

Protean eGov Technologies Limited



protean

Change is growth

Standard Operating Procedure for Subscribers

For

Aadhaar based PRAN generation through eNPS

Corporate Subscriber

Version 1.1

REVISION HISTORY

| Sr. No. | Date of Revision | Ver | Section Number | Description of Change |
|----------------|-------------------------|------------|-----------------------|------------------------------|
| 1 | 09/07/2025 | 1.1 | - | Initial Version |

The eNPS (<https://enps.nsdl.com>) module being offered to Subscribers is an online portal hosted by NPS Trust wherein a Subscriber can register online and make contribution. Subscriber need to go to eNPS website for opening NPS account. After clicking on the National Pension System the Subscriber will be redirected to registration page. The process of PRAN generation is Aadhaar based wherein the Subscriber authenticates himself/herself through UIDAI database. Subscriber needs to have his/her details updated in the UIDAI database. The basic KYC details i.e. Name of Subscriber, Father's Name, Spouse's Name, Marital Status, DOB (Date of Birth), Gender, Email ID, Photo, PAN, Aadhaar details will be fetched from UIDAI database (*all these details will be auto-populated based on availability of database in UIDAI*) and rest of the details (bank details, nomination, scheme preference and personal details) are to be filled by the Subscriber.

Pre-requisite for generation of PRAN:

- a. A mobile number update in UIDAI database.
- b. Scanned of Signature (incase the signature is not auto populated) in *.jpeg/ *.jpg/ *.png format having file size between 4KB - 5MB
- c. In case subscriber is Orphan, the he/she is required to upload proof of document as Orphan in *.jpeg/ *.jpg/ *.pdf format having file size between 4KB - 2MB
- d. Bank details for successful penny drop verification

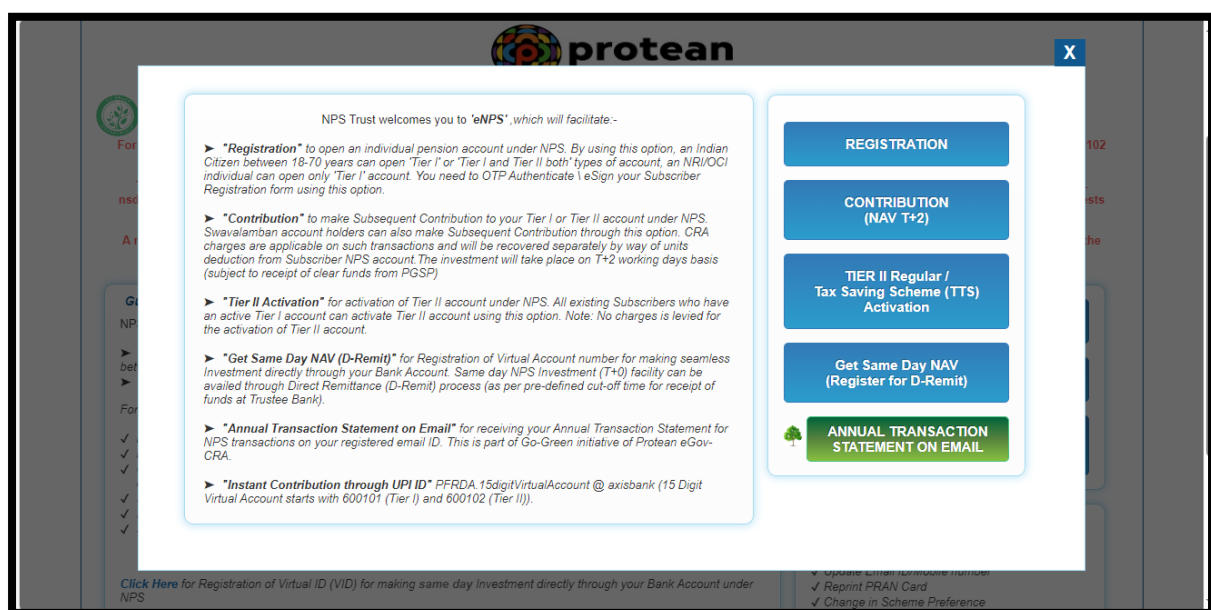
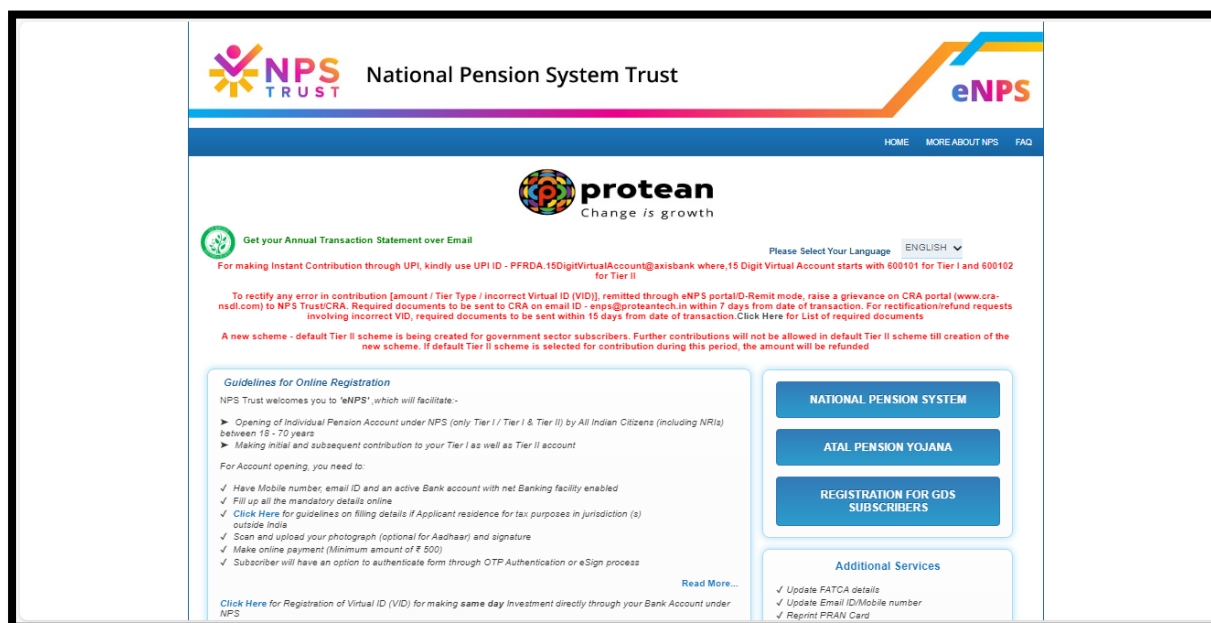
A brief journey for registration of Corporate Subscriber through eNPS module is mentioned below:

- a. Subscriber is required enter PAN, DOB, unique Mobile Number and Email id and verify the CKYC details.
- b. The basic KYC details i.e. Name of Subscriber, Father's Name, Spouse's Name, Marital Status, DOB (Date of Birth), Gender, Email id, Photo, CERSAI ID will be fetched from CERSAI database. (*all these details will be auto-populated based on availability of database in CERSAI*)
- c. Other details in Personal, Contact, FATCA, Bank (for penny drop), Other, Scheme, Nomination, etc. are to be filled by subscriber.
- d. Signature will be auto uploaded from CERSAI database which can be editable.
- e. After successful completion of dual OTP Authenticate/e-Sign the PRAN will be generated.
- f. A PRAN will be immediately generated after making Payment.
- g. The PRAN however will be kept in "Freeze" status till the selected employer carries out the employment verification.

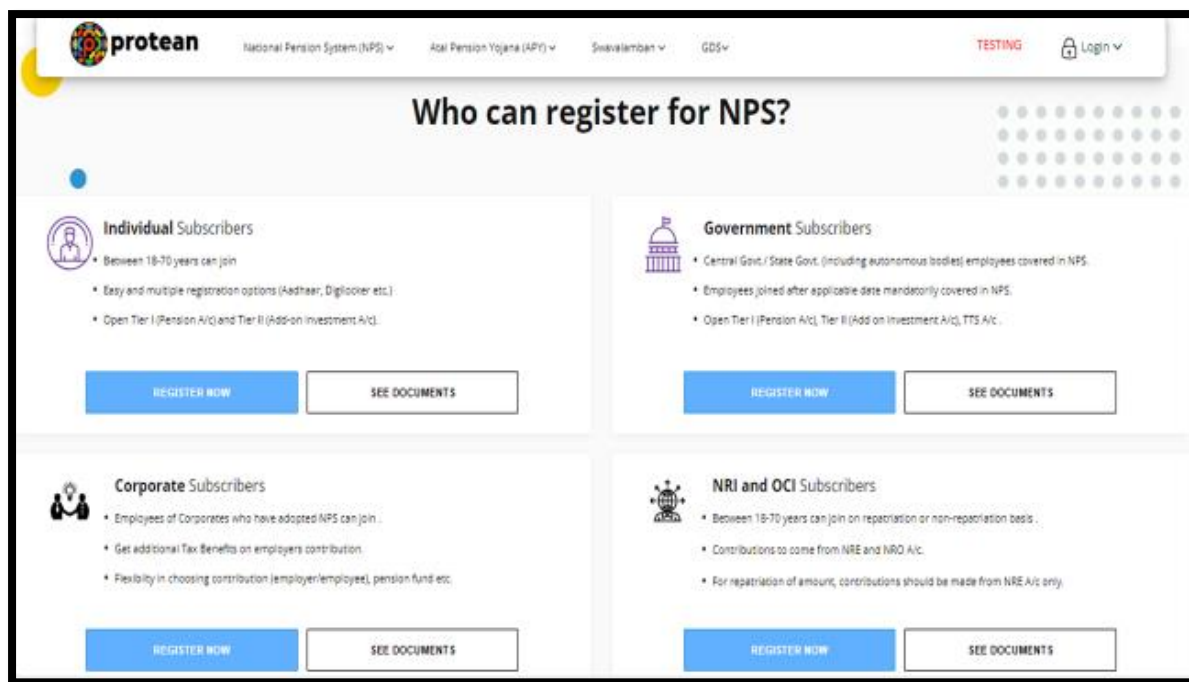
- h. After PRAN generation, the employment details will be sent online to your corporate office (employer) for verification.
- i. After successful employee details verification, the status of PRAN will be updated as Active.
- j. In case the employee details verification request is rejected, then subscriber's PRAN will be automatically shifted to Unorganised / Retail Sector as an individual PRAN with "Active" status. Further, in case subscriber needs to shift his/her PRAN to corporate again then, subscriber can contact POP /Corporate nodal officer for the same.
 - a. **Shifting via POP** – Subscriber will fill in Inter Sector Shifting (ISS) form and get it attested from Corporate. Later, Subscriber can submit attested copy of ISS form to POP for further process, OR POP can do the shifting based on email confirmation from Corporate to do the shifting of subscriber under them.
 - b. **Mapping via Corporate** – Corporate can do shifting of subscriber PRAN under them via their login. Corporate needs to fill in employment details again in system to map the subscriber under them as after rejection employee details will get deleted from system.

Step by Step guide for Corporate Subscriber for registration through Protean NPS:

1. Click on the eNPS website for Subscriber registration. After clicking on National Pension System, you will be directed to Landing Page of Registration as shown below. Please ensure you have gone through the pre-requisites for account opening to ensure a seamless experience. Please click "Registration" button.



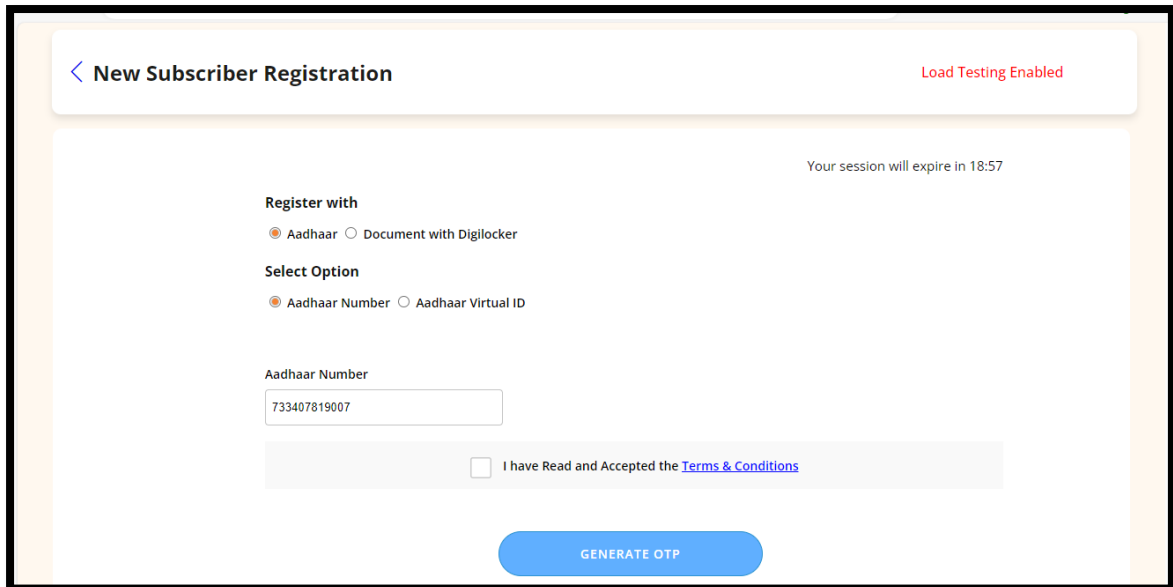
2. Screen as shown below will open. Please select the radio button "Register Now" represented under "Corporate Subscribers" for registration as a subscriber for NPS through CKYC option.



3. After selecting Account Type, subscriber is required to enter DOB, PAN, Mobile Number and Email id to verify CKYC details as shown in screen 3.1. Clicking on “Begin Registration” Subscriber will get as option to confirm the address as per CERSAI database and to continue with registration process. In case subscriber is not having the CERSAI database/CKYC number it will redirect to the screen where subscriber will get option to select other mode of registration as shown in screen 3.2

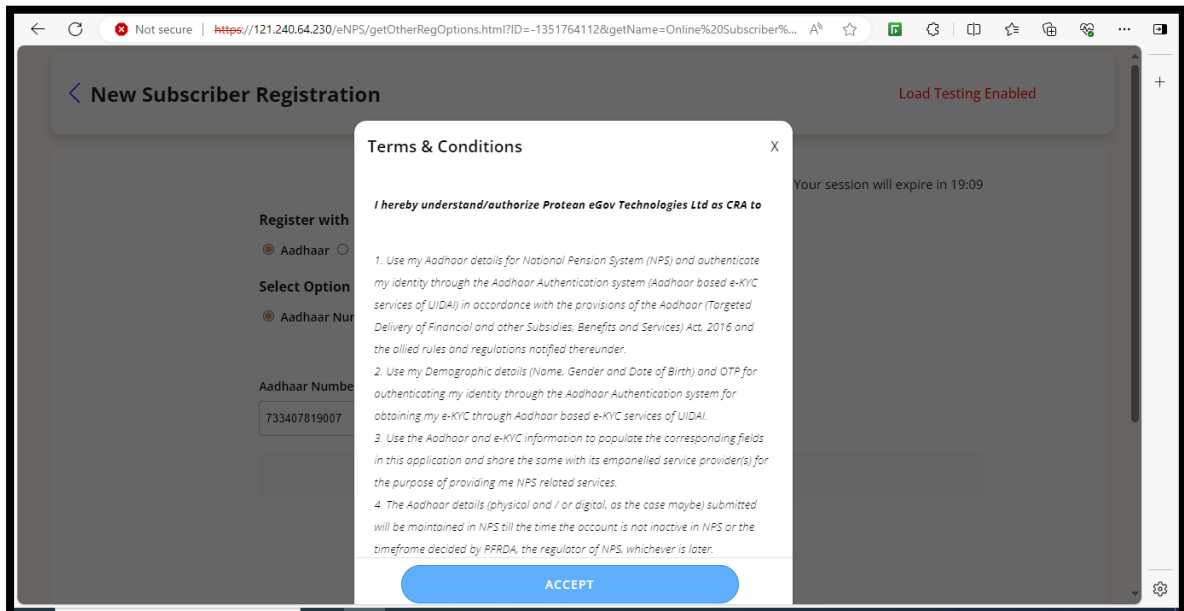
Screen 3.1:

Screen 3.2:

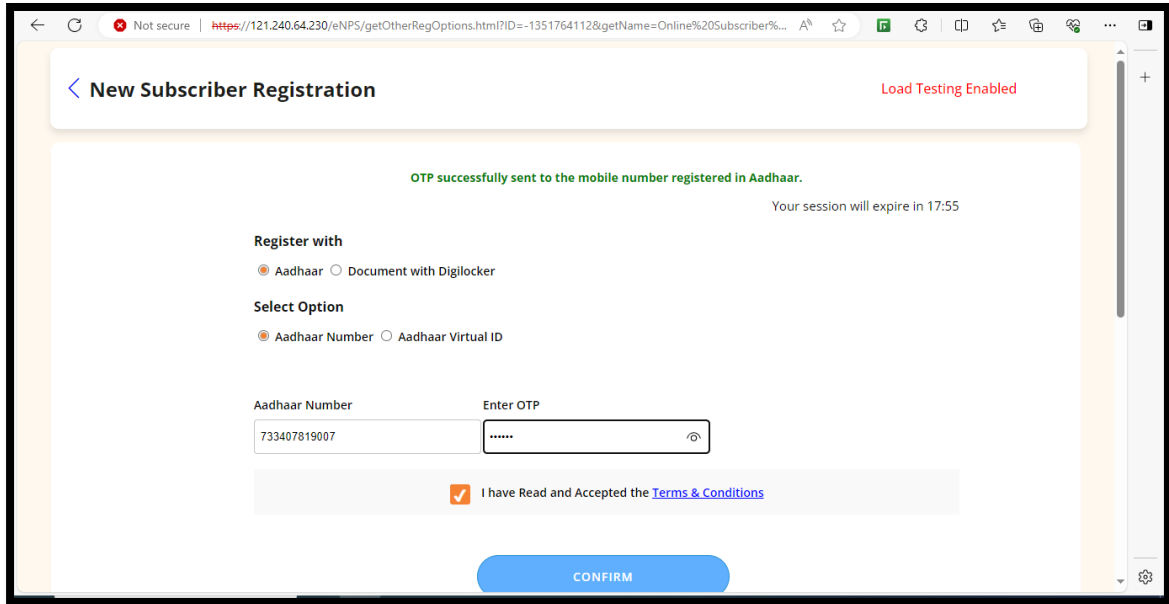


4. On selecting Aadhaar option and entering the Aadhaar number, subscriber is required to read the Terms & Conditions by clicking on “Accept” as shown on screen 4.1. After clicking on “Generate OTP” the OTP will be sent to mobile number registered in Aadhaar/UIDAI database as shown in screen 4.2.

Screen 4.1:



Screen 4.2.



Not secure | <https://121.240.64.230/eNPS/getOtherRegOptions.html?ID=-1351764112&getName=Online%20Subscriber%20Registration>

< New Subscriber Registration Load Testing Enabled

OTP successfully sent to the mobile number registered in Aadhaar.

Your session will expire in 17:55

Register with
☒ Aadhaar ☐ Document with Digilocker

Select Option
☒ Aadhaar Number ☐ Aadhaar Virtual ID

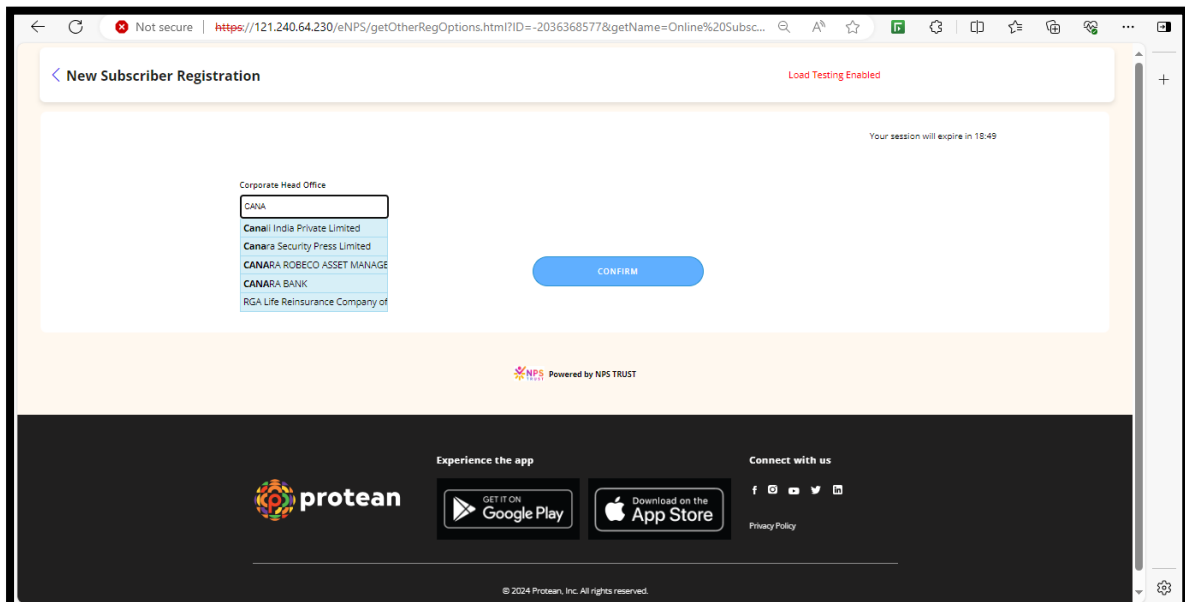
Aadhaar Number Enter OTP
 733407819007 *****

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

CONFIRM

- On clicking confirm option the screen will be visible where subscriber need to select the concern corporate branch office name from drop down as shown in below screen.

Screen 5.1:



Not secure | <https://121.240.64.230/eNPS/getOtherRegOptions.html?ID=-2036368577&getName=Online%20Subsc...>

< New Subscriber Registration Load Testing Enabled

Your session will expire in 18:49

Corporate Head Office
 CANA
 Canali India Private Limited
 Canara Security Press Limited
 CANARA ROBECO ASSET MANAGE
 CANARA BANK
 RIGA Life Reinsurance Company of

CONFIRM

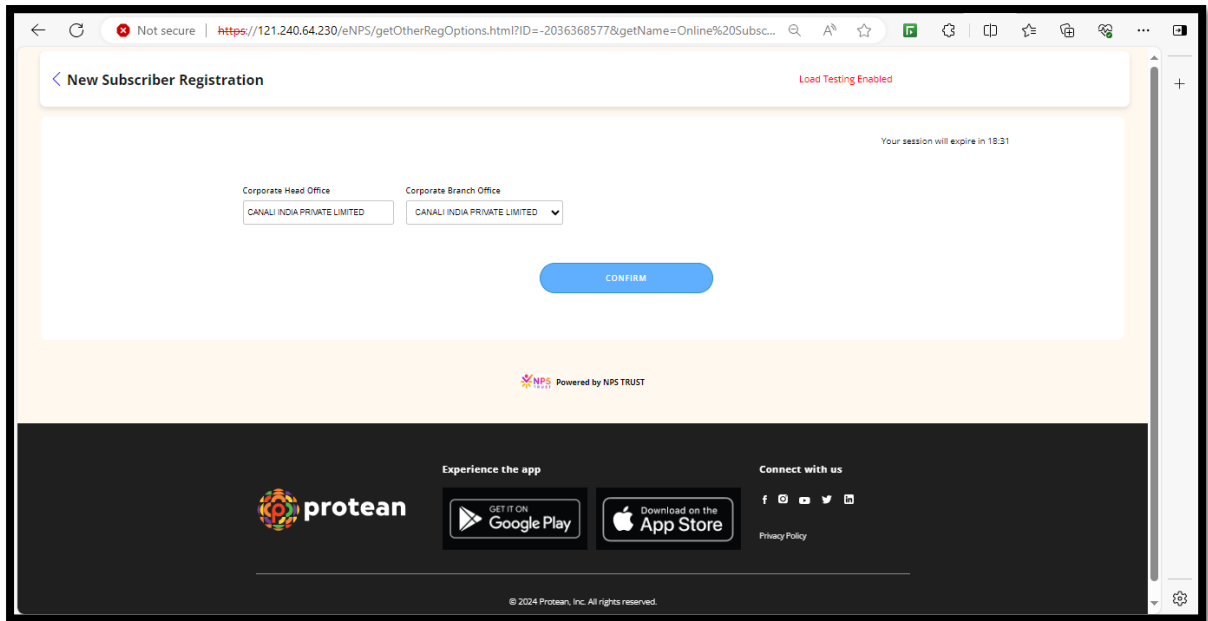
NPS
 Powered by NPS TRUST

Experience the app
 GET IT ON Google Play Download on the App Store

Connect with us
 f y t w i
 Privacy Policy

© 2024 Protean, Inc. All rights reserved.

Screen 5.2:



Not secure | <https://121.240.64.230/eNPS/getOtherRegOptions.html?ID=-2036368577&getName=Online%20Subsc...>

< New Subscriber Registration Load Testing Enabled

Your session will expire in 18:31

Corporate Head Office
CANALJ INDIA PRIVATE LIMITED

Corporate Branch Office
CANALJ INDIA PRIVATE LIMITED

CONFIRM

Powered by NPS TRUST

Experience the app

GET IT ON Google Play

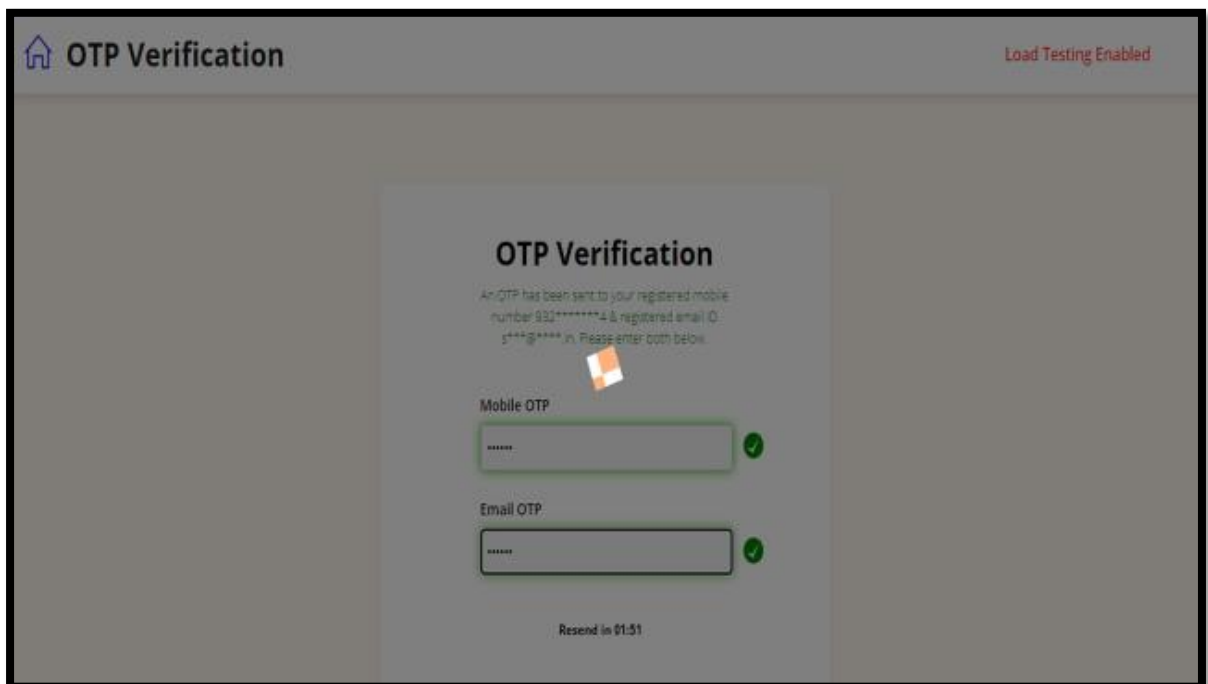
Download on the App Store

Connect with us

Privacy Policy

© 2024 Protean, Inc. All rights reserved.

- On confirming the corporate head office and branch office details as shown in above screen 5.2 OTP will be sent to registered mobile number and email id for verification and all the relevant details will be auto populated from UIDAI database.



OTP Verification Load Testing Enabled

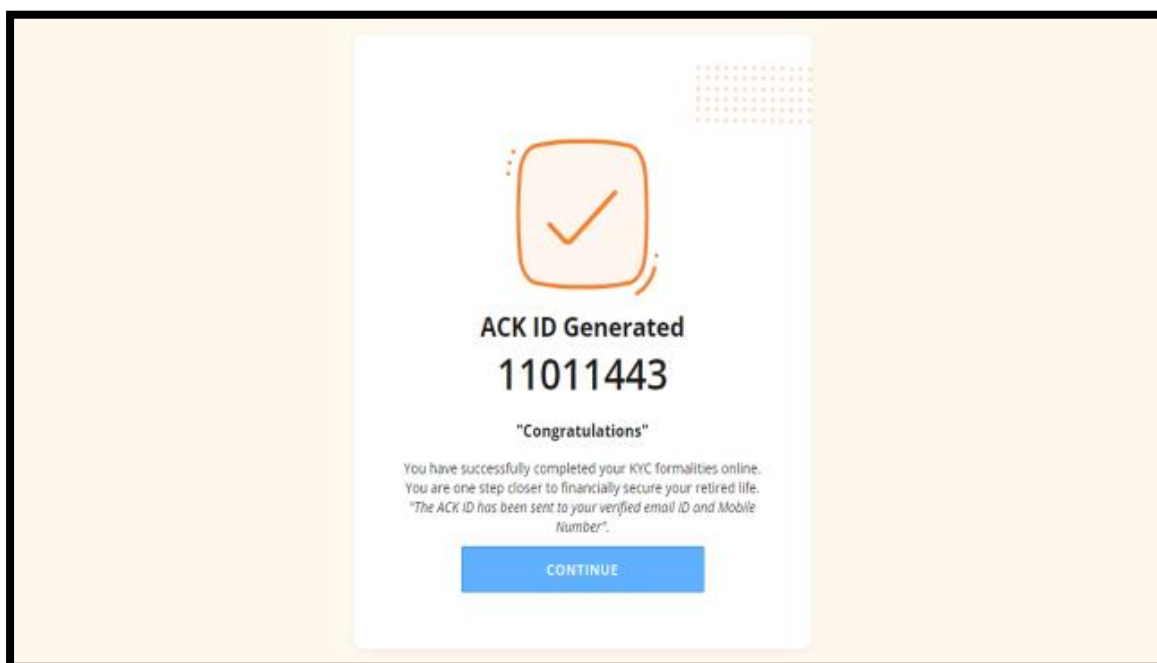
An OTP has been sent to your registered mobile number 930*****4 & registered email ID s***@****.in. Please enter otm below.

Mobile OTP

Email OTP

Resend in 01:51


7. After successful OTP verification, ACK ID will be generated.



8. The basic details of the Subscriber (Name, DOB, Gender, Email ID, Mobile Number, address, Marital status, Spouse Name, Address and Photo/Signature) are fetched from the CERSAI database. Both Photograph and signature are fetched from the UIDAI database. Subscriber can edit the signature. Please adhere to the specifications (size and type) of the images provided on-screen. Before going forward, subscriber is required to select PRAN Card Options in dropdown as shown in below screen. After verifying the details subscriber needs to click on Confirm.

a. PRAN Card Options

- Digital PRAN card & Welcome Kit in Email only – (Charges Rs. 18/-) -
In this option, the soft copy of PRAN Card and Welcome Kit will be sent on registered email ID of the subscriber.
- Digital PRAN card & physical Welcome Kit – (Charges Rs. 35/-) -
In this option, the soft copy of PRAN Card will be sent on registered email ID and hard copy of and Welcome Kit will be couriered on registered address of the subscriber.
- Physical PRAN card & Welcome Kit – (Charges Rs. 40/-) -
In this option, the hard copy of PRAN Card and Welcome Kit will be couriered on registered address of the subscriber.


Verify Details
Load Testing Enabled

Full Name

SUMIT HANUMANTA MANDHARE

DOB


08/10/1995

Gender

Male

Address

TADWAL, AT.POST-DHAVADI TAL-WAL, SATARA, Satara - 412803



Upload Signature

☒ Father's name
 ☐ Mother's name
 ☐ I am an orphan

Your session will expire in 19:07

Subscriber Title

SHRI

I would like to print my Father's Name on PRAN Card

VIMAL

I would like to receive my PRAN as

DIGITAL PRAN CARD & WELCOME KIT (CHARGES RS 18/-)
 DIGITAL PRAN CARD & PHYSICAL WELCOME KIT (CHARGES RS 35/-)
 PHYSICAL PRAN CARD & WELCOME KIT (CHARGES RS 40/-)

How did you hear about NPS

FRIEND/FAMILY

Marital Status

MARRIED

Spouse Details


HANUMANT

Residential status

CITIZENS OF INDIA

☒ Go paperless : Email my annual statements

Confirm


Verify Details

Full Name

SUMIT HANUMANTA MANDHARE

DOB


08/10/1995


Gender

Male

Address

TADWAL, AT.POST-DHAVADI TAL-WAL, SATARA, Satara - 412803





☒ Father's name
 ☐ Mother's name
 ☐ I am an orphan

Your session will expire in 19:04

Subscriber Title

SHRI

I would like to print my Father's Name on PRAN Card

HANUMANTA MANDHARE

How did you hear about NPS

SOCIAL MEDIA

Marital Status

MARRIED

Spouse Details

GUNJA KUMARI

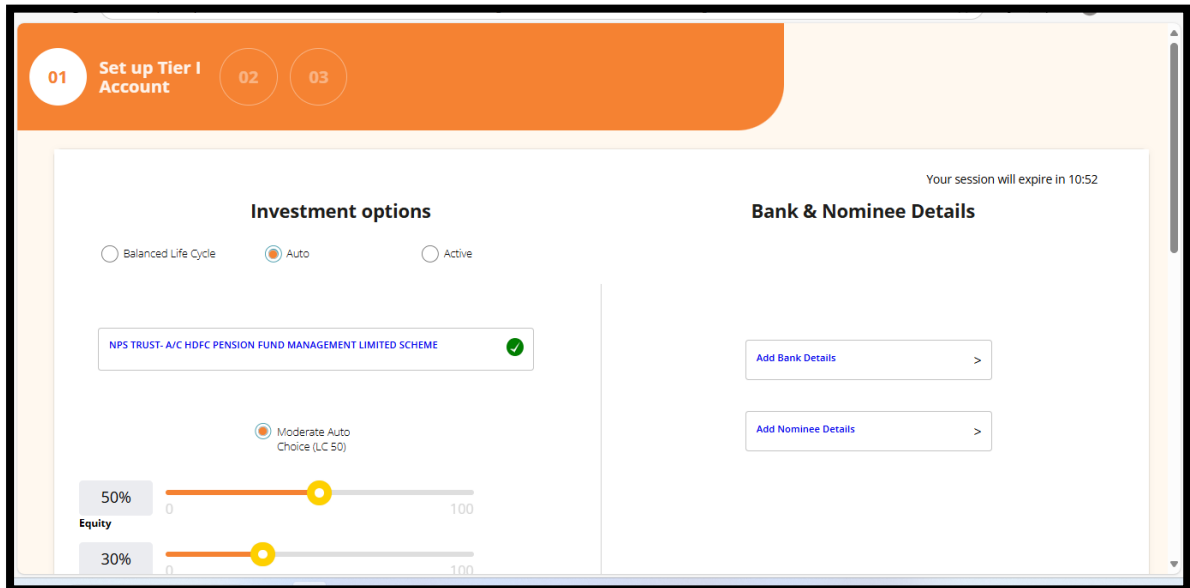
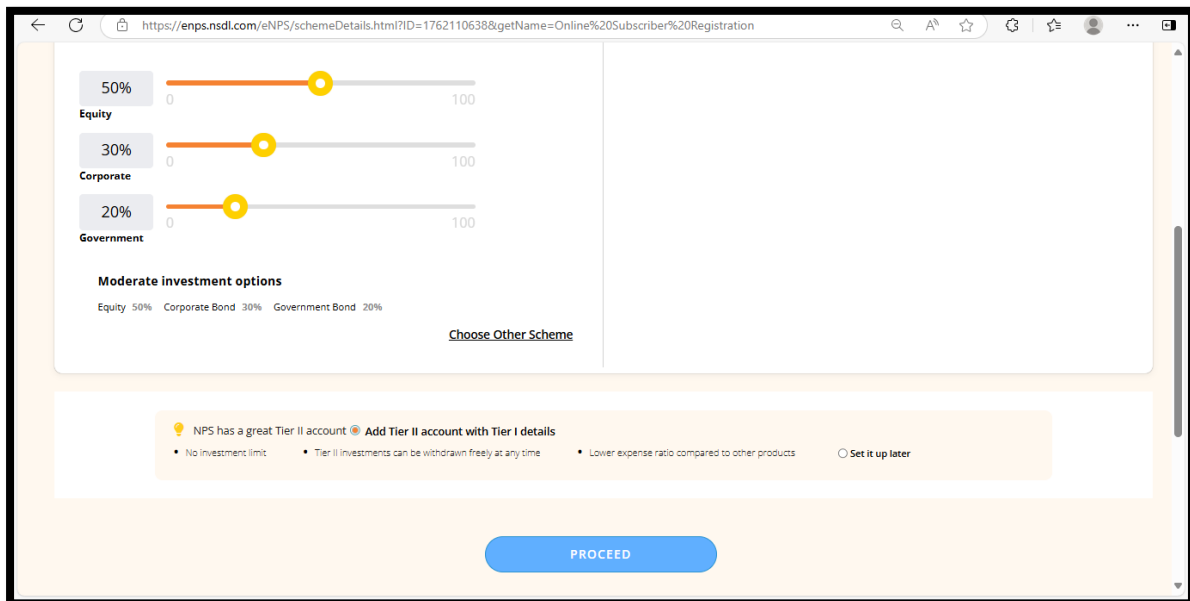
Residential status

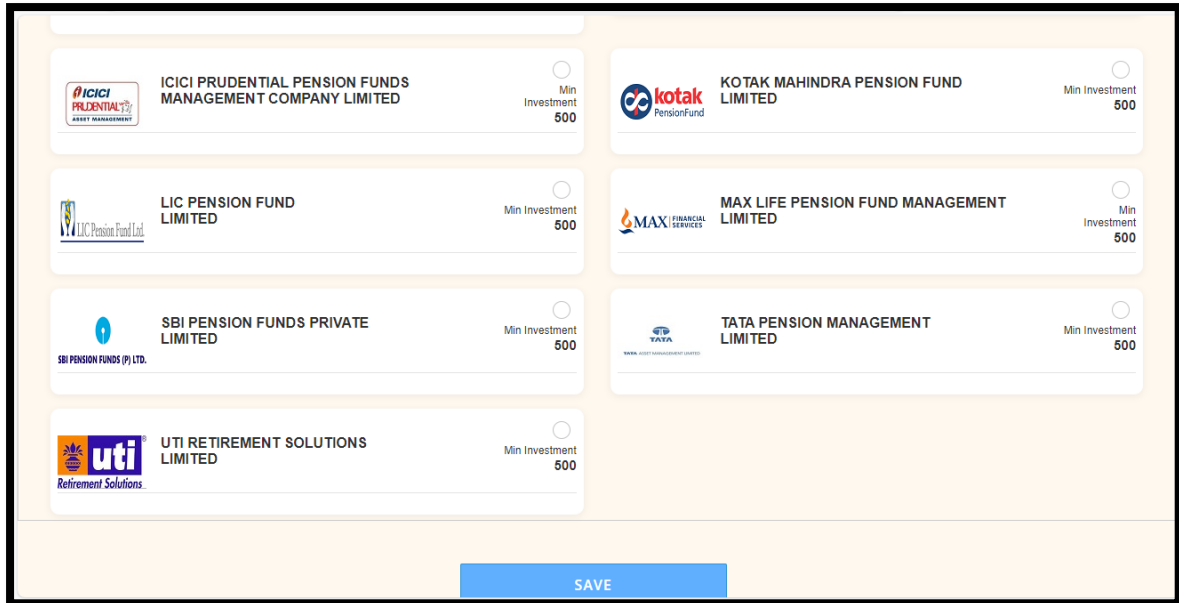
CITIZENS OF INDIA

☒ Go paperless : Email my annual statements

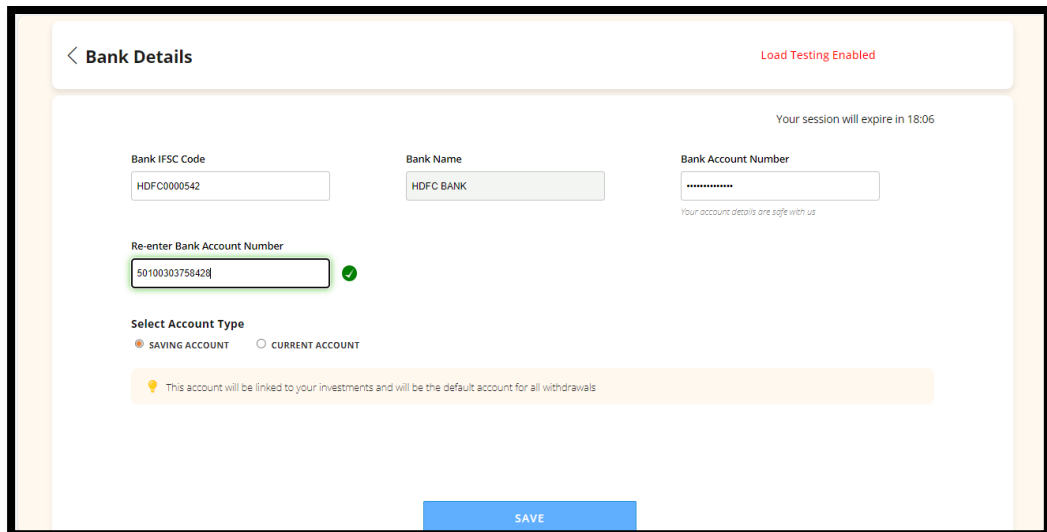
Confirm

9. After clicking on “Confirm”, Subscriber will be directed to Investment Option and Bank & Nomination details wherein the subscriber need to choose Pension Fund Manager.



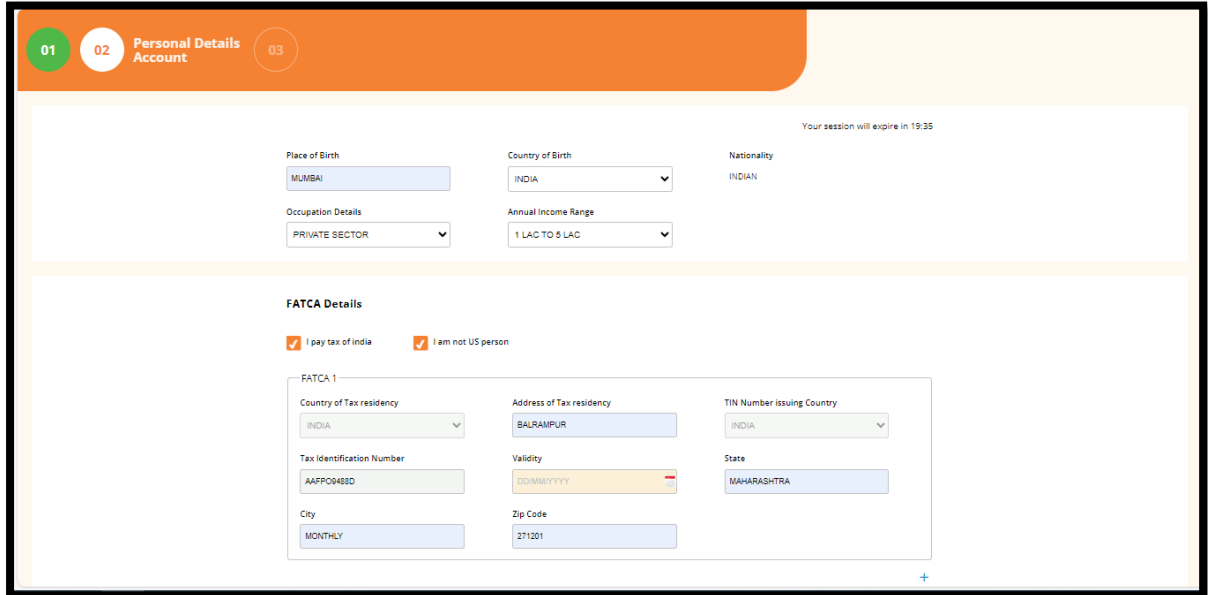
10. As a next step, subscriber is required to fill Bank details as shown in below screenshot. Penny Drop Verification will be done for the bank account details entered and there is no need of uploading any supporting document for Bank A/C proof. After entering correct details, click on “Save”.



11. After saving the Bank details, Subscriber will have to enter the Nominee details by selecting the tab “Add Nominee Details” and click of “Save” option. Once all the details (Investment details, Bank and Nominee details) are filled subscriber need to click on “Proceed”.

12. As a next step, Subscriber will be redirected to Personal Details page wherein subscriber needs to fill personal details and FATCA details as shown in screen 12.1. Subscriber will also get option to confirm the address proof per UIDAI database as shown in screen 12.2.

Screen 12.1:



01 02 **Personal Details Account** 03

Your session will expire in 19:35

Place of Birth: MUMBAI

Country of Birth: INDIA

Nationality: INDIAN

Occupation Details: PRIVATE SECTOR

Annual Income Range: 1 LAC TO 5 LAC

FATCA Details

☒ I pay tax of india ☒ I am not US person

FATCA 1

Country of Tax residency: INDIA

Address of Tax residency: BALRAMPUR

TIN Number Issuing Country: INDIA

Tax Identification Number: AAFPO9483D

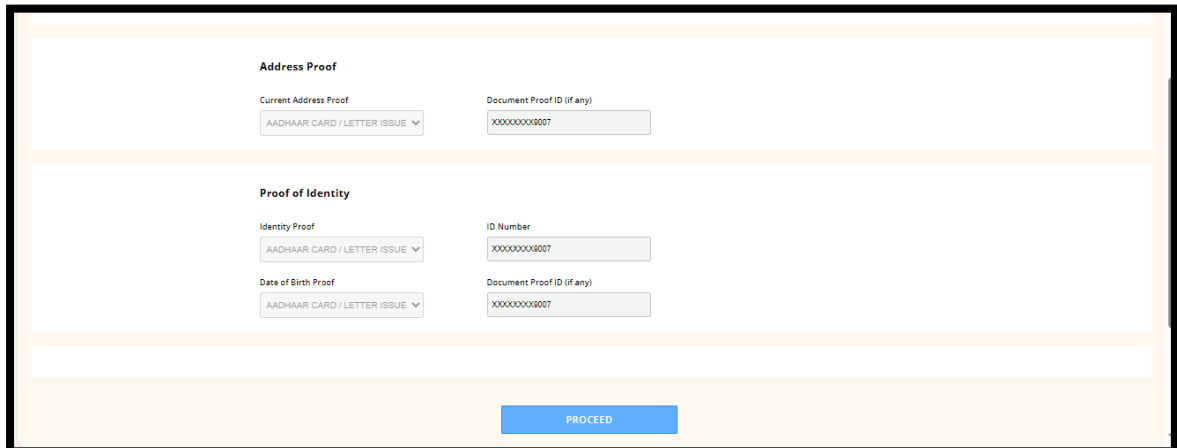
Validity: DDMMYYYY

State: MAHARASHTRA

City: MONTHLY

Zip Code: 271201

Screen 12.2:



Address Proof

Current Address Proof: AADHAAR CARD / LETTER ISSUE

Document Proof ID (if any): XXXXXXXXX007

Proof of Identity

Identity Proof: AADHAAR CARD / LETTER ISSUE

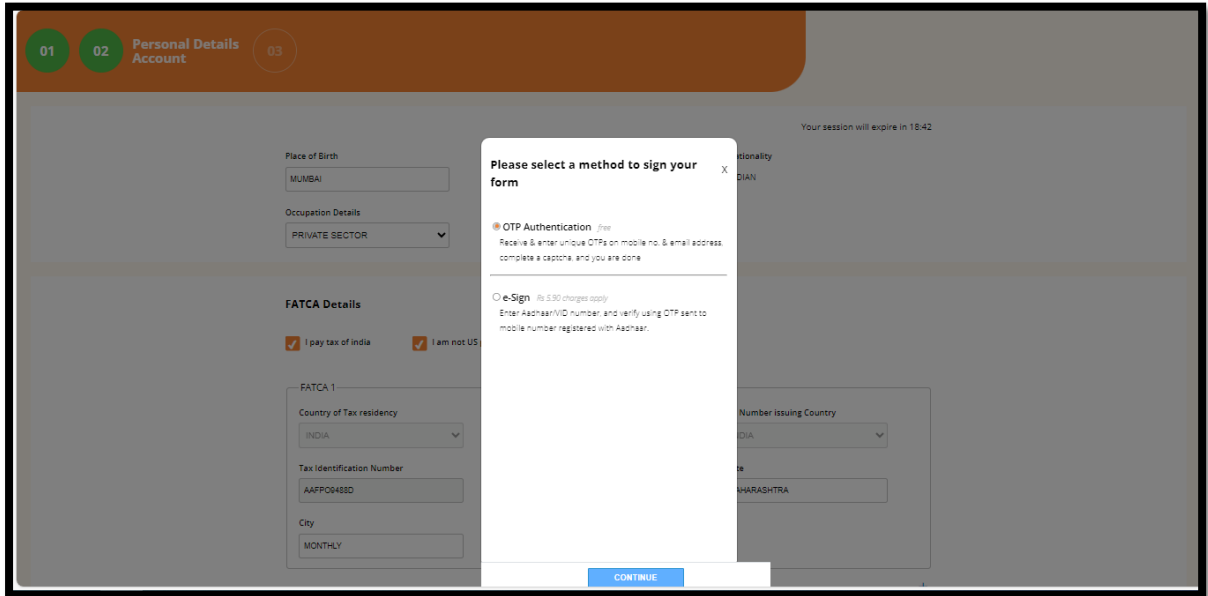
ID Number: XXXXXXXXX007

Date of Birth Proof: AADHAAR CARD / LETTER ISSUE

Document Proof ID (if any): XXXXXXXXX007

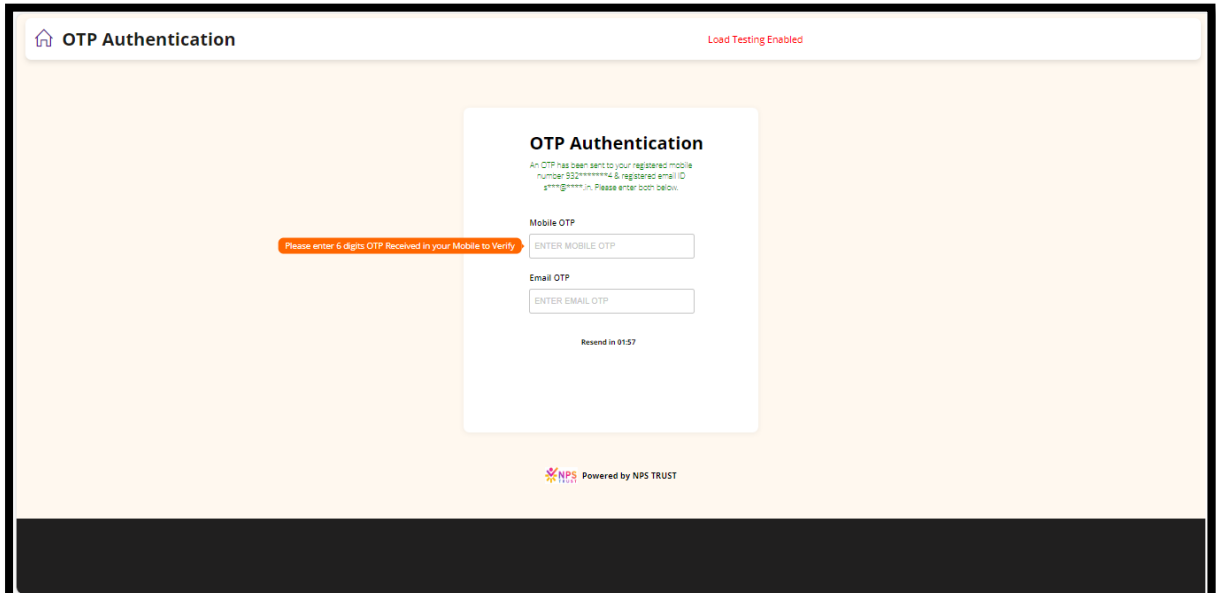
PROCEED

13. On clicking “Proceed” subscriber will be redirected to complete Dual OTP/eSign authentication process.



The screenshot shows a web form for account setup. At the top, there are three steps: 01, 02 (Personal Details Account), and 03. The form includes fields for Place of Birth (MUMBAI), Occupation Details (PRIVATE SECTOR), and FATCA Details. A modal window is open in the center, titled "Please select a method to sign your form". It offers two options: "OTP Authentication" (free) and "e-Sign" (Rs 530 charges apply). The background form shows fields for Country of Tax residency (INDIA), Tax Identification Number (AAFP00433D), City (MONTHLY), and Number issuing Country (INDIA).

Dual OTP Authentication-This is a completely paperless process. Under this option, Subscriber can authenticate the form through OTP sent on Mobile and Email ID. Please note that this facility can be availed free of cost.



The screenshot shows the "OTP Authentication" screen. At the top, there is a home icon and the text "OTP Authentication" and "Load Testing Enabled". The main content area is a light orange color. In the center, there is a white box titled "OTP Authentication" with the text: "An OTP has been sent to your registered mobile number 932***** & registered email ID *****@*****. Please enter both below." Below this, there are two input fields: "Mobile OTP" and "Email OTP". A red banner at the bottom of the white box says "Please enter 6 digits OTP Received in your Mobile to Verify". At the bottom of the white box, it says "Resend in 01:57". At the bottom of the screen, there is a logo for "NPS" and the text "Powered by NPS TRUST".

OTP Authentication

Load Testing Enabled

OTP Authentication
 An OTP has been sent to your registered mobile number 992***** & registered email ID *****@****.in. Please enter both below.

Mobile OTP

Email OTP

Resend in 01:48

Powered by NPS TRUST

Waiting for 59.163.223.210...

eSign Process-Apart from dual OTP authentication process, subscriber can also do authentication via Aadhaar Based eSign facility. This is a completely paperless process. Please note that eSign is a chargeable service at Rs. 5.90/-.

14. On successful eSign/OTP authentication process, subscriber will be redirected to contribution option where subscriber is required to make payment for initial contribution. The minimum contribution can be done of Rs.500/-. In case subscriber has selected account type as “Tier I and Tier II” in the starting, then he is required to make contribution in both the accounts. After entering amount, click on “Confirm Payment.

✓

✓

03 Make Contribution

Make your contribution

Tier I

Minimum Amount is Rs.500.00

Tier II

Minimum Amount is Rs.1000.00

Confirm Payment

Your session will expire in 19:10

Powered by NPS TRUST

protean

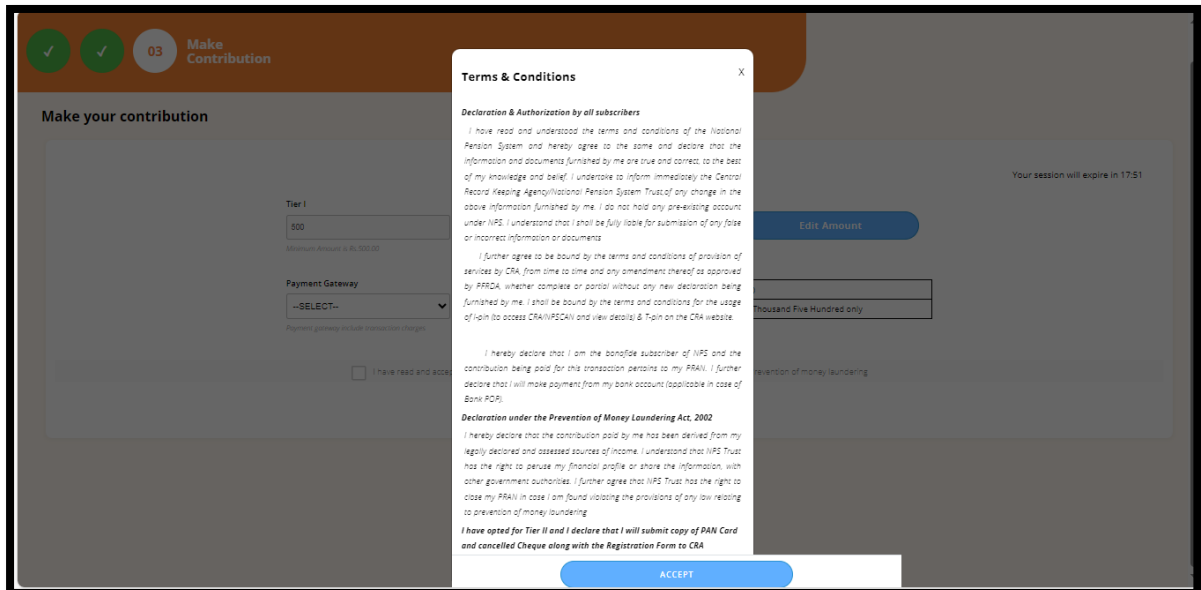
Experience the app
 GET IT ON Google Play

Download on the App Store

Connect with us
 f i y t i n
 Privacy Policy

© 2024 Protean, Inc. All rights reserved.

12.1. On clicking confirm payment Subscriber needs to select Payment gateway option in the dropdown and accept the terms & conditions. Once all the details are verified subscriber needs to click on “Proceed” option.



The screenshot shows the 'Make your contribution' form with a modal window titled 'Terms & Conditions' open. The modal contains the following text:

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 PFDA, 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-Pain (to access CRA/NPSCAN and view details) & Train on the CRA website.

I hereby declare that I am the bonafide subscriber of NPS and the contribution being paid for this transaction pertains to my PRAN. I further declare that I will make payment from my bank account (applicable in case of Bank PDP).

Declaration under the Prevention of Money Laundering Act, 2002

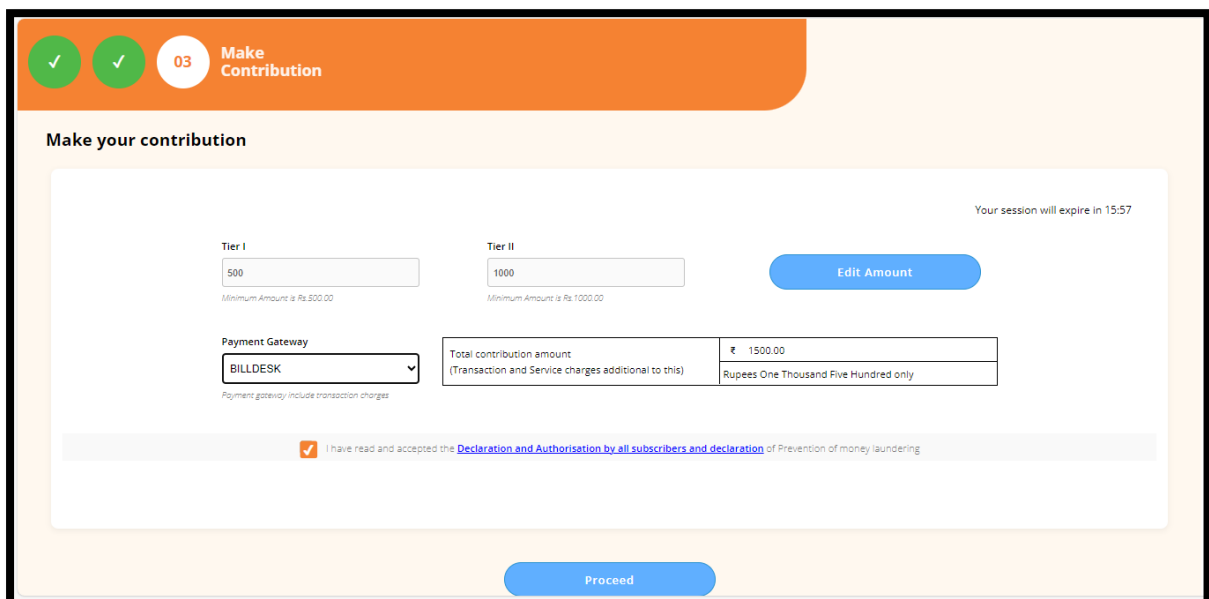
I hereby declare that the contribution paid by me has been derived from my legally declared and assessed sources of income. I understand that NPS Trust has the right to peruse my financial profile or share the information, with other government authorities. I further agree that NPS Trust has the right to close my PRAN in case I am found violating the provisions of any law relating to prevention of money laundering.

I have opted for Tier II and I declare that I will submit copy of PAN Card and cancelled Cheque along with the Registration Form to CRA

ACCEPT

The background form shows the 'Make your contribution' section with the following details:

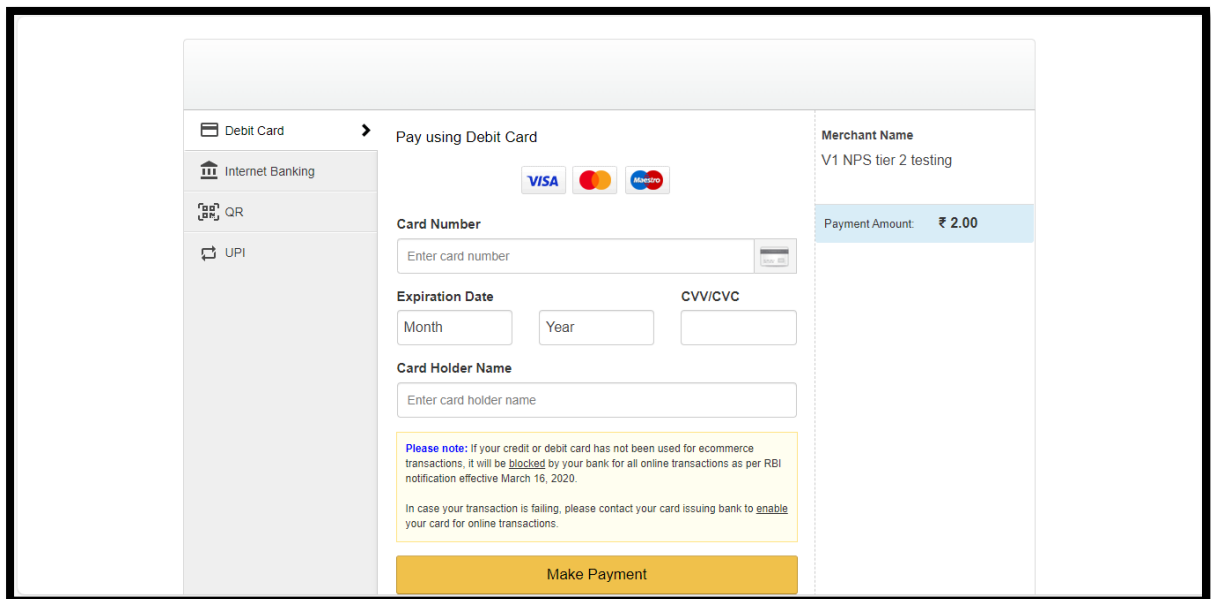
- Tier I:** 500 (Minimum Amount is Rs.500.00)
- Tier II:** 1000 (Minimum Amount is Rs.1000.00)
- Payment Gateway:** --SELECT--
- Session Expiry:** Your session will expire in 17:51
- Buttons:** Edit Amount, Proceed



The screenshot shows the 'Make your contribution' form with all details filled out. The form includes the following information:




- Tier I:** 500 (Minimum Amount is Rs.500.00)
- Tier II:** 1000 (Minimum Amount is Rs.1000.00)
- Payment Gateway:** BILLDESK
- Total contribution amount:** ₹ 1500.00 (Transaction and Service charges additional to this)
- Amount in Words:** Rupees One Thousand Five Hundred only
- Session Expiry:** Your session will expire in 15:57
- Declaration:** ☒ I have read and accepted the Declaration and Authorisation by all subscribers and declaration of Prevention of money laundering
- Buttons:** Edit Amount, Proceed

12.2. On clicking Proceed based on the payment method selected i.e. Net Banking, Debit Card/Credit card or UPI subscriber will have to enter the user credentials and make payment. After successful payment, PRAN will be generated.



Debit Card
Internet Banking
QR
UPI

Pay using Debit Card

Card Number

Expiration Date

CVV/CVC

Card Holder Name

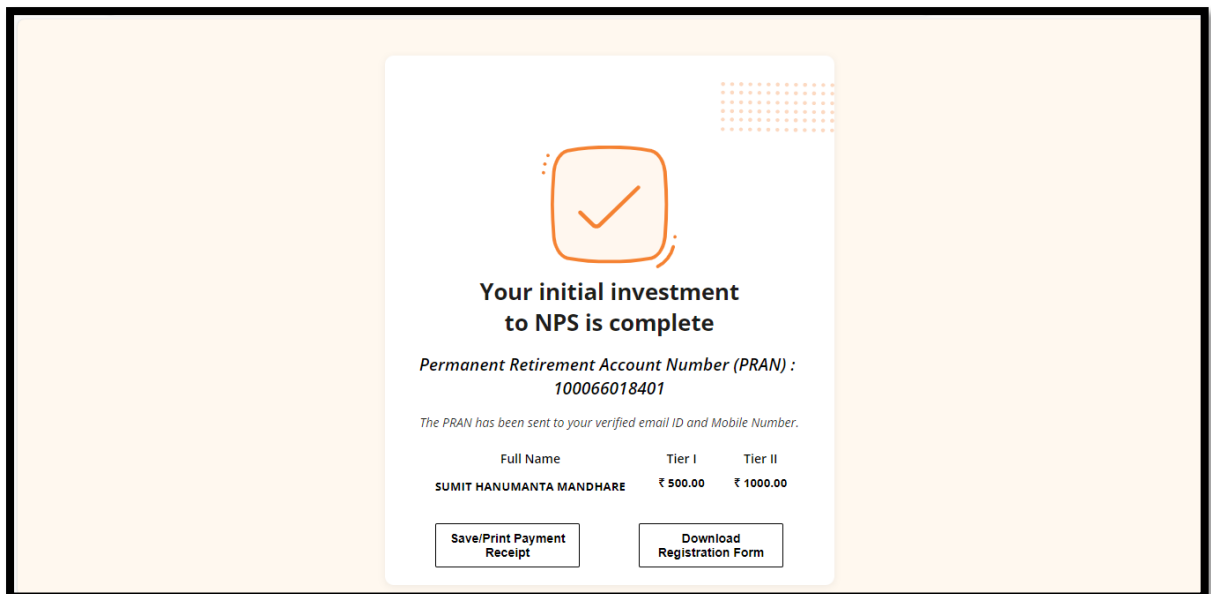
Please note: If your credit or debit card has not been used for ecommerce transactions, it will be blocked by your bank for all online transactions as per RBI notification effective March 16, 2020.


In case your transaction is failing, please contact your card issuing bank to [enable](#) your card for online transactions.

Make Payment

Merchant Name
V1 NPS tier 2 testing

Payment Amount: ₹ 2.00





Your initial investment to NPS is complete

Permanent Retirement Account Number (PRAN) :
100066018401

The PRAN has been sent to your verified email ID and Mobile Number.

| Full Name | Tier I | Tier II |
|--------------------------|----------|-----------|
| SUMIT HANUMANTA MANDHARE | ₹ 500.00 | ₹ 1000.00 |

Save/Print Payment Receipt

Download Registration Form