



Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SOP)

Securing NPS-Lite transactions through Aadhaar based User Authentication for NPSlite Aggregators

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Acronyms and Abbreviations

The following definitions, acronyms & abbreviations may have been used in this manual:

ACRONYM	DESCRIPTION
NPS-Lite	National Pension System Lite
Protean	Protean eGov Technologies Limited
PFRDA	Pension Fund Regulatory & Development Authority
CRA	Central Recordkeeping Agency
NL-OO	NPSLite Oversight Office
NL-AO	NPSLite Accounts Office

Overview

Aggregators (NL-OO/NL-AO) are provided login ID in CRA system for executing the NPSLite related activities and generate/view/download various reports. As per PFRDA directives, 2-Factor Aadhaar based authentication, an additional layer of security feature, is being mandatorily introduced for all password based users while login to CRA system effective from July 6, 2024.

The Aggregators (including their NL-AOs) currently use a password-based login to access the Central Recordkeeping Agency (CRA) for NPSlite transactions.

To enhance the security measures in accessing the CRA system and safeguard the interests of Subscribers and Stakeholders, it has now been decided to bring in additional security features through Aadhaar-based authentication for login to the CRA system. The Aadhaar-based login authentication will be integrated with the current user ID and password-based login process so as to make the CRA system accessible through 2 Factor Authentication.

The Aggregators shall be allowed to login to CRA system with 2-Factor authentication using Aadhaar OTP (One Time Password). The oversight office (NL-OO) needs to link their Aadhaar against their respective CRA User ID initially, so that the underlying users i.e. NL-AOs can initiate Aadhaar Linking.

All offices under NPSLite have to implement the necessary framework for implementation of the additional feature of Aadhaar-based login and authentication in CRA system to perform all NPSLite related activities.

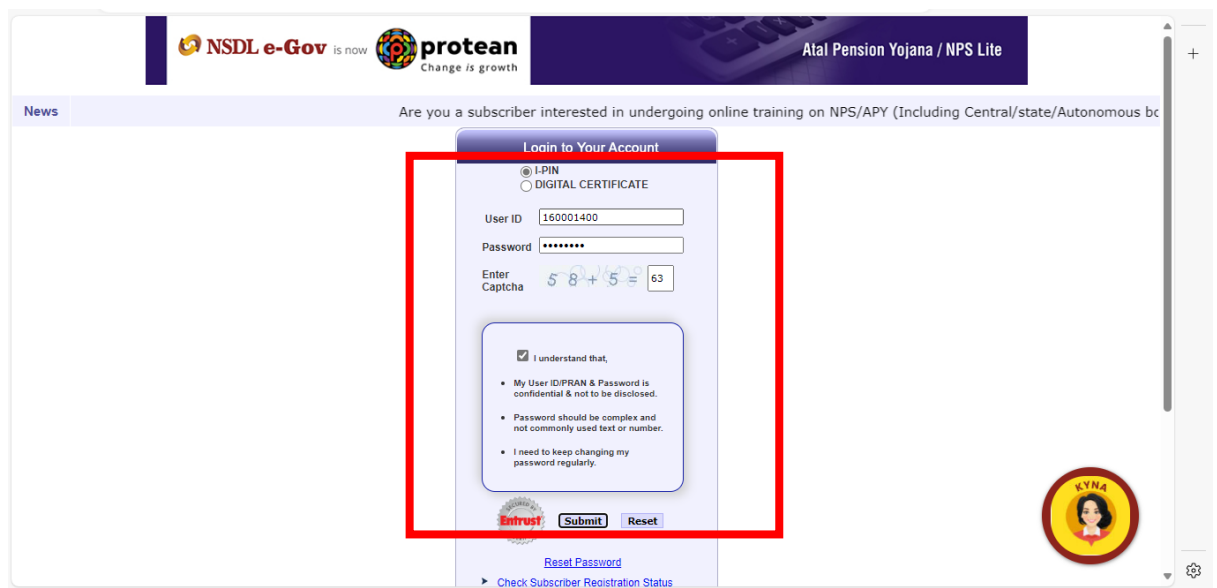
This document covers the process to be followed by the Offices to link their Aadhaar and proceed with the functional activities using CRA system. The following points are covered in the document:

- A. One time Linking of Aadhaar number against NL-OO User ID
- B. Authentication of Aadhaar linking request submitted by the NL-OO/NL-AO
- C. Status view for Aadhaar Mapping
- D. Procedure for regular (Aadhaar based) access to CRA system
- E. Delinking of Aadhaar from the User ID

A. One Time Linking of Aadhaar with NL-OO User ID

1. NL-OO User will login to the CRA system with
 - a. Existing Login ID & Password,
 - b. Check in Password policy,
 - c. Enter Captcha and
 - d. Submit

as shown in **Image 1**.



The screenshot displays the NSDL e-Gov login interface for Atal Pension Yojana / NPS Lite. The main heading is "Login to Your Account". Below it, there are two radio buttons: "I-PIN" (selected) and "DIGITAL CERTIFICATE". The form includes fields for "User ID" (containing "160001400"), "Password" (masked with dots), and "Enter Captcha" (displaying "5 8 + 5 = 63"). A red rectangular box highlights the entire login form area. Below the form, there is a declaration section with a checked checkbox and three bullet points: "My User ID/PRAN & Password is confidential & not to be disclosed.", "Password should be complex and not commonly used text or number.", and "I need to keep changing my password regularly." At the bottom of the form, there are "Submit" and "Reset" buttons. Below the form, there are links for "Reset Password" and "Check Subscriber Registration Status". The page header includes the NSDL e-Gov logo, the Protean logo, and the text "Atal Pension Yojana / NPS Lite". The page footer includes a KANA logo.

Image 1

2. The system will ask for Aadhaar number as displayed in **Image 2**. The user shall
 - a. Key in the Aadhaar number,
 - b. Check the declaration box and
 - c. Click on submit.

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Atal Pension Yojana / NPS Lite

Aadhaar linking Request Initiation

User ID: 160001400 [Relogin](#) [Home](#)

Aadhaar Number

☒ 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. I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.

4. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.

[Submit](#)

Image 2

The following text shall be displayed and the User will have to place a check across the text after providing Aadhaar number;

- 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.
 - 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.
 - I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
 - I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.
3. System will validate the Aadhaar number and ask for additional details (in case the said Aadhaar is not linked to the same User ID) as displayed in **Image 3**

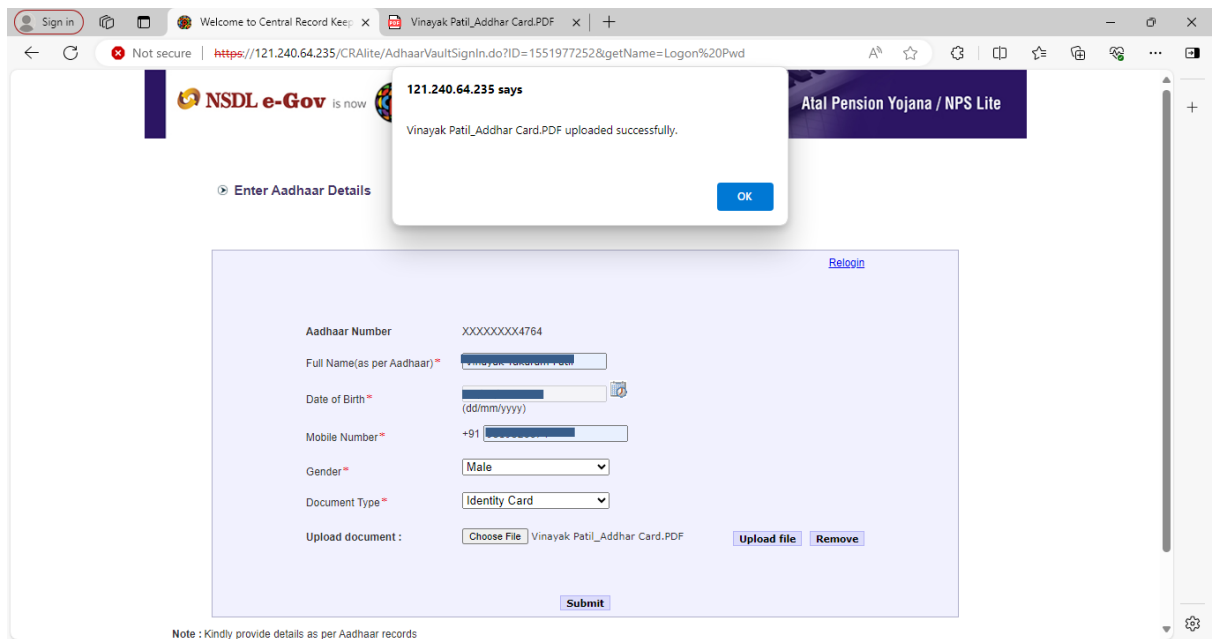


Image 3

The user shall enter the Name, Date of Birth, Mobile Number and Gender as recorded in Aadhaar. It is **mandatory to upload** at least one or all of the following documents (as per the requirement of the approving office) with maximum size of **5 MB**.

1. Appointment letter
 2. Authority letter
 3. Identity Card
4. On submission of details, the an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as shown in **Image 4**

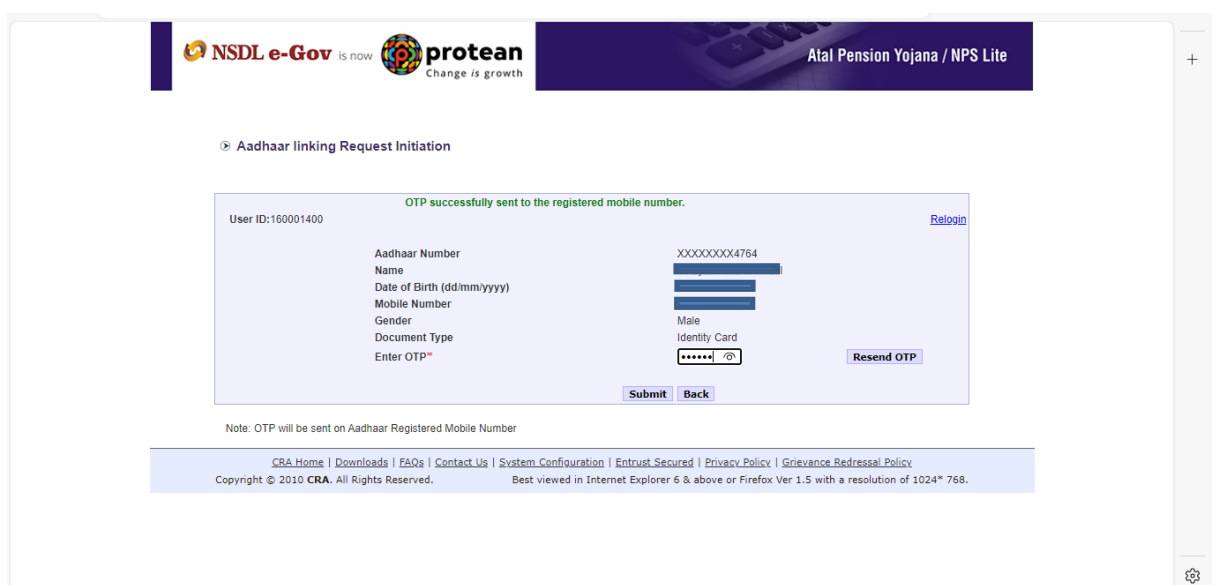


Image 4

In case of delay in delivery of OTP, the user can regenerate OTP by clicking on “Resend OTP” tab.

5. On submission of OTP and successful data verification, Acknowledgement number shall be generated and request shall be submitted for authorization. Refer **Image 5**.

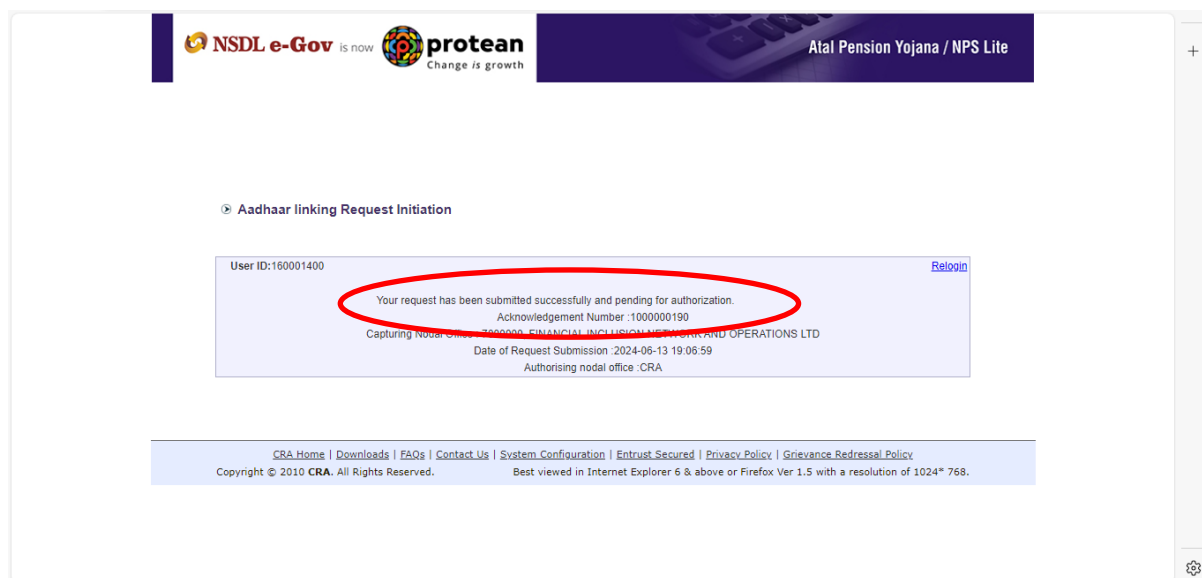


Image 5

Once submitted the message will be displayed as “*Your request has been submitted successfully*”. Further, this request has to be authorised by CRA.

B. Authentication of Aadhaar linking request submitted by the NL-OO/NL-AO:

The NPSLite Oversight Office (NL-OO) needs to authorize the Aadhaar linking transaction for underlying NL-AOs in NPSlite.

Aadhaar Linking for	Authorisation by
NL-OO	CRA
NL-AO	NL-OO

The underlying office i.e. NL-AO cannot complete Aadhaar linking request until the time the authorizing NL-OO has completed the Aadhaar linking for his/her User ID. Therefore, it is required that the NL-OO gets his/her Aadhaar linked prior to initiating any authorisation of requests.

Further, it is important to note that the authorizing office needs to verify the documents uploaded by underlying office before authorizing any Aadhaar linking request.

The steps for authorization:

1. On successful creation of 'Acknowledgement number' for Aadhaar linking, the Authorizer receives an intimation on registered email.
2. The Authorizer is required to login to the CRA system, authenticate his/her Aadhaar details using OTP, and authorize the request under Authorise Aadhaar Mapping Request in Aadhaar Linking Tab.
3. On selecting "Authorize Mapping Request", the list of pending Acknowledgement number's with related details shall be displayed as shown in **Image 6**. Additionally the user can view the list by entering the "Entity Registration number / Acknowledgement number / Date range". NL-OO shall be shown the 'entity registration number' of underlying NL-AOs.

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User Id: CRA0000C Back to Main Menu

Aadhaar Linking Request Status View and Authorization

☒ Authorize Mapping Request ☐ Disassociation ☐ View Request Status

Nodal Office Reg. No.

Ack No.

From Date*

To Date*

Sr No	Ack No.	User ID	User Name	Nodal Office Reg. No.	Nodal Office Name	Date of Initiation	Action
1	1000000195	160003004	ANIKET AJAY SINGH	7000022	LIC HOUSING FINANCE LTD.	13-Jun-2024	Accept/Reject
2	1000000194	160048501	AVDHOT GAJANAN	7000486	STATE BANK OF MYSORE	13-Jun-2024	Accept/Reject


Image 6

4. The details of the data entered by user for Aadhaar linking are displayed with last four digit of respective Aadhaar number (**Image 7**).

Authorize Aadhaar Mapping Request

Acknowledgement Number	1000001197
User ID	1500001100
Aadhaar Number	XXXXXXXX5136
User Name	[REDACTED]
Date of Birth(dd/mm/yyyy)	[REDACTED]
Mobile Number	[REDACTED]
Gender	Male
Nodal Office Reg. No.	8000005
Nodal Office Name	FINO- CRA -NL-AO
Date of Initiation	19/06/2024

Uploaded Documents

Document Type	Download Attached File
Identity Card	 It is mandate to download and verify the document before 'Accepting' this request

☐ I hereby declare that all the information provided above and the documents uploaded by the underlying office have been verified and found to be correct to the best of my knowledge

☐ Accept ☐ Reject

Remarks

Image 7

- The authorizer can 'Accept' or 'Reject' the Acknowledgement. If request is accepted then the office needs to 'Approve' and proceed further. If request is rejected then appropriate "Remarks" have to be provided. The document has to be mandatorily verified before authorizing or rejecting the request.
- On successful acceptance of request, the following screen is displayed (**Image 8**).

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User ID: 160001400

Aadhaar Linking

Authorize Aadhaar

Authorize Aadhaar Mapping Request

Request has been successfully accepted

Acknowledgement Number	1000001191
User ID	1500003701
Nodal Office Reg. No.	8000016
Nodal Office Name	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD
Date of Initiation(dd/mm/yyyy)	13/06/2024
Date of Authorization(dd/mm/yyyy)	19/06/2024
Request Status	Accepted
Authorizing Nodal Office	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD

Image 8

C. Status view for Aadhaar linking

The NL-OO can view the status of request created by logging-in to the CRA system and can view a specific request by providing Acknowledgement ID or date range in View Request Status tab under Aadhaar Linking Tab.

D. Procedure for Regular (Aadhaar based) access to CRA system

1. User will login to the CRA system with
 - a. Existing Login ID & Password,
 - b. Check in Password policy,
 - c. Enter Captcha and
 - d. Submit

as shown in **Image 9**.

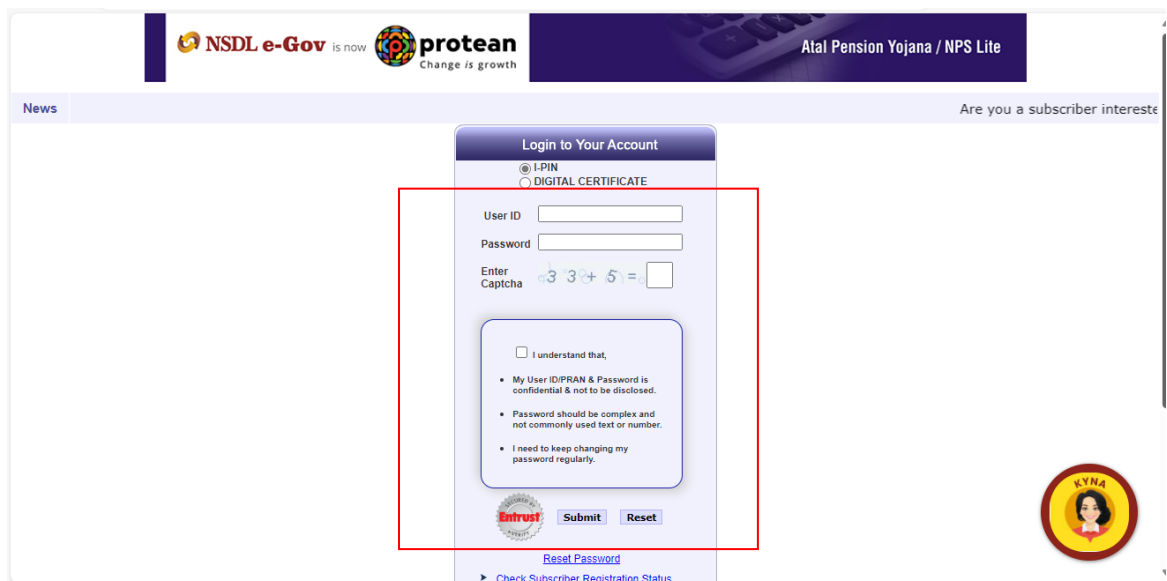


Image 9

2. The system will ask for Aadhaar number as shown in **Image 10**. The user shall
 - a. Provide the Aadhaar number,
 - b. Check the declaration box and
 - c. Click on submit.

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Atal Pension Yojana / NPS Lite

➤ Aadhaar linking Request Initiation

User ID: 160001400 [Relogin](#)

Aadhaar Number

☒ 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. I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
 4. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.

[Submit](#)

Note: Kindly provide details as per Aadhaar records

[CRA Home](#) | [Downloads](#) | [FAQs](#) | [Contact Us](#) | [System Configuration](#) | [Entrust Secured](#) | [Privacy Policy](#) | [Grievance Redressal Policy](#)
 Copyright © 2010 CRA. All Rights Reserved. Best viewed in Internet Explorer 6 & above or Firefox Ver 1.5 with a resolution of 1024* 768.

Image 10

- On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as shown in **Image 11**

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Atal Pension Yojana / NPS Lite

➤ Aadhaar linking Request Initiation

User ID: 160001400 [Relogin](#)

Aadhaar Number

Enter OTP XXXXXXXX4764 [Resend OTP](#)

[Submit](#)

Note: OTP will be sent on Aadhaar Registered Mobile Number

[CRA Home](#) | [Downloads](#) | [FAQs](#) | [Contact Us](#) | [System Configuration](#) | [Entrust Secured](#) | [Privacy Policy](#) | [Grievance Redressal Policy](#)
 Copyright © 2010 CRA. All Rights Reserved. Best viewed in Internet Explorer 6 & above or Firefox Ver 1.5 with a resolution of 1024* 768.

Image 11

In case of delay in delivery of OTP, the user can regenerate OTP by clicking on Resend OTP tab. Once, OTP is submitted User will be able to login and perform required functions.

Note:

- Maximum of 5 Aadhaar numbers can be linked to a single user ID.

- The same Aadhaar number cannot be linked to multiple user IDs of the same NL-OO/NL-AO
- If the User has logged in to CRA with login ID ending with '00' and due to any reason if OTP is not received then another should be able to login with '00'. Error shall not be displayed as User is already logged in.
- Same user ID cannot be used for simultaneous login until previous user has logged out, for security reasons.
- If any user wishes to delink from the user ID for reasons like transfer from the office etc. the same may be communicated to CRA and the delinking request will be processed.

E. Delinking of Aadhaar from the User ID

If the Aadhaar is to be delinked from the NL-OO user ID for any reason like retirement, dismissal or transfer of the user etc., an email should be sent to CRA from the registered email ID with the reason for delinking the Aadhaar from User ID. Necessary action will be taken by CRA for processing the delinking request.

For NL-AOs (In case of NPSLite), the delinking request can be processed by the NL-OO by selecting the disassociation tab. On selecting the same, the NLOO can see the users associated under the NL-OO for which they can initiate the delinking process for the User as shown in **Image 12**

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User Id: 150001400 [Back to Main Menu](#)

Aadhaar Linking Request Status View and Authorization

☐ Authorize Mapping Request ☒ Disassociation ☐ View Request Status

Nodal Office Reg. No.	<input type="text"/>
Ack No	<input type="text"/>
From Date*	<input type="text" value="17/06/2024"/>
To Date*	<input type="text" value="24/06/2024"/>

Sr No	Ack No.	User ID	User Name	Date of Mapping	Nodal Office Reg. No.	Nodal Office Name
1	1000000181	1500003701	SATYAVIJAY LADU KAMAT	19-Jun-2024	8000016	FINANCIAL INCLUSION NETWORK AND OPERATION S LTD

Note:

- From Date and To Date will be the Aadhaar Mapping Authorization Date.
- Ack No. will be the Ack No generated for Aadhaar Mapping.
- Enter any one search criteria, Either Ack No. or Nodal Office Reg. No. or From Date and To Date.
- The difference between From Date and To Date cannot be greater than 90 days.

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768. [Privacy Policy](#)

Image 12

On clicking the Ack ID, screen as shown in **image 13** below will open

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User ID: 160001400 [Back to Main Menu](#)

Aadhaar Linking Request Status View and Authorization

☐ Authorize Mapping Request ☒ Disassociation ☐ View Request Status

Remove Aadhaar mapping

Acknowledgement Number	1000000191
User ID	1500003701
Aadhaar Number	XXXXXXXX4382
User Name	
Date of Birth(dd/mm/yyyy)	
Mobile Number	
Gender	Male
Nodal Office Reg. No.	8000016
Nodal Office Name	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD
Date of Mapping Authorization (dd/mm/yyyy)	19/06/2024
Authorizer Entity Reg No.	7000000

Reason for Removal: --SELECT-- [Choose File](#) No file chosen

[Confirm](#) [Back](#)

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Image 13

Upload the supporting documents by selecting choose file as shown in **image 14**

File name: Custom files (*.pdf;*.jpg;*.jpeg) [Upload from mobile](#) [Open](#) [Cancel](#)

Reason for Removal: Retirement [Choose File](#) Virayak ...and PDF

[Confirm](#) [Back](#)

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Image 14

Select Proceed as shown in **Image 15**

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National Pension System (NPS)

User Id: 160001400 [Back to Main Menu](#)

Aadhaar Linking Request Status View and Authorization

☐ Authorize Mapping Request ☒ Disassociation ☐ **X** Request Status

Remove Aadhaar mapping

Acknowledged

User ID

Aadhaar Number	XXXXXXXX4382
User Name	Satyavijay Ladu Kamat
Date of Birth(dd/mm/yyyy)	18/07/1997
Mobile Number	9664411266
Gender	Male
Nodal Office Reg. No.	8000016
Nodal Office Name	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD
Date of Mapping Authorization (dd/mm/yyyy)	19/06/2024
Authorizer Entity Reg No.	7000000

Reason for Removal: Retirement No file chosen

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Image 15

Request is processed successfully.

NSDL e-Gov is now **protean** Change /s growth

User ID: 160001400

National Pension System (NPS)

Back to Main Menu

Aadhaar Linking

Remove Aadhaar Mapping

Remove Aadhaar Mapping

Request has been successfully submitted

Acknowledgement Number	5000003110
User ID	1500003701
Nodal Office Reg. No.	8000016
Nodal Office Name	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD
Date of Initiation(dd/mm/yyyy)	24/06/2024
Requesting Nodal Office	FINANCIAL INCLUSION NETWORK AND OPERATIONS LTD

Close

Date of Mapping Authorization (dd/mm/yyyy) 19/06/2024 || Authorizer Entity Reg No. | 7000000 |

Reason for Removal

Retirement

Choose File No file chosen

Confirm Back

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768.

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Image 16

-----X-----X-----X-----