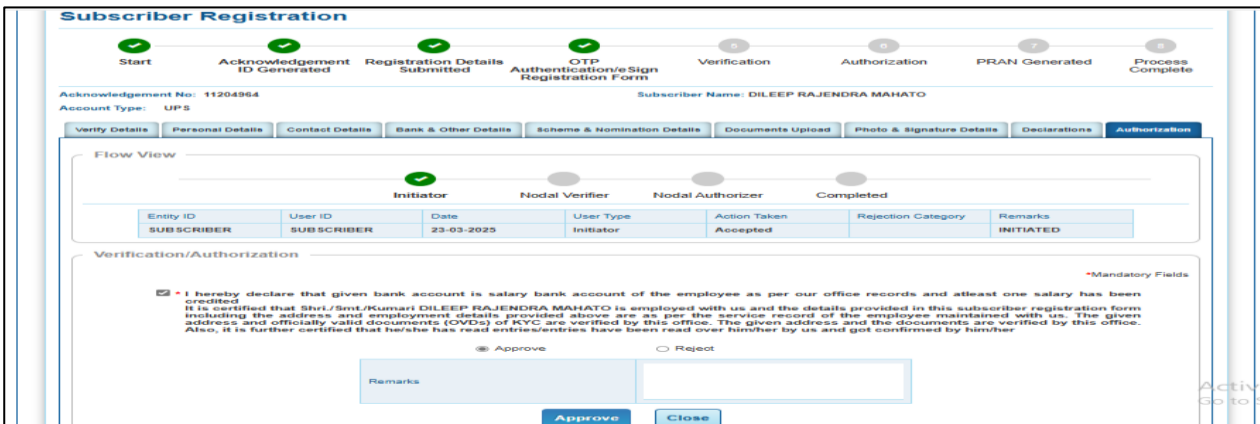
Figure 29

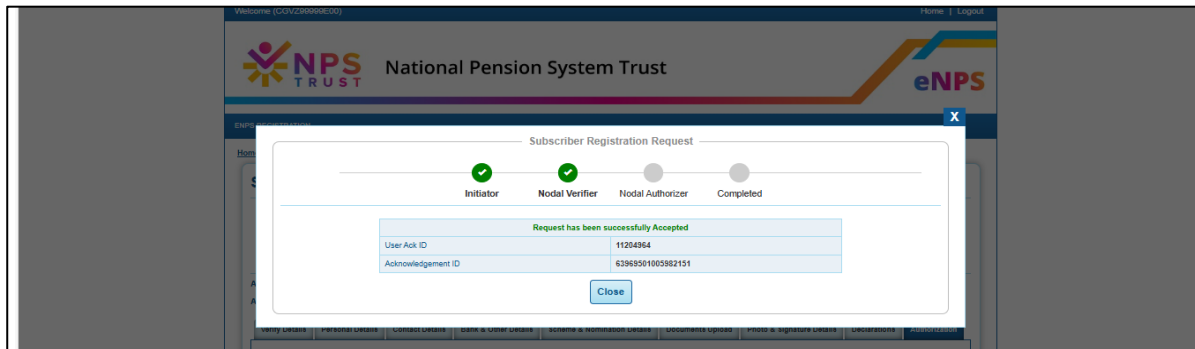I. On successful verification of request, the status of Ack ID will be "Request has been successfully Accepted."

Figure 30

J. The nodal office can check request status in **"View Request Status"** option by entering Acknowledgement ID or providing date range.
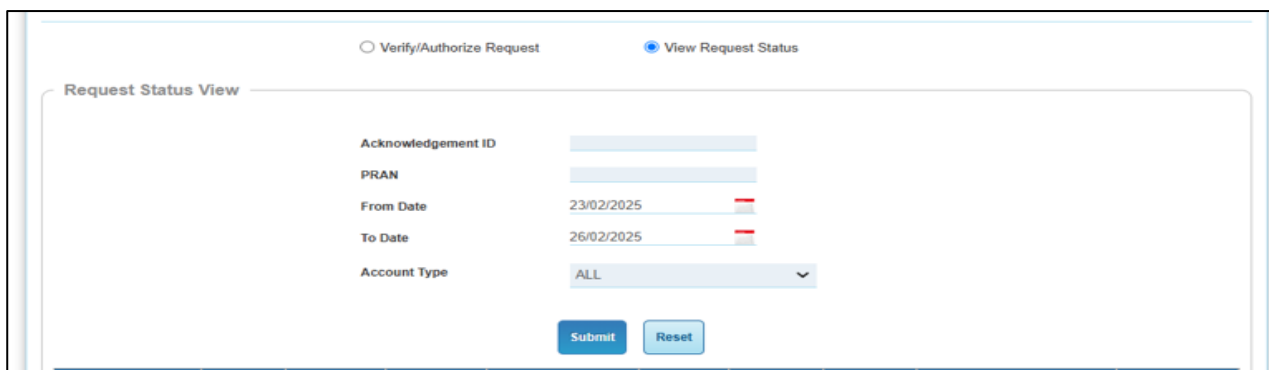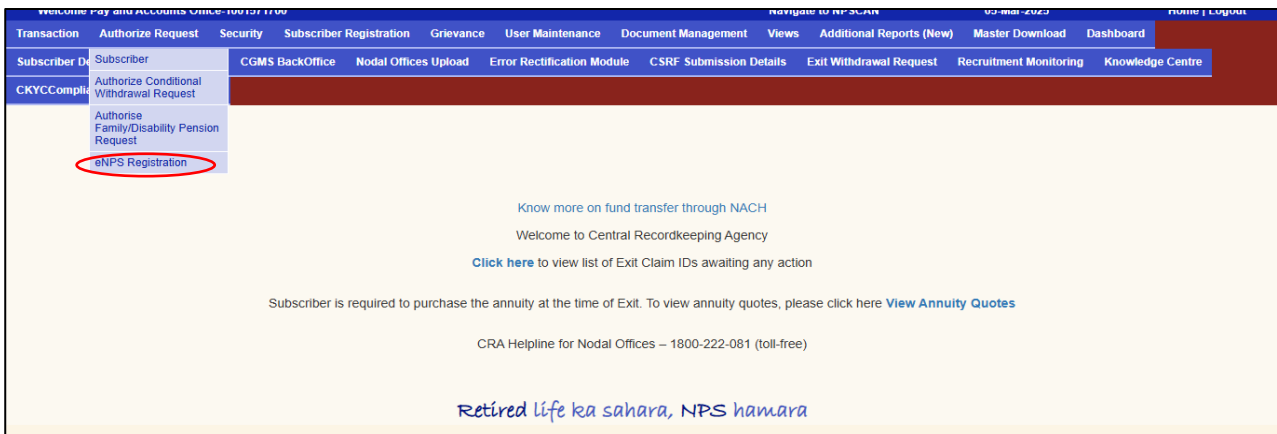

Figure 31

4. Registration request Authorization by PAO:

A. PAO Nodal office (hereafter termed as Authoriser) will log in to CRA system using its login credential and password.

Figure 32

B. The authoriser needs to select option Authorize Request and click on e-NPS Registration.

Figure 33

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C. The authoriser needs to click on option "Verify/Authorize Request" and enter Acknowledge number or select date range i.e. "From date" and "To Date" and click on "Submit" button.

On submission, list of registration requests pending for authorisation will be provided.
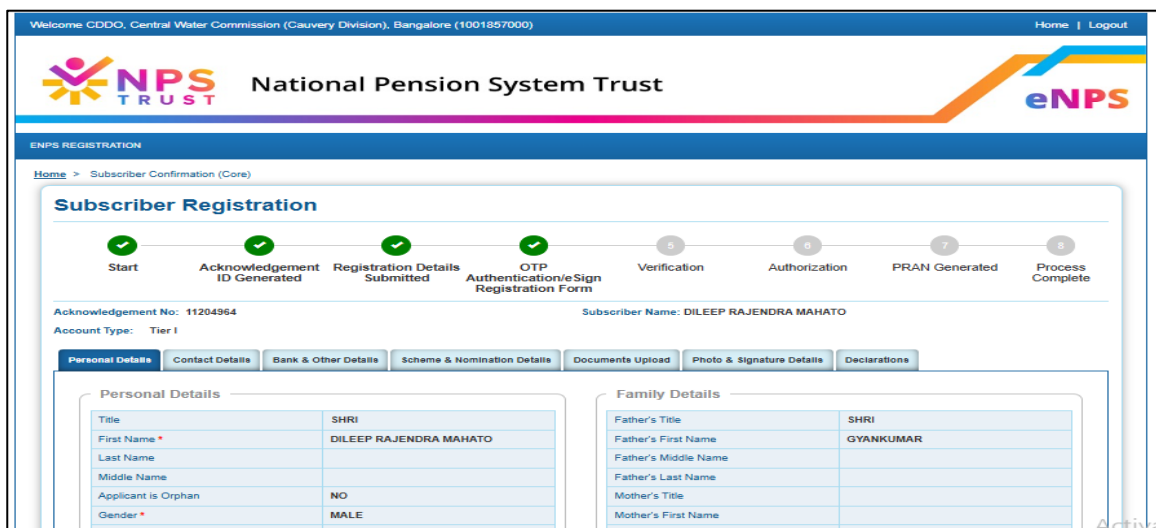
Figure 34

D. The authoriser needs to check the details as entered by Subscriber in registration and verified by the verifier. Please click on respective tabs to check entire registration details.

Figure 35

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E. In case of any discrepancy, the authoriser needs to reject the request selecting the "rejection category" and mentioning reason for rejection in remarks column.

Figure 36

F. In case of acceptance of the request, the authoriser needs to tick on salary bank account declaration and select "Approve" option and click on "Approve" button.

Figure 37

G. On successful authorization, PRAN will be generated and the same will appear on the screen with Acknowledgement ID status as "Request has been successfully Accepted." (PRAN is displayed on the screen).

   Physical PRAN card will be dispatched to the PAO for onward distribution to the DDO and then to the Subscriber. ePRAN card will be sent in the registered email ID of the subscriber.
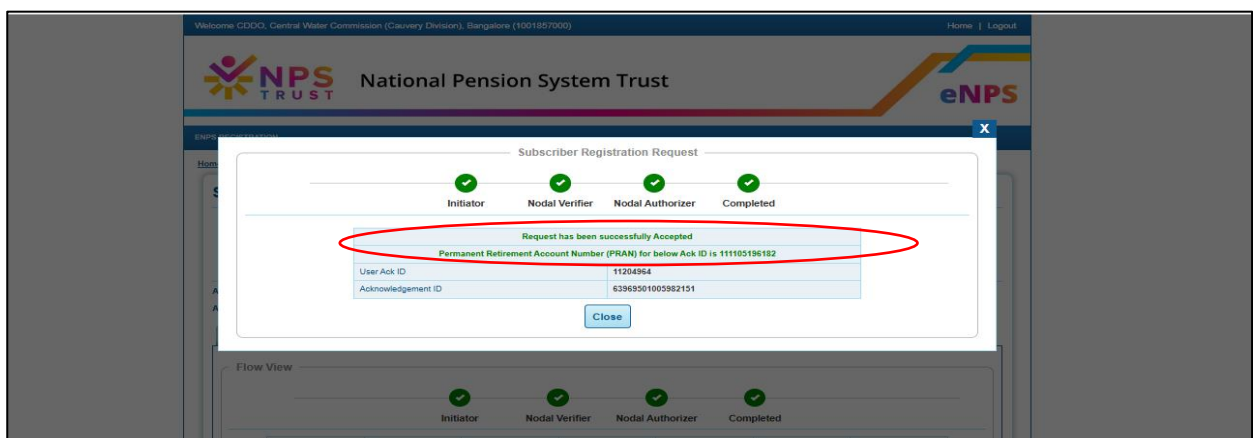

Figure 38

H. The nodal office can check request status in **"View Request Status"** option by entering Acknowledgement ID or providing date range.
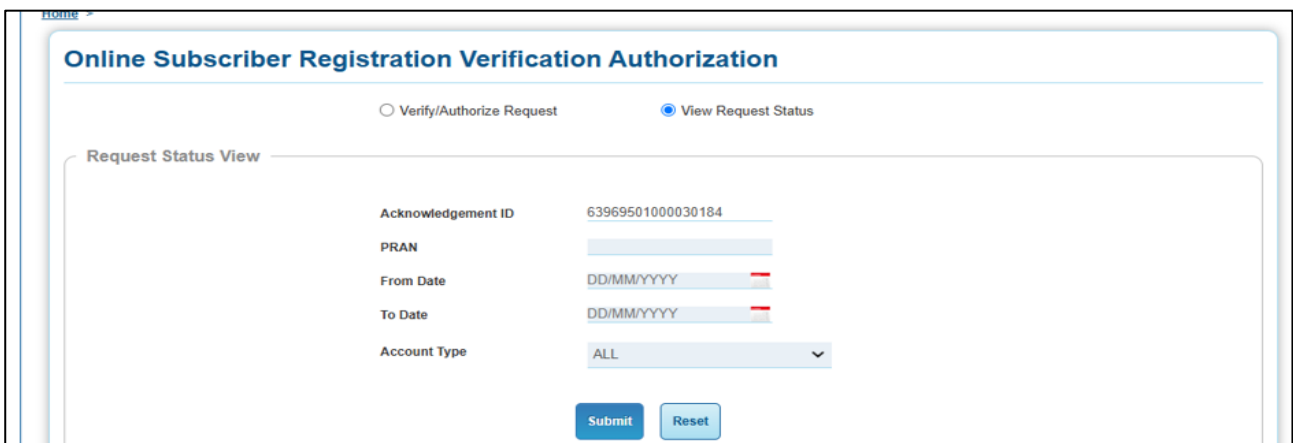

Figure 39