

Protean eGov Technologies Limited



protean

Change is growth

**Standard Operating Procedure
On
Processing of UPS Claim benefit
Initiated by DDO
and
Verification & Authorisation by PAO**

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UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO**REVISION HISTORY**

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	30/04/2025	1.0	-	Initial Version

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

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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2	Initiation of request by DDO
3	Verification of request by PAO
4	Authorisation of request by PAO

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

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 made operational from April 1st, 2025.

Central Govt. Subscribers retired by 31-Mar-25 can Claim Exit Benefits under UPS. These Subscribers can initiate the claim process online through e-NPS portal or can submit Form B2 to the associated DDO.

This document explains the Standard Operating Procedure (SoP) on processing UPS Claim benefit request initiated by the DDO on the basis of B2 Form submitted by the subscriber and verified and authorised by PAO.

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

2. Initiation of request by DDO

Eligible subscriber will submit B2 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 subscriber.

- A. DDO user (henceforth referred as maker) is required to login into the CRA system (<https://cra-nsdl.com/CRA/>) using the User ID and password.

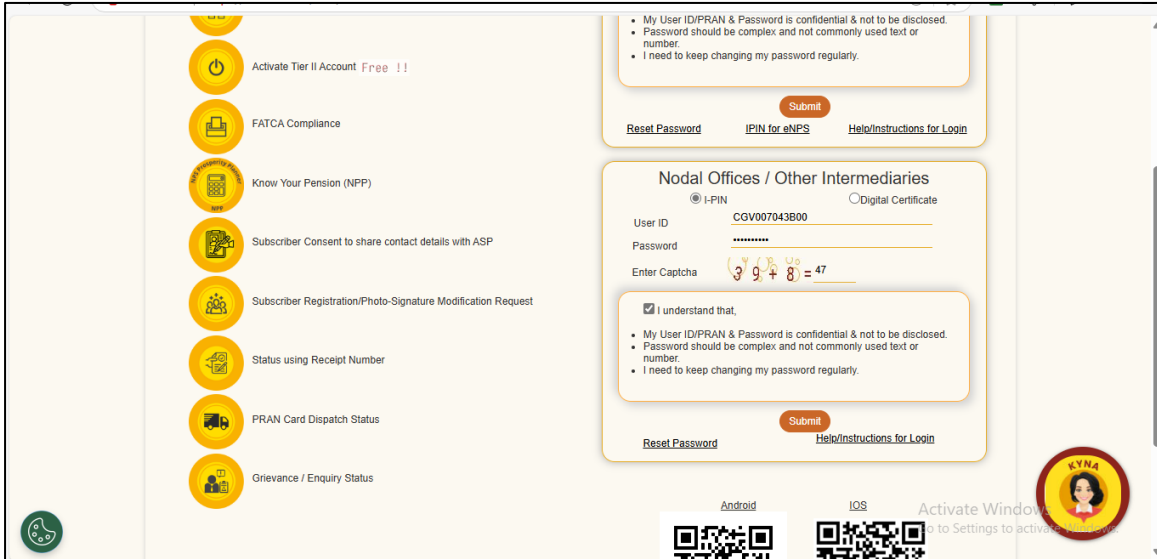


Figure 1

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

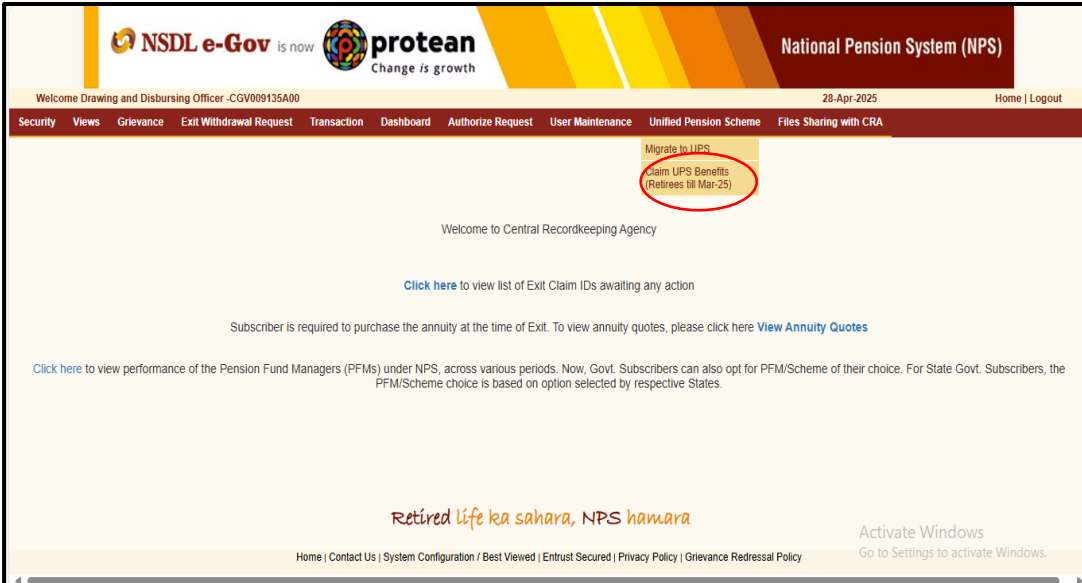


Figure 2

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

- C. The maker needs to select 'Initiate/Complete Pending Request' option and enter PRAN and click on 'Submit' button.

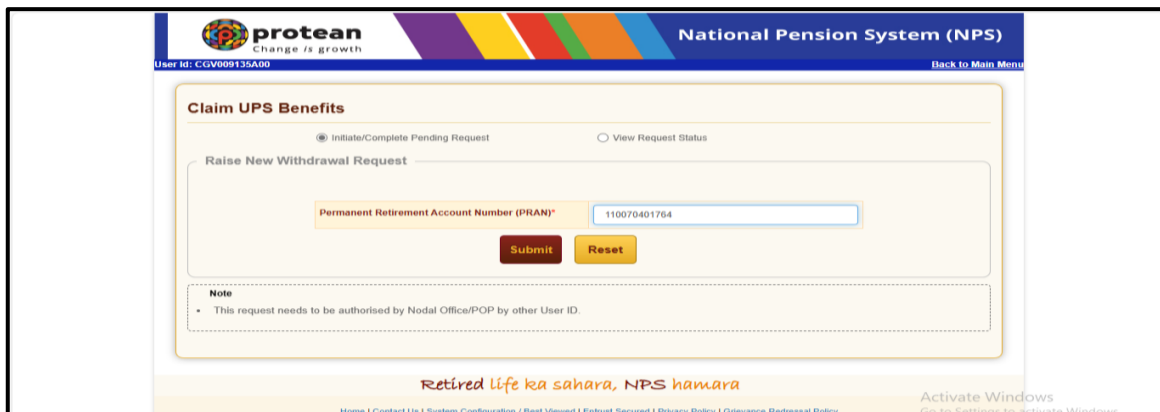


Figure 3

- 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 (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**'

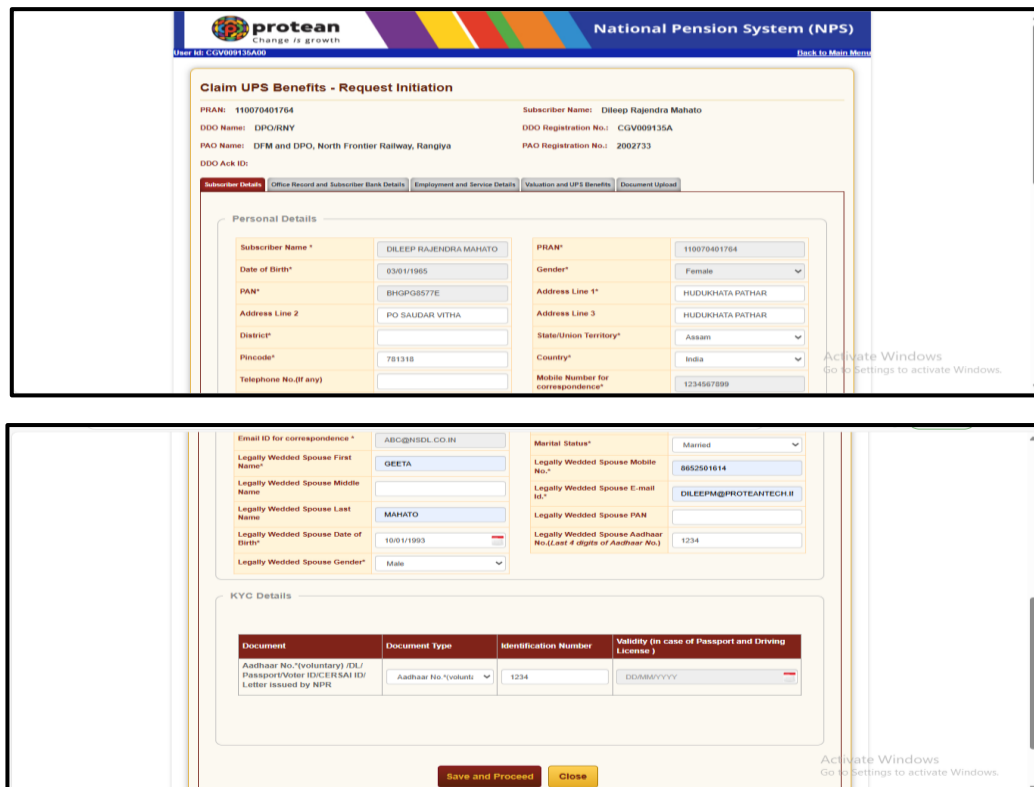


Figure 4

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

- E. On submission, Claim UPS Benefit acknowledgement will be generated. The maker needs to click on Ok Button to proceed.

Figure 5

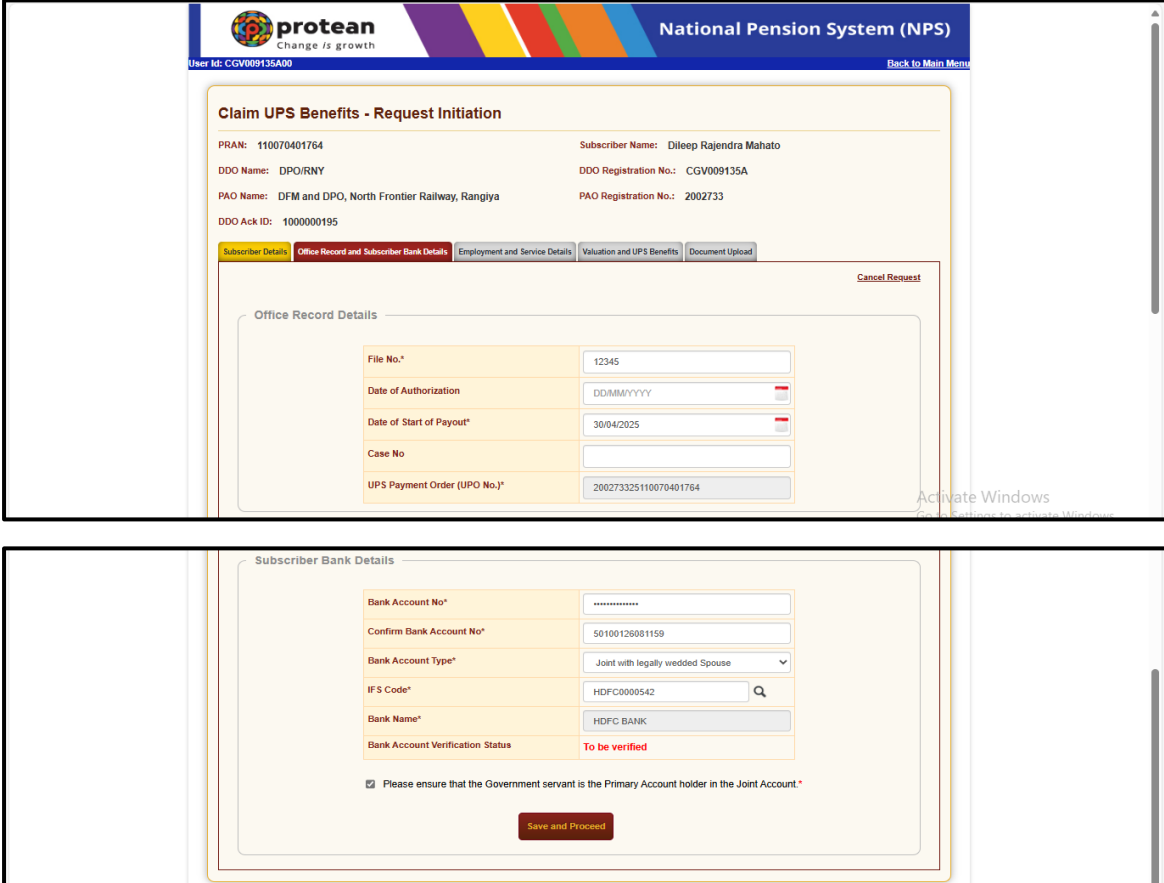
- F. The maker can cancel the said acknowledgement id using the “**cancel request**” option available on top right corner.

If the request is cancelled, DDO User needs to provide the cancellation remarks for same.

Figure 6

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

- G. The maker needs to enter further details. Under Office Record and Subscriber Bank details Tab, the maker needs to enter the Office Record Details and Subscriber Bank details of the subscriber as per service record. The Subscriber Bank details will be verified through penny drop verification.



Claim UPS Benefits - Request Initiation

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato
 DDO Name: DPO/RNY DDO Registration No.: CGV009135A
 PAO Name: DFM and DPO, North Frontier Railway, Rangliya PAO Registration No.: 2002733
 DDO Ack ID: 1000000195

Office Record Details

File No.* 12345
 Date of Authorization DD/MM/YYYY
 Date of Start of Payout* 30/04/2025
 Case No.
 UPS Payment Order (UPO No.)* 200273325110070401764

Subscriber Bank Details

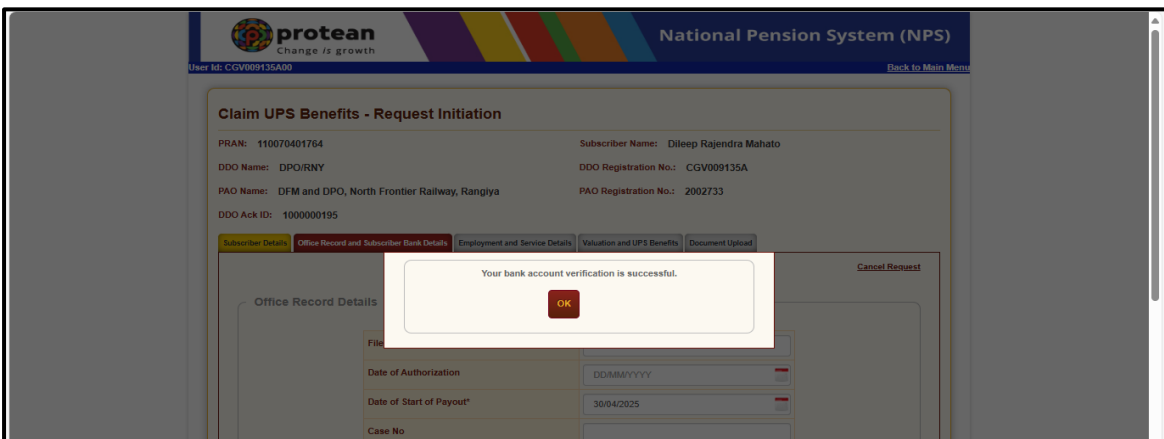
Bank Account No*
 Confirm Bank Account No* 50100126081159
 Bank Account Type* Joint with legally wedded Spouse
 IFS Code* HDFC0000542
 Bank Name* HDFC BANK
 Bank Account Verification Status To be verified

☒ Please ensure that the Government servant is the Primary Account holder in the Joint Account.*

Save and Proceed

Figure 7

- H. After successful verification of the bank account, system will allow to process further. The maker needs to click on OK button to proceed.



Claim UPS Benefits - Request Initiation

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato
 DDO Name: DPO/RNY DDO Registration No.: CGV009135A
 PAO Name: DFM and DPO, North Frontier Railway, Rangliya PAO Registration No.: 2002733
 DDO Ack ID: 1000000195

Office Record Details

File No. 12345
 Date of Authorization DD/MM/YYYY
 Date of Start of Payout* 30/04/2025
 Case No.

Your bank account verification is successful.

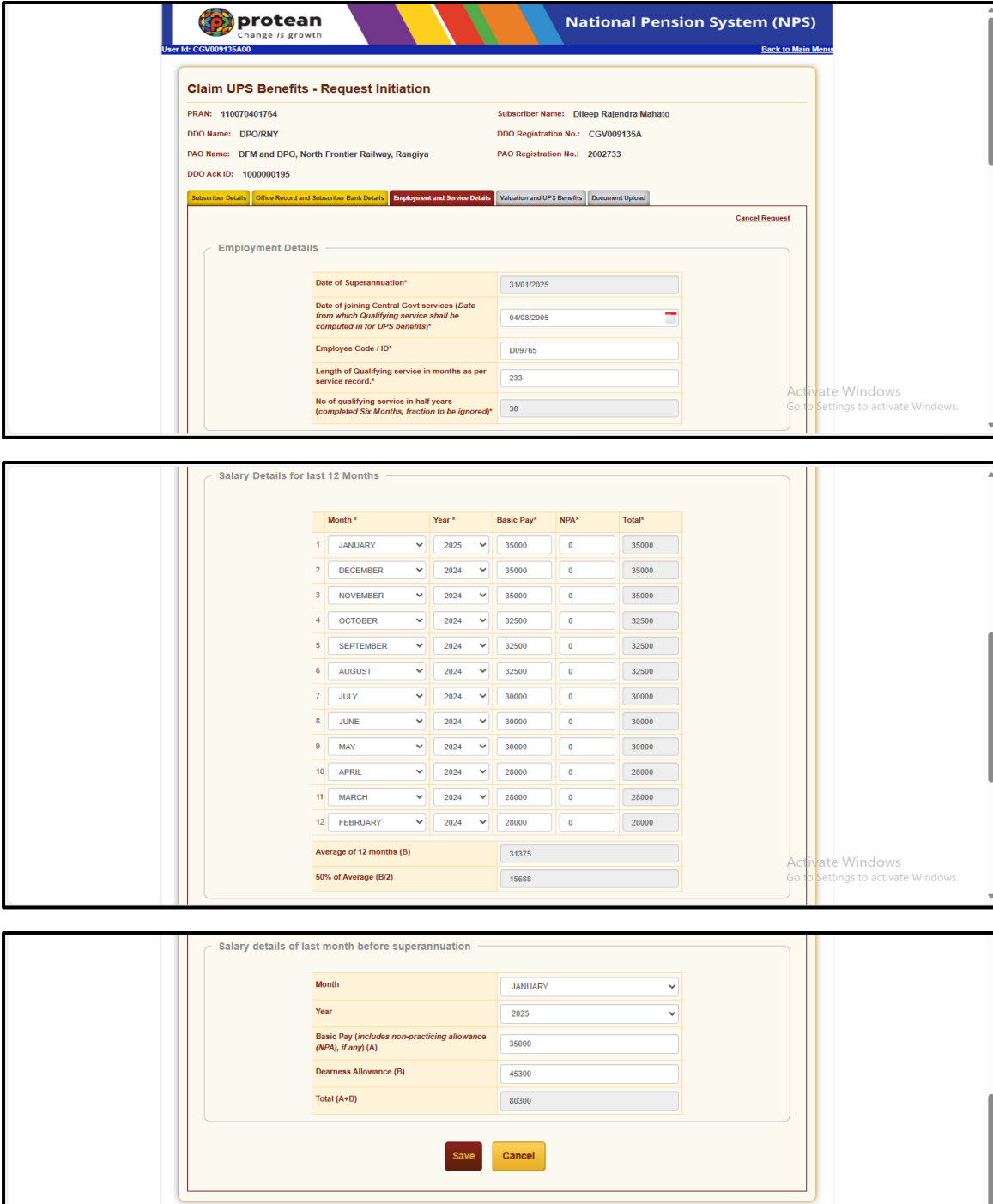
OK

Figure 8

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

- I. Under Employment and Service Details, the maker needs to fill the details of the subscriber for below sections:
 - Employment Details
 - Salary Details (Basic Pay) for last 12 Months
 - Salary details of last month before superannuation

After entering the details, click on Save Button to Proceed



Claim UPS Benefits - Request Initiation

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato
 DDO Name: DPO/RNY DDO Registration No.: CGV009135A
 PAO Name: DFM and DPO, North Frontier Railway, Rangiya PAO Registration No.: 2002733
 DDO Ack ID: 1000000195

Employment Details

Date of Superannuation* 31/01/2025
 Date of joining Central Govt services (Date from which Qualifying service shall be computed in for UPS benefits)* 04/08/2005
 Employee Code / ID* D09765
 Length of Qualifying service in months as per service record* 233
 No of qualifying service in half years (completed Six Months, fraction to be ignored)* 38

Salary Details for last 12 Months

Month *	Year *	Basic Pay*	NPA*	Total*
1 JANUARY	2025	35000	0	35000
2 DECEMBER	2024	35000	0	35000
3 NOVEMBER	2024	35000	0	35000
4 OCTOBER	2024	32500	0	32500
5 SEPTEMBER	2024	32500	0	32500
6 AUGUST	2024	32500	0	32500
7 JULY	2024	30000	0	30000
8 JUNE	2024	30000	0	30000
9 MAY	2024	30000	0	30000
10 APRIL	2024	28000	0	28000
11 MARCH	2024	28000	0	28000
12 FEBRUARY	2024	28000	0	28000
Average of 12 months (B)		31375		
50% of Average (B/2)		15688		

Salary details of last month before superannuation

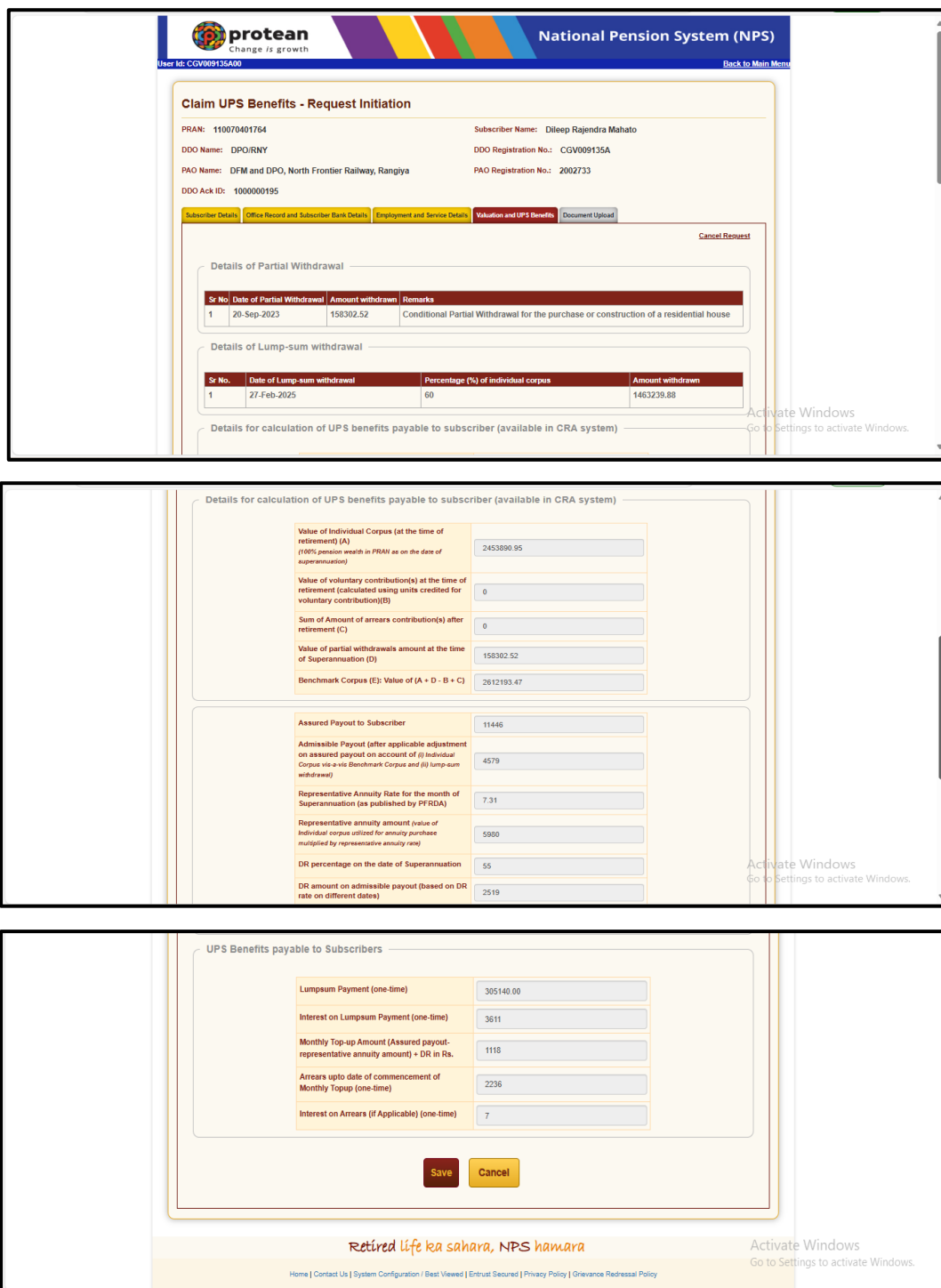
Month JANUARY
 Year 2025
 Basic Pay (includes non-practicing allowance (NPA), if any) (A) 35000
 Dearness Allowance (B) 45300
 Total (A+B) 80300

Save Cancel

Figure 9

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

- J. 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.



Claim UPS Benefits - Request Initiation

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato
 DDO Name: DPO/RNY DDO Registration No.: CGV009135A
 PAO Name: DFM and DPO, North Frontier Railway, Rangiya PAO Registration No.: 2002733
 DDO Ack ID: 1000000195

Details of Partial Withdrawal

Sr No	Date of Partial Withdrawal	Amount withdrawn	Remarks
1	20-Sep-2023	158302.52	Conditional Partial Withdrawal for the purchase or construction of a residential house

Details of Lump-sum withdrawal

Sr No.	Date of Lump-sum withdrawal	Percentage (%) of individual corpus	Amount withdrawn
1	27-Feb-2025	60	1463239.88

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 the date of superannuation)	2453090.95
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)	158302.52
Benchmark Corpus (E): Value of (A + D - B + C)	2612193.47
Assured Payout to Subscriber	11446
Admissible Payout (after applicable adjustment on assured payout on account of (i) Individual Corpus via - via Benchmark Corpus and (ii) lump-sum withdrawal)	4579
Representative Annuity Rate for the month of Superannuation (as published by PFDA)	7.31
Representative annuity amount (value of Individual corpus utilized for annuity purchase multiplied by representative annuity rate)	5980
DR percentage on the date of Superannuation	55
DR amount on admissible payout (based on DR rate on different dates)	2519

UPS Benefits payable to Subscribers

Lumpsum Payment (one-time)	305140.00
Interest on Lumpsum Payment (one-time)	3611
Monthly Top-up Amount (Assured payout-representative annuity amount) + DR in Rs.	1116
Arrears upto date of commencement of Monthly Topup (one-time)	2236
Interest on Arrears (if Applicable) (one-time)	7

Save Cancel

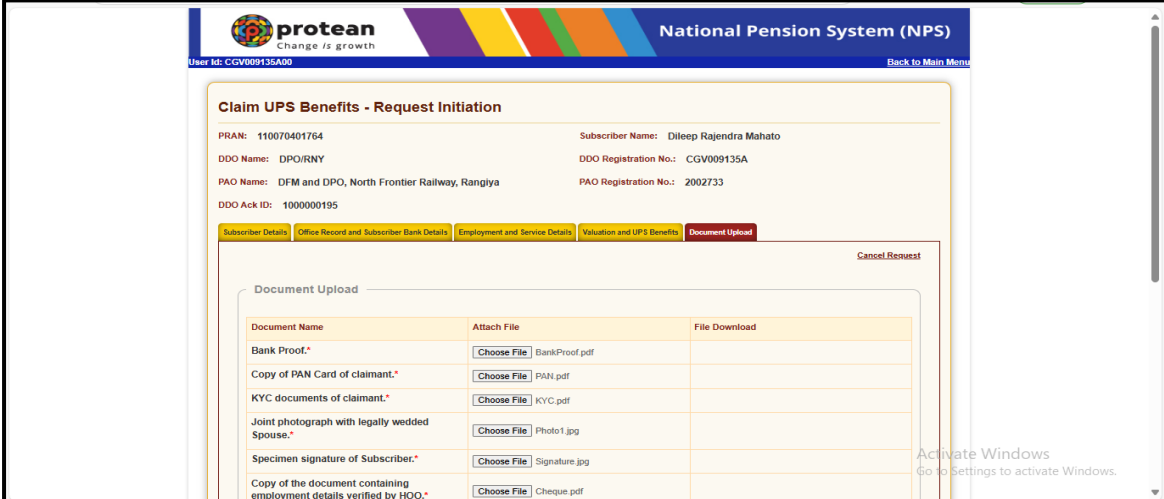
Retired life ka sahara, NPS hamara

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Figure 10

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

- K. Under Document Upload Tab, the maker needs to upload all the documents as mentioned in system. After uploading of documents, the maker needs click on **Upload button**.



Claim UPS Benefits - Request Initiation

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato
 DDO Name: DPO/RNY DDO Registration No.: CGV009135A
 PAO Name: DFM and DPO, North Frontier Railway, Rangiya PAO Registration No.: 2002733
 DDO Ack ID: 1000000195

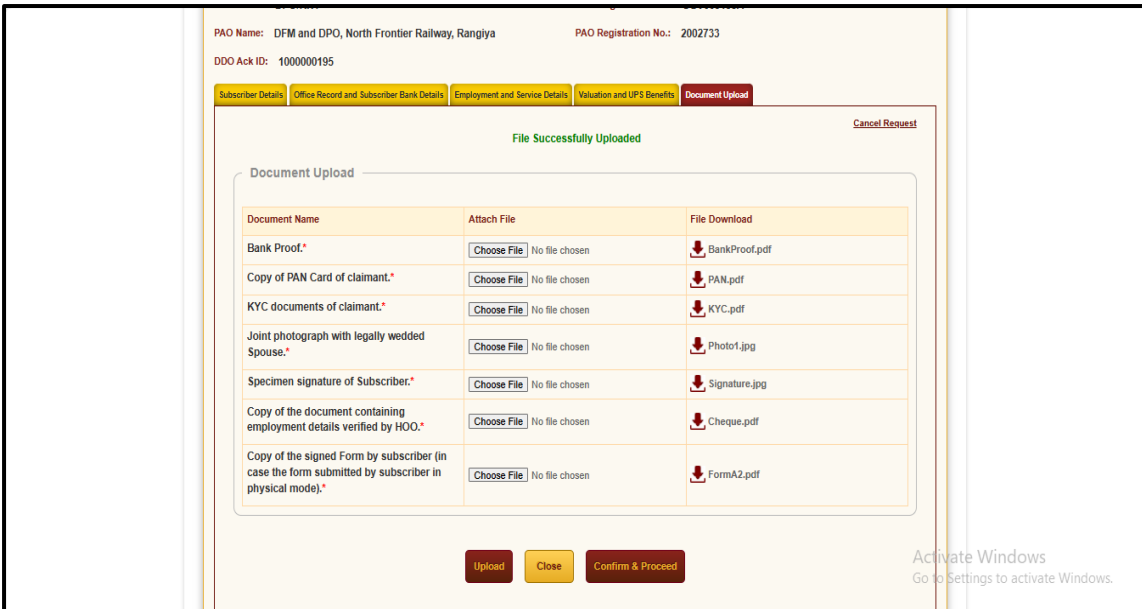
Subscriber Details Office Record and Subscriber Bank Details Employment and Service Details Valuation and UPS Benefits **Document Upload** Cancel Request

Document Upload

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

Figure 11

- L. 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 Name: DFM and DPO, North Frontier Railway, Rangiya PAO Registration No.: 2002733
 DDO Ack ID: 1000000195

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

File Successfully Uploaded

Document Upload

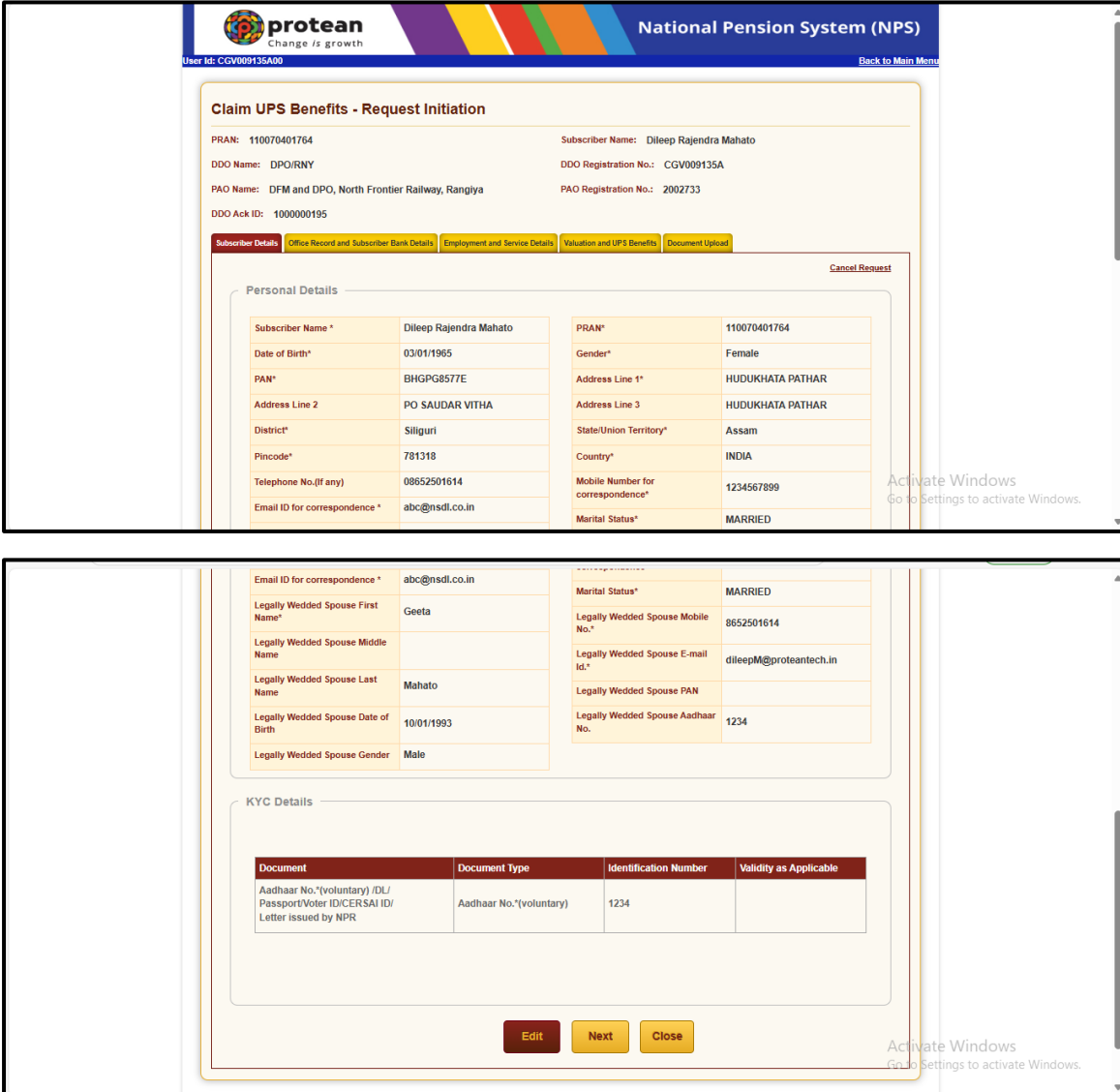
Document Name	Attach File	File Download
Bank Proof.*	Choose File No file chosen	Download BankProof.pdf
Copy of PAN Card of claimant.*	Choose File No file chosen	Download PAN.pdf
KYC documents of claimant.*	Choose File No file chosen	Download KYC.pdf
Joint photograph with legally wedded Spouse.*	Choose File No file chosen	Download Photo1.jpg
Specimen signature of Subscriber.*	Choose File No file chosen	Download Signature.jpg
Copy of the document containing employment details verified by HOO.*	Choose File No file chosen	Download Cheque.pdf
Copy of the signed Form by subscriber (in case the form submitted by subscriber in physical mode).*	Choose File No file chosen	Download FormA2.pdf

[Upload](#) [Close](#) [Confirm & Proceed](#)

Figure 12

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

- M. 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.



Claim UPS Benefits - Request Initiation

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato
 DDO Name: DPO/RNY DDO Registration No.: CGV009135A
 PAO Name: DFM and DPO, North Frontier Railway, Rangliya PAO Registration No.: 2002733
 DDO Ack ID: 1000000195

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

Personal Details

Subscriber Name *	Dileep Rajendra Mahato	PRAN*	110070401764
Date of Birth*	03/01/1965	Gender*	Female
PAN*	BHGP8577E	Address Line 1*	HUDUKHATA PATHAR
Address Line 2	PO SAUDAR VITHA	Address Line 3	HUDUKHATA PATHAR
District*	Siliguri	State/Union Territory*	Assam
Pincode*	781318	Country*	INDIA
Telephone No.(f any)	08652501614	Mobile Number for correspondence*	1234567899
Email ID for correspondence *	abc@nsdl.co.in	Marital Status*	MARRIED

Legally Wedded Spouse Details

Legally Wedded Spouse First Name*	Geeta	Legally Wedded Spouse Mobile No.*	8652501614
Legally Wedded Spouse Middle Name		Legally Wedded Spouse E-mail Id.*	dileepM@proteantech.in
Legally Wedded Spouse Last Name	Mahato	Legally Wedded Spouse PAN	
Legally Wedded Spouse Date of Birth	10/01/1993	Legally Wedded Spouse Aadhaar No.	1234
Legally Wedded Spouse Gender	Male		

KYC Details

Document	Document Type	Identification Number	Validity as Applicable
Aadhaar No.*(voluntary) /DL/ Passport/Voter ID/CERSAI ID/ Letter issued by NPR	Aadhaar No.*(voluntary)	1234	

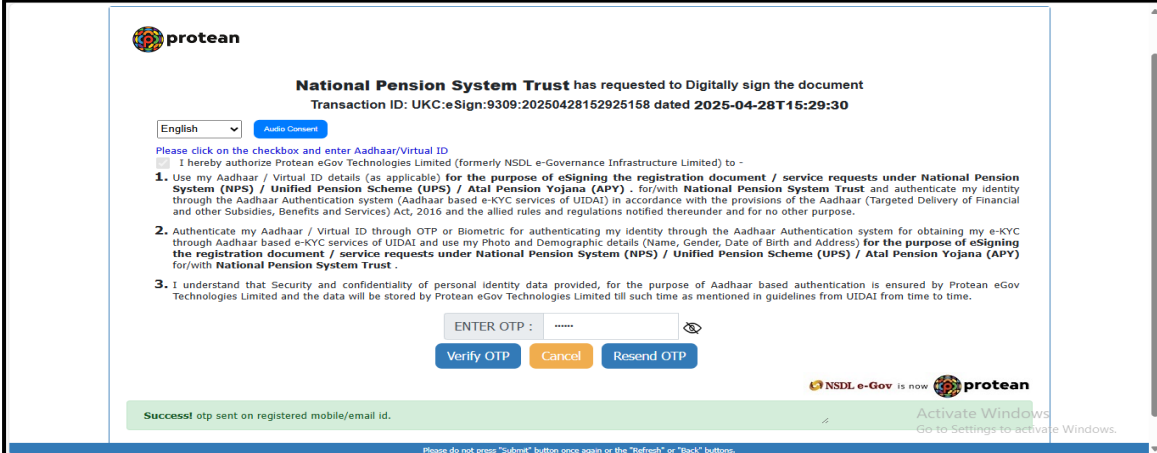
Edit **Next** **Close**

Figure 13

- N. Once the user reviews all the details under various tab i.e. “from Subscriber Details Tab to Document Upload Tab”, the user needs to click on **Final Submit Button** to proceed further.

The DDO User now will be redirected to e-sign website for e-sign of the Claim UPS Benefit document. User need to enter his Aadhaar details. User need to enter the OTP will is been communicated to Aadhaar linked mobile number.

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO



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National Pension System Trust has requested to Digitally sign the document
 Transaction ID: UKC:eSign:9309:20250428152925158 dated 2025-04-28T15:29:30

English [Audio Content](#)

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 :

[Verify OTP](#) [Cancel](#) [Resend OTP](#)

Success! otp sent on registered mobile/email id.

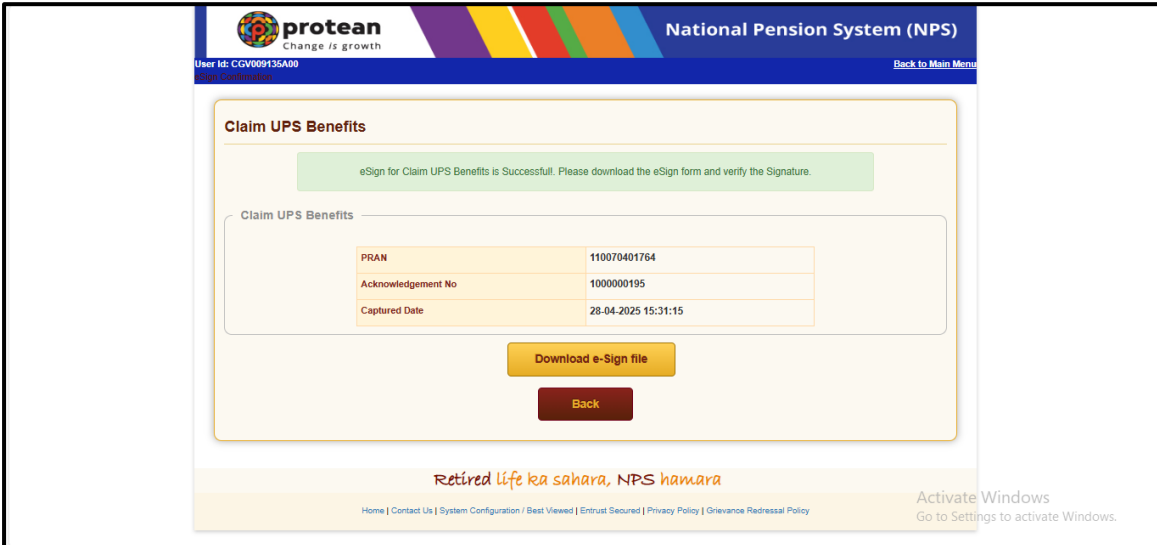
NSDL e-Gov is now **protean**

Activate Windows
Go to Settings to activate Windows.

Please do not press "Submit" button once again or the "Refresh" or "Back" buttons.

Figure 14

- O. 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.



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User Id: CGV009135A00 [Back to Main Menu](#)

National Pension System (NPS)

Claim UPS Benefits

eSign for Claim UPS Benefits is Successful. Please download the eSign form and verify the Signature.

Claim UPS Benefits

PRAN	110070401764
Acknowledgement No	1000000195
Captured Date	28-04-2025 15:31:15

[Download e-Sign file](#)

[Back](#)

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Activate Windows
Go to Settings to activate Windows.

Figure 15

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

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-nsdl.com/CRA/>) using the User ID and password. PAO Maker User needs to select “Unified Pension Scheme” menu and click on option “**Claim UPS Benefits (Retirees till Mar-25)**”

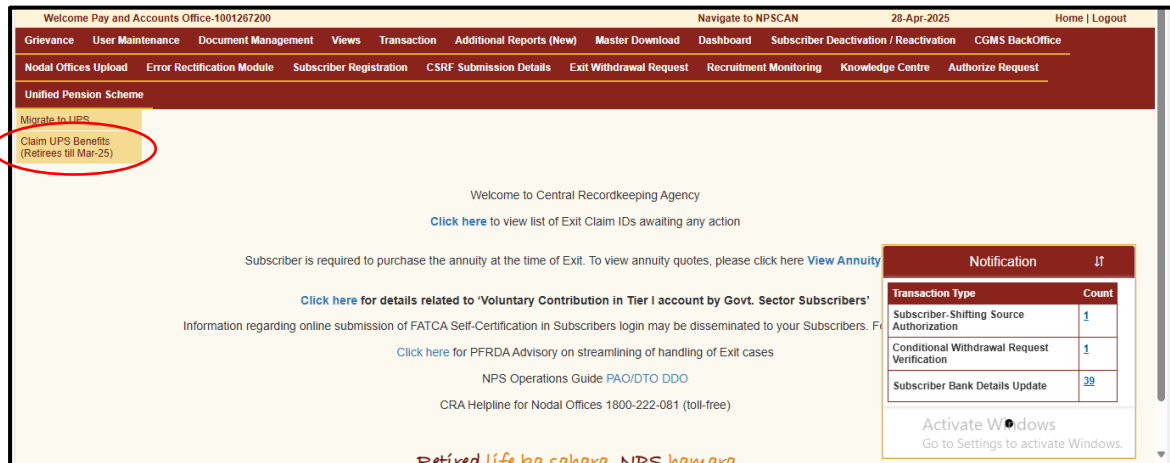


Figure 16

- 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.

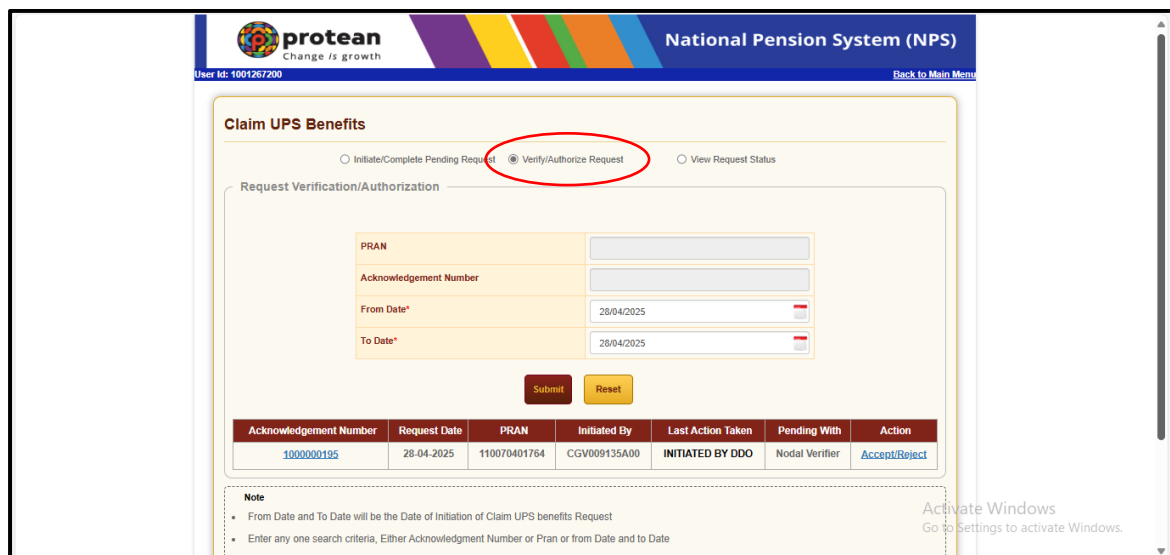


Figure 17

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

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

Claim UPS Benefits

☐ Initiate/Complete Pending Request ☒ Verify/Authorize Request ☐ View Request Status

Request Verification/Authorization

PRAN:

Acknowledgement Number:

From Date*:

To Date*:

Acknowledgement Number	Request Date	PRAN	Initiated By	Last Action Taken	Pending With	ACTION
1000000195	28-04-2025	110070401764	CGV009135A00	INITIATED BY DDO	Nodal Verifier	Accept/Reject

Note

- From Date and To Date will be the Date of Initiation of Claim UPS benefits Request
- Enter any one search criteria, Either Acknowledgment Number or Pran or from Date and to Date

The difference between the From and To Date cannot be greater than 45 days.

Activate Windows
Go to Settings to activate Windows.

Figure 18

- D. The verifier needs to verify the details enter by the maker under each tab beginning with Subscriber Details Tab till Document upload tab.

Claim UPS Benefits - Request Verification

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato

DDO Name: DPO/RNY DDO Registration No.: CGV009135A

PAO Name: DFM and DPO, North Frontier Railway, Rangiya PAO Registration No.: 2002733

DDO Ack ID: 1000000195

Subscriber Details | Office Record and Subscriber Bank Details | Employment and Service Details | Valuation and UP's Benefits | Document Upload | Approve Details

Personal Details

Subscriber Name *	Dileep Rajendra Mahato	PRAN*	110070401764
Date of Birth*	03/01/1965	Gender*	Female
PAN*	BHGP68577E	Address Line 1*	HUDUKHATA PATHAR
Address Line 2	PO SAUDAR VITHA	Address Line 3	HUDUKHATA PATHAR
District*	Silliguri	State/Union Territory*	Assam
Pincode*	781318	Country*	INDIA
Telephone No.(f any)	08652501614	Mobile Number for correspondence*	1234567899
Email ID for correspondence *	abc@nsdl.co.in	Marital Status*	MARRIED
Legally Wedded Spouse First Name*	Geeta	Legally Wedded Spouse Mobile	

Activate Windows
Go to Settings to activate Windows.

Figure 19

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

- E. The verifier needs to review all the documents uploaded by maker & click on **Next Button** to proceed to next Tab.

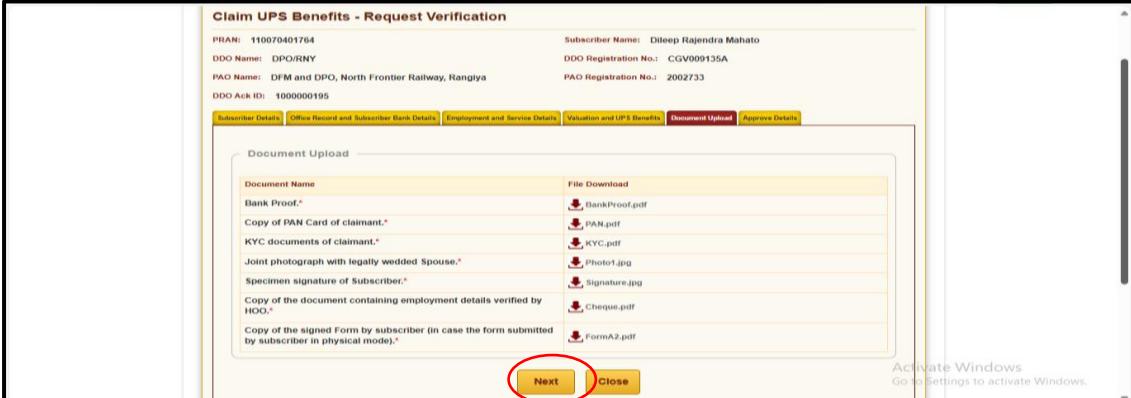


Figure 20

- F. Under Approve Details Tab, the verifier has an option to download the B2 form of the subscriber dully filled by the DDO User.

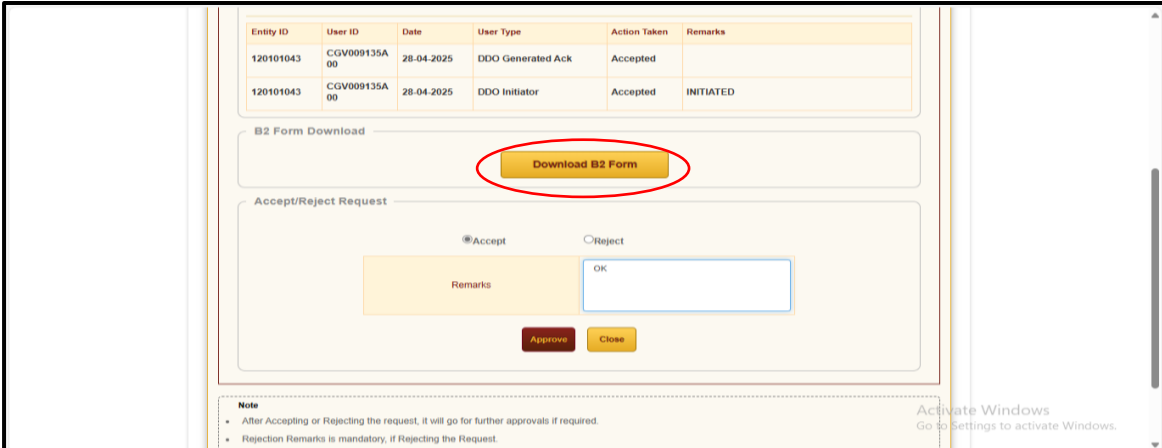


Figure 21

- G. The verifier needs click on select menu and enter the remarks. To proceed further, click on **Approve Button**.

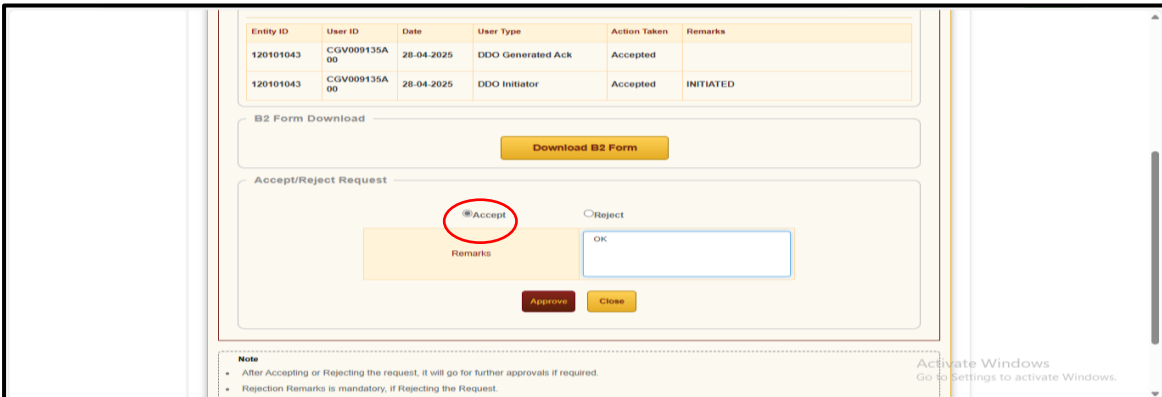


Figure 22

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

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

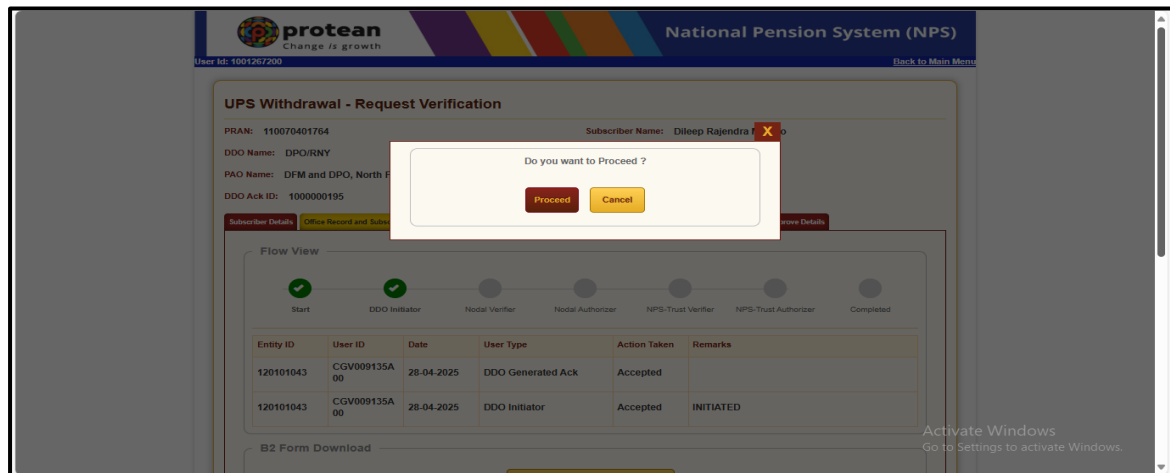


Figure 23

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

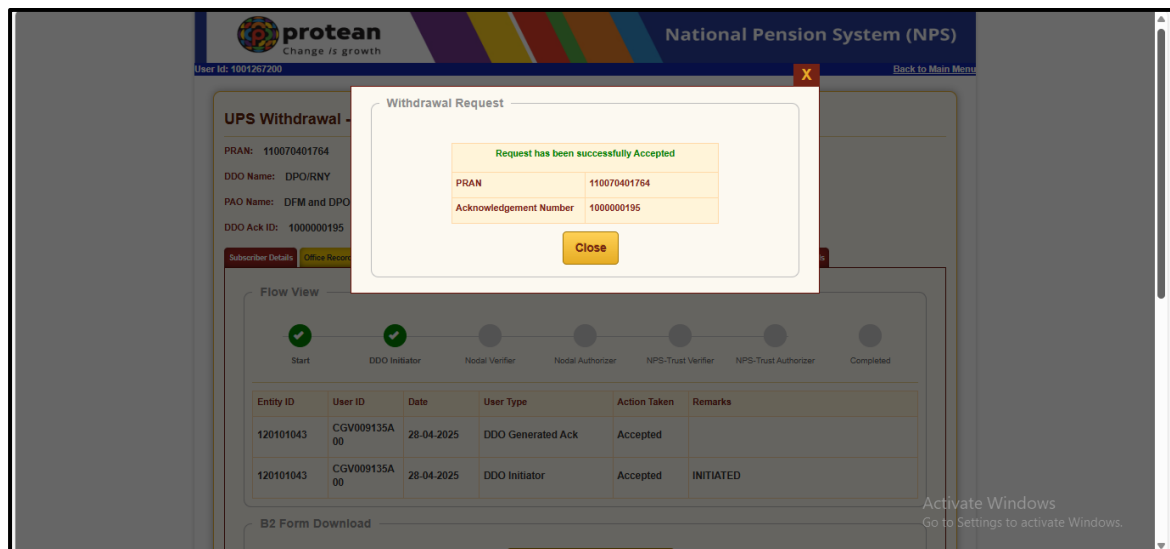


Figure 24

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

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

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

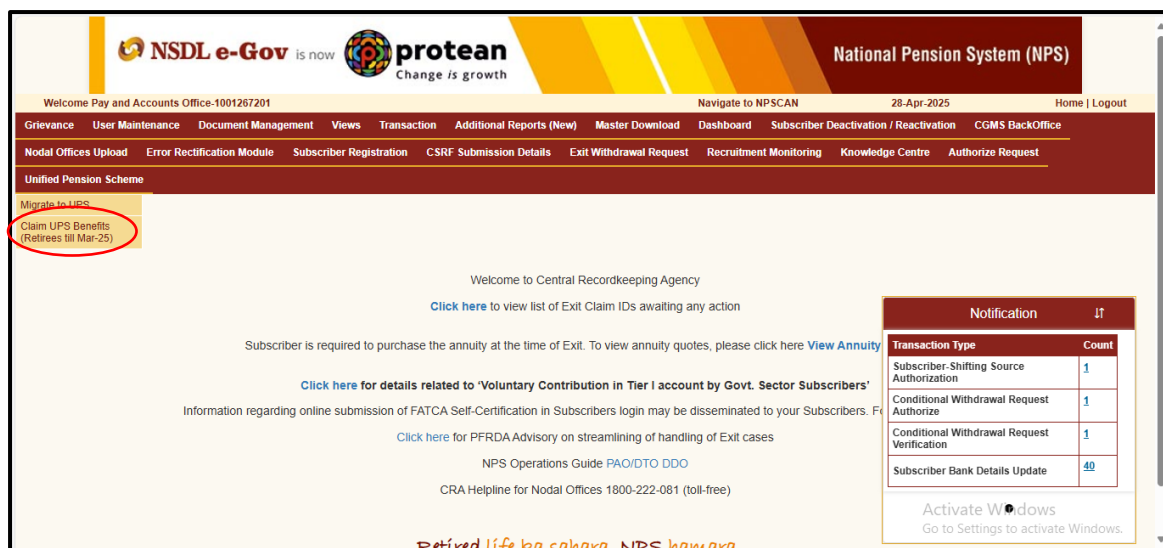


Figure 25

- B. The PAO 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.

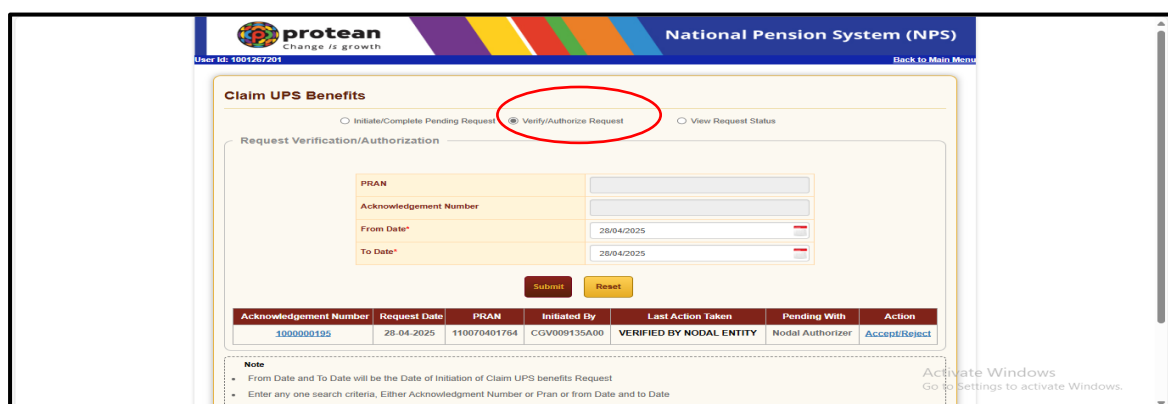


Figure 26

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

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

Claim UPS Benefits

☐ Initiate/Complete Pending Request ☒ Verify/Authorize Request ☐ View Request Status

Request Verification/Authorization

PRAN:

Acknowledgement Number:

From Date*:

To Date*:

Acknowledgement Number	Request Date	PRAN	Initiated By	Last Action Taken	Pending With	ACTION
1000000195	28-04-2025	110070401764	CGV009135A00	VERIFIED BY NODAL ENTITY	Nodal Authorize	Accept/Reject

Note

- From Date and To Date will be the Date of Initiation of Claim UPS benefits Request
- Enter any one search criteria, Either Acknowledgment Number or Pran or from Date and to Date

Figure 27

- D. The PAO authoriser needs to verify the details verified by the maker under each tab beginning with Subscriber Details Tab till document upload tab.

Claim UPS Benefits - Request Authorization

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato

DDO Name: DPO/RNY DDO Registration No.: CGV009135A

PAO Name: DFM and DPO, North Frontier Railway, Rangiya PAO Registration No.: 2002733

DDO Ack ID: 1000000195

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

Personal Details

Subscriber Name *	Dileep Rajendra Mahato	PRAN*	110070401764
Date of Birth*	03/01/1965	Gender*	Female
PAN*	BHGP8577E	Address Line 1*	HUDUKHATA PATHAR
Address Line 2	PO SAUDAR VITHA	Address Line 3	HUDUKHATA PATHAR
District*	Siliguri	State/Union Territory*	Assam
Pincode*	781318	Country*	INDIA
Telephone No.(if any)	08652501614	Mobile Number for correspondence*	1234567899
Email ID for correspondence *	abc@nsdl.co.in	Marital Status*	MARRIED
Legally Wedded Spouse First Name	Geeta	Legally Wedded Spouse Mobile	

Figure 28

The PAO authoriser needs to review & click on **Next Button** to proceed to next Tab.

UPS Claim Benefit - Initiation by DDO & Verification & Authorisation by PAO

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.*	Cheque.pdf
Copy of the signed Form by subscriber (in case the form submitted by subscriber in physical mode).*	FormA2.pdf

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

Next Close

Figure 29

- E. Under Approve Details Tab, the PAO authoriser will have an option to download the B2 form of the subscriber dully filled by the DDO User.

UPS Withdrawal - Request Authorization

PRAN: 110070401764 Subscriber Name: Dileep Rajendra Mahato
 DDO Name: DPO/RNY DDO Registration No.: CGV009135A
 PAO Name: DFM and DPO, North Frontier Railway, Rangiya PAO Registration No.: 2002733
 DDO Ack ID: 1000000195

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
120101043	CGV009135A00	28-04-2025	DDO Generated Ack	Accepted	
120101043	CGV009135A00	28-04-2025	DDO Initiator	Accepted	INITIATED
10012672	1001267200	28-04-2025	Nodal Verifier	Accepted	OK

B2 Form Download

Figure 30

- F. The PAO authoriser needs to click on select menu and enter the remarks. To proceed further, click on **eSign Button**.

B2 Form Download

Download B2 Form

Accept/Reject Request

☒ Accept ☐ Reject

Remarks

OK

Sign Close

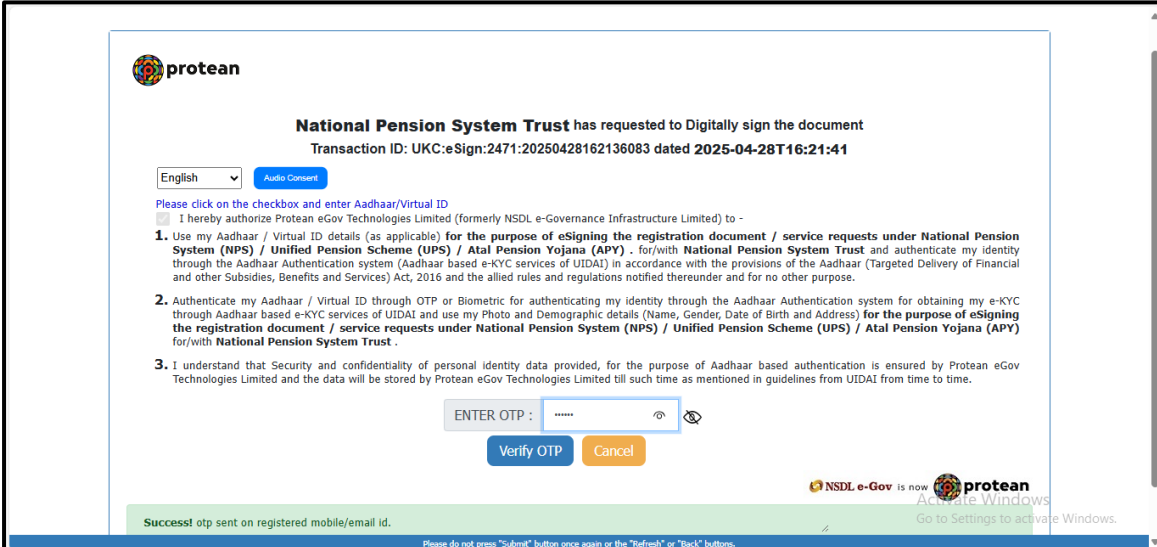
Note

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

Figure 31

UPS Claim Benefit – Initiation by DDO & Verification & Authorisation by PAO

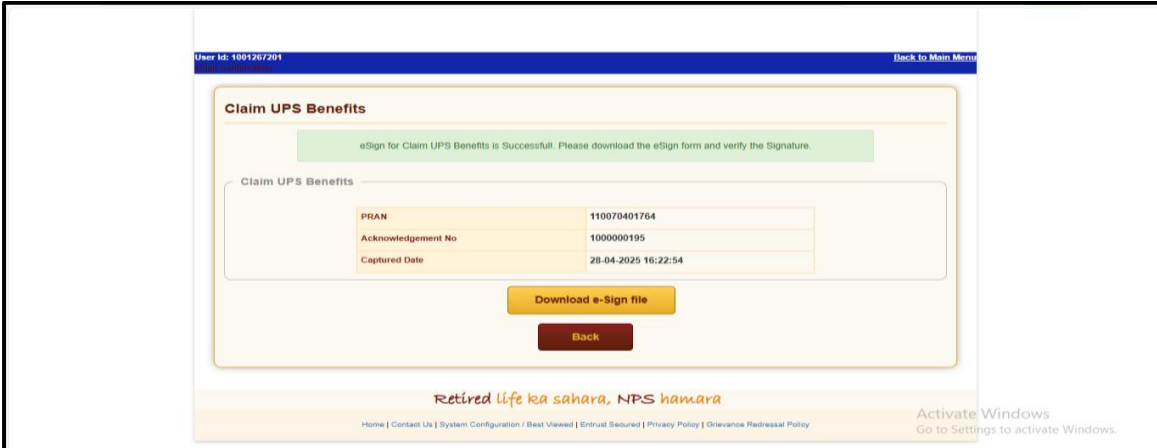
- G. The PAO authoriser now will be redirected to esign website for e-sign of the Claim UPS Benefit document. The User need to enter his Aadhaar details and enter the OTP which is communicated to Aadhaar linked mobile number (of the user).



The screenshot shows the Protean eGov portal interface. At the top, it says "National Pension System Trust has requested to Digitally sign the document" with a Transaction ID: UKC:eSign:2471:20250428162136083 dated 2025-04-28T16:21:41. Below this, there is a language selector (English) and an "Audio Content" button. A checkbox is checked, indicating authorization of Protean eGov Technologies Limited. Three numbered steps are listed: 1. Use my Aadhaar / Virtual ID details for eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY). 2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system. 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. Below the steps is an "ENTER OTP" field with a "Verify OTP" button and a "Cancel" button. A success message at the bottom states "Success! otp sent on registered mobile/email id." and a footer note says "Please do not press 'Submit' button once again or the 'Refresh' or 'Back' buttons."

Figure 32

- H. Once the OTP is verified, PAO 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.



The screenshot shows the Protean eGov portal interface after successful e-signing. It displays a green message box: "eSign for Claim UPS Benefits is Successful. Please download the eSign form and verify the Signature." Below this, a section titled "Claim UPS Benefits" contains a table with the following details: PRAN (110070401764), Acknowledgement No (10000000195), and Captured Date (28-04-2025 16:22:54). Below the table are buttons for "Download e-Sign file" and "Back". At the bottom, there is a footer with the slogan "Retired Life ka sahara, NPS hamara" and a navigation bar with links: Home, Contact Us, System Configuration, Best Viewed, Entrust Secured, Privacy Policy, Grievance Redressal Policy. An "Activate Windows" watermark is also visible.

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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