Protean eGov Technologies Limited

Standard Operating Procedure
On
Processing of UPS Claim benefit

Initiated by Subscriber

and

Verified by DDO & Authorised by PAO

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REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	30/04/2025	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
OTP	One Time Password

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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 is 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 of online UPS Claim benefit request (initiated by the Subscriber through e-NPS portal) verified by DDO and authorised by PAO.

Note: *Please note there is separate SOP available on the CRA website for Initiation of withdrawal claim benefit request by the Subscriber through the e-NPS portal***.**

2. Verification of request by DDO

The eligible Subscriber will initiate the request for UPS claim benefit through the e-NPS portal. On successful completion of the process, an Acknowledgement ID will be generated. The DDO shall have to verify the Acknowledgement ID so generated.

A. DDO user shall login to the CRA transaction website (https://cra-nsdl.com/CRA/) using their User ID and password.

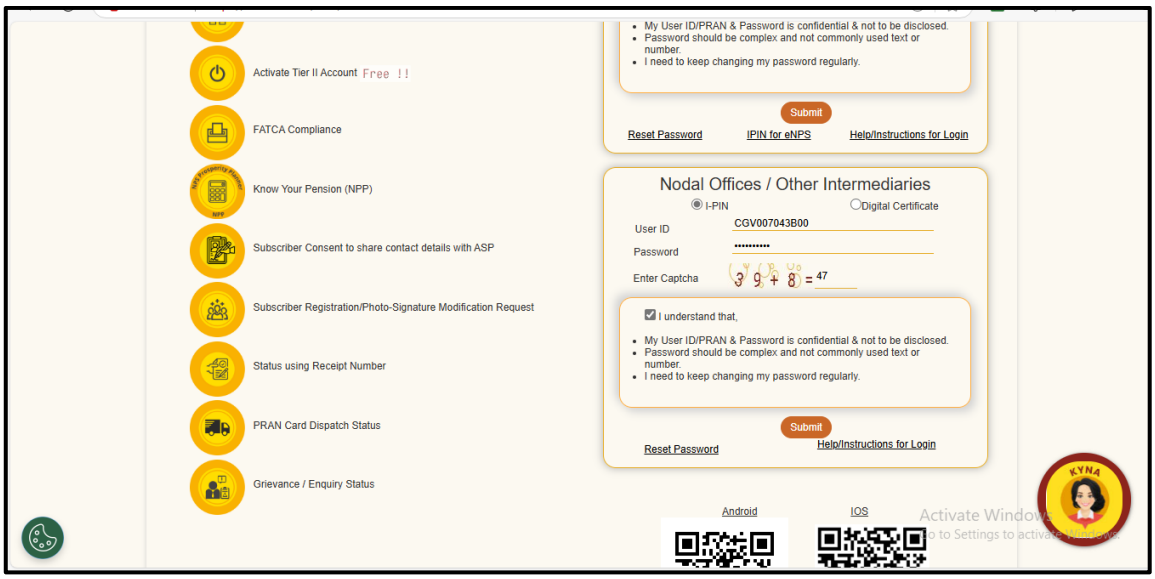


Figure 1

B. DDO needs to select "Unified Pension Scheme" menu and click on option "**Claim UPS Benefits (Retirees till March-2025)"**

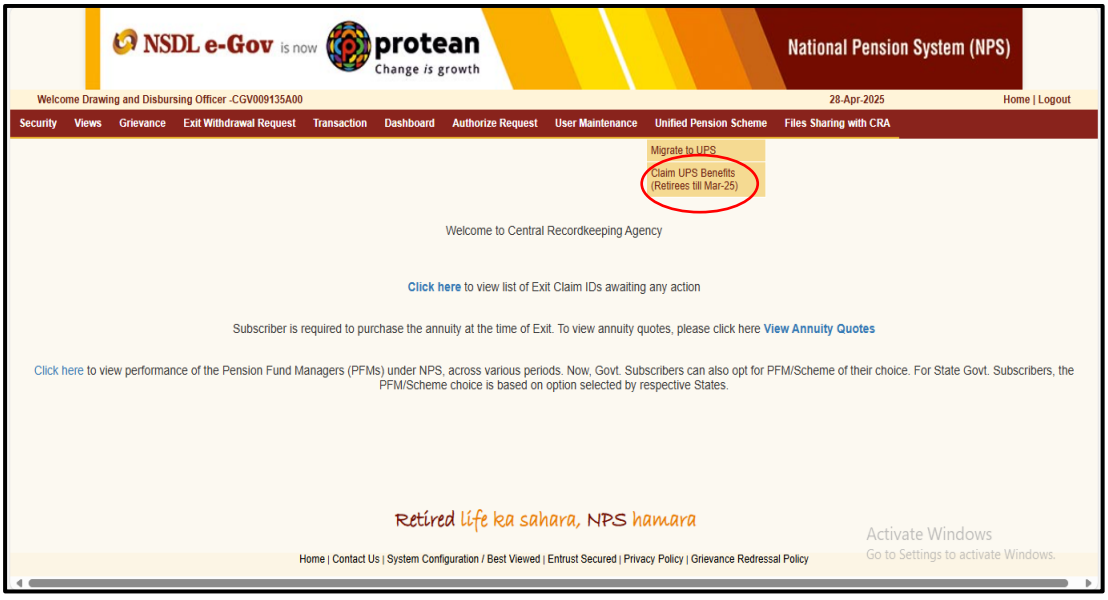


Figure 2

C. DDO User can select the 'View Request Status' option and providing the date range, can find out the requests initiated by Subscriber and can select a particular request or can select 'Initiate/Complete Pending Request' and enter the PRAN to verify the request as given below:

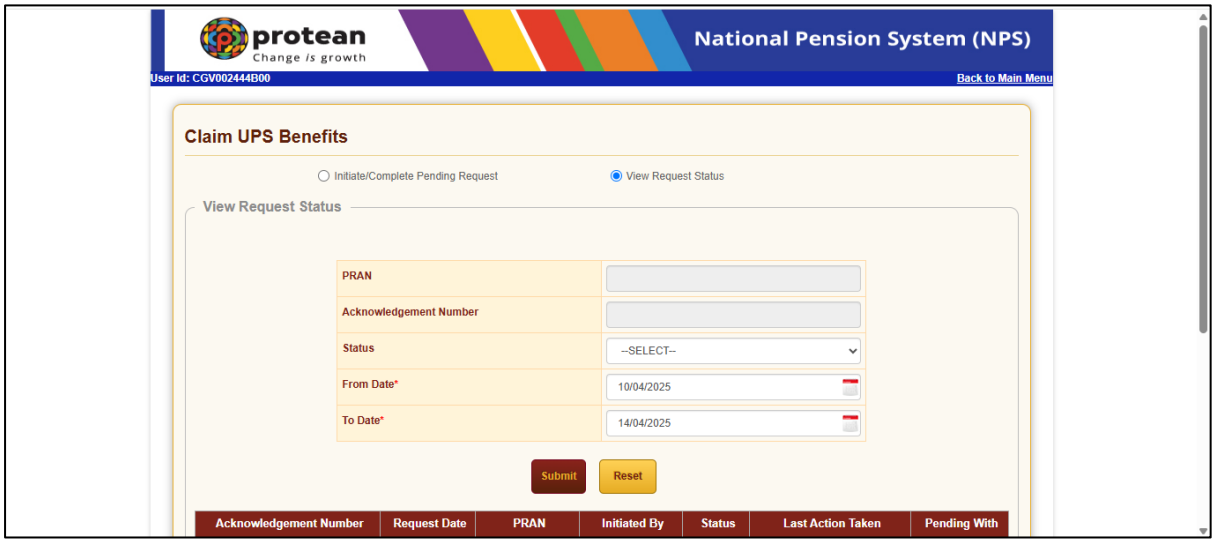


Figure 3 a

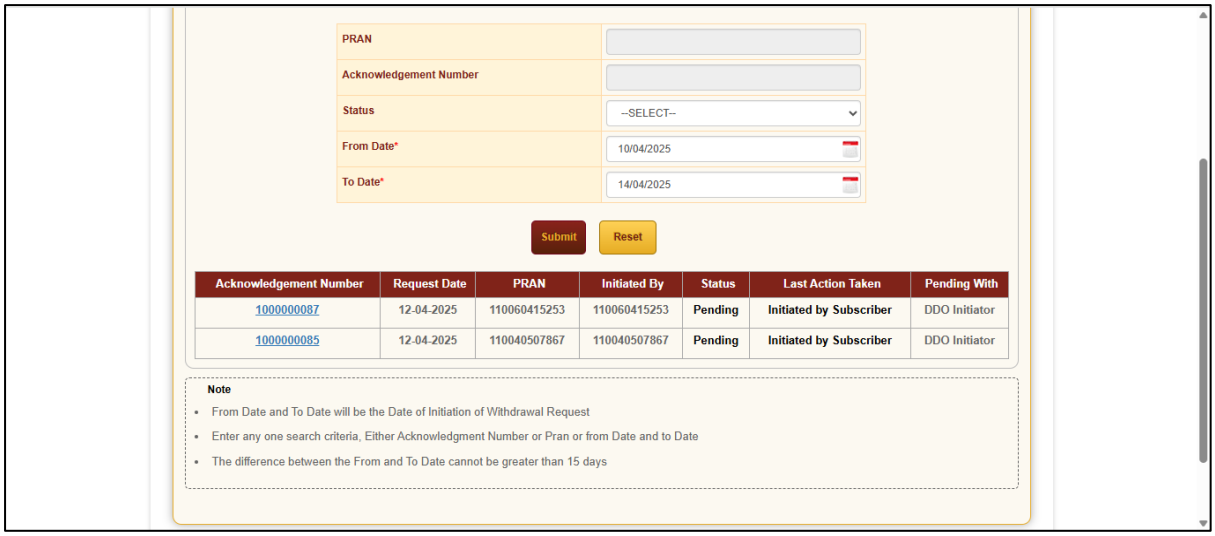


Figure 3 b

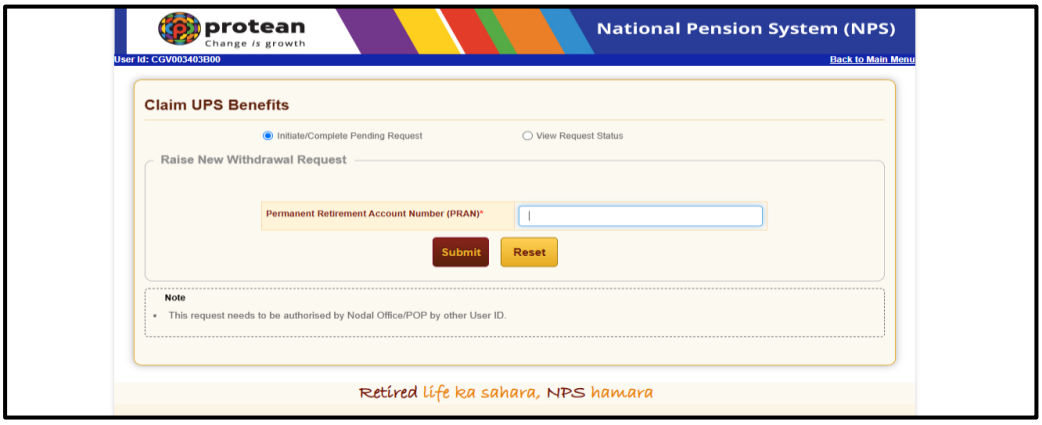


Figure 3 c

D. On clicking 'Submit' button, all the details as entered by the Subscriber will appear on the screen in various tabs commencing with "Subscriber details Tab" to "Document Upload" tab.

- **Subscriber details:**

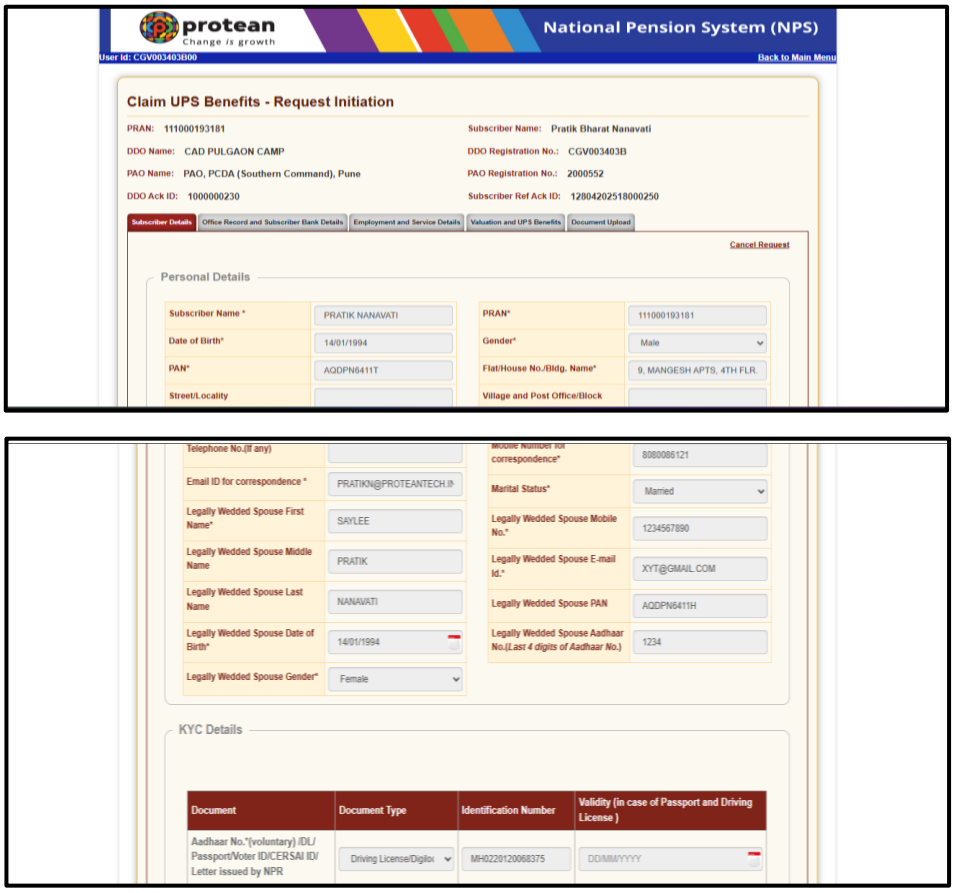


Figure 4

➢ Office record and Subscriber Bank details:

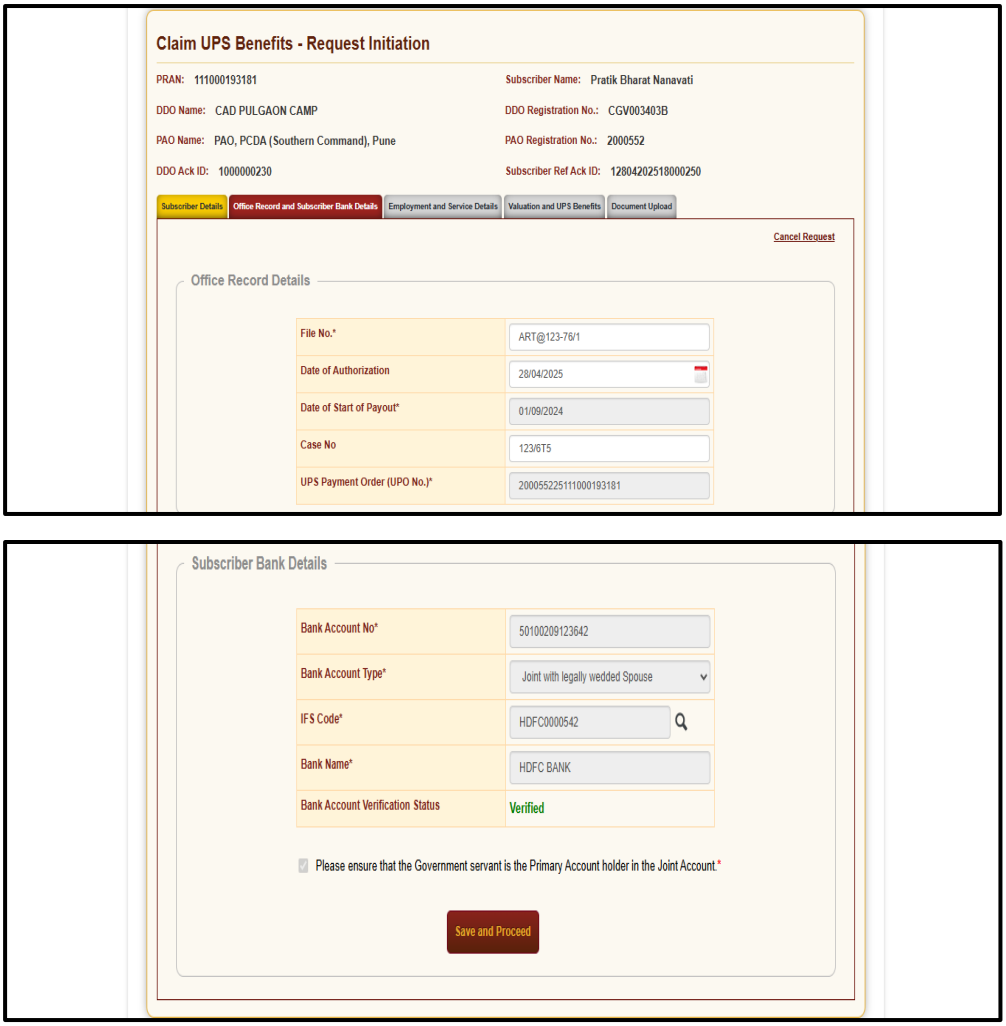
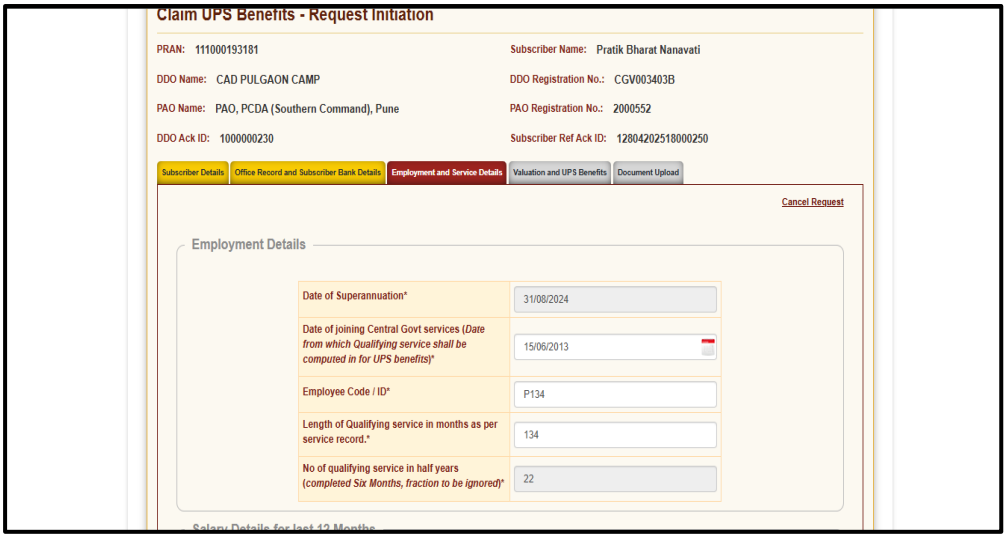
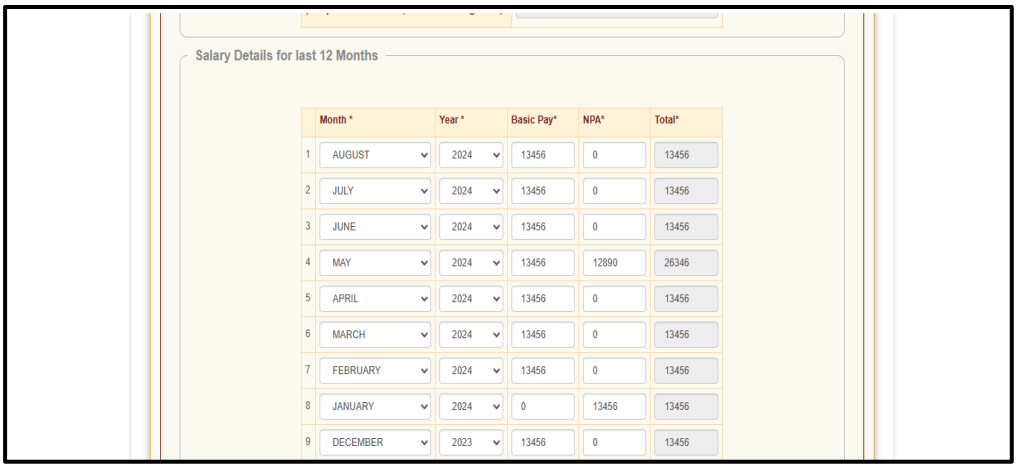


Figure 5

➢ Employment and Service Details:





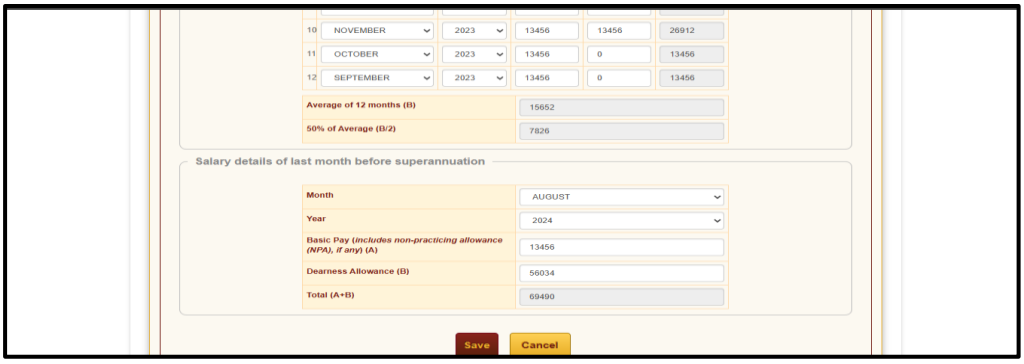


Figure 6

➢ Valuation and UPS Benefit:

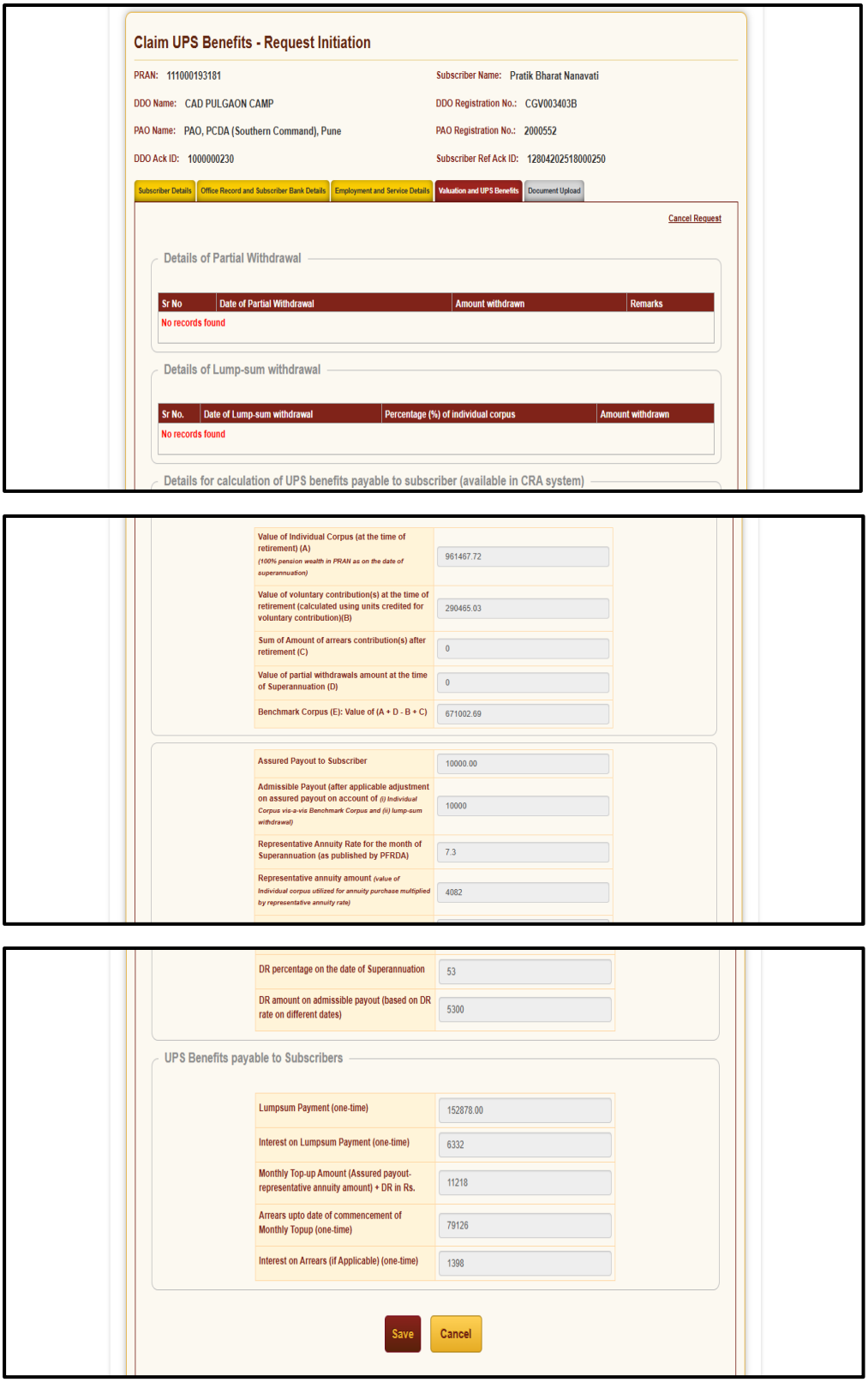


Figure 7

- **Document Upload:**

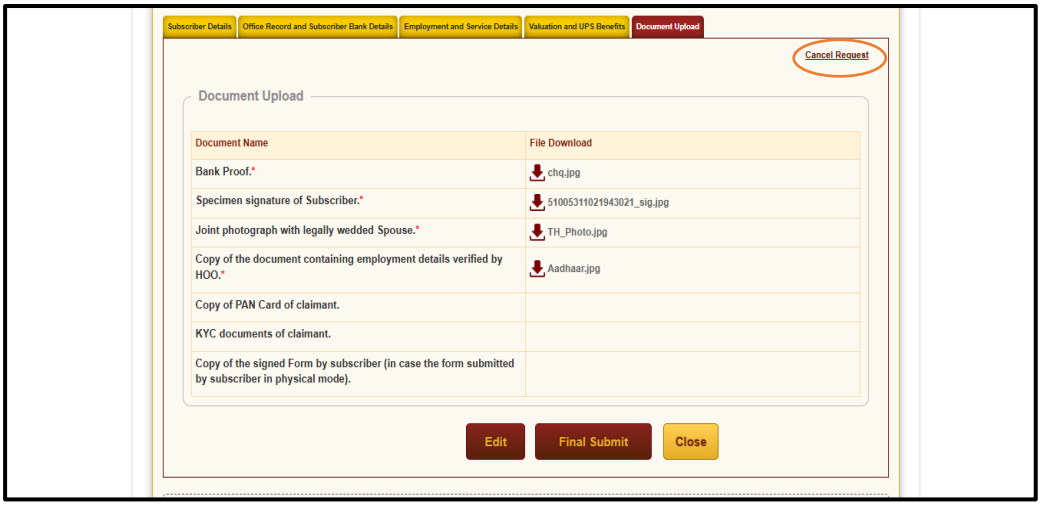


Figure 8

The DDO is required to check all the details as entered by the Subscriber. Nodal office shall ensure authenticity and correctness of details, which has been entered by the Subscriber.

In case the DDO observes any discrepancy in details, the request may be cancelled. If all details are verified, the request may be submitted further.

The DDO shall be further redirected to eSign webpage for the eSign of the Claim UPS Benefit document. The DDO needs to enter his/her Aadhaar details and subsequently enter the OTP (Received on Aadhaar linked mobile number).

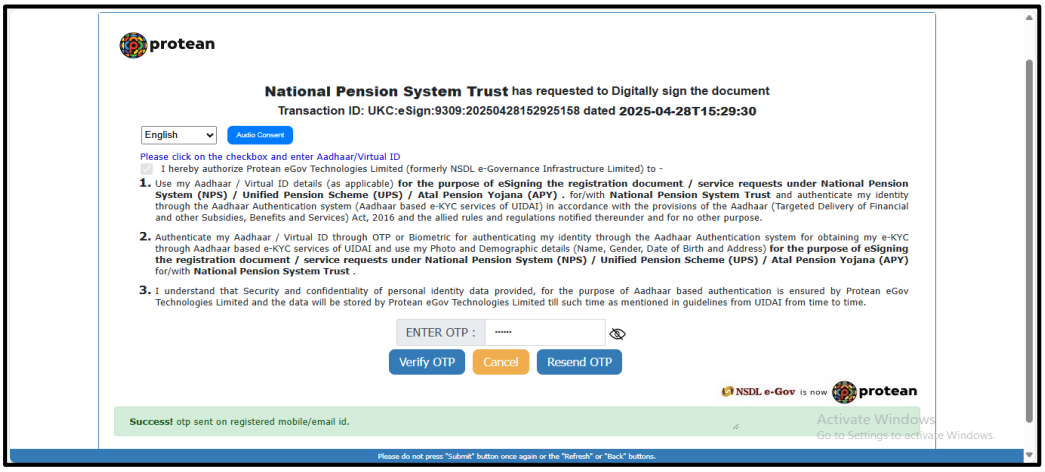


Figure 9

E. Once the OTP is verified, message shall be displayed as **"eSign for Claim UPS Benefit is Successful"** on screen. The DDO shall download the eSigned Claim UPS Benefit document and maintain it for records.

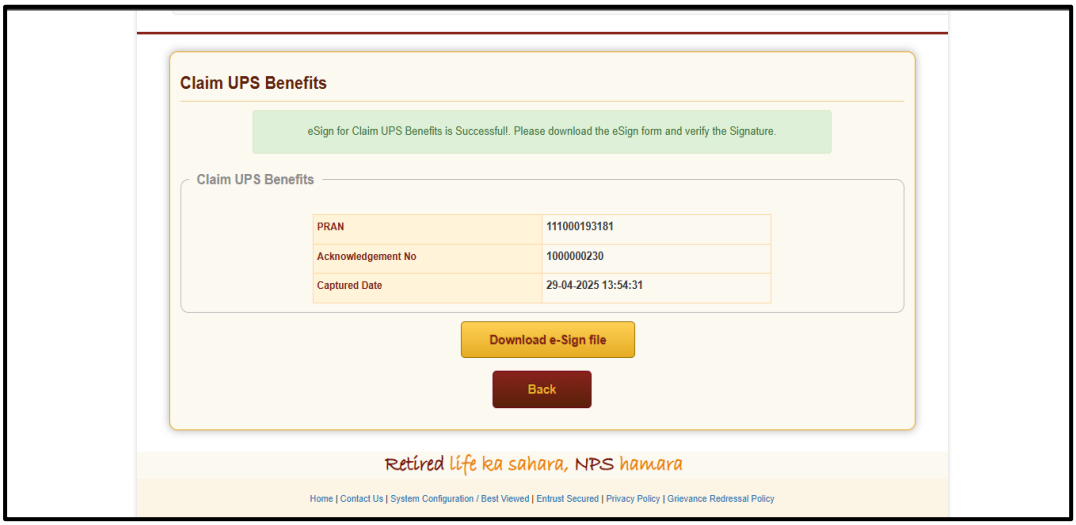


Figure 10

3. Verification of requests by PAO :

A. PAO is required to login into the CRA system (https://cra-nsdl.com/CRA/) using the User ID and password. PAO User needs to select "Unified Pension Scheme" menu and click on option "**Claim UPS Benefits (Retirees till Mar-25)"**

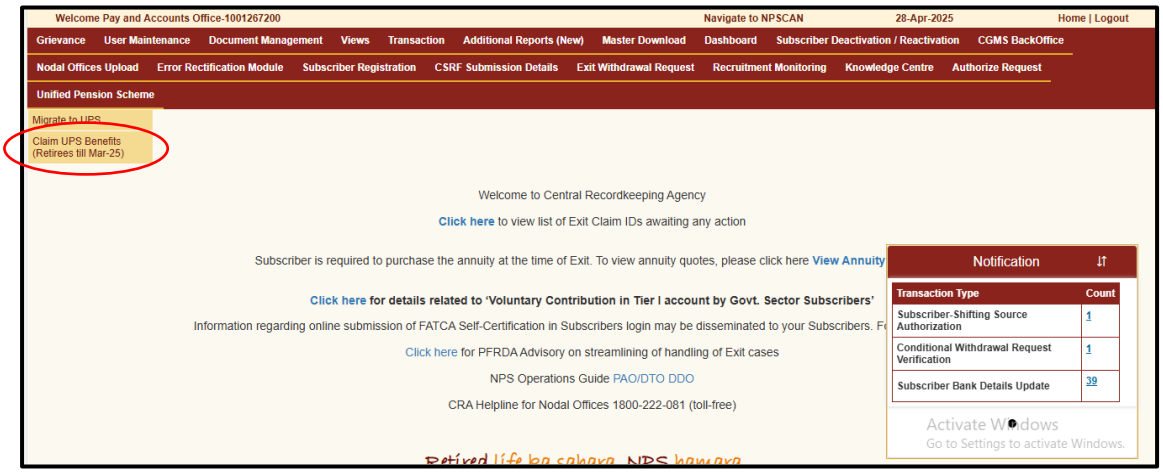


Figure 11

B. The PAO needs to select the option **"Verify/Authorize Request"**. After selection, the PAO needs to enter either PRAN/Acknowledgement ID details **or** the date range. In case the date range is entered, all pending requests shall be displayed on the screen for authorization.

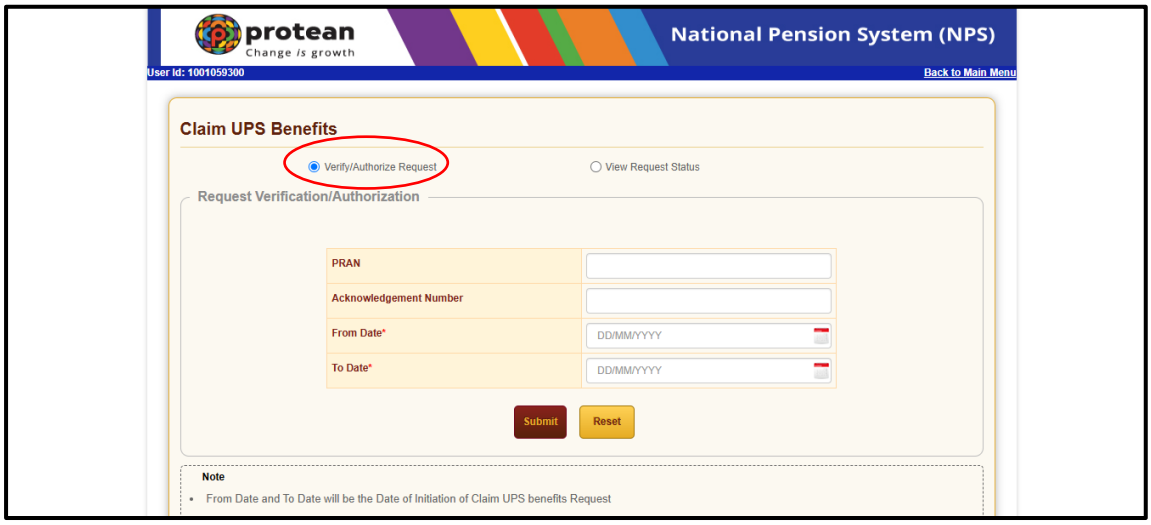


Figure 12

C. On Selecting submission, the claim benefit details as verified by DDO user will be displayed on the screen under various tabs from "**Subscriber details** to **Documents upload"**.

PAO needs to verify all the details and Select **Submit,** if all the details as entered and verified by DDO are accurate and approve the said request.

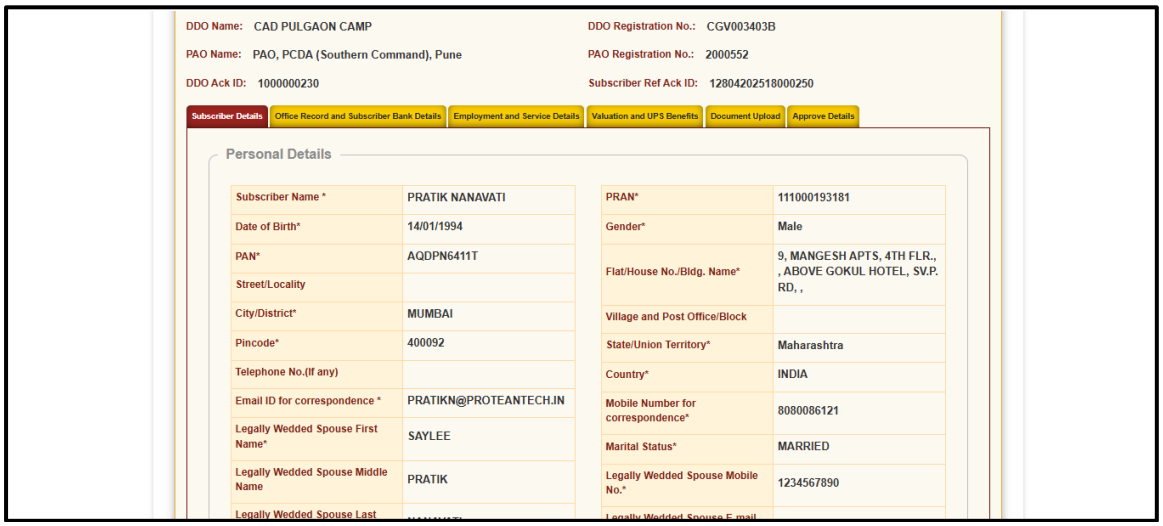


Figure 13

D. On approval of the request, a confirmation message "**Request has been successfully accepted**" will be displayed. The request is now successfully accepted by the PAO.

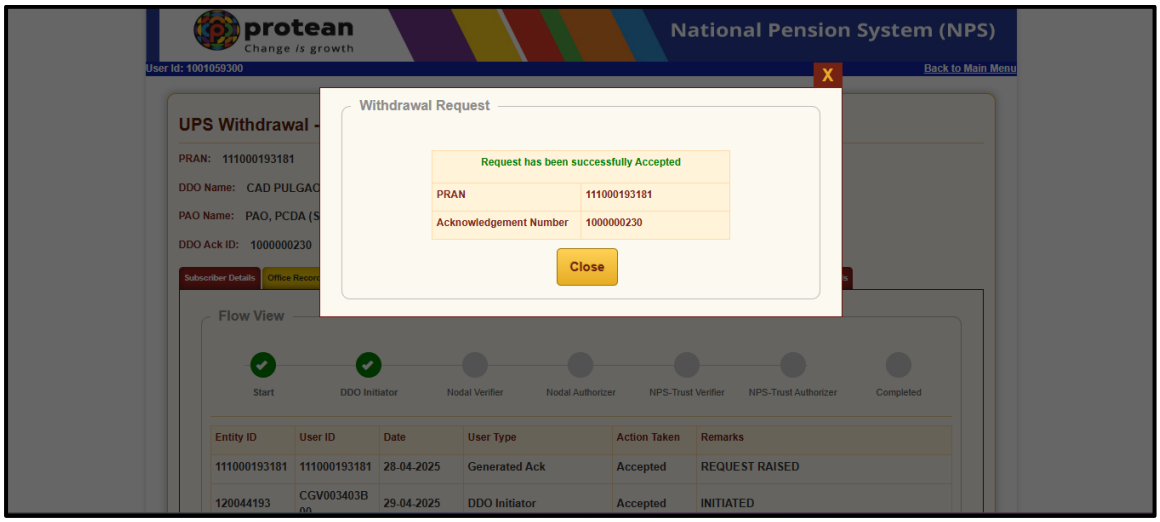


Figure 14

4. Authorisation of requests by PAO User (2nd User ID)

A. PAO User is required to login into the CRA system (https://cra-nsdl.com/CRA/) using the User ID and password. PAO User needs to select "Unified Pension Scheme" menu and select the option "**Claim UPS Benefits (Retirees till Mar-25)"**

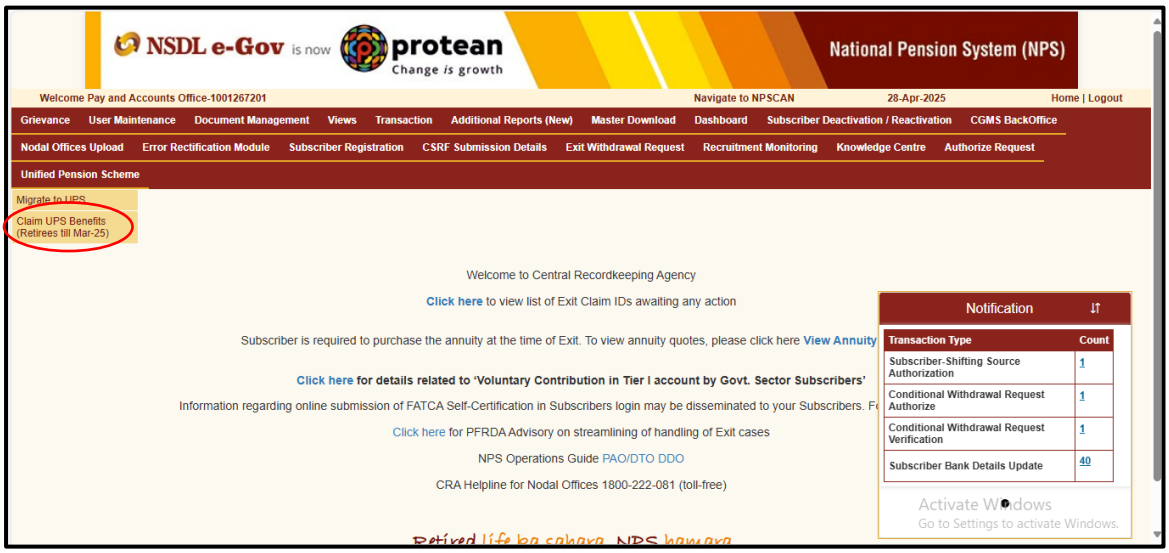


Figure 15

B. The PAO authoriser needs to select the option **"Verify/Authorize Request"**. After selection, PAO authoriser needs to enter either PRAN/Acknowledgement ID details or the date range. In case date range is selected, all pending request shall be displayed for authorization.

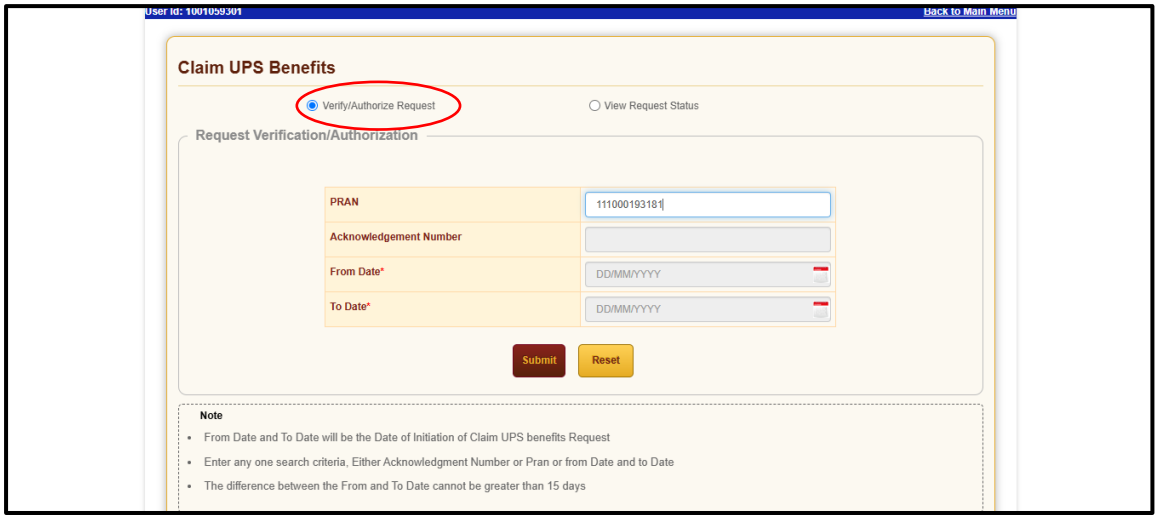


Figure 16

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

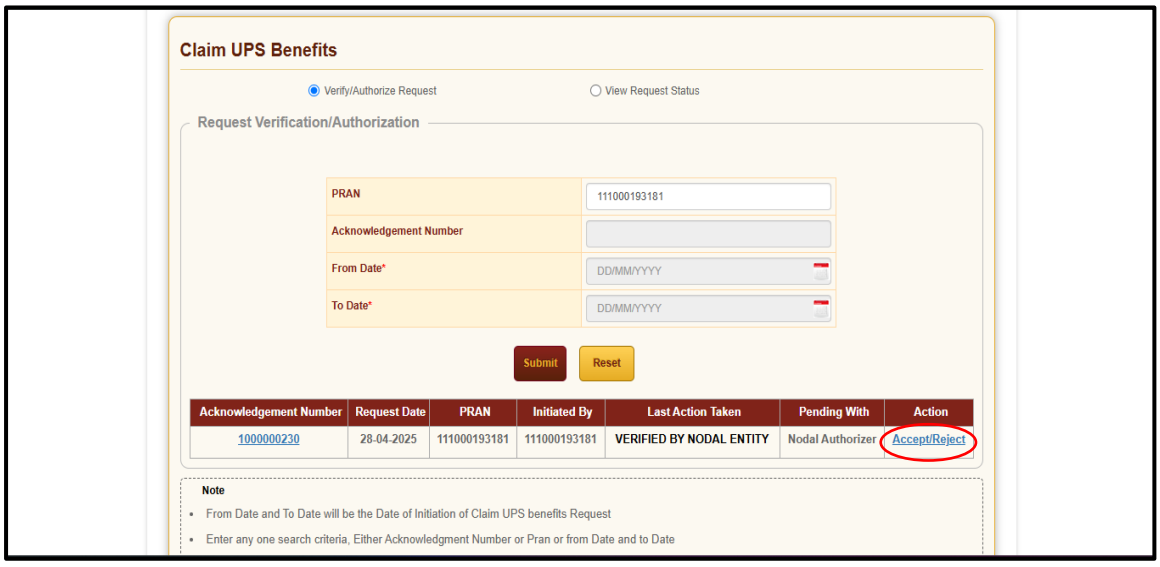


Figure 17

D. The PAO needs to check all the details once again as verified by the DDO as well as verified by PAO under each tab beginning with **Subscriber Details** Tab till **document upload** tab.

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

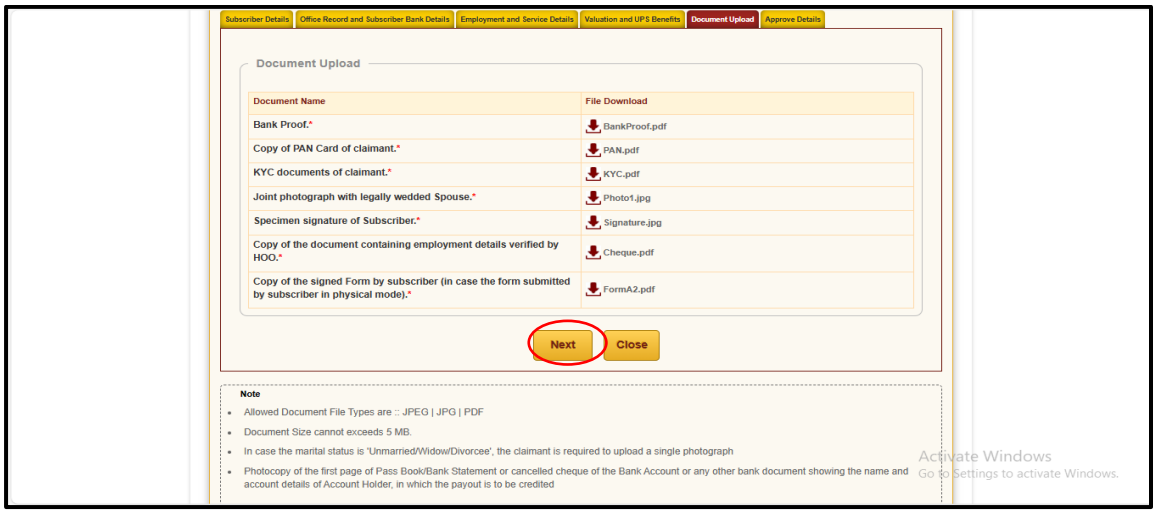


Figure 18

E. The PAO needs to accept the request after verification of all details. In case, if there is any discrepancy in details as observed by PAO, the request needs to be rejected mentioning the reason for rejection.

It may be noted that it is the responsibility of nodal office to ensure authenticity and correctness of details as entered by the Subscriber

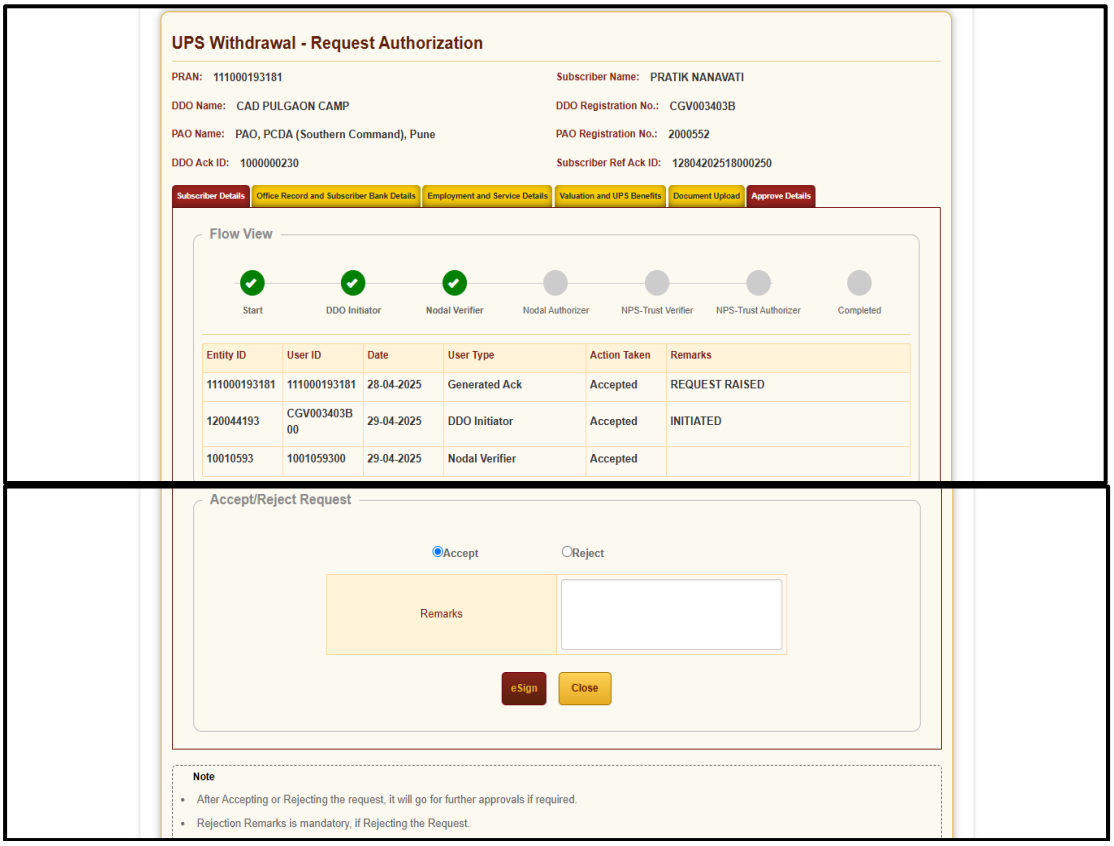


Figure 19

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

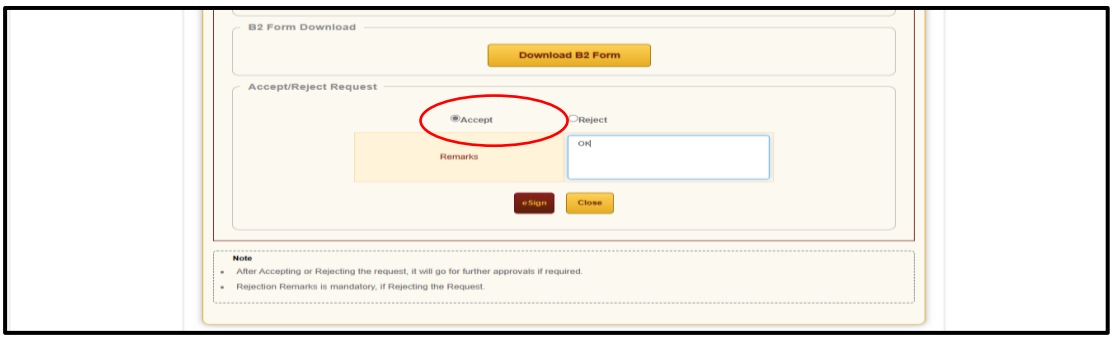


Figure 20

G. The PAO authoriser now will be redirected to eSign webpage for eSign 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).

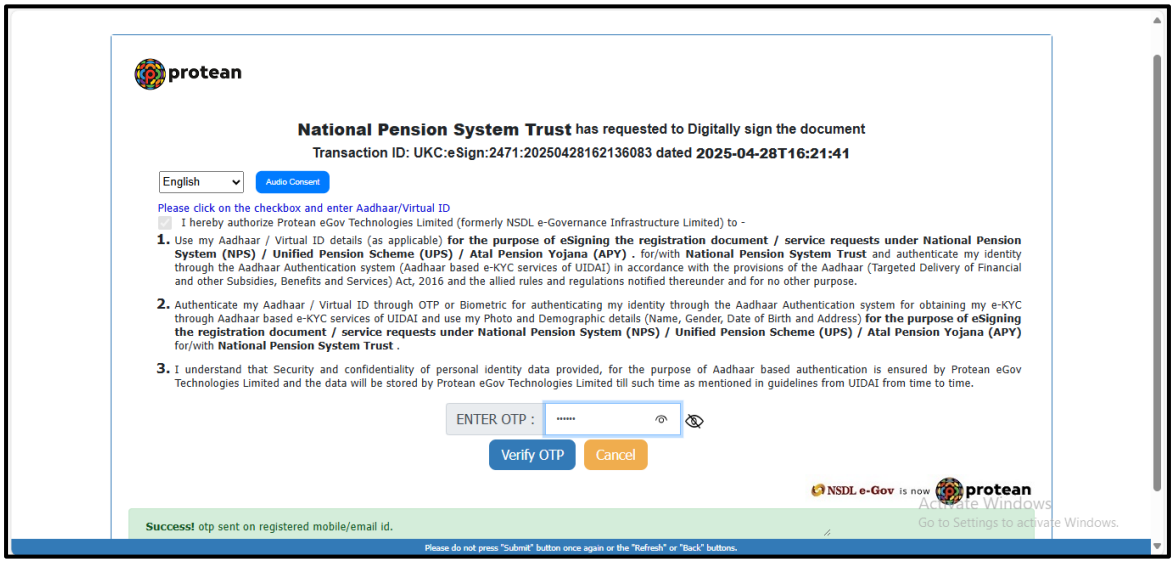


Figure 21

H. Once the OTP is verified, PAO 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.

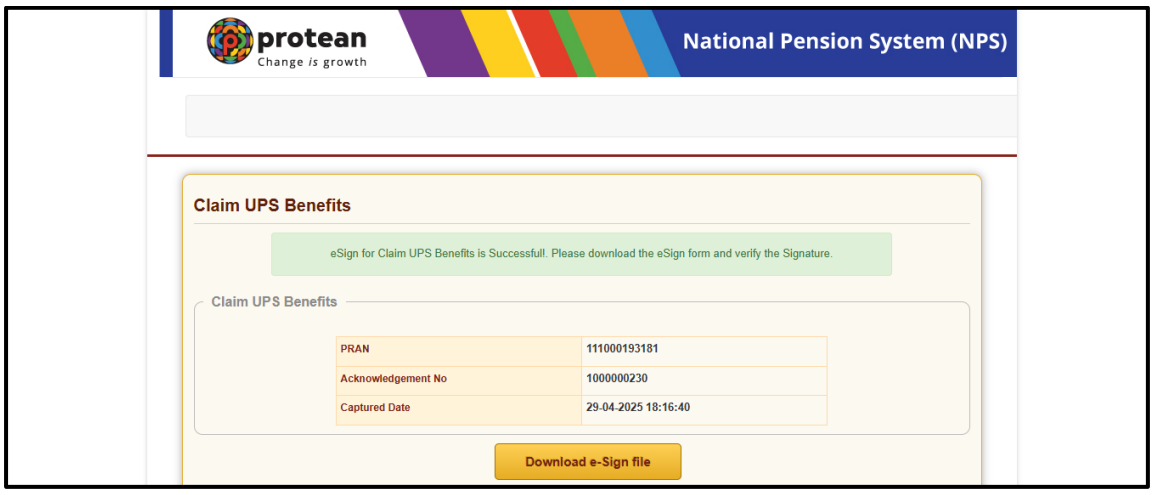


Figure 22

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 as per the current settlement timelines.

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