

Protean eGov Technologies Ltd.

Central Recordkeeping Agency



Standard Operating Procedure for Subscribers

For

CKYC and Aadhaar based PRAN generation through eNPS- Individual Subscriber

The eNPS (<https://enps.nsdl.com>) module being offered to Subscribers is an online portal hosted by NPS Trust wherein a Subscriber can register online and make contribution. Subscriber need to go to eNPS website for opening NPS account. After clicking on the National Pension System the Subscriber will be redirected to registration page. The process of PRAN generation is CKYC based wherein the Subscriber authenticates himself/herself through CERSAI database. Subscriber needs to have his\her details updated in the CERSAI database/CKYC number generated. The basic KYC details i.e. Name of Subscriber, Father's Name, Spouse's Name, Marital Status, DOB (Date of Birth), Gender, Email ID, Photo, PAN, CERSAI ID will be fetched from CERSAI database *(all these details will be auto-populated based on availability of database in CERSAI)* and rest of the details (bank details, nomination, scheme preference and personal details) are to be filled by the Subscriber.

Pre-requisite for generation of PRAN:

- a. Subscriber needs to have his\her details updated in the CERSAI database/CKYC number generated.
- b. Scanned of Signature (incase the signature is not auto populated) in *.jpeg/ *.jpg/ *.png format having file size between 4KB - 5MB
- c. In case subscriber is Orphan, the he/she is required to upload proof of document as Orphan in *.jpeg/ *.jpg/ *.pdf format having file size between 4KB - 2MB
- d. Bank details for successful penny drop verification

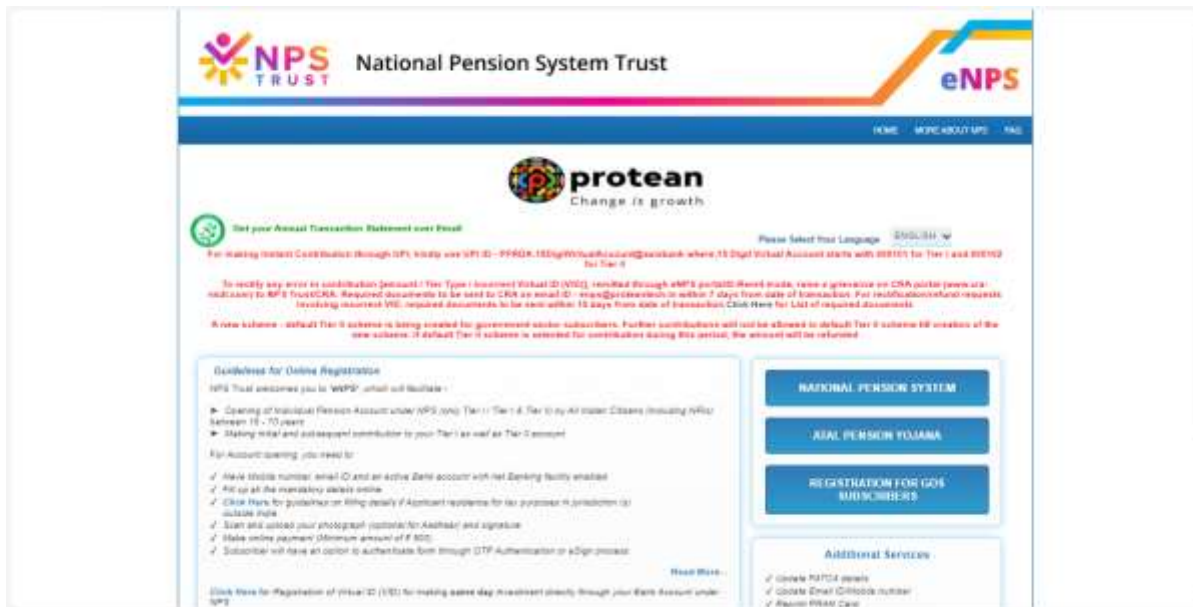
A brief journey for registration of Individual Subscriber through eNPS module is mentioned below:

- a. Subscriber is required enter PAN, DOB, unique Mobile Number and Email id and verify the CKYC details.
- b. The basic KYC details i.e. Name of Subscriber, Father's Name, Spouse's Name, Marital Status, DOB (Date of Birth), Gender, Email id, Photo, CERSAI ID will be fetched from CERSAI database. *(all these details will be auto-populated based on availability of database in CERSAI)*
- c. Other details in Personal, Contact, FATCA, Bank (for penny drop), Other, Scheme, Nomination, etc. are to be filled by subscriber.
- d. Signature will be auto uploaded from CERSAI database which can be editable.
- e. After successful completion of dual OTP Authenticate/e-Sign the PRAN will be generated.
- f. A PRAN will be immediately generated after making Payment.

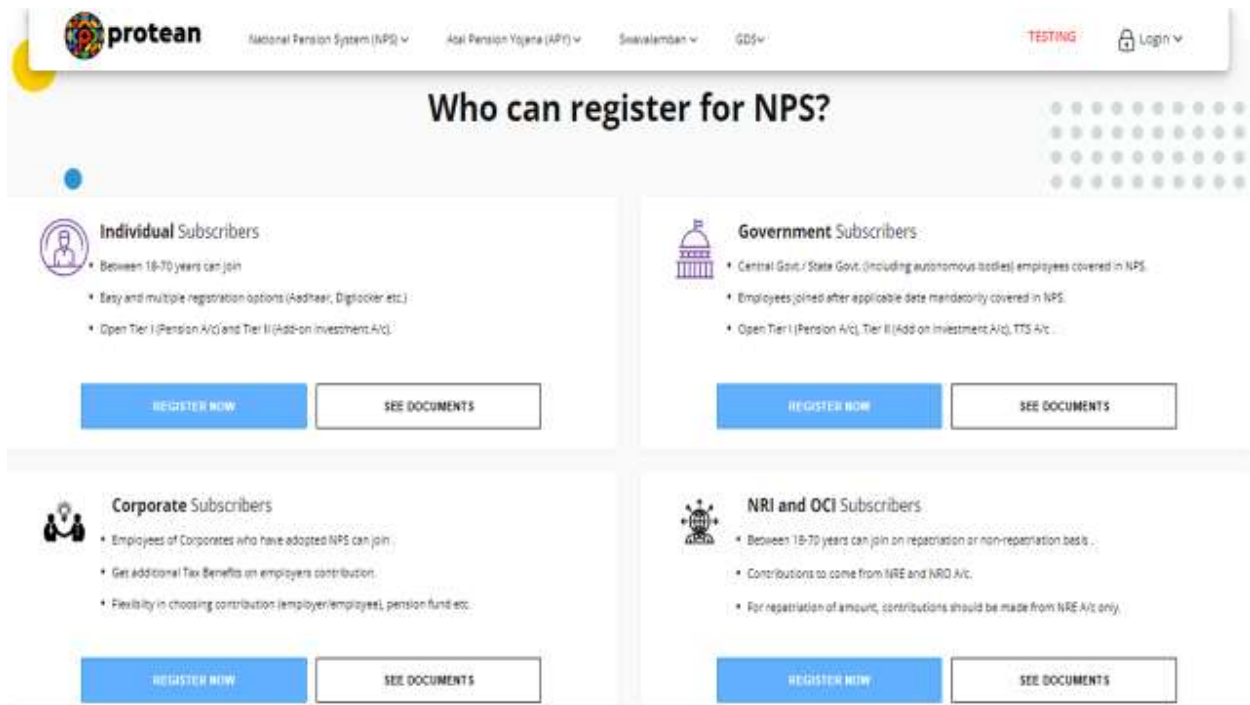
- g. After successful PRAN generation, the status of PRAN will be updated as Active. You can then start contributing to your PRAN.

Step by Step guide for Individual Subscriber for registration through Protean NPS:

1. Click on the eNPS website for Subscriber registration. After clicking on National Pension System, you will be directed to Landing Page of Registration as shown below. Please ensure you have gone through the pre-requisites for account opening to ensure a seamless experience. Please click “Registration” button.

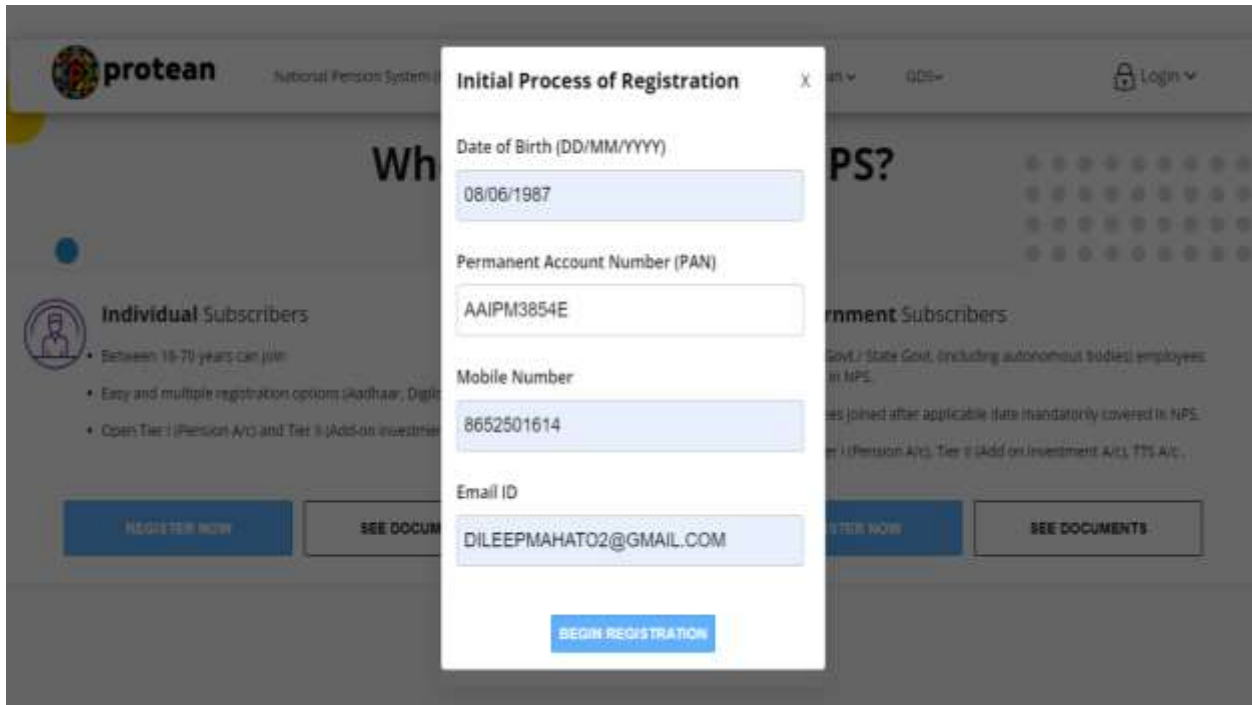


2. Screen as shown below will open. Please select the radio button “Register Now” represented under “Individual Subscribers” for registration as a subscriber for NPS through CKYC option.

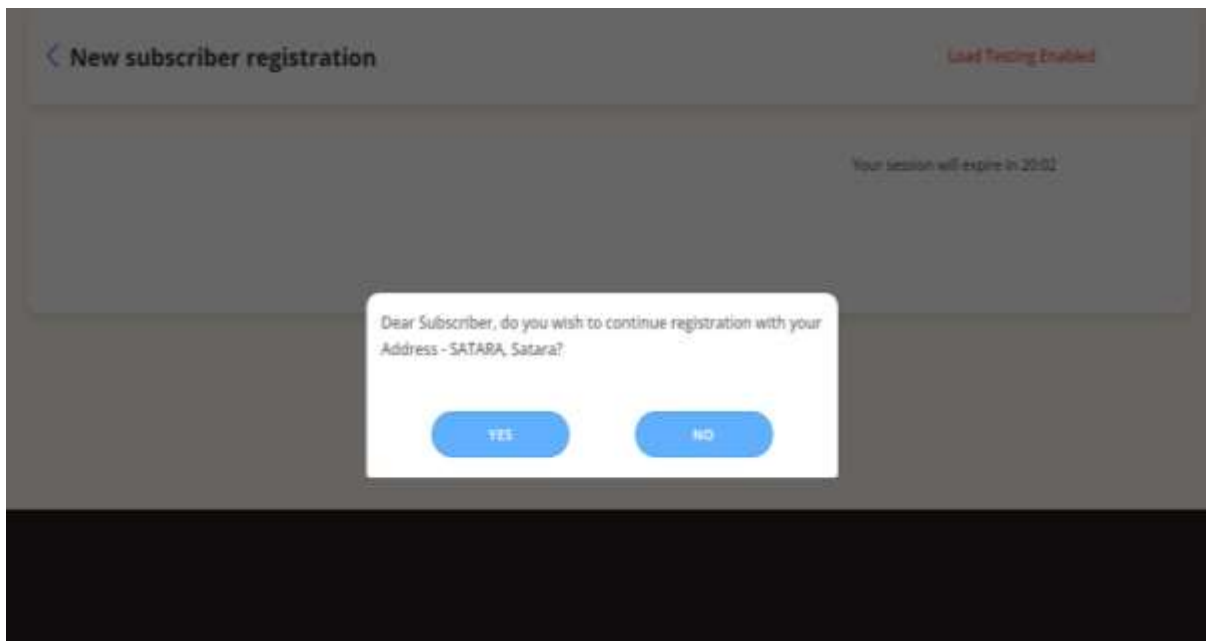


3. After selecting Account Type, subscriber is required to enter DOB, PAN, Mobile Number and Email id to verify CKYC details as shown in screen 3.1. Clicking on “Begin Registration” Subscriber will get as option to confirm the address as per CERSAI database and to continue with registration process. On clicking “Yes” as shown in screen 3.2 it verifies CKYC Details and OTP will be sent to registered mobile number and email id for verification as shown in screen 3.3. and all the relevant details will be auto populated from CERSAI database.

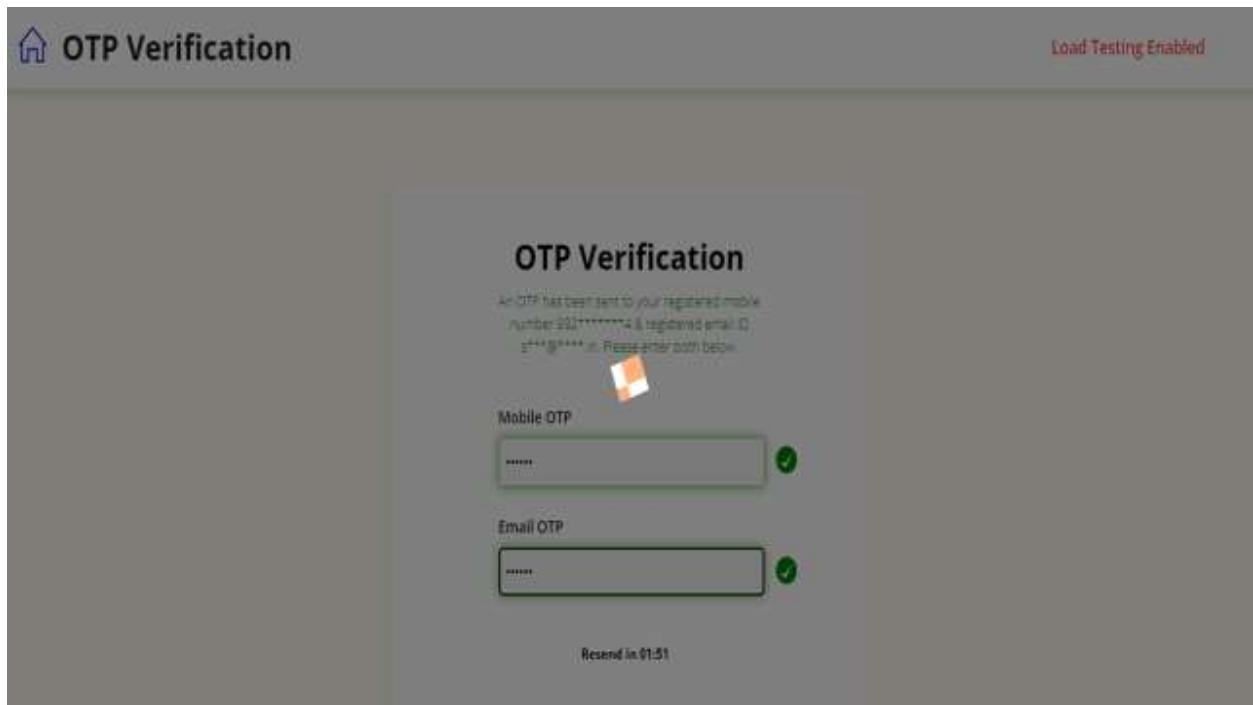
Screen 3.1:



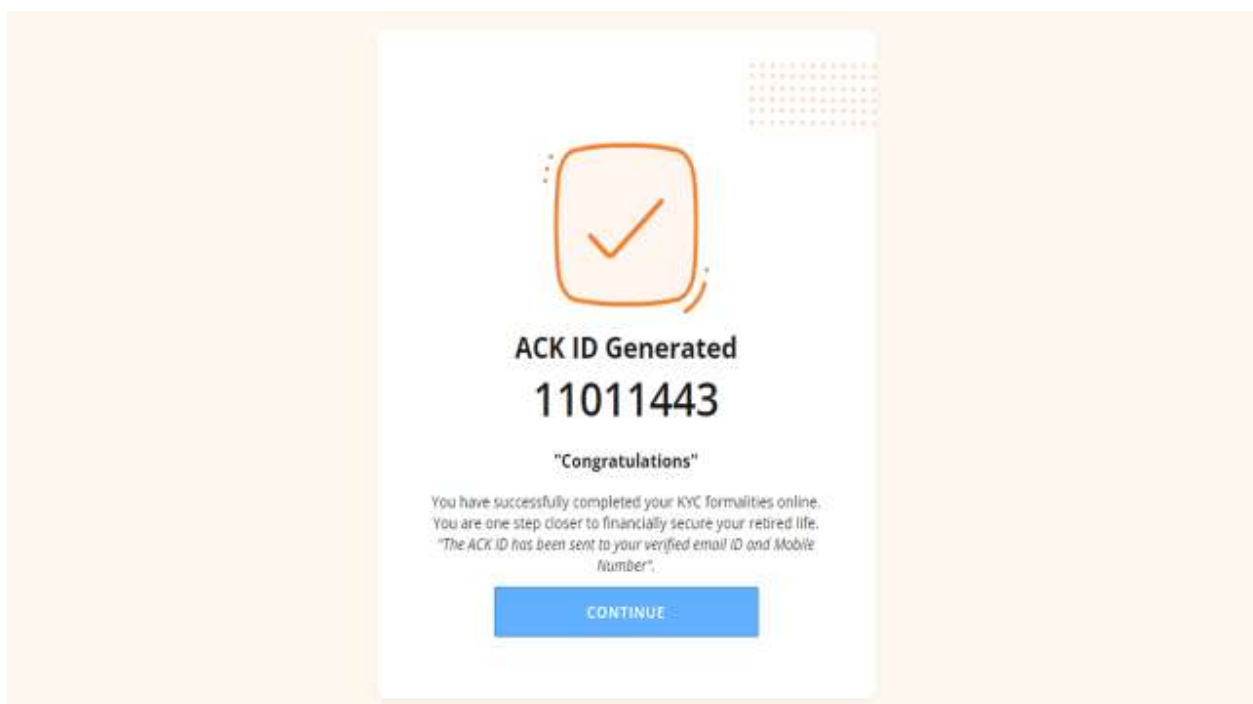
Screen 3.2:



Screen 3.3:

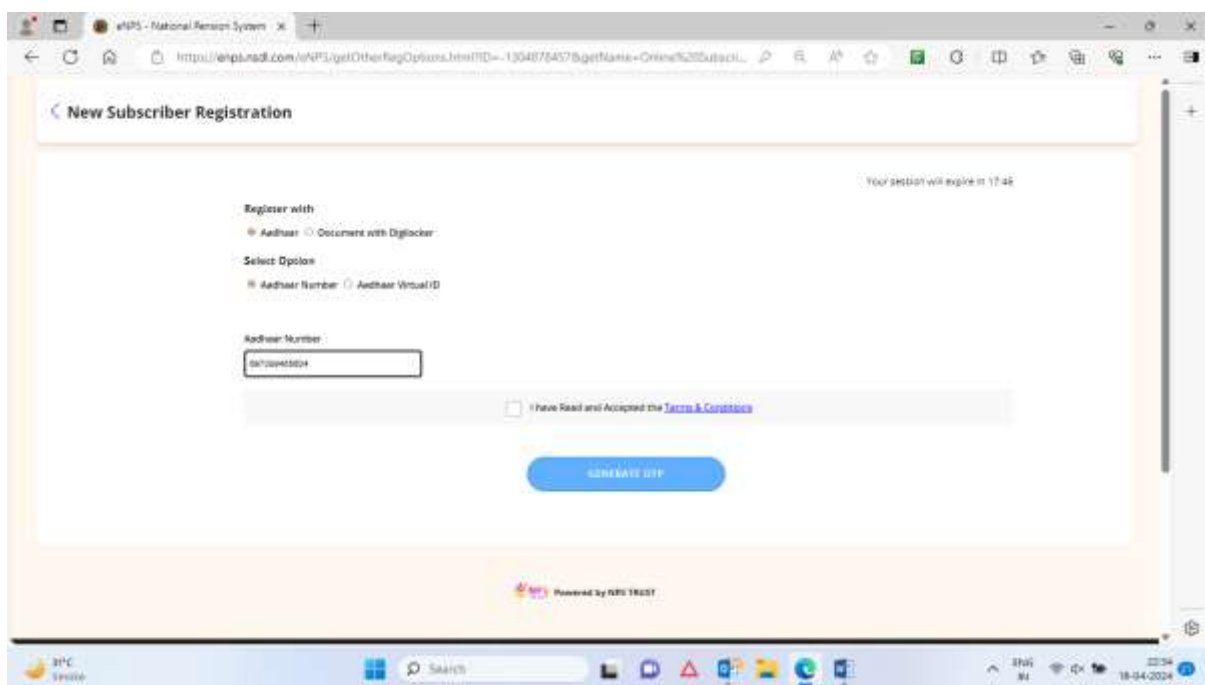
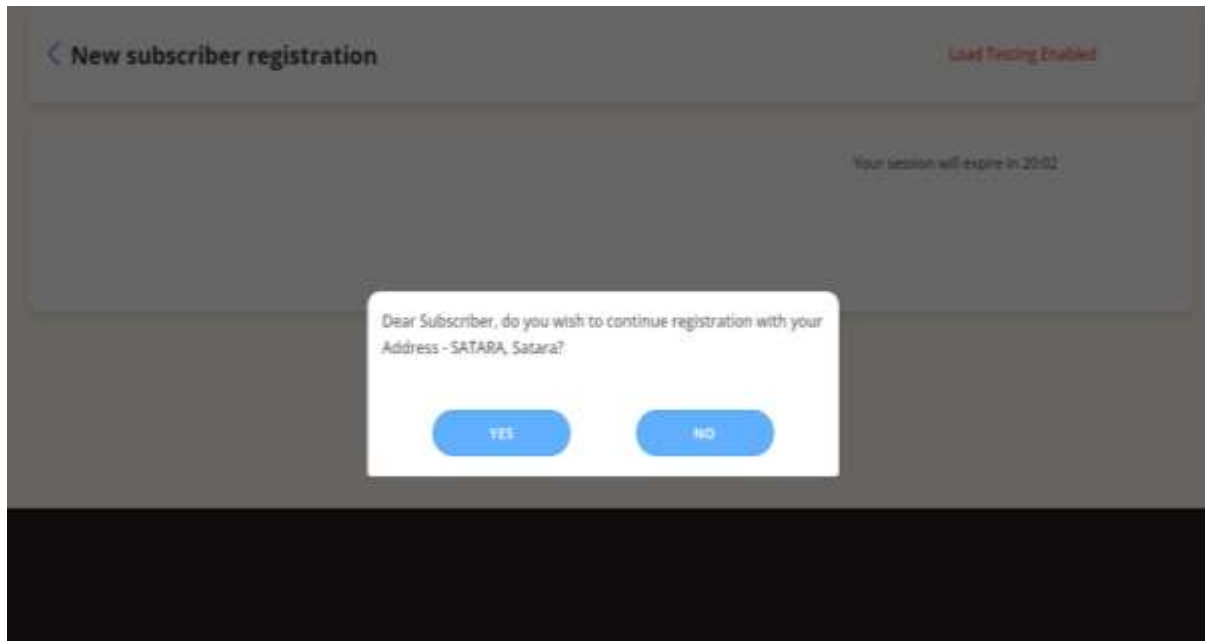


4. After successful OTP verification, ACK ID will be generated.



In case of Aadhar based registration, subscriber will select the “No” from the following in screen 3.4

Screen 3.4:



After generation of OTP, subscriber has provide the OTP received on his registered mobile number and email id. On successful authentication, ACK ID will be generated.

5. The basic details of the Subscriber (Name, DOB, Gender, Email ID, Mobile Number, address, Marital status, Spouse Name, Address and Photo/Signature) are fetched from the CERSAI database. Both Photograph and signature are fetched from the CERSAI database. Subscriber can edit the signature. Please adhere to the specifications (size and type) of the images provided on-screen. Before going forward, subscriber is required to select PRAN Card Options in dropdown as shown in below screen. After verifying the details subscriber needs to click on Confirm.

a. PRAN Card Options

- Digital PRAN card & Welcome Kit in Email only – (Charges Rs. 18/-) - In this option, the soft copy of PRAN Card and Welcome Kit will be sent on registered email ID of the subscriber.
- Digital PRAN card & physical Welcome Kit – (Charges Rs. 35/-) - In this option, the soft copy of PRAN Card will be sent on registered email ID and hard copy of and Welcome Kit will be couriered on registered address of the subscriber.
- Physical PRAN card & Welcome Kit – (Charges Rs. 40/-) - In this option, the hard copy of PRAN Card and Welcome Kit will be couriered on registered address of the subscriber.

The screenshot shows a web form titled "Verify Details" with a "Last Testing Success" notification. The form contains the following fields and options:

- Subscriber Name:** SANKU SANGHANTHA BHANDAR
- DOB:** 06/12/1991
- Gender:** Male
- Address:** TADWAL AT POST BHANDAR TALUKA, DISTRICT, NAGPUR - 431012
- Photo/Signature:** A small profile picture and a "Upload Signature" button.
- OTP:** A field for entering the OTP received.
- Subscriber Title:** A dropdown menu with "MRS" selected.
- How do you know about NPS:** A dropdown menu with "FRIEND/FAMILY" selected.
- Marital Status:** A dropdown menu with "MARRIED" selected.
- Spouse Details:** A text input field with "ANURAG" entered.
- Residential status:** A dropdown menu with "CITY/DND OF INDIA" selected.
- PRAN Card Options:** A dropdown menu with "DIGITAL PRAN CARD & WELCOME KIT" selected. A tooltip is visible over this dropdown, listing three options: "DIGITAL PRAN CARD & WELCOME KIT (CHARGES RS. 18/-)", "DIGITAL PRAN CARD & PHYSICAL WELCOME KIT (CHARGES RS. 35/-)", and "PHYSICAL PRAN CARD & WELCOME KIT (CHARGES RS. 40/-)".
- Disclaimer:** "Go paperless. Avoid any annual statements."
- Confirm Button:** A blue button labeled "Confirm".

Verify Details

Full Name: SUWAT HANUNAVTA BANSKHARE DOB: 08/10/1985 Gender: Male Address: TADWAL, AT, POST DHAVADI TALUKA, SATARA, Satara - 412803

Your session will expire in 15:04

Father's name Mother's name I am an orphan

Subscriber Title: SHRI I would like to print my Father's name on PFAN Card: HANUNAVTA BANSKHARE How did you hear about NPS: SOCIAL MEDIA

Marital Status: MARRIED Spouse Details: GUNJAGWAR

Residential status: CITIZENS OF INDIA

Go paperless: Email my annual statements

Confirm

- After clicking on "Confirm", Subscriber will be directed to Investment Option and Bank & Nomination details wherein the subscriber need to choose Pension Fund Manager.

01 Set up Tier 1 Account 02 03

Investment options

Your session will expire in 20:32

Select Fund Managers for Tier 1

Moderate Auto Choose (1/2)

Moderate investment options: Equity 30% Corporate Bond 35% Government Bond 35%

[Choose Other Scheme](#)

Bank & Nominee Details

Add Bank Details >

Add Nominee Details >

Modal Message: Kindly choose Pension Fund Manager before opting for scheme choice. **OK**

Investment options

Your session will expire in 20:03

Auto Active

Select Fund Manager For Tier I >

Moderate Auto Choice (LC 50)

Moderate investment options
Equity: 30% | Corporate Bond: 25% | Government Bond: 25%

[Choose Other Scheme](#)








Bank & Nominee Details

[Add Bank Details](#) >

[Add Nominee Details](#) >

NPS has a great Tier II account Add Tier II account with Tier I details

- No investment limit
- Tier II investments can be withdrawn freely at any time
- Lower expense ratio compared to other products
- Set it up later

 ICICI PRUDENTIAL PENSION FUNDS MANAGEMENT COMPANY LIMITED Min Investment: 500	 KOTAK MAHINDRA PENSION FUND LIMITED Min Investment: 500
 LIC PENSION FUND LIMITED Min Investment: 500	 MAX LIFE PENSION FUND MANAGEMENT LIMITED Min Investment: 500
 SBI PENSION FUNDS PRIVATE LIMITED Min Investment: 500	 TATA PENSION MANAGEMENT LIMITED Min Investment: 500
 UTI RETIREMENT SOLUTIONS LIMITED Min Investment: 500	

SAVE

- As a next step, subscriber is required to fill Bank details as shown in below screenshot. Penny Drop Verification will be done for the bank account details entered and there is no need of uploading any supporting document for Bank A/C proof. After entering correct details, click on "Save".

Bank Details Load Testing Enabled

Your session will expire in 18:06

Bank IFSC Code:

Bank Name:

Bank Account Number:

Re-enter Bank Account Number: ✓

Select Account Type

SAVING ACCOUNT CURRENT ACCOUNT

This account will be linked to your investments and will be the default account for all withdrawals.

SAVE

8. After saving the Bank details, Subscriber will have to enter the Nominee details by selecting the tab “Add Nominee Details” and click of “Save” option. Once all the details (Investment details, Bank and Nominee details) are filled subscriber need to click on “Proceed”.

Nominee Details Load Testing Enabled

Your session will expire in 19:40

Nominee 1

Nominee Name:

Age:

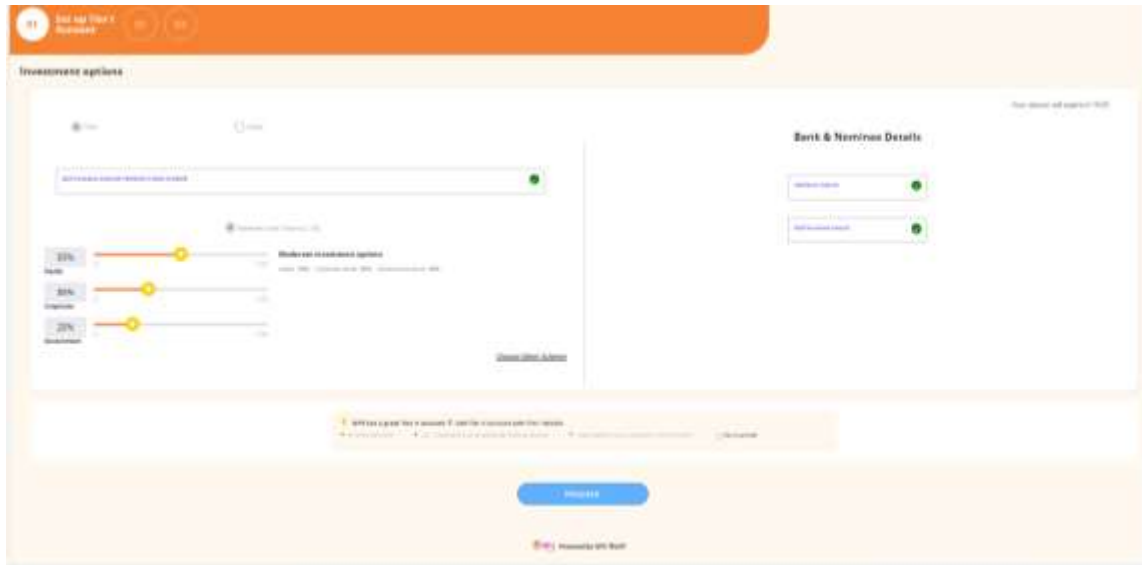
Nominee Relationship:

This nominee will receive 100% of the share.

[Reset](#) [Add another nominee](#)

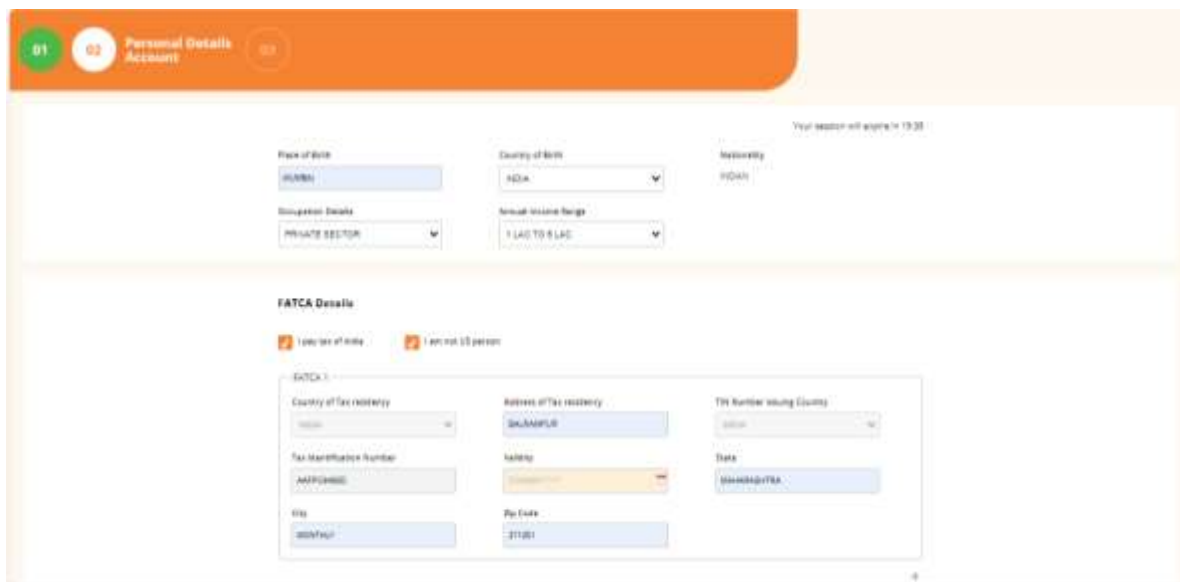
SAVE

NPS Powered by NPS TRUST



- As a next step, Subscriber will be redirected to Personal Details page wherein subscriber needs to fill personal details and FATCA details as shown in screen 9.1. Subscriber will also get option to confirm the address proof per CERSAI database as shown in screen 9.2.

Screen 9.1:



Screen 9.2:

The screenshot shows a web form with two main sections: "Address Proof" and "Proof of Identity".

Address Proof:

- Current Address Proof: A dropdown menu with "APPROVED" selected.
- Document Proof ID (if any): A text input field containing "43000011000".

Proof of Identity:

- Identity Proof: A dropdown menu with "APPROVED" selected.
- ID Number: A text input field containing "43000011000".
- Date of Birth Proof: A dropdown menu with "APPROVED" selected.
- Document Proof ID (if any): A text input field containing "APPROVED".

At the bottom center of the form is a blue button labeled "PROCEED".

10. On clicking "Proceed" subscriber will be redirected to complete Dual OTP/eSign authentication process.

The screenshot shows a web form with a modal dialog box overlaid on top. The form in the background is partially visible and includes fields for "Name of User", "Company Name", "FATCA Details", and "Country of Tax Residence".

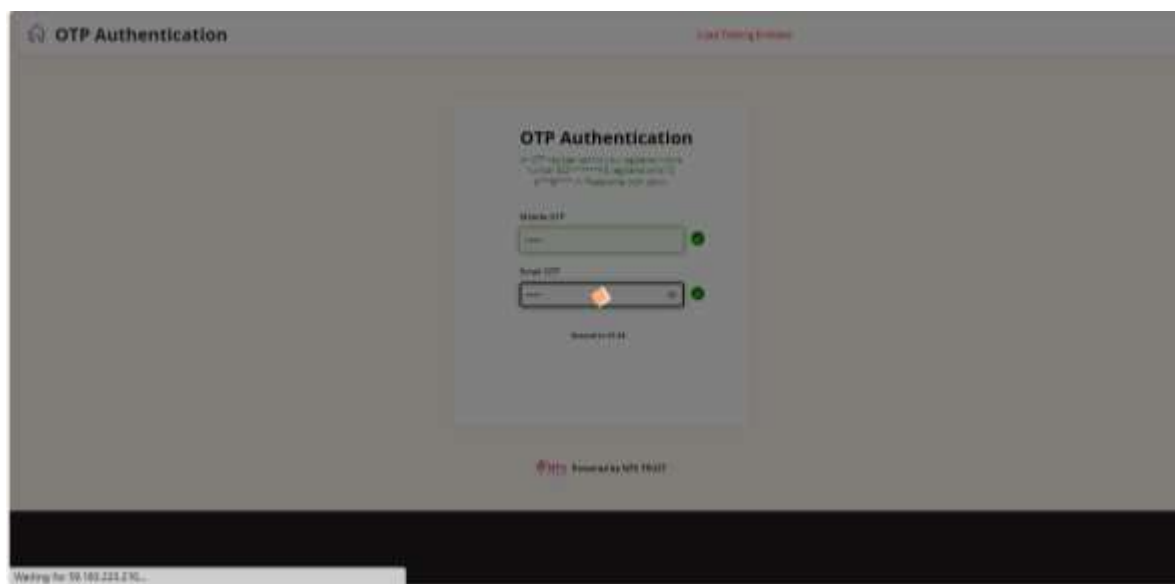
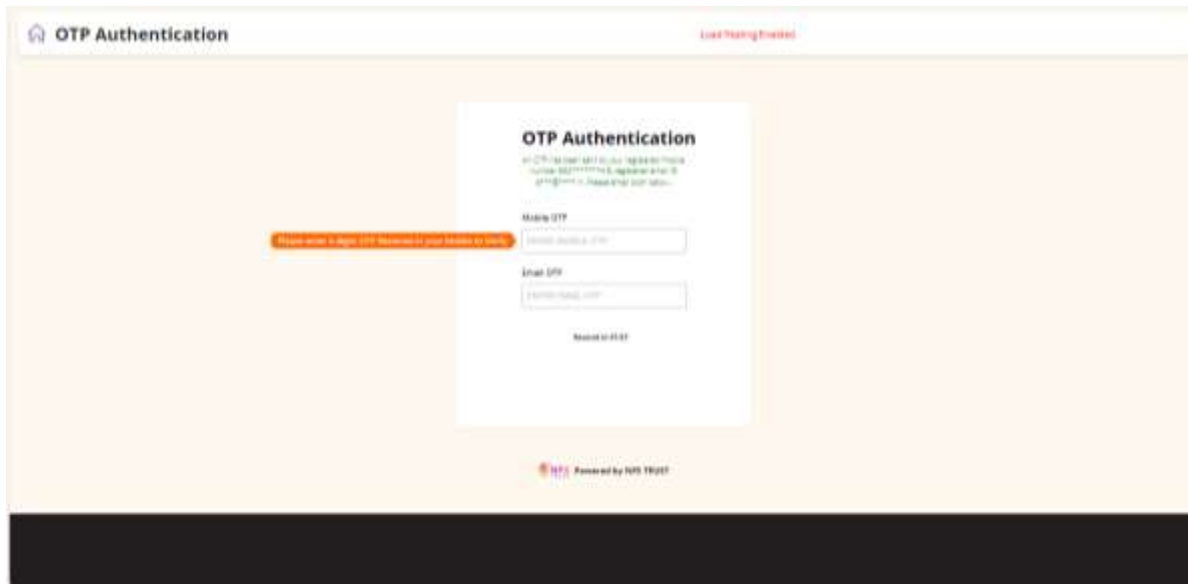
Modal Dialog Box:

Please select a method to sign your form

- OTF Authentication:** This is a completely paperless process. Under this option, Subscriber can authenticate the form through OTP sent on Mobile and Email ID. Please note that this facility can be availed free of cost.
- e-Sign:** This is a completely paperless process. Under this option, Subscriber can authenticate the form through OTP sent on Mobile and Email ID. Please note that this facility can be availed free of cost.

At the bottom of the modal is a blue button labeled "CONTINUE".

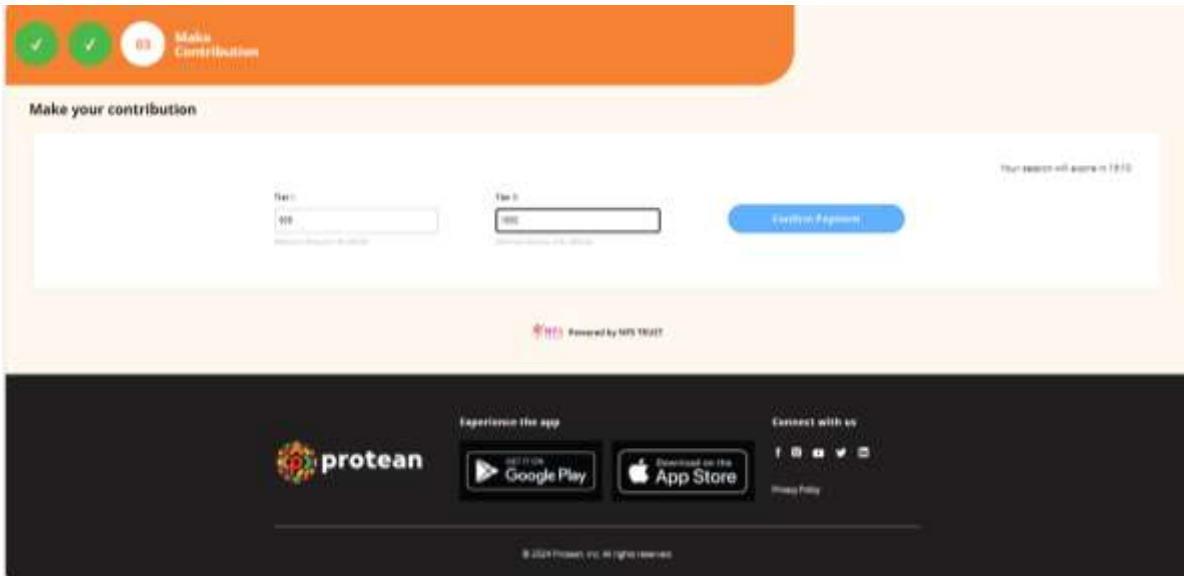
Dual OTP Authentication-This is a completely paperless process. Under this option, Subscriber can authenticate the form through OTP sent on Mobile and Email ID. Please note that this facility can be availed free of cost.



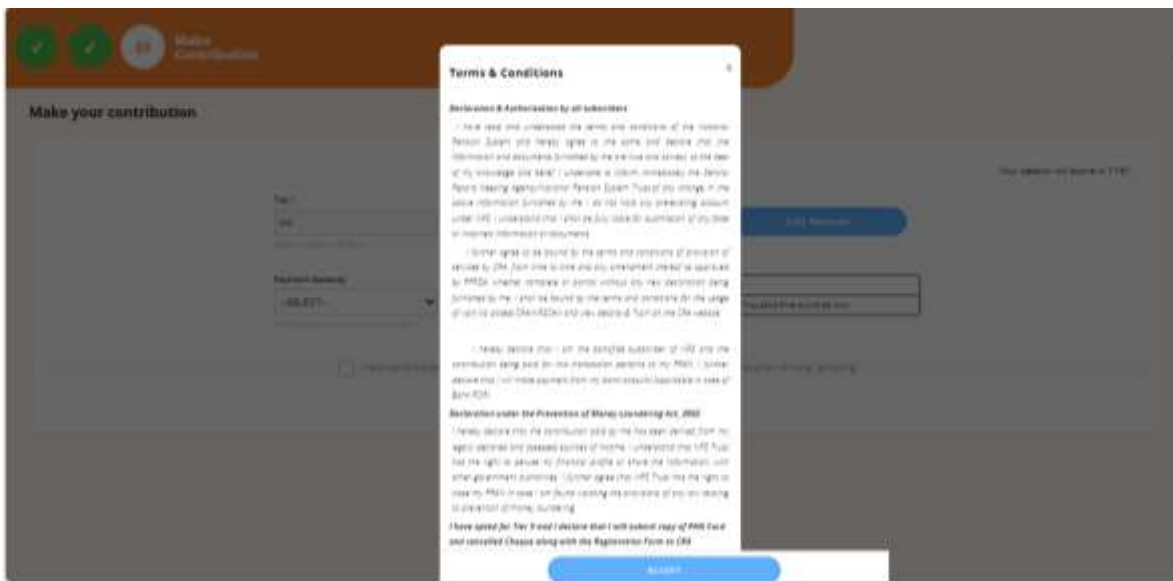
eSign Process-Apart from dual OTP authentication process, subscriber can also do authentication via Aadhaar Based eSign facility. This is a completely paperless process. Please note that eSign is a chargeable service at Rs. 5.90/-.

11. On successful eSign/OTP authentication process, subscriber will be redirected to contribution option where subscriber is required to make payment for initial contribution. The minimum contribution can be done of Rs.500/-. In case subscriber has selected account type as "Tier I and Tier II" in the starting, then he is required to

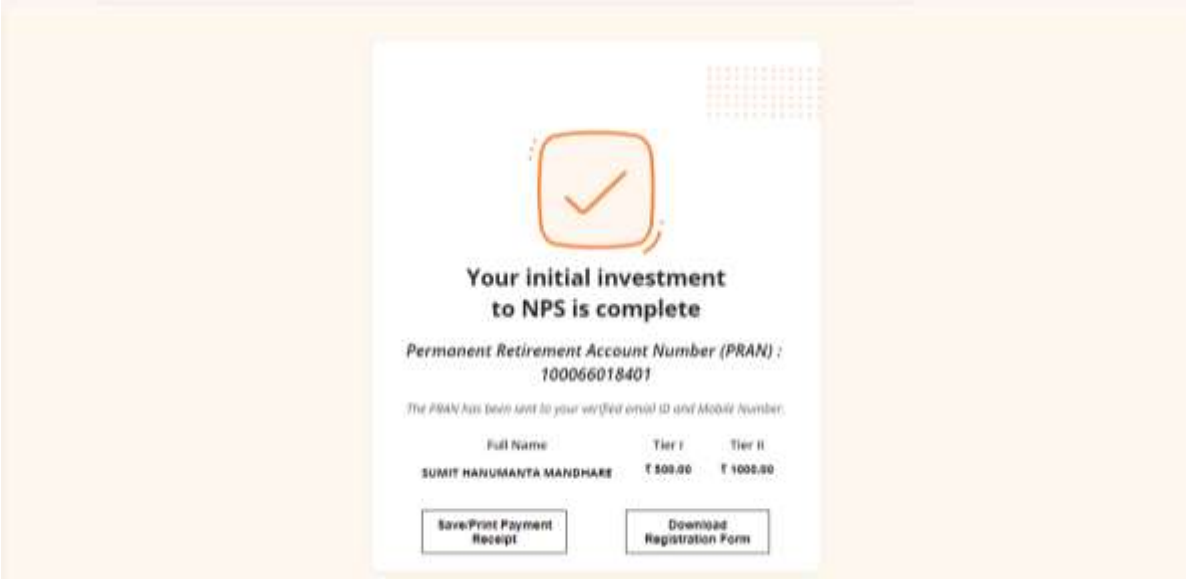
make contribution in both the accounts. After entering amount, click on “Confirm Payment.”



11.1. On clicking confirm payment Subscriber needs to select Payment gateway option in the dropdown and accept the terms & conditions. Once all the details are verified subscriber needs to click on “Proceed” option.



11.2. On clicking Proceed based on the payment method selected i.e. Net Banking, Debit Card or UPI subscriber will have to enter the user credentials and make payment. After successful payment, PRAN will be generated.



The image shows a digital confirmation screen for NPS registration. At the top center is an orange checkmark icon inside a rounded square. Below it, the text reads "Your initial investment to NPS is complete". The Permanent Retirement Account Number (PRAN) is displayed as 10066018401. A note states that the PRAN has been sent to the user's verified email and mobile number. A table shows the user's name, SUMIT HANUMANTA MANDHARE, and their investment amounts for Tier I (₹ 500.00) and Tier II (₹ 1000.00). At the bottom, there are two buttons: "Save/Print Payment Receipt" and "Download Registration Form".

Your initial investment to NPS is complete

Permanent Retirement Account Number (PRAN) :
10066018401

The PRAN has been sent to your verified email ID and Mobile Number.

Full Name	Tier I	Tier II
SUMIT HANUMANTA MANDHARE	₹ 500.00	₹ 1000.00

[Save/Print Payment Receipt](#) [Download Registration Form](#)