

Protean eGov Technologies Limited



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**Standard Operating Procedure on  
eNPS PRAN Generation through Digi-Locker Based**

**Version 1.0**

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eNPS PRAN Generation through Digi-Locker Based

**REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Ver</b>	<b>Section Number</b>	<b>Description of Change</b>
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

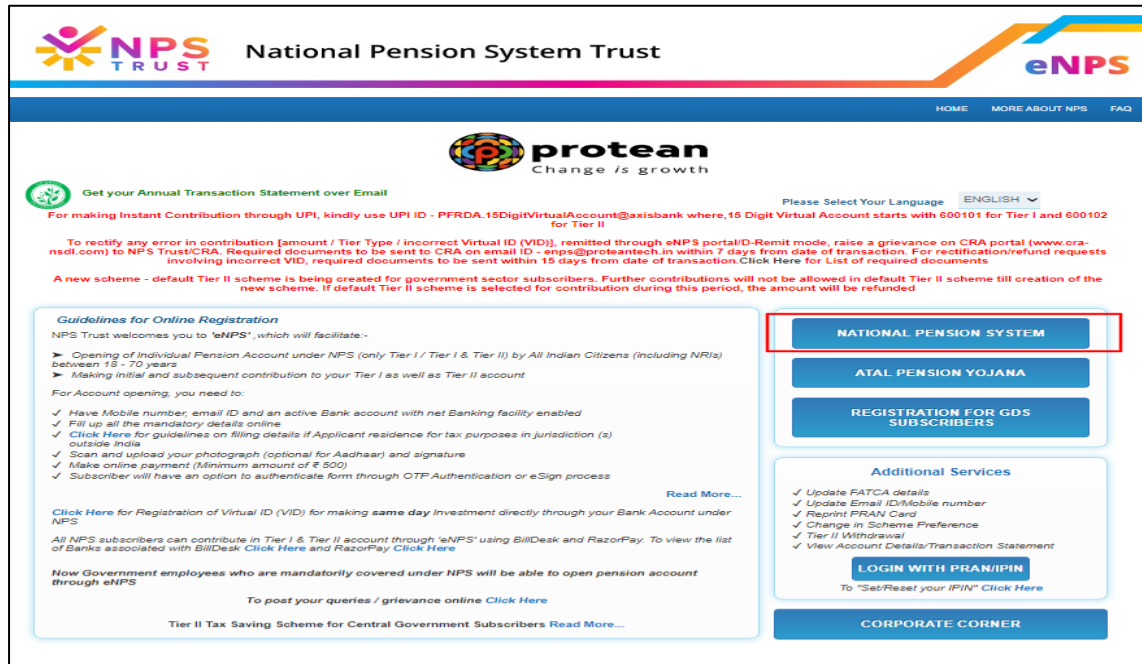
## Overview

- ❖ 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.
- ❖ This document covers the process for PRAN generation on basis of document available in Digi-Locker (Driving License). Digi-Locker is an initiative by the Government of India under the Digital India program. It aims at providing citizens with a secure and convenient platform to store and access digital documents and certificates.
- ❖ Digi-Locker allows users to upload, store, and share various official documents and certificates digitally.

## eNPS PRAN Generation through Digi-Locker Based

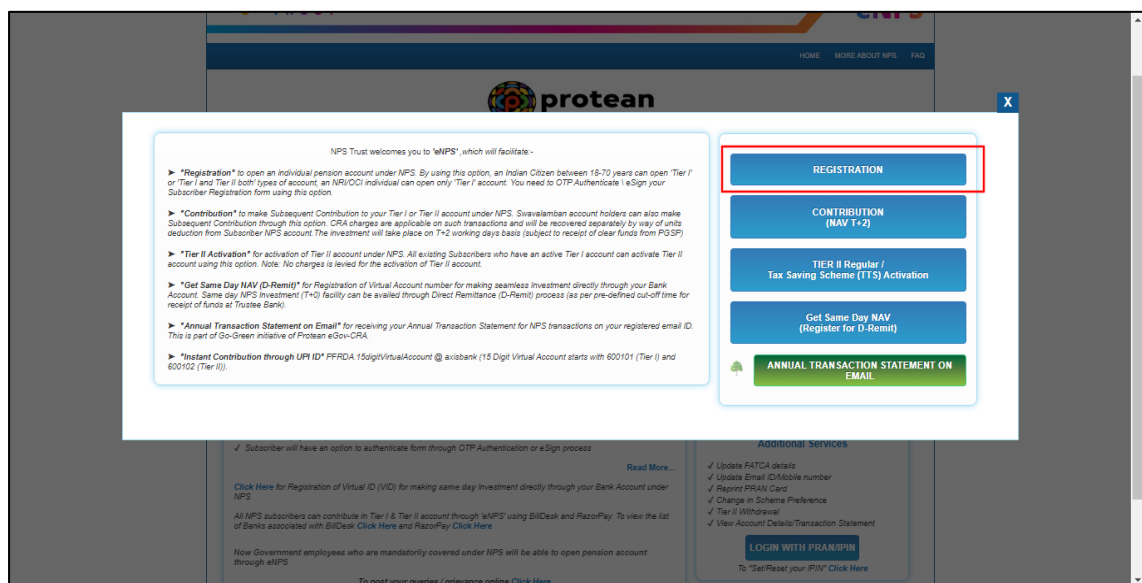
### 1. Steps to initiate PRAN Generation through eNPS by Subscriber

- 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 Digi-Locker Based

- 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**.

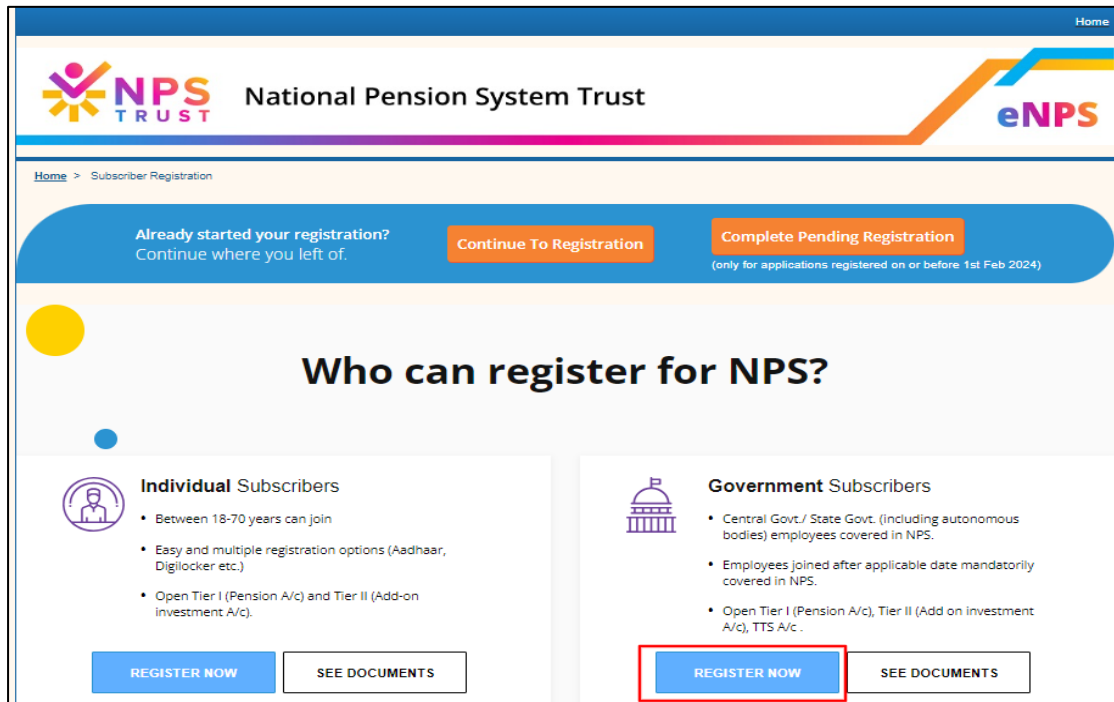


Figure 3

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

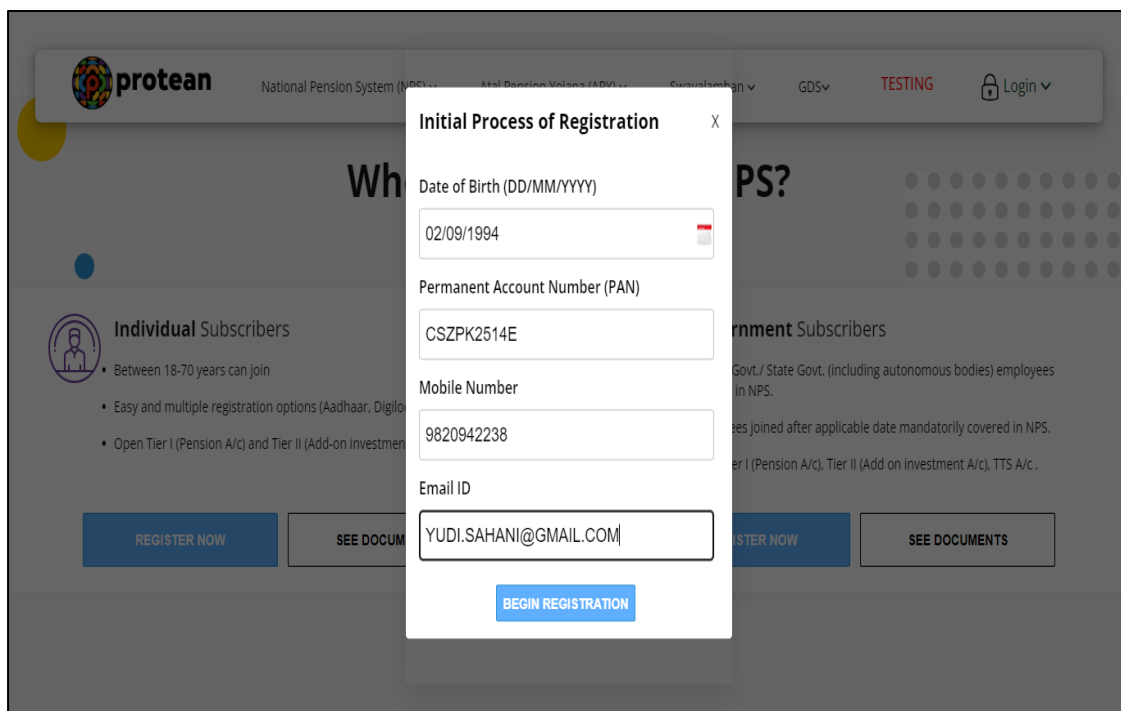
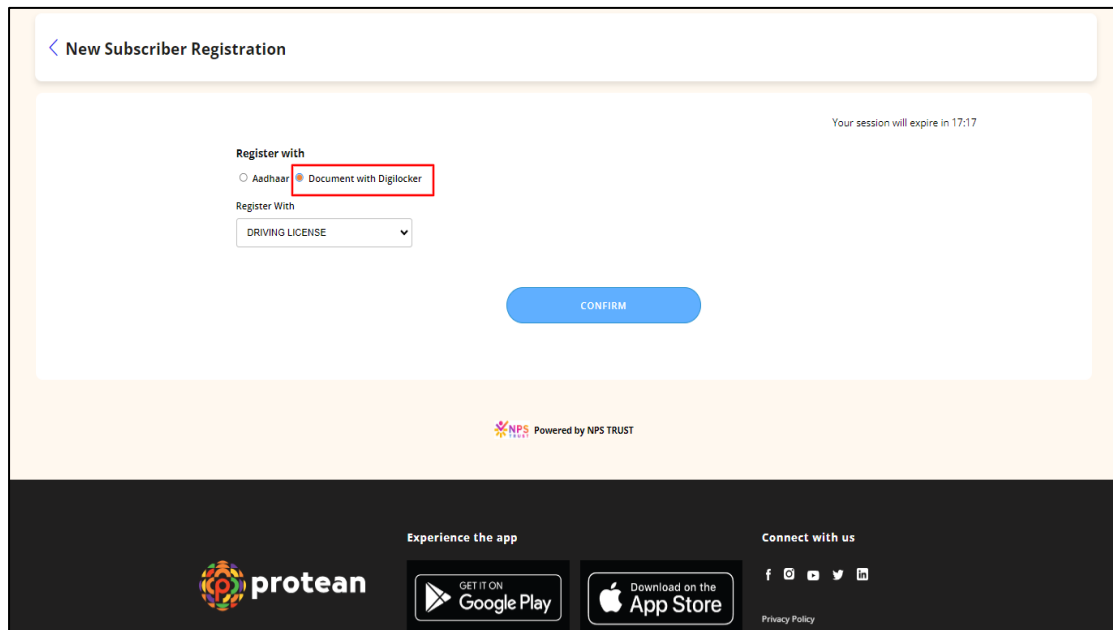


Figure 4

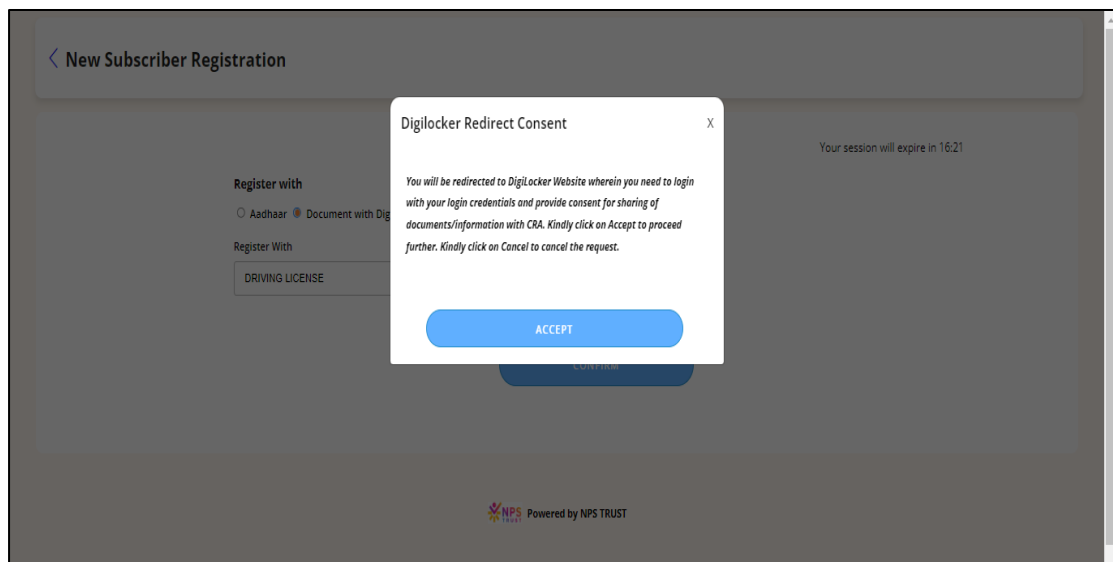
## eNPS PRAN Generation through Digi-Locker Based

- ✚ The user needs to select the option **“Document with Digi-locker”** and confirm as show in **Figure 5**.



**Figure 5**

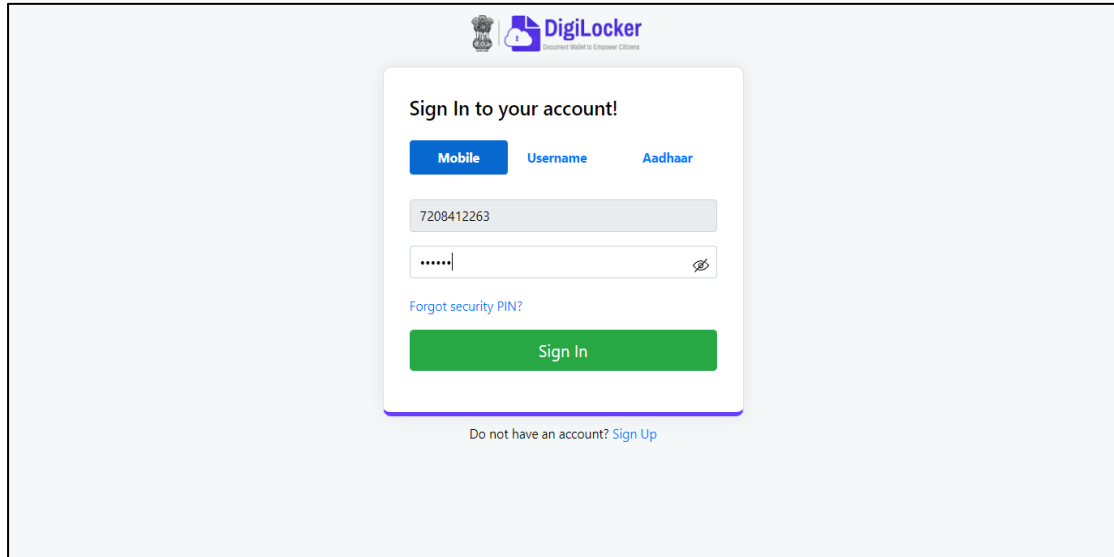
- ✚ User need to read the Digi-locker Redirect Consent as shown in **Figure 6**.



**Figure 6**

## eNPS PRAN Generation through Digi-Locker Based

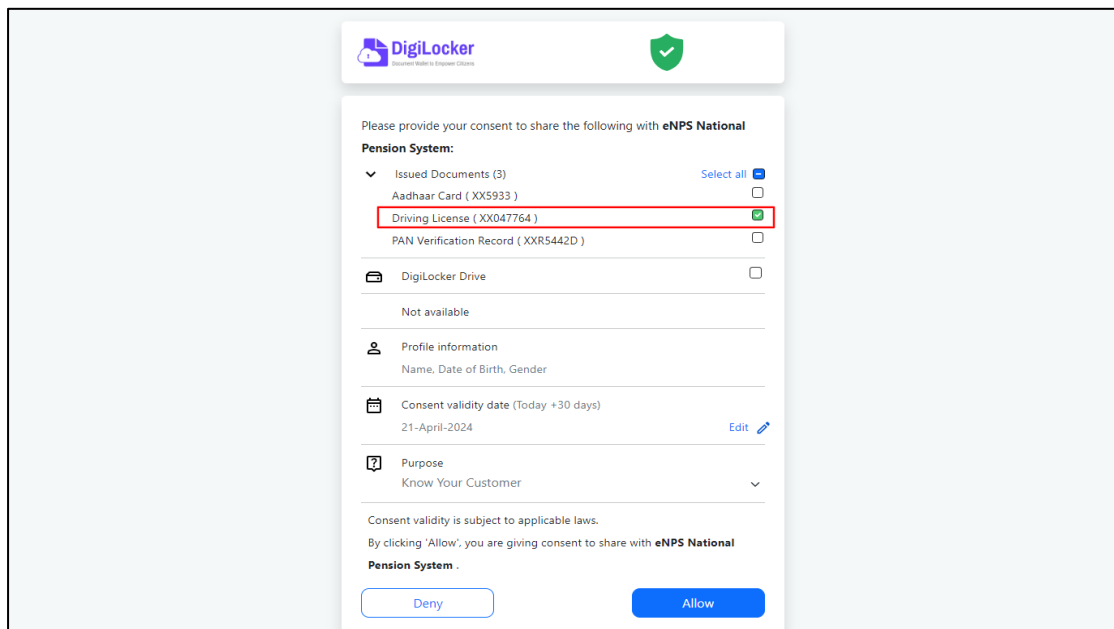
- The user will be redirect to Digi-Locker website. User need to login on Digi-Locker through their Mobile number/User ID/Aadhaar as shown below in **Figure 7**.



The image shows the DigiLocker 'Sign In to your account!' interface. At the top, there are three tabs: 'Mobile', 'Username', and 'Aadhaar'. The 'Mobile' tab is selected. Below the tabs, there is a text input field containing the number '7208412263'. Below that is a password input field with a masked view icon. A link for 'Forgot security PIN?' is located below the password field. A large green 'Sign In' button is at the bottom of the form. Below the button, there is a link: 'Do not have an account? Sign Up'.

**Figure 7**

- The user needs to tick the option of Driving License in their Digi-Locker account & provide the consent to eNPS National Pension System. Further click on **“Allow”** button to process further as show below in **Figure 8**.



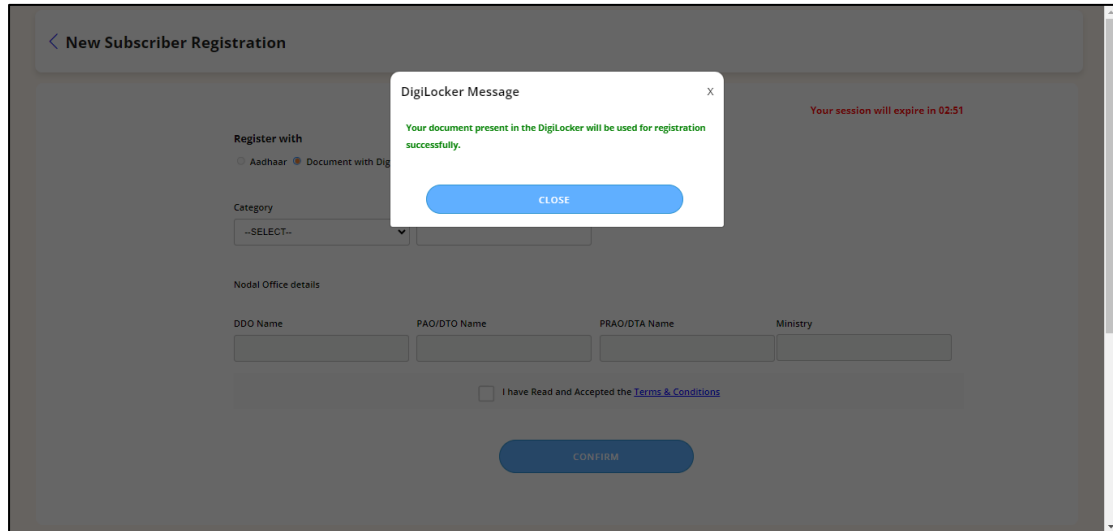
The image shows the DigiLocker consent screen for sharing data with the eNPS National Pension System. The screen title is 'Please provide your consent to share the following with eNPS National Pension System:'. Under the heading 'Issued Documents (3)', there are three items: 'Aadhaar Card ( XX5933 )' with an unchecked checkbox, 'Driving License ( XX047764 )' with a checked checkbox (highlighted by a red box), and 'PAN Verification Record ( XXR5442D )' with an unchecked checkbox. Below this, there is a section for 'DigiLocker Drive' which is 'Not available'. Further down, there are sections for 'Profile information' (Name, Date of Birth, Gender), 'Consent validity date (Today +30 days)' (21-April-2024), and 'Purpose' (Know Your Customer). At the bottom, there is a disclaimer: 'Consent validity is subject to applicable laws. By clicking 'Allow', you are giving consent to share with eNPS National Pension System .'. There are two buttons: 'Deny' and 'Allow'.

**Figure 8**



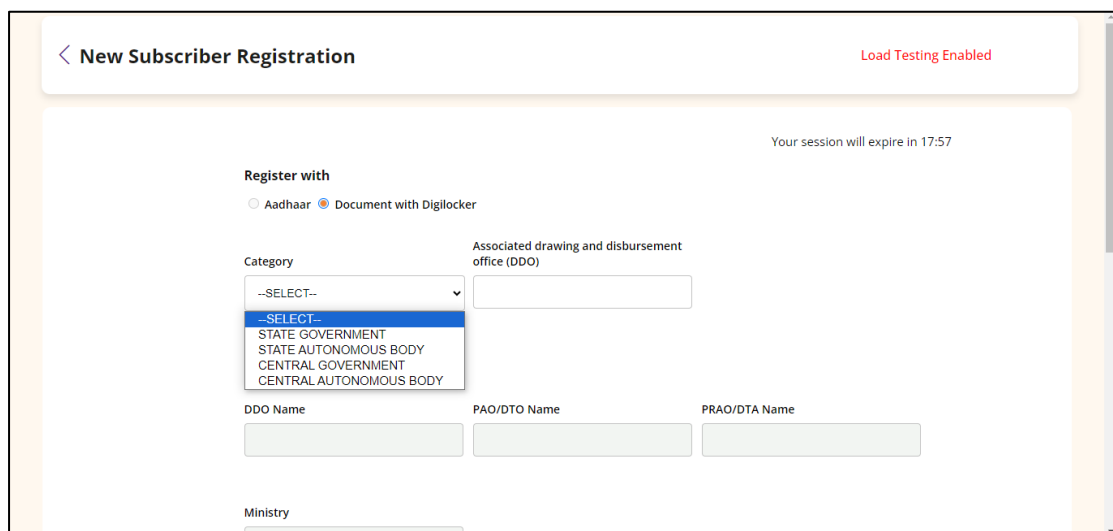
## eNPS PRAN Generation through Digi-Locker Based

- Once the Digi-Locker consent is provided by user, system will be redirected to registration page, where user need to read the Digi-Locker Message. Click on **“Close”** Button as shown in **Figure 9**.



**Figure 9**

- The user need to **register with** select the option **“Document with Digi-Locker”**. Under **Category** option a drop down will be provided, where user need to select the appropriate option under which user is employed. Please refer the **Figure 10**.



**Figure 10**

eNPS PRAN Generation through Digi-Locker Based

- Once the Category is selected, user need to enter the **Associated Drawing & Disbursement Office (DDO)** details under which user is employed as shown in **Figure 11**.

The screenshot shows a registration form with the following fields and options:

- Register with:** Radio buttons for "Aadhaar" and "Document with Digilocker".
- Category:** Dropdown menu with "STATE GOVERNMENT" selected.
- State:** Dropdown menu with "BIHAR" selected.
- Associated drawing and disbursement office (DDO):** A dropdown menu with a list of options including "SGV0507", "SGV050705E-Anchal Office, Bah...", "SGV050706F-C.O. BAHADURPUR", "SGV050709B-C.O. KUSHESHWAF", "SGV050710C-Circle Office, Jalley", "SGV050711D-DIST. LAND AQUES", "SGV050712E-Circle Office, Reoti", "SGV050716B-Additional Collecto", "SGV050719E-Anchal Adhikari, M", and "SGV050723B-Plannig & Co-oper".
- Nodal Office details:**
  - DDO Name:** Text input field.
  - PAO/DTO Name:** Text input field.
  - Ministry:** Text input field.
- Checkboxes:** "I have Read and Accep" (partially visible).
- Buttons:** "CONFIRM" (blue button).

Figure 11

- Once the DDO Details are entered, the corresponding Nodal office details will appear. User need to check the details. If details are correct, for processing further User need to click on the hyperlink **"Term & Conditions"** as show in **Figure 12**.

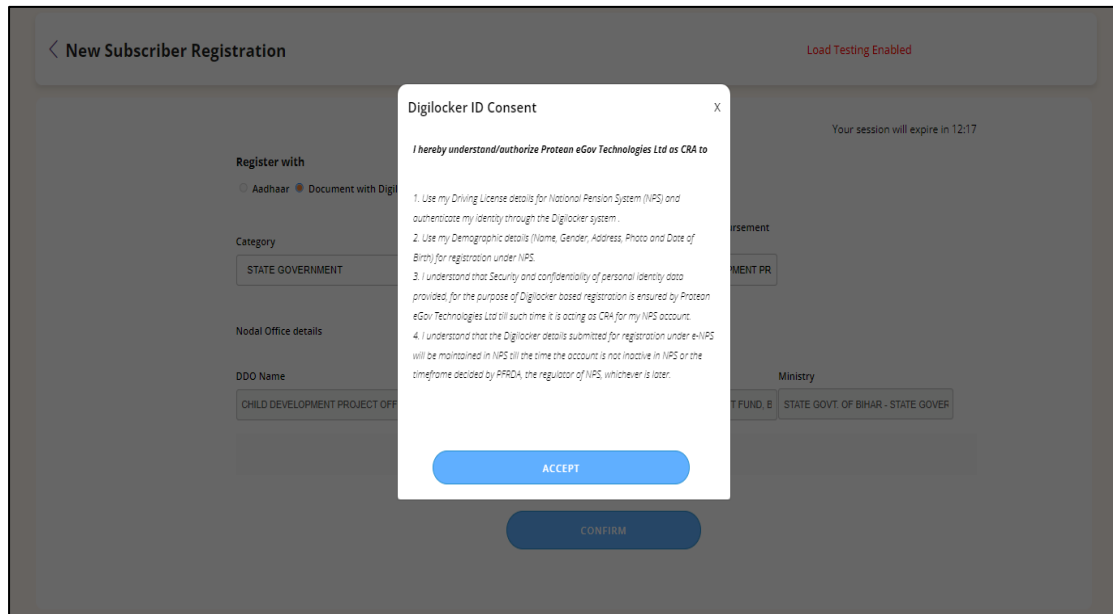
The screenshot shows the registration form with the following fields and options:

- Register with:** Radio buttons for "Aadhaar" and "Document with Digilocker".
- Category:** Dropdown menu with "STATE GOVERNMENT" selected.
- State:** Dropdown menu with "BIHAR" selected.
- Associated drawing and disbursement office (DDO):** Dropdown menu with "SGV050728-CHILD DEVELOPMENT PR" selected.
- Nodal Office details:**
  - DDO Name:** Text input field with "CHILD DEVELOPMENT PROJECT OFFIC".
  - PAO/DTO Name:** Text input field with "DISTRICT TREASURY OFFICE, DARBHA".
  - PRAO/DTA Name:** Text input field with "DIRECTORATE OF PROVIDENT FUND, B".
  - Ministry:** Text input field with "STATE GOVT. OF BIHAR - STATE GOVER".
- Checkboxes:** "I have Read and Accepted the [Terms & Conditions](#)" (highlighted with a red box).
- Buttons:** "CONFIRM" (blue button).

Figure 12

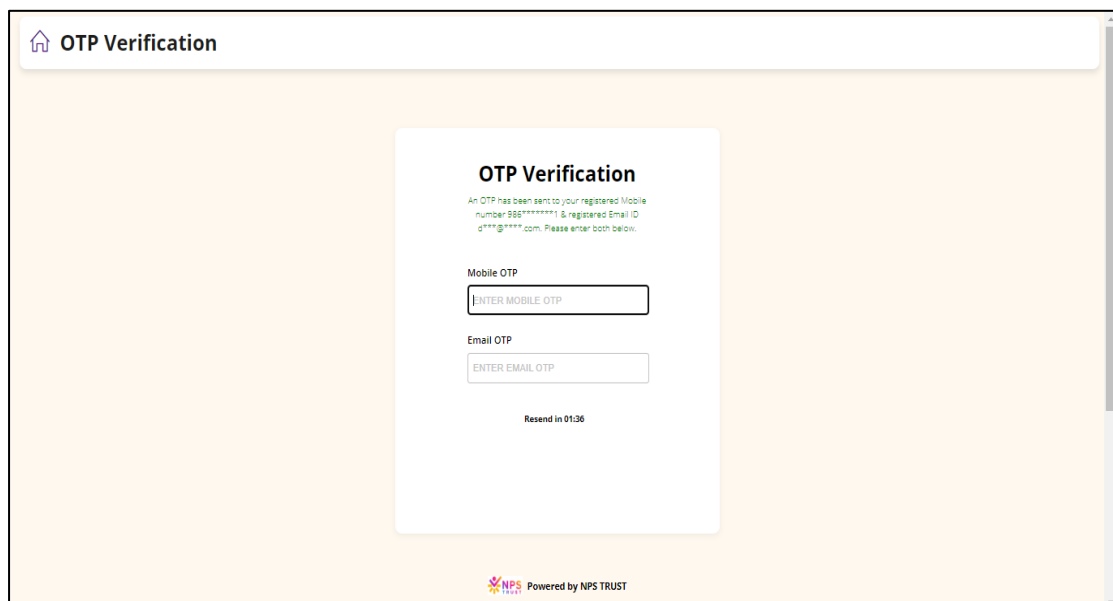
## eNPS PRAN Generation through Digi-Locker Based

- System will pop the Digi-Locker ID Consent. User need to read the consent & click on **Accept** Button for processing further as shown in **Figure 13**.



**Figure 13**

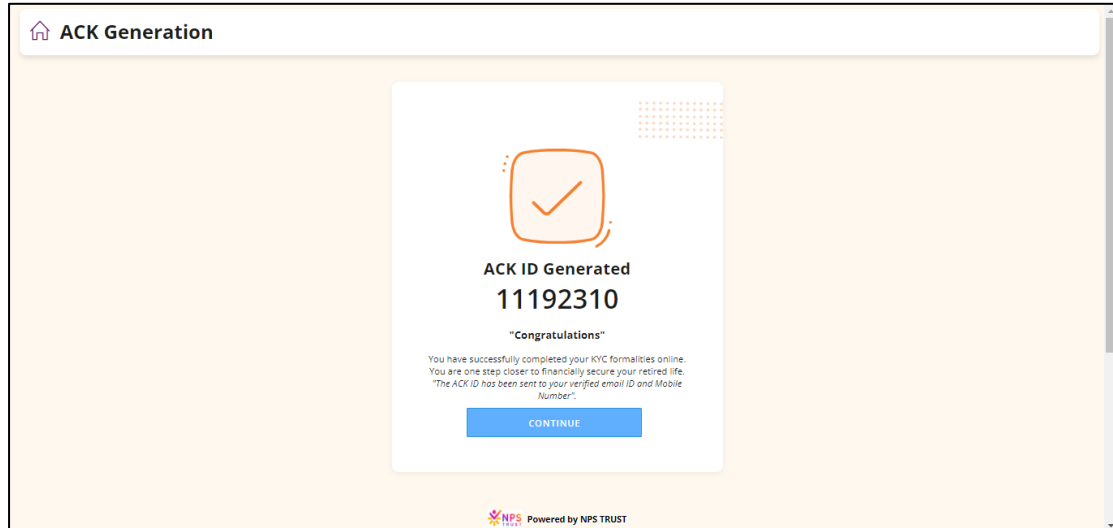
- Once the Digi-Locker ID Consent is provided, as OTP will be communicated to registered Mobile number & registered Email ID of the User. User need to enter Mobile OTP & Email OTP for processing further as shown below on **Figure 14**.



**Figure 14**

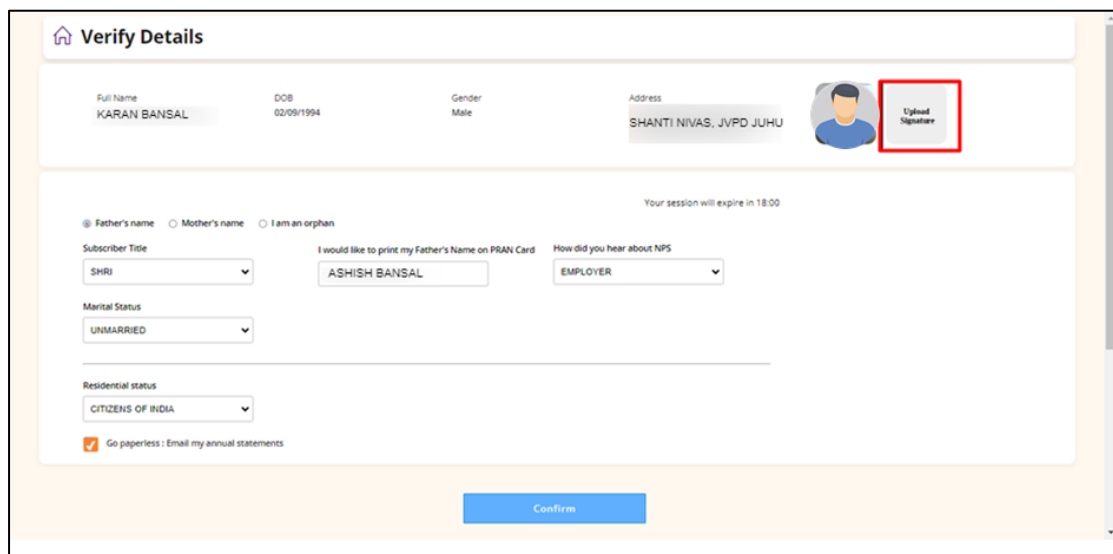
## eNPS PRAN Generation through Digi-Locker Based

- After entering the Mobile OTP & Email ID OTP received on registered Mobile number & registered Email ID, an Acknowledgement number will be generated. User need to note down the Acknowledgement number. Refer **Figure 15**.



**Figure 15**

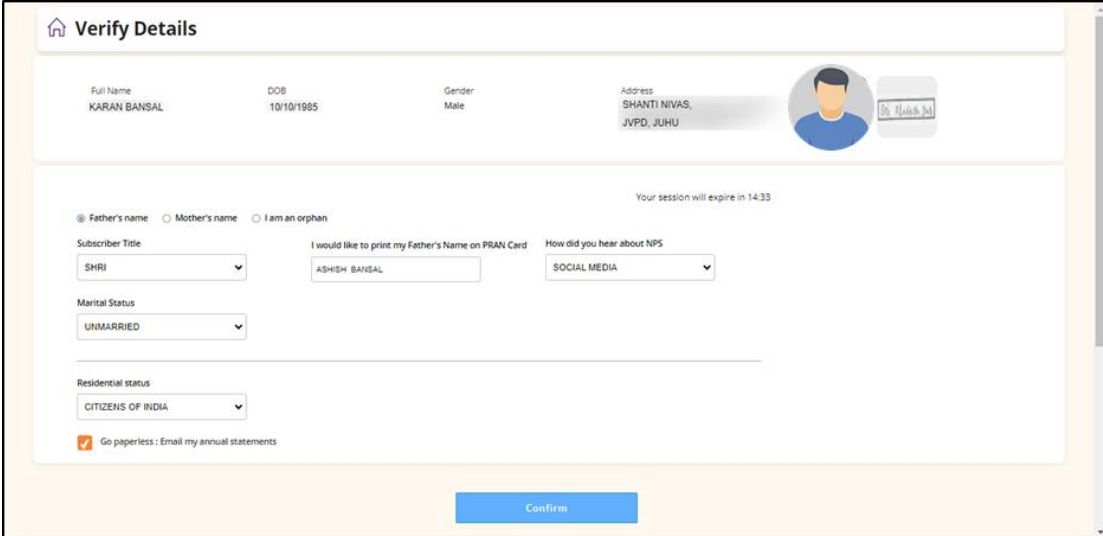
- On the landing page, the details will be automatically fetched from the driving license. User need to enter the necessary details. Further user needs to upload the scan signature, as shown below in **Figure 16**.



**Figure 16**

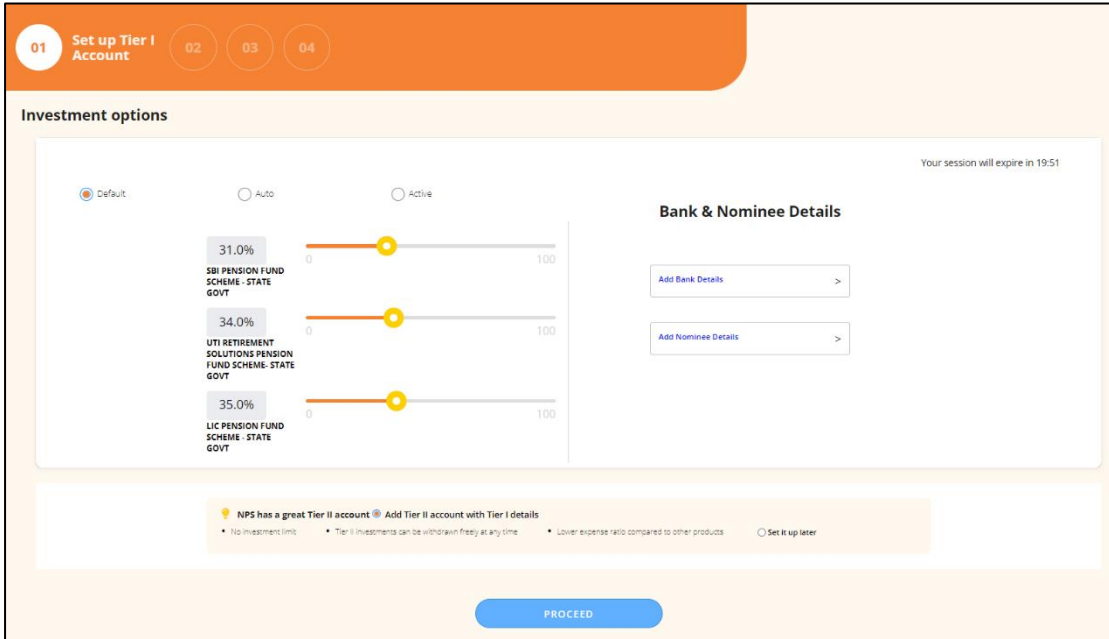
## eNPS PRAN Generation through Digi-Locker Based

Once the signature is been uploaded, User can view the signature which is uploaded and then user need to click on **“Confirm”** button as show in **Figure 17**.



**Figure 17**

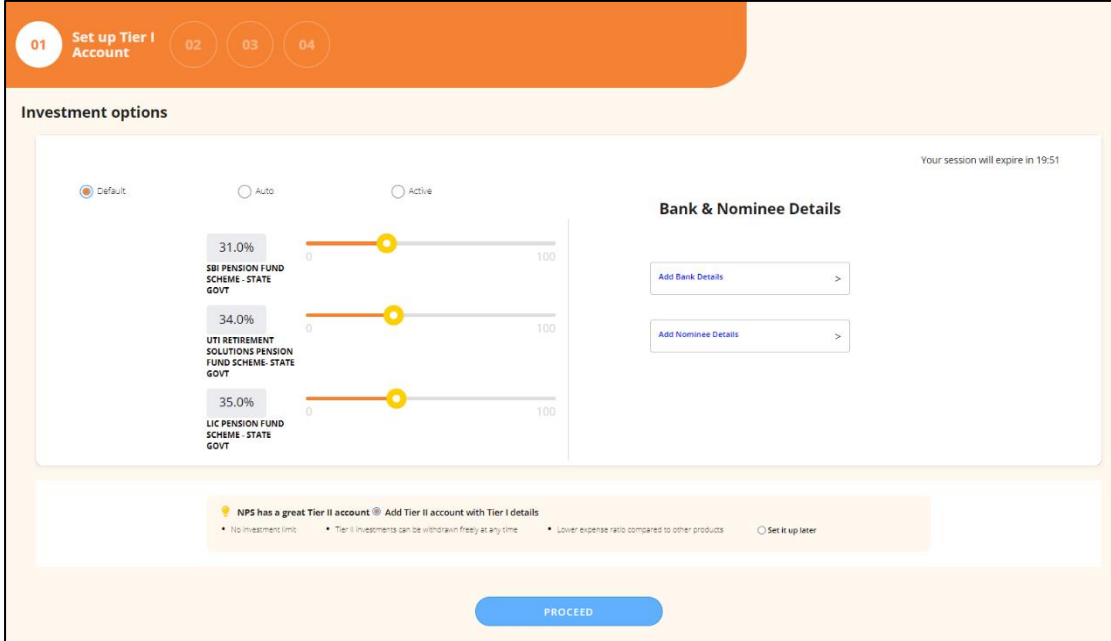
- After clicking on Confirm button, user need to set up Tier 1 account. User need to select Pattern of Investment Option (Default/Auto/Active) as shown below in **Figure 18**.



**Figure 18**

## eNPS PRAN Generation through Digi-Locker Based

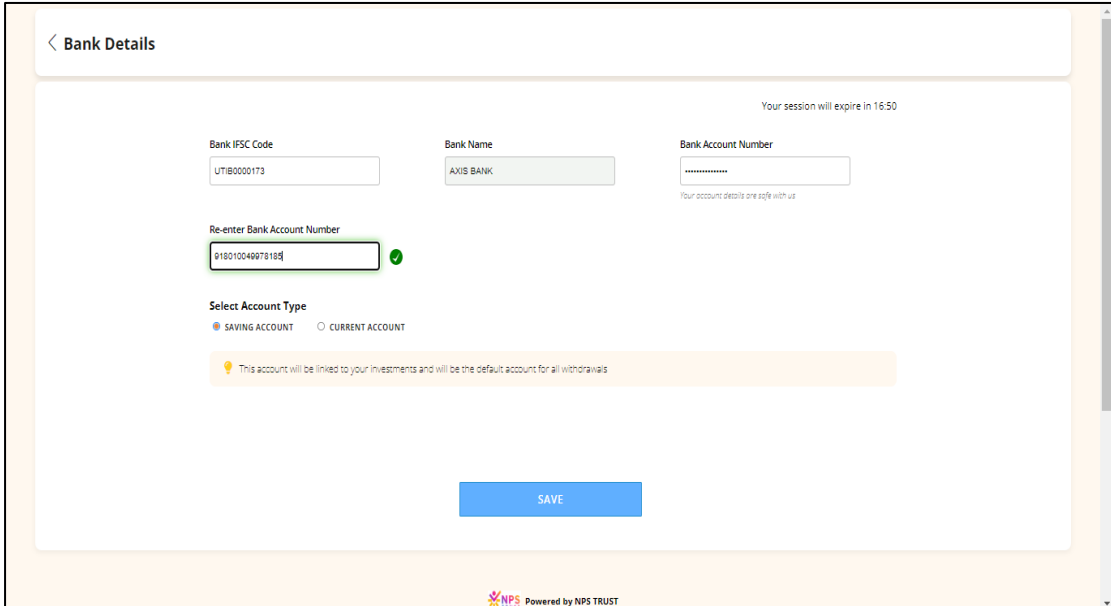
- The user needs to add the Bank Account Details as highlighted in red box in **Figure 19**.



The screenshot shows the 'Set up Tier I Account' screen. It features a progress bar at the top with steps 01, 02, 03, and 04. The main content is divided into 'Investment options' and 'Bank & Nominee Details'. Under 'Investment options', there are three sliders for different pension fund schemes: 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 contains two buttons: 'Add Bank Details' and 'Add Nominee Details'. A 'PROCEED' button is located at the bottom. A session expiration notice 'Your session will expire in 19:51' is visible in the top right corner.

**Figure 19**

- 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 20**.

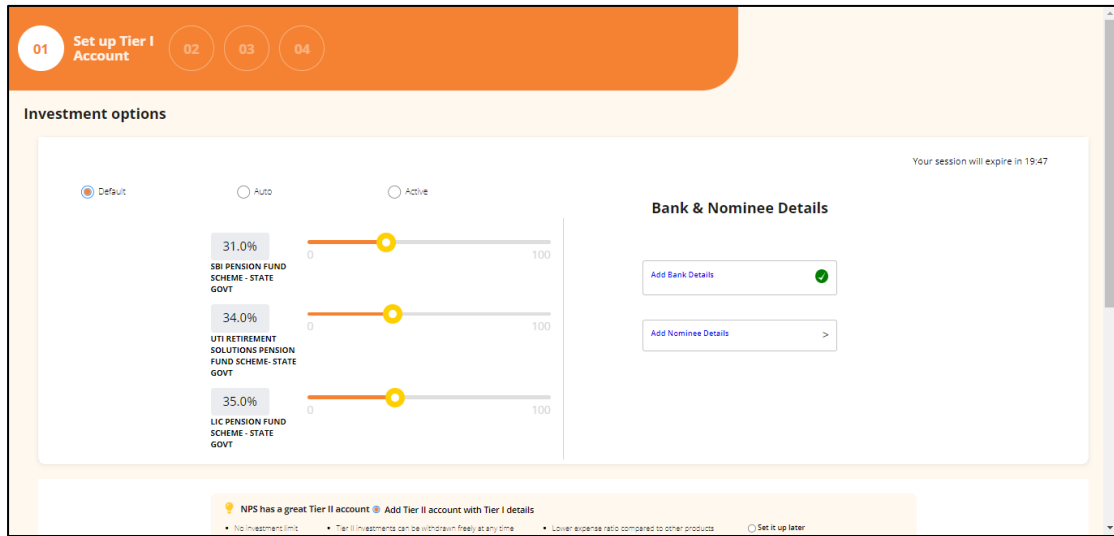


The screenshot shows the 'Bank Details' verification screen. It includes fields for 'Bank IFSC Code' (UTI8000173), 'Bank Name' (AXIS BANK), and 'Bank Account Number'. A 'Re-enter Bank Account Number' field contains '918010049978189' with a green checkmark next to it. Below these fields is a 'Select Account Type' section with radio buttons for 'SAVING ACCOUNT' (selected) and 'CURRENT ACCOUNT'. A message states: 'This account will be linked to your investments and will be the default account for all withdrawals'. A 'SAVE' button is at the bottom. A session expiration notice 'Your session will expire in 16:50' is in the top right corner. The NPS logo and 'Powered by NPS TRUST' are at the bottom.

**Figure 20**

eNPS PRAN Generation through Digi-Locker Based

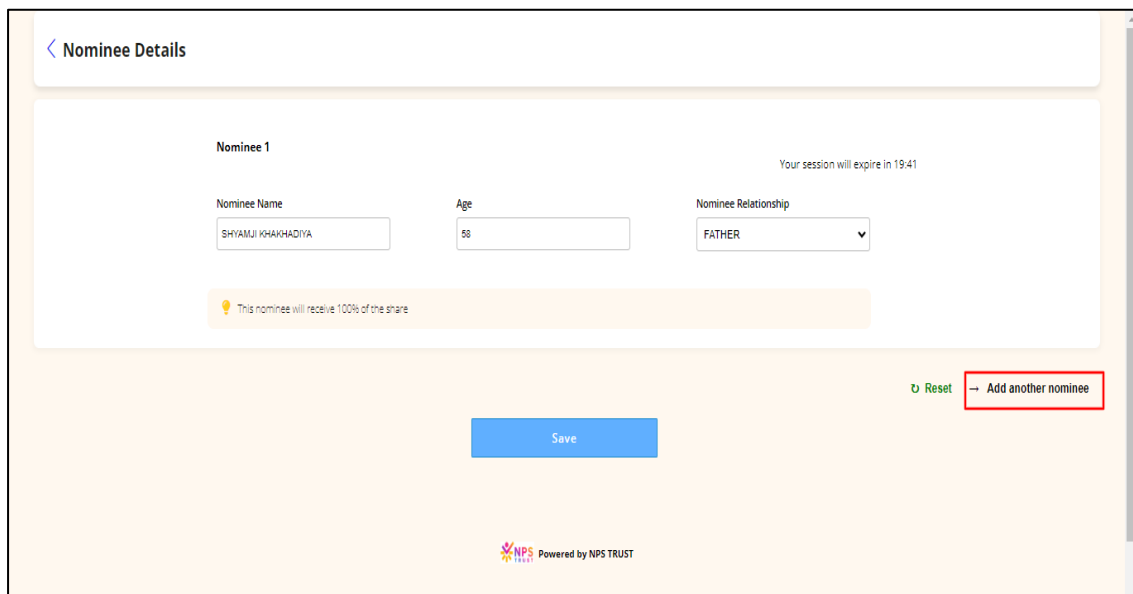
The user will then have to add Nominee details as highlighted in red box shown in **Figure 21**.



**Figure 21**

The user will have to enter the Nominee details as shown in **Figure 22**. In case more Nominee needs to added user can click on "Add Another Nominee" as shown in below Figure.

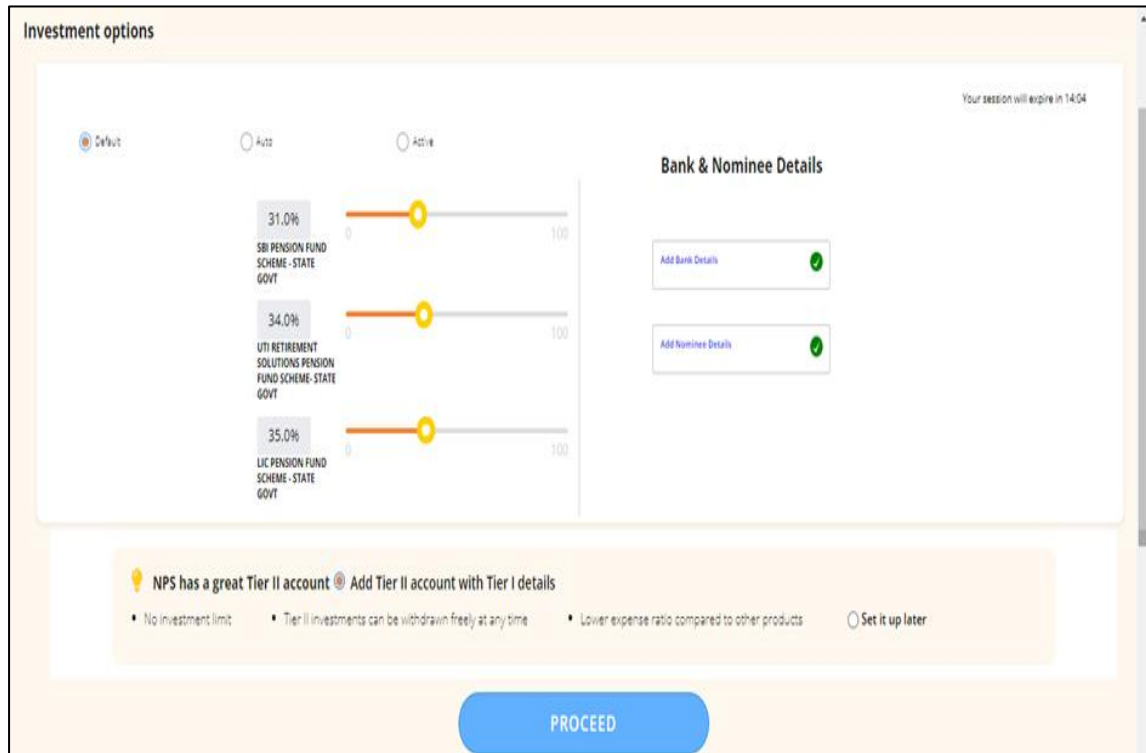
**Note:** A maximum of 3 Nominees can be added and total sum percentage (%) of all Nominee should be 100%.



**Figure 22**

eNPS PRAN Generation through Digi-Locker Based

- 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 23**.



**Figure 23**



## eNPS PRAN Generation through Digi-Locker Based

- After clicking on proceed, User will have to enter Personal details like DOB/DOJ/Address. User has to declare the Tax paying country under FATCA Details and tick (☑) on both the options as shown in **Figure 24** on next page. Once all the details are entered, kindly click on **“Proceed”** button.

01
02
Personal Details Account
03
04

Your session will expire in 19:07

Place of Birth <input type="text" value="MUMBAI"/>	Country of Birth <input type="text" value="INDIA"/>	Nationality <input type="text" value="INDIAN"/>
Membership Number(PPAN) <input type="text" value="12345"/>	Date of Joining <input type="text" value="01/03/2024"/>	Department <input type="text" value="WATER"/>
Date of Retirement <input type="text" value="31/03/2054"/>	Annual Income Range <input type="text" value="10 LAC TO 25 LAC"/>	

**FATCA Details**

I pay tax of india    
  I am not US person

FATCA 1

Country of Tax residency <input type="text" value="INDIA"/>	Address of Tax residency <input type="text" value="PLEASE ENTER ADDRESS OF TAX RES"/>	TIN Number Issuing Country <input type="text" value="INDIA"/>
Tax Identification Number <input type="text" value="ABCPD1234A"/>	Validity <input type="text" value="DD/MM/YYYY"/>	State <input type="text" value="PLEASE ENTER FATCA STATE"/>
City <input type="text" value="PLEASE ENTER FATCA CITY"/>	Zip Code <input type="text" value="PLEASE ENTER FATCA ZIP CODE"/>	

**Address Proof**

Current Address Proof <input type="text" value="DRIVING LICENCE"/>	Document Proof ID (if any) <input type="text" value="MH 1234567789"/>	Document Expiry Date (if any) <input type="text" value="12/07/2032"/>
---	--	--

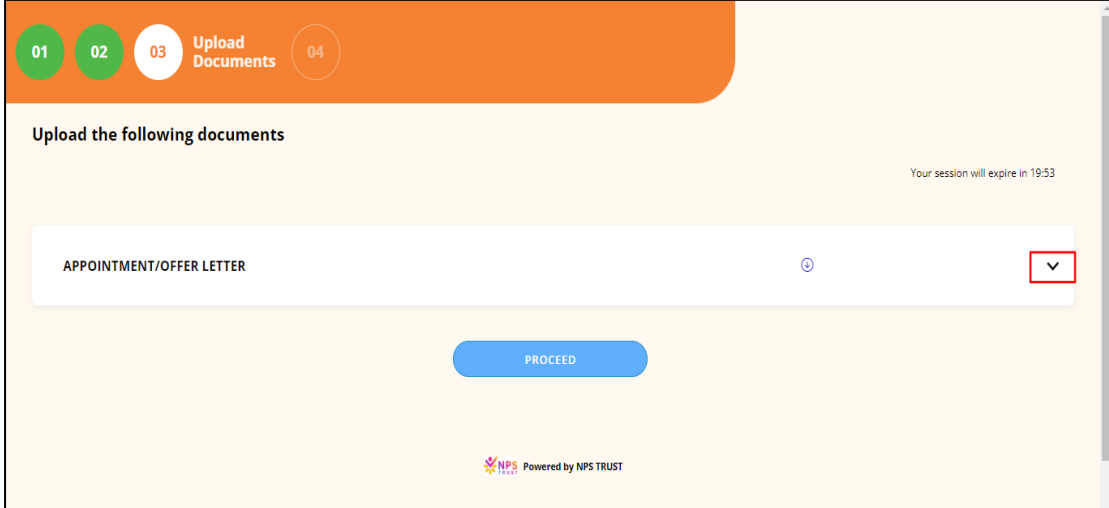
**Proof of Identity**

Identity Proof <input type="text" value="DRIVING LICENCE"/>	ID Number <input type="text" value="MH 1234567789"/>	ID Expiry Date <input type="text" value="12/07/2032"/>
Date of Birth Proof <input type="text" value="DRIVING LICENSE"/>	Document Proof ID (if any) <input type="text" value="MH 1234567789"/>	Document Expiry Date <input type="text" value="12/07/2032"/>

**Figure 24**

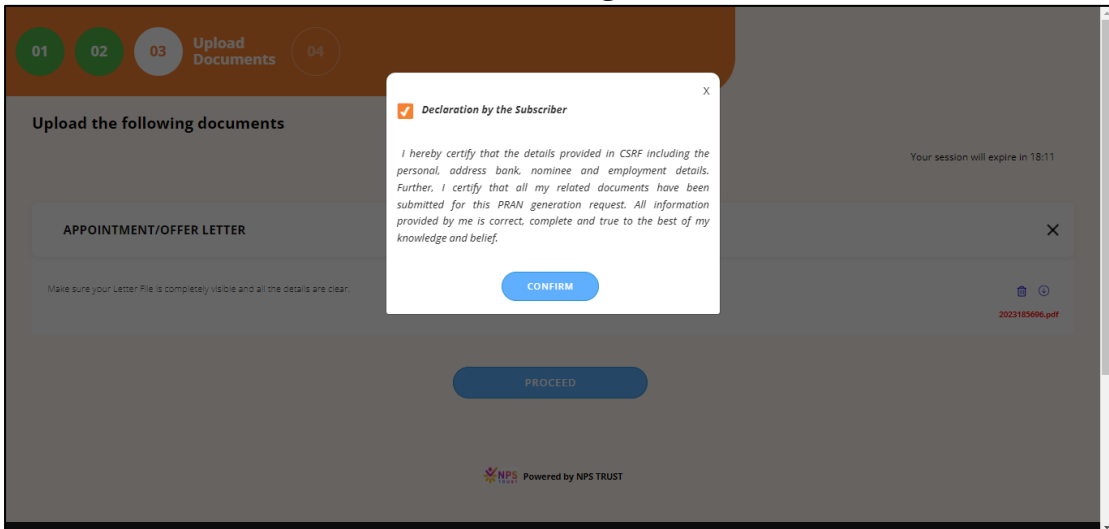
## eNPS PRAN Generation through Digi-Locker Based

- After successful updation of Personal details, User will have to click on drop down menu (  ) to upload the documents as shown in **Figure 25** and click on Proceed. User can upload Appointment Letter or Offer Letter whichever document is available.



**Figure 25**

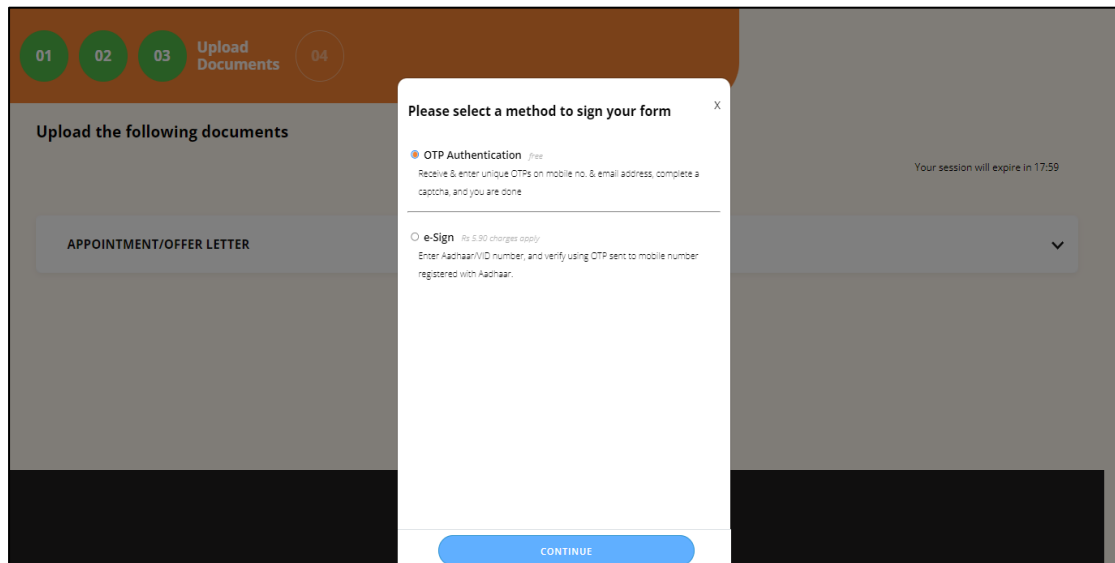
- Once User clicks on Proceed, a dialogue box appears for declaration of details captured by subscriber. User have to tick (  ) the box for declaring all the details including Personal, Bank and Nominee entered are correct and click on "Confirm" as shown in **Figure 26**.



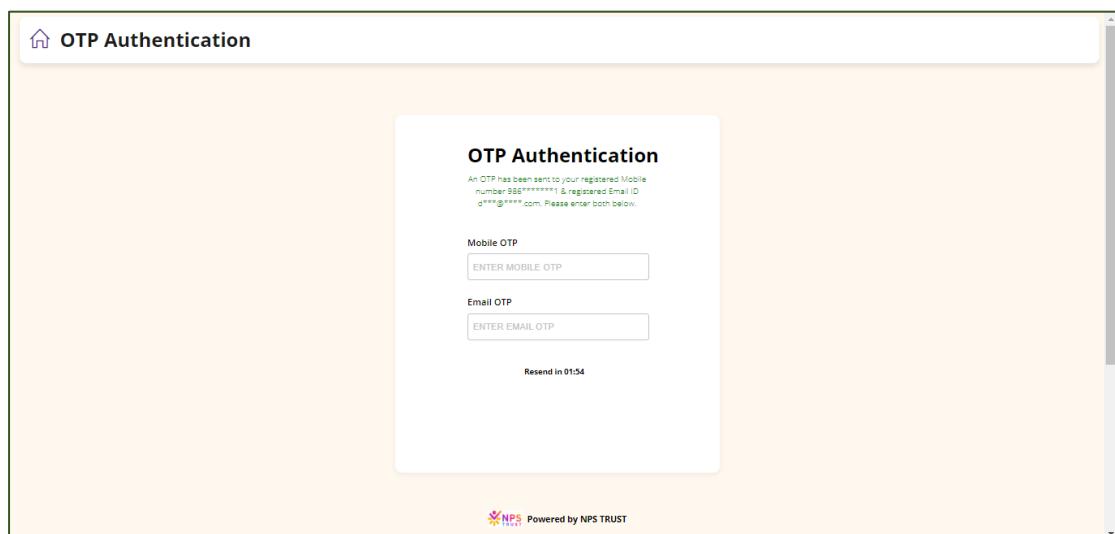
**Figure 26**

## eNPS PRAN Generation through Digi-Locker Based

- ✚ User will have to select the sign in method as shown in **Figure 27** 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 e-Sign option is selected, Only OTP in Aadhaar registered Mobile Number needs to be entered.

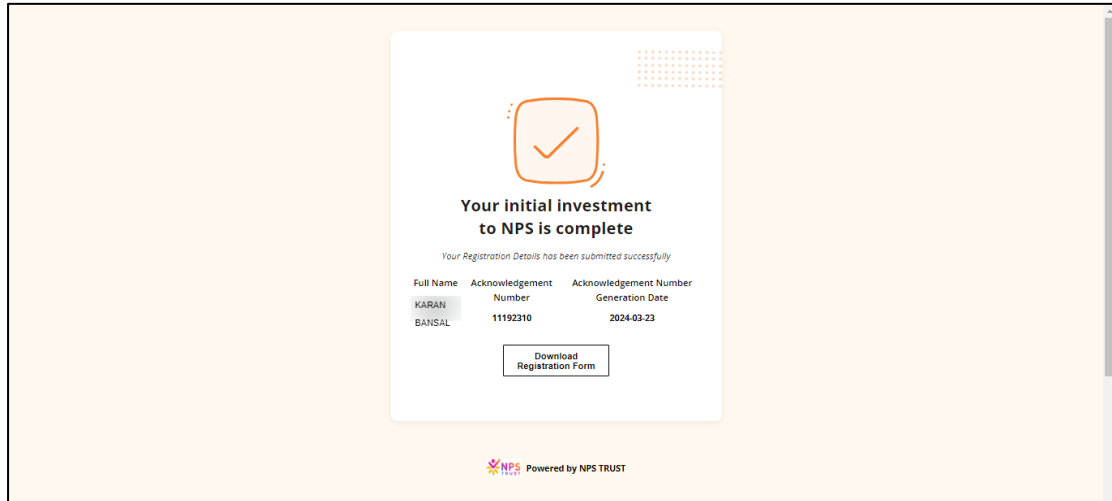
**Figure 27**

- ✚ Kindly enter the OTP triggered in Registered Mobile Number and Email ID as shown in **Figure 28**.

**Figure 28**

## eNPS PRAN Generation through Digi-Locker Based

- Once OTP is entered, a message pops in showing Initial Investment is completed as shown in **Figure 29** along with ACK ID and ACK ID Date. User can also download the Registered Form.



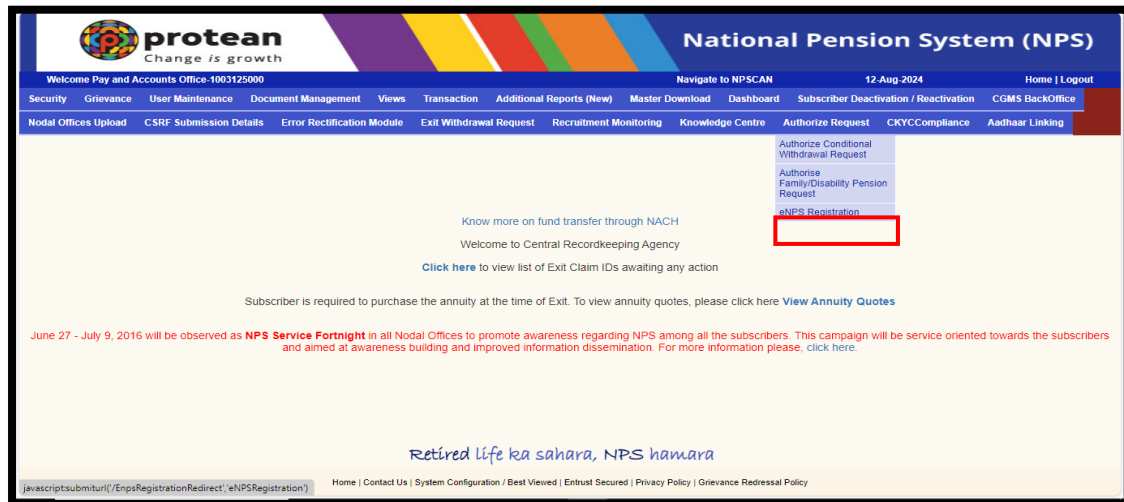
**Figure 29**

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

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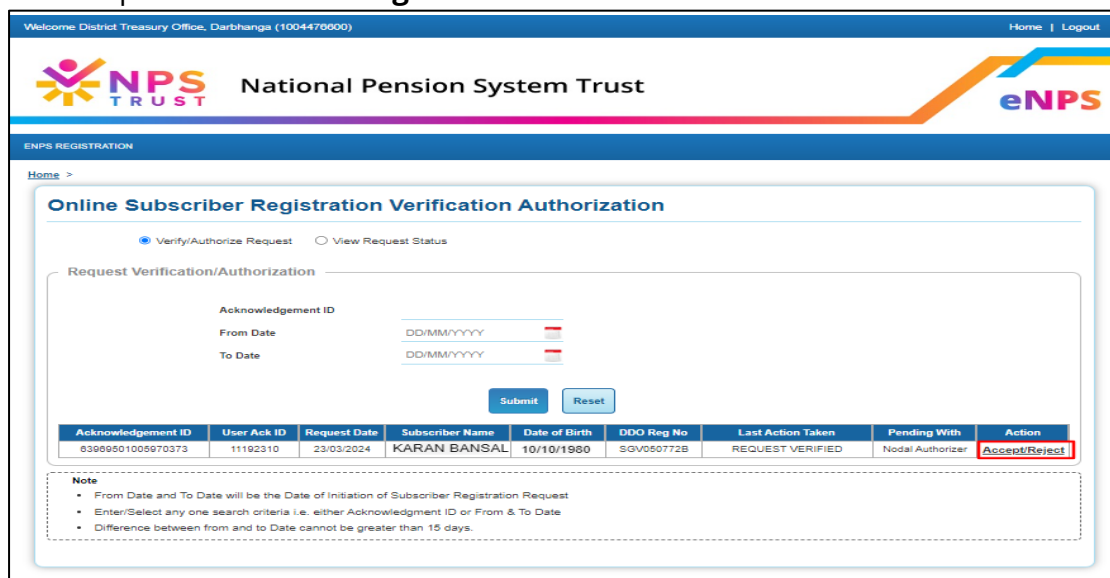
## 2. Steps to Verify PRAN Generation through Nodal Office Maker Login

- 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 30**.



**Figure 30**

- User will be redirected to NPS Trust website for verifying the request. On the system, the 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 31**.



**Figure 31**

eNPS PRAN Generation through Digi-Locker Based

The user will have to verify all the details by clicking in bottom right option ">>" as shown below in **Figure 32**.

ENPS REGISTRATION

Home > Subscriber Confirmation (Core)

### Subscriber Registration

✔ Start
✔ Acknowledgement ID Generated
✔ Registration Details Submitted
✔ OTP Authentication/eSign Registration Form
5 Verification
6 Authorization
7 PRAN Generated
8 Process Complete

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 BASNAL
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 *	9820088200 ✔
<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 ✔
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	XXXXXXX
Aadhaar Verification Flag	YES
KYC Verification Flag	YES
Passport No	
Voter ID	
CERSAI ID	
Retirement Advisory ID	
Retirement Advisory Name	

#### Proof of Identity

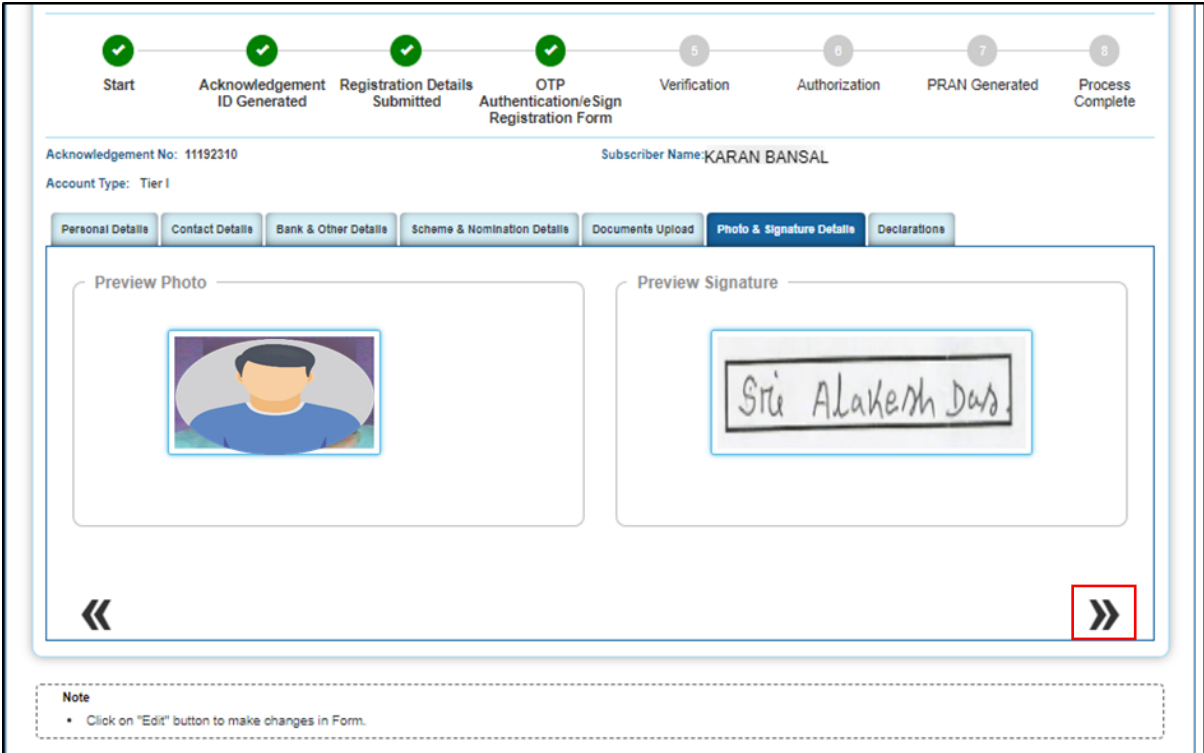
Identity Proof	Driving Licence
Document ID	MH 1234567789
Document Expiry Date	12/07/2032
Date of Birth Proof	DRIVING LICENCE
Document Proof ID (if any)	MH 1234567789
Document Expiry Date (if any)	12/07/2032

>>

**Figure 32**

## eNPS PRAN Generation through Digi-Locker Based

- User will verify Photo & Signature of the subscriber as per the CSRF form and click on “>>” option to proceed as shown in below **Figure 33**.



**Figure 33**

- After verifying all the details as per CSRF form, User will have to select Approve / Reject and submit the Request as shown in **Figure 34** on next page.
  - 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 Digi-Locker Based

ENPS REGISTRATION

Home > Subscriber Registration (Approve Details)

#### Subscriber Registration

Start Acknowledgement ID Generated Registration Details Submitted OTP Authentication/eSign Registration Form Verification Authorization PRAN Generated Process Complete

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

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

Verification/Authorization

Approve Reject

Remarks\*

Close

Figure 34

- Once the request is approved, request is successfully Verified and is pending for Authorization at Checker Level as shown in **Figure 35**.

Welcome District Treasury Office, Darbhanga (1004470001) Home | Logout

NPS TRUST National Pension System Trust eNPS

#### Subscriber Registration Request

Initiator Nodal Verifier Nodal Authorizer Completed

Request has been successfully Accepted

User Ack ID	11192310
Acknowledgement ID	6386501005970373

Close

Flow View

Initiator Nodal Verifier Nodal Authorizer Completed

Entry ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
SUBSCRIBER	SUBSCRIBER	23-03-2024	Initiator	Accepted		INITIATED
10044756	100447601	23-03-2024	Nodal Verifier	Accepted		

Verification/Authorization

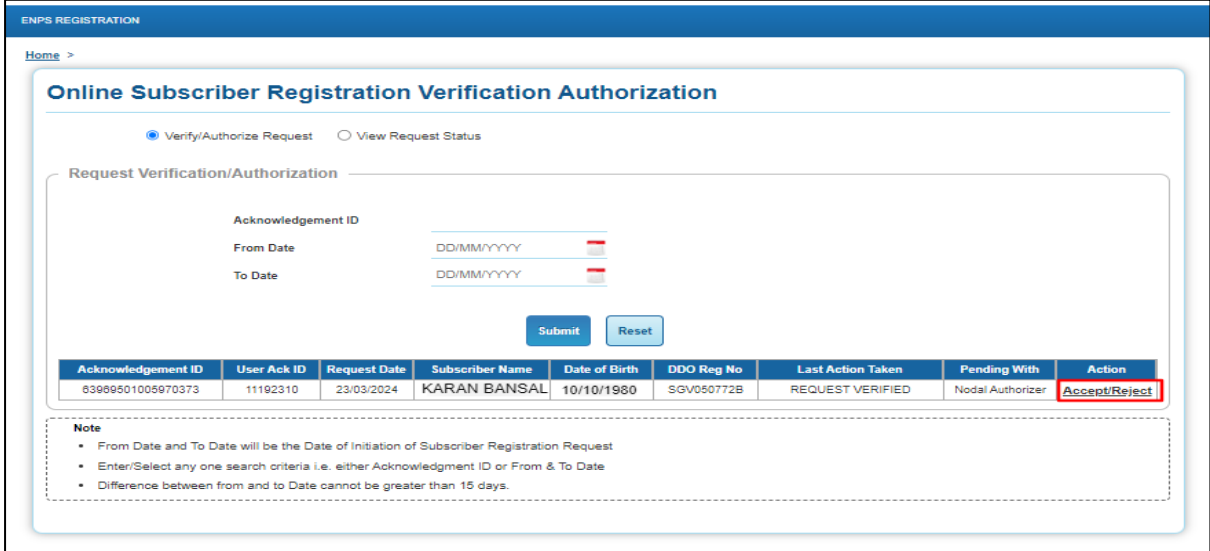
\*Mandatory Fields

Figure 35



### 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 36**.



ENPS REGISTRATION

Home >

#### Online Subscriber Registration Verification Authorization

Verify/Authorize Request
  View Request Status

Request Verification/Authorization

Acknowledgement ID

From Date

To Date

Submit Reset

Acknowledgement ID	User Ack ID	Request Date	Subscriber Name	Date of Birth	DDO Reg No	Last Action Taken	Pending With	Action
83969501005970373	11192310	23/03/2024	KARAN BANSAL	10/10/1980	SGV050772B	REQUEST VERIFIED	Nodal Authorizer	Accept/Reject

**Note**

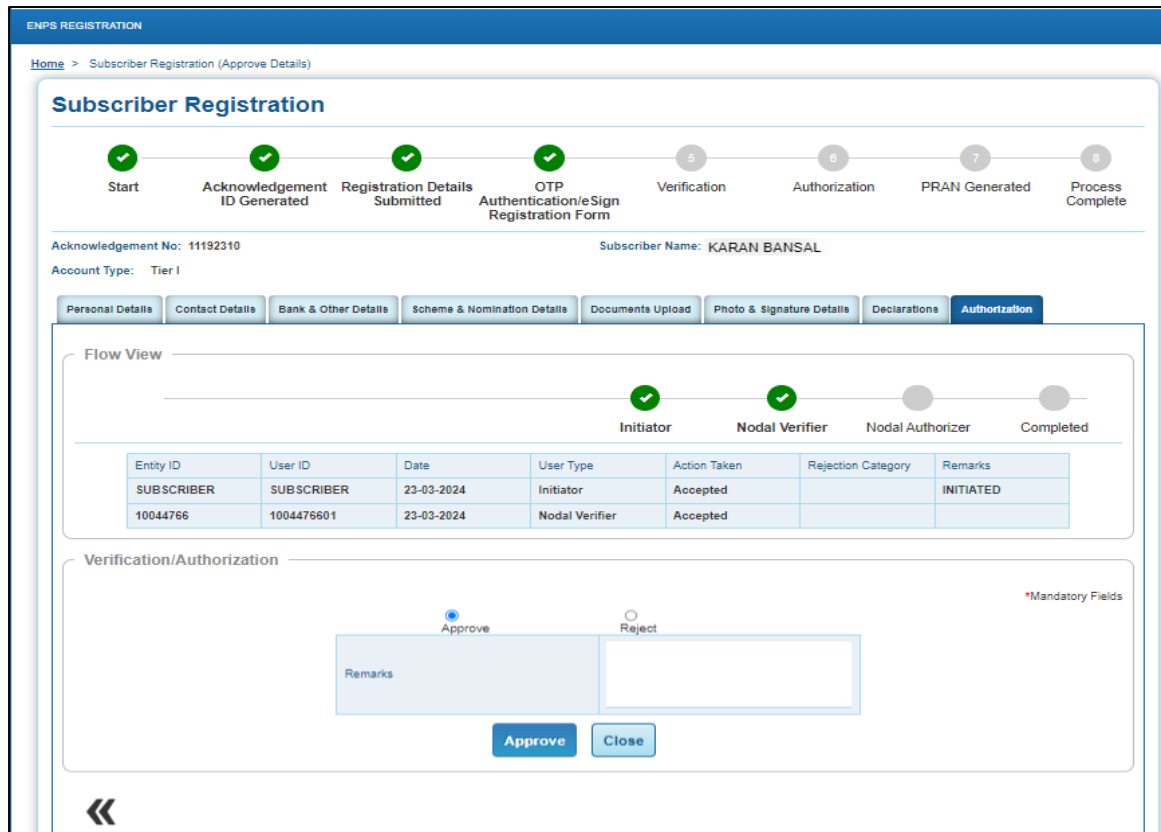
- From Date and To Date will be the Date of Initiation of Subscriber Registration Request
- Enter/Select any one search criteria i.e. either Acknowledgment ID or From & To Date
- Difference between from and to Date cannot be greater than 15 days.

**Figure 36**

- After verifying all the details as per CSRF form, User will have to select Approve / Reject and submit the Request as shown in **Figure 37**.
- 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 Digi-Locker Based



**Subscriber Registration**

Home > Subscriber Registration (Approve Details)

1 Start 2 Acknowledgement ID Generated 3 Registration Details Submitted 4 OTP Authentication/Sign Registration Form 5 Verification 6 Authorization 7 PRAN Generated 8 Process Complete

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
10044766	1004476601	23-03-2024	Nodal Verifier	Accepted		

Verification/Authorization

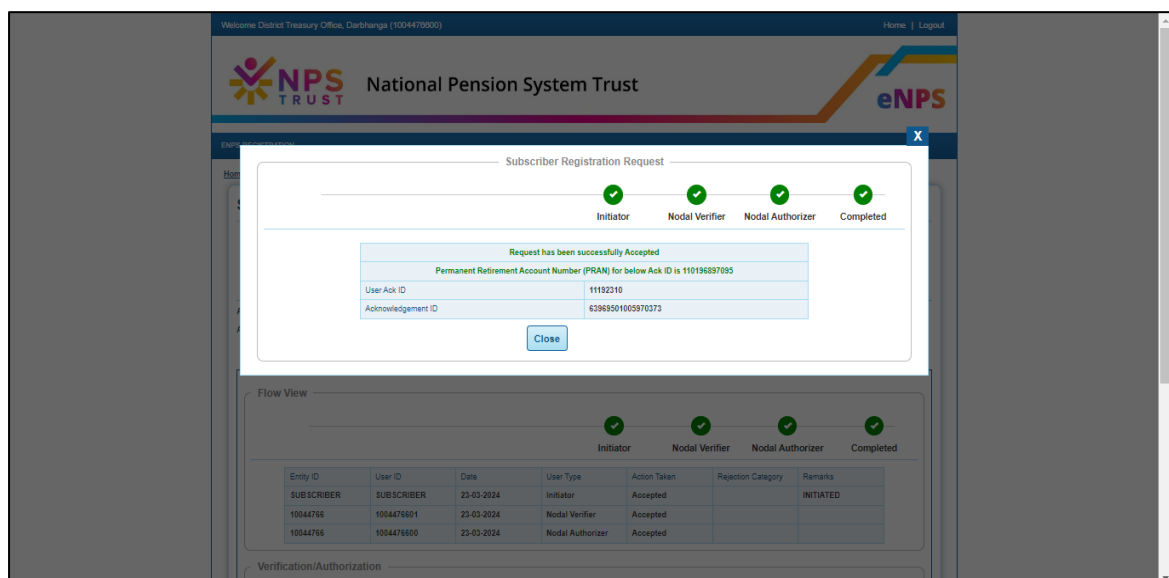
Approve Reject

Remarks

Approve Close

**Figure 37**

- Once request is successfully Authorized, PRAN is generated in CRA system as shown in **Figure 38**.



Welcome District Treasury Office, Darbhanga (1004476600) Home / Logout

**NPS TRUST** National Pension System Trust **eNPS**

Subscriber Registration Request

Request has been successfully Accepted

Permanent Retirement Account Number (PRAN) for below Ack ID is 110196897055

User Ack ID	11192310
Acknowledgement ID	63969501005970373

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	1004476601	23-03-2024	Nodal Verifier	Accepted		
10044766	1004476600	23-03-2024	Nodal Authorizer	Accepted		

Verification/Authorization

**Figure 38**