

# Protean eGov Technologies Limited



## **STANDARD OPERATING PROCEDURE (SOP)**

### **Initiation of UPS Claim request by UPS Subscriber Retired after April 01, 2025**

**Version 1.1**

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### **REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Version No.</b>	<b>Section Number</b>	<b>Description of Change</b>
1	24.06.2025	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

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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 operational from April 1st, 2025.

**Central Govt. Subscribers who opted for UPS and retired post 01-Apr-25 can Claim Exit Benefits under UPS.**

**It is imperative that these subscribers should migrate from NPS to UPS before submission of claim form under UPS.**

**These Subscribers can initiate the claim** process online through e-NPS portal or can submit Form B1 to the associated DDO. The online request needs to be verified by DDO and verified and authorised by PAO through maker and checker concept. This document explains the Standard Operating Procedure (SOP) on Online Initiation of UPS Claim request by a UPS Subscriber superannuated on or after April 01, 2025 through eNPS Portal.

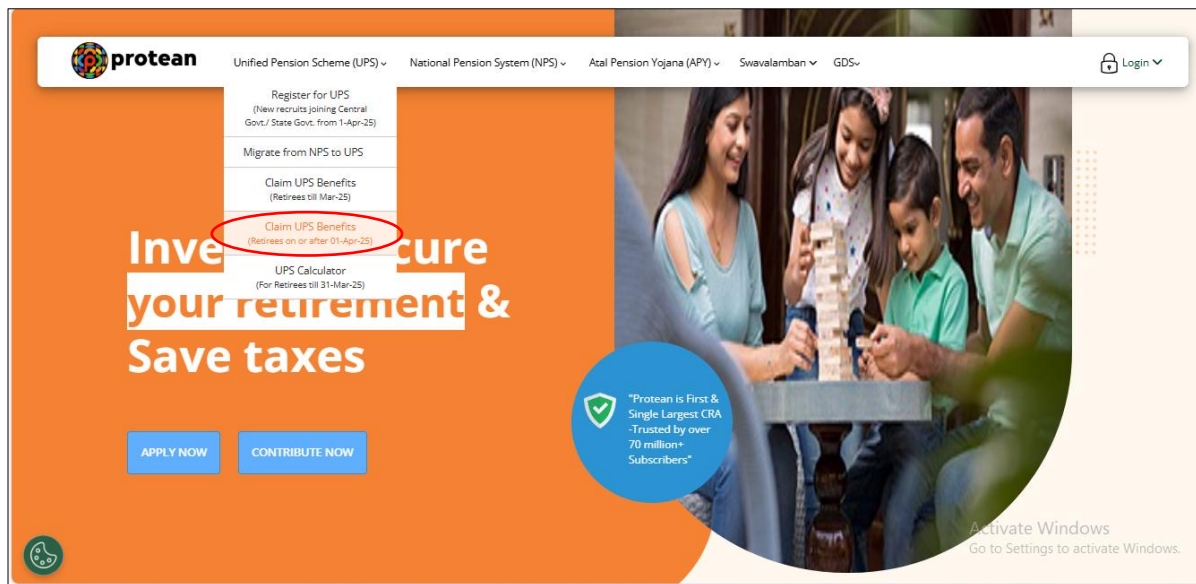
Please note - Before initiating the UPS claim, Subscriber may replenish any deficit in the Individual Corpus in comparison to the Benchmark Corpus through the 'Contribute to UPS'

List of documents required to be submitted during online claim submission are as under:

- 1) Copy of Form B1
- 2) Copy of proof of bank details
- 3) Joint photograph with legally wedded spouse
- 4) Specimen Signature of Subscriber
- 5) Copy of the document containing employment details verified by HOO
- 6) Other documents if any

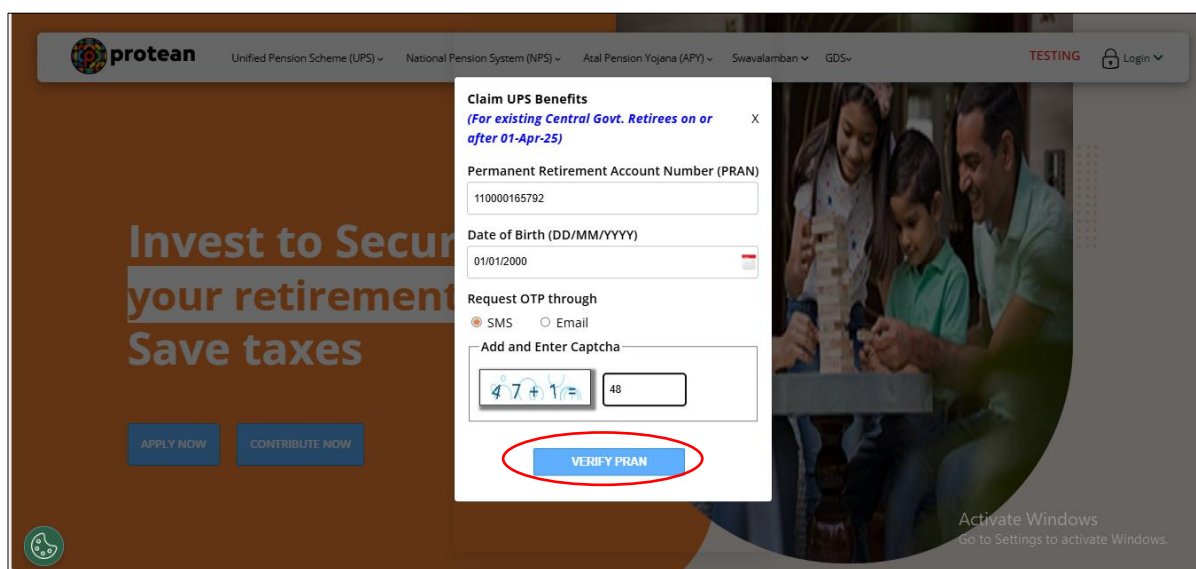
### **3. Steps to initiate UPS Claim request by UPS Subscriber Retirees after April 01, 2025**

- In order to initiate UPS Claim request, UPS Subscriber needs to visit [eNPS - National Pension System](https://enps.nps-proteantech.in/) (<https://enps.nps-proteantech.in/>) and click on Menu UPS and go to the TAB “**Claim UPS Benefits (Retirees on or after 01-Apr-25)**”. Please refer below **Figure 1**.



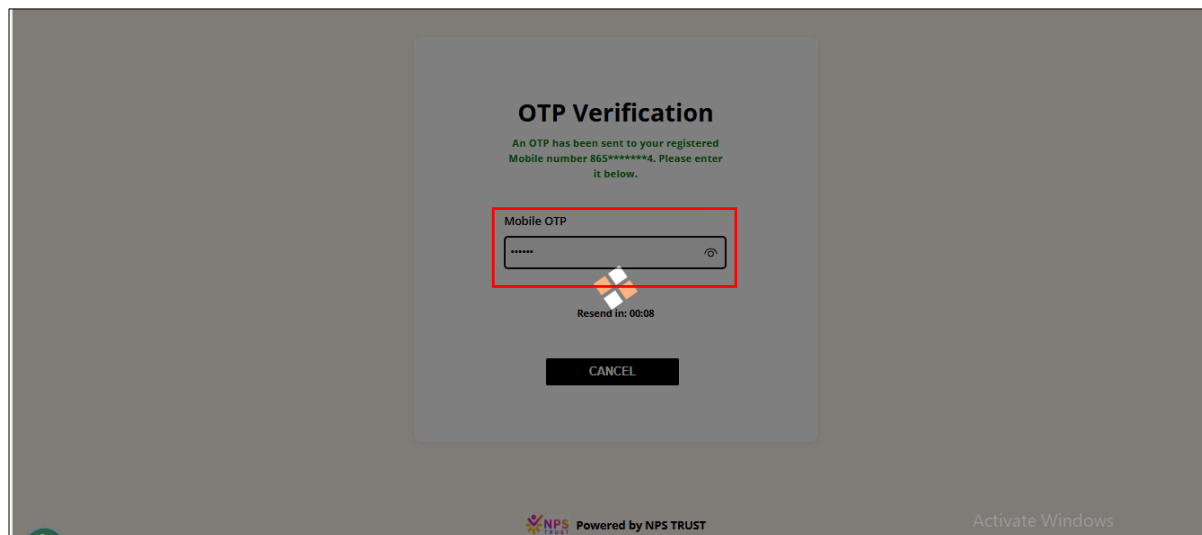
**Figure 1**

- The subscriber needs to enter his/her UPS PRAN, DOB in given format. Further, there will be two radio buttons to receive an OTP i.e. SMS and Email. The 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**.



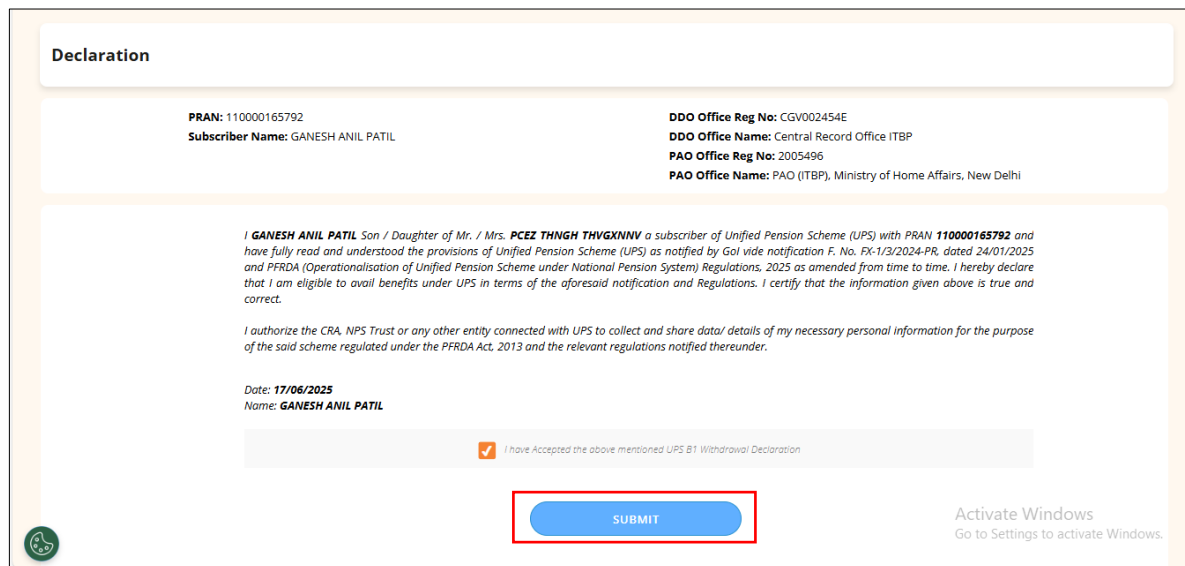
**Figure 2**

- The subscriber will receive OTP on email id or mobile number (as registered in CRA) as per the option selected. The subscriber needs to enter OTP as shown below in **Figure 3**.



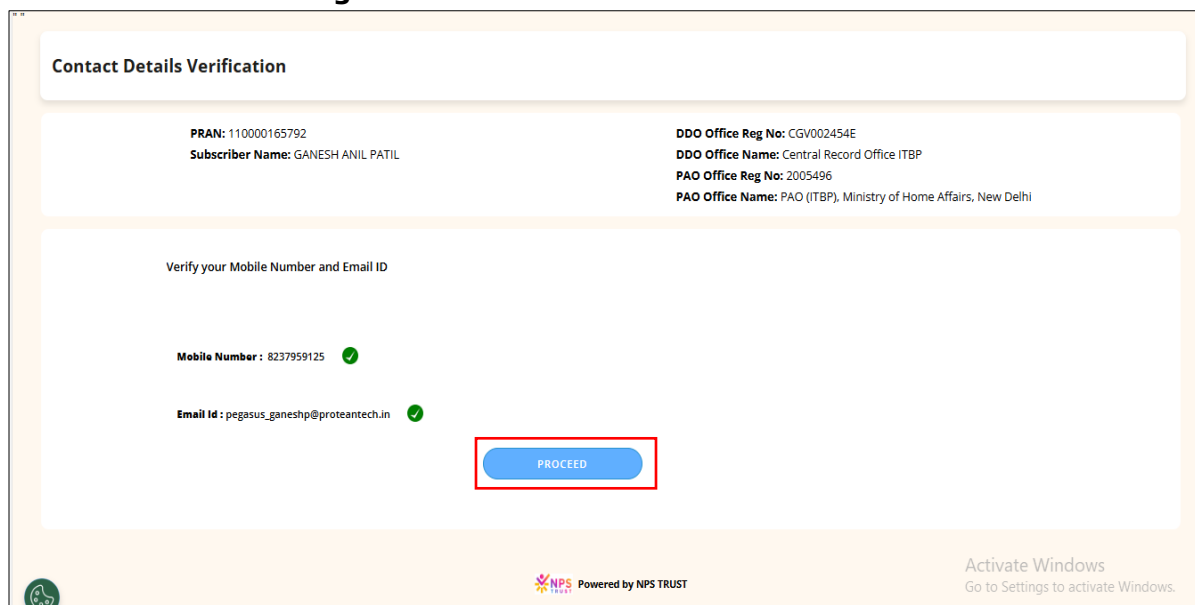
**Figure 3**

- After entering OTP, "Declaration" screen will be displayed to the Subscriber. The subscriber needs to click on check box of declaration and click on "Submit" button. Please refer below **Figure 4**.



**Figure 4**

- After clicking on 'Submit' button, 'Contact Details Verification' screen will be displayed to the Subscriber. At this stage, Subscriber needs to verify his/her Contact details. The 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).
  - For Mobile Number verification, One Time Password (OTP) will be sent on Mobile Number entered. The 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. The subscriber needs to enter OTP at the designated place to verify Email ID
  - If Mobile Number and Email ID are pre-verified, then green tick mark will be displayed. The subscriber needs to click on 'Proceed' button after verifying the details. Please refer to **Figure 5**.



**Figure 5**

- Once email id and contact details are verified, KYC Details Confirmation' screen will be displayed to the subscriber. The subscriber needs to select any one of the options and complete eKYC process. As the subscriber has selected option "Aadhaar", he/she needs to enter his/her Aadhaar Number. Further, the subscriber needs to click on check box to accept the terms and conditions and click on "**Generate OTP**" tab. Please refer below **Figure 6** with Option "Aadhaar".

**Figure 6**

- On clicking "**Generate OTP**" tab, the subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. The subscriber needs to enter OTP and click on check box and then click on "**Confirm**" button. Please refer to **Figure 7** and **Figure 8**.

**Figure 7**

### KYC Details Confirmation

**PRAN:** 110000165792  
**Subscriber Name:** GANESH ANIL PATIL

**DDO Office Reg No:** CGV002454E  
**DDO Office Name:** Central Record Office ITBP  
**PAO Office Reg No:** 2005496  
**PAO Office Name:** PAO (ITBP), Ministry of Home Affairs, New Delhi

OTP successfully sent to the mobile number registered in Aadhaar.

**Register with**

Aadhaar  
 Document with Digilocker

**Select Option**

Aadhaar Number  
 Aadhaar Virtual ID  
 Aadhaar Offline XML

**Aadhaar Number**

**Enter OTP**

I have Read and Accepted the [Terms & Conditions](#)

Regenerate OTP in: 6 seconds

CONFIRM

Activate Windows  
Go to Settings to activate Windows.

**Figure 8**

- 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 9**.

### Bank and Spouse Details

**PRAN:** 110000165792  
**Subscriber Name:** GANESH ANIL PATIL

**DDO Office Reg No:** CGV002454E  
**DDO Office Name:** Central Record Office ITBP  
**PAO Office Reg No:** 2005496  
**PAO Office Name:** PAO (ITBP), Ministry of Home Affairs, New Delhi

**Bank Details:**

**IFS Code\*** BARB0KONGAO      **Bank Name\*** BANK OF BARODA

**Bank Account Number\*** \*\*\*\*\*      **Confirm Bank Account Number\*** 50090100001687

*Your account details are safe with us*

**Type of Bank Account\*** --SELECT--

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

Note: Kindly update joint bank details through your CRA login credentials before processing the claim request.

**KYC Information**

**Full Name :** GANESH ANIL PATIL

**Date Of Birth :** 01/01/2000

**Address :** SHANTI NIWAS, KALYAN-BHIWANDI ROAD, KON.,THANE - 421311

CONFIRM

**Withdrawal Type\*** --SELECT--

**Date of Superannuation / Retirement under FR 56(j)\*** 05/05/2025

Activate Windows  
Go to Settings to activate Windows.

**Figure 9**

- After KYC completion, registered bank account details of the subscriber will be fetched. The subscriber will be given an option to edit bank account details.

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, the subscriber will be allowed to proceed further. In case Bank Account Verification fails, subscriber should ensure that the name in Bank Account and CRA records is same. If there is difference in name, same should be updated either in bank records or in CRA records.

- Further, the subscriber needs to enter legally wedded Spouse details if married else to select 'unmarried' option. After entering spouse details, click on "Confirm" button to proceed further. Please refer below **Figure 10, 11 and 12.**

**Bank and Spouse Details**

PRAN: 110062855302  
Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV000844E  
DDO Office Name: CommandantDeputy Commandant Border Security Force  
PAO Office Reg No: 2034712  
PAO Office Name: PAO (BSF-I), Ministry of Home Affairs, New Delhi

**Bank Details:**

IFS Code\*  
HDFC0000542

Bank Name\*  
HDFC BANK

Bank Account Number\*  
\*\*\*\*\*

Confirm Bank Account Number\*  
50100126001159

Your account details are safe with us

Type of Bank Account\*  
--SELECT--

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

Note: Kindly update joint bank details through your CRA login credentials before processing the claim request.

**Legally Wedded Spouse:**

Marital Status\*  
UNMARRIED / WIDOW / DIVORCEE  
--SELECT--  
UNMARRIED / WIDOW / DIVORCEE  
MARRIED

Withdrawal Type\*  
--SELECT--

Date of Superannuation / Retirement under FR 56(j)\*  
30/04/2025

Activate Windows  
Go to Settings to activate Windows.

**Figure 10**

**Bank and Spouse Details**

PRAN: 110062855302  
Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV000844E  
DDO Office Name: CommandantDeputy Commandant Border Security Force  
PAO Office Reg No: 2034712  
PAO Office Name: PAO (BSF-I), Ministry of Home Affairs, New Delhi

**Bank Details:**

IFS Code\*  
HDFC0000542

Bank Name\*  
HDFC BANK

Bank Account Number\*  
\*\*\*\*\*

Confirm Bank Account Number\*  
50100126001159

Your account details are safe with us

Type of Bank Account\*  
--SELECT--  
--SELECT--  
SINGLE (ONLY IN THE ABSENCE OF LEGALLY WEDDED SPOUSE)  
JOINT WITH LEGALLY WEDDED SPOUSE

Note: Kindly update joint bank details through your CRA login credentials before processing the claim request.

**Legally Wedded Spouse:**

Marital Status\*  
MARRIED

First Name\*  
DILEEP

Middle Name  
ENTER MIDDLE NAME

Last Name  
MAHATO

Date of Birth\*  
05/05/1993

Gender\*  
--SELECT--

Last 4 digit of Aadhaar  
1234

PAN

Mobile\*

Activate Windows  
Go to Settings to activate Windows.

**Figure 11**

### Bank and Spouse Details

**PRAN:** 110062855302  
**Subscriber Name:** Dileep Rajendra Mahato

**DDO Office Reg No:** CGV000844E  
**DDO Office Name:** CommandantDeputy Commandant Border Security Force  
**PAO Office Reg No:** 2034712  
**PAO Office Name:** PAO (BSF-I), Ministry of Home Affairs, New Delhi

#### Bank Details:

IFS Code\*  Bank Name\*

Bank Account Number\*  Confirm Bank Account Number\*

Your account details are safe with us

Type of Bank Account\*

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

Note: Kindly update joint bank details through your CRA login credentials before processing the claim request.

#### Legally Wedded Spouse:

Marital Status\*

First Name\*  Middle Name

Last Name

Female  Transgender

Date of Birth\*

Last 4 digit of Aadhaar

PAN

Mobile\*

**Figure 12**

- Once all the required details (as mentioned above) are filled in, the subscriber needs to select 'final withdrawal' percentage. The subscribers can withdraw a maximum of 60% of Corpus, however it is important to note that **availing 'final withdrawal' will proportionality reduce Assured Payout.**

The subscriber also needs to select the UPS Claim Type i.e superannuation or Retirement under FR 56(j). Refer **Figure 13 & 14.**

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

Note: Kindly update joint bank details through your CRA login credentials before processing the claim request.

Gender\*  Last 4 digit of Aadhaar

PAN  Mobile\*

Email\*

#### Final Withdrawal Percentage

(can be availed upto 60% of corpus)

Final Withdrawal\*

Please ensure you are exercising this option being fully aware that the final withdrawal will proportionately reduce the assured payout

#### Withdrawal Type\*

SUPERANNUATION

RETIREMENT UNDER FR 56(j)

**CONFIRM**

**Figure 13**

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

Note: Kindly update joint bank details through your CRA login credentials before processing the claim request.

**Final Withdrawal Percentage**  
(can be availed upto 60% of corpus)

Final Withdrawal\*

Please ensure you are exercising this option being fully aware that the final withdrawal will proportionately reduce the assured payout

Gender\*

PAN

Email\*

Last 4 digit of Aadhaar

Mobile\*

Withdrawal Type\*

Date of Superannuation / Retirement under FR 56(J)\*

**Figure 14**

- Once the subscriber clicks on the 'confirm' button, the document upload page will be displayed where in the subscriber needs to upload the following documents
    - Copy of proof of bank details,
    - Joint photograph with Legally wedded spouse.
    - Specimen signature of the subscriber.
- Please read note in the screen below regarding document uploads (Figure 15).

**Copy of Bank Proof\***  
(BankProof.pdf)

**Joint photograph with Legally Wedded Spouse\***  
(Photo1.jpg)

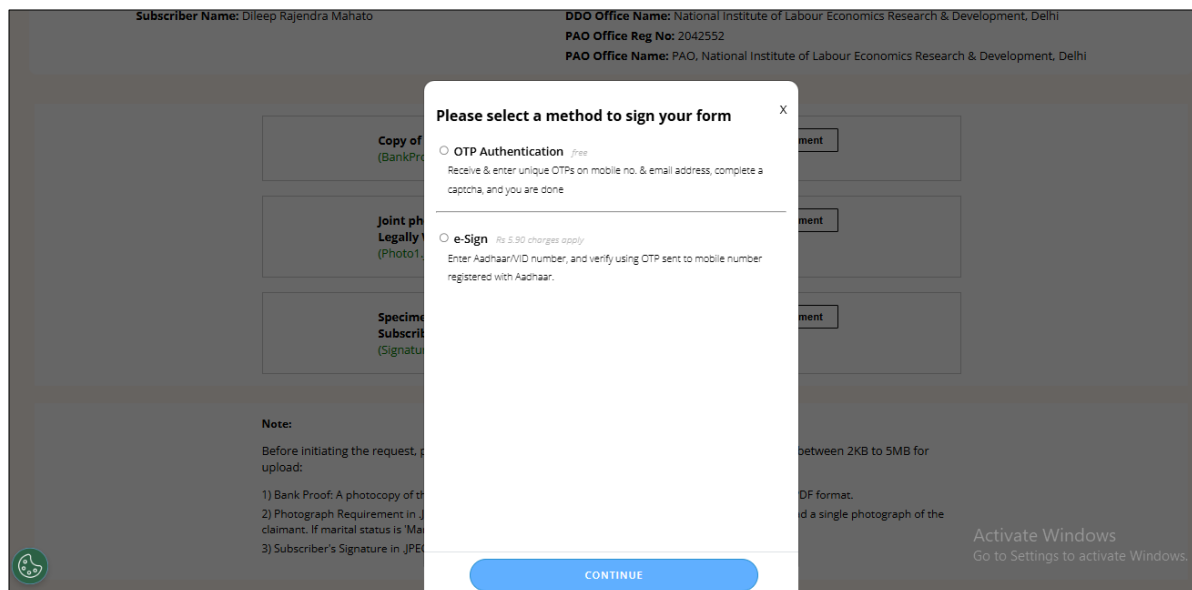
**Specimen Signature of Subscriber\***  
(Signature.jpg)

**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

**Figure 15**

- After clicking on “Proceed” button, the subscriber needs to proceed with OTP Authentication/eSign. The subscriber has a choice to select any of the options. On successful OTP Authentication/eSign, UPS Claim request will get initiated in CRA system (**Figure 16**).



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 5.00 charges apply  
 Enter Aadhaar/VID number, and verify using OTP sent to mobile number registered with Aadhaar.

**CONTINUE**

**Figure 16**

Process of submission of UPS Claim request through OTP Authentication/eSign is explained below in two sections viz. Section-I (for OTP Authentication) and Section-II (For e-Sign).

### **Section-I**

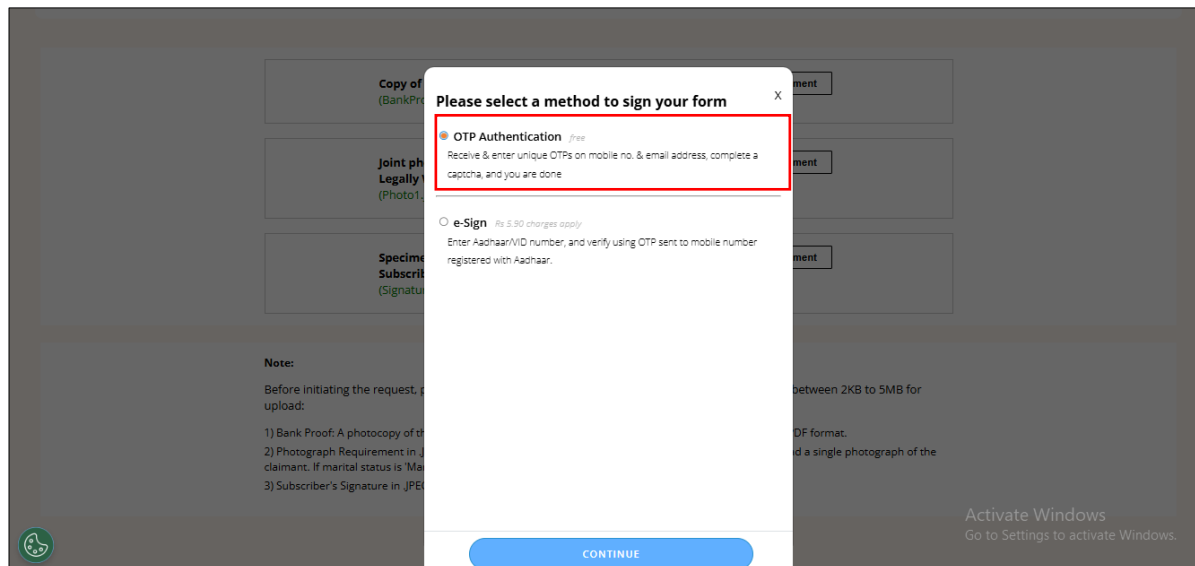
- Process for submission of UPS Claim request using OTP Authentication.
- Two distinct One Time Password (OTPs) will be sent on Mobile Number and email ID registered in CRA.

### **Section-II**

- Process for submission of UPS Claim request using eSign.
- One Time Password (OTP) will be sent on Mobile Number registered with Aadhaar.
- eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.

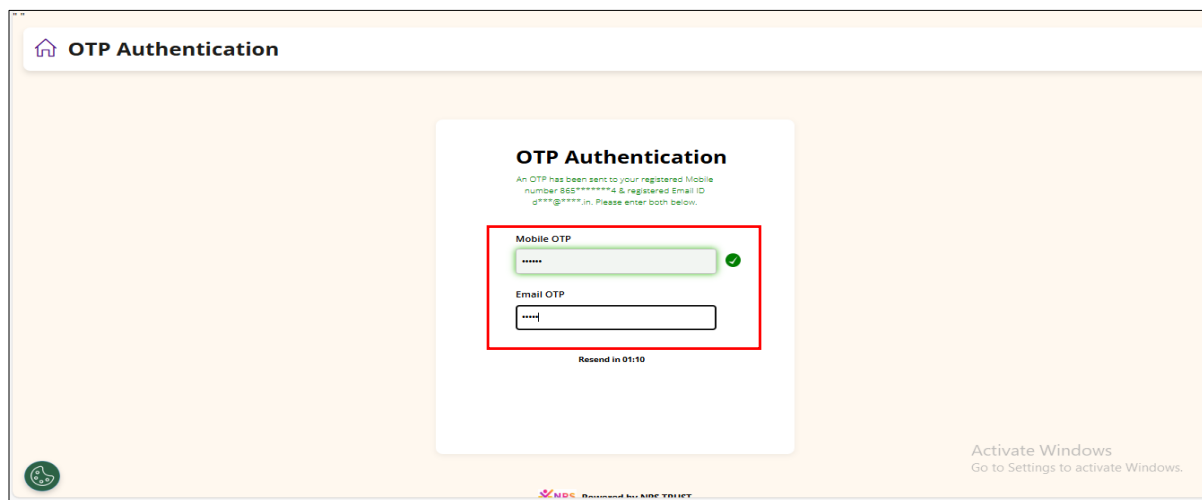
• **Section I- Process for completion of UPS Claim request using OTP Authentication:**

- The subscriber needs to select **“OTP Authentication”** radio button and then click on **“Continue”** tab. Please refer below **Figure 17**.



**Figure 17**

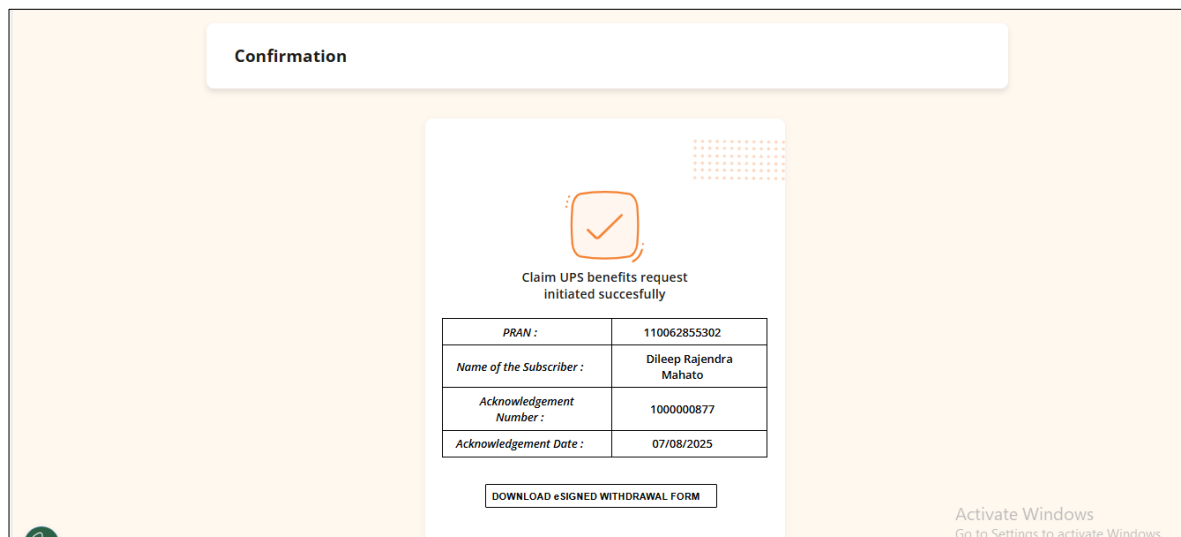
- After clicking on “Continue” Tab, Dual OTP Authentication screen will be displayed to the subscriber. The subscriber needs to enter One Time Password (OTP) sent on Mobile Number as well as on email ID registered in CRA at the designated place (**Figure 18**).



**Figure 18**

- After successful OTP Authentication, UPS Claim request will get initiated and an Acknowledgement Number will get generated.

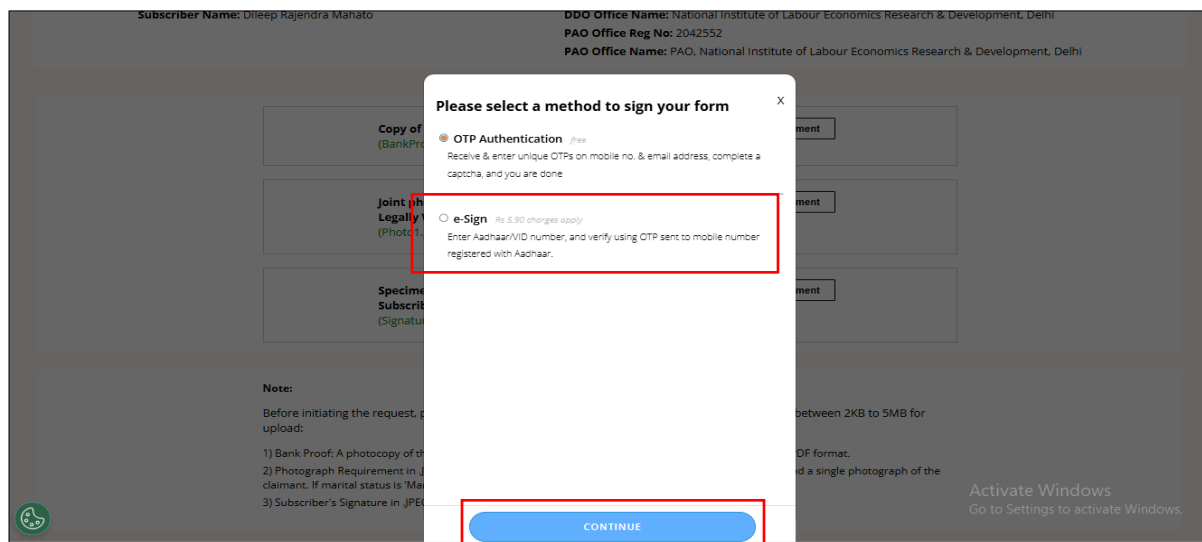
At this stage, option is provided to Subscriber to download eSigned Withdrawal Form. **(Figure 19).**



**Figure 19**

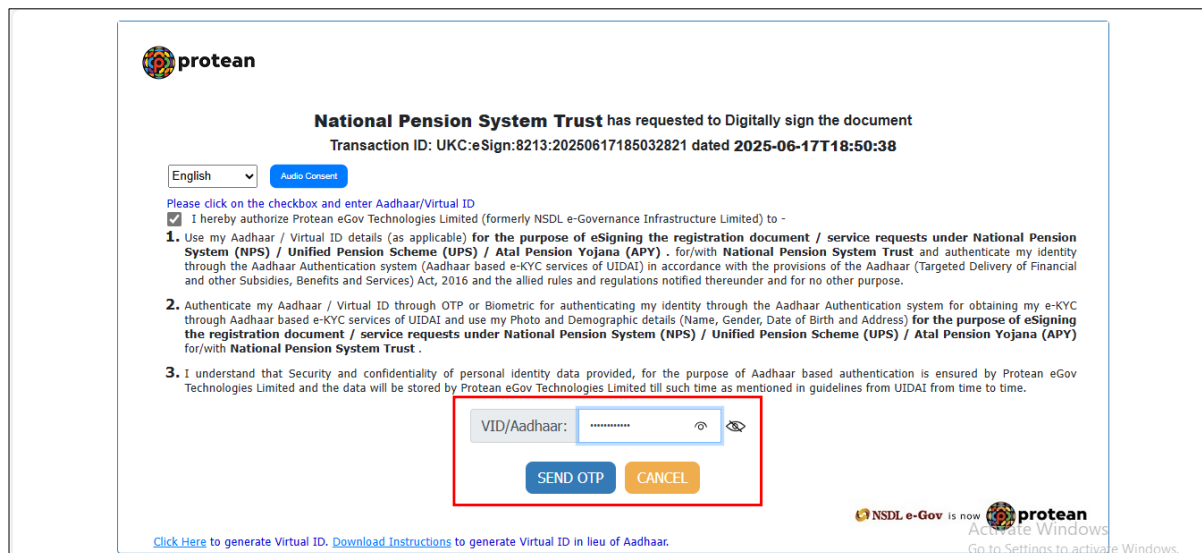
• **Section II- Process for completion of UPS Claim request using e-Sign:**

- The subscriber needs to select “e-Sign” radio button and then click on “Continue” tab. Please refer below **Figure 20**.



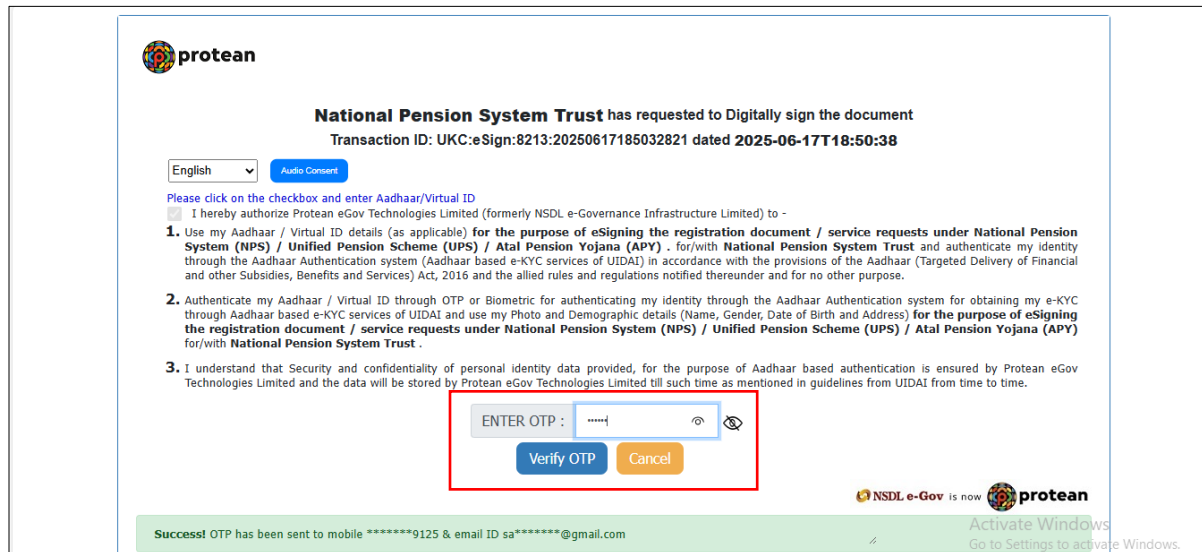
**Figure 20**

- After clicking on “Continue” Tab, system will redirect the subscriber to eSign Service Provider’s Web Page. The subscriber needs to enter his/her Aadhaar/Virtual ID and click on “Send OTP” button to receive OTP. The subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar (**Figure 21**).



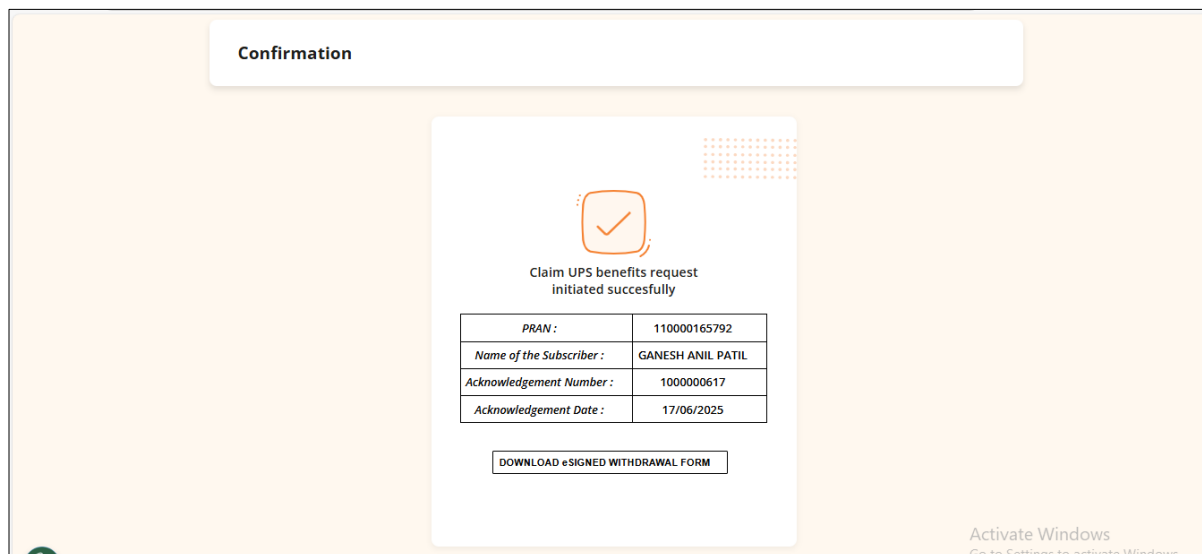
**Figure 21**

- Once OTP is received, the subscriber needs to tick on the declaration box and enter OTP details and click on "Verify OTP" button to complete eSigning of the request (**Figure 22**).



**Figure 22**

- Once the subscriber clicks on "Verify OTP" button, UPS Claim request will get initiated, and an Acknowledgement Number will get generated.
- At this stage, option is provided to Subscriber to download eSigned Withdrawal Form (**Figure 23**).



**Figure 23**

This Online Withdrawal request will be verified by DDO and PAO by login to CRA System.