

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

Initiation of UPS Claim request by NPS Subscriber Retirees till March 31, 2025

Version 1.0

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REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	05.04.2025	1.0	-	Initial Version

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1. Abbreviations

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Officer
NPS	National Pension System
OTP	One Time Password
PAO	Pay & Accounts Office
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
UIDAI	Unique Identification Authority of India
UPS	Unified Pension Scheme

2. Preface

The Unified Pension Scheme (UPS) has been introduced as an option under the National Pension System (NPS) by the Central Government for the Central Government employees covered under NPS so that they may receive an assured payout after their retirement. It is a 'fund-based' payout system which relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and the employer (the Central Government)) for grant of monthly payout to the retiree.

The Unified Pension Scheme has been made operational from April 1st, 2025.

Central Govt. Subscribers retired by 31-Mar-25 can Claim Exit Benefits under UPS. These Subscribers can initiate the claim process online through e-NPS portal or can submit Form B2 to the associated DDO. Online request needs to be verified by DDO, PAO and needs to be authorized by PAO. This document explains the Standard Operating Procedure (SOP) on Online Initiation of UPS Claim request by NPS Subscriber Retirees till March 31, 2025 through eNPS Portal.

3. Steps to initiate UPS Claim request by NPS Subscriber Retirees till March 31, 2025

In order to initiate UPS Claim request, NPS Subscriber needs to visit <https://enps.nsdl.com/> and click on Menu "**Claim UPS Benefits (Retirees till 31-Mar-25)**". Please refer below **Figure 1**.

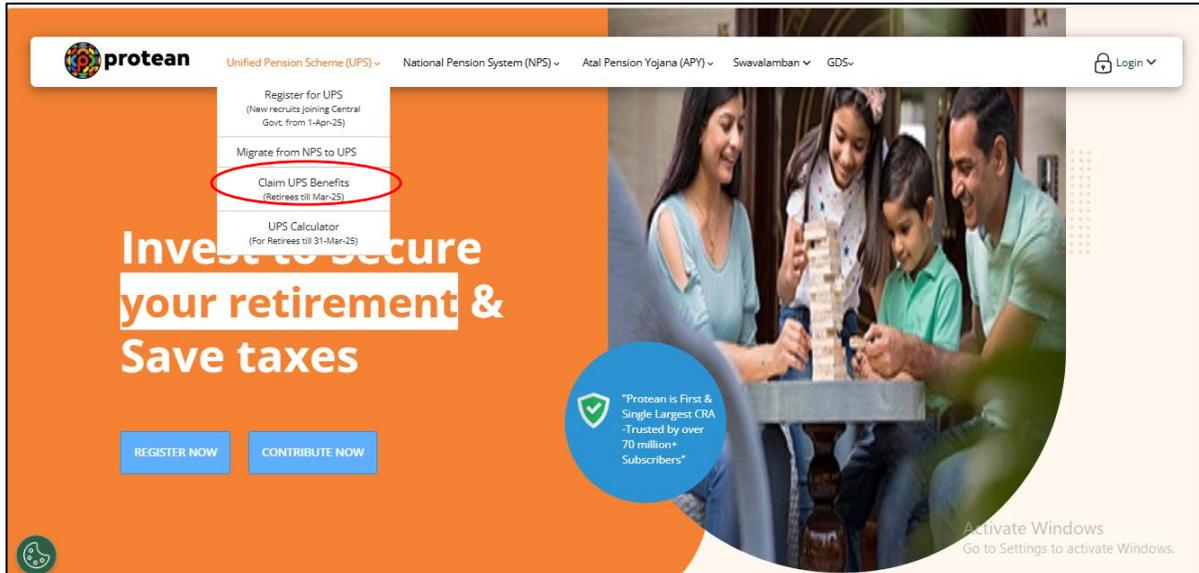


Figure 1

Subscriber needs to enter his/her NPS PRAN, DOB in given format. Further, there will be two radio buttons to receive an OTP i.e. SMS and Email. Subscriber needs to select any one of the radio buttons to receive an OTP on mobile no./Email ID registered in CRA. After selecting option of receiving OTP, Subscriber needs to enter Captcha and click on "**Verify PRAN**" button as shown below in **Figure 2**.

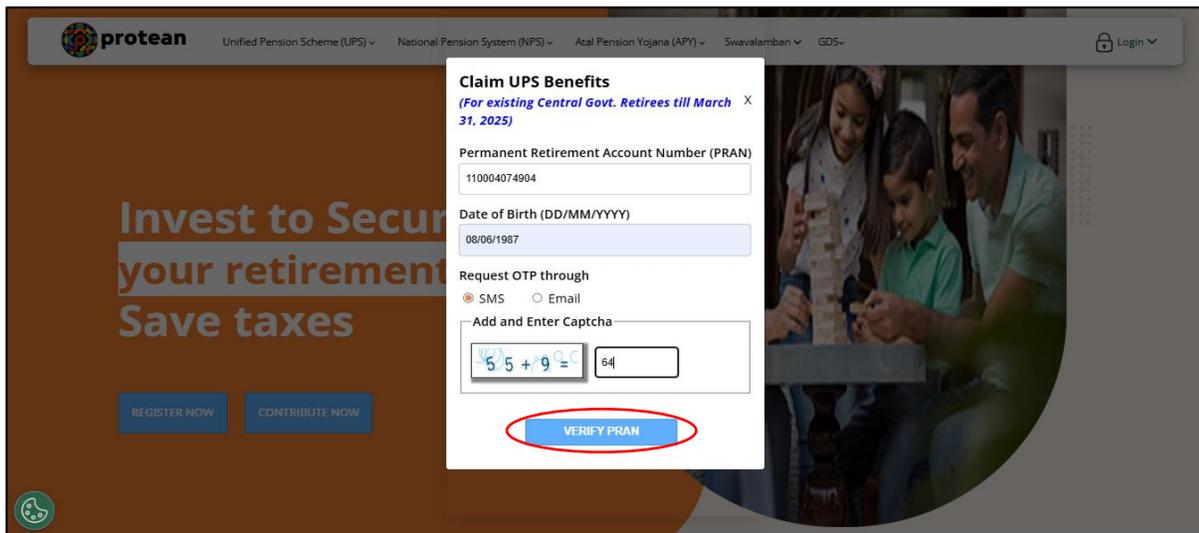


Figure 2

At this stage, Subscriber needs to enter OTP as shown below in **Figure 3**.

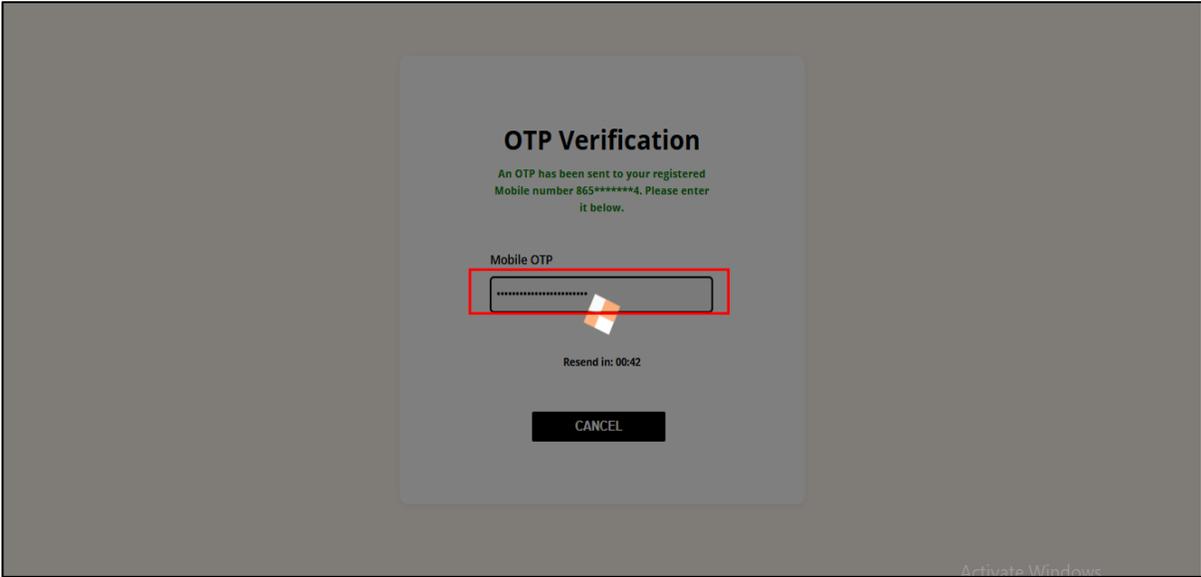


Figure 3

After entering OTP, "Declaration" screen will be displayed to the Subscriber. Subscriber needs to click on check box of declaration and click on "Submit" button. Please refer below **Figure 4**.

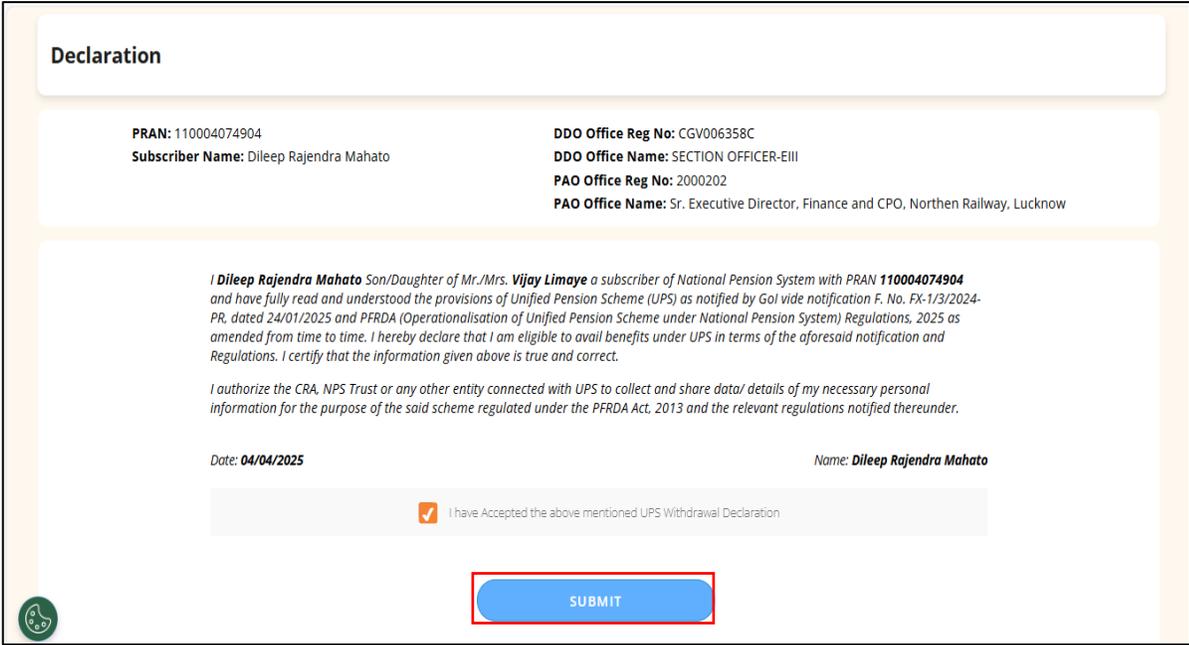
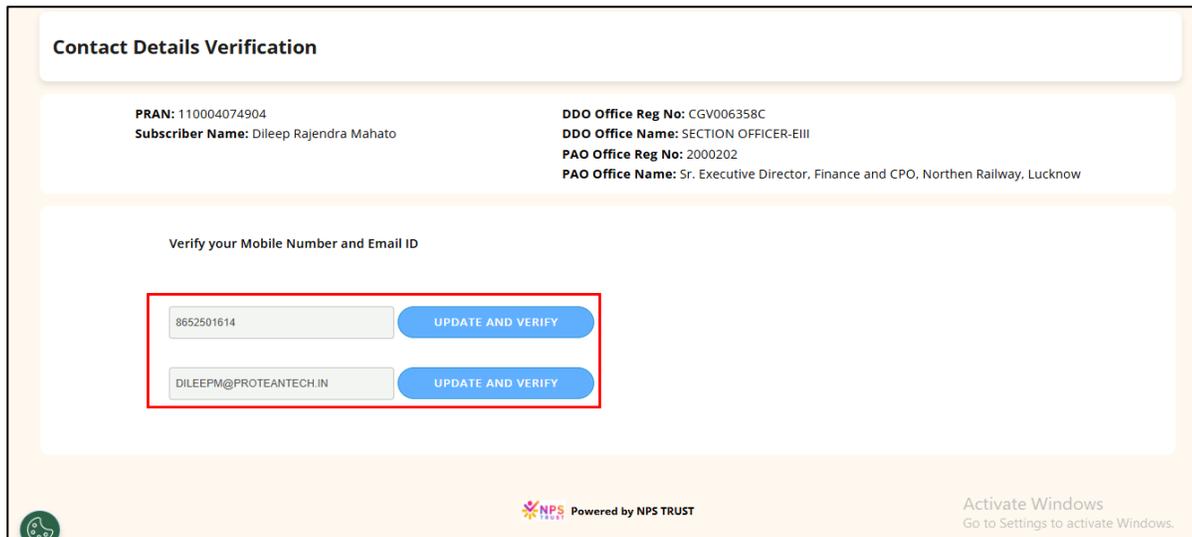


Figure 4

After clicking on 'Submit' button, 'Contact Details Verification' screen will be displayed to the Subscriber. At this stage, Subscriber needs to verify his/her Contact details. Subscriber will be allowed to modify/edit contact details (Mobile No. and Email ID) at the time of initiation of UPS Claim request. Mobile number and Email ID will be verified through One Time Password (OTP). Please refer below **Figure 5**.



Contact Details Verification

PRAN: 110004074904
Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV006358C
DDO Office Name: SECTION OFFICER-EIII
PAO Office Reg No: 2000202
PAO Office Name: Sr. Executive Director, Finance and CPO, Northern Railway, Lucknow

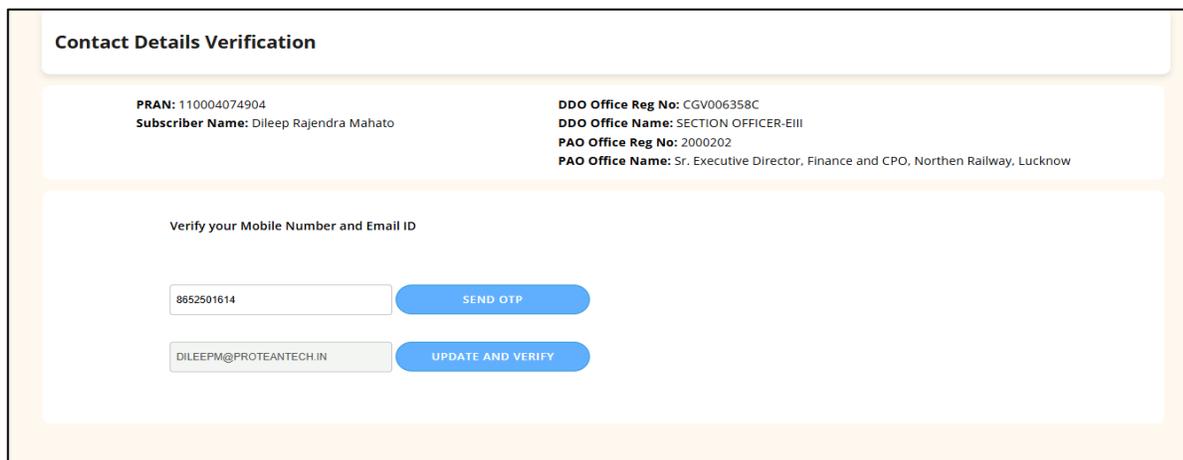
Verify your Mobile Number and Email ID

 Powered by NPS TRUST

Activate Windows
 Go to Settings to activate Windows.

Figure 5

- For Mobile Number verification, One Time Password (OTP) will be sent on Mobile Number entered above. Subscriber needs to enter OTP at the designated place to verify Mobile Number.
- For Email ID verification, One Time Password (OTP) will be sent on Email ID entered above. Subscriber needs to enter OTP at the designated place to verify Email ID. Process similar to mobile number update to be followed. Please refer below **Figure 6, 7 and 8**.



Contact Details Verification

PRAN: 110004074904
Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV006358C
DDO Office Name: SECTION OFFICER-EIII
PAO Office Reg No: 2000202
PAO Office Name: Sr. Executive Director, Finance and CPO, Northern Railway, Lucknow

Verify your Mobile Number and Email ID

Figure 6

UPS Withdrawal Contact Details Verification

PRAN: 110129494956
Subscriber Name: SURAYA KANT TIWARI

DDO Office Reg No: CGVA41213E
DDO Office Name: THE DDO OFFICE
PAO Office Reg No: 2360186
PAO Office Name: ABCName

Verify your Mobile Number and Email ID

OTP successfully sent on provided Mobile Number

2322322310

....

RESEND OTP

CGNEWAGE10@GMIAL.COM

EDIT

Figure 7

Contact Details Verification

PRAN: 110004074904
Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV006358C
DDO Office Name: SECTION OFFICER-EIII
PAO Office Reg No: 2000202
PAO Office Name: Sr. Executive Director, Finance and CPD, Northen Railway, Lucknow

Verify your Mobile Number and Email ID

Mobile Number verified succesfully

8652501614



DILEEPM@PROTEANTECH.IN

UPDATE AND VERIFY

Figure 8

At this stage, 'KYC Details Confirmation' screen will be displayed to the Subscriber. Subscriber needs to select any one of the options and complete eKYC process. As Subscriber has selected option "Aadhaar", he/she needs to enter his/her Aadhaar Number. Further, Subscriber needs to click on check box to accept the terms and conditions and click on "**Generate OTP**" tab. Please refer below **Figure 9** with Option "Aadhaar".

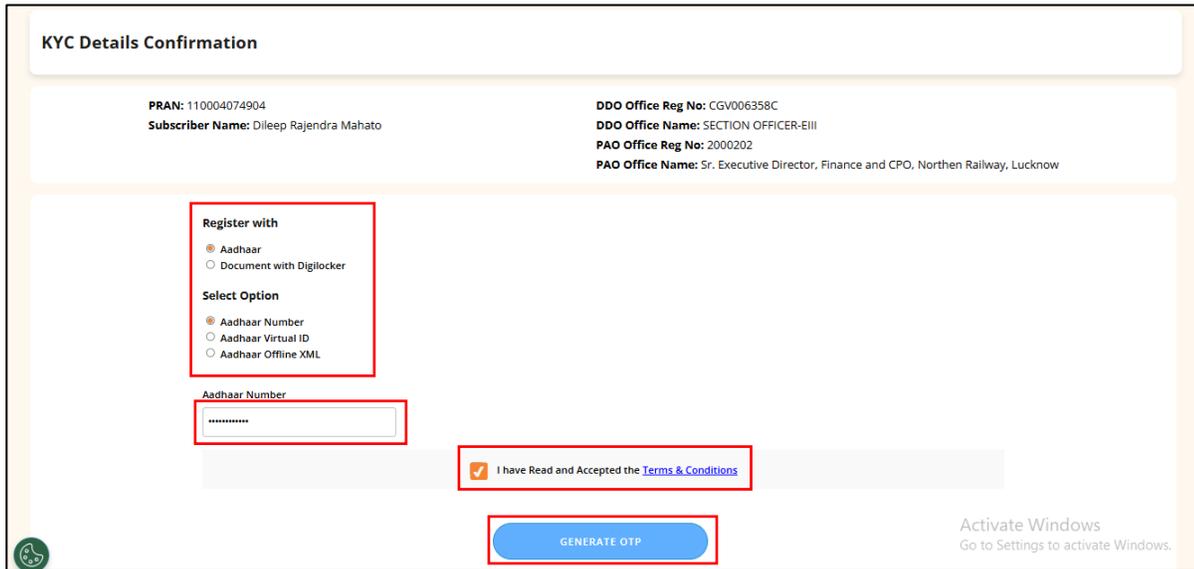


Figure 9

On clicking "**Generate OTP**" tab, System will display Pop-up message regarding Aadhaar consent. Subscriber needs to read and click on "**Accept**" button as shown below in **Figure 10**.

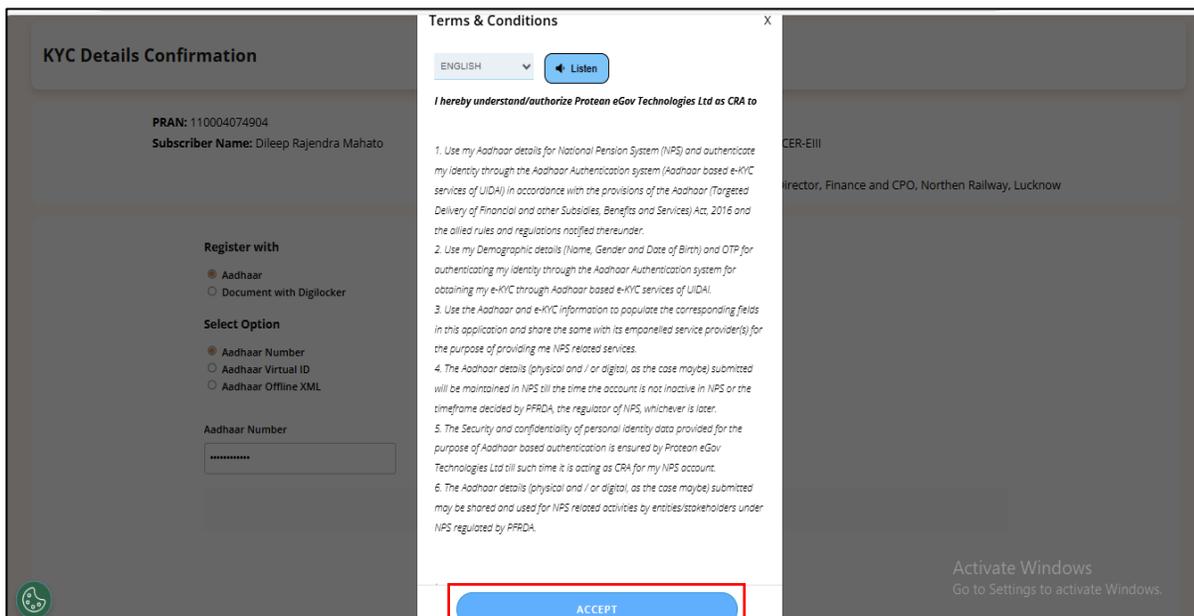
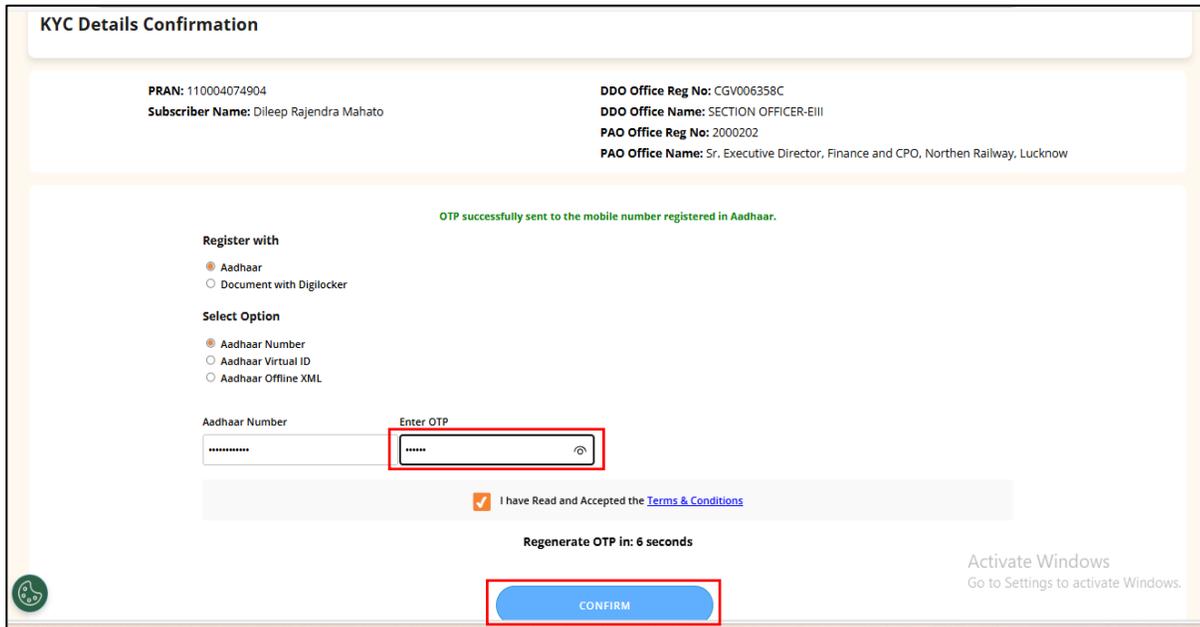


Figure 10

Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Subscriber needs to enter OTP and click on check box and then click on **“Confirm”** button. Please refer below **Figure 11**.



KYC Details Confirmation

PRAN: 110004074904
 Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV006358C
 DDO Office Name: SECTION OFFICER-EIII
 PAO Office Reg No: 2000202
 PAO Office Name: Sr. Executive Director, Finance and CPO, Northern Railway, Lucknow

OTP successfully sent to the mobile number registered in Aadhaar.

Register with
 Aadhaar
 Document with Digilocker

Select Option
 Aadhaar Number
 Aadhaar Virtual ID
 Aadhaar Offline XML

Aadhaar Number: [masked] Enter OTP: [masked]

I have Read and Accepted the [Terms & Conditions](#)

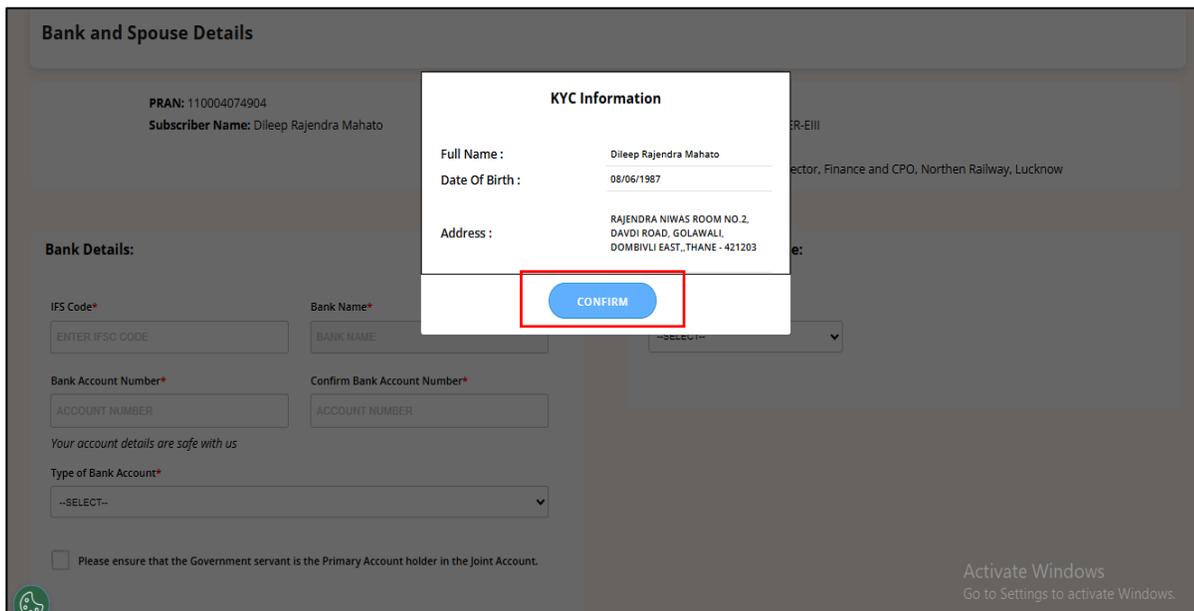
Regenerate OTP in: 6 seconds

CONFIRM

Activate Windows
 Go to Settings to activate Windows.

Figure 11

On clicking **“Confirm”** button, System will display Pop-up message regarding KYC Information. Subscriber needs to read and click on **“Confirm”** button as shown below in **Figure 12**.



Bank and Spouse Details

PRAN: 110004074904
 Subscriber Name: Dileep Rajendra Mahato

Bank Details:
 IFS Code*: [input]
 Bank Name*: [input]
 Bank Account Number*: [input]
 Confirm Bank Account Number*: [input]
 Type of Bank Account*: [dropdown]
 Please ensure that the Government servant is the Primary Account holder in the Joint Account.

KYC Information
 Full Name : Dileep Rajendra Mahato
 Date Of Birth : 08/06/1987
 Address : RAJENDRA NIWAS ROOM NO.2,
 DAVDI ROAD, GOLAWALI,
 DOMBIVLI EAST., THANE - 421203

CONFIRM

Activate Windows
 Go to Settings to activate Windows.

Figure 12

At this stage, Subscriber needs to enter UPS Bank and legally wedded Spouse details if married else to select 'unmarried' option. After entering Bank and spouse details, click on "Confirm" button to proceed further. Please refer below **Figure 13, 14 and 15**.

At this stage, Bank Account No., Bank IFS Code and Name of the Subscriber will be verified through online Bank Account Verification (Penny drop facility). On successful verification, Subscriber will be allowed to proceed further.

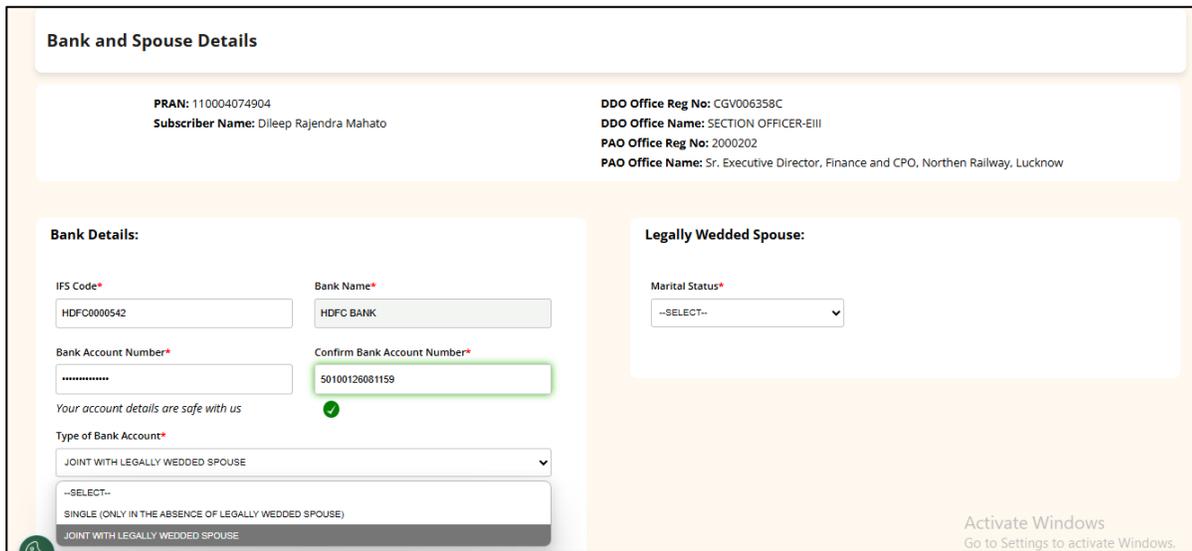


Figure 13

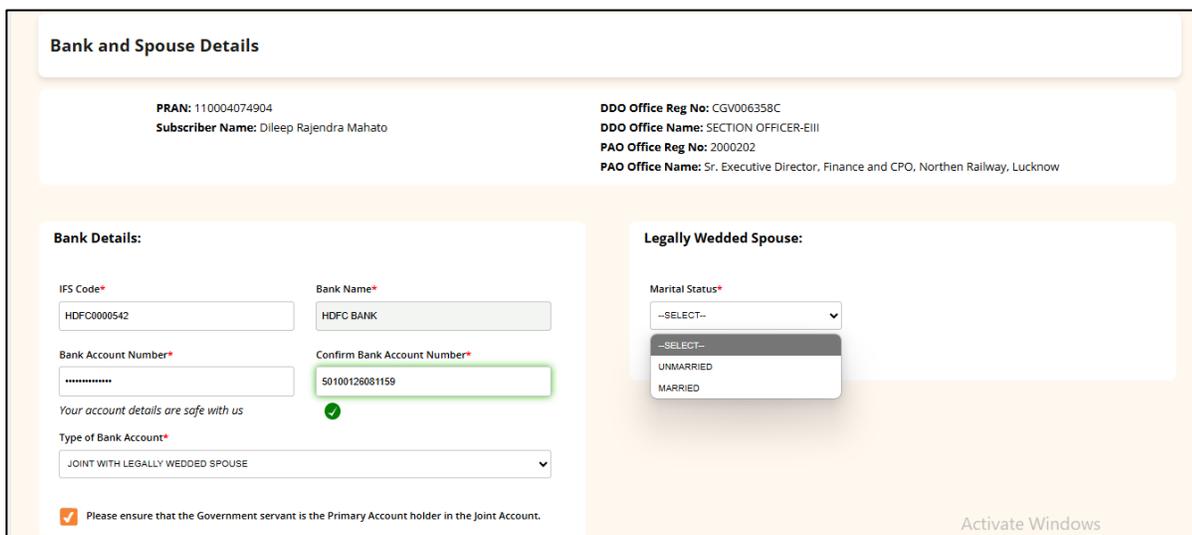


Figure 14

Bank Details:

IFS Code* Bank Name*

Bank Account Number* Confirm Bank Account Number*

Your account details are safe with us

Type of Bank Account*

Please ensure that the Government servant is the Primary Account holder in the Joint Account.

Legally Wedded Spouse:

Marital Status*

First Name* Middle Name

Last Name Date of Birth*

Gender* Last 4 digit of Aadhaar

PAN Mobile*

Email*

CONFIRM

Activate Windows
Go to Settings to activate Windows.

Figure 15

Once the subscriber clicks on the 'confirm' button, document upload page will be displayed where in the Subscriber needs to upload the copy of proof of bank details, joint photograph with Legally wedded spouse and his specimen signature. Please refer below **Figure 16 and Figure 17**.

Document Upload

PRAN: 110004074904
Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV006358C
DDO Office Name: SECTION OFFICER-EIII
PAO Office Reg No: 2000202
PAO Office Name: Sr. Executive Director, Finance and CPD, Northern Railway, Lucknow

Copy of Bank Proof*	Upload Document
Joint photograph with Legally Wedded Spouse*	Upload Document
Specimen Signature of Subscriber*	Upload Document

Note

- Bank Proof will include Photocopy of the first page of Pass Book/Bank Statement or cancelled cheque of the Bank Account or any other bank document showing the name and account details of Account Holder, in which the payout is to be credited.
- Bank proof document should be in *.jpeg, *.jpg or *.pdf format only.
- Photo and Signature document should be in *.jpeg or *.jpg format only.
- Each document size should be between 2KB and 5MB.

PROCEED TO ESIGN

Activate Windows
Go to Settings to activate Windows.

Figure 16

PRAN: 110004074904
 Subscriber Name: Dileep Rajendra Mahato

DDO Office Reg No: CGV006358C
 DDO Office Name: SECTION OFFICER-EIII
 PAO Office Reg No: 2000202
 PAO Office Name: Sr. Executive Director, Finance and CPO, Northern Railway, Lucknow

Copy of Bank Proof* (Cheque1.jpeg)	<input type="button" value="Upload Document"/>
Joint photograph with Legally Wedded Spouse* (OIP.jpeg)	<input type="button" value="Upload Document"/>
Specimen Signature of Subscriber* (4.11 KB_img.jpg)	<input type="button" value="Upload Document"/>

Note

- Bank Proof will include Photocopy of the first page of Pass Book/Bank Statement or cancelled cheque of the Bank Account or any other bank document showing the name and account details of Account Holder, in which the payout is to be credited.
- Bank proof document should be in *.jpeg, *.jpg or *.pdf format only.
- Photo and Signature document should be in *.jpeg or *.jpg format only.
- Each document size should be between 2KB and 5MB.

Activate Windows
 Go to Settings to activate Windows.

Figure 17

Once documents are uploaded, by clicking "PROCEED TO ESIGN" button, system will redirect Subscriber to eSign Service Provider's Web Page. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on "Send OTP" button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 18**.



National Pension System Trust has requested to Digitally sign the document
 Transaction ID: UKC:eSign:4116:20250404165306552 dated **2025-04-04T16:53:12**

English

Please click on the checkbox and enter Aadhaar/Virtual ID

I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) for/with National Pension System Trust 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 and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) for/with National Pension System Trust .
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

VID/Aadhaar:

[Click Here](#) to generate Virtual ID. [Download Instructions](#) to generate Virtual ID in lieu of Aadhaar.

NSDL e-Gov is now  **protean**

Go to Settings to activate Windows.

Figure 18

Once OTP is received, Subscriber needs to enter OTP and click on "Verify OTP" button to complete eSigning of the request. Please refer below **Figure 19**.

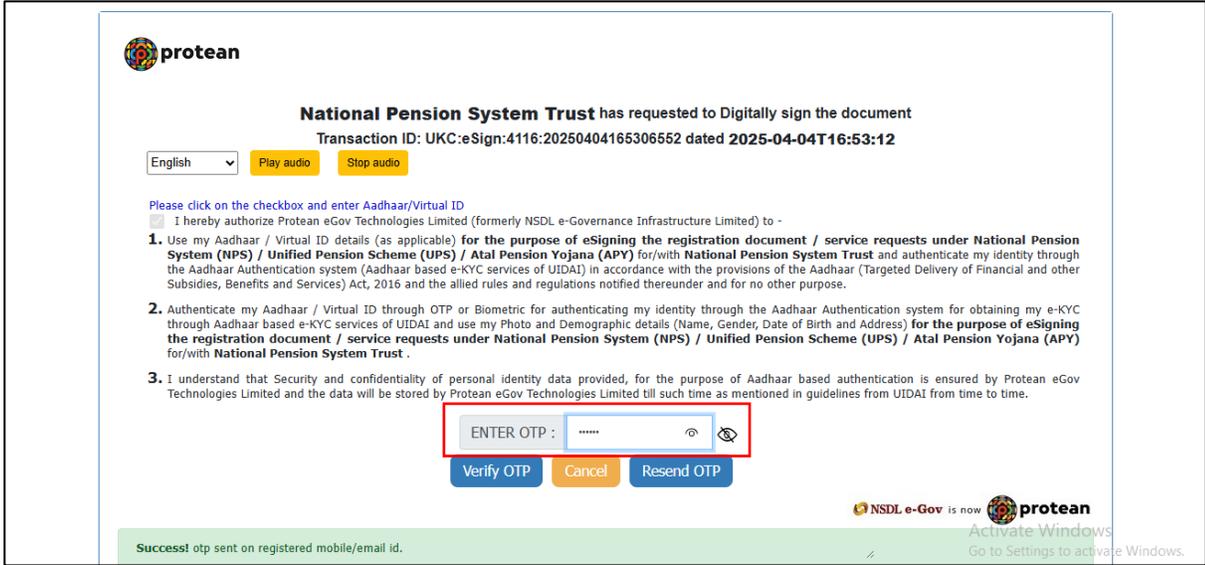


Figure 19

Once Subscriber clicks on "Verify OTP" button, UPS Claim request will get initiated and an Acknowledgement Number will get generated.

At this stage, option is provided to Subscriber to download eSigned Withdrawal Form. Please refer below **Figure 20**.

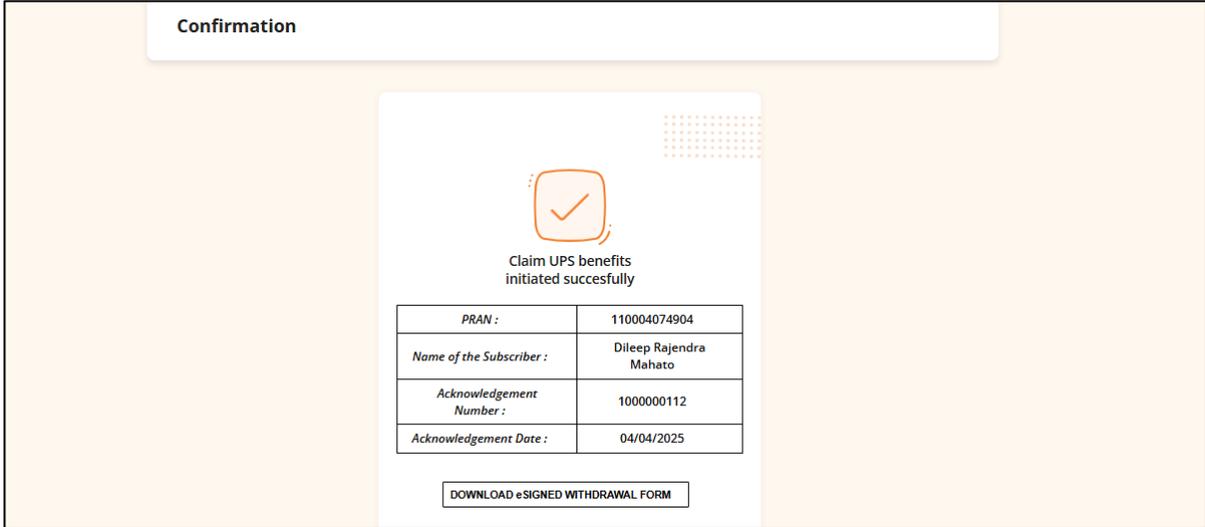


Figure 20

This Online Withdrawal request will be verified by DDO and PAO by login to CRA System.

In case, Subscriber is not able to initiate UPS Claim request, then Subscriber can submit the physical request (Form B2) to the associated Nodal Office.