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
ОТР	One Time Password
ΡΑΟ	Pay & Accounts Office
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
UIDAI	Unique Identification Authority of India
UPS	Unified Pension Scheme

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2. Preface

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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.



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

In order to initiate UPS Claim request, NPS Subscriber needs to visit <u>https://enps.nsdl.com/</u> 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**.



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

OTP Verification An OTP has been sent to your registered Mobile number 865************************************	
Mobile OTP	
Resend in: 00:42 CANCEL	
	Artivate Windows

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.**

Declaration		
PRAN: 110 Subscriber	004074904 r 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, Northen Railway, Lucknow
	I Dileep Rajendra Mahato Son/Daughter of Mr./Mrs. Vijay Limaye a subscriber of National Pension System with PRAN 110004074904 and have fully read and understood the provisions of Unified Pension Scheme (UPS) as notified by Gol vide notification F. No. FX-1/3/2024- PR, dated 24/01/2025 and PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 as amended from time to time. I hereby declare that I am eligible to avail benefits under UPS in terms of the aforesaid notification and Regulations. I certify that the information given above is true and correct. I authorize the CRA. NPS Trust or any other entity connected with UPS to collect and share data/ details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder. Date: 04/04/2025	
	🗸 Ih	nave Accepted the above mentioned UPS Withdrawal Declaration
		SUBMIT

Figure 4

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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**.

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Contact Details Verification	
PRAN: 110004074904 DD0 Office Reg No: CGV006358C Subscriber Name: Dileep Rajendra Mahato DD0 Office Name: SECTION OFFICER-EIII PAO Office Reg No: 2000202 PAO Office Name: Sr. Executive Director, Finance and	CPO, Northen Railway, Lucknow
Verify your Mobile Number and Email ID	
8652501614 UPDATE AND VERIFY DILEEPM@PROTEANTECH.IN UPDATE AND VERIFY	
Res 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**.

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, Northen Railway, Lucknow
Verify your Mobile Number and Email ID	
8652501614	SEND OTP
DILEEPM@PROTEANTECH.IN	PDATE AND VERIFY
	Figure 6

			1		Change /s growt
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_					
	UPS Withdrawal Contact Details V	erification			
	PRAN: 110129494956		DDO Office Re	eg No: CGVA41213E	
	Subscriber Name: SURAYA	KANT TIWARI	DDO Office Na	ame: THE DDO OFFICE	
			PAO Office Re PAO Office Na	g No: 2360186 ame: ABCName	
	Verify your Mobile Number and Er	nail ID			
	OTP successfully sent on provided Mot	ile Number	-		
	2322322310		RESEND OTP		
	CGNEWAGE10@GMIAL.COM	EDIT			



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, Northen Railway, Lucknow
Verify your Mobile Number and Email ID	
Mobile Number verified succesfully	
8652501614	
DILEEPM@PROTEANTECH.IN UPDATE AND VERI	FY

Figure 8

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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".

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KYC Details Confirmation		
PRAN: 110004074904 Subscriber Name: Dileep Rajendr	DDO Office Reg No: CGV00633 ahato DDO Office Name: SECTION O PAO Office Reg No: 2000202 PAO Office Name: Sr. Executiv	58C FFICER-EIII ve Director, Finance and CPO, Northen Railway, Lucknow
Register with Aadhaar Aadhaar Select Option Aadhaar Vimber Aadhaar Virtual ID Aadhaar Offline XML Aadhaar Offline XML	I have Read and Accepted the <u>Terms & Conditions</u> GENERATE OTP	Activate Windows Go to Settings to activate Windows.

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.

	Terms & Conditions X	
KYC Details Confirmation	ENGLISH ¥	
PRAN: 110004074904 Subscriber Name: Dileen Balendra Mahato	l hereby understand/authorize Protean eGov Technologies Ltd as CRA to	CFR-FIII
	 Use my Adahaar details for National Pension System (NPA) and authenticate my identity through the Adahaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Adahaar (Targeted 	irector, Finance and CPO, Northen Railway, Lucknow
Register with	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	
Aadhaar O Document with Digilocker	authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI. 3. Use the Aadhaar and e-KYC information to populate the corresponding fields	
Select Option Adhar Number Aadhar Vittual ID Adhar Offline XML	in this application and share the some with its empanelled service provider(s) for the purpose of providing me NPS related services. 4. The Aadhoor details (physical and / or digital, as the case maybe) submitted will be minimate in NPS will be time the account it not inactive in NPS or the	
Aadhaar Number	timeframe decided by PFRDA, the regulator of NPS, whichever is later. 5. The Security and confidentiality of personal identity data provided for the purpose of Aadhaar based authentication is ensured by Porteon eGov	
	rectinalization and time is a during a complex into interaction. 6. The Aadroar details (physical and / or digital, as the case maybe) submitted may be shreed and used for NPS related activities by entities/stakeholders under NPS regulated by PFRDA.	
&	ACCEPT	Activate Windows Go to Settings to activate Windows.
	Figure 10	

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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**.

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l	KYC Details Confirmation
	PRAN: 110004074904 DDO Office Reg No: CGV006358C Subscriber Name: Dileep Rajendra Mahato DDO Office Name: SECTION OFFICER-EIII PAO Office Reg No: 2000202 PAO Office Reg No: CSV00202
	OTP successfully sent to the mobile number registered in Aadhaar.
	Register with
	Aadhaar O Document with Digilocker
	Select Option
	Aadhaar Number Aadhaar Virtual ID Aadhaar Offline XML
	Aadhaar Number Enter OTP
	I have Read and Accepted the <u>Terms & Conditions</u>
	Regenerate OTP in: 6 seconds
	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**.

PRAN: 110004074 Subscriber Name	904 : Dileep Rajendra Mahato	ĸ	YC Information	ir-Eili
		Full Name : Date Of Birth :	Dileep Rajendra Mahato 08/06/1987	ector, Finance and CPO, Northen Railway, Lucknow
Bank Details:		Address :	RAJENDRA NIWAS ROOM NO.2, DAVDI ROAD, GOLAWALI, DOMBIVLI EAST.,THANE - 421203	e:
IFS Code*	Bank Name*		CONFIRM	
			>ELEG1	~
Bank Account Number*	Confirm Bank Accou	nt Number*		
Your account details are safe with us Type of Bank Account*				
SELECT		~		
Please ensure that the Governmen	t servant is the Primary Account h	older in the Joint Account.		
		6	jaure 12	

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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**.

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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.

PRAN: 110004074904 Subscriber Name: Dik	eep 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, Northen Railway, Lucknow
Bank Details:		Legally Wedded Spouse:
IFS Code*	Bank Name*	Marital Status*
HDFC0000542	HDFC BANK	SELECT V
Bank Account Number*	Confirm Bank Account Number*	
	50100126081159	
Your account details are safe with us	0	
Type of Bank Account*		
JOINT WITH LEGALLY WEDDED SPOUSE		▼
(
SELECI		
SELECI SINGLE (ONLY IN THE ABSENCE OF LEGALLY WE	DDED SPOUSE)	Activate Windows
-SELECI- SINGLE (ONLY IN THE ABSENCE OF LEGALLY WE JOINT WITH LEGALLY WEDDED SPOUSE	IDDED SPOUSE)	Activate Windows Go to Settings to activate Windo Figure 13
-SELECI- SINGLE (ONLY IN THE ABSENCE OF LEGALLY WE CONT WITH LEGALLY WEDDED SPOUSE Bank and Spouse Details PRAN: 110004074904 Subscriber Name: Dil	iodeb sPouse)	Activate Windows Go to Settings to activate Windo Figure 13 DDO Office Reg No: CGV006358C DDO Office Name: SECTION OFFICER-EIII DDO Office Name: SECTION OFFICER-EIII
SINGLE (ONLY IN THE ABSENCE OF LEGALLY WE SINGLE (ONLY IN THE ABSENCE OF LEGALLY WE Bank and Spouse Details PRAN: 110004074904 Subscriber Name: Dil	eep Rajendra Mahato	Activate Windows Go to Settings to activate Windo Figure 13 DD0 Office Reg No: CGV006358C DD0 Office Name: SECTION OFFICER-EIII PAO Office Name: Sr. Executive Director, Finance and CPO, Northen Railway, Lucknow
SINGLE (ONLY IN THE ABSENCE OF LEGALLY WE CONT WITH LEGALLY WEDDED SPOUSE Bank and Spouse Details PRAN: 110004074904 Subscriber Name: Dil Bank Details:	eep Rajendra Mahato	Activate Windows Go to Settings to activate Window Figure 13 DDo Office Reg No: CGW006358C DE DO Office Reg Noi CGW0000000C DE DO
	eep Rajendra Mahato	DD0 Office Reg No: CGV0006358C DD0 Office Reg No: CGV006358C D0 Office Reg No: CGV006358C
select SINGLE (ONLY IN THE ABSENCE OF LEGALLY WE INFOLE (ONLY WITH LEGALLY WEDDED SPOUSE Bank and Spouse Details PRAN: 110004074904 Subscriber Name: Dil Bank Details: IFS Code* HDFC0000542	eep Rajendra Mahato Bank Name* HDFC BANK	Activate Windows Go to Settings to activate Wind Figure 13 DD0 Office Reg Ne: CGV006358C DD0 Office Name: SECTION OFFICER-EIII PAO Office Reg No: 2000202 PAO Office Name: Sr. Executive Director, Finance and CPO, Northen Railway, Lucknow Legally Wedded Spouse: Marital Status* SELECT
	eep Rajendra Mahato Bank Name* HDFC BANK Confirm Bank Account Number*	DD0 Office Reg No: CGV006358C DD0 Office Reg No: CGV006358C DD0 Office Name: SECTION OFFICER-EIII PA0 Office Reg No: 200202 PA0 Office Reg No: 5. Executive Director, Finance and CPO, Northen Railway, Lucknow Legally Wedded Spouse: Marital Status* -SELECT- - -
	eep Rajendra Mahato Bank Name* HDFC BANK Confirm Bank Account Number* 50100126081159	Activate Windows Go to Settings to activate Windows Figure 13 DDo Office Reg No: CGV006358C DE Office Reg No: CGV006358C DE Office Reg No: CGV006358C DE Office Reg No: CGV006358C Marial Status* SELECT-
	eep Rajendra Mahato Bank Name* IDEC BANK Confirm Bank Account Number* S0100126081159	Do office Reg No: CGV006358C Do office Reg No: CGV00058C
	eep Rajendra Mahato eep Rajendra Mahato Bank Name* HDPC BANK Confirm Bank Account Number* S0100126081159	End of the set wind of the set

Figure 14

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ank Details:			Legally Wedded Spouse:		
FS Code*	Bank Name*		Marital Status*		
HDFC0000542	HDFC BANK		MARRIED		
Jank Account Number*	Confirm Bank Account Number*		First Name*	Middle Name	
Your account details are safe with us			GEETA	ENTER MIDDLE NAME	
Type of Bank Account*	-		Last Name	Date of Birth*	
JOINT WITH LEGALLY WEDDED SPOUSE	~		манато	04/11/1999	
Please ensure that the Government servant is the	Primary Account holder in the Joint Account.		Gender*	Last 4 digit of Aadhaar	
			FEMALE	1234	
			PAN	Mobile*	
			AQOPM4024K	8852501614	
			Email*		
			DILEEPM@PROTEANTECH.IN		
		CONFIRM		Activate Windows Go to Settings to activate Window	WS.

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 CPO, Northen 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 other bank document showing the name and account deta Bank proof document should be in *Jpeg. group for Photo and Signature document should be in *Jpeg or *Jpg Each document size should be between 2KB and 5MB.	Book/Bank Statement or cancelled cheque of the Bank Account or any is of Account Holder, in which the payout is to be credited. at only. format only. Activate Windows		
\$	PROC	Go to Settings to activate Windows.		

Figure 16

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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, No	orthen Railway, Lucknow
	Copy of Bank Proof* Upload Document (Chequel.jpcg)	
	Joint photograph with Legally Wedded Spouse* (CIP jpg)	
	Specimen Signature of Upload Document Upload Document (4.11 KB_pg.jpg)	
Note Bank Proof wil other bank do Bank proof do Bank proof do Photo and Sign Each documer	nclude Photocopy of the first page of Pass Bool/Bank Statement or cancelled cheque of the Bank Account or any ment showing the name and account details of Account Holder, in which the payout is to be credited. ment should be in " jpeg, " jpg or of format only. size should be between 2KB and 5MB.	Activate Windows
	PROCEED TO ESIGN	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**.

A protean	
procean	
National Pension System Trust has request	ed to Digitally sign the document
Transaction ID: UKC:eSign:4116:20250404165306552	dated 2025-04-04T16:53:12
English V Play audio Stop audio	
Please click on the checkbox and enter Aadhaar/Virtual ID	urture Limited) to -
I. Use my Aadhaar / virtual ID details (as applicable) for the purpose of estingting the re System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) for/with the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance wi Subsidies, Benefits and Services) Act, 2016 and the aillied rules and regulations notified thereu	signartation document / service requests under National Pension National Pension System Trust and authenticate my identity through th the provisions of the Aadhaar (Targeted Delivery of Financial and other nder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my iden through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (the registration document / service requests under National Pension System (NPS for/with National Pension System Trust .	ity through the Aadhaar Authentication system for obtaining my e-KYC Name, Gender, Date of Birth and Address) for the purpose of eSigning S) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY)
3. I understand that Security and confidentiality of personal identity data provided, for the Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such	purpose of Aadhaar based authentication is ensured by Protean eGov h time as mentioned in guidelines from UIDAI from time to time.
VID/Aadhaar:	<u>ھ</u>
SEND OTP CANCEL	
	SNSDL e-Gov is now more protean

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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**.

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National	Pension System Trust has requested to Digita	lly sign the document
Transactio	on ID: UKC:eSign:4116:20250404165306552 dated 202	5-04-04T16:53:12
English 🗸 Play audio Stop au	dio	
Please click on the checkbox and enter Aad	haar/Virtual ID	
I hereby authorize Protean eGov Techr	ologies Limited (formerly NSDL e-Governance Infrastructure Limited)	to -
 Use my Aaonaar / Virtual ID details (a System (NPS) / Unified Pension Sci the Aadhaar Authentication system (Aac Subsidies, Benefits and Services) Act, 20 	s applicable) for the purpose of eSigning the registration do neme (UPS) / Atal Pension Yojana (APY) for/with National Pen lhaar based e-KYC services of UIDAI) in accordance with the provision 116 and the allied rules and regulations notified thereunder and for no	cument / service requests under National Pension ision System Trust and authenticate my identity through is of the Aadhaar (Targeted Delivery of Financial and other other purpose.
 Authenticate my Aadhaar / Virtual ID through Aadhaar based e-KYC services the registration document / servic for/with National Pension System Tr 	hrough OTP or Biometric for authenticating my identity through th f UIDAI and use my Photo and Demographic details (Name, Gender, e requests under National Pension System (NPS) / Unified P ust.	e Aadhaar Authentication system for obtaining my e-KYC Date of Birth and Address) for the purpose of eSigning ension Scheme (UPS) / Atal Pension Yojana (APY)
 I understand that Security and confid Technologies Limited and the data will b 	entiality of personal identity data provided, for the purpose of Aa e stored by Protean eGov Technologies Limited till such time as menti	dhaar based authentication is ensured by Protean eGov oned in guidelines from UIDAI from time to time.
	ENTER OTP : ····· · · · · · · · · · · · · · · ·	
		SSDL e-Gov is now more an
		Activate Windo

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**.

Confirmation				
	Claim UPS benefits initiated succesfully			
	PRAN : Name of the Subscriber :	110004074904 Dileep Rajendra Mahato		
	Acknowledgement Number :	1000000112		
	Acknowledgement Date :	04/04/2025		
	DOWNLOAD eSIGNED W	THDRAWAL FORM		

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.

 $\mathsf{SOP}\ \mathsf{on}\ \mathsf{Initiation}\ \mathsf{of}\ \mathsf{UPS}\ \mathsf{Claim}\ \mathsf{request}\ \mathsf{by}\ \mathsf{NPS}\ \mathsf{Subscriber}\ \mathsf{Retirees}\ \mathsf{till}\ \mathsf{March}\ \mathsf{31}, \mathsf{2025}$