

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

Initiation of UPS Claim request by NPS Subscriber Retirees till March 31, 2025

Form B2 – Retirees till Mar 31, 2025

Version 1.2

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REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	05.04.2025	1.0	-	Initial Version
2	30.06.2025	1.1	-	Provision of replenishment Option to the Subscribers
3	14.08.2025	1.2	-	Dual OTP Authentication at the time of Final Submission of the Form – B2 request

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1. Abbreviations

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

2. Preface

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

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

Central Government Subscribers who retire by March 31, 2025 can claim UPS Benefits. These Subscribers can initiate the claim process online through the [e-NPS](#) portal or can submit **Form B2** to the associated DDO. Online request needs to be verified by DDO and needs to be authorized by PAO.

This document explains the Standard Operating Procedure (SOP) on Online Initiation of UPS Claim request by NPS Subscriber Retirees till March 31, 2025 through [eNPS Portal](#).

Further, Subscribers with Date of Retirement(DoR) till March 31, 2025 will be given a one-time opportunity to replenish the shortfall, to become eligible for full UPS payout when they are claiming for UPS benefits. This option will be available for Superannuation cases and Retirement under FR 56(J).

Replenishment will be permitted for Subscribers for the following conditions:

Condition 1: The Subscriber has opted for a lumpsum withdrawal from NPS .

Condition 2: The Individual Corpus is less than the Benchmark Corpus as on the date of retirement (due to investment choice or partial withdrawals made by the Subscriber).

The Subscriber will be able to replenish when the request is raised through the eNPS portal.

3. Steps to initiate UPS Claim request by NPS Subscriber Superannuated till March 31, 2025

In order to initiate UPS Claim request, retired NPS Subscriber needs to visit <https://enps.nsdl.com/> and click on Menu "**Claim UPS Benefits (Retirees till 31-Mar-25)**". Please refer below **Figure 1**.

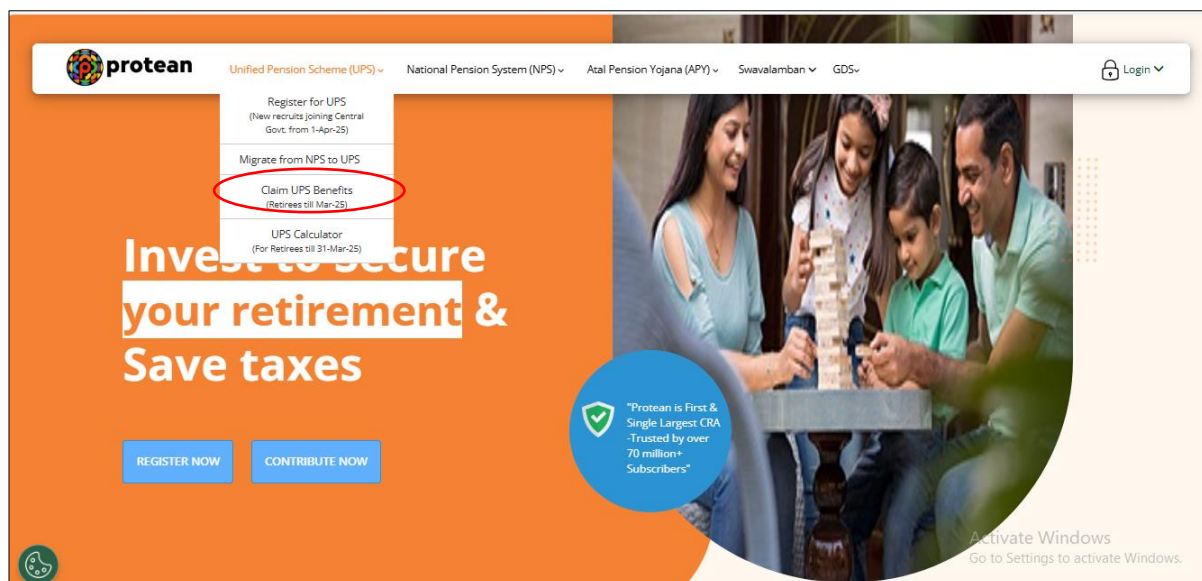


Figure 1

Subscriber needs to enter his/her NPS PRAN, DOB in given format. Further, there will be two radio buttons to receive an OTP i.e. SMS and Email. Subscriber needs to select any one of the radio buttons to receive an OTP on mobile no./Email ID registered in CRA. After selecting option of receiving OTP, Subscriber needs to enter Captcha and click on "**Verify PRAN**" button as shown below in **Figure 2**.

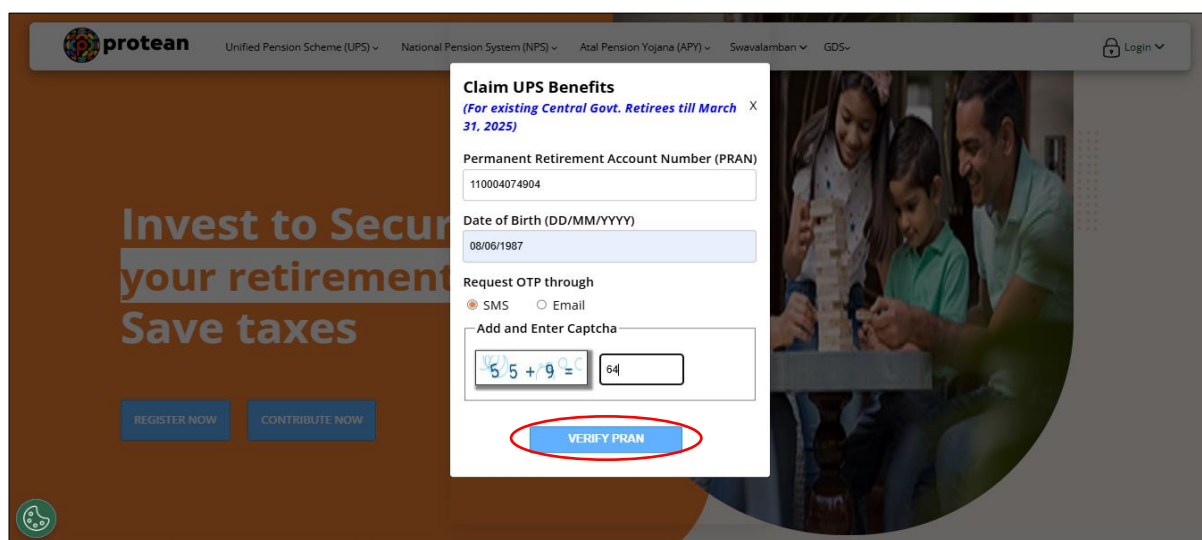
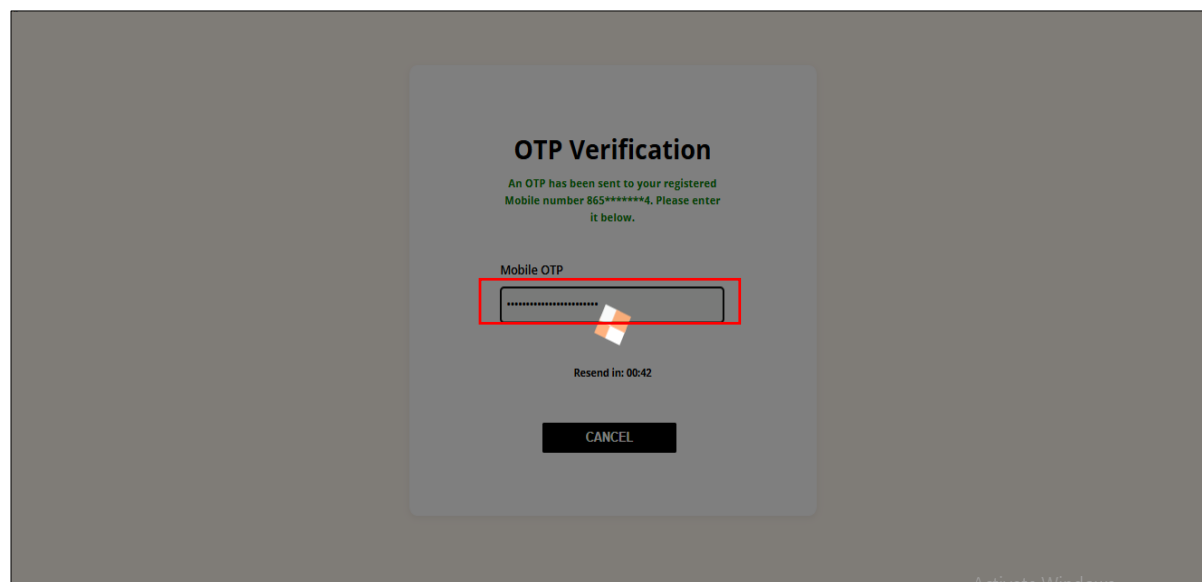


Figure 2

At this stage, Subscriber needs to enter OTP, as received by the User on his/her Mobile number registered in the CRA database and enter the same as displayed below in **Figure 3**.



OTP Verification

An OTP has been sent to your registered Mobile number 865*****4. Please enter it below.

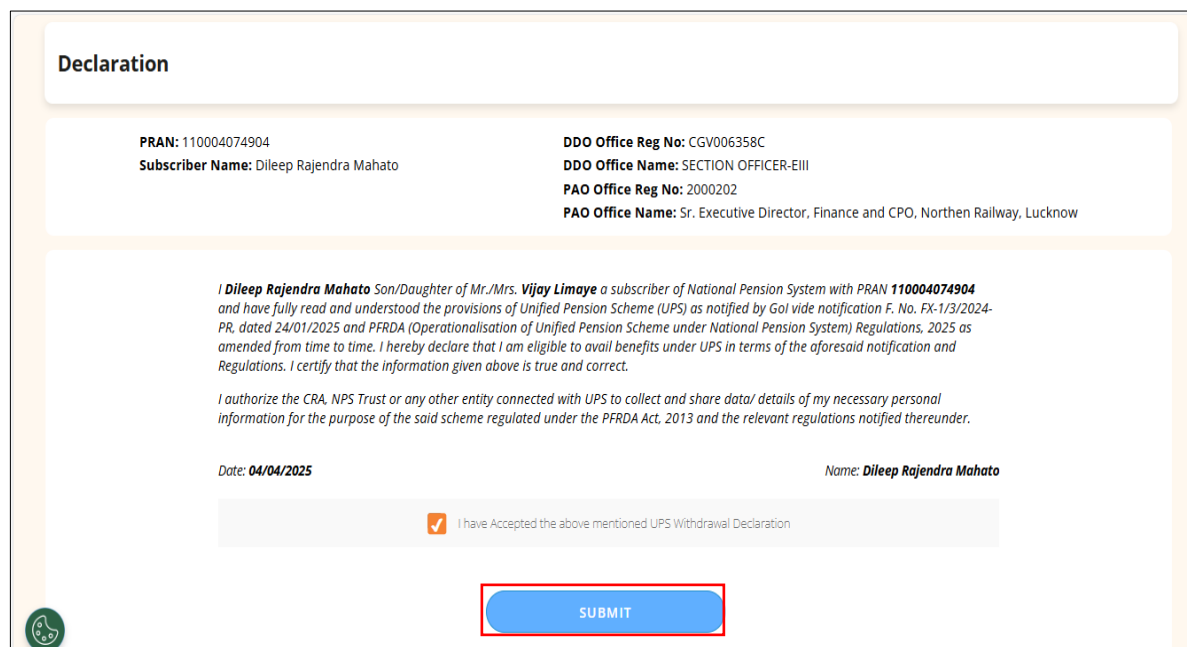
Mobile OTP

Resend in: 00:42

CANCEL

Figure 3

After entering OTP, “**Declaration**” screen will be displayed to the Subscriber. Subscriber needs to select the check box Accepting the UPS withdrawal declaration and click on “**Submit**” button. Please refer below **Figure 4**.



Declaration

PRAN: 110004074904
Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV006358C
DDO Office Name: SECTION OFFICER-EIII
PAO Office Reg No: 2000202
PAO Office Name: Sr. Executive Director, Finance and CPO, Northern Railway, Lucknow

I Dileep Rajendra Mahato Son/Daughter of Mr./Mrs. Vijay Limaye a subscriber of National Pension System with PRAN 110004074904 and 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.

Date: 04/04/2025 Name: Dileep Rajendra Mahato

☒ I have Accepted the above mentioned UPS Withdrawal Declaration

SUBMIT

Figure 4

After clicking on the '**Submit**' button, 'Contact Details Verification' screen will be displayed to the Subscriber. At this stage, Subscriber needs to verify his/her Contact details. **Subscriber will be allowed to modify/edit contact details (Mobile No. and Email ID)** at the time of initiation of UPS Claim request. Mobile number and Email ID will be **verified through One Time Password (OTP)**. Please refer below **Figure 5**.

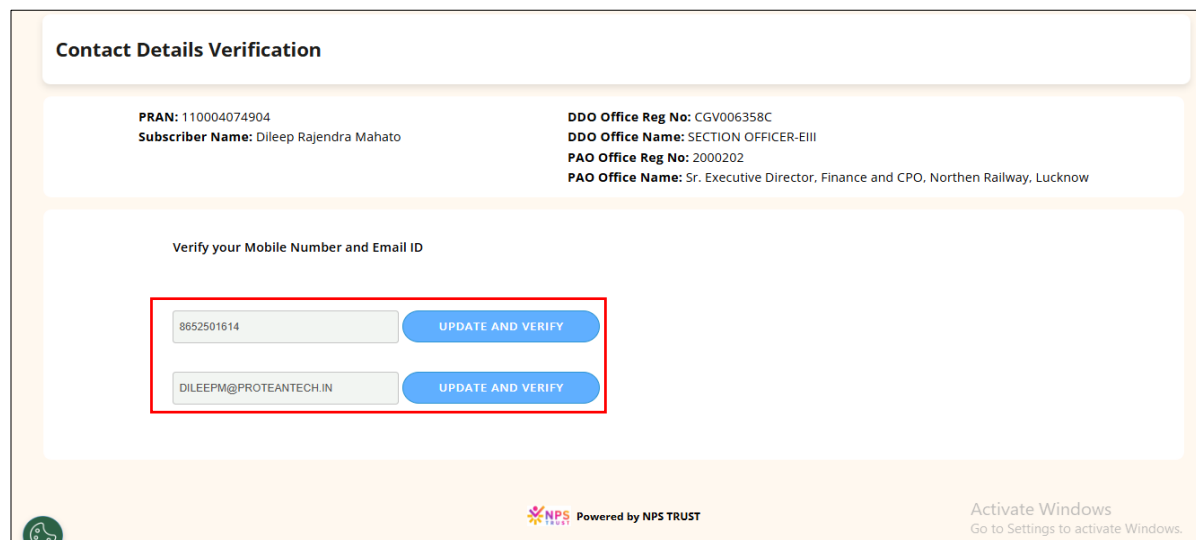


Figure 5

- For Mobile Number verification, One Time Password (OTP) will be sent on Mobile Number entered above. Subscriber needs to enter OTP at the designated place to verify Mobile Number.
- For Email ID verification, One Time Password (OTP) will be sent on Email ID entered above. Subscriber needs to enter OTP at the designated place to verify Email ID. Process similar to mobile number update to be followed. Please refer below **Figure 6, 7, 8, 9 and 10**.

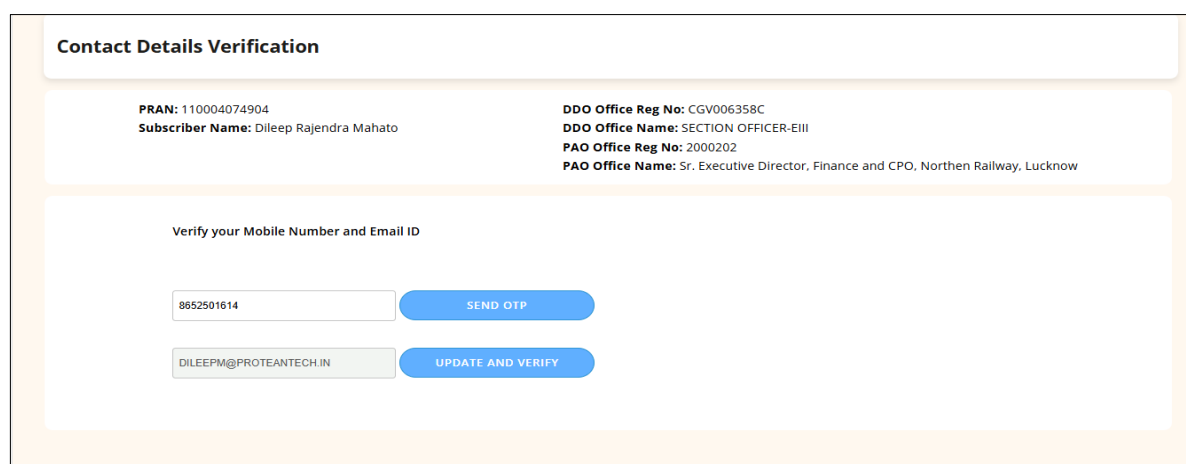


Figure 6

UPS Withdrawal Contact Details Verification

PRAN: 110129494956
Subscriber Name: SURAYA KANT TIWARI

DDO Office Reg No: CGVA41213E
DDO Office Name: THE DDO OFFICE
PAO Office Reg No: 2360186
PAO Office Name: ABCName

Verify your Mobile Number and Email ID

OTP successfully sent on provided Mobile Number

2322322310

....

RESEND OTP

CGNEWAGE10@GMIAL.COM

EDIT

Figure 7

Contact Details Verification

PRAN: 110004074904
Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV006358C
DDO Office Name: SECTION OFFICER-EIII
PAO Office Reg No: 2000202
PAO Office Name: Sr. Executive Director, Finance and CPO, Northen Railway, Lucknow

Verify your Mobile Number and Email ID

Mobile Number verified succesfully

8652501614



DILEEPM@PROTEANTECH.IN

UPDATE AND VERIFY

Figure 8

Contact Details Verification

PRAN: 110017732520

Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV018661G

DDO Office Name: National Institute of Labour Economics Research & Development, Delhi

PAO Office Reg No: 2042552

PAO Office Name: PAO, National Institute of Labour Economics Research & Development, Delhi

Verify your Mobile Number and Email ID

OTP successfully sent on provided Email Id

8689921582




SUMITM@PROTEANTECH.IN

ENTER OTP

RESEND OTP



 Powered by NPS TRUST

Activate Windows
Go to Settings to activate Windows.

Figure 9

Contact Details Verification

PRAN: 110017732520

Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV018661G

DDO Office Name: National Institute of Labour Economics Research & Development, Delhi

PAO Office Reg No: 2042552

PAO Office Name: PAO, National Institute of Labour Economics Research & Development, Delhi

Verify your Mobile Number and Email ID

OTP successfully sent on provided Email Id

8689921582



SUMITM@PROTEANTECH.IN

ENTER OTP

RESEND OTP



 Powered by NPS TRUST

Activate Windows
Go to Settings to activate Windows.

Figure 10

At this stage, '**KYC Details Confirmation**' screen will be displayed to the Subscriber. Subscriber needs to select any one of the options and complete eKYC process. As Subscriber has selected option "Aadhaar", he/she needs to enter his/her Aadhaar Number. Further, Subscriber needs to click on check box to accept the terms and conditions and click on "**Generate OTP**" tab. Please refer below **Figure 11** with Option "Aadhaar".

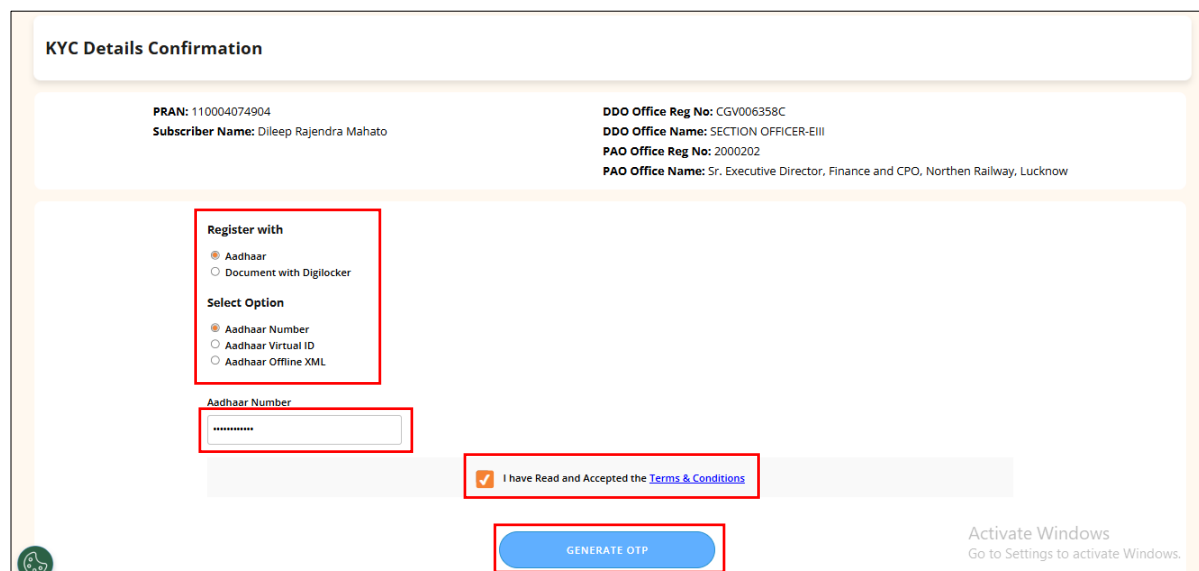


Figure 11

On clicking "**Generate OTP**" tab, System will display Pop-up message regarding Aadhaar consent. Click on 'Terms and Conditions' (blue text) (Ref Fig 11 above) and click on "**Accept**" button as shown below in **Figure 12**.

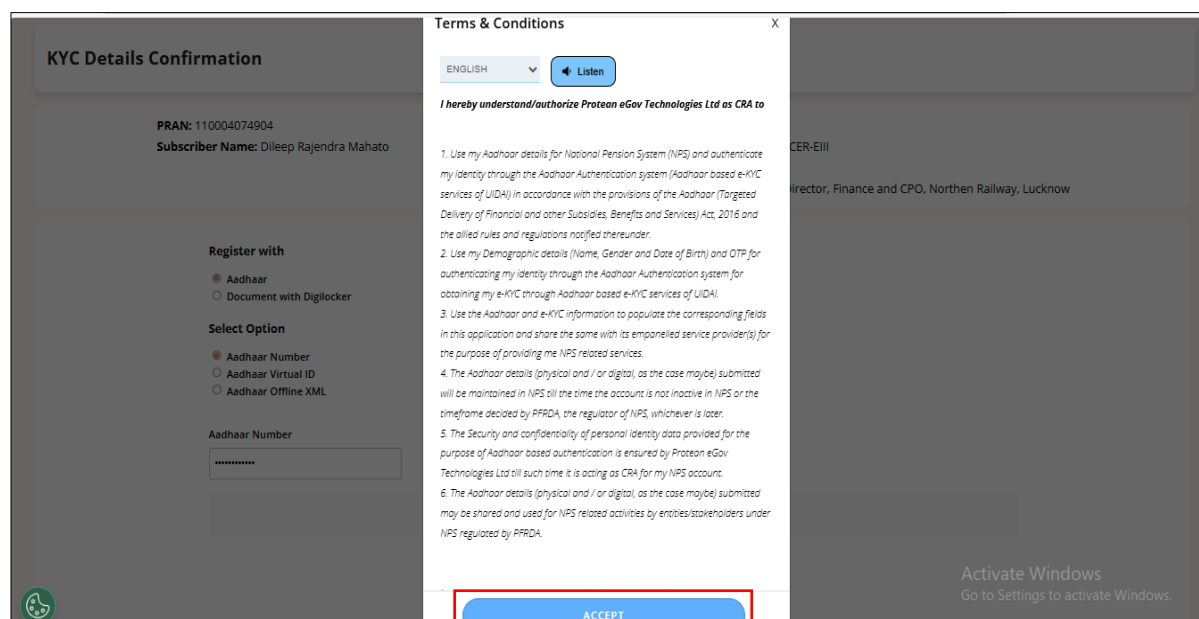


Figure 12

Subscriber will receive an OTP from **UIDAI (Aadhaar)** on Mobile Number registered with Aadhaar. Subscriber needs to enter OTP and click on check box and then click on **"Confirm"** button. Please refer below **Figure 13**.

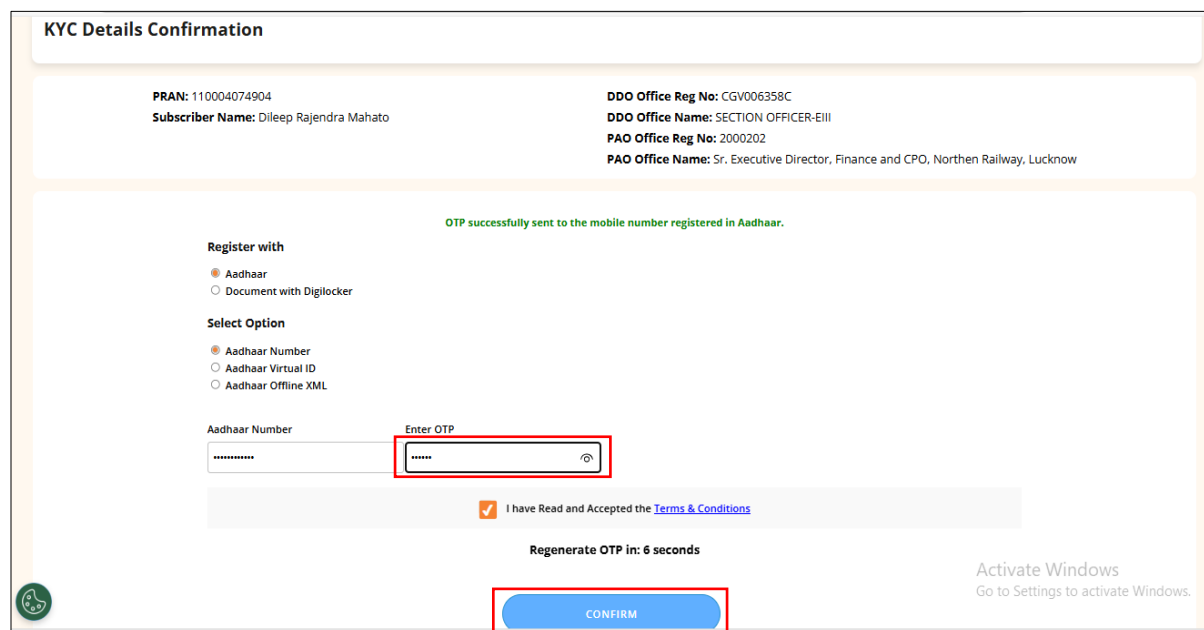


Figure 13

On clicking **"Confirm"** button, System will display Pop-up message regarding KYC Information. Subscriber needs to read and click on **"Confirm"** button as shown below in **Figure 14**.

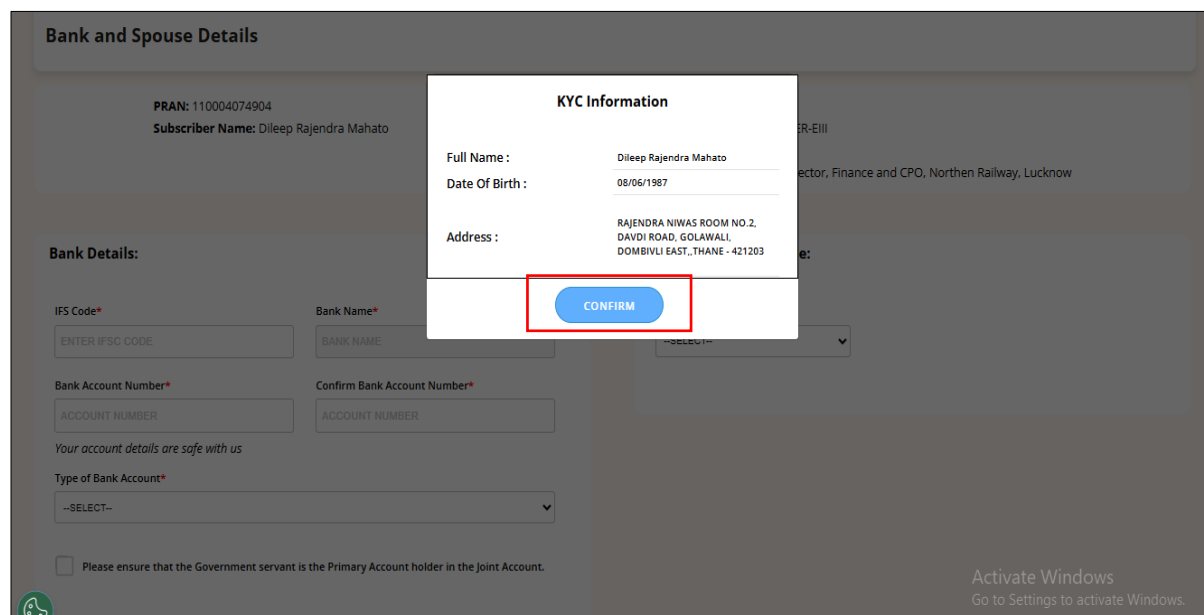


Figure 14

At this stage, Subscriber needs to enter Bank and Legally wedded Spouse details if married else to select 'unmarried' option. The bank details in now an editable field. After entering Bank and spouse details, select "Confirm" button to proceed further. Please refer below **Figure 15, 16 and 17**. In the absence of Legally Wedded Spouse, the details of the Bank account on single name needs to be provided.

At this stage, Bank Account No., Bank IFS Code and Name of the Subscriber will be verified through online Bank Account Verification (Penny drop facility). On successful verification, Subscriber will be allowed to proceed further.

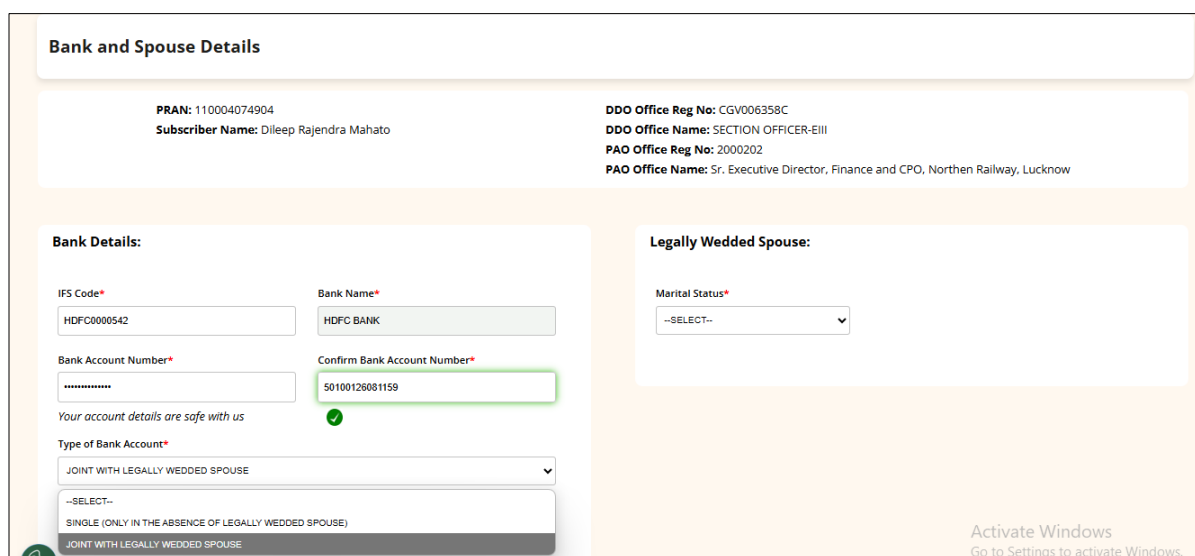


Figure 15

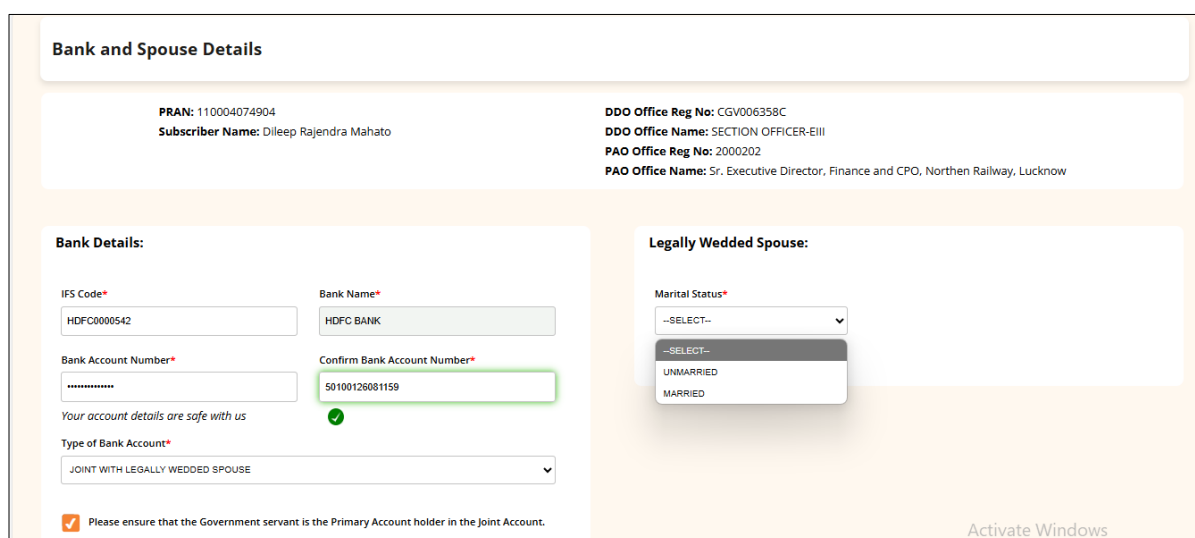


Figure 16

Bank Details:

IFS Code*

HDFC0000542

Bank Name*

HDFC BANK

Bank Account Number*

.....

Confirm Bank Account Number*

50100126081159

Your account details are safe with us

Type of Bank Account*

JOINT WITH LEGALLY WEDDED SPOUSE

☒

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

Legally Wedded Spouse:

Marital Status*

MARRIED

First Name*

GEETA

Middle Name

ENTER MIDDLE NAME

Last Name

MAHATO

Date of Birth*

04/11/1999

Gender*

FEMALE

Last 4 digit of Aadhaar

1234

PAN

AQOPM4024K

Mobile*

8652501614

Email*

DILEEPM@PROTEANTECH.IN

CONFIRM

Activate Windows
Go to Settings to activate Windows.

Figure 17

Once the Subscriber clicks on the 'confirm' button, document upload page will be displayed where in the Subscriber needs to upload the copy of proof of bank details, joint photograph with Legally wedded spouse and his specimen signature and click on 'Proceed' button. Please refer below **Figure 18**.

Subscriber Name: Dileep Rajendra Mahato

DDO Office Name: National Institute of Labour Economics Research & Development, Delhi
 PAO Office Reg No: 2042552
 PAO Office Name: PAO, National Institute of Labour Economics Research & Development, Delhi

Copy of Bank Proof*

(BankProof.pdf)

Upload Document

Joint photograph with Legally Wedded Spouse*

(Photo1.jpg)

Upload Document

Specimen Signature of Subscriber*

(Signature.jpg)

Upload Document

Note:

Before initiating the request, please ensure the following documents are available in digital format between 2KB to 5MB for upload:
 1) Bank Proof: A photocopy of the bank passbook, bank statement, or cancelled cheque in JPEG, JPG, or PDF format.
 2) Photograph Requirement in JPEG or JPG format: If marital status is 'Unmarried/Widow/Divorcee', upload a single photograph of the claimant. If marital status is 'Married', upload a joint photograph with the legally wedded spouse.
 3) Subscriber's Signature in JPEG or JPG format

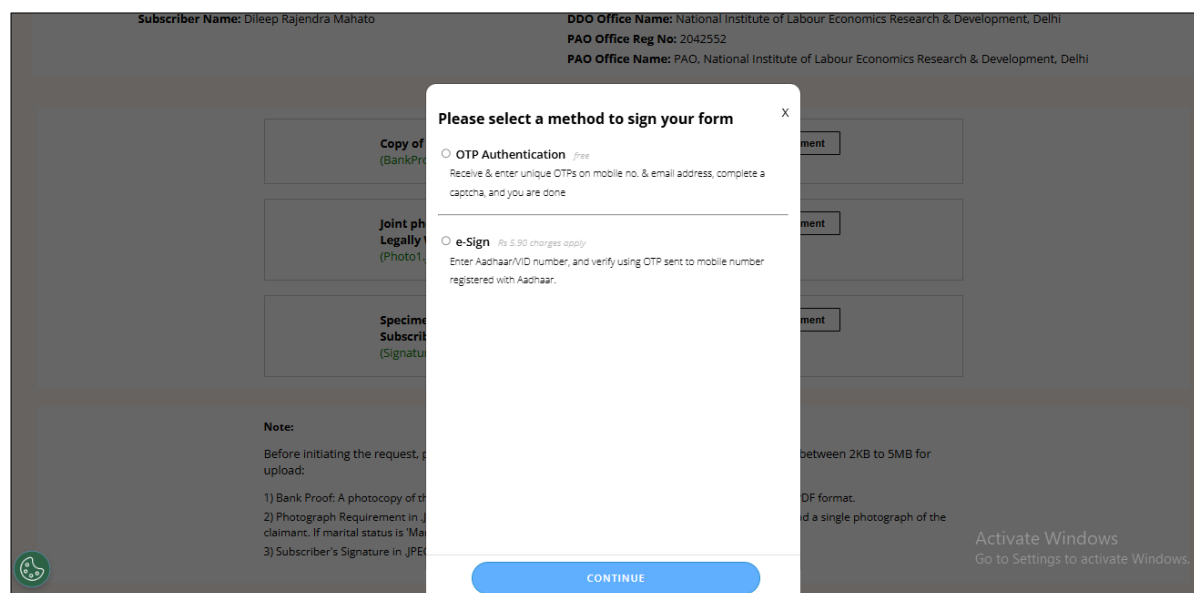
PROCEED

Activate Windows
Go to Settings to activate Windows.

Figure 18

SOP on Initiation of UPS Claim request by NPS Subscriber Retirees till March 31, 2025

At this stage, after clicking on “Proceed” button, Subscriber needs to proceed with OTP Authentication or eSign. UPS Claim request will get initiated in CRA system only after successful OTP Authentication or eSign, as per the choice of the Subscriber. Please refer below **Figure 19**.



Subscriber Name: Dileep Rajendra Mahato
DDO Office Name: National Institute of Labour Economics Research & Development, Delhi
PAO Office Reg No: 2042552
PAO Office Name: PAO, National Institute of Labour Economics Research & Development, Delhi

Please select a method to sign your form

- ☐ **OTP Authentication** (Free)
Receive & enter unique OTPs on mobile no. & email address, complete a captcha, and you are done.
- ☐ **e-Sign** Rs. 5.90 charges apply
Enter Aadhaar/VID number, and verify using OTP sent to mobile number registered with Aadhaar.

Continue

Note:
Before initiating the request, upload:
1) Bank Proof: A photocopy of the bank passbook or statement of the subscriber.
2) Photograph Requirement in JPEG format. If marital status is 'Married', upload a single photograph of the subscriber.
3) Subscriber's Signature in JPEG format. Upload a single photograph of the subscriber's signature.

Figure 19

Following steps may be followed for Submission of UPS Claim request either through OTP Authentication or eSign:

Submission of UPS Claim request through OTP Authentication:

- Two distinct One Time Password (OTPs) will be sent on Mobile Number and email ID registered in CRA.

or

Submission of UPS Claim request through eSign:

- One Time Password (OTP) will be sent on Mobile Number registered with Aadhaar.
- eSign will be successful only when the Name of the Subscriber in the CRA database is an exact match with the Name of the Subscriber in the Aadhaar database. Else an error message shall be displayed and further corrections shall have to be undertaken by the Subscriber.

Process for completion of UPS Claim request using OTP Authentication:

Subscriber needs to select **"OTP Authentication"** radio button and then click on **"Continue"** tab. Please refer below **Figure 20**.

The screenshot shows a web interface for NPS subscribers. At the top, it displays the subscriber's name (Dileep Rajendra Mahato) and the office name (National Institute of Labour Economics Research & Development, Delhi). A modal dialog box titled "Please select a method to sign your form" is open in the center. It has two options: "OTP Authentication" (selected with a red radio button and highlighted by a red box) and "e-Sign". The "OTP Authentication" option includes a sub-note: "Receive & enter unique OTPs on mobile no. & email address, complete a captcha, and you are done". The "e-Sign" option includes a sub-note: "Enter Aadhaar/VID number, and verify using OTP sent to mobile number registered with Aadhaar." Below the dialog box, a blue "CONTINUE" button is highlighted with a red box. The background shows a form with sections for "Copy of (Bank Proof)", "Joint photograph Legally (Photograph)", and "Specimen Subscriber's Signature (Signature)".

Figure 20

After selecting the "Continue" Tab, Dual OTP Authentication screen will be displayed to the User. User needs to enter One Time Password (OTP) sent on Mobile Number and email ID registered in CRA at the designated place. Please refer below **Figure 21**.

The screenshot shows the "OTP Authentication" screen. At the top, there is a header with a home icon and the text "OTP Authentication". The main content area has a title "OTP Authentication" and a message: "An OTP has been sent to your registered Mobile number 888*****4 & registered Email ID *****@*****.in. Please enter both below." Below this message, there are two input fields: "Mobile OTP" and "Email OTP". The "Mobile OTP" field is highlighted with a red box and has a green checkmark next to it. The "Email OTP" field is also highlighted with a red box. Below the input fields, there is a "Resend in 01:10" link. At the bottom right, there is a watermark for "Activate Windows" and a link to "Go to Settings to activate Windows."

Figure 21

• **Process for completion of UPS Claim request using e-Sign:**

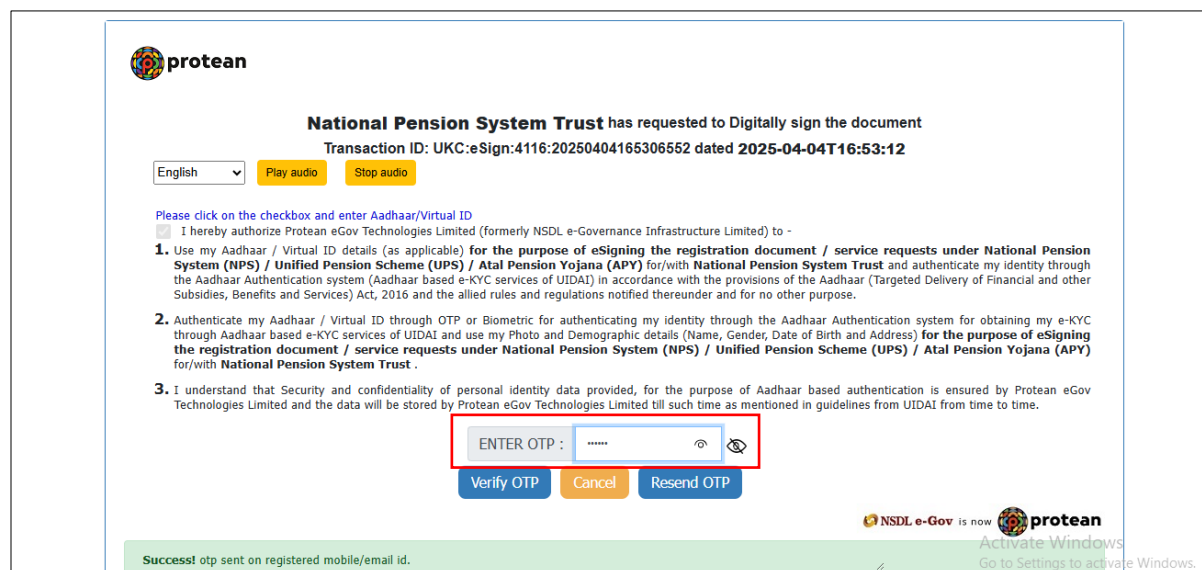
Subscriber needs to select “e-Sign” radio button and then click on “Continue” tab. Please refer below **Figure 22**.

Figure 22

After selecting “Continue” Tab, system will redirect Subscriber to eSign Service Provider’s Webpage. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on “Send OTP” button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 23**.

Figure 23

Once OTP is received, Subscriber needs to enter OTP and click on “Verify OTP” button to complete eSigning of the request. Please refer below **Figure 24**.



protean

National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:4116:20250404165306552 dated 2025-04-04T16:53:12

English Play audio Stop audio

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

NSDL e-Gov is now **protean**

Success! otp sent on registered mobile/email id.

Figure 24

Once Subscriber clicks on “Verify OTP” button, UPS Claim request will get initiated.

Please note - If the name recorded in the NPS account (as per CRA records) does not match the name on the subscriber’s Aadhaar, the eSign process will fail. In such cases, the claim must be submitted physically to the DDO using Form B2, along with the necessary supporting documents as specified, for claim processing by the DDO in the CRA system.

Provision for Replenishment

Once eSign is successfully completed, the Subscriber will be given an option to replenish the corpus deficit — due to:

- The lump sum amount withdrawn at the time of NPS exit

And / Or

- The shortfall between the individual corpus and the Benchmark corpus arising from partial withdrawals or scheme changes made by subscriber during the Subscriber’s service period.

Replenishment option screen as shown below will be displayed. The User may select the "Yes" option to replenish the amount.

If the Subscriber is not willing to replenish the mentioned deficit , then the User may select the radio button as "No" and click on "Submit" button. Refer below **Figure 25**.

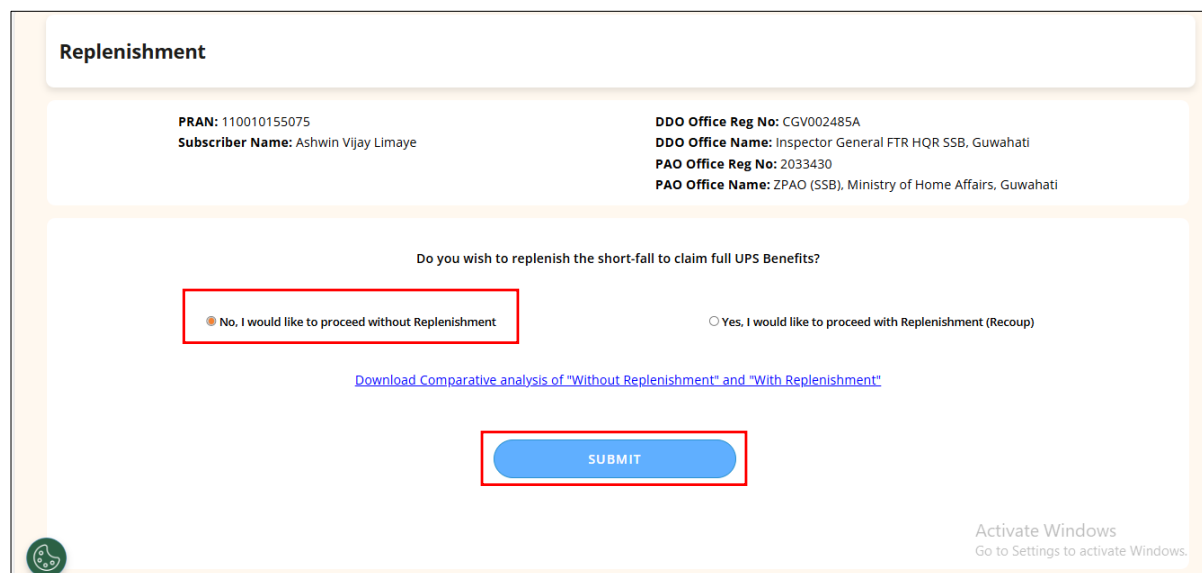
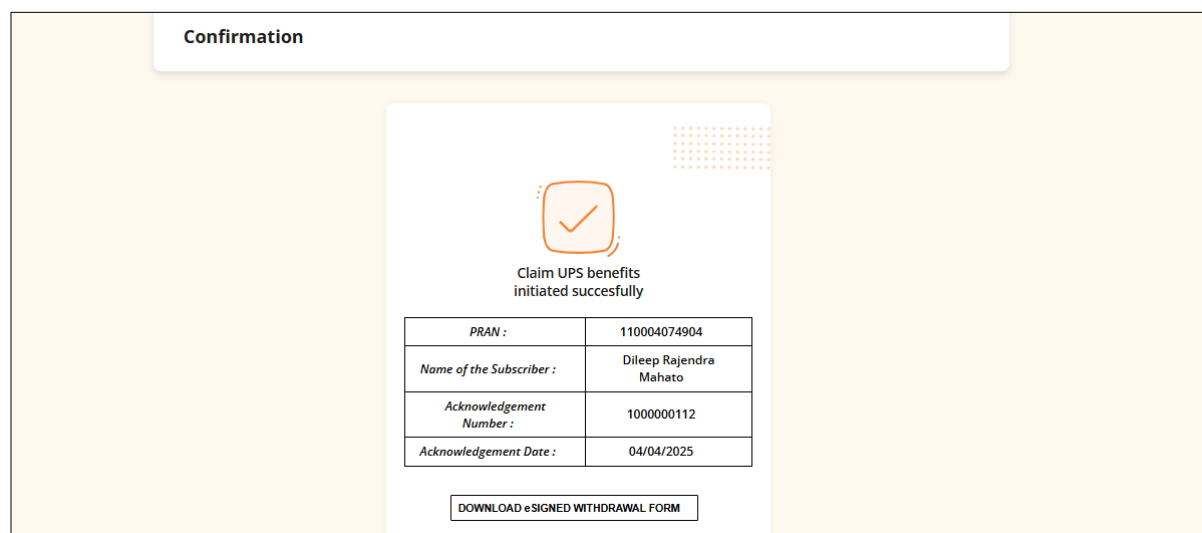


Figure 25

On submission of request, Acknowledgement Number will get generated for Claiming UPS benefits. At this stage, option is provided to Subscriber to download eSigned Withdrawal Form. Please refer below **Figure 26**.



PRAN :	110004074904
Name of the Subscriber :	Dileep Rajendra Mahato
Acknowledgement Number :	1000000112
Acknowledgement Date :	04/04/2025

Figure 26

This UPS Claim benefits will be verified further by DDO and authorized by the PAO.

4. Replenishment (recoup) of the shortfall in Corpus Funds:

Subscribers with Date of Retirement till 31-March-25 will be given a one-time opportunity to replenish the shortfall to become eligible for full UPS payout benefits when they are availing for UPS withdrawal (B2 form). This option will be available for superannuation and retirement under 56J.

Replenishment will be permitted for Subscribers under either of the following conditions:

Condition 1: The subscriber has opted for a lumpsum withdrawal.

Condition 2: The Individual Corpus is less than the Benchmark Corpus as on the date of retirement.

The subscriber will be able to replenish only when Subscriber is initiating the request through eNPS.

Process flow for *Replenishment* (Recoup) option as follows:

If a user selects '*With Replenishment*' (Recoup) option (refer screen 25 above), then system will display below **Figure 27**. Kindly note that comparative analysis is available to take informed decision.

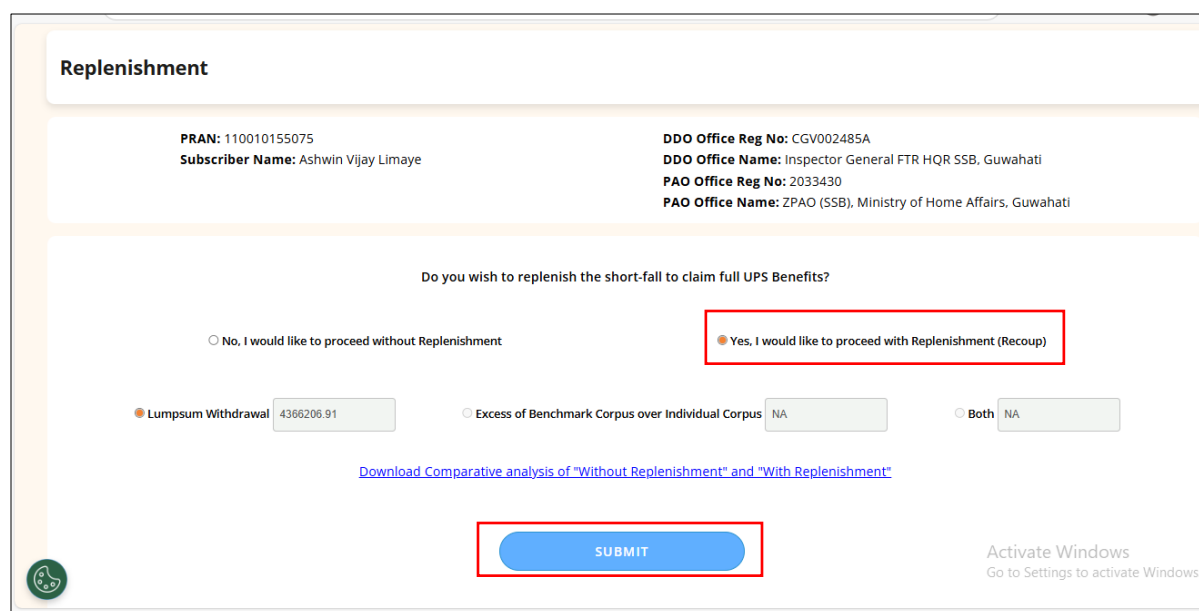


Figure 27

On clicking 'Submit' button, the system will display the following page to make Replenishment payment where the selected amount will be prepopulated. Subscriber needs to select any **Payment Gateway** (Razorpay or Billdesk) and select the Declaration box and accept the Terms and conditions. Please refer below **Figure 28 & 29**

Make your Replenishment Payment

PRAN: 110010155075
Subscriber Name: Ashwin Vijay Limaye

DDO Office Reg No: CGV002485A
DDO Office Name: Inspector General FTR HQR SSB, Guwahati
PAO Office Reg No: 2033430
PAO Office Name: ZPAO (SSB), Ministry of Home Affairs, Guwahati

Payment Gateway
--SELECT--
--SELECT--
RAZORPAY
BILLDESK

Total contribution amount
(Transaction and Service charges additional to this) ₹ 4366206.91
Rupees Forty Three Lakh Sixty Six Thousand Two Hundred Sixty Six and Ninety One paise only

No Additional Charges when you Pay for Tier I account using RuPay Credit Card on UPI

☐ I have read and accepted the [Declaration and Authorisation by all subscribers and declaration](#) of Prevention of money laundering.

Activate Windows
Go to Settings to activate Windows.

Figure 28

Make your Replenishment Payment

PRAN: 110010155075
Subscriber Name: Ashwin Vijay Limaye

Payment Gateway
BILLDESK

Payment gateway include transaction charges

☐ I have read and accepted the [Declaration and Authorisation by all subscribers and declaration](#) of Prevention of money laundering.

Terms & Conditions

Declaration & Authorization by all subscribers

I have read and understood the terms and conditions of the National Pension System and hereby agree to the same and declare that the information and documents furnished by me are true and correct, to the best of my knowledge and belief. I undertake to inform immediately the Central Record Keeping Agency/National Pension System Trust of any change in the above information furnished by me. I do not hold any pre-existing account under NPS. I understand that I shall be fully liable for submission of any false or incorrect information or documents.

I further agree to be bound by the terms and conditions of provision of services by CRA from time to time and any amendment thereof as approved by PFRA, whether complete or partial without any new declaration being furnished by me. I shall be bound by the terms and conditions for the usage of i-pin (to access CRA/NPSCAN and view details) & T-pin on the CRA website.

Declaration under the Prevention of Money Laundering Act, 2002

I hereby declare that the contribution paid by me has been derived from my legally declared and assessed sources of income. I understand that NPS Trust

ACCEPT

Activate Windows
Go to Settings to activate Windows.

Figure 29

After Acceptance of declaration, Subscriber needs to click on Proceed button to make payment. Please refer below **Figure 30**.

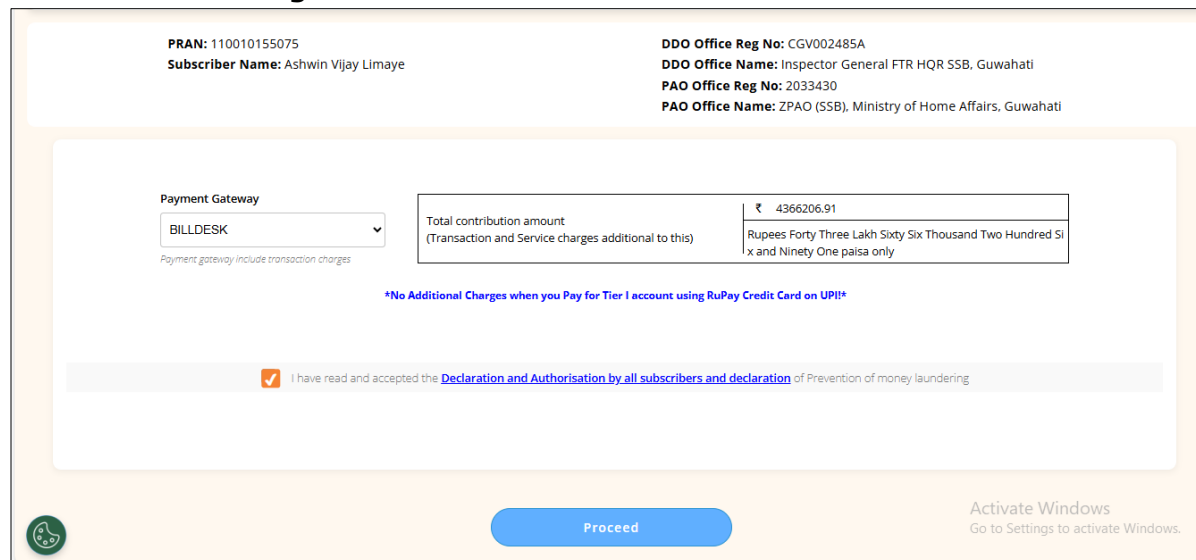


Figure 30

Subscribers need to complete the payment procedure as shown in **Figures 31, 32 & 33** below.

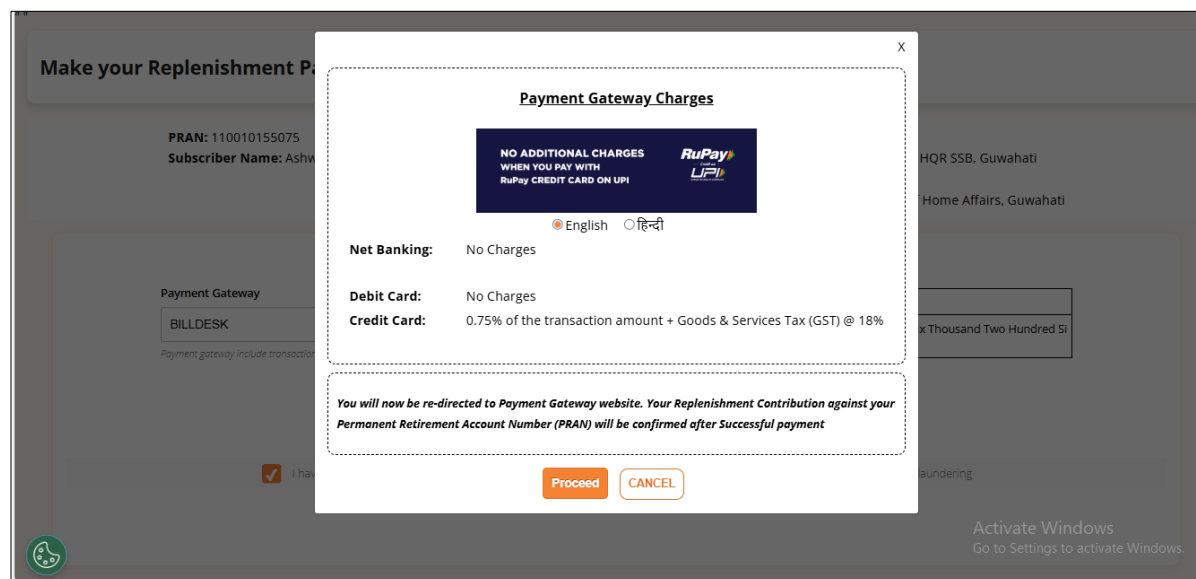


Figure 31

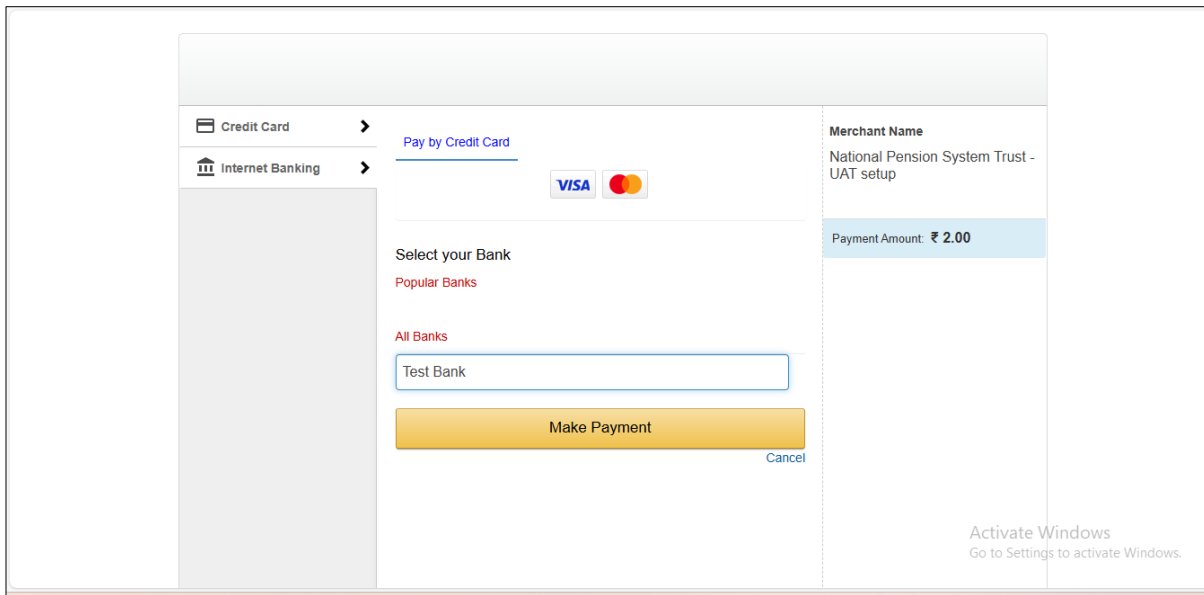


Figure 32

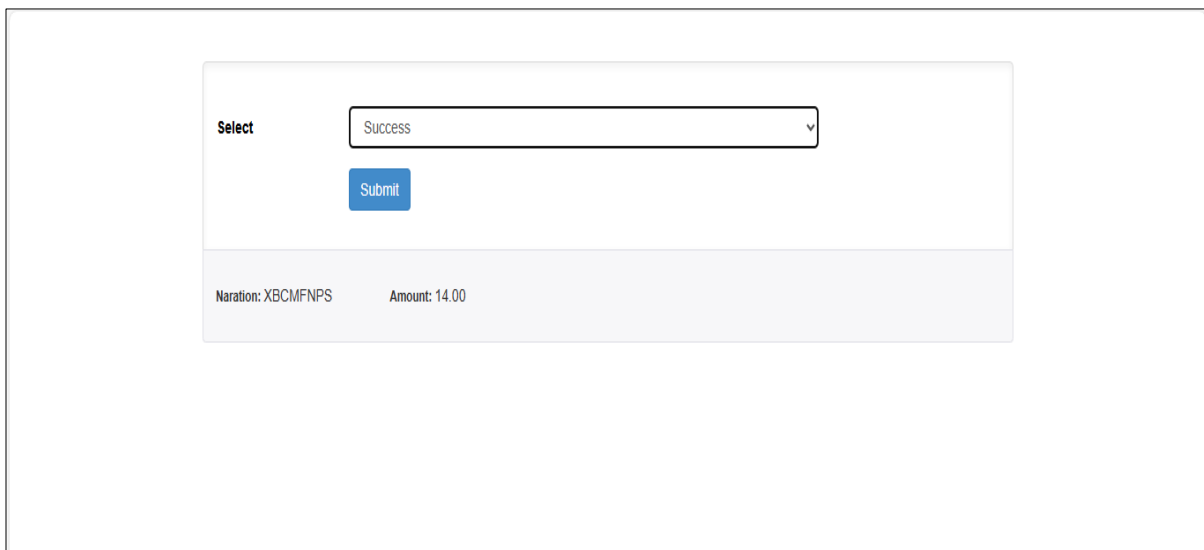



Figure 33

After successful payment, the system will generate acknowledgement number. Subscriber can save or take print out of payment receipt. Also, System generated form is available for download and reference. Please refer below **Figure 34**.

The request submission is now complete from the Subscriber and the online request will be routed to the DDO mapped to the subscriber for further processing.

Confirmation



Claim UPS benefits request initiated succesfully

PRAN :	110010155075
Name of the Subscriber :	Ashwin Vijay Limaye
Acknowledgement Number :	1000000601
Acknowledgement Date :	17/06/2025

SAVE/PRINT PAYMENT RECEIPT

DOWNLOAD eSIGNED WITHDRAWAL FORM

Activate Windows
Go to Settings to activate Windows.

Figure 34

In case, Subscriber is not able to initiate UPS Claim request, then Subscriber can submit the physical request (Form B2) to the associated Nodal Office.
