

Protean eGov Technologies Limited



protean

Change is growth

Standard Operating Procedure for Subscribers

For

CKYC 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 CKYC based wherein the Subscriber authenticates himself/herself through CERSAI database. Subscriber needs to have his\her details updated in the CERSAI database/CKYC number generated. 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, CERSAI ID will be fetched from CERSAI database (*all these details will be auto-populated based on availability of database in CERSAI*) 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. Subscriber needs to have his\her details updated in the CERSAI database/CKYC number generated.
- 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

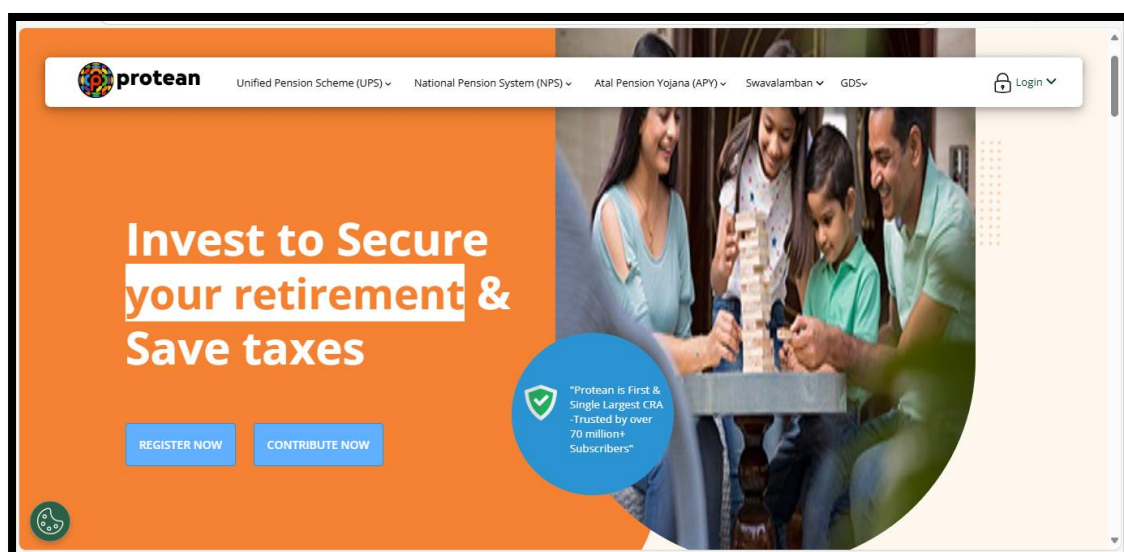
A brief journey for registration of Corporate Subscriber through eNPS module is mentioned below:

- 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.

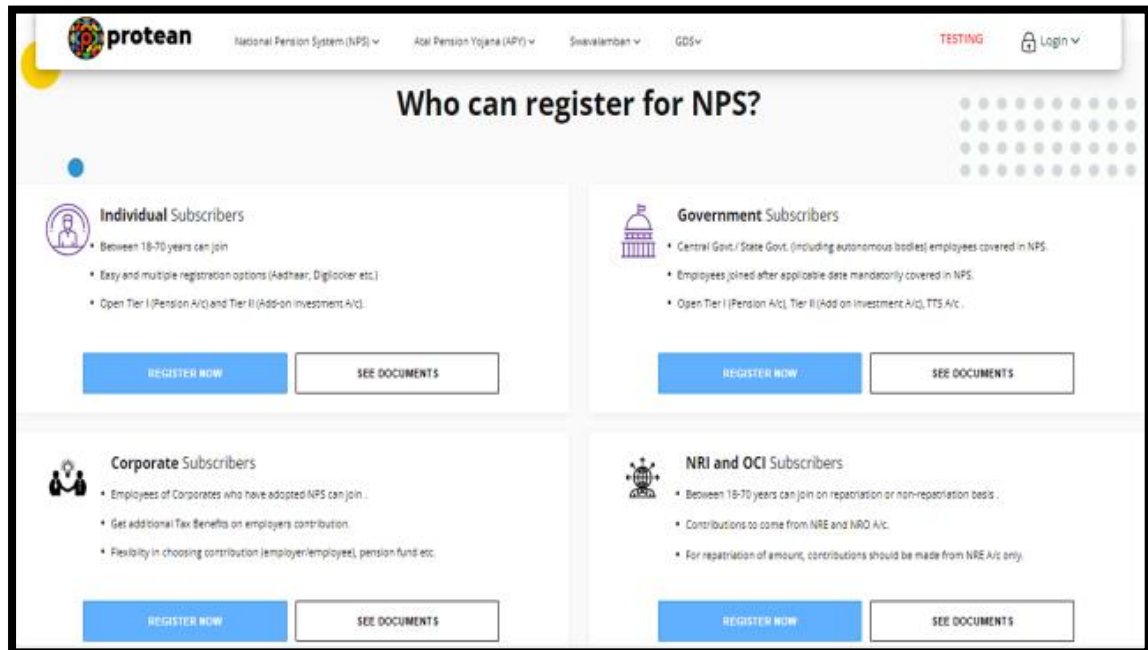
- h. After PRAN generation, the employment details will be sent online to your corporate office (employer) for verification.
- i. After successful employee details verification, the status of PRAN will be updated as Active.
- j. In case the employee details verification request is rejected, then subscriber's 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 gets 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 Register Now, you will be directed to Landing Page of Registration. Please ensure you have gone through the pre-requisites for account opening to ensure a seamless experience.

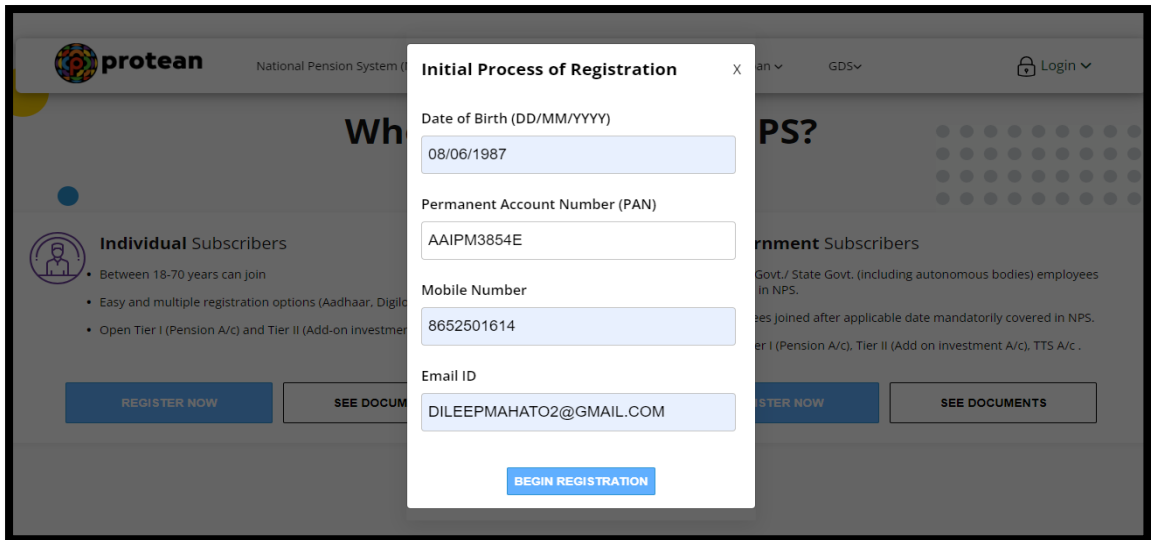


2. Screen as shown below will open on clicking “Register Now” represented under “Corporate Subscribers” for registration as a subscriber for NPS through CKYC option.



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. On clicking “Yes” as shown in screen 3.2. it verifies CKYC Details and will provide the option to select Corporate name as shown in screen 3.3. 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 screen 3.4.

Screen 3.1:



Initial Process of Registration

Date of Birth (DD/MM/YYYY)

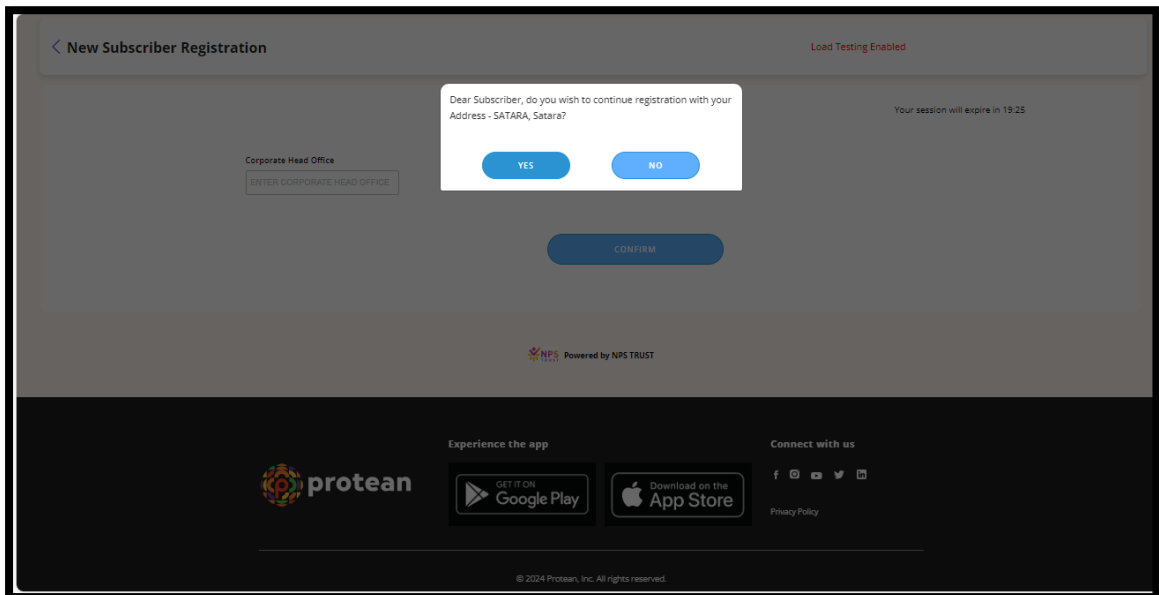
Permanent Account Number (PAN)

Mobile Number

Email ID

BEGIN REGISTRATION

Screen 3.2:



New Subscriber Registration

Dear Subscriber, do you wish to continue registration with your Address - SATARA, Satara?

YES **NO**

CONFIRM

Corporate Head Office

Load Testing Enabled

Your session will expire in 19:25

Powered by NPS TRUST

Experience the app

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Screen 3.3:


New Subscriber Registration
Load Testing Enabled

Corporate Head Office

CANIA
Canall India Private Limited
Canara Security Press Limited
CANARA ROBECO ASSET MANAGE
CANARA BANK
RGA Life Reinsurance Company of

CONFIRM


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Screen 3.4:

New Subscriber Registration
Load Testing Enabled


Corporate Head Office


CANALI INDIA PRIVATE LIMITED

Corporate Branch Office

CANALI INDIA PRIVATE LIMITED

CONFIRM


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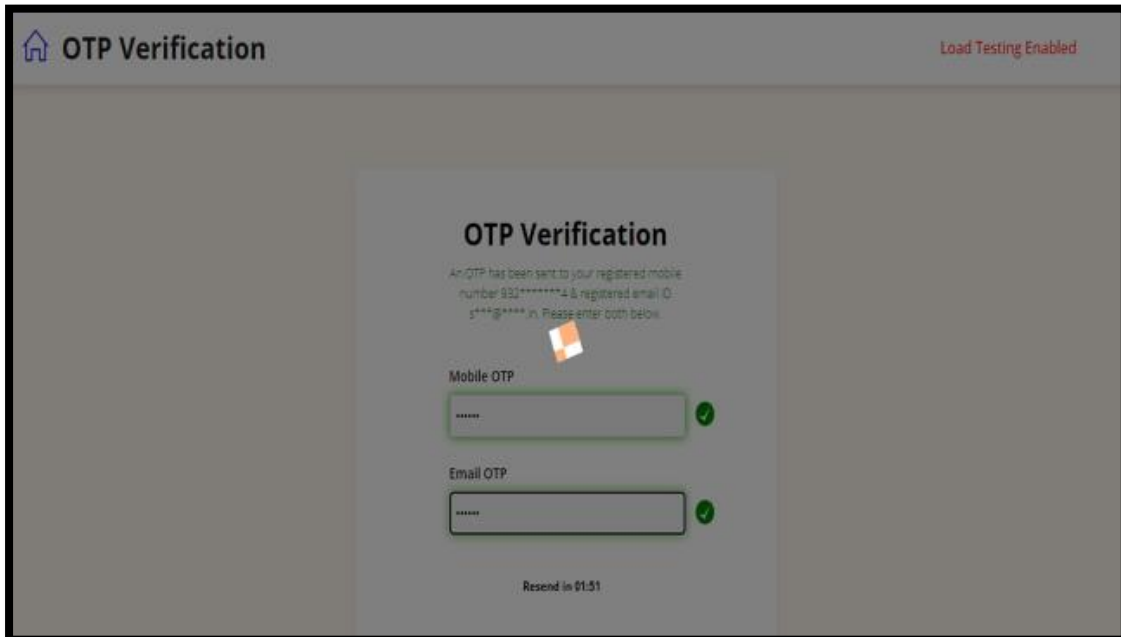
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Classification: Internal

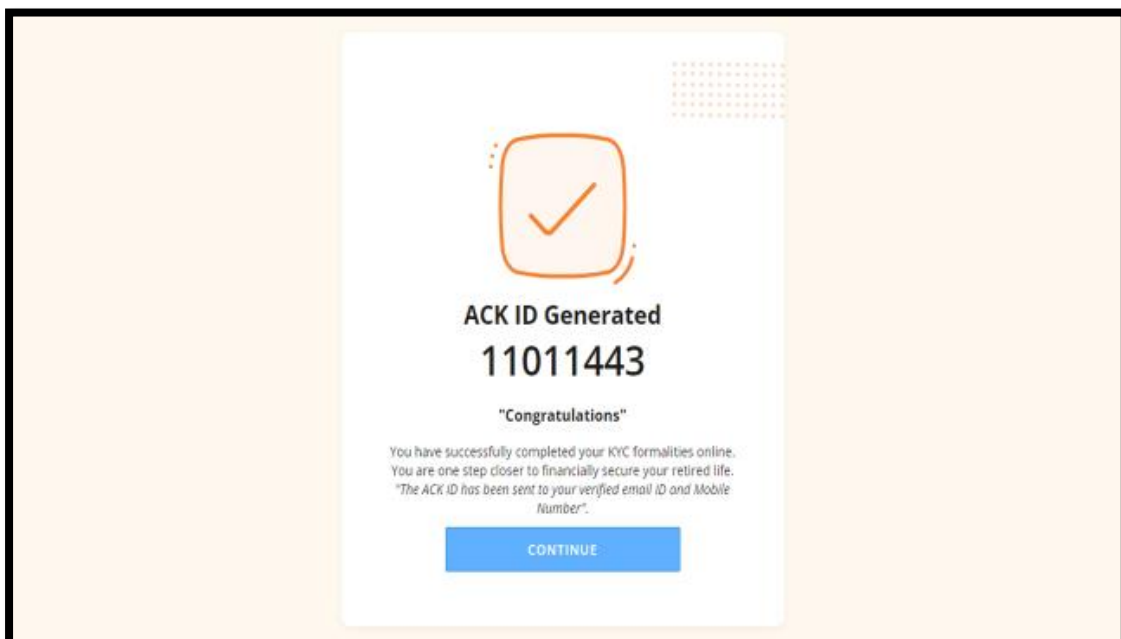
Version No. : 1.1

Page: 7 of 18

4. On confirming the corporate head office and branch office details, OTP will be sent to registered mobile number and email id for verification and all the relevant details will be auto populated from CERSAI database.



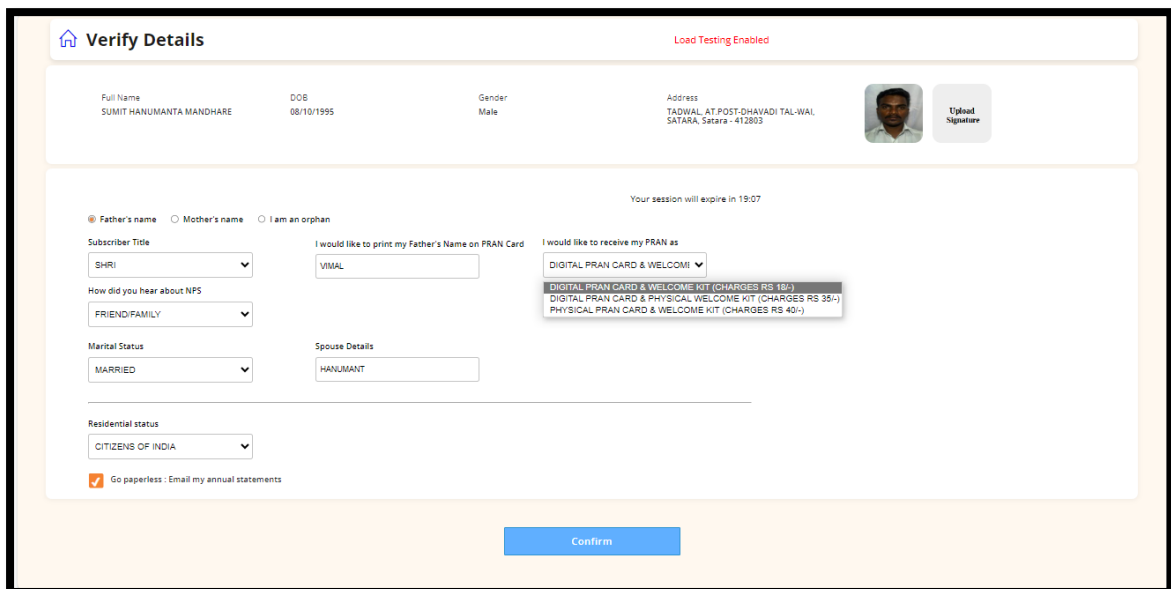
5. After successful OTP verification, ACK ID will be generated.




6. 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 CERSAI 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

Full Name

SUMIT HANUMANTA MANDHARE

DOB



08/10/1995

Gender

Male

Address

TADIWAL, AT.POST-DHAVADI TAL-WAI,
SATARA, Satara - 412803

Your session will expire in 19:04

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

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

7. 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%

0100

Equity

30%

0100

Your session will expire in 10:52

Bank & Nominee Details

Add Bank Details

Add Nominee Details

← ↻ <https://enps.ndil.com/eNPS/schemeDetails.html?ID=1762110638&getName=Online%20Subscriber%20Registration> 🔍 A ☆ ⚙️ ⚙️ 👤 ⋮

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](#)

💡 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

PROCEED




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

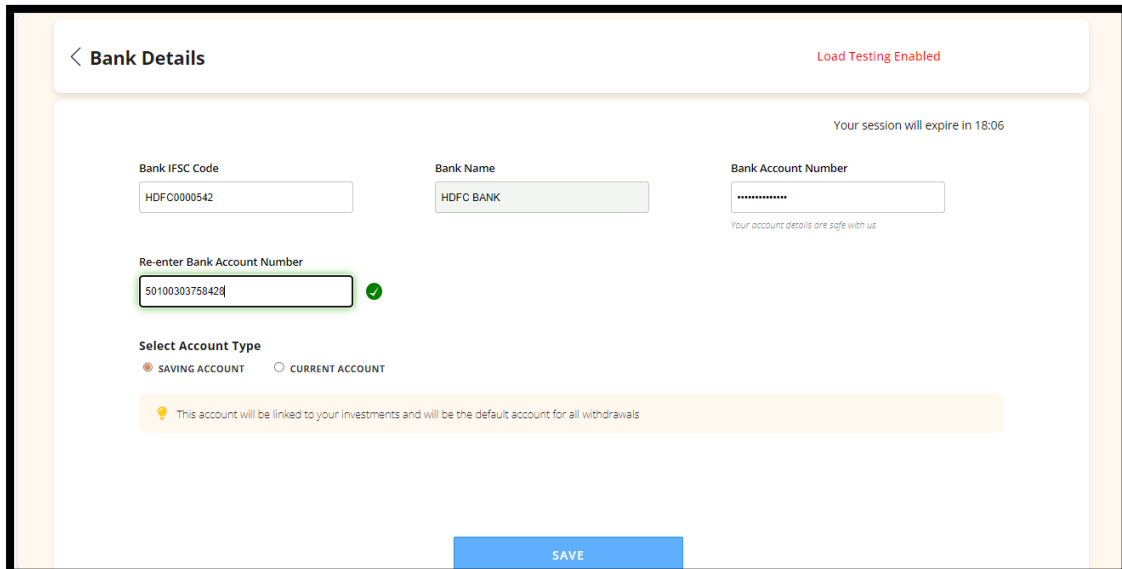


UTI RETIREMENT SOLUTIONS
LIMITED

☐ Min Investment
500

SAVE

8. 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: ✔

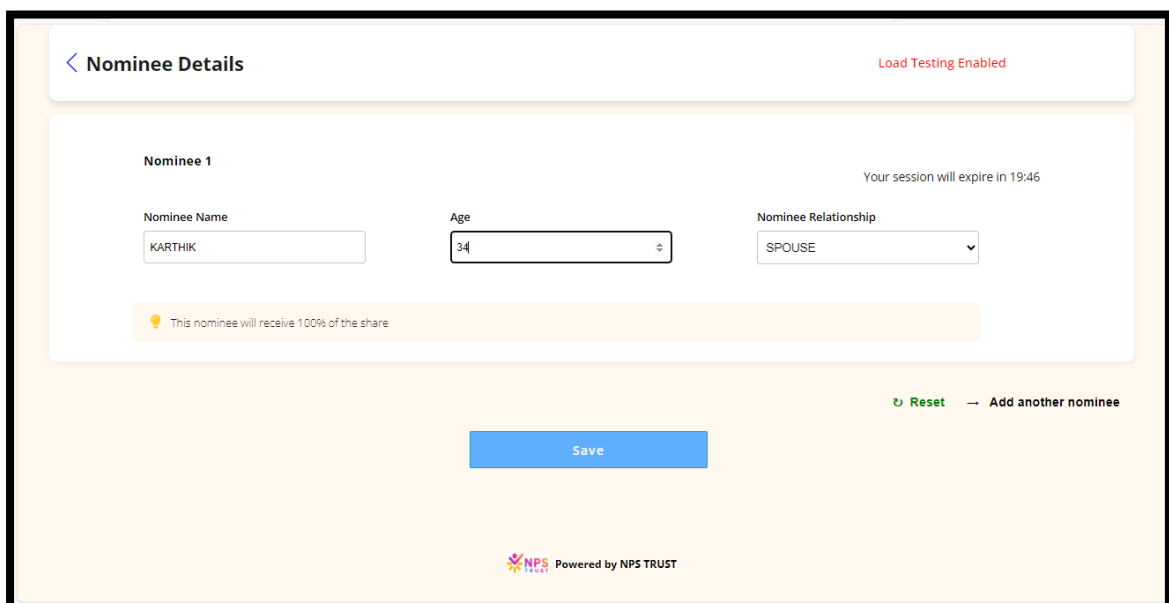
Select Account Type

☒ SAVING ACCOUNT ☐ CURRENT ACCOUNT

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

SAVE

9. 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

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01 Set up Tier I Account
02
03

Investment options

☒ Auto
☐ Active

ADITYA BIRLA SUNLIFE PENSION FUND SCHEME

Moderate Auto Choice (S.C. 10)

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.

- View Investment Options
- View Investment Options for different asset classes or equity funds
- View expense ratios compared to other products
- Set it up later

PROCEED

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10. 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 per CERSAI database as shown in screen 9.2.

Screen 10.1:

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

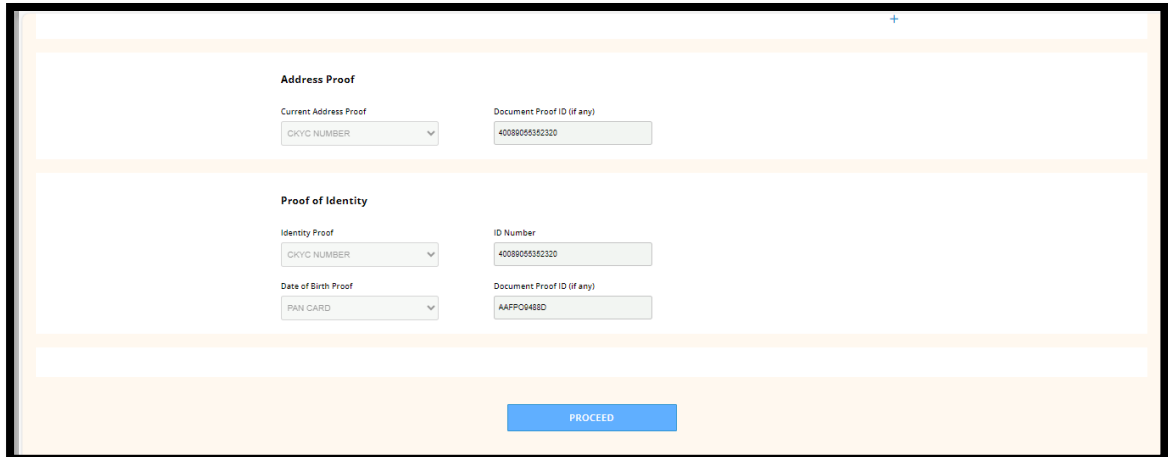
Validity
DDMMYYYY

State
MAHARASHTRA

City
MONTHLY

Zip Code
271201

Screen 10.2:



Address Proof

Current Address Proof: KYC NUMBER
 Document Proof ID (if any): 4008905532320

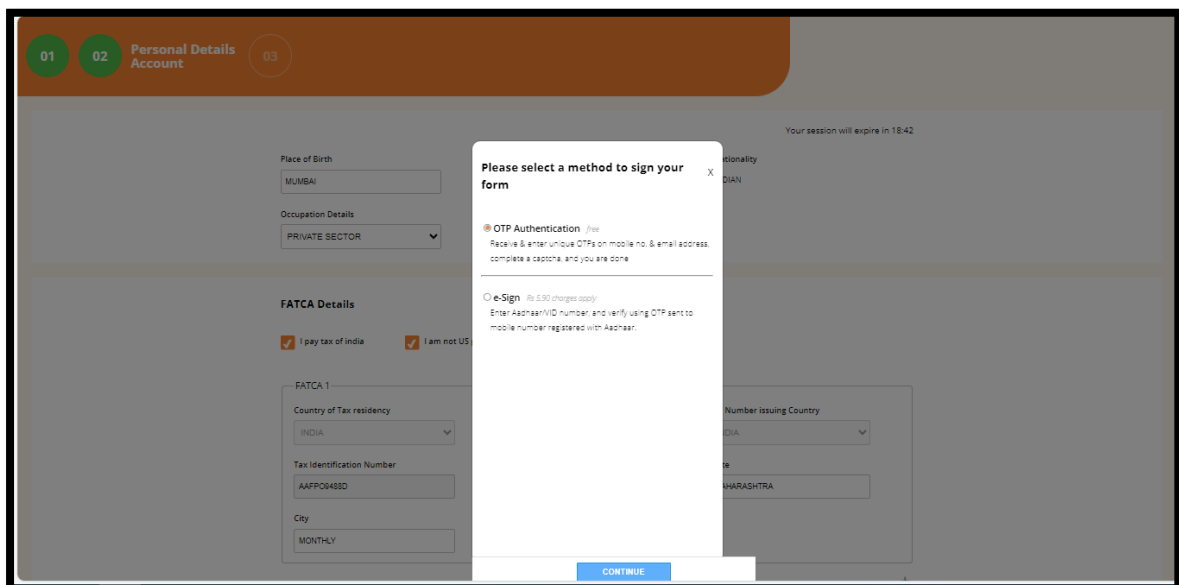
Proof of Identity

Identity Proof: KYC NUMBER
 ID Number: 4008905532320

Date of Birth Proof: PAN CARD
 Document Proof ID (if any): AAFP0488D

PROCEED

- 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: AAFP0488D

City: MONTHLY

Number issuing Country: INDIA

State: MAHARASHTRA

Your session will expire in 18:42

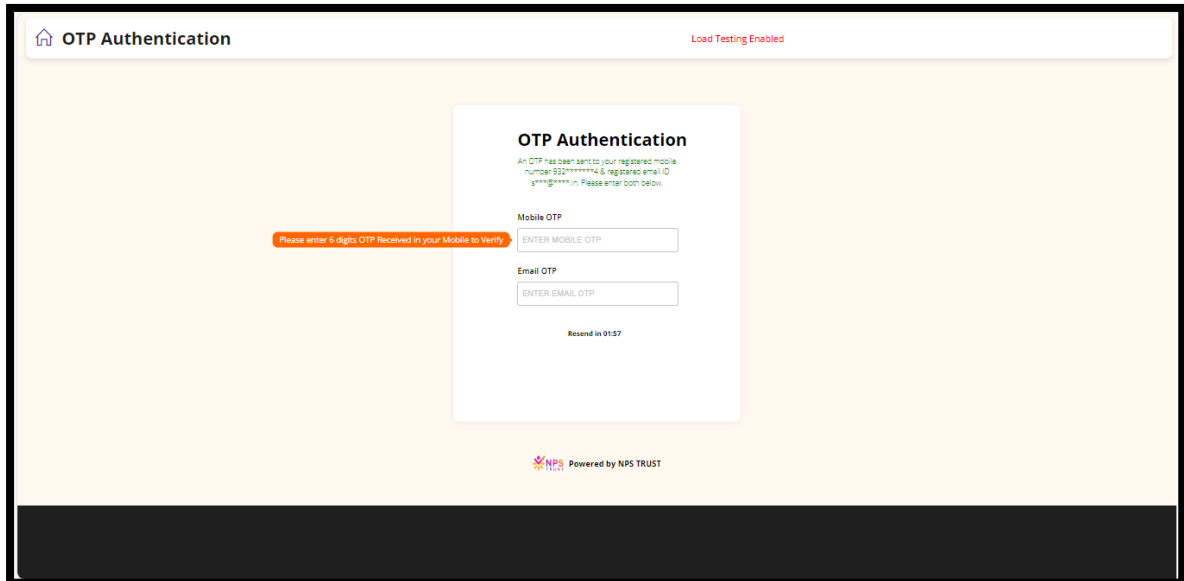
Please select a method to sign your form

☒ OTP Authentication /free
 Receive & enter unique OTPs on mobile no. & email address, complete a captcha, and you are done

☐ e-Sign /Rs. 530 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 922***** & registered email ID *****@*****.in. Please enter both below.

Mobile OTP

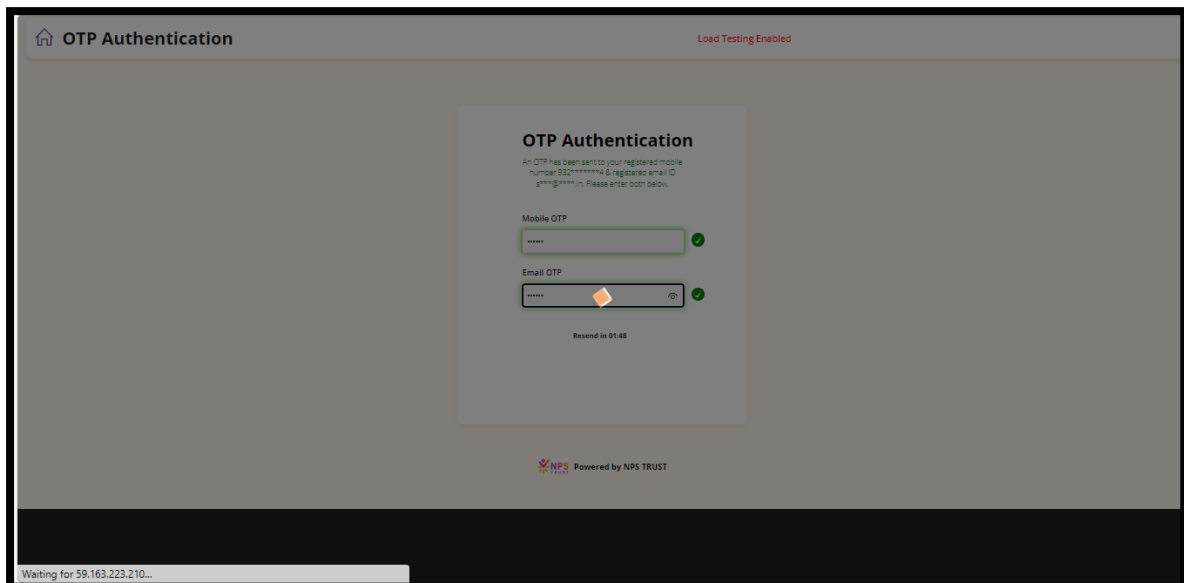
ENTER MOBILE OTP

Email OTP

ENTER EMAIL OTP

Resend in 01:57

NPS Powered by NPS TRUST



OTP Authentication

Load Testing Enabled

OTP Authentication

An OTP has been sent to your registered mobile number 922***** & registered email ID *****@*****.in. Please enter both below.

Mobile OTP

***** ✓

Email OTP

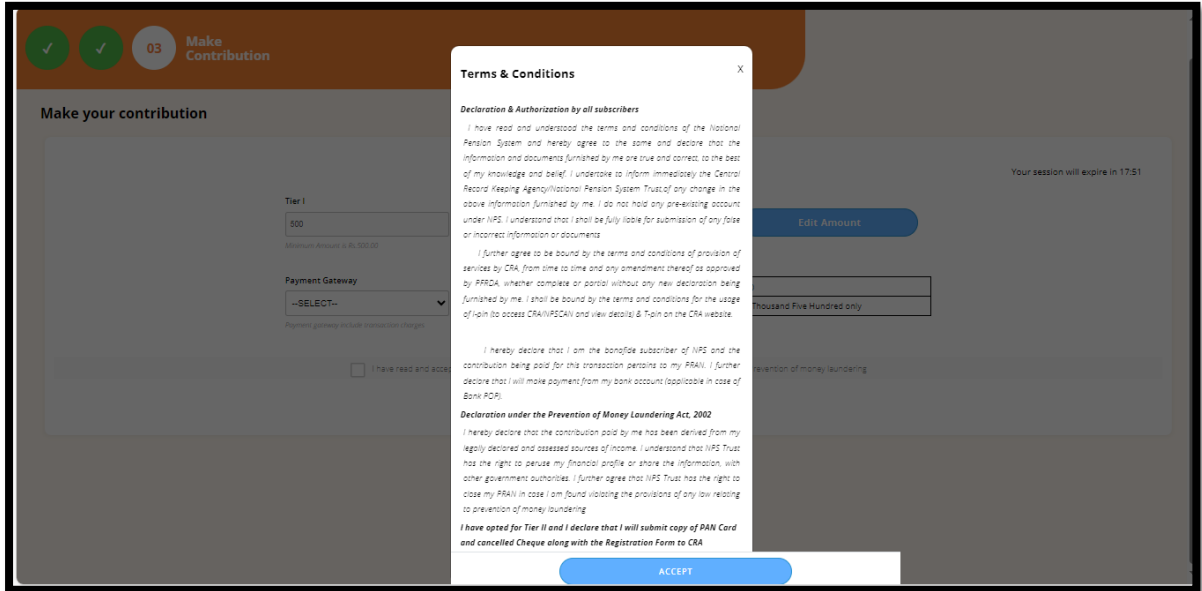
***** ✓

Resend in 01:48

NPS Powered by NPS TRUST

Waiting for 59.163.223.210...

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' page 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 NPS (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 PDR).

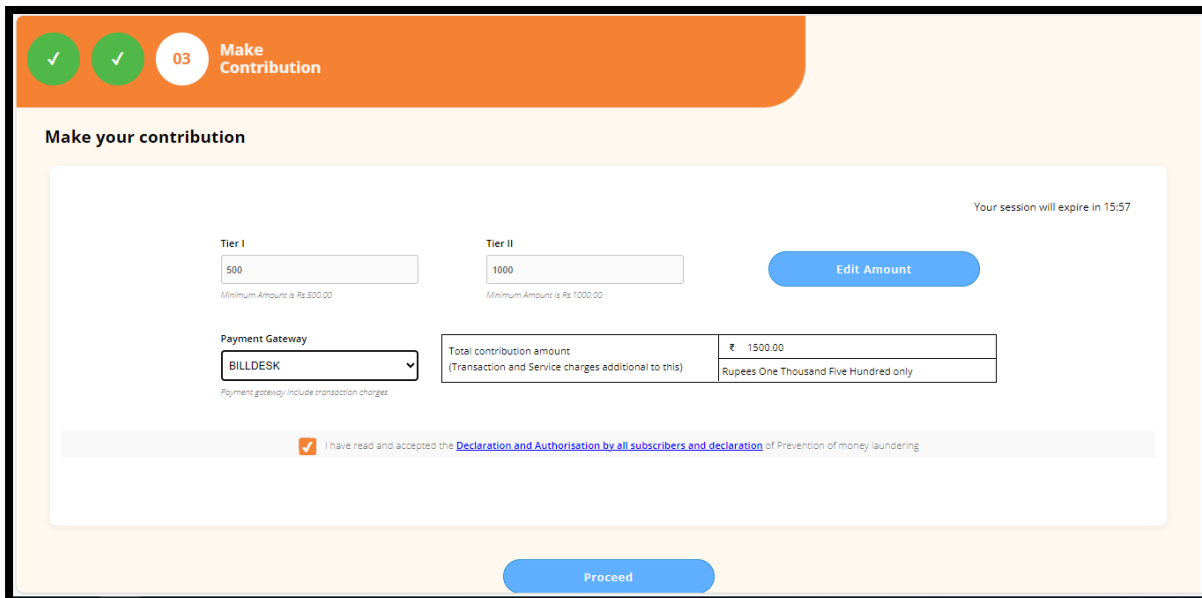
Declaration under the Prevention of Money Laundering Act, 2002

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

At the bottom of the modal is a blue button labeled 'ACCEPT'.

In the background, the 'Make your contribution' form is visible, showing 'Tier I' with a value of 500 and 'Payment Gateway' set to 'BILLDESK'. A session expiry timer in the top right corner indicates 'Your session will expire in 17:51'.



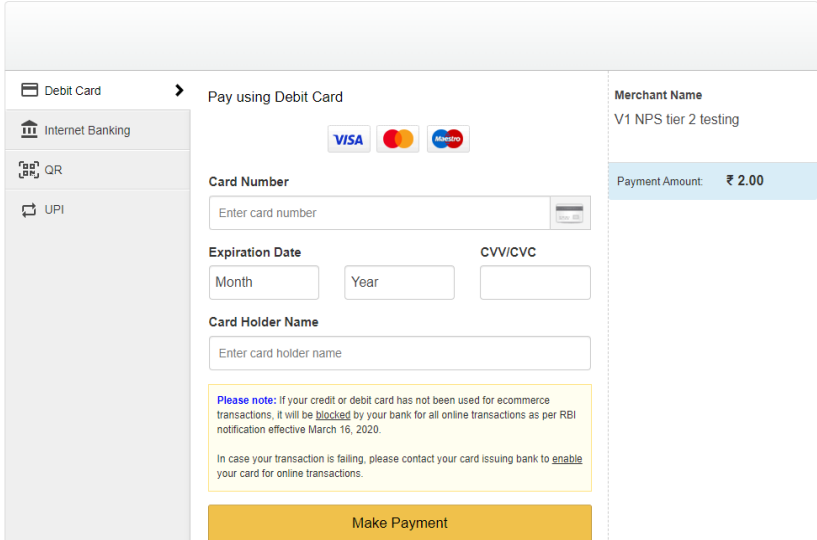
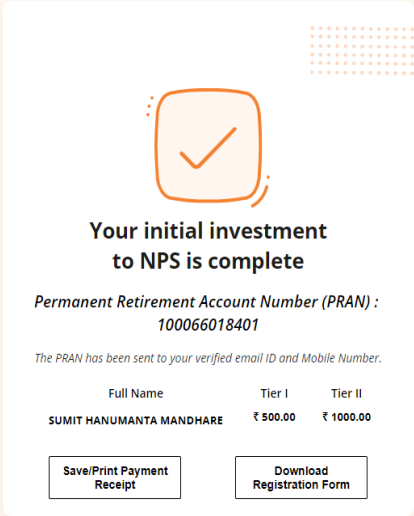
The screenshot shows the 'Make your contribution' page with all details filled out. The form includes:

- Tier I:** 500 (Minimum Amount is Rs.500.00)
- Tier II:** 1000 (Minimum Amount is Rs.1000.00)
- Payment Gateway:** BILLDESK (Payment gateway include transaction charges)
- Total contribution amount:** ₹ 1500.00 (Transaction and Service charges additional to this)
- Amount in words:** Rupees One Thousand Five Hundred only

At the bottom, there is a checkbox labeled 'I have read and accepted the Declaration and Authorisation by all subscribers and declaration of Prevention of money laundering', which is checked. A blue button labeled 'Proceed' is at the bottom center.

A session expiry timer in the top right corner indicates 'Your session will expire in 15:57'.

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.

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

Buttons: Save/Print Payment Receipt, Download Registration Form