

Protean eGov Technologies Limited



**protean**

*Change is growth*

**Standard Operating Procedure for Subscribers**

**For**

**Aadhaar based PRAN generation through eNPS**

**Individual Subscriber**

**Version 1.1**

### **REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Ver</b>	<b>Section Number</b>	<b>Description of Change</b>
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, DOB (Date of Birth), Gender, Address, Photo, 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:**

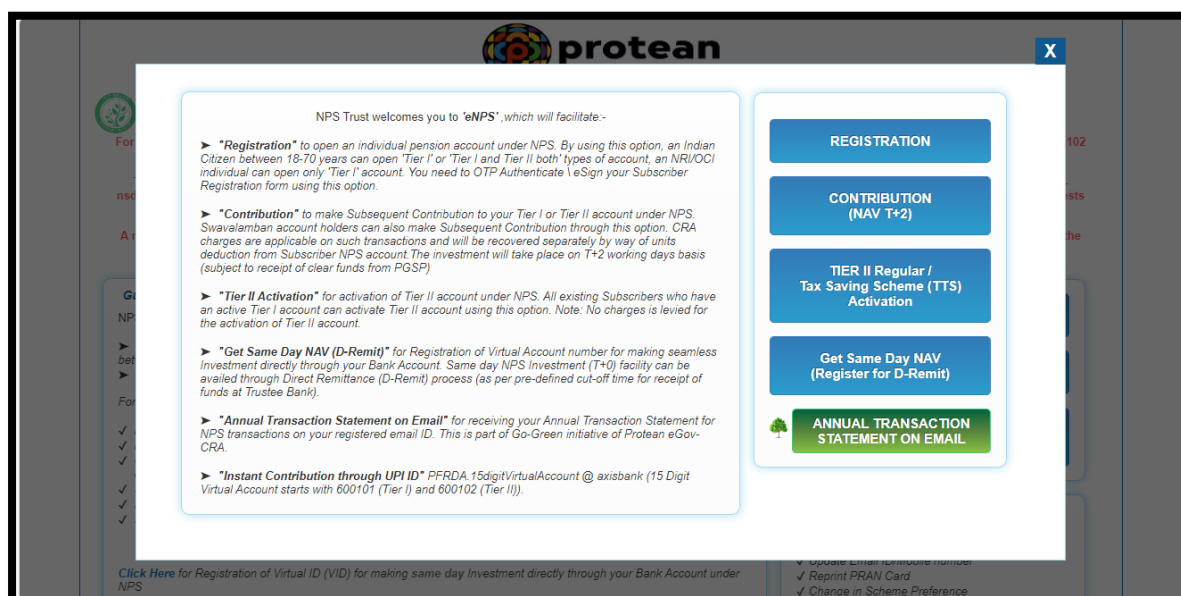
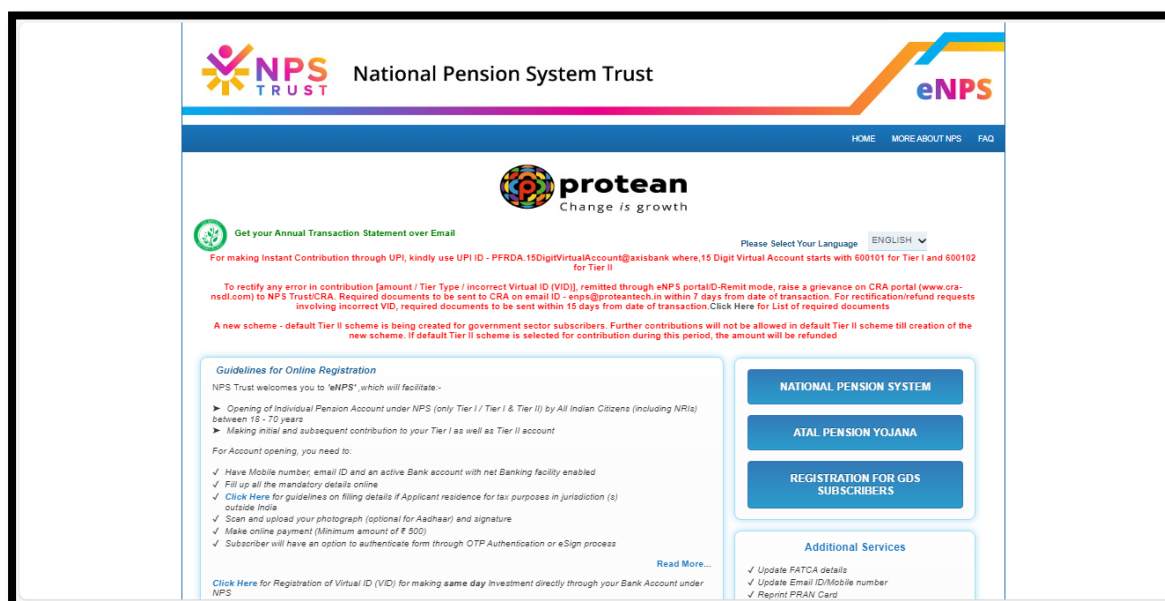
- a. A mobile number update in UIDAI database.
- b. Scanned of Signature (incase the signature is not auto populated) in \*.jpeg/ \*.jpg/ \*.png format having file size between 4KB - 5MB
- c. In case subscriber is Orphan, the he/she is required to upload proof of document as Orphan in \*.jpeg/ \*.jpg/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

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

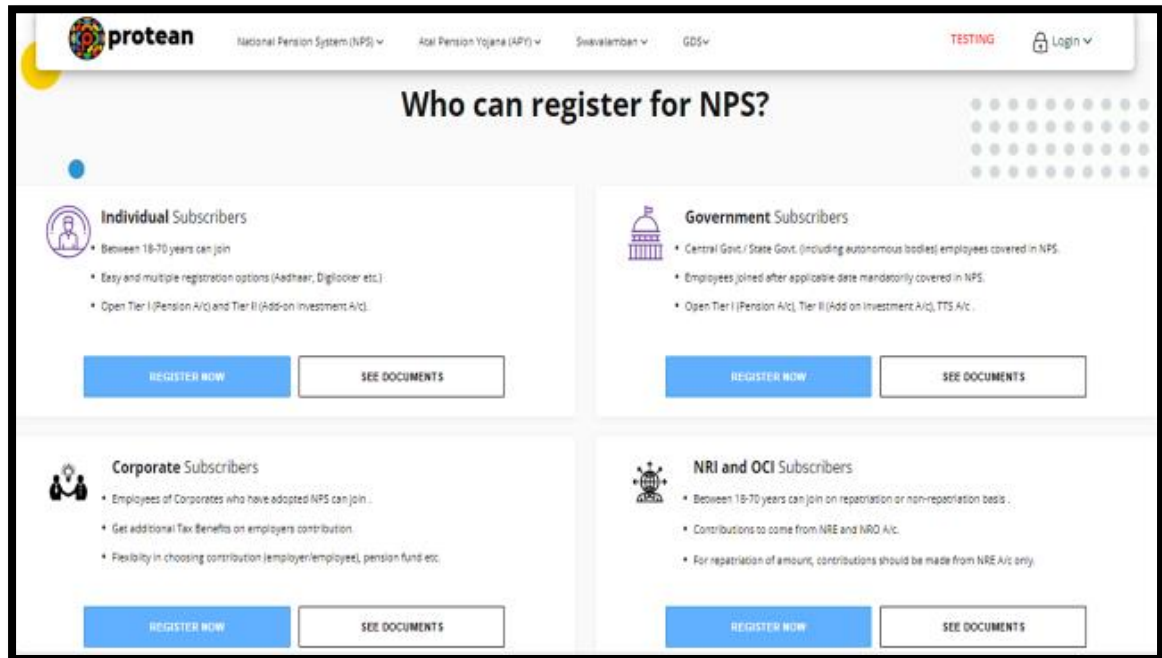
- a. Subscriber is required enter PAN, DOB, unique Mobile Number and Email id and verify the CKYC details.
- b. The basic KYC details i.e. Name of Subscriber, Father's Name, Spouse's Name, Marital Status, DOB (Date of Birth), Gender, Email id, Photo, CERSAI ID will be fetched from CERSAI database. (*all 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. After successful PRAN generation, the status of PRAN will be updated as Active. You can then start contributing to your PRAN.

## Step by Step guide for Individual 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.

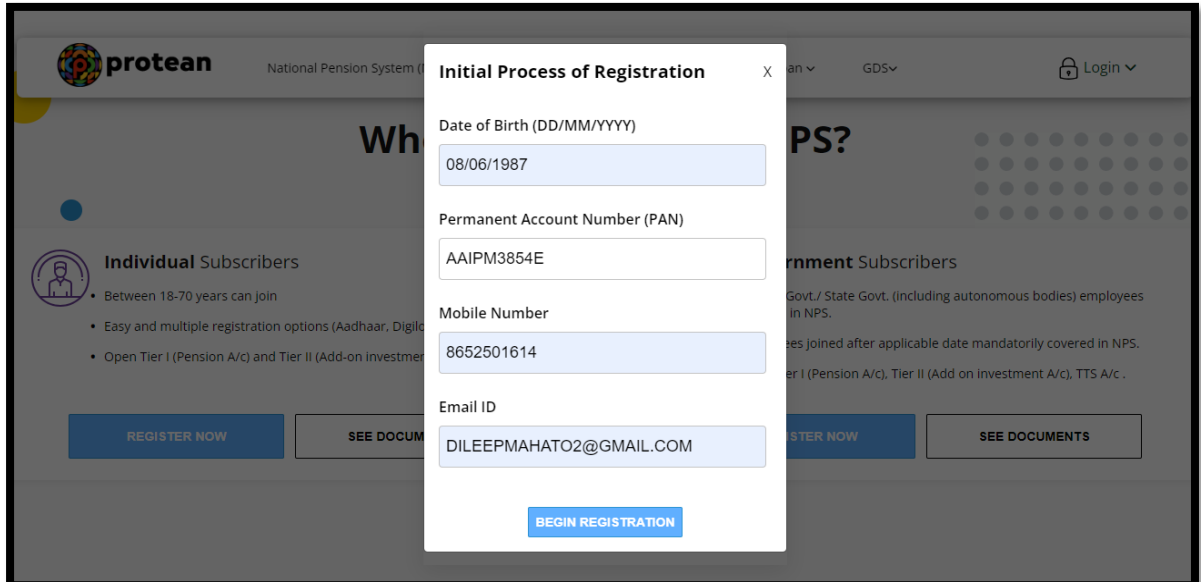


2. Screen as shown below will open. Please select the radio button “Register Now” represented under “Individual Subscribers” for registration as a subscriber for NPS through CKYC option.



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:

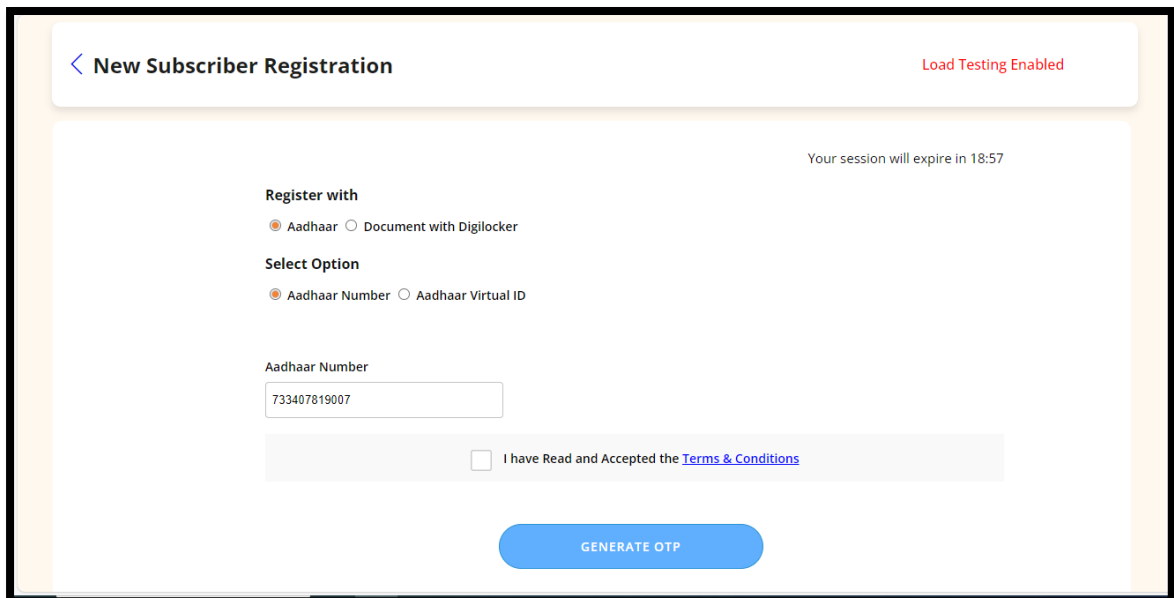


The screenshot shows the Protean National Pension System (NPS) website. A modal titled "Initial Process of Registration" is displayed over the main content. The modal contains the following fields and buttons:

- Date of Birth (DD/MM/YYYY):** 08/06/1987
- Permanent Account Number (PAN):** AAIPM3854E
- Mobile Number:** 8652501614
- Email ID:** DILEEPMAHATO2@GMAIL.COM
- BEGIN REGISTRATION** button

The background website shows the Protean logo, "National Pension System (NPS)", and sections for "Individual Subscribers" and "Government Subscribers".

### Screen 3.2:



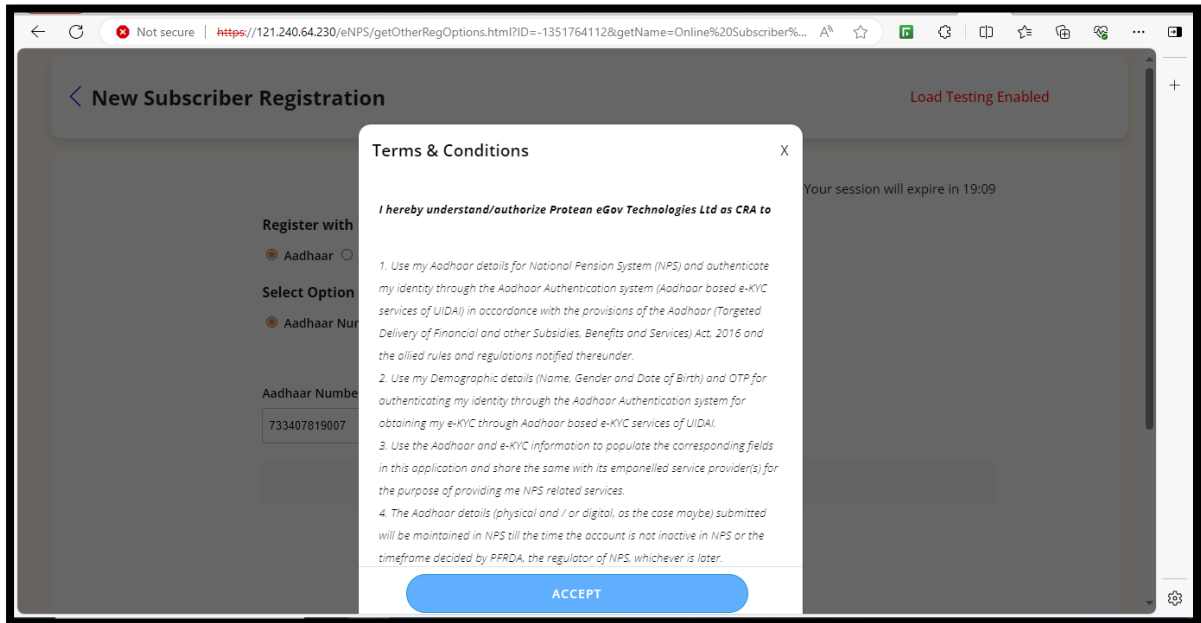
The screenshot shows the Protean National Pension System (NPS) website. A form titled "New Subscriber Registration" is displayed. The form includes the following elements:

- Register with:** ☒ Aadhaar ☐ Document with Digilocker
- Select Option:** ☒ Aadhaar Number ☐ Aadhaar Virtual ID
- Aadhaar Number:** 733407819007
- ☐ I have Read and Accepted the [Terms & Conditions](#)
- GENERATE OTP** button

The form also displays a session expiration message: "Your session will expire in 18:57".

- 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.

**Screen 4.1.**



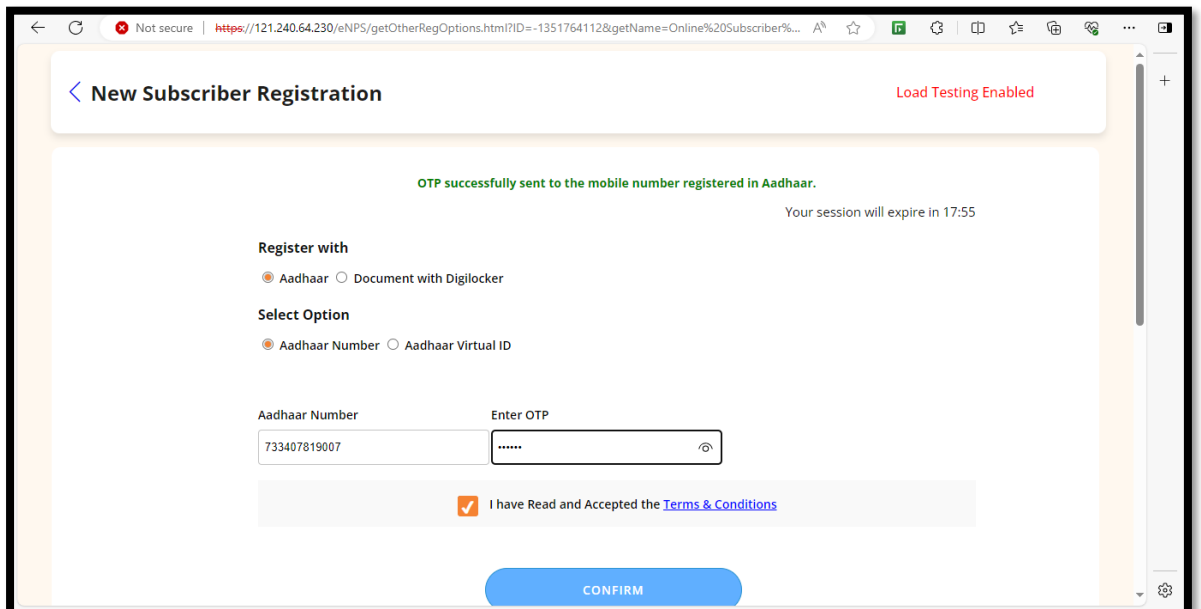
**Terms & Conditions**

I hereby understand/authorize Protean eGov Technologies Ltd as CRA to

1. Use my Aadhaar details for National Pension System (NPS) 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.
2. Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
3. Use the Aadhaar and e-KYC information to populate the corresponding fields in this application and share the same with its empanelled service provider(s) for the purpose of providing me NPS related services.
4. The Aadhaar details (physical and / or digital, as the case maybe) submitted will be maintained in NPS till the time the account is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.

**ACCEPT**

**Screen 4.2.**



**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**

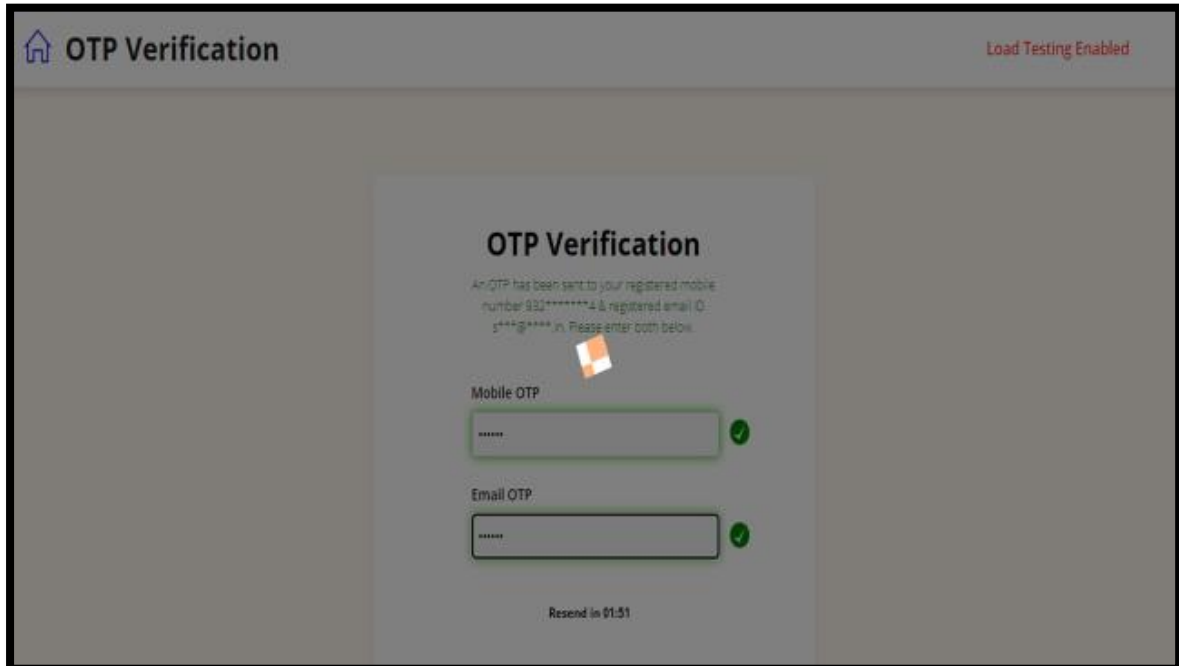
733407819007 .....

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

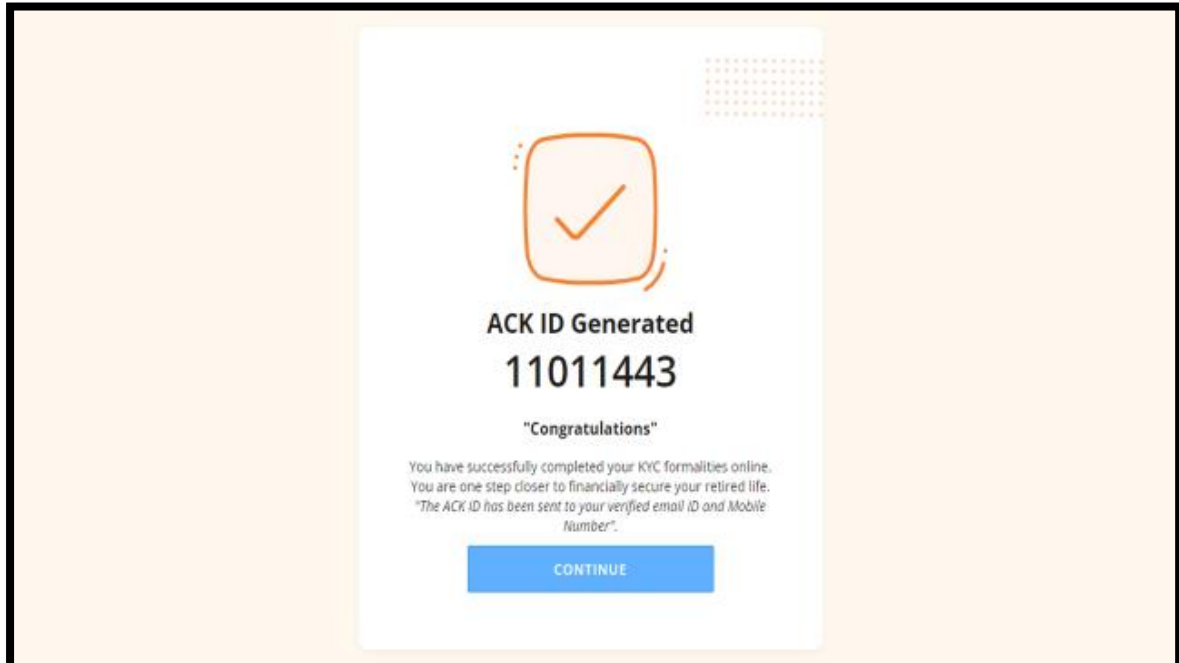
**CONFIRM**

- After clicking on confirm as shown in screen 4.2 OTP will be sent on registered mobile number and email id for verification as shown in below

screen and all the relevant details will be auto populated from UIDAI database.



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



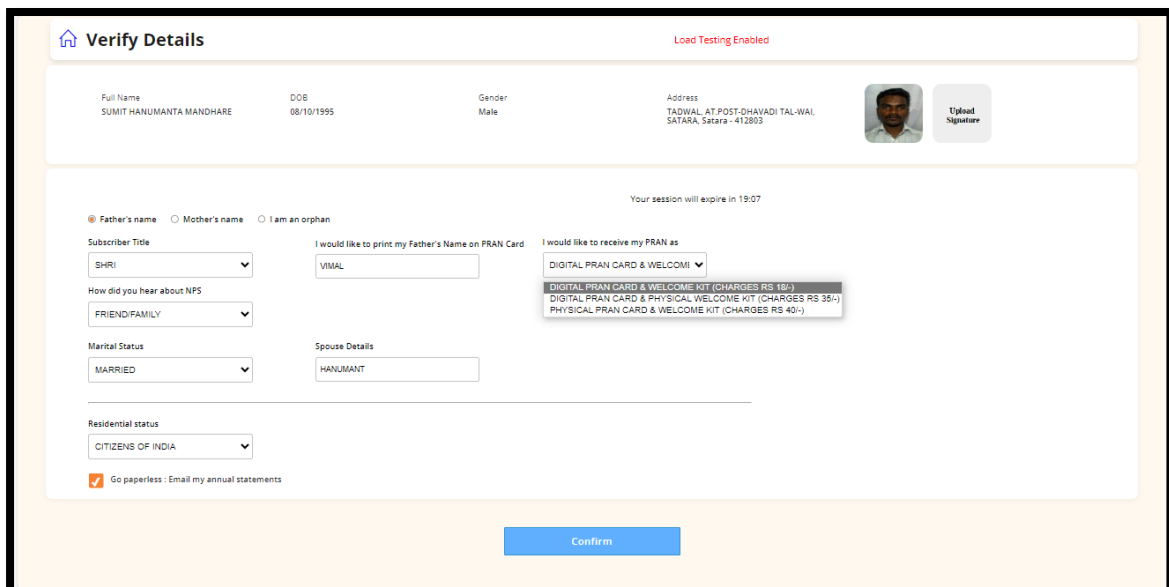
7. The basic details of the Subscriber (Name, DOB, Gender, Email ID, Mobile Number, Address, Marital status, Spouse Name, Address and



Photo/Signature) are fetched from the UIDAI database. Both Photograph and signature are fetched from the UIDAI database. Subscriber can edit the signature. 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**

Full Name

SUMIT HANUMANTA MANDHARE

DOB

08/10/1995

Gender

Male

Address

TADWAL, AT.POST-DHAVADI TAL-WAI, 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

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

01

Set up Tier I Account

02

03

Investment options

☐ Balanced Life Cycle
 ☒ Auto
 ☐ Active

NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME

✓

☒ Moderate Auto Choice (LC 50)

50%

0

100

Equity

30%

0

100

Bank & Nominee Details

Add Bank Details

Add Nominee Details

Your session will expire in 10:52

Classification: Internal

Version No. : 1.1

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← <https://enps.ndsl.com/eNPS/schemeDetails.html?ID=1762110638&getName=Online%20Subscriber%20Registration> 🔍 🗖 ⚙ ⚙ ⚙ ⚙ ⚙ ⚙

50%

0 100

Equity

30%

0 100

Corporate


20%

0 100

Government


💡 NPS has a great Tier II account ➡ [Add Tier II account with Tier I details](#)

- No investment limit
- Tier II investments can be withdrawn freely at any time
- Lower expense ratio compared to other products
- ☐ Set it up later




**ICICI PRUDENTIAL PENSION FUNDS  
MANAGEMENT COMPANY LIMITED**

☐ Min Investment  
500




**KOTAK MAHINDRA PENSION FUND  
LIMITED**

☐ Min Investment  
500




**LIC PENSION FUND  
LIMITED**

☐ Min Investment  
500




**MAX LIFE PENSION FUND MANAGEMENT  
LIMITED**

☐ Min Investment  
500




**SBI PENSION FUNDS PRIVATE  
LIMITED**

☐ Min Investment  
500



**TATA PENSION MANAGEMENT  
LIMITED**

☐ Min Investment  
500

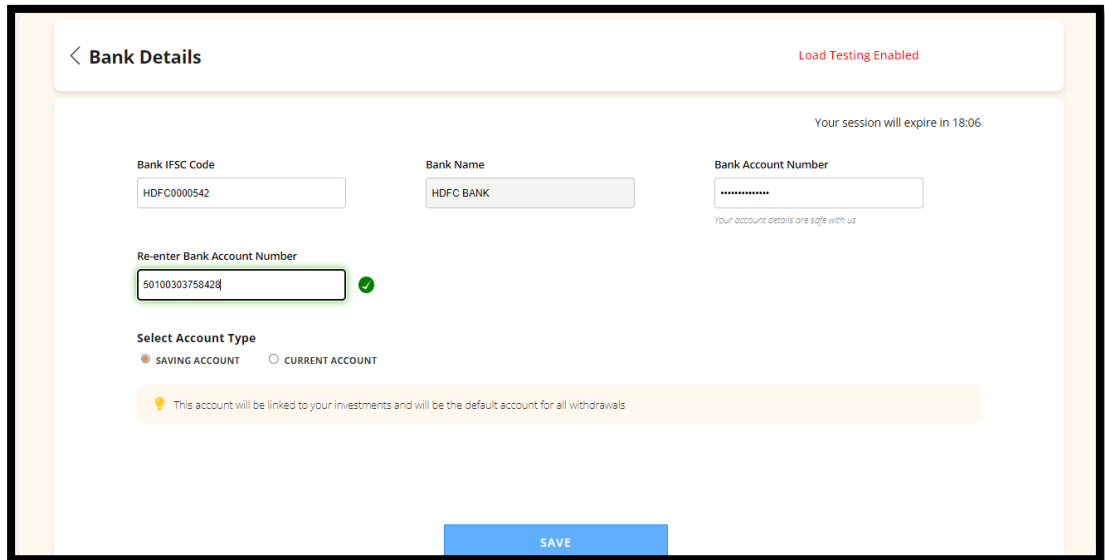


**UTI RETIREMENT SOLUTIONS  
LIMITED**

☐ Min Investment  
500

SAVE

9. 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”.



**< Bank Details** Load Testing Enabled

Your session will expire in 18:06

Bank IFSC Code:

Bank Name:

Bank Account Number:

Your account details are safe with us

Re-enter Bank Account Number:  ✔

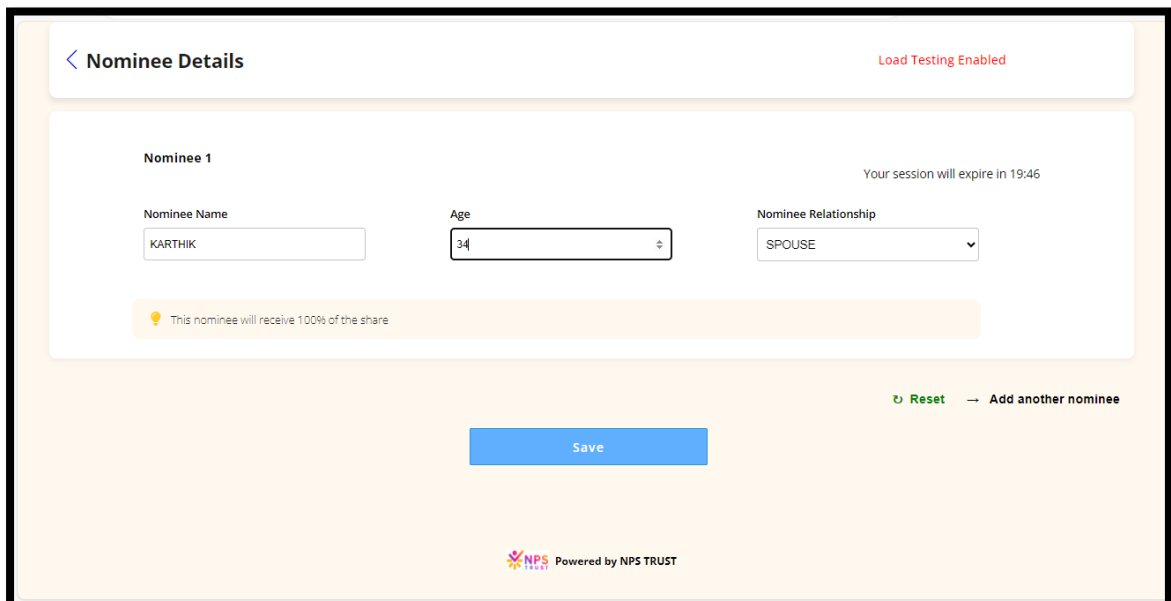
Select Account Type

☒ SAVING ACCOUNT ☐ CURRENT ACCOUNT

💡 This account will be linked to your investments and will be the default account for all withdrawals

[SAVE](#)

10. 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”.



**< Nominee Details** Load Testing Enabled

Your session will expire in 19:46

**Nominee 1**

Nominee Name:


Age:

Nominee Relationship:

💡 This nominee will receive 100% of the share

[Reset](#) → [Add another nominee](#)

[Save](#)

 **NPS TRUST** Powered by NPS TRUST

01 Set up Tier I Account
02
03

Investment options

☒ Auto
☐ Active

ADITYA BIRLA SUNLIFE PENSION FUND SCHEME

Moderate Auto Choice (S.C. 100)

50%
0
100

Equity

30%
0
100

Corporate

20%
0
100

Government

Moderate investment options  
Equity 50% Corporate Bond 30% Government Bond 20%

Choose Other Scheme

Bank & Nominee Details

Add Bank Details

Add Nominee Details

Your session will expire in 19:05

NPS has a great Tier II account. Add Tier II account with Tier I details

Add Investment Details

Add Investment Details for additional benefit or any other

Investment ratios compared to other products

Set it up later

PROCEED

NPS Powered by NPS TRUST

11. 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 9.1. Subscriber will also get option to confirm the address proof as per UIDAI database as shown in screen 9.2.

### Screen 9.1:

01
02 Personal Details Account
03

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
AAFP00488D

Validity
DDMMYYYY

State
MAHARASHTRA

City
MONTHLY

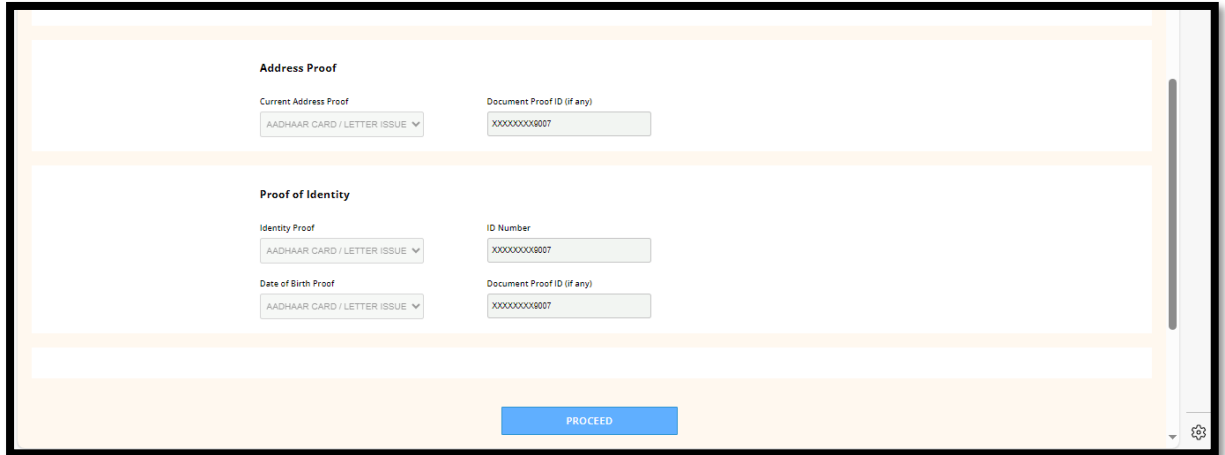
Zip Code
271201

Classification: Internal

Version No. : 1.1

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## Screen 9.2:



**Address Proof**

Current Address Proof: AADHAAR CARD / LETTER ISSUE ▼

Document Proof ID (if any): XXXXXXXX9007

**Proof of Identity**

Identity Proof: AADHAAR CARD / LETTER ISSUE ▼

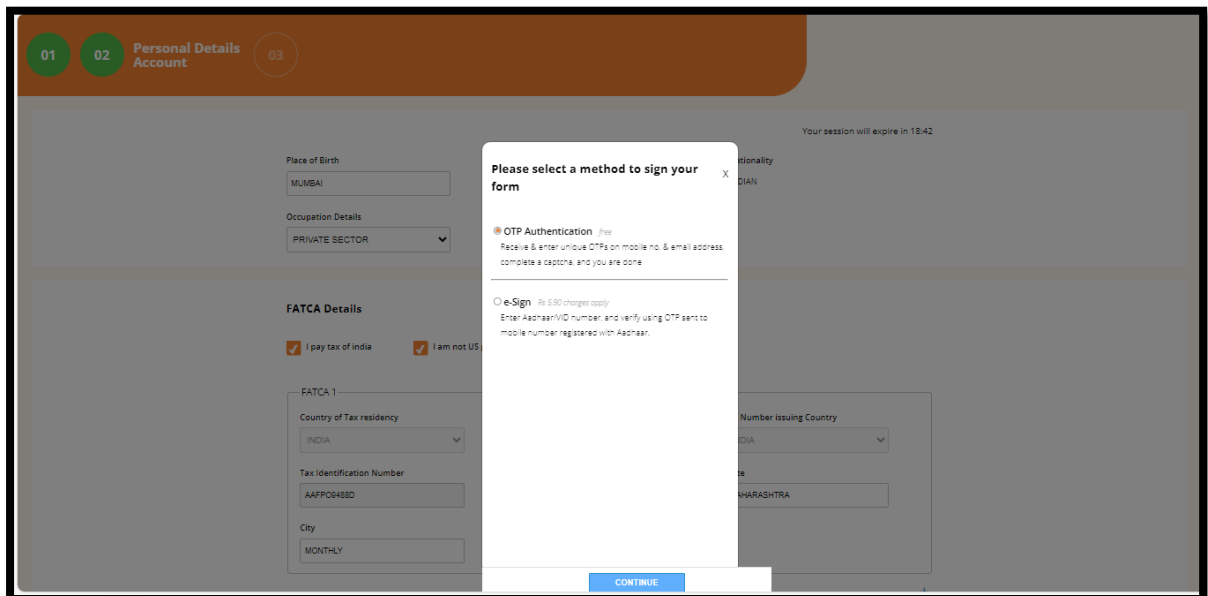
ID Number: XXXXXXXX9007

Date of Birth Proof: AADHAAR CARD / LETTER ISSUE ▼

Document Proof ID (if any): XXXXXXXX9007

**PROCEED**

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



01 02 **Personal Details Account** 03

Place of Birth: MUMBAI

Occupation Details: PRIVATE SECTOR ▼

**FATCA Details**

☒ I pay tax of india ☒ I am not US

FATCA 1

Country of Tax residency: INDIA ▼

Tax Identification Number: AAFF09488D

City: MONTHLY

Number Issuing Country: INDIA ▼

State: MAHARASHTRA

Your session will expire in 15:42


**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**

**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.

 OTP Authentication

Load Testing Enabled

OTP Authentication

An OTP has been sent to your registered mobile number 992\*\*\*\*\*4 & registered email ID s\*\*\*\*@\*\*\*\*\*.in. Please enter both below.

Mobile OTP


ENTER MOBILE OTP


Email OTP

ENTER EMAIL OTP

Resend in 01:57

Please enter 6 digits OTP Received in your Mobile to Verify

 Powered by NPS TRUST

 OTP Authentication

Load Testing Enabled

OTP Authentication

An OTP has been sent to your registered mobile number 992\*\*\*\*\*4 & registered email ID s\*\*\*\*@\*\*\*\*\*.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/-.

13. 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: 500  
Minimum Amount is ₹1,500.00

Tier II: 1000  
Minimum Amount is ₹1,000.00

Confirm Payment

Your session will expire in 19:10

Protean

Experience the app

GET IT ON Google Play

Download on the App Store

Connect with us

Privacy Policy

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**13.1.** 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.

03 Make Contribution

Make your contribution

Tier I: 500  
Minimum Amount is ₹1,500.00

Payment Gateway: --SELECT--

Payment gateway includes transaction charges

☐ I have read and agree

**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 PFMSA, 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 login (to access CRA/NPS/RAI) and view details & T-pin 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 PDR).

**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



✓

✓

03

**Make Contribution**

### Make your contribution

Your session will expire in 15:57

**Tier I**

500

Minimum Amount is Rs.500.00

**Tier II**

1000

Minimum Amount is Rs.1000.00

Edit Amount

**Payment Gateway**

BILLDESK

Payment gateway include transaction charges

Total contribution amount (Transaction and Service charges additional to this)	₹ 1500.00
	Rupees One Thousand Five Hundred only

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

Proceed

**11.2.** On clicking Proceed based on the payment method selected i.e. Net Banking, Debit 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**

Enter card number

**Expiration Date**

Month

Year

**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

