

Protean eGov Technologies Limited



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**Standard Operating Procedure
On
Processing of UPS Claim benefit by**

Spouse of the deceased Central Government NPS subscriber

*(who superannuated / retired on or before 31st March 2025 - eligible but
not availed UPS benefits)*

Process Initiation by DDO

and

Verification & Authorisation by PAO

(Physical claim Form B6 submitted by spouse)

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

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REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	19/06/2025	1.0	-	Initial Version
2	31/12/2025	1.1	-	Change in login domain from cra nsdl.com to cra.nps proteantech.in Revised screenshots are provided

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process**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
OTP	One Time Password

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Sr. No	Topic
1	Background
2	Initiation of request by DDO (as a maker)
3	Verification of request by PAO (as a verifier)
4	Authorisation of request by PAO (as an authoriser)

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

1. Background:

The Unified Pension Scheme (UPS) was 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 operational from April 1st, 2025.

In case of a deceased Central Government employee who had superannuated for whom withdrawal under NPS was processed and was eligible to avail benefits under UPS, the legally wedded spouse can claim UPS benefit by submitting Form B6 along with KYC to the concerned DDO.

This document explains the Standard Operating Procedure (SoP) on processing UPS Claim benefit based on B6 Form submitted by Legally wedded Spouse of the deceased subscriber wherein the request is initiated by the DDO and verified and authorised by PAO.

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

2. Initiation of request by DDO

Legally wedded Spouse will submit B6 form with the concerned DDO office. The office needs to check the form and process the request after thorough verification of the form duly submitted by the Spouse.

- A. DDO user (henceforth referred as maker) is required to login into the CRA system ([https:// cra.nps-proteantech.in/CRA](https://cra.nps-proteantech.in/CRA)) using the User ID and password.

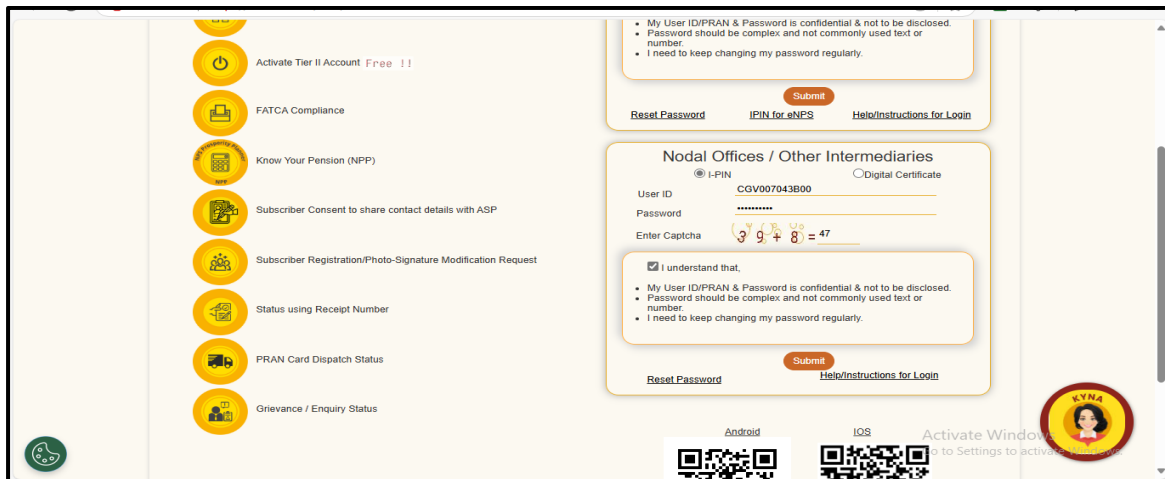
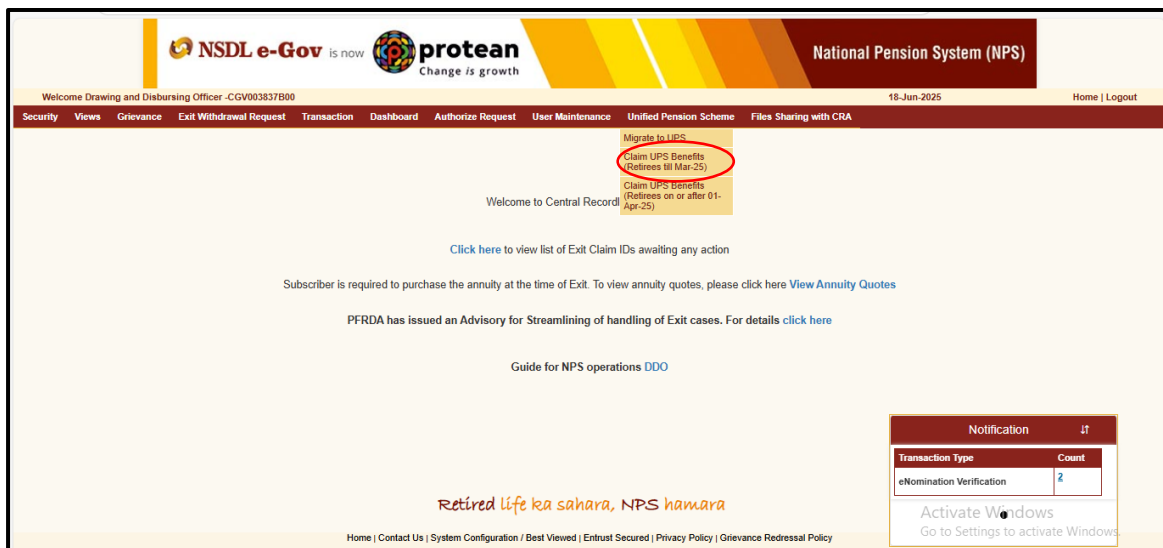


Figure 1

- B. The maker needs to select “Unified Pension Scheme” menu and click on option **“Claim UPS Benefits (Retirees till Mar-25)”**



Transaction Type	Count
eNomination Verification	2

Figure 2

- C. The maker needs to select ‘Initiate Request’ option and enter PRAN. Further, the maker needs to select withdrawal Type as Death and Superannuation Type as Superannuation.

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process


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National Pension System (NPS)

User Id: CGV003837B00

[Back to Main Menu](#)

Claim UPS Benefits

☒ Initiate Request
 ☐ Verify Subscriber Initiated Request
 ☐ Complete Pending Request
 ☐ View Request Status

Raise New Withdrawal Request

Permanent Retirement Account Number (PRAN)*	110091686667
Withdrawal Type*	DEATH
Superannuation Type*	SELECT

Note

- This request needs to be authorised by Nodal Office/POP by other User ID.

Retired Life ka sahara, NPS hamara

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Figure 3a


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National Pension System (NPS)

User Id: CGV003837B00

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Claim UPS Benefits

☒ Initiate Request
 ☐ Verify Subscriber Initiated Request
 ☐ Complete Pending Request
 ☐ View Request Status

Raise New Withdrawal Request

Permanent Retirement Account Number (PRAN)*	110091686667
Withdrawal Type*	DEATH
Superannuation Type*	SUPERANNUATION

Note

- This request needs to be authorised by Nodal Office/POP by other User ID.

Retired Life ka sahara, NPS hamara

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Figure 3b


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National Pension System (NPS)

User Id: CGV003837B00

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Claim UPS Benefits

☒ Initiate Request
 ☐ Verify Subscriber Initiated Request
 ☐ Complete Pending Request
 ☐ View Request Status

Raise New Withdrawal Request

Permanent Retirement Account Number (PRAN)*	110091686667
Withdrawal Type*	DEATH
Superannuation Type*	SUPERANNUATION

Note

- This request needs to be authorised by Nodal Office/POP by other User ID.

Retired Life ka sahara, NPS hamara

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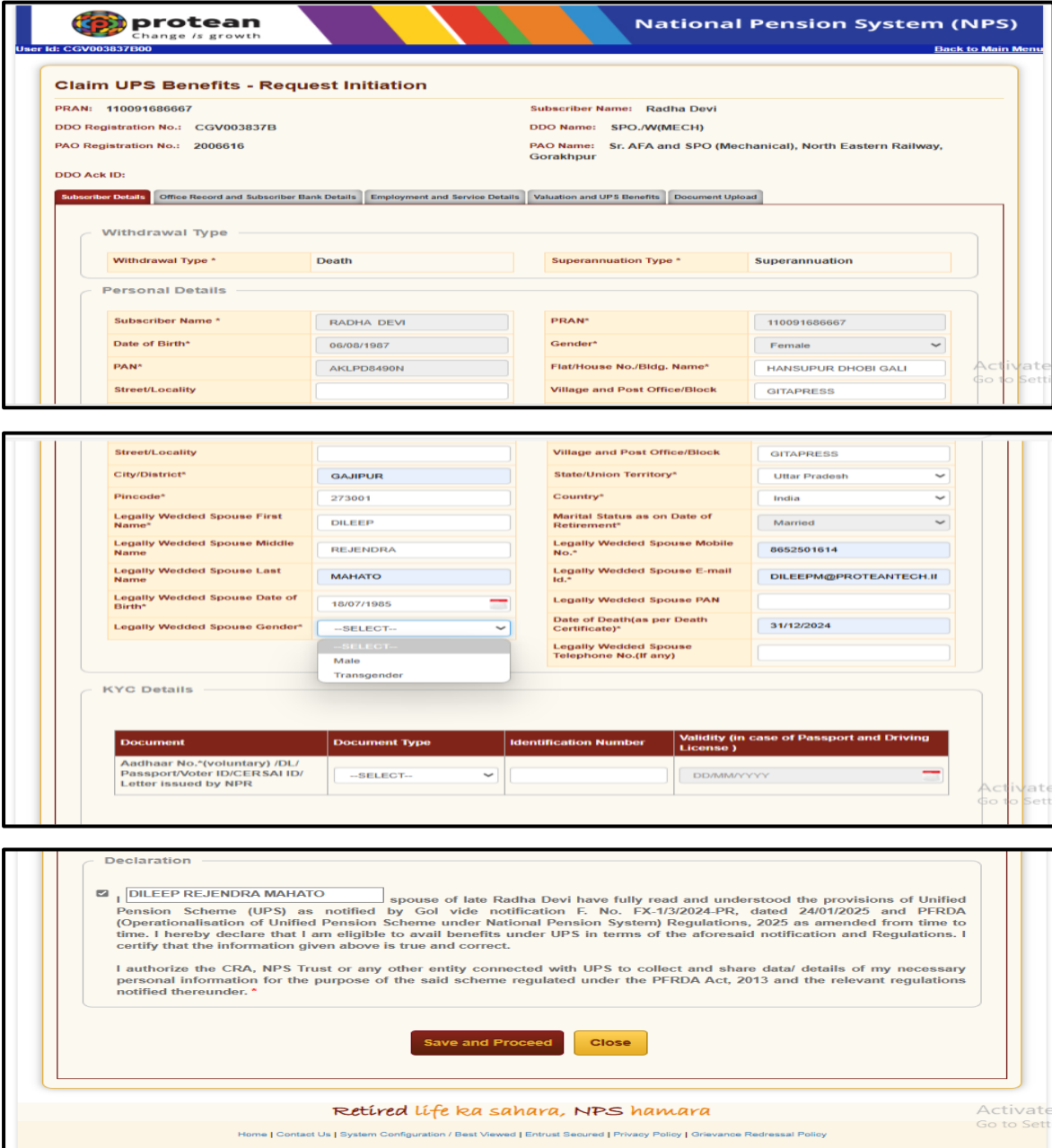
Figure 3c

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- D. On clicking 'Submit' button, the subscriber details will appear on Subscriber details Tab. The maker is required to fill all the necessary details in the Personal Details section.

Under KYC details section, the maker is required to provide the KYC details of Legally wedded Spouse (Aadhar/Driving License/Voter ID/CERSAI ID/ Letter issued by NPR).

After enter the details under Personal Details section & KYC Details section, click on '**Save and Proceed Button**'



Claim UPS Benefits - Request Initiation

PRAN: 110091686667 Subscriber Name: Radha Devi
 DDO Registration No.: CGV003837B DDO Name: SPO./W(MECH)
 PAO Registration No.: 2006616 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur
 DDO Ack ID:

Subscriber Details | Office Record and Subscriber Bank Details | Employment and Service Details | Valuation and UPS Benefits | Document Upload

Withdrawal Type: **Withdrawal Type *** Death **Superannuation Type *** Superannuation

Personal Details

Subscriber Name *	RADHA DEVI	PRAN*	110091686667
Date of Birth*	06/08/1967	Gender*	Female
PAN*	AKLPDS490N	Flat/House No./Bldg. Name*	HANSUPUR DHOBI GALI
Street/Locality		Village and Post Office/Block	GITAPRESS

KYC Details

Street/Locality		Village and Post Office/Block	GITAPRESS
City/District*	GAJIPUR	State/Union Territory*	Uttar Pradesh
Pincode*	273001	Country*	India
Legally Wedded Spouse First Name*	DILEEP	Marital Status as on Date of Retirement*	Married
Legally Wedded Spouse Middle Name	REJENDRA	Legally Wedded Spouse Mobile No.*	8652501614
Legally Wedded Spouse Last Name	MAHATO	Legally Wedded Spouse E-mail Id.*	DILEEPM@PROTEANTECH.II
Legally Wedded Spouse Date of Birth*	18/07/1985	Legally Wedded Spouse PAN	
Legally Wedded Spouse Gender*	--SELECT--	Date of Death(as per Death Certificate)*	31/12/2024
	Male Transgender	Legally Wedded Spouse Telephone No.(If any)	

Document **Document Type** **Identification Number** **Validity (in case of Passport and Driving License)**

Aadhaar No. (voluntary) /DL/ Passport/Voter ID/CERSAI ID/ Letter issued by NPR	--SELECT--		DDMM/YYYY
--	------------	--	-----------

Declaration

☒ I, **DILEEP REJENDRA MAHATO** spouse of late Radha Devi have fully read and understood the provisions of Unified Pension Scheme (UPS) as notified by Govt vide notification F. No. FX-1/3/2024-PR, dated 24/01/2025 and PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 as amended from time to time. I hereby declare that I am eligible to avail benefits under UPS in terms of the aforesaid notification and Regulations. I certify that the information given above is true and correct.

I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data/ details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder.

Save and Proceed **Close**

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Figure 4

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- E. Once the maker clicks on save and proceeds button, acknowledgement will be generated. The maker needs to click on Ok Button to proceed.

The screenshot shows the Protean National Pension System (NPS) interface. A pop-up window titled "Acknowledgement" is displayed in the center. The window contains the Protean logo and the text "Dear Claimant, Your Claim UPS benefits request has been successfully initiated. The Subscriber Claim UPS benefits request details are given below:". Below this text is a table with the following details:

Acknowledgement Number	1000000636
Permanent Retirement Account Number (PRAN)	110091686667
Name of Spouse	Dileep Rejendra Mahato
Acknowledgement No. Generated Date	19-06-2025 10:52:52

At the bottom of the pop-up window is an "OK" button. The background shows the "Claim UPS Benefits - R" form with fields for PRAN, DDO Registration No., PAO Registration No., DDO Ack ID, and various subscriber details.

Figure 5

Also, there will be an option to the office as "cancel request" for cancellation of Ack id. In case the office intends to cancel the request, the office needs to click on "cancel request" and mention reason for cancellation and confirm the same.

The first screenshot shows the Protean National Pension System (NPS) interface with the "Office Record and Subscriber Bank Details" tab selected. A "Cancel Request" button is circled in red in the top right corner. The form contains fields for "File No.", "UPS Payment Order (UPO No.)", "Bank Account No.", "Confirm Bank Account No.", "Bank Account Type", "IF S Code", "Bank Name", and "Bank Account Verification Status".

The second screenshot shows the "Cancel Claim UPS benefits Request" pop-up window. The window contains the text "Do you really want to Cancel Claim UPS benefits Request for below details ?" and a table with the following details:

PRAN	110091686667
Acknowledgment Number	1000000636
Subscriber Name	Radha Devi
Date of Birth	1987-08-06
Cancellation Remarks	

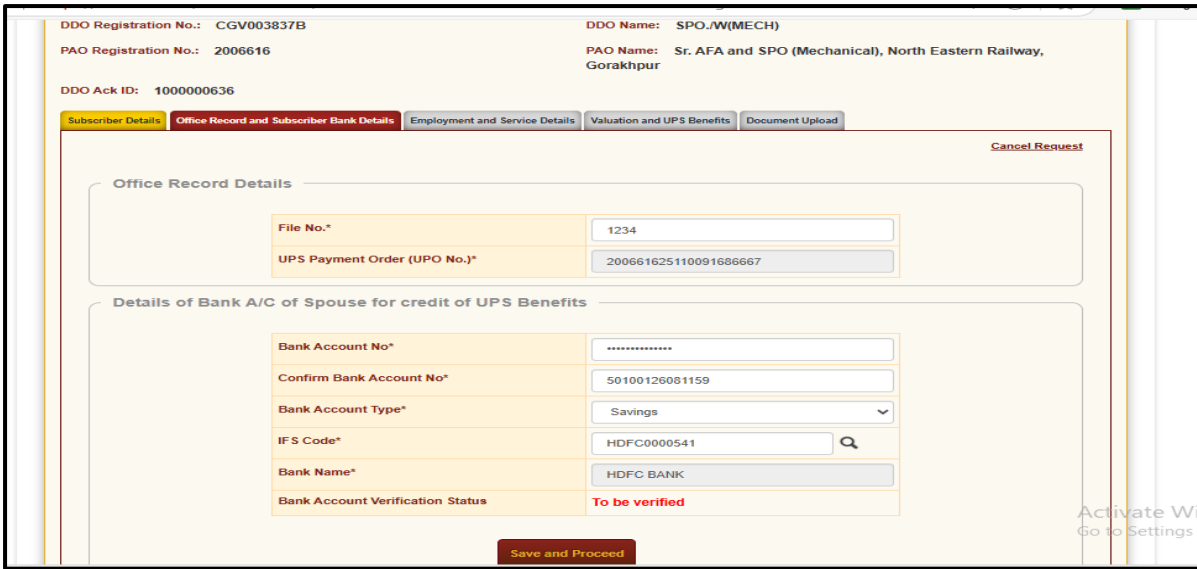
At the bottom of the pop-up window are two buttons: "Confirm Cancellation" and "Close".

Figure 5a

Note: The office can cancel request at any level before processing final submission.

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

F. The maker is required to fill office records and bank account details of Spouse of deceased subscriber and click on save and proceed. (The bank account details of legally wedded spouse will be verified).



DDO Registration No.: CGV003837B DDO Name: SPO./W(MECH)
PAO Registration No.: 2006616 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur
DDO Ack ID: 100000636

Subscriber Details | **Office Record and Subscriber Bank Details** | Employment and Service Details | Valuation and UPS Benefits | Document Upload

[Cancel Request](#)

Office Record Details

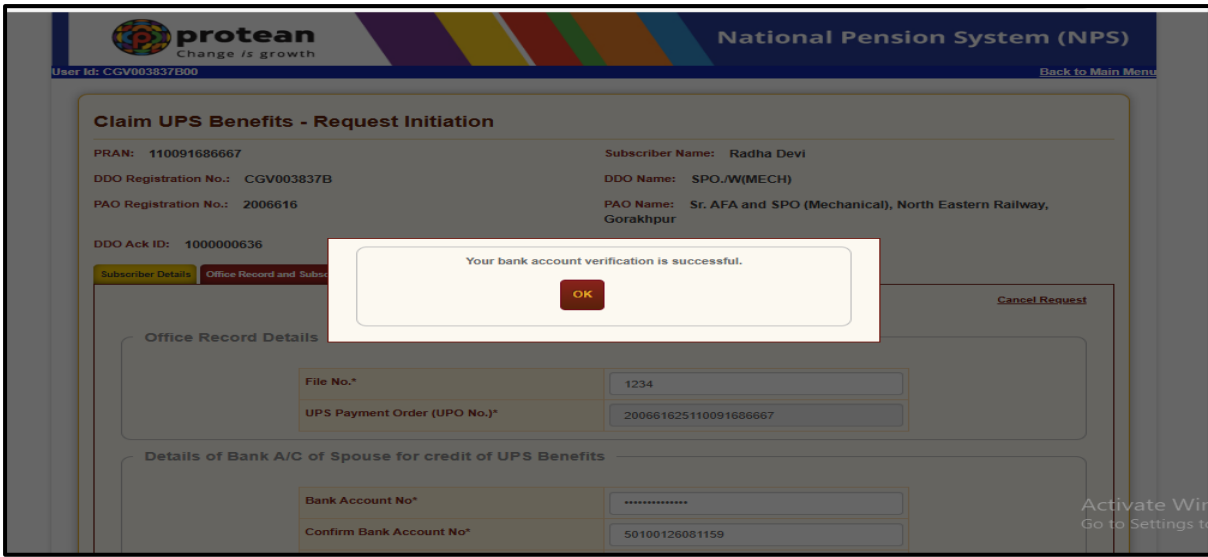
File No.* 1234
UPS Payment Order (UPO No.)* 200661625110091686667

Details of Bank A/C of Spouse for credit of UPS Benefits

Bank Account No* *****
Confirm Bank Account No* 50100126081159
Bank Account Type* Savings
IFS Code* HDFC0000541
Bank Name* HDFC BANK
Bank Account Verification Status To be verified

[Save and Proceed](#)

Activate Win
Go to Settings



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National Pension System (NPS)

User Id: CGV003837B00 [Back to Main Menu](#)

Claim UPS Benefits - Request Initiation

PRAN: 110091686667 Subscriber Name: Radha Devi
DDO Registration No.: CGV003837B DDO Name: SPO./W(MECH)
PAO Registration No.: 2006616 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur
DDO Ack ID: 100000636

Subscriber Details | **Office Record and Subscriber Bank Details** | Employment and Service Details | Valuation and UPS Benefits | Document Upload

[Cancel Request](#)

Your bank account verification is successful.

[OK](#)

Office Record Details

File No.* 1234
UPS Payment Order (UPO No.)* 200661625110091686667

Details of Bank A/C of Spouse for credit of UPS Benefits

Bank Account No* *****
Confirm Bank Account No* 50100126081159

Activate Win
Go to Settings

Figure 6

G. The maker is required to fill employment and Service details of deceased subscriber for below sections and click on Save and proceeds

- Employment Details.
- Salary Details (Basic Pay) for last 12 Months.
- Salary details of last month before superannuation.

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process


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National Pension System (NPS)

User Id: CGV003837B00

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Claim UPS Benefits - Request Initiation

PRAN: 11009168667
 Subscriber Name: Radha Devi

DDO Registration No.: CGV003837B
 DDO Name: SPO.W(MECH)

PAO Registration No.: 2006616
 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur

DDO Ack ID: 1000000636

[Subscriber Details](#)
[Office Record and Subscriber Bank Details](#)
[Employment and Service Details](#)
[Valuation and UP5 Benefits](#)
[Document Upload](#)

[Cancel Request](#)

Employment Details

Date of Superannuation*	31/05/2016
Date of Start of Payout to Deceased Subscriber*	01/06/2016
Date of Start of family payout on demise of Subscriber*	01/01/2025
Date of joining Central Govt services (Date from which Qualifying service shall be computed in for UPS benefits)*	01/06/2004
Employee Code / ID*	SER098

Activate V
Go to Setting

Length of Qualifying service in months as per service record.*

No of qualifying service in half years (completed Six Months, fraction to be ignored)*

Salary Details for last 12 Months

Month *	Year *	Basic Pay*	NPA*	Total*
1 MAY	2016	45000	500	45500
2 APRIL	2016	45000	0	45000
3 MARCH	2016	45000	0	45000
4 FEBRUARY	2016	45000	0	45000
5 JANUARY	2016	43000	0	43000
6 DECEMBER	2015	43000	0	43000
7 NOVEMBER	2015	43000	0	43000
8 OCTOBER	2015	43000	0	43000
9 SEPTEMBER	2015	43000	0	43000
10 AUGUST	2015	43000	0	43000
11 JULY	2015	43000	0	43000
12 JUNE	2015	43000	0	43000

Activate V
Go to Setting

Salary details of last month before superannuation

Month	MAY
Year	2016
Basic Pay (includes non-practicing allowance (NPA), if any) (A)	45500
Dearness Allowance (B)	25000
Total (A+B)	70500

[Save](#)
[Cancel](#)

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Activate V
Go to Setting

Figure 7

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- H. Once the maker enters the employment and service details and clicks on save button, the withdrawal details as well as UPS Benefits details (calculation) will get auto fetched under "Valuation and UPS benefit" tab. The maker needs to click on Save button to proceed further.


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National Pension System (NPS)

User Id: CGV003837B00
Back to Main Menu

Claim UPS Benefits - Request Initiation

PRAN: 110091686667
Subscriber Name: Radha Devi

DDO Registration No.: CGV003837B
DDO Name: SPO./W(MECH)

PAO Registration No.: 2006616
PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur

DDO Ack ID: 1000000636

Subscriber Details
Office Record and Subscriber Bank Details
Employment and Service Details
Valuation and UPS Benefits
Document Upload

Cancel Request

Details of Partial Withdrawal

Sr No	Date of Partial Withdrawal	Amount withdrawn	Remarks
No records found			

Details of Lump-sum withdrawal

Sr No.	Date of Lump-sum withdrawal	Percentage (%) of individual corpus	Amount withdrawn
1	05-Jan-2021	60	310019.87

Details for calculation of UPS benefits payable to subscriber (available in CRA system)

Value of Individual Corpus (at the time of retirement) (A) (100% pension wealth in PRAN as on date of Superannuation) + Sum of Amount of Arrears contribution(s) after retirement (C)	208622.73
Value of voluntary contribution(s) at the time of retirement (calculated using units credited for voluntary contribution)(B)	0
Sum of Amount of arrears contribution(s) after retirement (C)	0
Value of partial withdrawals amount at the time of Superannuation (D)	0
Benchmark Corpus (E): Value of (A + D - B + C)	208622.73
Assured Payout to Subscriber	10490.16
Admissible Payout (after applicable adjustment on assured payout on account of (i) Individual Corpus vis-a-vis Benchmark Corpus and (ii) lump-sum withdrawal)	4197
Representative Annuity Rate for the month of Superannuation (as published by PFRDA)	8.3
Representative annuity amount (value of Individual corpus utilized for annuity purchase multiplied by representative annuity rate)	578
DR percentage on the date of Superannuation	0

UPS Benefits payable to Subscribers

Lumpsum Payment (one-time)	169200
Interest on Lumpsum Payment (one-time)	113167
Monthly Family Pay-Out (60% of topup amount payable to subscriber)	2172
Arrears upto Date of Commencement of Family Payout (including arrears of monthly top up payout and DR on admissible payout)	491558
Top-Up Amount payable to Subscriber till the Date of demise of Subscriber	473773
Family Payout payable to Spouse after Date of demise of Subscriber	17785
Interest on Arrears for Top-Up and applicable DR (if Applicable)	147257

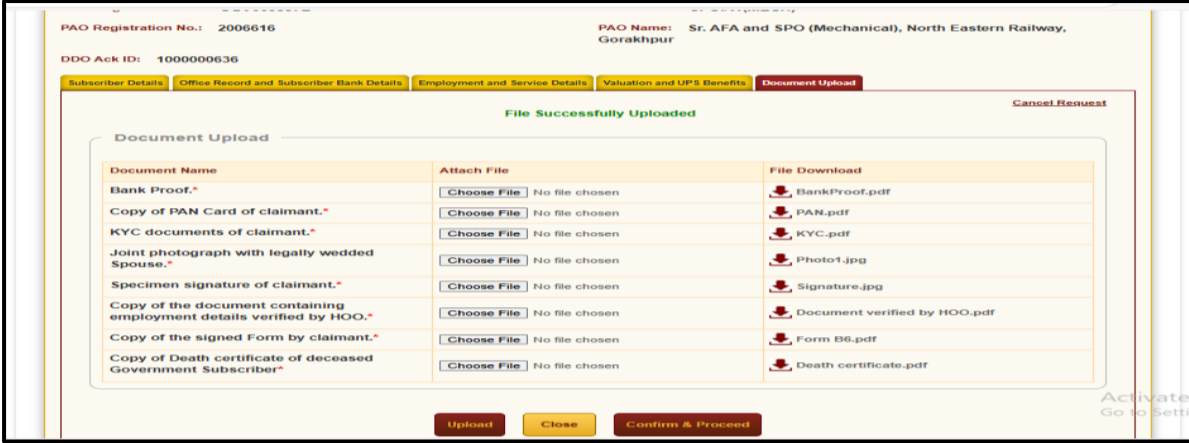
Save
Cancel

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Figure 8

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- I. The maker is required to upload the required documents and confirm and proceeds. After successfully upload of document, a File Successfully Uploaded confirmation will appear on the screen. The user needs to click on **Confirm & Proceed button**.



PAO Registration No.: 2006616 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur

DDO Ack ID: 1000000636

Subscriber Details Office Record and Subscriber Bank Details Employment and Service Details Valuation and UPS Benefits Document Upload

File Successfully Uploaded

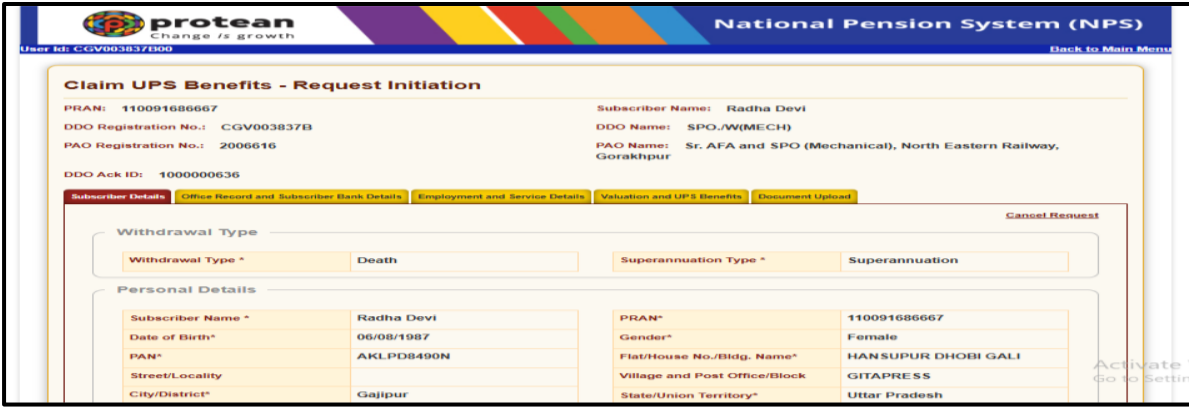
Document Upload

Document Name	Attach File	File Download
Bank Proof.*	Choose File No file chosen	BankProof.pdf
Copy of PAN Card of claimant.*	Choose File No file chosen	PAN.pdf
KYC documents of claimant.*	Choose File No file chosen	KYC.pdf
Joint photograph with legally wedded Spouse.*	Choose File No file chosen	Photo1.jpg
Specimen signature of claimant.*	Choose File No file chosen	Signature.jpg
Copy of the document containing employment details verified by HOO.*	Choose File No file chosen	Document verified by HOO.pdf
Copy of the signed Form by claimant.*	Choose File No file chosen	Form B6.pdf
Copy of Death certificate of deceased Government Subscriber*	Choose File No file chosen	Death certificate.pdf

Upload Close Confirm & Proceed

Figure 9

- J. Once the maker clicks on **Confirm & Proceed button**, it will be redirected to Subscriber details Tab to review all the details entered. The maker needs to review the details under each tab and clicks on **Next button** to proceed to further.



protean National Pension System (NPS)

User ID: CGV003837B00

Claim UPS Benefits - Request Initiation

PRAN: 110091686667 Subscriber Name: Radha Devi

DDO Registration No.: CGV003837B DDO Name: SPO./W(MECH)

PAO Registration No.: 2006616 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur

DDO Ack ID: 1000000636

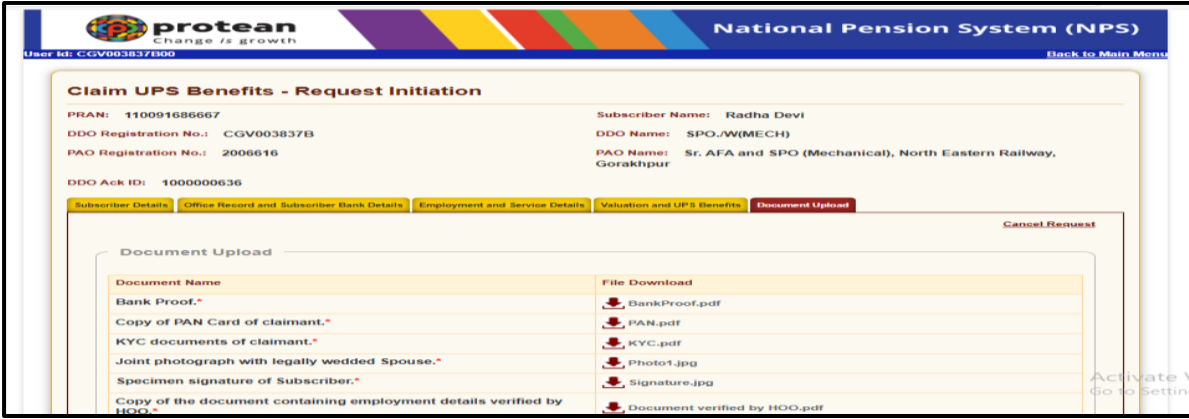
Subscriber Details Office Record and Subscriber Bank Details Employment and Service Details Valuation and UPS Benefits Document Upload

Withdrawal Type

Withdrawal Type * Death Superannuation Type * Superannuation

Personal Details

Subscriber Name *	Radha Devi	PRAN*	110091686667
Date of Birth*	06/08/1987	Gender*	Female
PAN*	AKLPD8490N	Flat/House No./Bldg. Name*	HANSUPUR DHOBI GALI
Street/Locality		Village and Post Office/Block	GITAPRESS
City/District*	Gajipur	State/Union Territory*	Uttar Pradesh



protean National Pension System (NPS)

User ID: CGV003837B00

Claim UPS Benefits - Request Initiation

PRAN: 110091686667 Subscriber Name: Radha Devi

DDO Registration No.: CGV003837B DDO Name: SPO./W(MECH)

PAO Registration No.: 2006616 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur

DDO Ack ID: 1000000636

Subscriber Details Office Record and Subscriber Bank Details Employment and Service Details Valuation and UPS Benefits Document Upload

Document Upload

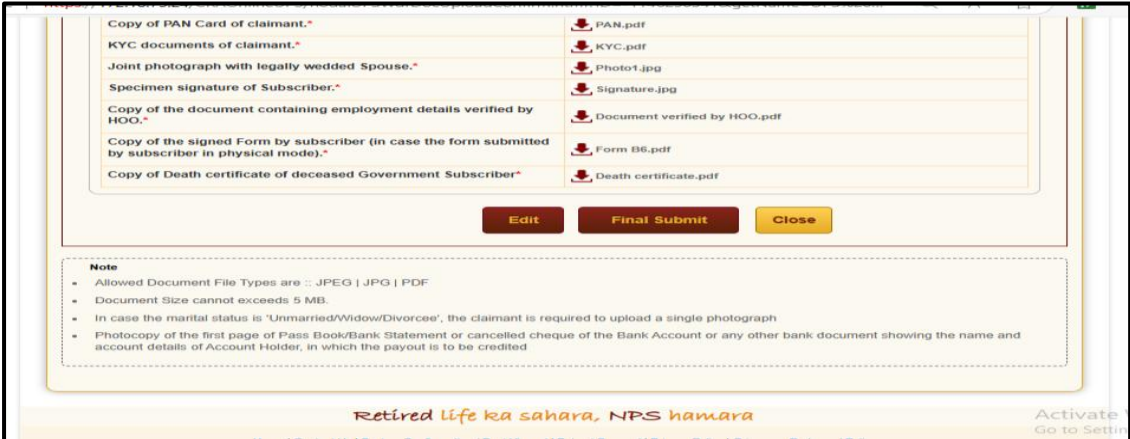
Document Name	File Download
Bank Proof.*	BankProof.pdf
Copy of PAN Card of claimant.*	PAN.pdf
KYC documents of claimant.*	KYC.pdf
Joint photograph with legally wedded Spouse.*	Photo1.jpg
Specimen signature of Subscriber.*	Signature.jpg
Copy of the document containing employment details verified by HOO.*	Document verified by HOO.pdf

Figure 10

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- K. Once the maker reviews all the details under various tab i.e. "from Subscriber Details Tab to Document Upload Tab", it needs to click on **Final Submit Button** to proceed further.

It may be noted that there is an edit option available in case the maker intends to edit any details.



The screenshot shows a document upload form with two columns. The left column lists required documents: Copy of PAN Card of claimant, KYC documents of claimant, Joint photograph with legally wedded Spouse, Specimen signature of Subscriber, Copy of the document containing employment details verified by HOO, Copy of the signed Form by subscriber (in case the form submitted by subscriber in physical mode), and Copy of Death certificate of deceased Government Subscriber. The right column shows the corresponding uploaded files: PAN.pdf, KYC.pdf, Photo1.jpg, Signature.jpg, Document verified by HOO.pdf, Form B6.pdf, and Death certificate.pdf. Below the upload area are buttons for 'Edit', 'Final Submit', and 'Close'. A 'Note' section provides additional instructions: Allowed Document File Types are JPEG | JPG | PDF, Document Size cannot exceed 5 MB, In case the marital status is 'Unmarried/Widow/Divorcee', the claimant is required to upload a single photograph, and Photocopy of the first page of Pass Book/Bank Statement or cancelled cheque of the Bank Account or any other bank document showing the name and account details of Account Holder, in which the payout is to be credited. At the bottom, there is a slogan 'Retired life ka sahara, NPS hamara' and a link to 'Activate Go to Settings'.

Figure 11

- L. The maker now will be redirected to e-sign website for e-sign of the Claim UPS Benefit document. The maker needs to enter his Aadhaar details and click on send OTP.



The screenshot shows the e-sign website interface. At the top, it says 'National Pension System Trust has requested to Digitally sign the document' with Transaction ID: UKC:eSign:1719:20250619111644800 dated 2025-06-19T11:16:49. Below this, there is a checkbox to 'I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -'. The user is asked to click on the checkbox and enter Aadhaar/Virtual ID. The interface includes a 'VID/Aadhaar' input field, a 'SEND OTP' button, and a 'CANCEL' button. At the bottom, there is a link to 'Click Here to generate Virtual ID' and 'Download Instructions to generate Virtual ID in lieu of Aadhaar'. The NSDL e-Gov logo is also present.

Figure 12

- M. The maker needs to enter OTP which will be sent to Aadhaar linked mobile number and click on verify OTP.



The screenshot shows the e-sign website interface for the OTP verification step. It displays the same transaction ID and authorization text as Figure 12. Below the authorization text, there is a 'ENTER OTP' input field, a 'Verify OTP' button, a 'Cancel' button, and a 'Resend OTP' button. At the bottom, a green message bar states 'Success! OTP has been sent to mobile *****7195 & email ID di*****@gmail.com'. The NSDL e-Gov logo is also present.

Figure 13

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- N. Once the OTP is verified, the maker will get a confirmation message **“eSign for Claim UPS Benefit is Successful”** on screen. The maker shall download the e-signed Claim UPS Benefit document.

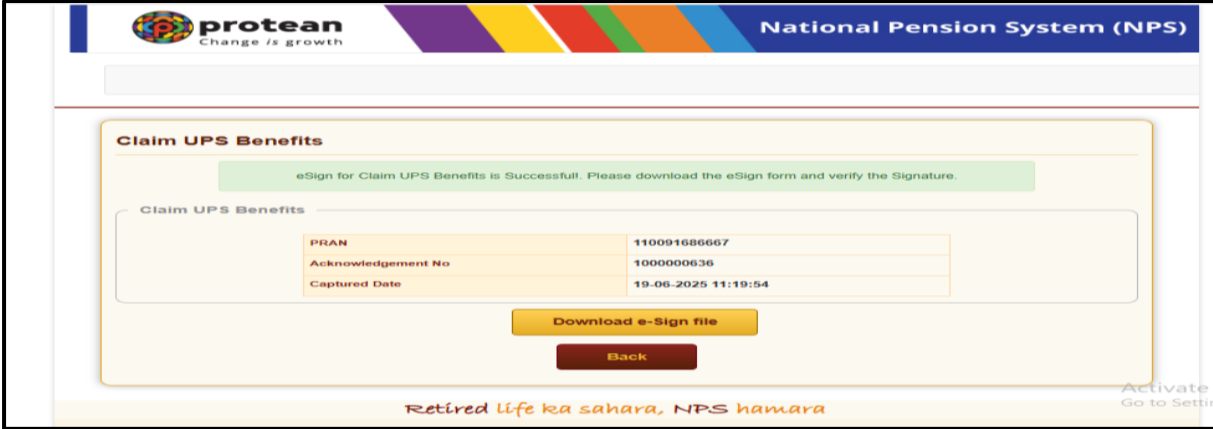


Figure 14 a

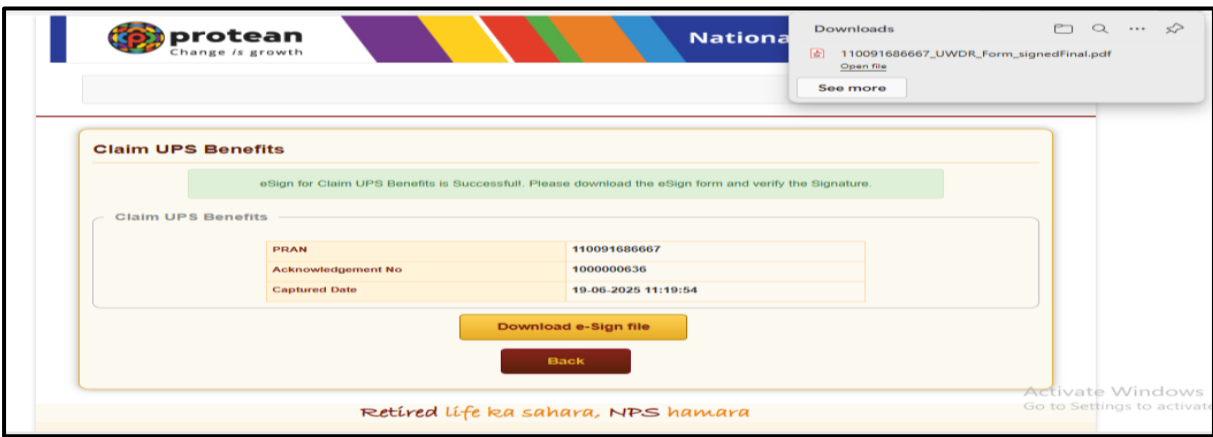


Figure 14 b

- O. There is an option to complete pending requests in case the request for claim benefit is entirely processed by the maker.

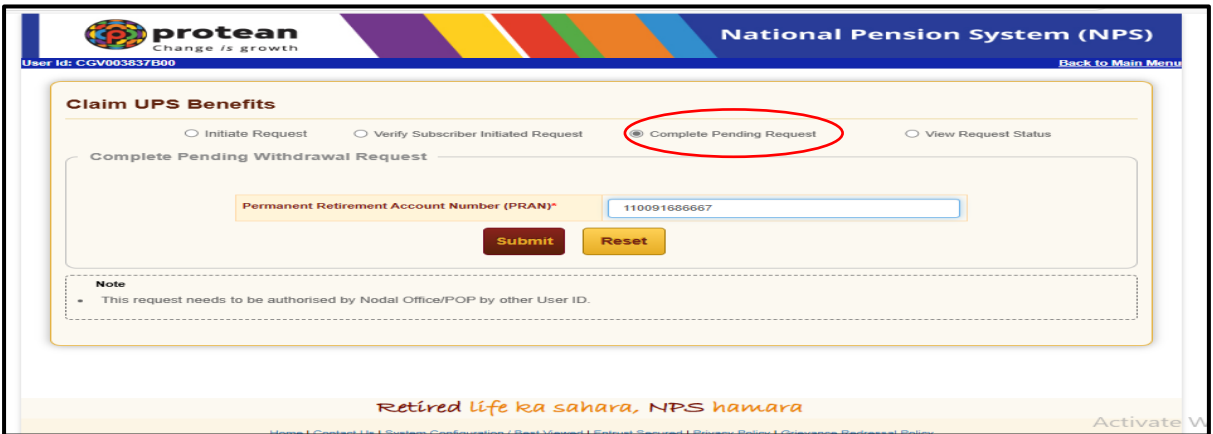


Figure 15

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

3. Verification of requests by PAO Maker User (verifier)

- A. PAO user (henceforth referred as verifier) is required to login into the CRA system (<https://cra.nps-proteantech.in/CRA>) using the User ID and password. The verifier needs to select “Unified Pension Scheme” menu and click on option “**Claim UPS Benefits (Retirees till Mar-25)**”

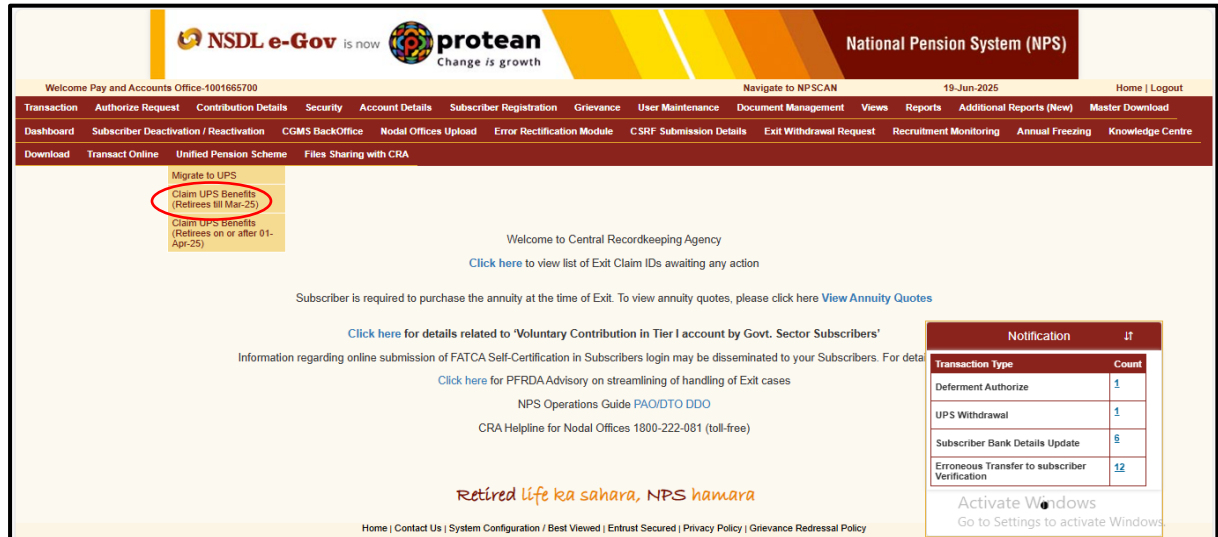


Figure 16

- B. The verifier needs to select the option “**Verify/Authorize Request**”. After selection, the verifier needs to enter either PRAN/Ack id details or the date range. In case if date range is entered, all pending request will appear for authorization. *(The difference between the From and To Date cannot be greater than 15 days).*

The verifier needs to click on Accept/Reject hyperlink to take the appropriate action on the said request.

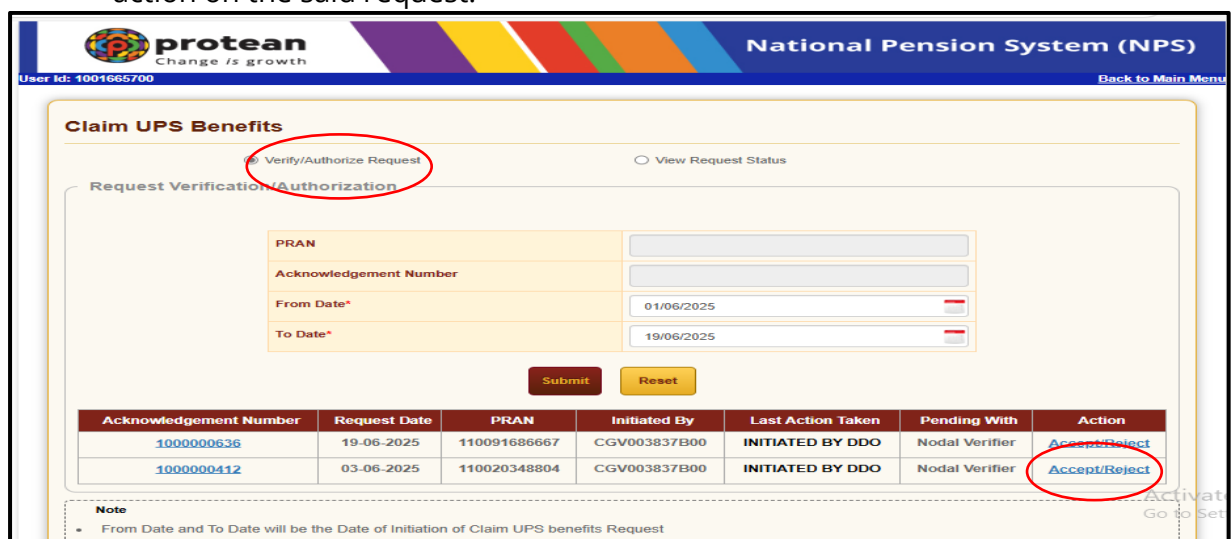


Figure 17

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- C. The verifier needs to verify the details enter by the maker under each tab beginning with Subscriber Details Tab till Document upload tab and click on **Next Button** to proceed further.


National Pension System (NPS)
 User Id: 1001665700 Back to Main Menu

Claim UPS Benefits - Request Verification

PRAN: 110091686667
 DDO Registration No.: CGV003837B
 PAO Registration No.: 2006616
 DDO Ack ID: 1000000636

Subscriber Name: Radha Devi
 DDO Name: SPO./W(MECH)
 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur

Subscriber Details Office Record and Subscriber Bank Details Employment and Service Details Valuation and UPS Benefits Document Upload Approve Details

Withdrawal Type

Withdrawal Type * Death Superannuation Type * Superannuation

Personal Details

Subscriber Name *	Radha Devi	PRAN*	110091686667
Date of Birth*	06/08/1987	Gender*	Female
PAN*	AKLPD8490N	Flat/House No./Bldg. Name*	HANSUPUR DHOBI GALI
Street/Locality		Village and Post Office/Block	GITAPRESS
City/District*	Gajipur	State/Union Territory*	Uttar Pradesh
Pincode*	222004		

Document Upload

Document Name	File Download
Bank Proof.*	BankProof.pdf
Copy of PAN Card of claimant.*	PAN.pdf
KYC documents of claimant.*	KYC.pdf
Joint photograph with legally wedded Spouse.*	Photo1.jpg
Specimen signature of Subscriber.*	Signature.jpg
Copy of the document containing employment details verified by HOO.*	Document verified by HOO.pdf
Copy of the signed Form by subscriber (in case the form submitted by subscriber in physical mode).*	Form B6.pdf
Copy of Death certificate of deceased Government Subscriber*	Death certificate.pdf

Next Close

Note

- Allowed Document File Types are :: JPEG | JPG | PDF
- Document Size cannot exceeds 5 MB.
- In case the marital status is 'Unmarried/Widow/Divorcee', the claimant is required to upload a single photograph
- Photocopy of the first page of Pass Book/Bank Statement or cancelled cheque of the Bank Account or any other bank document showing the name and account details of Account Holder, in which the payout is to be credited

Figure 18

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

D. The verifier can download B6 Form if required. To proceed further for processing, select the option "Accept" and click on **Approve Button**.

UPS Withdrawal - Request Verification

PRAN: 110091686667 Subscriber Name: Radha Devi
 DDO Name: SPO./W(MECH) DDO Registration No.: CGV003837B
 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur PAO Registration No.: 2006616
 DDO Ack ID: 1000000636

Subscriber Details Office Record and Subscriber Bank Details Employment and Service Details Valuation and UPS Benefits Document Upload **Approve Details**

Flow View

Start DDO Initiator Nodal Verifier Nodal Authorizer NPS-Trust Verifier NPS-Trust Authorizer Completed

Entity ID	User ID	Date	User Type	Action Taken	Remarks
120048376	CGV003837B 00	19-06-2025	DDO Generated Ack	Accepted	
120048376	CGV003837B 00	19-06-2025	DDO Initiator	Accepted	INITIATED

B6 Form Download

Download B6 Form

Accept/Reject Request

☒ Accept ☐ Reject

Remarks:

Approve Close

Note

- After Accepting or Rejecting the request, it will go for further approvals if required.
- Rejection Remarks is mandatory, if Rejecting the Request.

Retired life ka sahara, NPS hamara

Figure 19

In case of rejection, the verifier needs to select the option "Reject" and click on **Reject Button** by entering the remark for rejection.

UPS Withdrawal - Request Verification

PRAN: 110091686667 Subscriber Name: Radha Devi
 DDO Name: SPO./W(MECH) DDO Registration No.: CGV003837B
 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur PAO Registration No.: 2006616
 DDO Ack ID: 1000000636

Subscriber Details Office Record and Subscriber Bank Details Employment and Service Details Valuation and UPS Benefits Document Upload **Approve Details**

Flow View

Start DDO Initiator Nodal Verifier Nodal Authorizer NPS-Trust Verifier NPS-Trust Authorizer Completed

Entity ID	User ID	Date	User Type	Action Taken	Remarks
120048376	CGV003837B 00	19-06-2025	DDO Generated Ack	Accepted	
120048376	CGV003837B 00	19-06-2025	DDO Initiator	Accepted	INITIATED

B6 Form Download

Download B6 Form

Accept/Reject Request

☐ Accept ☒ Reject

Remarks:

Reject Close

Note

- After Accepting or Rejecting the request, it will go for further approvals if required.
- Rejection Remarks is mandatory, if Rejecting the Request.

Retired life ka sahara, NPS hamara

Figure 20

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

E. The verifier needs to click on Proceed Button to process further.

UPS Withdrawal - Request Verification

PRAN: 110091686667 Subscriber Name: Radha Devi

DDO Name: SPO./W(MECH) PAO Name: Sr. AFA and SPO (Mech) Gorakhpur

Do you want to Proceed ?

Proceed Cancel

Flow View

Start DDO Initiator Nodal Verifier Nodal Authorizer NPS-Trust Verifier NPS-Trust Authorizer Completed

Entity ID	User ID	Date	User Type	Action Taken	Remarks
120048376	CGV003837B00	19-06-2025	DDO Generated Ack	Accepted	
120048376	CGV003837B00	19-06-2025	DDO Initiator	Accepted	INITIATED

B6 Form Download

Figure 21

F. A confirmation message "Request has been successfully accepted" will appear on the screen. The request is now successfully accepted by the verifier.

Withdrawal Request

Request has been successfully Accepted

PRAN: 110091686667

Acknowledgement Number: 1000000636

Close

Flow View

Start DDO Initiator Nodal Verifier Nodal Authorizer NPS-Trust Verifier NPS-Trust Authorizer Completed

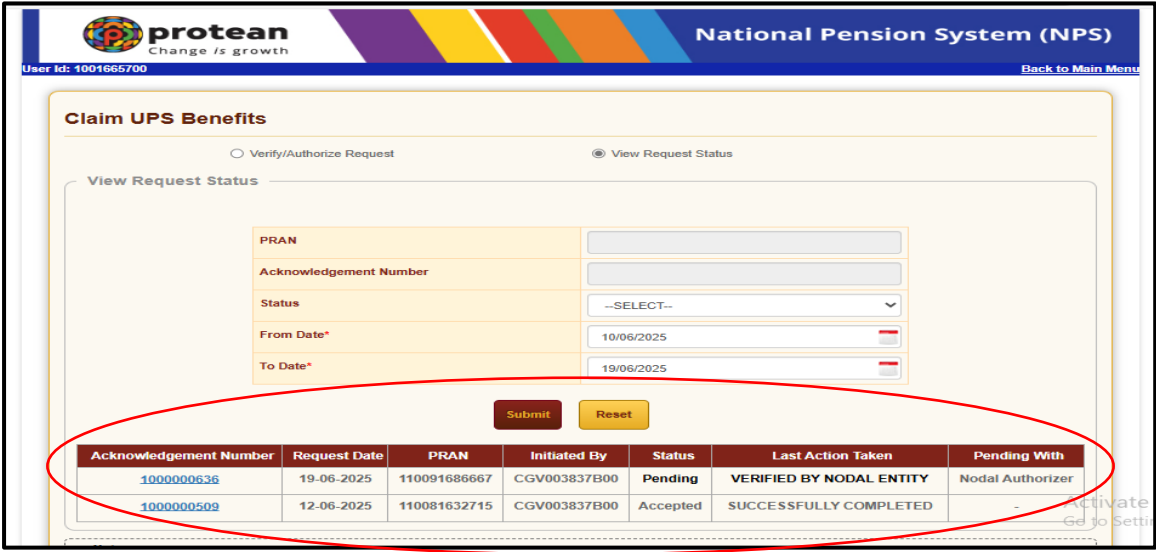
Entity ID	User ID	Date	User Type	Action Taken	Remarks
120048376	CGV003837B00	19-06-2025	DDO Generated Ack	Accepted	
120048376	CGV003837B00	19-06-2025	DDO Initiator	Accepted	INITIATED

B6 Form Download

Figure 22

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

G. The nodal office can check status of the request in “view request status”



Claim UPS Benefits

☐ Verify/Authorize Request
 ☒ View Request Status

View Request Status

PRAN:
 Acknowledgement Number:
 Status:
 From Date*:
 To Date*:

Acknowledgement Number	Request Date	PRAN	Initiated By	Status	Last Action Taken	Pending With
1000000636	19-06-2025	110091686667	CGV003837B00	Pending	VERIFIED BY NODAL ENTITY	Nodal Authorizer
1000000509	12-06-2025	110081632715	CGV003837B00	Accepted	SUCCESSFULLY COMPLETED	-

Figure 23

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

4. Authorisation of requests by PAO Checker User (PAO Authoriser)

- A. PAO Checker user (henceforth known as Authoriser) is required to login into the CRA system (<https://cra.nps-proteantech.in/CRA>) using the User ID and password. The authoriser needs to select “Unified Pension Scheme” menu and click on option “**Claim UPS Benefits (Retirees till Mar-25)**”

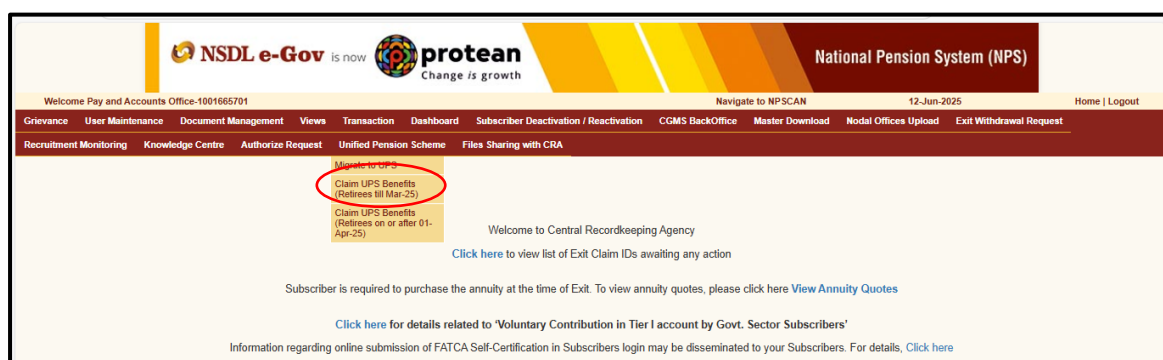


Figure 24

- B. The authoriser needs to select the option “**Verify/Authorize Request**”. After selection, PAO authoriser needs to enter either PRAN/Ack id details or the date range. In case if date range is entered, all pending request will appear for authorization. *(The difference between the From and To Date cannot be greater than 15 days).*

The authoriser needs to click on Accept/Reject hyperlink to take the appropriate action on the said request.

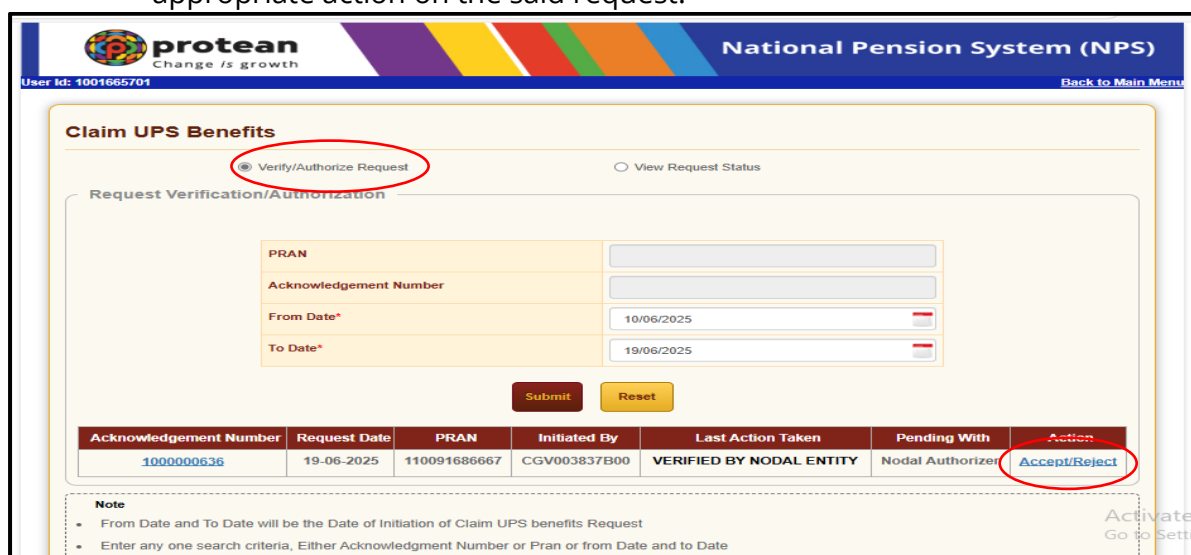


Figure 25

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- C. The authoriser needs to verify the details verified by the maker under each tab beginning with Subscriber Details Tab till Document upload tab and click on **Next Button** to proceed further.


National Pension System (NPS)

User Id: 1001665701
 Back to Main Menu

Claim UPS Benefits - Request Authorization

PRAN: 110091686667
 Subscriber Name: Radha Devi

DDO Registration No.: CGV003837B
 DDO Name: SPO./W(MECH)

PAO Registration No.: 2006616
 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur

DDO Ack ID: 1000000636

Subscriber Details
 Office Record and Subscriber Bank Details
 Employment and Service Details
 Valuation and UPS Benefits
 Document Upload
 Approve Details

Withdrawal Type

Withdrawal Type *	Death	Superannuation Type *	Superannuation
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Personal Details

Subscriber Name *	Radha Devi	PRAN*	110091686667
Date of Birth*	06/08/1987	Gender*	Female
PAN*	AKLPD8490N	Flat/House No./Bldg. Name*	HANSUPUR DHOBI GALI
Street/Locality		Village and Post Office/Block	GITAPRESS
City/District*	Gajipur	State/Union Territory*	Uttar Pradesh

PRAN: 110091686667
 Subscriber Name: Radha Devi

DDO Registration No.: CGV003837B
 DDO Name: SPO./W(MECH)

PAO Registration No.: 2006616
 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur

DDO Ack ID: 1000000636

Subscriber Details
 Office Record and Subscriber Bank Details
 Employment and Service Details
 Valuation and UPS Benefits
 Document Upload
 Approve Details

Document Upload

Document Name	File Download
Bank Proof.*	BankProof.pdf
Copy of PAN Card of claimant.*	PAN.pdf
KYC documents of claimant.*	KYC.pdf
Joint photograph with legally wedded Spouse.*	Photo1.jpg
Specimen signature of Subscriber.*	Signature.jpg
Copy of the document containing employment details verified by HOO.*	Document verified by HOO.pdf
Copy of the signed Form by subscriber (in case the form submitted by subscriber in physical mode).*	Form B6.pdf
Copy of Death certificate of deceased Government Subscriber*	Death certificate.pdf




Figure 26

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

D. The authoriser can download B6 Form if required. To proceed further for processing, select the option “Accept” and click on **e-Sign Button**.

UPS Withdrawal - Request Authorization

PRAN: 110091686667 Subscriber Name: Radha Devi
 DDO Name: SPO./W(MECH) DDO Registration No.: CGV003837B
 PAO Name: Sr. AFA and SPO (Mechanical), North Eastern Railway, Gorakhpur PAO Registration No.: 2006616
 DDO Ack ID: 1000000636

Subscriber Details Office Record and Subscriber Bank Details Employment and Service Details Valuation and UPS Benefits Document Upload **Approve Details**

Flow View

Start DDO Initiator Nodal Verifier Nodal Authorizer NPS-Trust Verifier NPS-Trust Authorizer Completed

Entity ID	User ID	Date	User Type	Action Taken	Remarks
120048376	CGV003837B00	19-06-2025	DDO Generated Ack	Accepted	
120048376	CGV003837B00	19-06-2025	DDO Initiator	Accepted	INITIATED
10016657	1001665700	19-06-2025	Nodal Verifier	Accepted	OK

B6 Form Download

Download B6 Form

Accept/Reject Request

☒ Accept ☐ Reject

Remarks:

eSign **Close**

Note

- After Accepting or Rejecting the request, it will go for further approvals if required.
- Rejection Remarks is mandatory, if Rejecting the Request.

Retired Life ka sahara, NPS hamara

Figure 27

In case of rejection, the authoriser needs to select the option “Reject” and click on **Reject Button** by entering the remark for rejection.

B6 Form Download

Download B6 Form

Accept/Reject Request

☐ Accept ☒ Reject

Remarks:

Reject **Close**

Note

- After Accepting or Rejecting the request, it will go for further approvals if required.
- Rejection Remarks is mandatory, if Rejecting the Request.

Retired Life ka sahara, NPS hamara

Figure 28

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- E. The authoriser now will be redirected to e-sign website for e-sign of the Claim UPS Benefit document. The authoriser needs to enter his/her Aadhaar details and enter the OTP which is communicated to Aadhaar linked mobile number (of the user).



National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:2286:20250619124023708 dated 2025-06-19T12:40:28

English

Please click on the checkbox and enter Aadhaar/Virtual ID

☒ I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

1. Use my Aadhaar / Virtual ID details (as applicable) **for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY)** . for/with **National Pension System Trust** 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 and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) **for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY)** for/with **National Pension System Trust** .
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

VID/Aadhaar:

[Click Here to generate Virtual ID.](#) [Download Instructions](#) to generate Virtual ID in lieu of Aadhaar.

NSDL e-Gov is now  **protean**
Activate Windows
Go to Settings to activate Windows



National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:2286:20250619124023708 dated 2025-06-19T12:40:28

English

Please click on the checkbox and enter Aadhaar/Virtual ID

☐ I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

1. Use my Aadhaar / Virtual ID details (as applicable) **for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY)** . for/with **National Pension System Trust** 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 and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) **for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY)** for/with **National Pension System Trust** .
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

ENTER OTP :

Success! OTP has been sent to mobile *****7185 & email ID di*****@gmail.com

NSDL e-Gov is now  **protean**
Activate Windows
Go to Settings to activate Windows

Figure 29

UPS Claim Benefit for Legally wedded Spouse_(B6)_Offline Process

- F. Once the OTP is verified, the authoriser will get a confirmation message **“eSign for Claim UPS Benefit is Successful”** on screen. The user shall download the e-signed Claim UPS Benefit document.

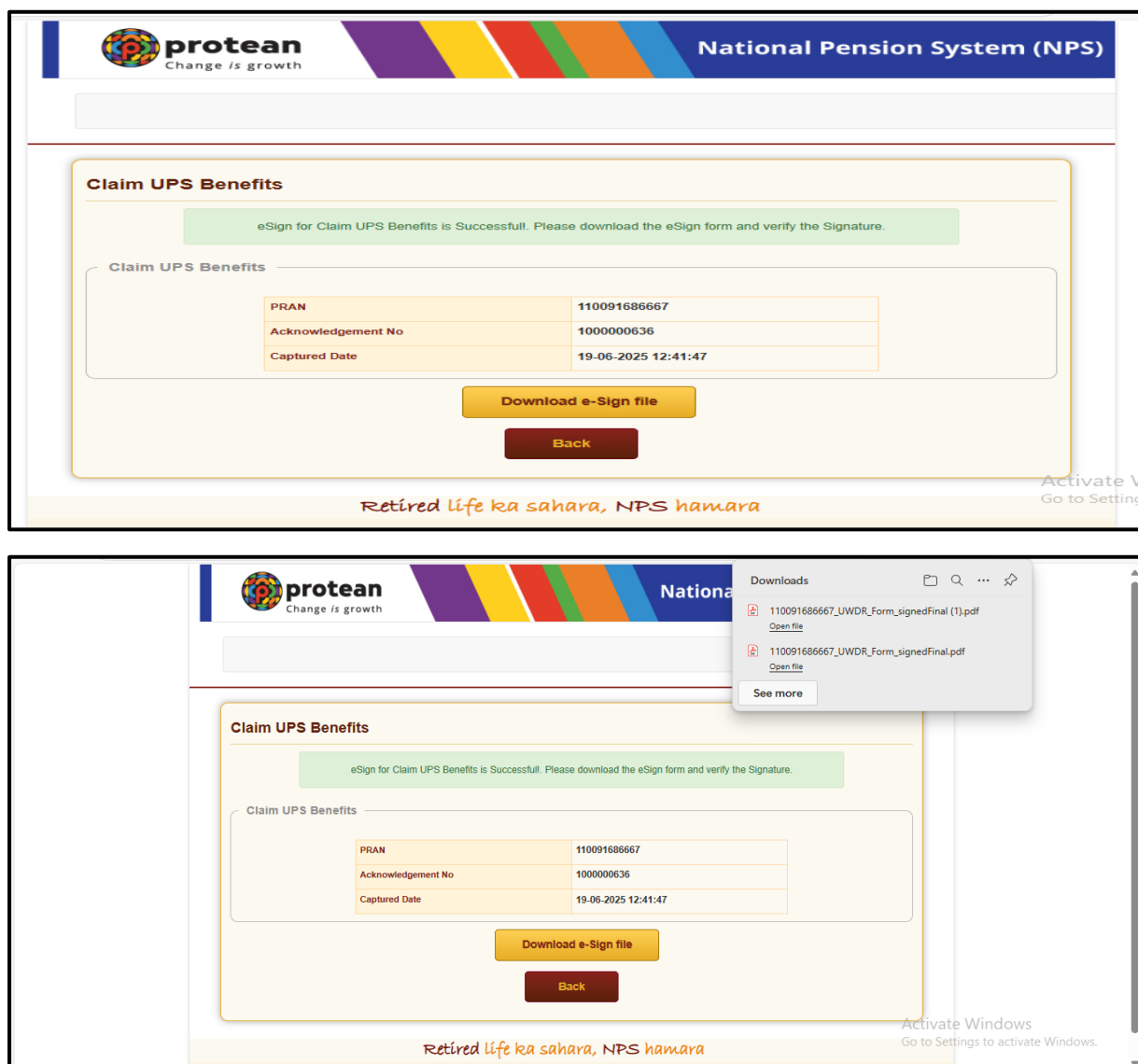


Figure 30

Once the acknowledgement ID is authorized by PAO checker User, the request will be available to NPS Trust for verification and authorisation. On successful authorisation of request by NPS Trust, UPS claim benefit request will be processed in the CRA system and amount will be credited to beneficiary bank account.

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