

Protean eGov Technologies Limited



protean

Change is growth

Standard Operating Procedure for Subscribers

For

CKYC based PRAN generation through eNPS

Individual 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 Individual Subscriber through eNPS module is mentioned below:

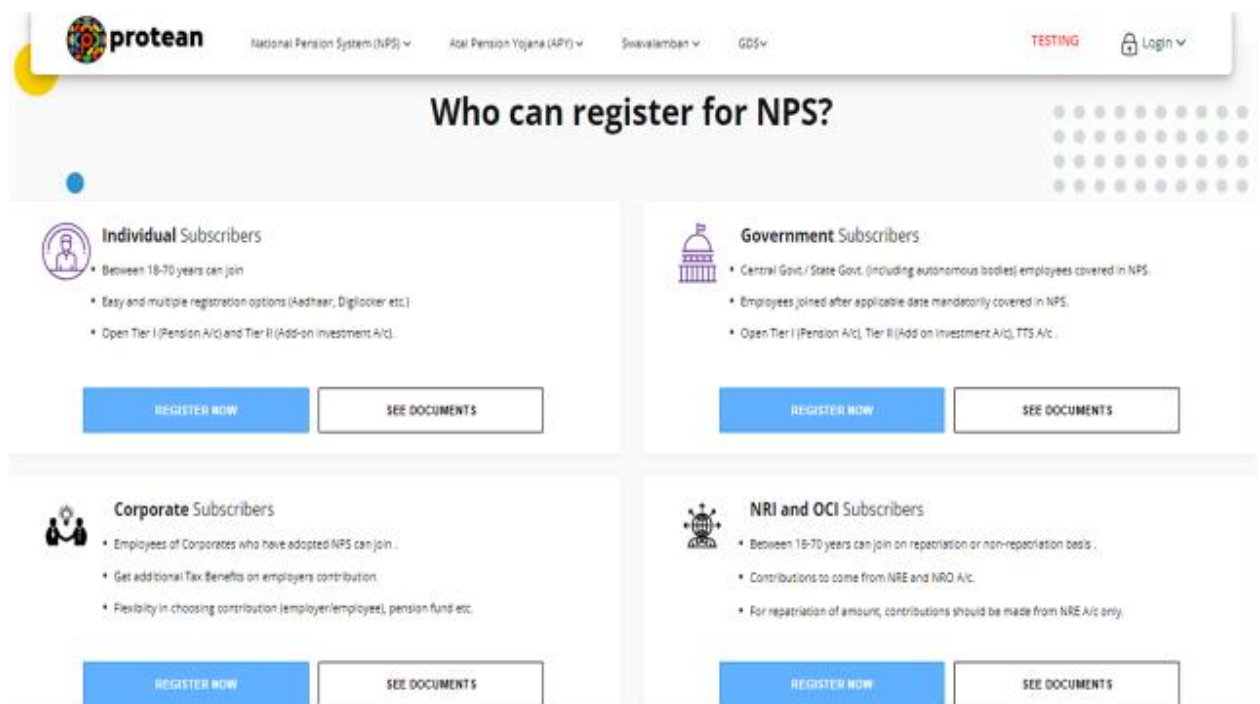
- a. Subscriber is required enter PAN, DOB, unique Mobile Number and Email id and verify the CKYC details.
- b. The basic KYC details i.e. Name of Subscriber, Father's Name, Spouse's Name, Marital Status, DOB (Date of Birth), Gender, Email id, Photo, CERSAI ID will be fetched from CERSAI database. (*all 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 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.

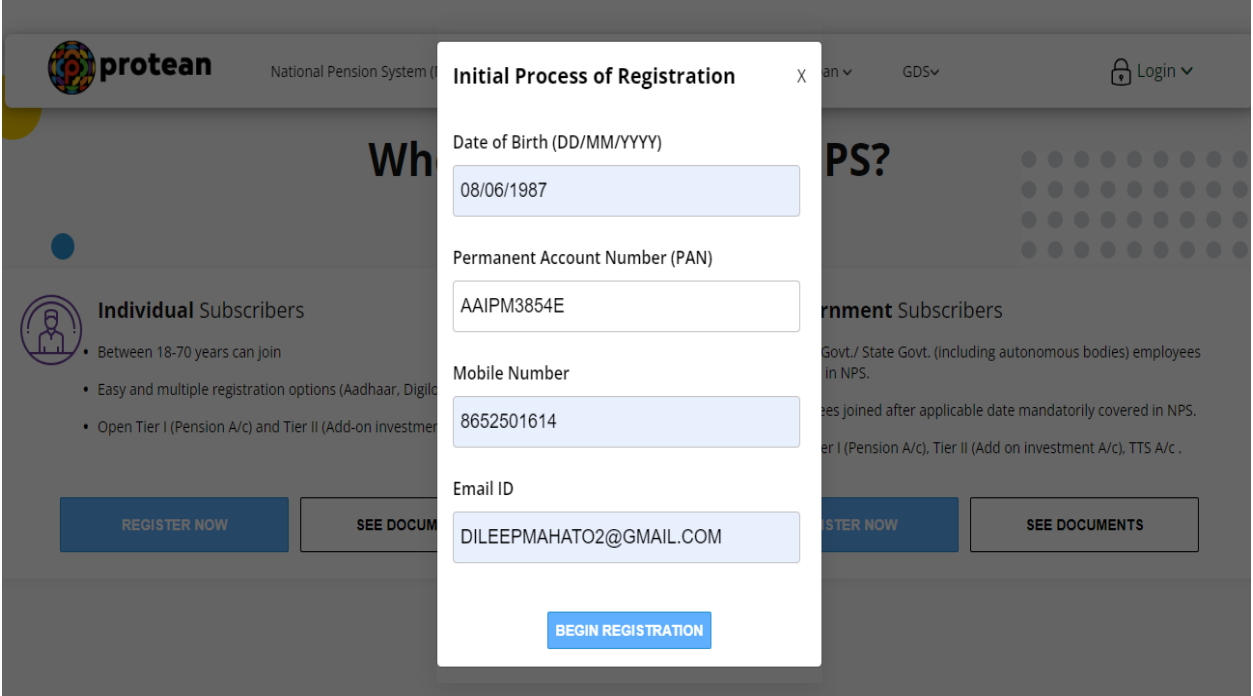


2. Screen as shown below will open on clicking “Register Now” represented under “Individual Subscribers” for registration as a subscriber for NPS through CKYC option.



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. On clicking “Yes” as shown in screen 3.2 it verifies CKYC Details and OTP will be sent to registered mobile number and email id for verification as shown in screen 3.3. and all the relevant details will be auto populated from CERSAI database.

Screen 3.1:

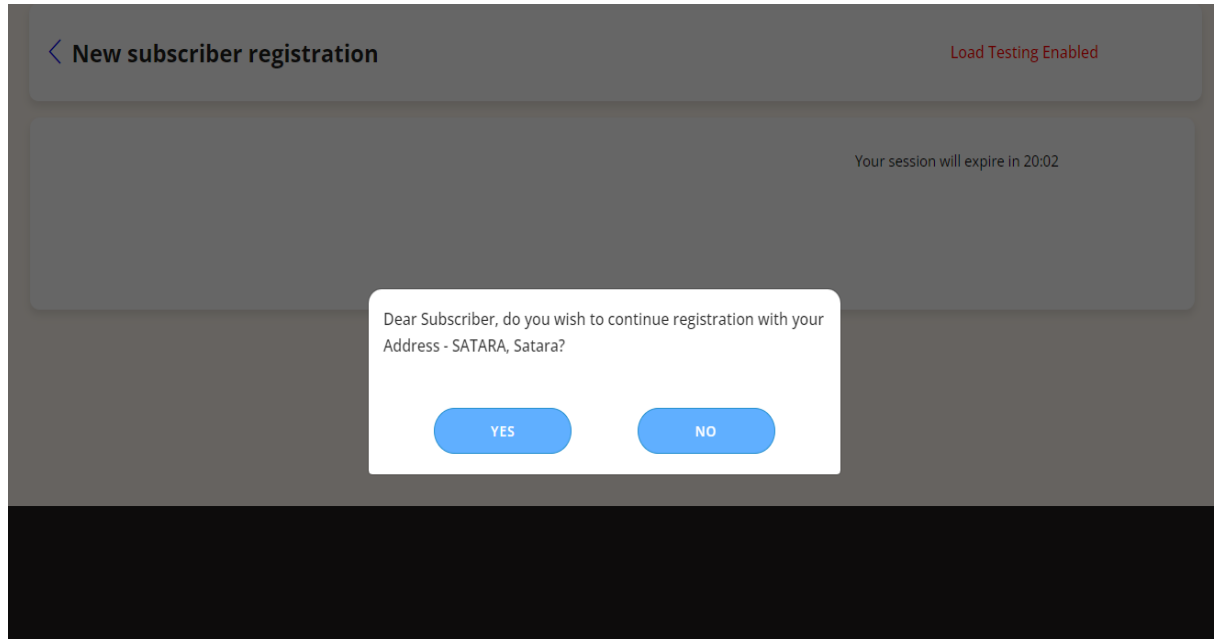


The screenshot displays the Protean National Pension System (NPS) website. A modal titled "Initial Process of Registration" is open, overlaying the main content. The modal contains the following fields and buttons:

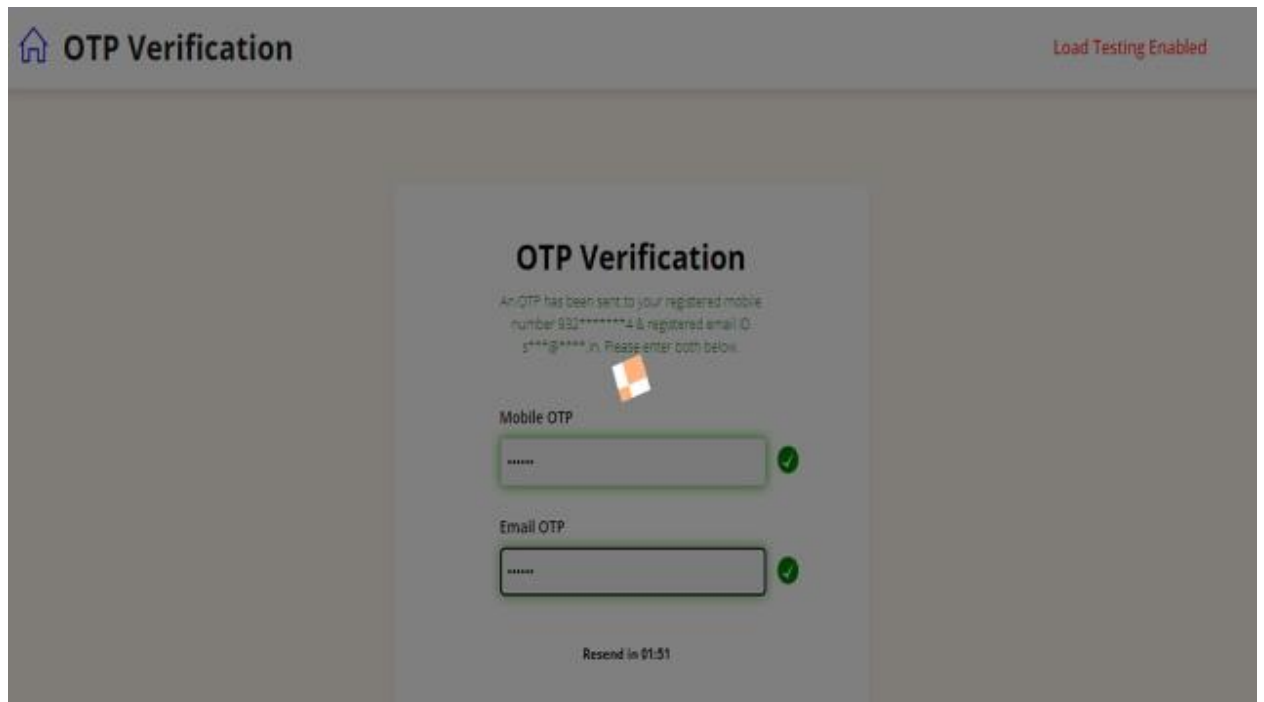
- Date of Birth (DD/MM/YYYY):** 08/06/1987
- Permanent Account Number (PAN):** AAIPM3854E
- Mobile Number:** 8652501614
- Email ID:** DILEEPMAHATO2@GMAIL.COM
- BEGIN REGISTRATION** button

The background website shows the Protean logo, "National Pension System (NPS)", and a "Login" button. The main content area is titled "Individual Subscribers" and lists benefits such as "Between 18-70 years can join", "Easy and multiple registration options (Aadhaar, Digital)", and "Open Tier I (Pension A/c) and Tier II (Add-on investment)". There are "REGISTER NOW" and "SEE DOCUMENTS" buttons on the page.

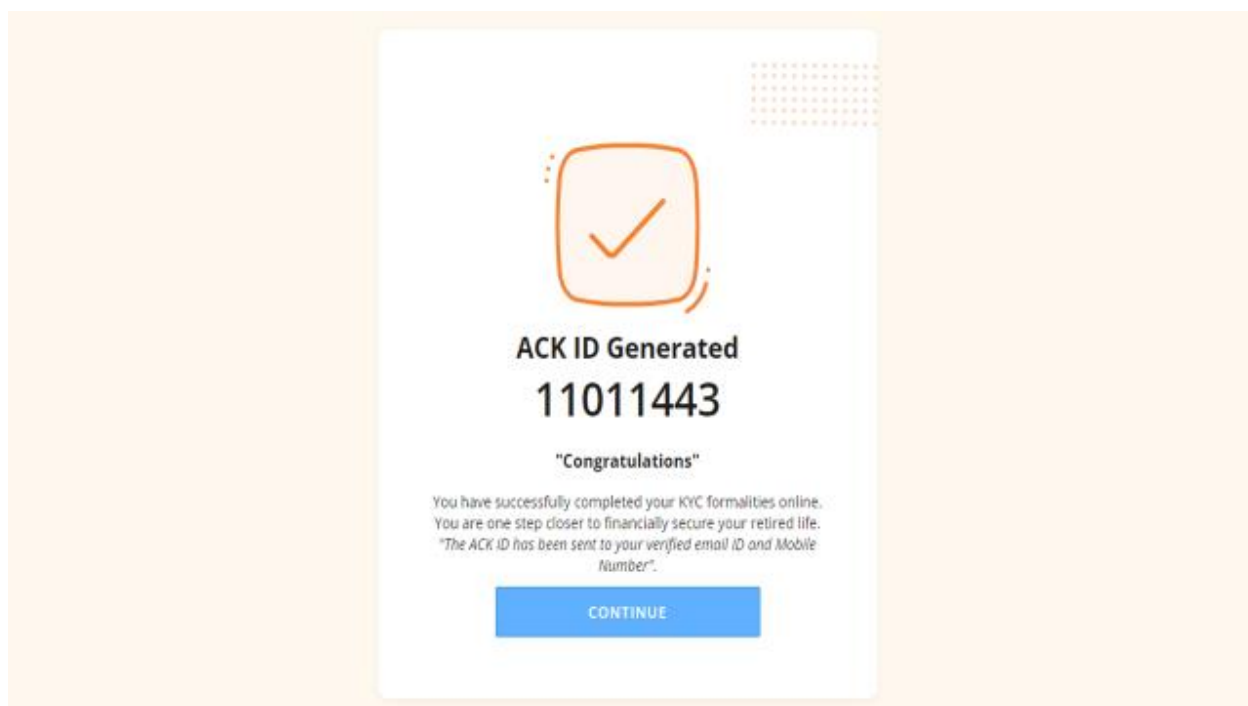
Screen 3.2:



Screen 3.3:



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



5. 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

Load Testing Enabled

Full Name
SUMIT HANUMANTA MANDHARE

DOB
08/10/1995

Gender
Male

Address
TADIWAL, 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

How did you hear about NPS

FRIEND/FAMILY

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/-)

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
TADIWAL, 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

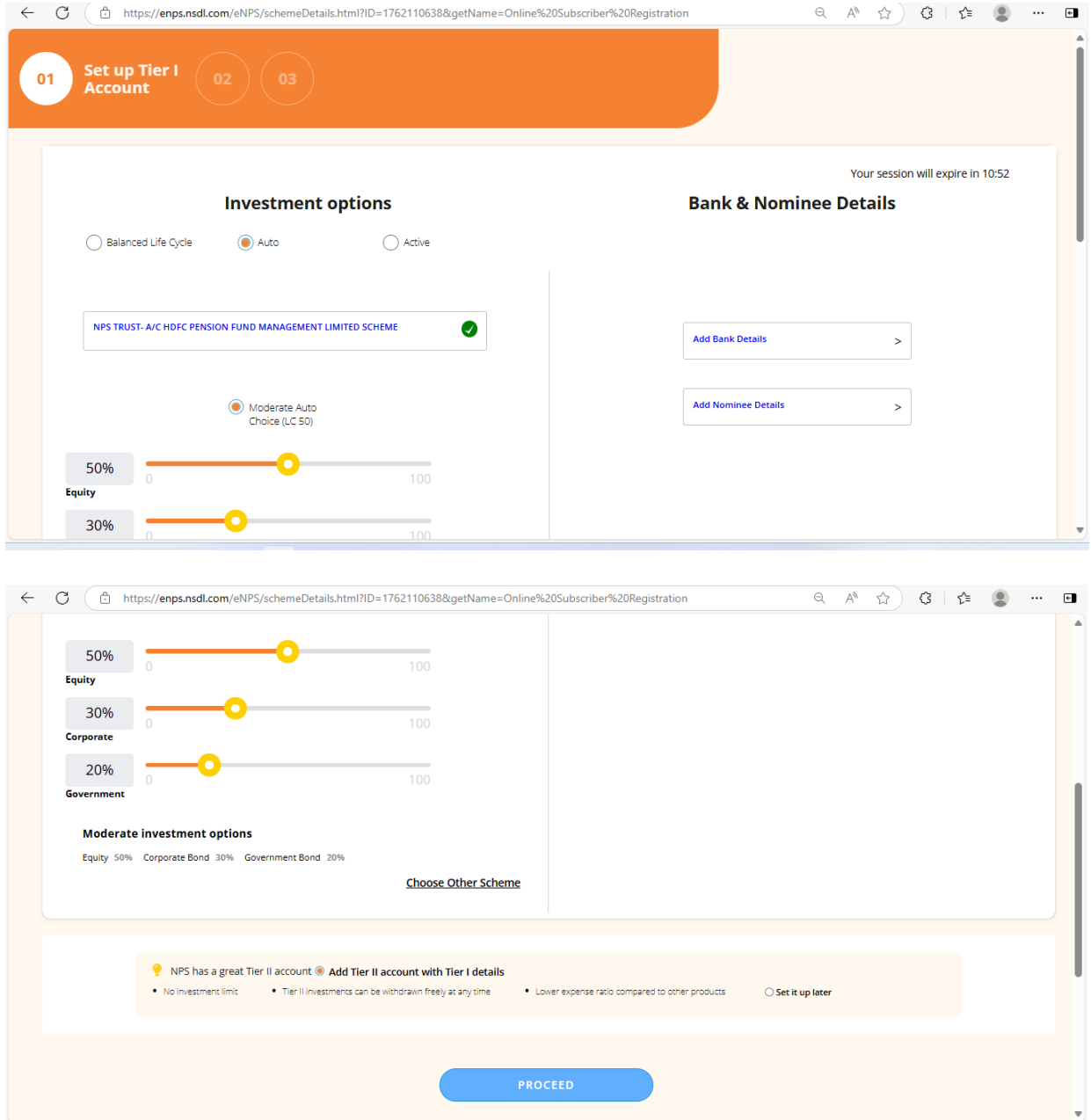
Residential status

CITIZENS OF INDIA

☒ Go paperless : Email my annual statements

Confirm

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



The screenshot displays the 'Set up Tier I Account' page for NPS. The page is divided into two main sections: 'Investment options' and 'Bank & Nominee Details'.

Investment options:








- Radio buttons for 'Balanced Life Cycle', 'Auto' (selected), and 'Active'.
- A box for 'NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME' with a green checkmark.
- A slider for 'Moderate Auto Choice (LC 50)' showing a 50% allocation to Equity and 50% to Government bonds.
- Below the slider, there are three more sliders for 'Equity' (50%), 'Corporate' (30%), and 'Government' (20%).
- A section titled 'Moderate investment options' with a summary: 'Equity 50% Corporate Bond 30% Government Bond 20%'.
- A link to 'Choose Other Scheme'.

Bank & Nominee Details:

- Buttons for 'Add Bank Details' and 'Add Nominee Details'.

Footer:

- A blue 'PROCEED' button.
- A note about NPS Tier II account benefits: '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	<input type="radio"/> Min Investment 500
 KOTAK MAHINDRA PENSION FUND LIMITED	<input type="radio"/> Min Investment 500
 LIC PENSION FUND LIMITED	<input type="radio"/> Min Investment 500
 MAX LIFE PENSION FUND MANAGEMENT LIMITED	<input type="radio"/> Min Investment 500
 SBI PENSION FUNDS PRIVATE LIMITED	<input type="radio"/> Min Investment 500
 TATA PENSION MANAGEMENT LIMITED	<input type="radio"/> Min Investment 500
 UTI RETIREMENT SOLUTIONS LIMITED	<input type="radio"/> Min Investment 500

SAVE

7. 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 <input type="text" value="HDFC0000542"/>	Bank Name <input type="text" value="HDFC BANK"/>	Bank Account Number <input type="text" value="*****"/> <small>Your account details are safe with us</small>
Re-enter Bank Account Number <input type="text" value="50100303758428"/> ✓		
Select Account Type <input checked="" type="radio"/> SAVING ACCOUNT <input type="radio"/> CURRENT ACCOUNT		

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

SAVE

8. 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

Nominee 1

Your session will expire in 19:46

Nominee Name

KARTHIK

Age

34

Nominee Relationship

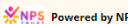
SPOUSE

💡

This nominee will receive 100% of the share

Reset
 → Add another nominee

Save


 Powered by NPS TRUST

01

Set up Tier I Account

02

03

Investment options

Auto

Active

ADITYA BIRLA SUNLIFE PENSION FUND SCHEME

50%

Equity

30%

Corporate

20%

Government

Moderate

Autos Choice S.C. 100

Moderate investment options

Equity 50% Corporate Bond 30% Government Bond 20%

[Choose Other Scheme](#)

Bank & Nominee Details

Add Bank Details

Add Nominee Details

💡

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


No investment limit

Get 1% investment limit for withdrawal every 4 years

Lower expense ratio compared to other products

Set it up later

PROCEED


 Powered by NPS TRUST

Classification: Internal

Version No. : 1.1

Page: 11 of 16

9. 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 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

☒ 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

AAFPQ9488D

Validity

DDMMYYYY

State

MAHARASHTRA

City

MONTHLY

Zip Code

271201

Screen 9.2:

Address Proof

Current Address Proof

CKYC NUMBER

Document Proof ID (if any)

4008005632320

Proof of Identity

Identity Proof

CKYC NUMBER

ID Number

4008005632320

Date of Birth Proof

PAN CARD

Document Proof ID (if any)

AAFPQ9488D

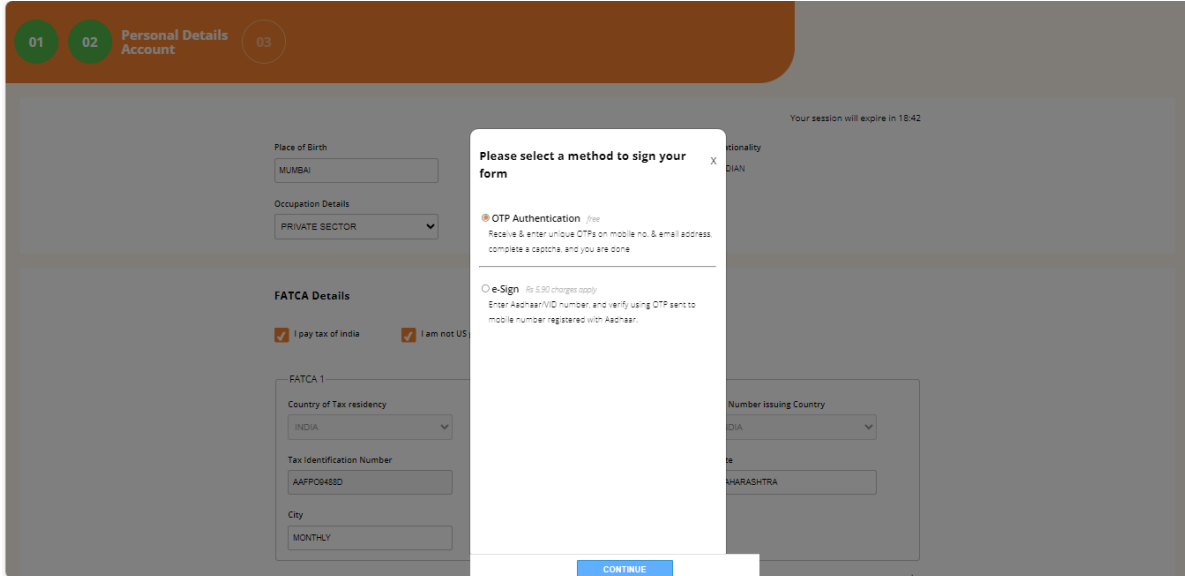
PROCEED

Classification: Internal

Version No. : 1.1

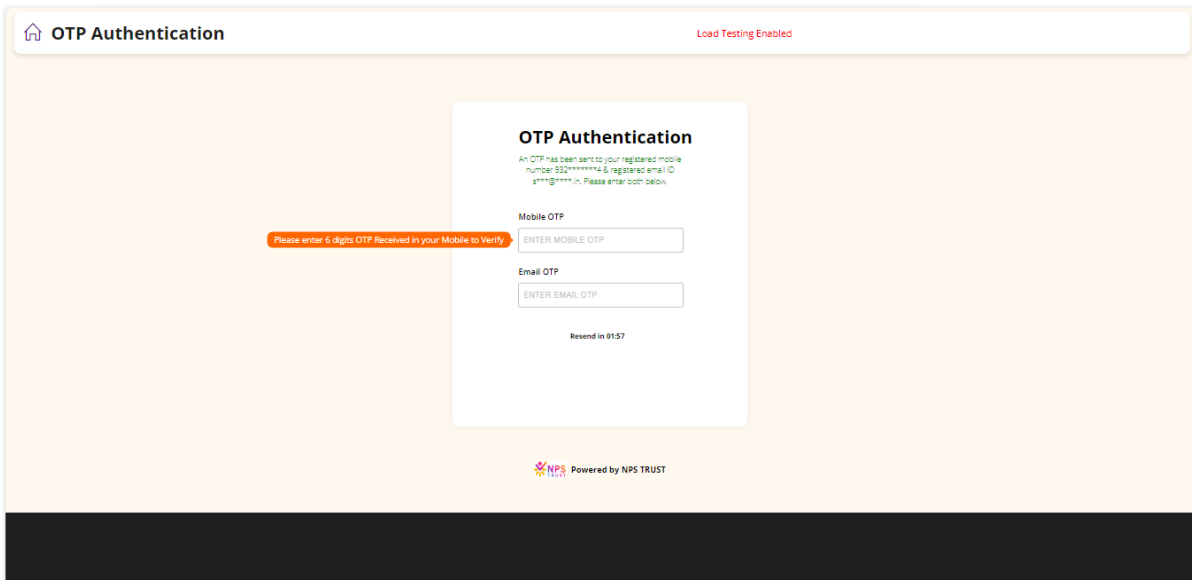
Page: 12 of 16

10. 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), FATCA Details (Country of Tax residency: INDIA, Tax Identification Number: AAFF064880, City: MONTHLY), and a checkbox for "I pay tax of India". A modal window titled "Please select a method to sign your form" is displayed in the center. It offers two options: "OTP Authentication" (Receive & enter unique OTPs on mobile no. & email address, complete a captcha, and you are done) and "e-Sign" (Rs 500 charges apply, Enter Aadhaar/VID number and verify using OTP sent to mobile number registered with Aadhaar). A "CONTINUE" button is at the bottom of the modal.

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" page. At the top, there is a header with a home icon, the text "OTP Authentication", and a status "Load Testing Enabled". The main content area has a light orange background. A white modal window titled "OTP Authentication" is centered. It contains the text: "An OTP has been sent to your registered mobile number 802*****4 & registered email ID *****@*****.in. Please enter both below." Below this, there are two input fields: "Mobile OTP" and "Email OTP", each with a "Resend in 01:57" link. At the bottom of the modal, 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 982***** & registered email ID *****@****.n. Please enter both below.


Mobile OTP

✓

Email OTP

✓

Resend in 01:48


NPS 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/-.

- 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


NPS Powered by NPS TRUST







protean

Experience the app

GET IT ON Google Play

Download on the App Store

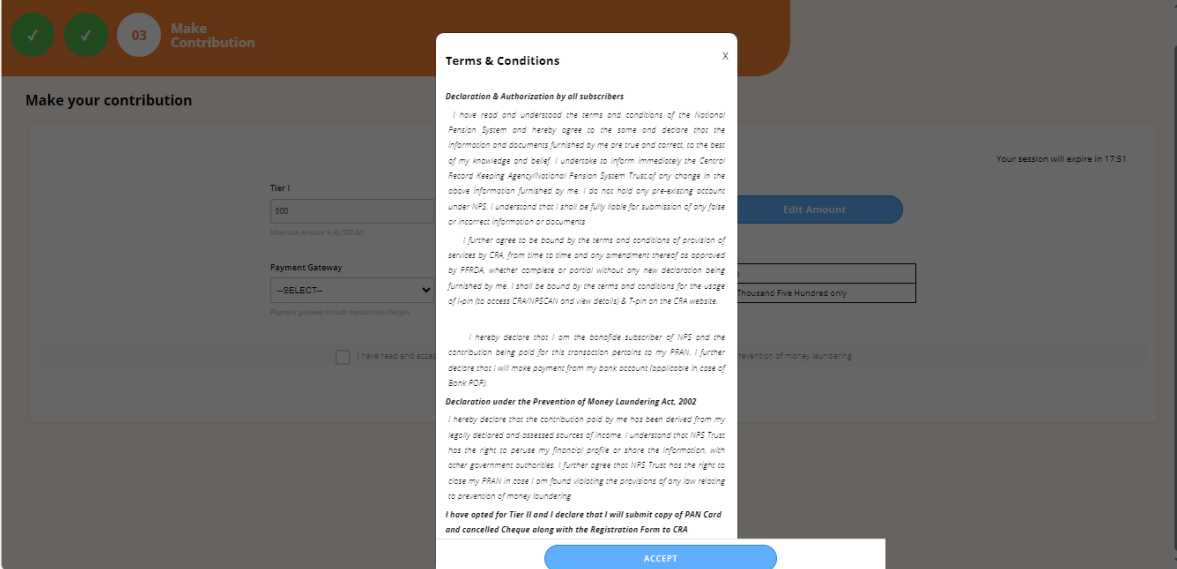
Connect with us

[Privacy Policy](#)

© 2024 Protean, Inc. All rights reserved.

11.1. 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 Contribution' page with a modal 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 PRCA, 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/NPS/CRAN and view details & T-Pain on the CRA website.

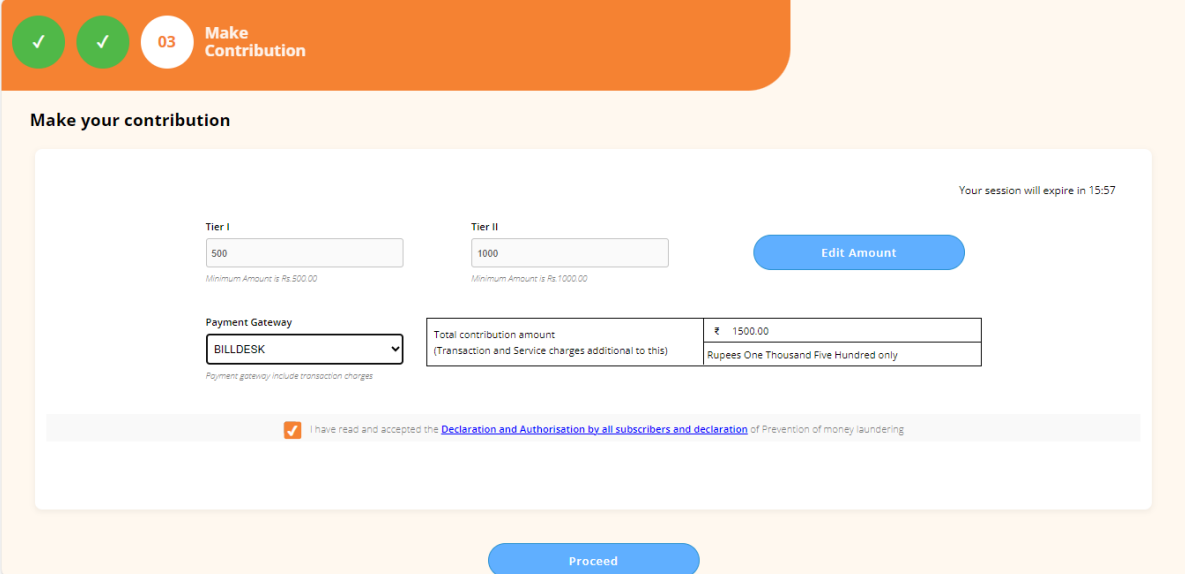
I hereby declare that I am the bonafide subscriber of NPS and the contribution being paid for this transaction pertains to my PRAN. I further declare that I will make payment from my bank account (applicable in case of Bank PDR).

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



The screenshot shows the 'Make Contribution' page with the following details:

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

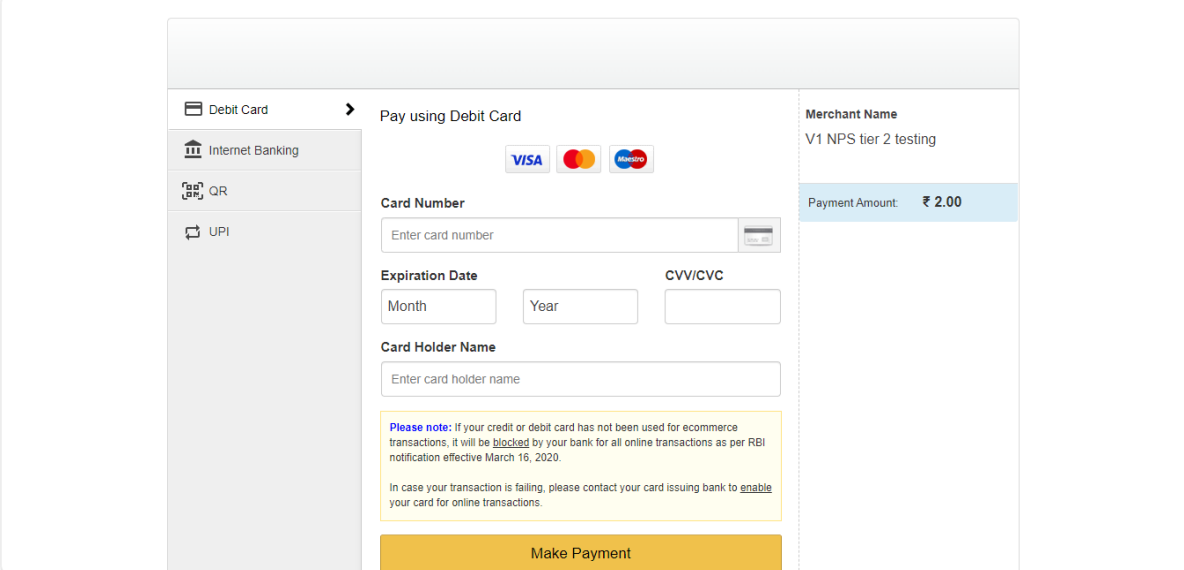
Payment Gateway
 BILLDESK
 Payment gateway include transaction charges

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

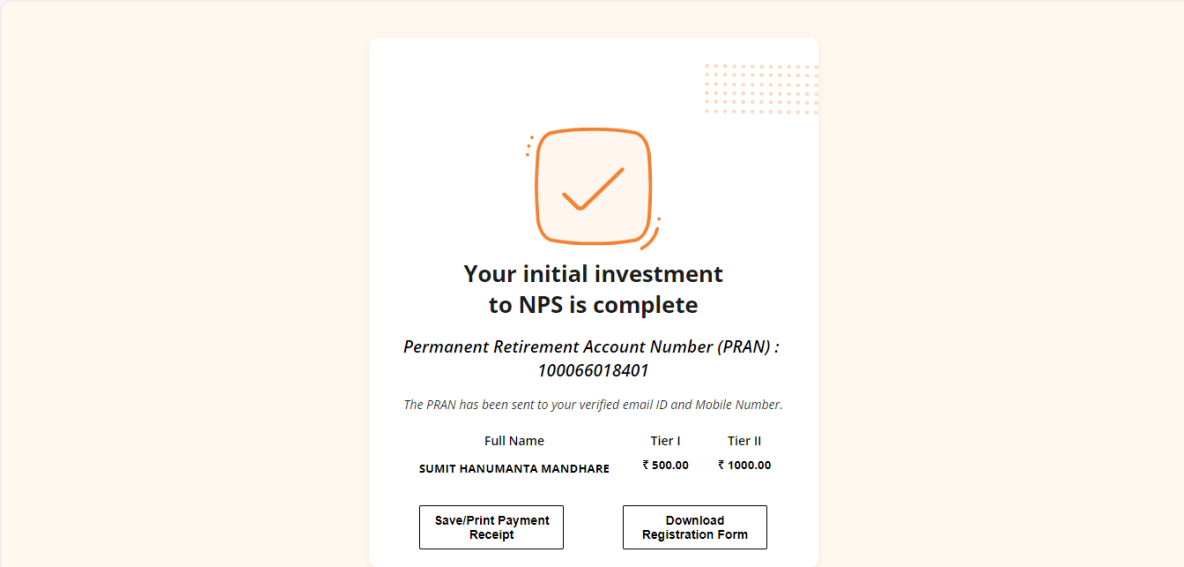
☒ I have read and accepted the [Declaration and Authorisation by all subscribers and declaration](#) of Prevention of money laundering

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.



The screenshot shows the 'Pay using Debit Card' interface. On the left, there is a sidebar with options: Debit Card (selected), Internet Banking, QR, and UPI. The main area is titled 'Pay using Debit Card' and features logos for VISA, MasterCard, and Maestro. Below these are input fields for 'Card Number' (with a 'Show PIN' button), 'Expiration Date' (Month and Year), and 'CVV/CVC'. A 'Card Holder Name' field is also present. A yellow note box contains a 'Please note' message about RBI regulations. At the bottom is a 'Make Payment' button. On the right, a sidebar shows 'Merchant Name' as 'V1 NPS tier 2 testing' and 'Payment Amount' as '₹ 2.00'.



The screenshot shows a confirmation screen with a large orange checkmark icon. The text reads: 'Your initial investment to NPS is complete'. Below this, it states 'Permanent Retirement Account Number (PRAN) : 100066018401'. A note says 'The PRAN has been sent to your verified email ID and Mobile Number.' At the bottom, there is a table with columns 'Full Name', 'Tier I', and 'Tier II'. The data row shows 'SUMIT HANUMANTA MANDHARE', '₹ 500.00', and '₹ 1000.00'. Two buttons are at the bottom: 'Save/Print Payment Receipt' and 'Download Registration Form'.

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