



KFin Technologies Limited – Central Recordkeeping Agency



PFRDA

Standard Operating Procedure

For

Maintenance of User IDs of NPS Entities Version 1.4

KFin Technologies Limited 

Registered Office:

301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada,
Kurla (West), Mumbai – 400070, Maharashtra.

CIN: L72400MH2017PLC444072

Document Revision History

Sr.No.	Version	Prepared / Revised By	Reviewed & Approved By		Reasons for revisions
			Name	Date	
1	1	Raghwendra Sharma	Ramesh Godavarthi	Jan 27, 2017	Initial version
2	1	Raghwendra Sharma	Ramesh Godavarthi	Jan 4, 2018	No changes
3	1.1	Raghwendra Sharma	Ramesh Godavarthi	4th Dec 2019	Change of Logo and Name from Karvy Fintech Pvt Ltd to Kfin Technologies Pvt Ltd.
4	1.1	Raghwendra Sharma	Ramesh Godavarthi	4th Dec 2020	No Changes
5	1.1	Raghwendra Sharma	Ramesh Godavarthi	1 st Dec 2021	No Changes
6	1.1	Raghwendra Sharma	Hemant Thakker	1st Dec, 2022	No Changes
7	1.2	Raghwendra Sharma	Siddhartha Gautham	18th March, 2023	Change in company name and logo. Added new SOP format
8	1.3	Sandesh Mantri	Siddarth Gautham	18 th June, 2024	Changes in screen shots and Annual Review.
9	1.4	Sandesh Mantri	Siddarth Gautham	13 th June, 2025	Annual Review

Contents

Contents.....	2
1. Introduction	3
2. Benefits	3
3. Creation of Additional User ID	4
4. Resetting Password (I-PIN) on blocking of User ID	10

1. Introduction

- User IDs are created to login to the CRA system where various requests can be raised by POP as per the roles provided during the registration.
- This User manual will help the POP to create additional User IDs through which the User may assign roles. For additional User registration there is no requirement of physical document.
- POP can create additional users by providing minimum required details in CRA system.

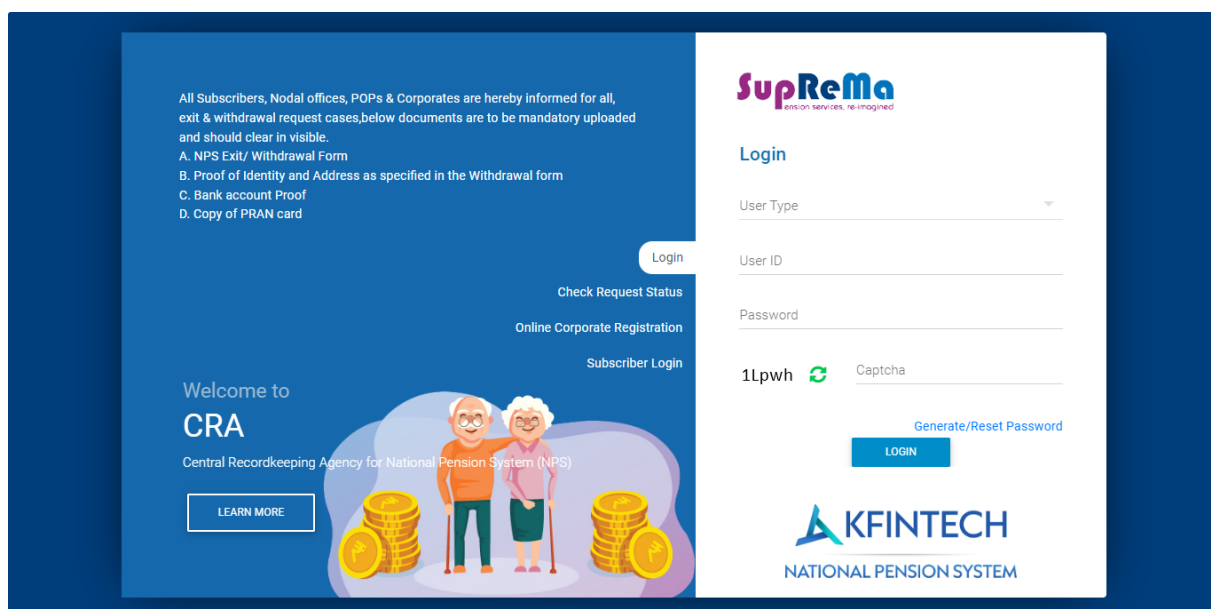
2. Benefits

- No Documents required
- User ID created immediately
- Instant password reset.
- Specific Role can be assigned to the User ID

3. Creation of Additional User ID

Step 1: To create additional User ID, POP user has to login to CRA system: <https://cra.kfintech.com/>

Nodal Office User will Login by entering the User Type , User ID and Password provided by the CRA as shown below and will be redirected to Digi locker for Aadhar validation.



The screenshot shows the SupReMa login interface for the Central Recordkeeping Agency for National Pension System (CRA). On the left, a blue sidebar contains a list of documents to be uploaded for exit and withdrawal requests: A. NPS Exit/ Withdrawal Form, B. Proof of Identity and Address as specified in the Withdrawal form, C. Bank account Proof, and D. Copy of PRAN card. Below this list are links for 'Login', 'Check Request Status', 'Online Corporate Registration', and 'Subscriber Login'. The main content area features a 'Welcome to CRA' message, the full name of the agency, and a 'LEARN MORE' button. An illustration of an elderly couple with stacks of gold coins is also present. On the right, the 'SupReMa' logo is at the top, followed by a 'Login' section with input fields for 'User Type' (a dropdown menu), 'User ID', 'Password', and a '1Lpwh' captcha. A 'Generate/Reset Password' link and a blue 'LOGIN' button are located below the input fields. The KFINTeCH logo and 'NATIONAL PENSION SYSTEM' text are at the bottom right.

Figure 1

Step 2: User needs to select 'User Type' from the dropdown and enter "User ID", "Password" and "Captcha Code"



Figure 2

Step 3: Click on “Login” button after entering all the details.

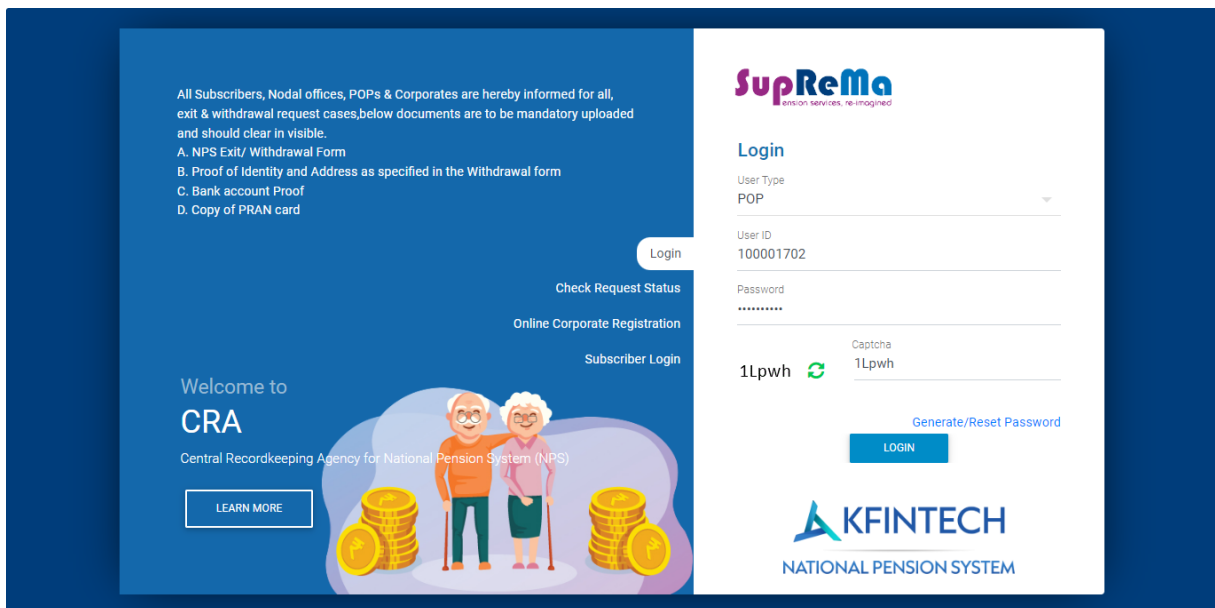


Figure 3

Step 4: After successful login, in next screen Nodal officer has to enter its 12 digit Aadhar which is mapped to the said User ID and Click on the button labelled "Next"

Meri Pehchaan
NATIONAL SINGLE SIGN-ON

UAT CRA

You are about to link your DigiLocker account with UAT CRA application of PFRDA (KFintech). You will be signed up for DigiLocker account if it does not exist.

389212155513

Please enter the following text in the box below:

 C6L1EL

Unable to read the above image? [Try another!](#)

Next

[Return to UAT CRA](#)

Figure 4

Meri Pehchaan
NATIONAL SINGLE SIGN-ON

UAT CRA

UIDAI has sent a temporary OTP to your mobile ending in *****7214(valid for 10 mins).

Wait few minutes for the OTP,
do not refresh or close!

Continue

[Return to UAT CRA](#)

Figure 5

Step 5: Provide Digi-locker consent and click on the button labelled "Allow" in below mentioned screenshot

Step 7: Click on “User Registration” as shown below.

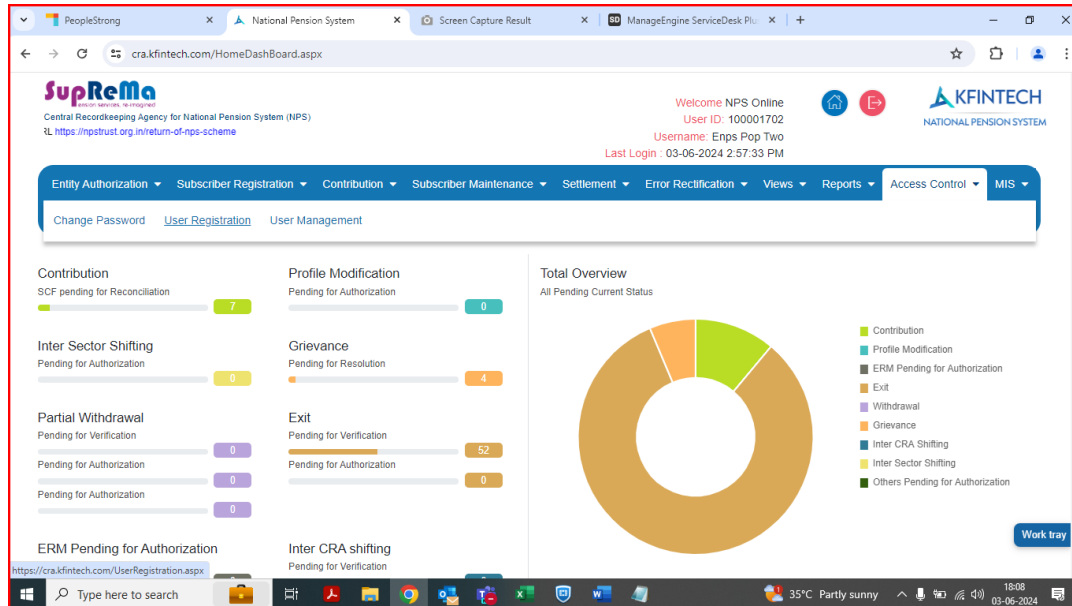


Figure 8

Step 8: User Registration screen will open.

- Enter the “First Name”, “Last Name”, “Valid Email Address”, “Mobile Number” in respective fields as shown below.
- User Type and POP details will be auto populated.

User Registration

Personal Details

First Name*

Middle Name

Last Name*

Email Address*

Mobile No*

User Type*

POP ▾

POP *

NPS Online ▾

Select	Role Description	Role Type	Task Rate
☐	Inter Sector Change Checker	Operative ▾	
☐	NCT Checker	Operative ▾	
☐	NCT Maker	Operative ▾	
☐	POINT OF PRESENCE	Operative ▾	
☐	Role for Receipt Generation	Operative ▾	
☐	Switch Maker Role	Operative ▾	

>>

Submit

Work tray

Figure 9

Step 9: Select the roles as Applicable and as per your Requirement in the Role Description, Role Type as "Operative" and Enter the Task Rate as per the defined role Eg: 500.

User Registration

Personal Details

First Name*

Middle Name

Last Name*

Email Address*

Mobile No*

User Type*

POP ▾

POP *

NPS Online ▾

Select	Role Description	Role Type	Task Rate
☐	Inter Sector Change Checker	Operative ▾	
☐	NCT Checker	Operative ▾	
☐	NCT Maker	Operative ▾	
☒	POINT OF PRESENCE	Operative ▾	10
☐	Role for Receipt Generation	Operative ▾	
☐	Switch Maker Role	Operative ▾	

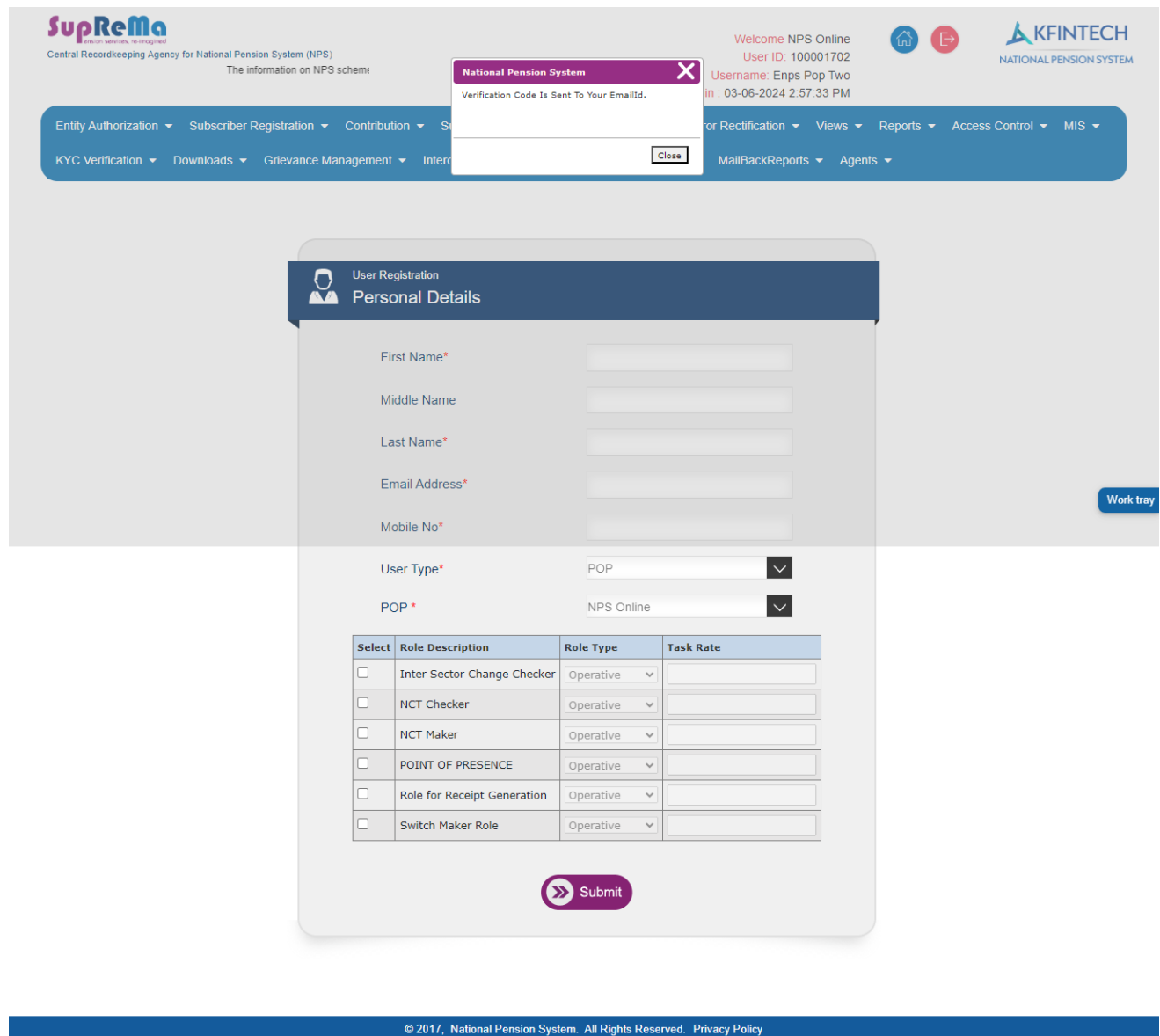
Submit

Work tray

Figure 10

Step 10: On submitting the request, the verification code will be sent to email ID entered at the time of creating User ID.

A confirmation will appear as a pop-up intimating that the verification code is sent to the email ID.



The screenshot shows the 'National Pension System' (NPS) online portal. A confirmation pop-up titled 'National Pension System' is displayed, stating 'Verification Code Is Sent To Your EmailId.' with a 'Close' button. The background shows the 'User Registration' form with the following fields:

- First Name*
- Middle Name
- Last Name*
- Email Address*
- Mobile No*
- User Type* (Dropdown menu showing 'POP')
- POP* (Dropdown menu showing 'NPS Online')

Below the form is a table of roles with checkboxes for selection:

Select	Role Description	Role Type	Task Rate
☐	Inter Sector Change Checker	Operative	
☐	NCT Checker	Operative	
☐	NCT Maker	Operative	
☐	POINT OF PRESENCE	Operative	
☐	Role for Receipt Generation	Operative	
☐	Switch Maker Role	Operative	

A 'Submit' button is located at the bottom of the form.

© 2017, National Pension System. All Rights Reserved. Privacy Policy

Figure 11

Step 11: User will receive an email on the registered Email ID which contains an activation link and the activation code to activate their User ID.

- Kindly Note the code as shown in below image which has to be provided in next steps.
- Click on the link as shown below “Click here”.

Dear User ,

Please Click here <<https://cra.kfintech.com/UserActivation.aspx?UserID=MTE0NTYwMw==D1Py2HVkoB8=>>> to activate your account. Use 996874 as [redacted] to activate your Userid. .

This is system generated email.Please do not reply to this email. For any further queries or assistance, please contact our customer care at 1800 208 1516 or visit <https://cra.kfintech.com/> and <https://nps.kfintech.com/>

Sincerely,

Central Recordkeeping Agency (NPS)
KFin Technologies Limited

IVR facility is available 24 x 7. Call Centre is available from 8.00 am to 8.00 pm on everydays (excluding holidays). Also the CRA system access will be available 24 x 7.
<<https://scdelivery.kfintech.com/o/?p=qgqtqdbb.qdsqteqn-265832001-311C8D2D-873B-40E6-AA3C-DE44C1E90F3F.1.1>>

Figure 12

Step 12: User needs to enter the Activation code as provided in registered mail ID and then Press Submit Button.

User Registration
Activation

First Name

Middle Name

Last Name

Email Address

Mobile No

Activation code*

Submit

Figure 13

Step 13: System will prompt the User to create his/her own password. Password strength should be as per given notes in the screen shot and user needs to select hint question from given list.

National Pension System (NPS)

New User
Create Password

User ID* 100001704

Password*

ConfirmPassword*

Hint Question* Please select

Answer*

Note:

1. Password should be at least 8 non-blank alphanumeric
2. Password must have one special character (!,%,&,@)
3. Passwords are case sensitive
4. Your New Password cannot be the same as your last 5 passwords
5. Application rejects null/empty passwords
6. Password must be changed after 90 days

Hint Question options:

- Please select
- What is the name of your best friend from child hood?
- What town where you born in?
- What was your first phone number?
- What is your vehicle registration number?
- What is the name of the hospital in which you were born?
- What is the first name of your best childhood friend?
- What was name of your primary school?
- What town was your mother born in?
- What is your pet's name?
- What is your favourite passtime?

Figure 14

 New User
Create Password

User ID*

100001704

Password*

ConfirmPassword*

Hint Question*

Please select 

Answer*

 Submit

Note:

1. Password should be at least 8 non-blank alphanumeric characters and max 16 characters
2. Password must have one special character (!,%,&,@,#,\$,^,*,?,-,_)
3. Passwords are case sensitive
4. Your New Password cannot be the same as your last 5 passwords
5. Application rejects null/empty passwords
6. Password must changed after 90 days

Figure 15

Step 14: On Submitting the request, 'User Created Successfully' pop-up will appear on the Screen as shown below.

National Pension System

User created successfully

Close

New User Create Password

User ID* 100001704

Password*

ConfirmPassword*

Hint Question* Please select

Answer*

Submit

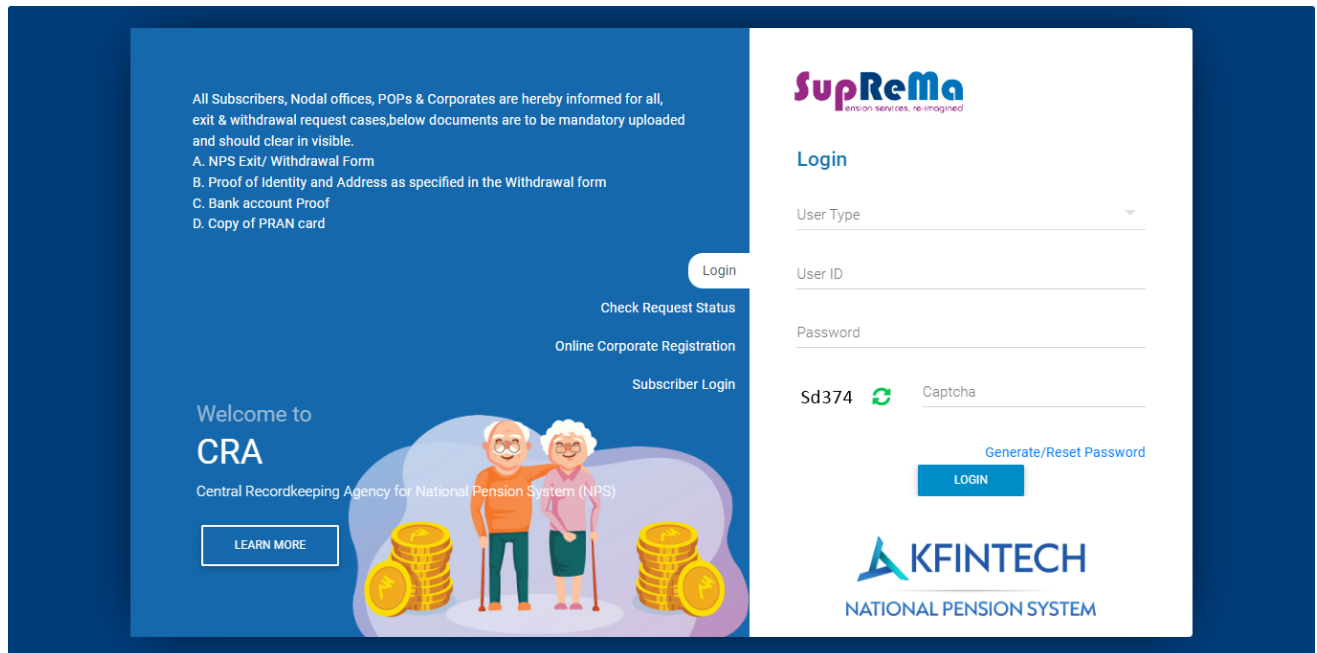
Note:

1. Password should be at least 8 non-blank alphanumeric characters and max 16 characters
2. Password must have one special character (!,%,&,@,#,\$,*,^,~)
3. Passwords are case sensitive
4. Your New Password cannot be the same as your last 5 passwords
5. Application rejects null/empty passwords
6. Password must be changed after 90 days

Figure 16

Step 15: Login with your New User ID and Password in the CRA website.

POP needs to send User 's Aadhar details to CRA to map user ID with Aadhar. New user needs to follow steps given above and validate through Aadhar to login to CRA.



All Subscribers, Nodal offices, POPs & Corporates are hereby informed for all, exit & withdrawal request cases, below documents are to be mandatory uploaded and should clear in visible.

- A. NPS Exit/ Withdrawal Form
- B. Proof of Identity and Address as specified in the Withdrawal form
- C. Bank account Proof
- D. Copy of PRAN card

Login

Check Request Status

Online Corporate Registration

Subscriber Login

Welcome to
CRA
Central Recordkeeping Agency for National Pension System (NPS)

LEARN MORE

SupReMa
Pension services, re-imagined

Login

User Type

User ID

Password

Sd374  Captcha

Generate/Reset Password

LOGIN

KFINTeCH
NATIONAL PENSION SYSTEM

Figure 17

4. Resetting Password (I-PIN) on blocking of User ID

If User updates the incorrect Password more than 5 times, User ID will be blocked. User needs to follow below steps to Activate user ID and reset password.

1. Once the User ID is blocked, User needs to contact CRA - kcra.pop@kfintech.com.
2. CRA will activate user, reset password and send temporary password to User's registered Email ID for generating new password.
3. User needs to update temporary password and user will be redirected for creating new password.

-----XXXXX-----