

Protean eGov Technologies Limited



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**Standard Operating Procedure
on
eNPS PRAN Generation through Aadhaar
for Government Subscribers**

Version 1.0

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REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1		1.0	-	Initial Version

Acronyms and Abbreviations:

The following acronyms and abbreviations have been used in this document:

ACRONYM	DESCRIPTION
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory and Development Authority
NPS	National Pension System
PRAN	Permanent Retirement Account Number
NPS Trust	National Pension System Trust
SG	State Government
PFM	Pension Fund Manager
ACK ID	Acknowledgement ID
DTA	Directorate of Treasuries and Accounts
DTO	District Treasury Office
DDO	Drawing and Disbursement Office
CSRF	Common Subscriber Registration Form

Overview

- ❖ eNPS for Government sector is an online mode for PRAN generation in addition to the already existent Online PRAN Generation Module (OPGM). eNPS for Govt. sector was introduced with a view to reduce the time taken for PRAN generation for Govt. employees after Date of Joining.
- ❖ eNPS process also encourages healthy participation by the employee in the PRAN generation procedure as the capturing of data is done by the subscriber. Thus, this process also reduces the efforts required at level of Nodal office from point of view of Data entry to be done. This process also reduces any data entry level errors as the subscriber themselves capture the details.
- ❖ eNPS is the online platform hosted by NSDL-CRA on behalf of NPS Trust wherein a Subscriber can register and contribute online under NPS. At present, under eNPS, the facility of online registration is available to All Citizens of India Sector and Corporate Sector Subscribers. Whereas, the online contribution and Tier II Account activation facility is available to all the registered Subscribers including Government Sector Subscribers having active PRAN under NPS.
- ❖ Under this option, the subscriber will have facility to register using Aadhaar based KYC. The subscriber may opt for Aadhaar Online wherein KYC details registered with Aadhaar will be obtained online. The Subscriber will also have the option for Offline e-KYC, wherein the Subscriber is required to download the Aadhaar e-KYC file from UIDAI and upload the same during registration.

eNPS PRAN Generation through Aadhaar for Government Subscribers

1. Steps to initiate PRAN Generation through eNPS by Subscriber

- In order to initiate PRAN generation through e-NPS, User needs to visit eNPS website <https://enps.nsdl.com/eNPS/NationalPensionSystem.html> select the option **“National Pension System”** as given below in **Figure 1**.

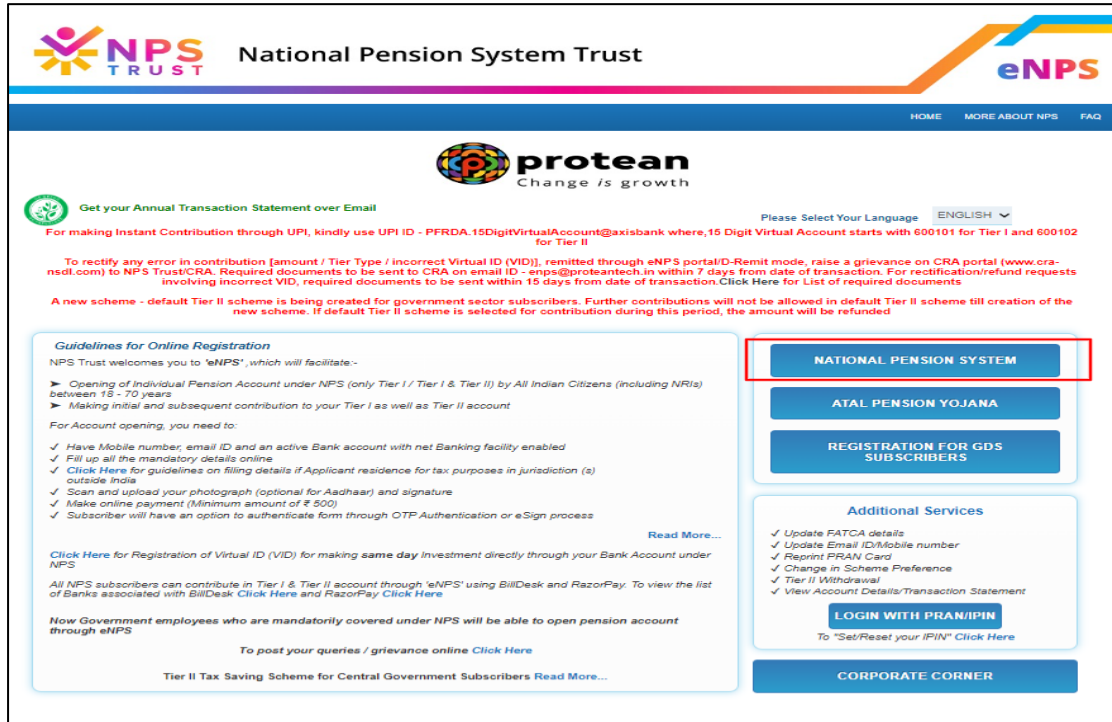


Figure 1

- Read the instruction displayed on the screen & click on **“Registration”** button as given below in **Figure 2**.

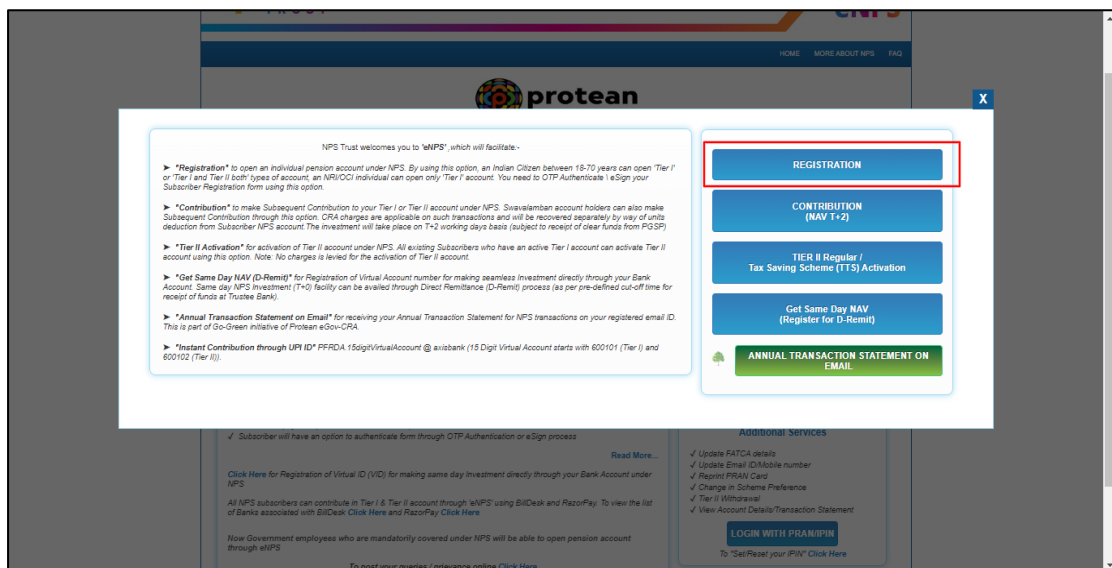


Figure 2

eNPS PRAN Generation through Aadhaar for Government Subscribers

The screen will be redirected to a new page. User need to scroll down to **Government Subscriber section**. Under Government Subscriber, click on **“Register Now”** button as show in **Figure 3**.

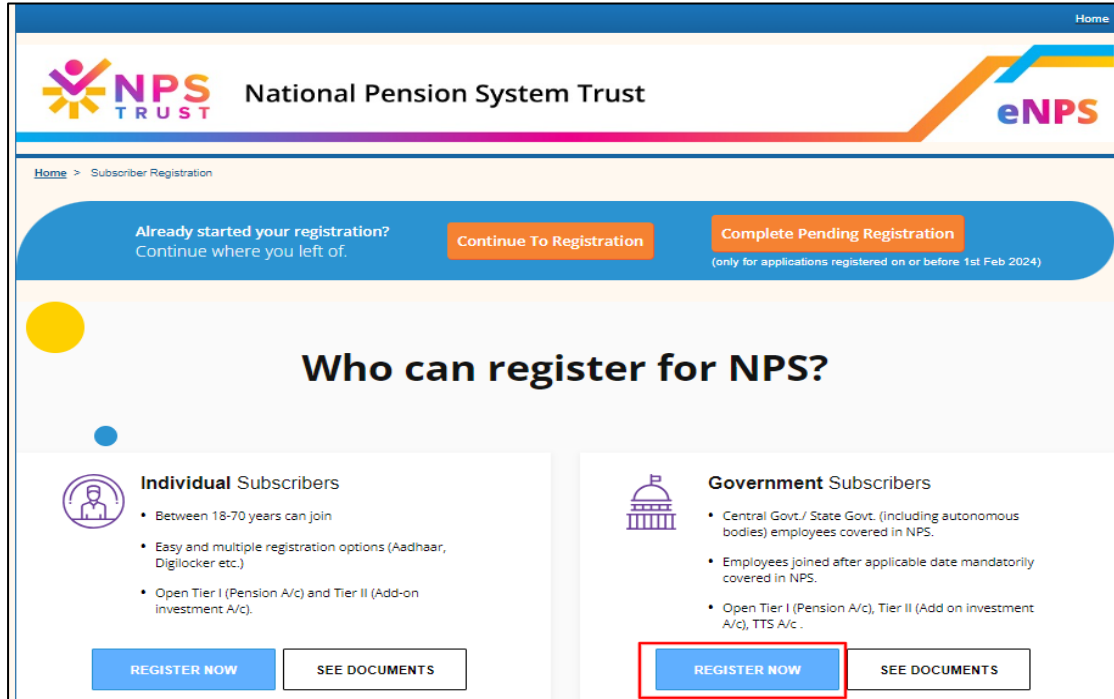


Figure 3

User need to enter all the details as request on the screen as show in **Figure 4**.

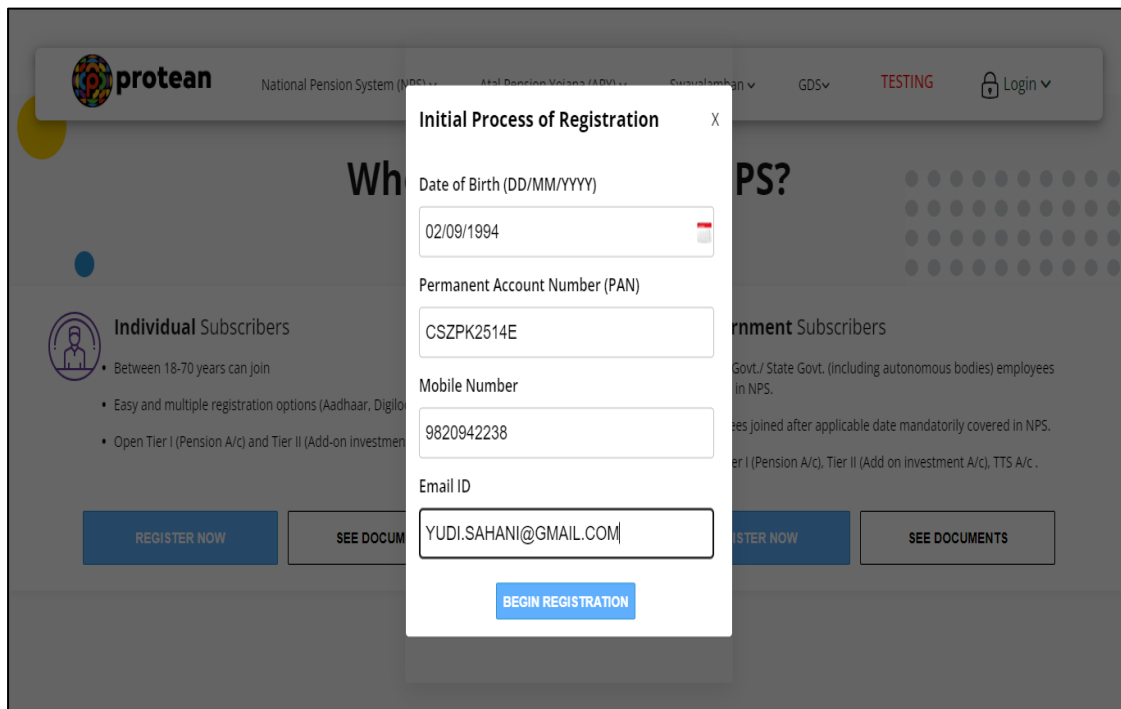
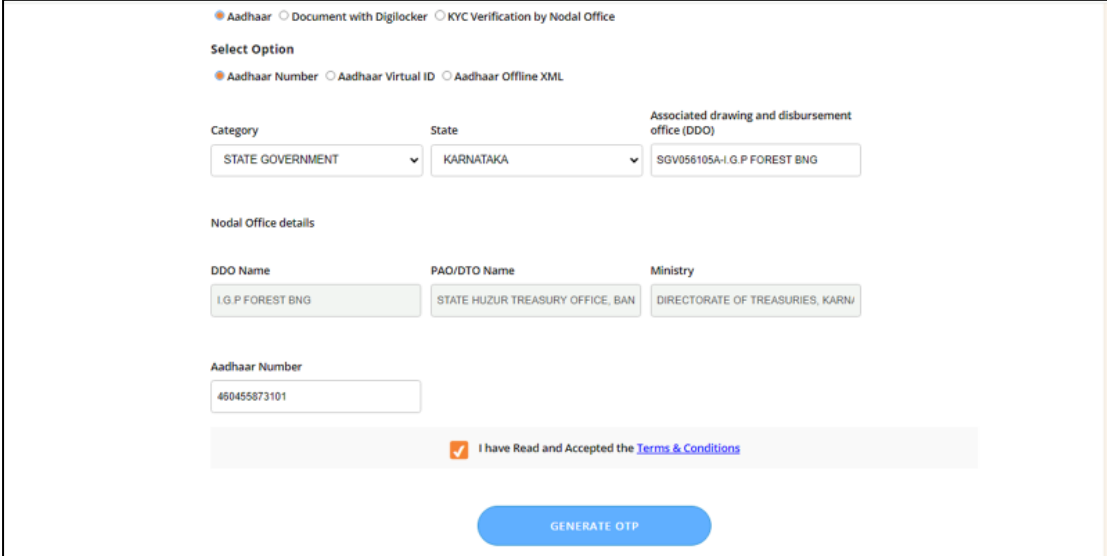


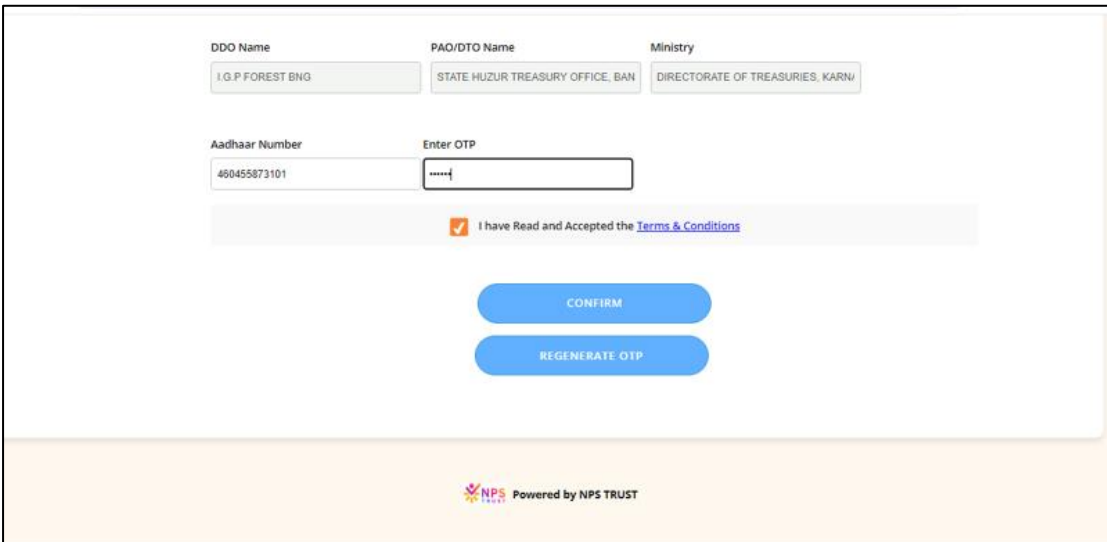
Figure 4

eNPS PRAN Generation through Aadhaar for Government Subscribers

- User need to select the option **“Aadhaar”** and option as **“Aadhaar Number”** as show in **Figure 5**. **After** reading all the terms & condition user can submit for Generate OTP.

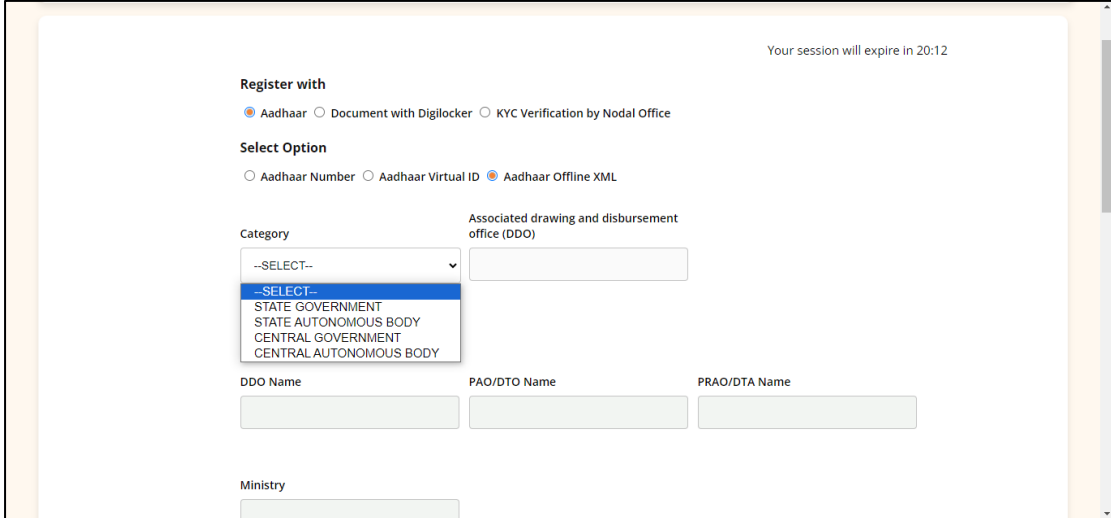
**Figure 5**

- System will trigger OTP in Aadhaar registered Mobile Number. The user will have to enter the OTP and confirm. In case OTP is not received, user can regenerate OTP as shown in **Figure 6**.

**Figure 6**

eNPS PRAN Generation through Aadhaar for Government Subscribers

- The user can also select Aadhaar Offline XML option for generating PRAN as shown in **Figure 7**.



Your session will expire in 20:12

Register with

Aadhaar Document with Digilocker KYC Verification by Nodal Office

Select Option

Aadhaar Number Aadhaar Virtual ID Aadhaar Offline XML

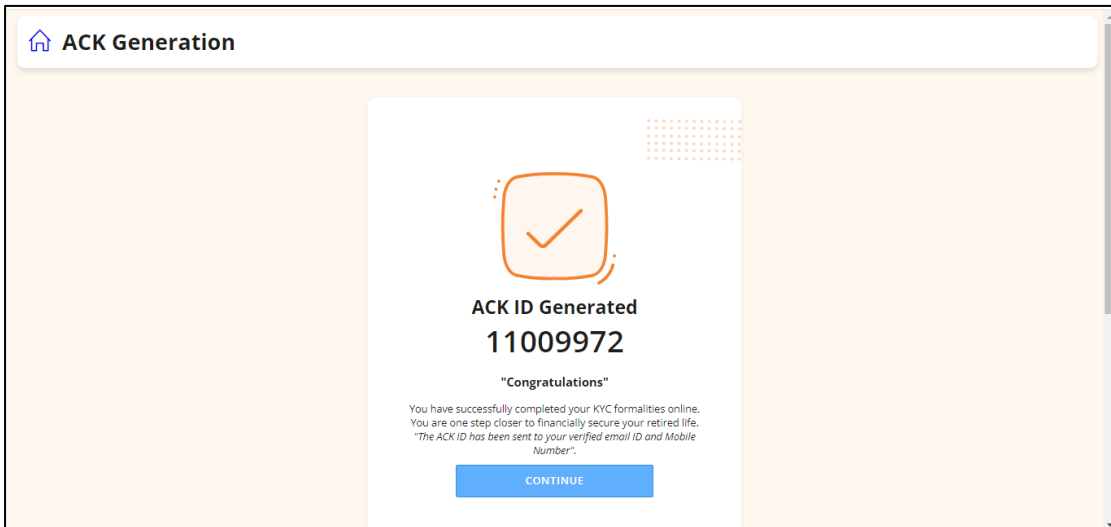
Category:
Associated drawing and disbursement office (DDO):

DDO Name: PAO/DTO Name: PRAO/DTA Name:


Ministry:

Figure 7

- Once correct OTP is entered system generates ACK ID as shown in **Figure 8**.



[ACK Generation](#)



ACK ID Generated
11009972

"Congratulations"

You have successfully completed your KYC formalities online.
You are one step closer to financially secure your retired life.
"The ACK ID has been sent to your verified email ID and Mobile Number".

[CONTINUE](#)

Figure 8

eNPS PRAN Generation through Aadhaar for Government Subscribers

- After generation of ACK ID, user need to set up Tier 1 account. User need to select Pattern of Investment Option (Default/Auto/Active) as shown below in **Figure 9**.

The screenshot shows the 'Set up Tier I Account' interface. At the top, there are four steps: 01 (selected), 02, 03, and 04. The main content is divided into two sections: 'Investment options' and 'Bank & Nominee Details'. Under 'Investment options', there are three radio buttons: 'Default' (selected), 'Auto', and 'Active'. Below these are three investment schemes with their respective percentages and sliders: SBI PENSION FUND SCHEME - STATE GOVT (31.0%), UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME - STATE GOVT (34.0%), and LIC PENSION FUND SCHEME - STATE GOVT (35.0%). The 'Bank & Nominee Details' section has two buttons: 'Add Bank Details' and 'Add Nominee Details'. At the bottom, there is a 'PROCEED' button. A session expiration notice 'Your session will expire in 19:51' is visible in the top right corner.

Figure 9

- The user need to add the Bank Account Details as highlighted in red box in **Figure 10**.

This screenshot is identical to Figure 9, showing the 'Set up Tier I Account' interface. The 'Add Bank Details' button in the 'Bank & Nominee Details' section is highlighted with a red box, indicating the next step in the process. All other elements, including the investment options and 'PROCEED' button, remain the same.

Figure 10

eNPS PRAN Generation through Aadhaar for Government Subscribers

- After entering all the correct bank details system will verify the Bank details and mark a green tick (✔). User will save the details as shown in **Figure 11**.

Figure 11

- User will then add Nominee details as highlighted in red box shown in **Figure 12**.

Figure 12

eNPS PRAN Generation through Aadhaar for Government Subscribers

User will have to enter the Nominee details as shown in **Figure 13**. In case more Nominee needs to added user can click on “Add Another Nominee” as shown in below Figure.

Note: A maximum of 3 Nominees can be added and total sum percentage (%) of all Nominee should be 100%.

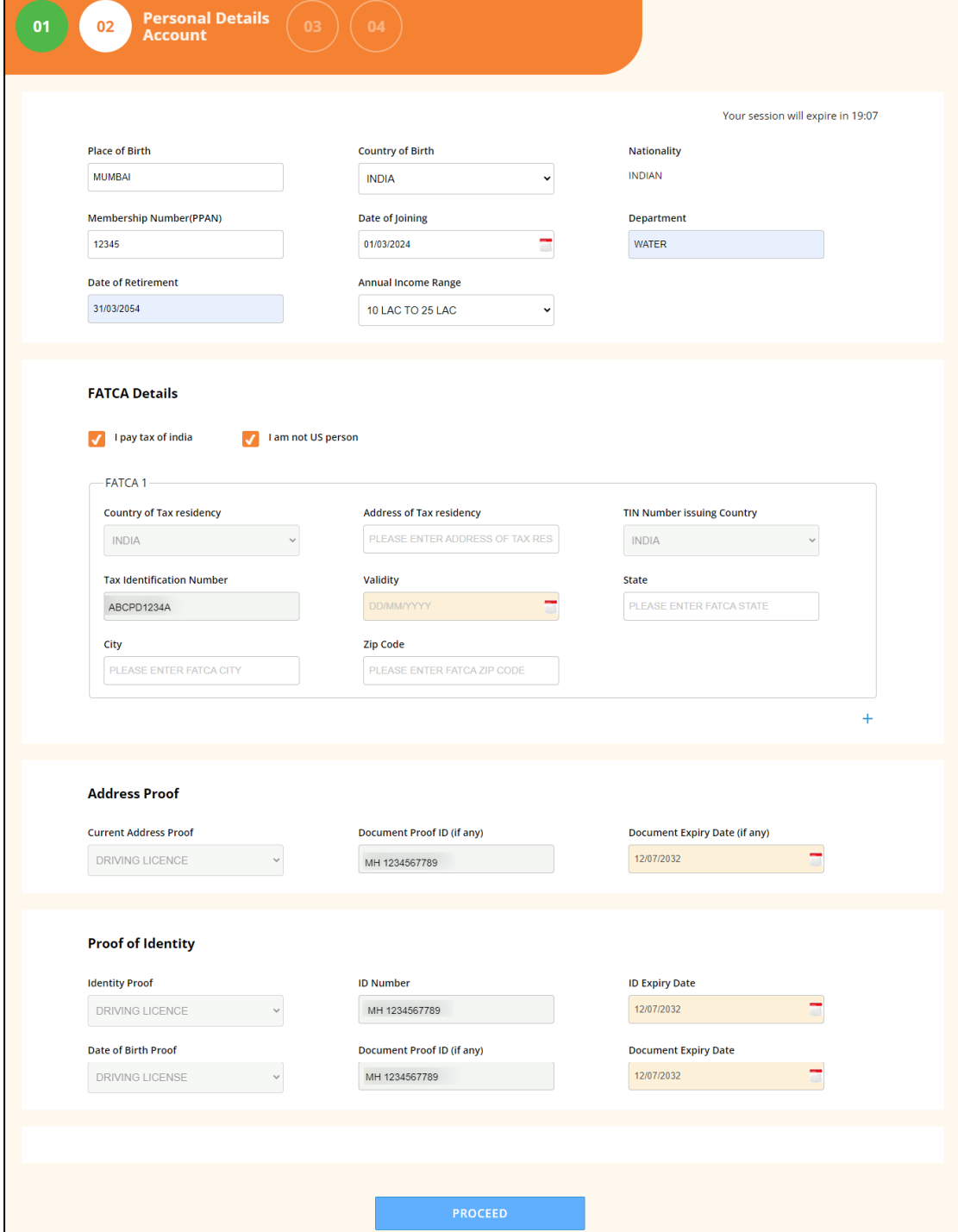
Figure 13

Once all the details are entered system will show a verified mark (✓) against Bank & Nominee details and user will have to click on proceed option as shown in below **Figure 14**.

Figure 14

eNPS PRAN Generation through Aadhaar for Government Subscribers

After clicking on proceed, User will have to enter Personal details like DOB/DOJ/Address. User have to declare the Tax paying country under FATCA Details and tick (✓) on both the options as shown in below **Figure 15**. Once all the details are entered, kindly click on “Proceed”.



The screenshot shows a web form titled "Personal Details Account" with a progress indicator at the top showing steps 01, 02 (active), 03, and 04. A session expiration notice states "Your session will expire in 19:07".

Personal Details:

- Place of Birth: MUMBAI
- Country of Birth: INDIA
- Nationality: INDIAN
- Membership Number (PPAN): 12345
- Date of Joining: 01/03/2024
- Department: WATER
- Date of Retirement: 31/03/2054
- Annual Income Range: 10 LAC TO 25 LAC

FATCA Details:

- I pay tax of india
- I am not US person
- FATCA 1:
 - Country of Tax residency: INDIA
 - Address of Tax residency: PLEASE ENTER ADDRESS OF TAX RES
 - TIN Number Issuing Country: INDIA
 - Tax Identification Number: ABCPD1234A
 - Validity: DD/MM/YYYY
 - State: PLEASE ENTER FATCA STATE
 - City: PLEASE ENTER FATCA CITY
 - Zip Code: PLEASE ENTER FATCA ZIP CODE

Address Proof:

- Current Address Proof: DRIVING LICENCE
- Document Proof ID (if any): MH 1234567789
- Document Expiry Date (if any): 12/07/2032

Proof of Identity:

- Identity Proof: DRIVING LICENCE
- ID Number: MH 1234567789
- ID Expiry Date: 12/07/2032
- Date of Birth Proof: DRIVING LICENSE
- Document Proof ID (if any): MH 1234567789
- Document Expiry Date: 12/07/2032

A blue "PROCEED" button is located at the bottom center of the form.

Figure 15

eNPS PRAN Generation through Aadhaar for Government Subscribers

- After successful updation of Personal details, User will have to click on drop down menu (▼) to upload the documents as shown in **Figure 16** and click on Proceed. User can upload Appointment Letter or Offer Letter whichever document is available.

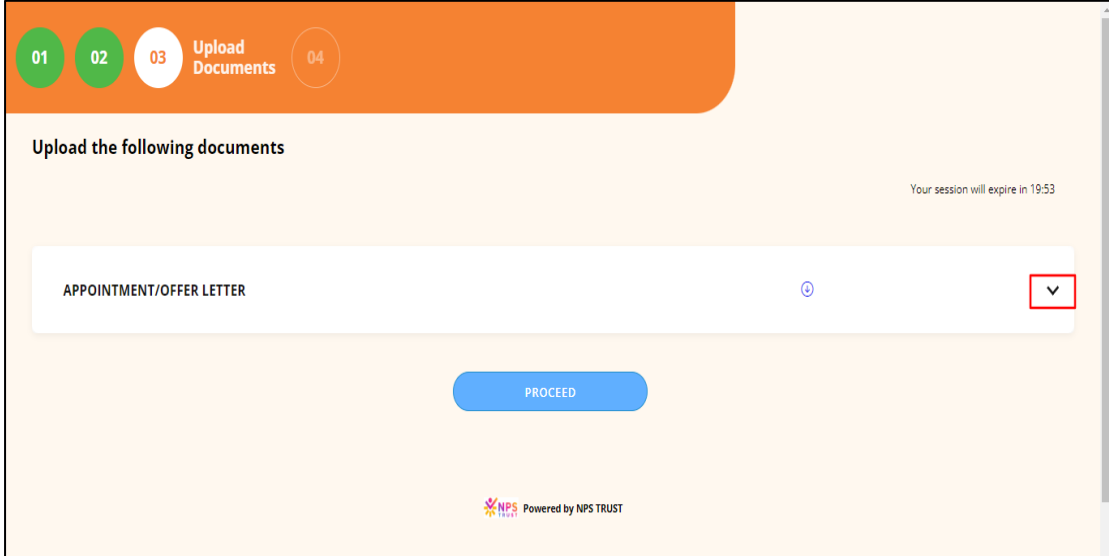


Figure 16

- Once User clicks on Proceed, a dialogue box appears for declaration of details captured by subscriber. User have to tick (☑) the box for declaring all the details including Personal, Bank and Nominee entered are correct and click on “Confirm” as shown in **Figure 17**.

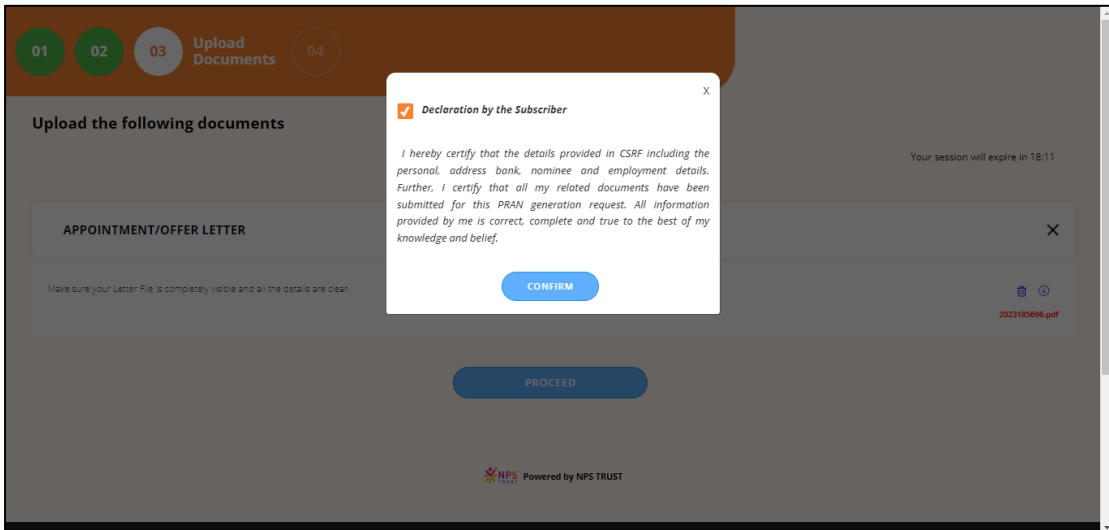


Figure 17

eNPS PRAN Generation through Aadhaar for Government Subscribers

- ✚ User will have to select the sign in method as shown in **Figure 18** and click on Confirm.
- In case user select OTP authentication, an OTP in Mobile number and Email ID needs to be entered.
- In case of eSign option is selected, Only OTP in Aadhaar registered Mobile Number needs to be entered.

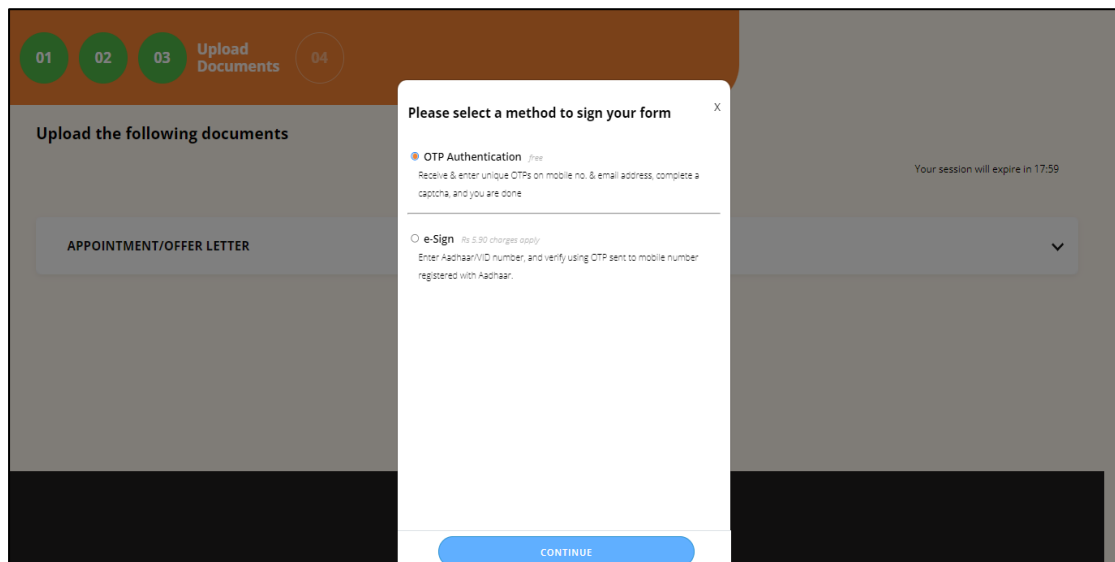


Figure 18

- ✚ Kindly enter the OTP triggered in Registered Mobile Number and Email ID as shown in **Figure 19**.

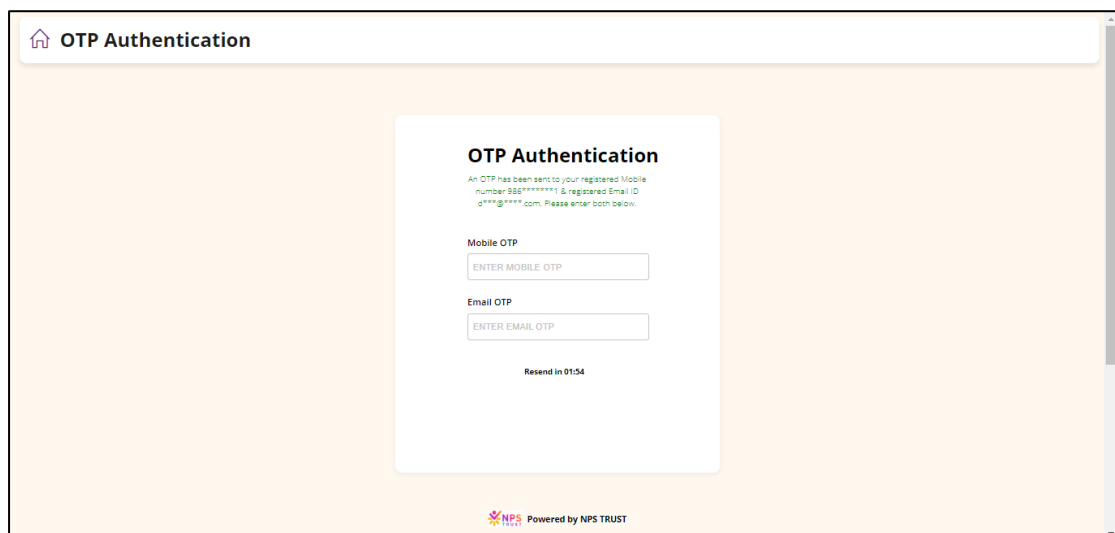


Figure 19

eNPS PRAN Generation through Aadhaar for Government Subscribers

- Once correct OTP is entered, a message pops in showing Initial Investment is completed as shown in **Figure 20** along with ACK ID and ACK ID Date. User can also download the Registered Form.

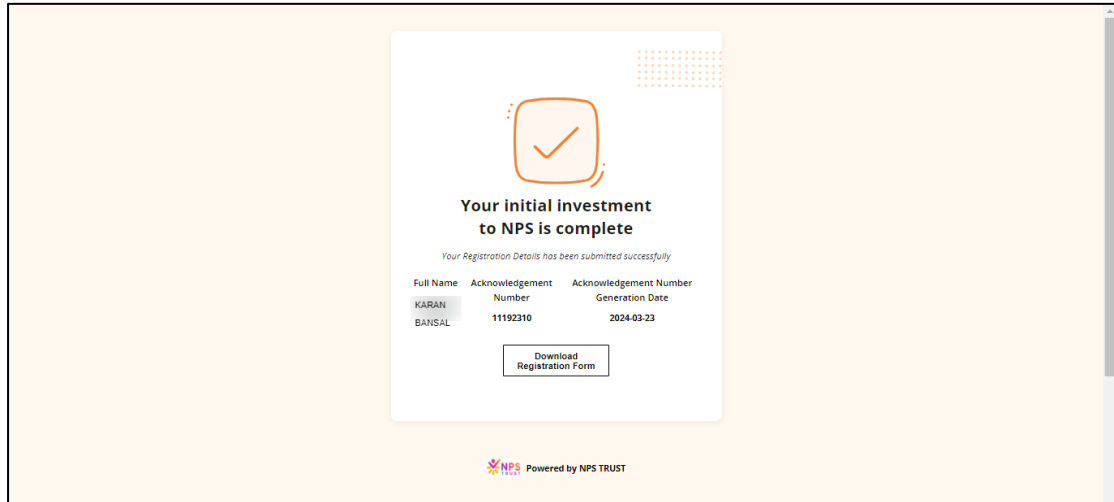


Figure 20

- After Subscriber Level process is completed the request is made available for Verification and Authorization at Nodal office level.
-

2. Steps to Verify PRAN Generation through Nodal Office Maker Login

- Nodal office will login into CRA system by entering <https://cra-nsdl.com/CRA/>.
- User will click on "eNPS Registration" option from Authorize Request Menu as shown in **Figure 21**.

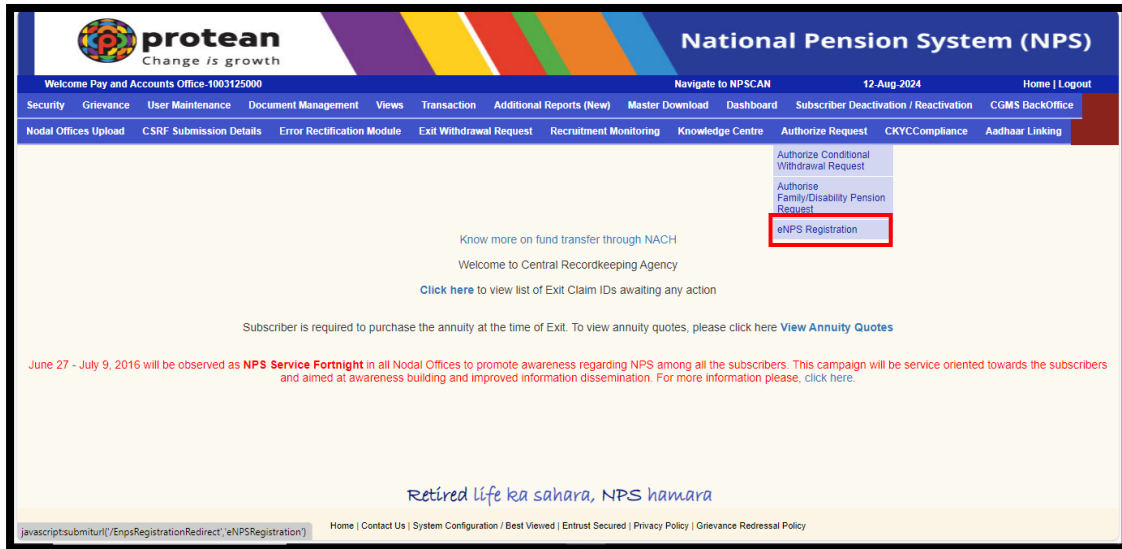


Figure 21

- User will be redirected to NPS Trust website for verifying the request, system shows options for Verify and View Status. User will have to select Verify/Authorize and enter the Acknowledgment ID for Verifying the request and click on Accept/Reject option as shown in **Figure 22**. to verify the request.

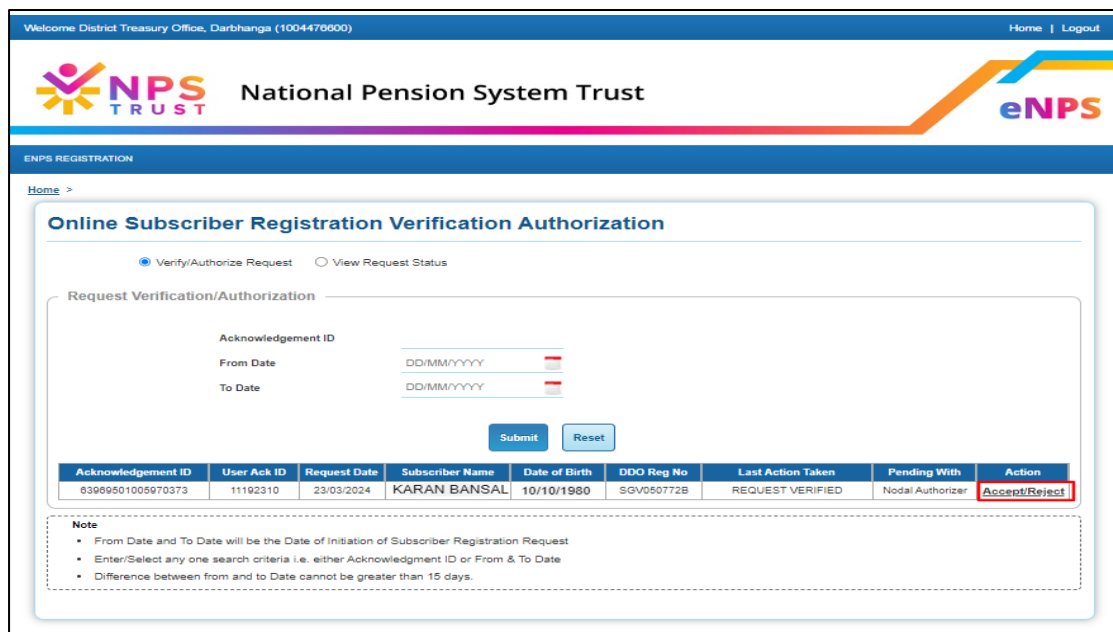



Figure 22


eNPS PRAN Generation through Aadhaar for Government Subscribers

- User will have to verify all the details by clicking in bottom right option ">>" as shown below in **Figure 23**.

Welcome District Treasury Office, Darbhanga (1004478601) Home | Logout



National Pension System Trust



ENPS REGISTRATION

Home > Subscriber Confirmation (Core)

Subscriber Registration

1
2
3
4
5
6
7
8

Acknowledgement No: 11192310
Subscriber Name: KARAN BANSAL

Account Type: Tier I

Personal Details
Contact Details
Bank & Other Details
Scheme & Nomination Details
Documents Upload
Photo & Signature Details
Declarations

Personal Details

Title	SHRI
First Name *	KARAN BANSAL
Last Name	
Middle Name	
Applicant is Orphan	NO
Gender *	MALE
Date of Birth *	10/10/1985
Place of Birth *	MUMBAI
Country of Birth *	INDIA
Nationality *	INDIAN
Marital Status	UNMARRIED
Mobile *	9820098200 <input checked="" type="checkbox"/>
<input type="checkbox"/> I confirm that my WhatsApp number is same as the mobile number registered above. I also provide my consent to Protean eGov. Technologies Limited (CRA) for sending messages / notifications on my WhatsApp number	
Email ID *	KARANBANSAL@GMAIL.COM <input checked="" type="checkbox"/>
Telephone with STD Code	

Family Details

Father's Title	SHRI
Father's First Name	ASHISH BANSAL
Father's Middle Name	
Father's Last Name	
Mother's Title	
Mother's First Name	
Mother's Middle Name	
Mother's Last Name	

Identity Details

PAN	ABCPD1234S
PAN Verification Flag *	NO
Last 4 digit of Aadhaar	XXXXXXXX
Aadhaar Verification Flag	YES
KYC Verification Flag	YES
Passport No	
Voter ID	
CERSAI ID	
Retirement Advisory ID	
Retirement Advisory Name	

Proof of Identity

Identity Proof	Driving Licence
Document ID	MH 1234567789
Document Expiry Date	12/07/2032
Date of Birth Proof	DRIVING LICENCE
Document Proof ID (if any)	MH 1234567789
Document Expiry Date (if any)	12/07/2032

>>

Figure 23

eNPS PRAN Generation through Aadhaar for Government Subscribers

- User will verify Photo & Signature of the subscriber as per the CSRF form and click on “>>” option to proceed as shown in below **Figure 24**.

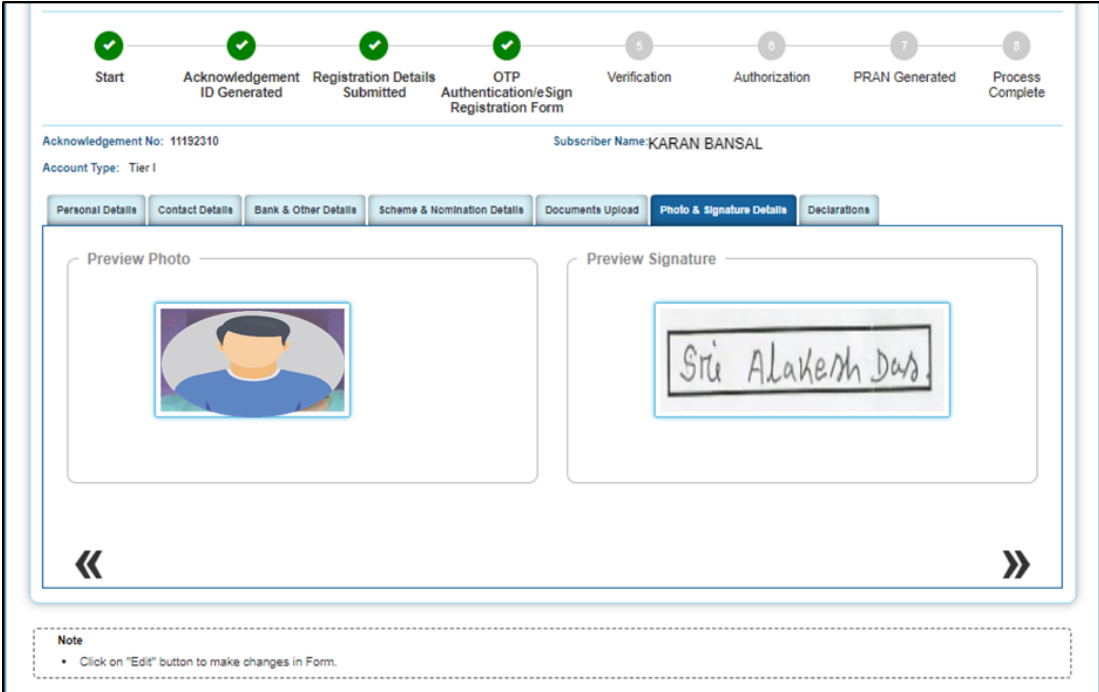


Figure 24

- After verifying all the details as per CSRF form, User will have to select Approve / Reject and submit the Request as shown in **Figure 25**.
 - In case all the details are found correct, User can click on “Approve” option and process the request.
 - In case the request needs to be Rejected, User can click on “Reject” option with appropriate Remarks.

Note: Remark is Mandatory for Rejection of Request.

eNPS PRAN Generation through Aadhaar for Government Subscribers

Welcome District Treasury Office, Darbhanga (1004476001) Home | Logout

NPS TRUST National Pension System Trust **eNPS**

ENPS REGISTRATION

Home > Subscriber Registration (Approve Details)

Subscriber Registration

Progress: Start (✓), Acknowledgement ID Generated (✓), Registration Details Submitted (✓), OTP Authentication/Sign Registration Form (✓), Verification (5), Authorization (6), PRAN Generated (7), Process Complete (8)

Acknowledgement No: 11192310 Subscriber Name: KARAN BANSAL
Account Type: Tier I

Personal Details | Contact Details | Bank & Other Details | Scheme & Nomination Details | Documents Upload | Photo & Signature Details | Declarations | **Authorization**

Flow View

Initiator (✓) Nodal Verifier () Nodal Authorizer () Completed ()

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
SUBSCRIBER	SUBSCRIBER	23-03-2024	Initiator	Accepted		INITIATED

Verification/Authorization

Approve Reject *Mandatory Fields

Remarks*

Close

Figure 25

- Once the request is Approved, request is successfully Verified and is pending for Authorization at Checker Level as shown in **Figure 26**.

Welcome District Treasury Office, Darbhanga (1004476001) Home | Logout

NPS TRUST National Pension System Trust **eNPS**

Subscriber Registration Request

Progress: Initiator (✓), Nodal Verifier (✓), Nodal Authorizer (), Completed ()

Request has been successfully Accepted

User Ack ID: 11192310
Acknowledgement ID: 63969501005979373

Close

Flow View

Initiator (✓) Nodal Verifier (✓) Nodal Authorizer () Completed ()

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
SUBSCRIBER	SUBSCRIBER	23-03-2024	Initiator	Accepted		INITIATED
10044766	1004476001	23-03-2024	Nodal Verifier	Accepted		

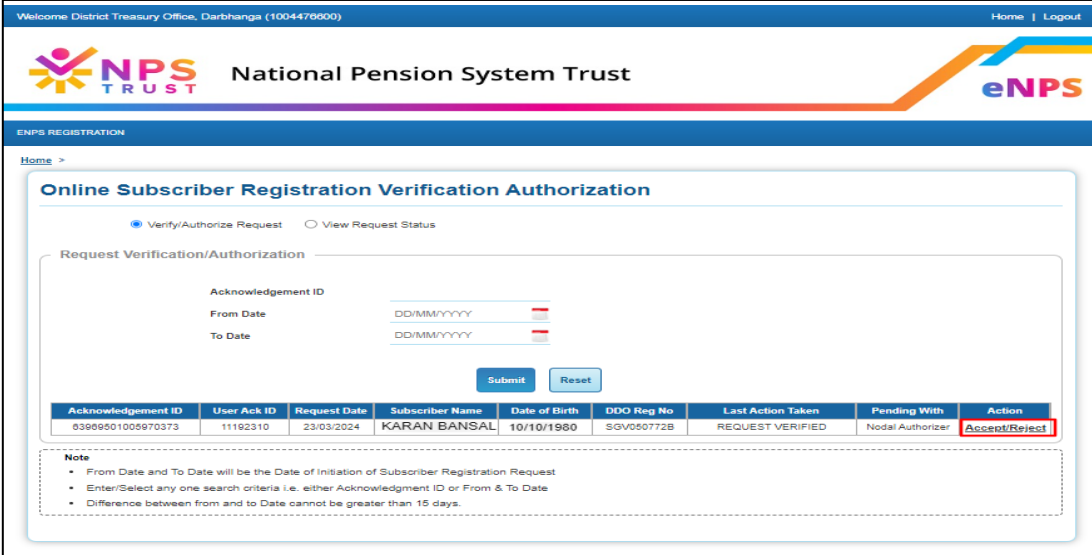
Verification/Authorization

*Mandatory Fields

Figure 26

3. Steps to Verify PRAN Generation through Nodal Office Checker Login.

User will again go to Verify/Authorize and enter the Acknowledgment ID and select the Accept/Reject option as shown in **Figure 27**.



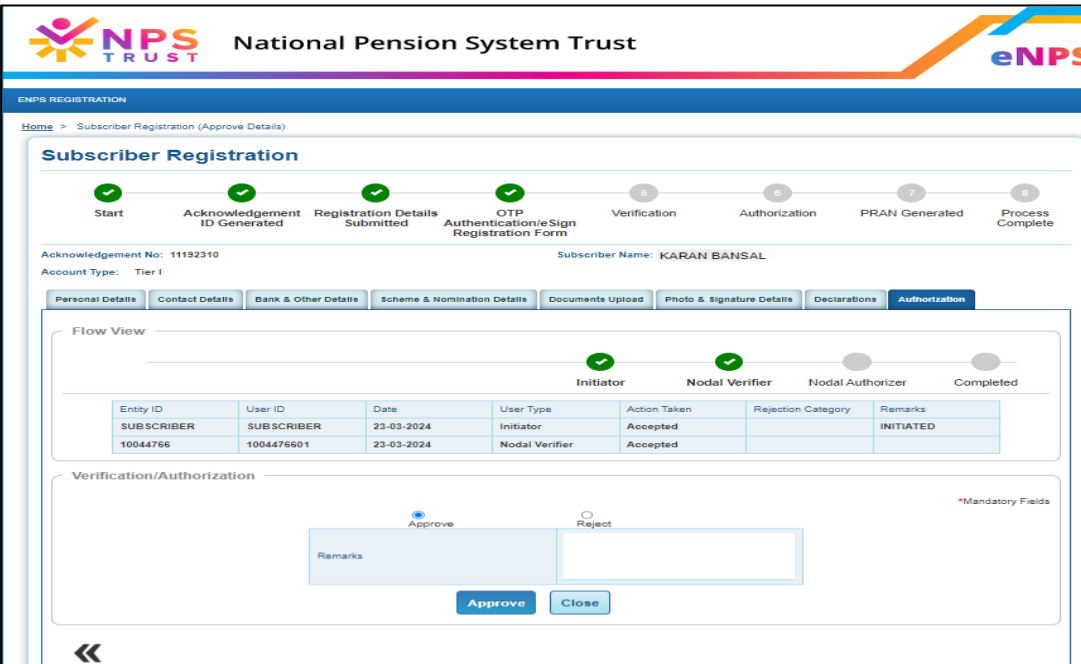
Acknowledgement ID	User Ack ID	Request Date	Subscriber Name	Date of Birth	DDO Reg No	Last Action Taken	Pending With	Action
6386950100970373	11192310	23/03/2024	KARAN BANSAL	10/10/1960	SOV050772B	REQUEST VERIFIED	Nodal Authorizer	Accept/Reject

Figure 27

After verifying all the details as per CSRF form, User will have to select Approve / Reject and submit the Request as shown in **Figure 28**.

- In case all the details are found correct, User can click on “Approve” option and process the request.
- In case the request needs to be Rejected, User can click on “Reject” option with appropriate Remarks.

Note: Remark is Mandatory for Rejection of Request.



Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
SUBSCRIBER 10044756	SUBSCRIBER 1004475601	23-03-2024	Initiator	Accepted		INITIATED
		23-03-2024	Nodal Verifier	Accepted		

Figure 28

eNPS PRAN Generation through Aadhaar for Government Subscribers

- Once request is successfully Authorized, PRAN is generated in CRA system as shown in **Figure 29**.

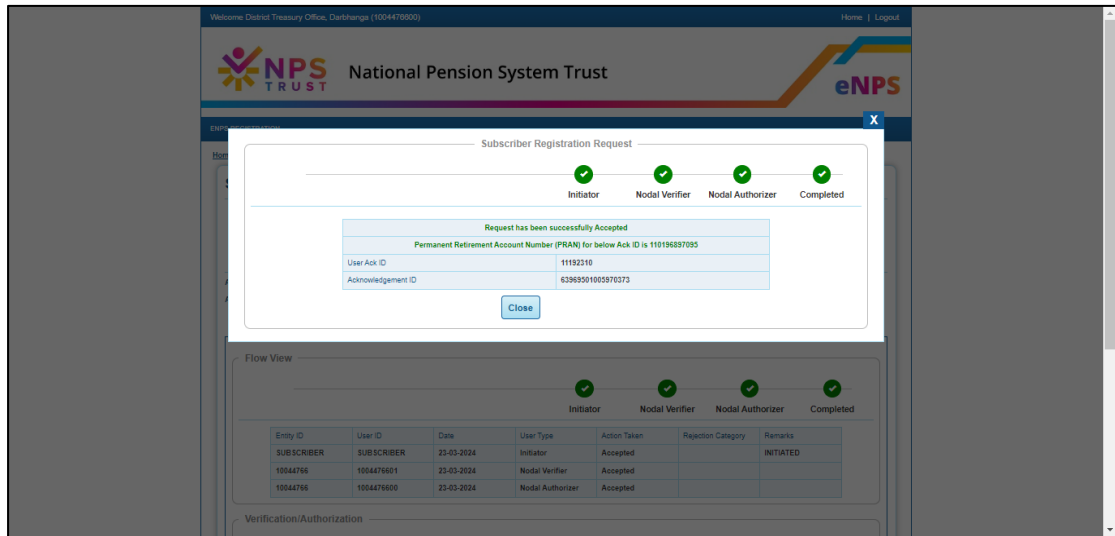


Figure 29