eNPS Subscriber Registration

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7.0	Naseer Sayed	Siddharth Gautam	Update in procedure and revised screen shots

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15-Jul-2026	15-Jul-2026	New SOP format, Change in process and revised screen shots	Naseer Sayed	Siddharth Gautam	

Distribution

This document has been distributed to:

Version No.	Approving Authority & Distribution Audience
7.0	Siddharth Gautam

Contents

1. Title ... 4
2. Purpose ... 4
3. Scope ... 4
4. Definitions & Acronyms ... 5
5. Registration of Major Subscriber ... 6
5a. If Applicant select the option to Register with – Online Aadhar ... 10
5b. If Applicant selects an option to Register with -CKYC mode ... 18

eNPS Subscriber Registration

1. Title

eNPS is an online platform provided by NPS Trust for enabling individuals to open his/her Individual Pension Account under NPS (Tier-I) and facilitate the new or existing subscribers to make initial or subsequent contributions respectively to their Individual Pension Account under NPS using net-banking, UPI and debit/credit cards.

2. Purpose

The purpose of this SOP is to provide a standardized process for subscribers onboarding through eNPS mode to ensure a smooth and quick account opening journey.

3. Scope

This SOP applies to all new individual subscribers seeking to open a National Pension System (NPS) account. It covers the end-to-end journey from initial details updation to final PRAN generation.

4. Definitions & Acronyms

Acronym	***Description***
ASP	Annuity Service Provider
CBO	Corporate Branch Office
CHO	Corporate Head Office
CRA	Central Record-keeping Agency
DDO	Drawing & Disbursing Officer
DTA	Directorate of Treasuries & Accounts
DTO	District Treasury Office
I-PIN	Internet Personal Identification Number
NPS	National Pension System
PAO	Pay & Accounts Office
PFM	Pension Fund Manager
POP	Point of Presence
POP-SP	POP Service Provider
Pr.AO	Principal Accounts Office
PRAN	Permanent Retirement Account Number
TB	Trustee Bank

5. Registration of Major Subscriber

Applicant needs to login to https://nps.kfintech.in/ and click on Join NPS to open new NPS account.

Figure 1

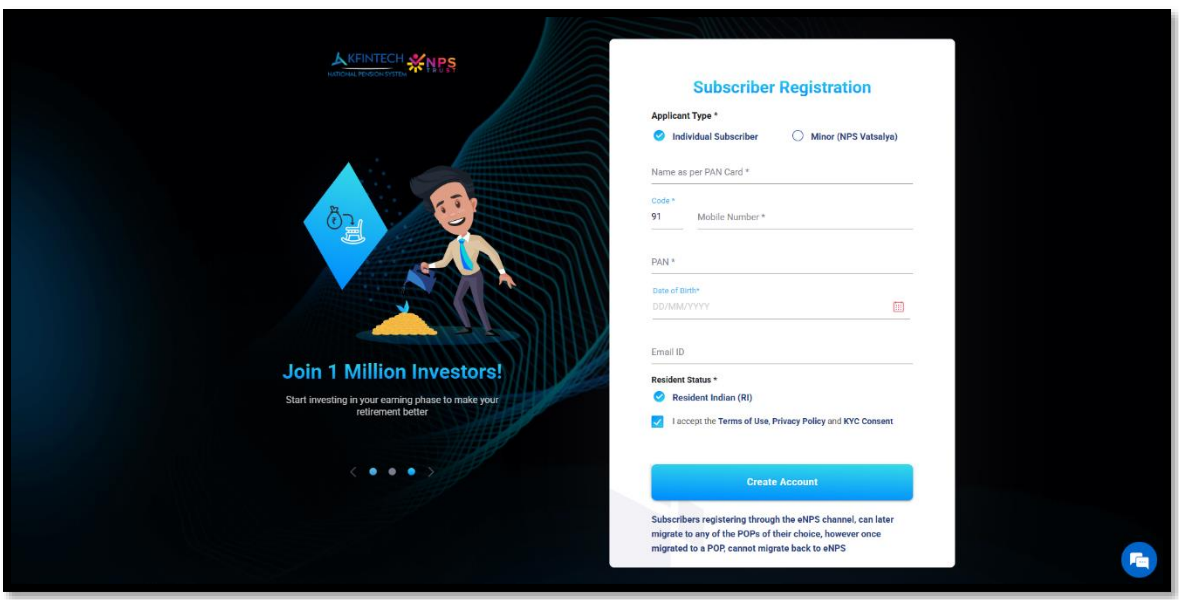


Figure 2

Applicant needs to select the application type as 'Individual Subscriber', update Name and Date of Birth as per PAN card, Mobile Number, PAN, Email ID and select the check box of Terms of use, Privacy Policy and KYC Consent and click on "Create account".

Applicant's PAN details are verified with ITD database; system displays an error message below if PAN details are not in prescribed format and invalid PAN updated. System also verifies if an existing PRAN is available with KCRA with same PAN number.

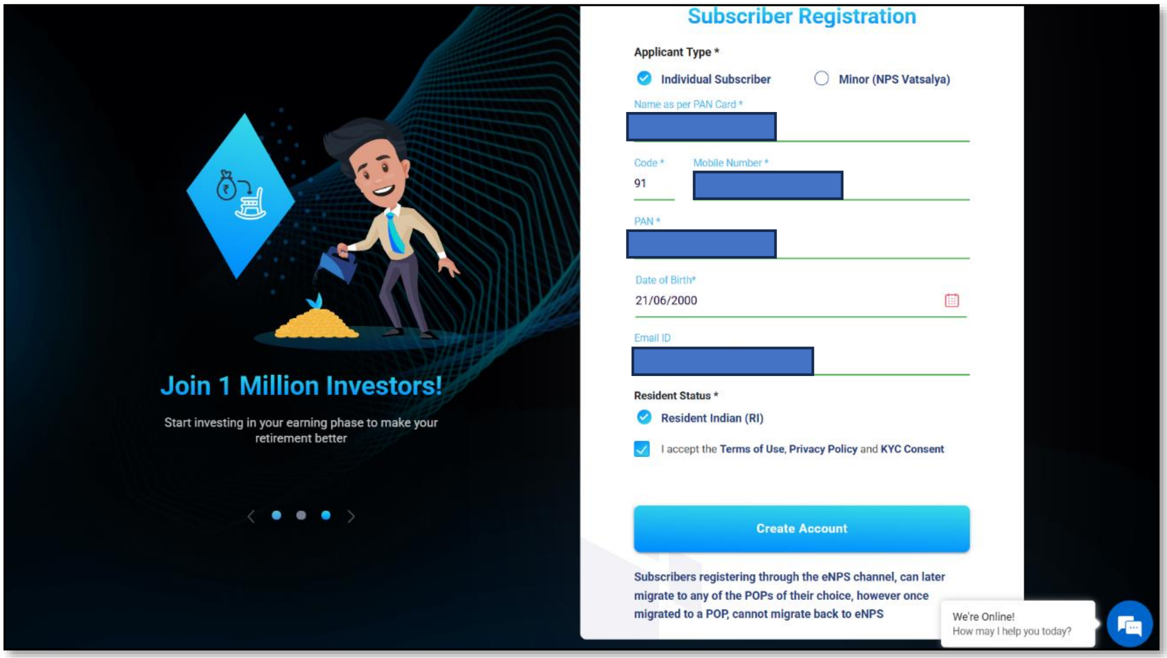


Figure 3

If subscriber has already initiated request with same PAN, system displays below window.

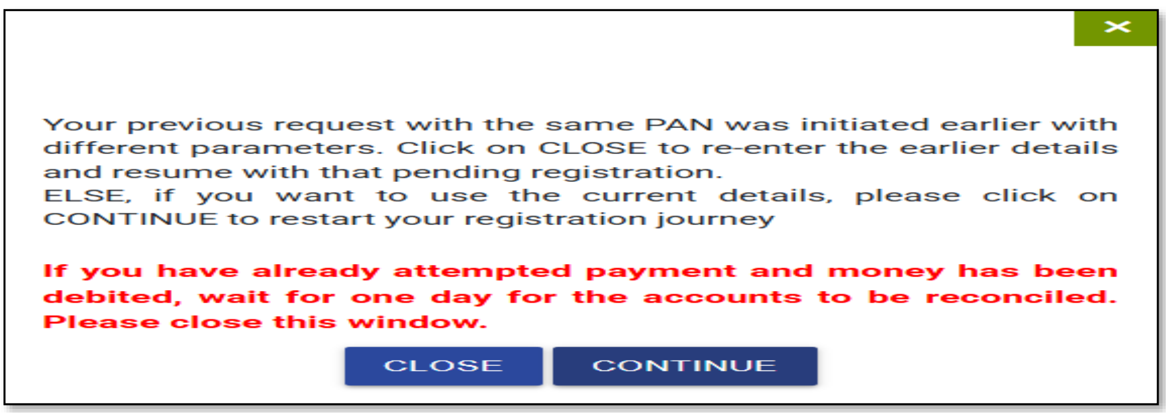


Figure 4

System displays an error if invalid PAN is updated by an applicant.

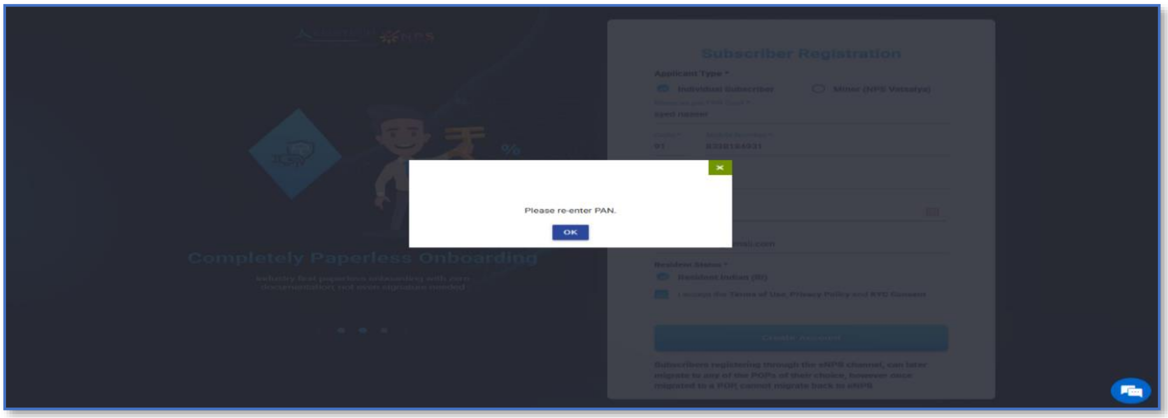


Figure 5

If applicant's Name and DOB don't match with ITD (Income Tax Department database), the message below is displayed.

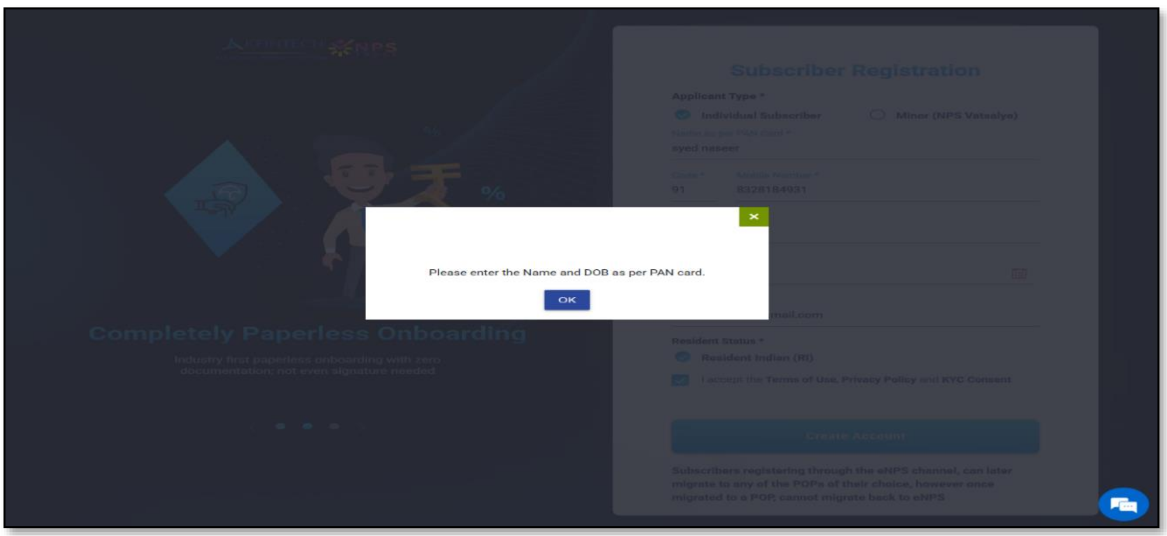


Figure 6

Once applicant details are verified with ITD database, applicant should click on Create Account button.

OTP is sent on updated mobile number to initiate registration; applicant needs to update OTP and click on the verify OTP.

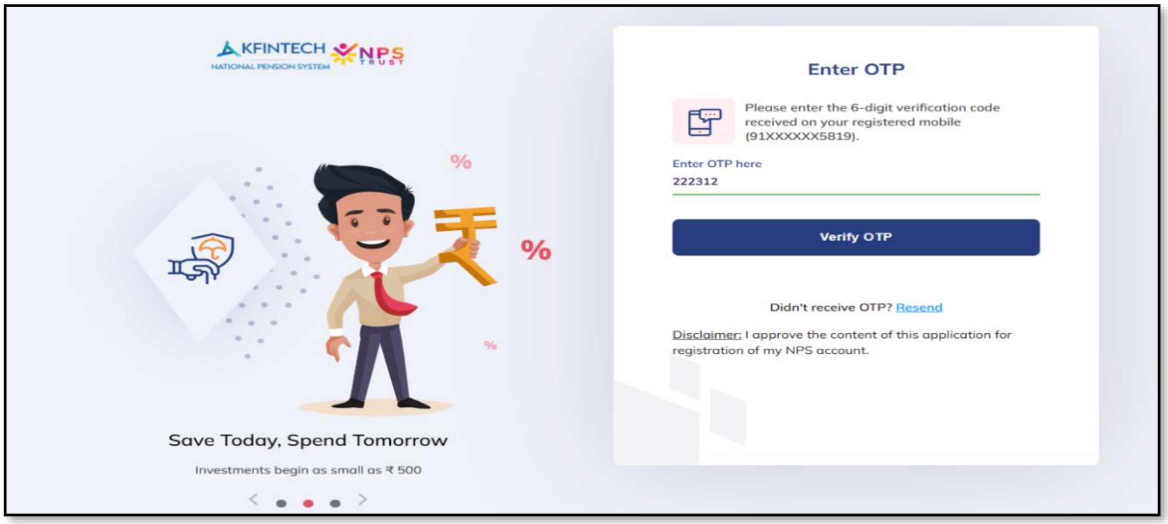


Figure 7

System displays below error message if incorrect OTP is updated

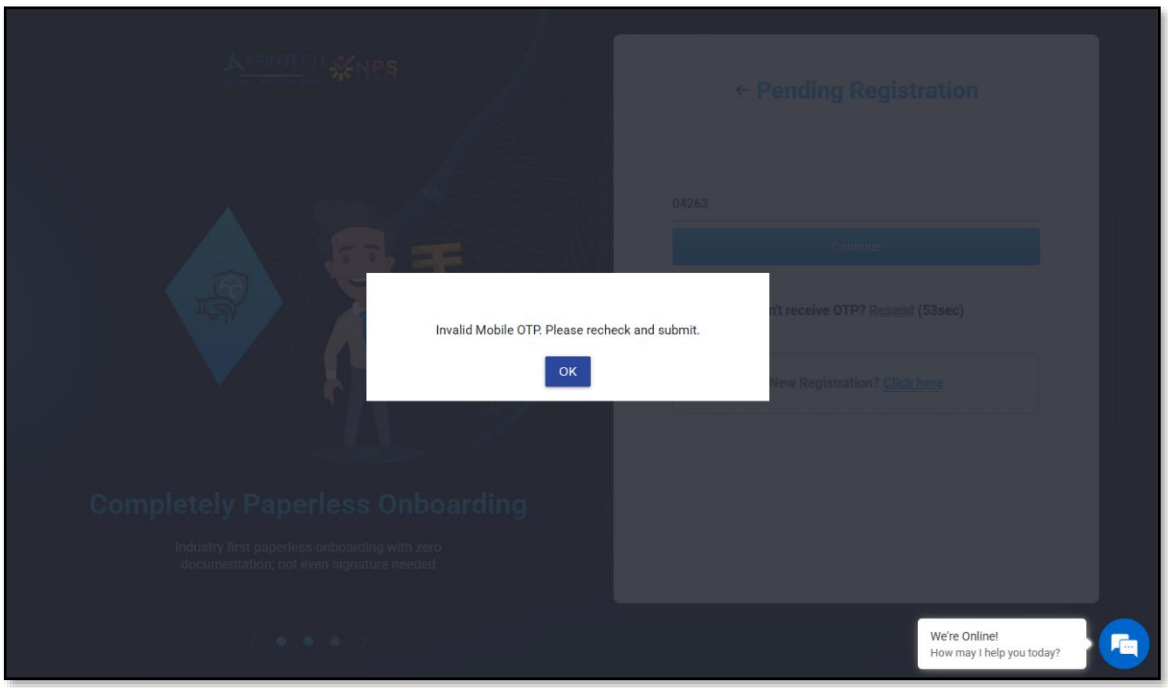


Figure 8

Once OTP is updated, Applicant needs to select an option to **Register with – CKYC / Online Aadhar.** If Subscriber already holds CKYC number, system automatically displays Two options to choose between CKYC or Online Aadhar.

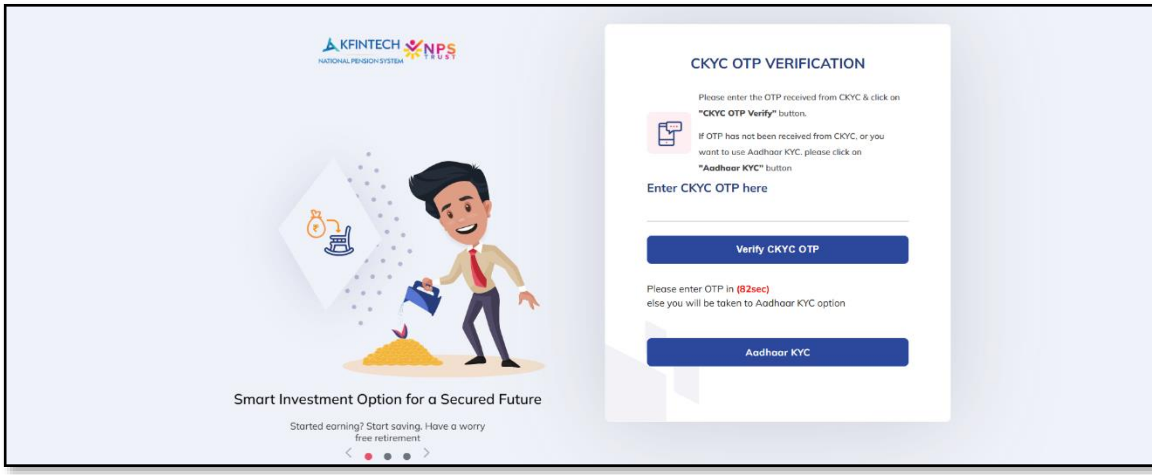


Figure 9

If the Applicant does not hold CKYC number, only Online Aadhar option is displayed.

5a. If Applicant select the option to Register with – Online Aadhar

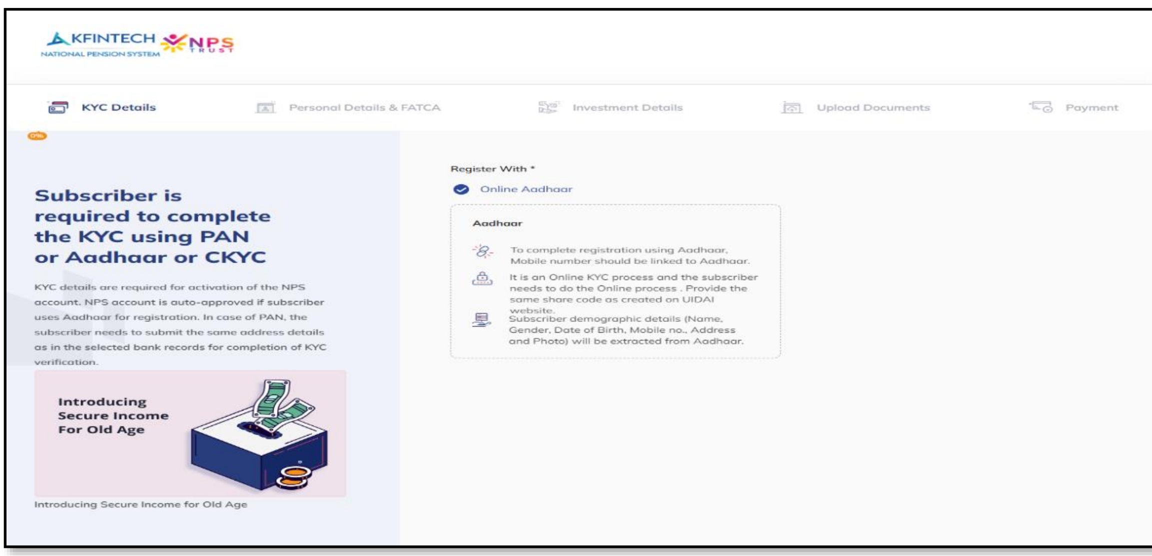


Figure 10

If Applicant selects Aadhaar, below screens is displayed. Applicant needs to provide 12-digit Aadhar number, fill displayed Captcha and click on 'Next'.

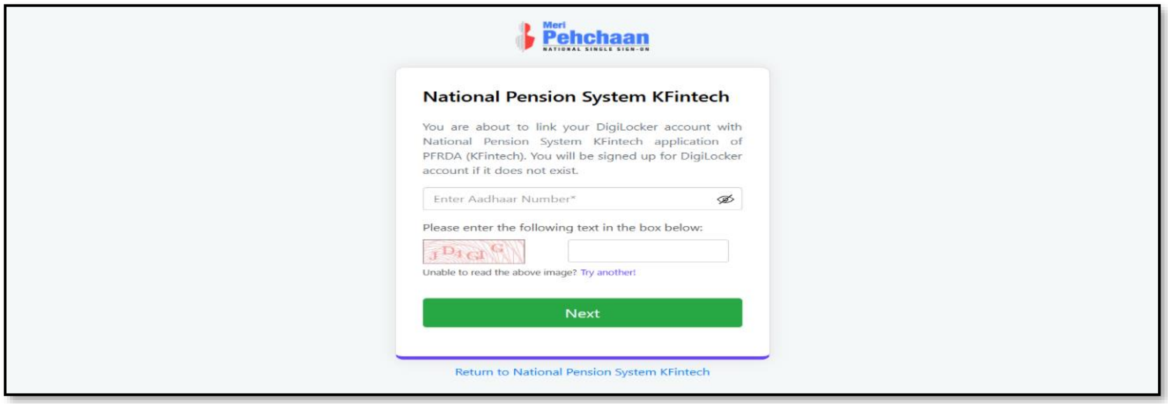


Figure 11

System displays error message below if incorrect Aadhar number is updated

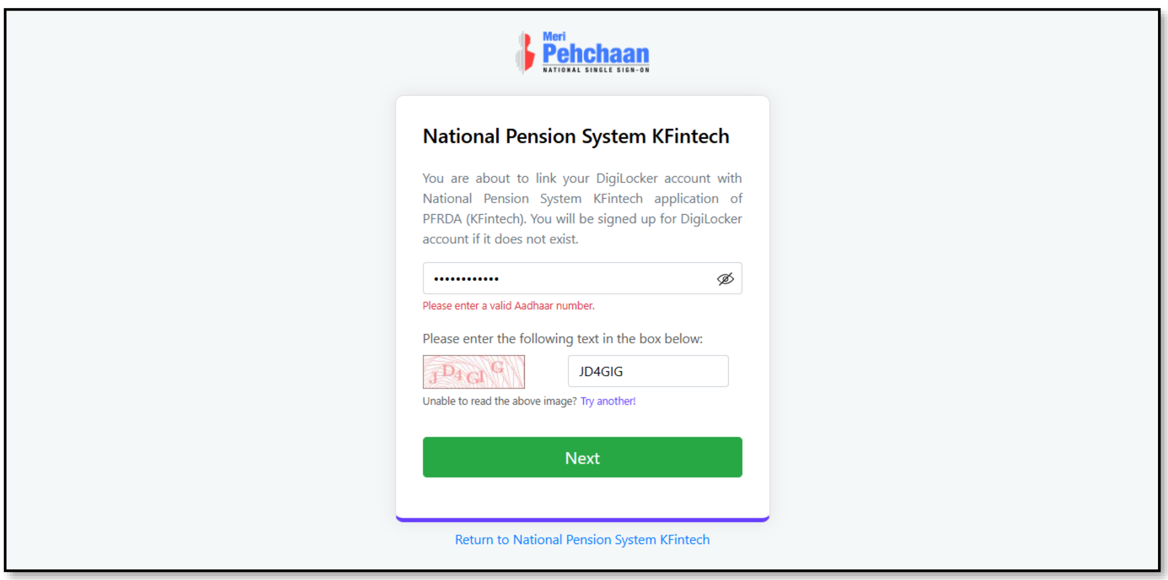


Figure 12

Applicant receives an OTP on Aadhar linked mobile number; he/she needs to enter correct Aadhar OTP, System displays below error message if incorrect OTP is updated and click on continue.

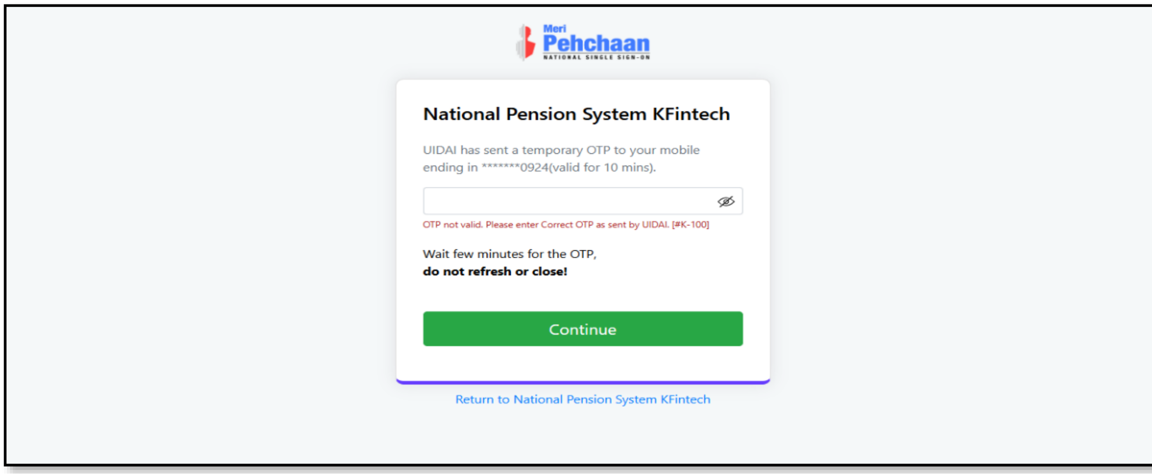


Figure 13

After updation of correct OTP, applicant needs to update 6-digit Digi Locker Security PIN and click on continue.

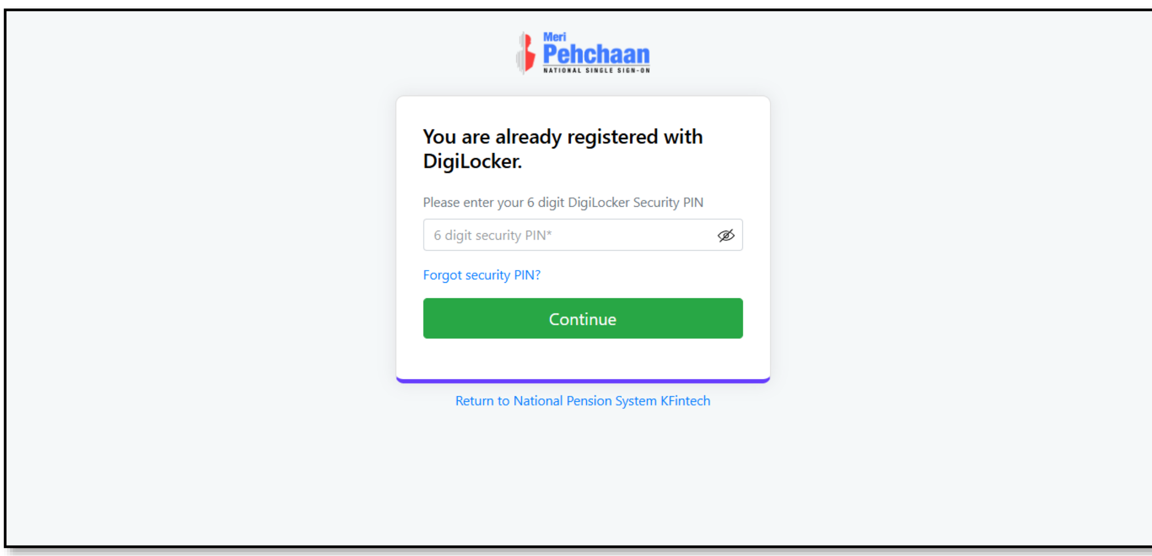


Figure 14

If applicant has forgotten security PIN, he/she needs to click on Forgot Security PIN option to reset PIN by verification Date of Birth. This is also verified with OTP authentication on mobile number registered in Aadhar database.

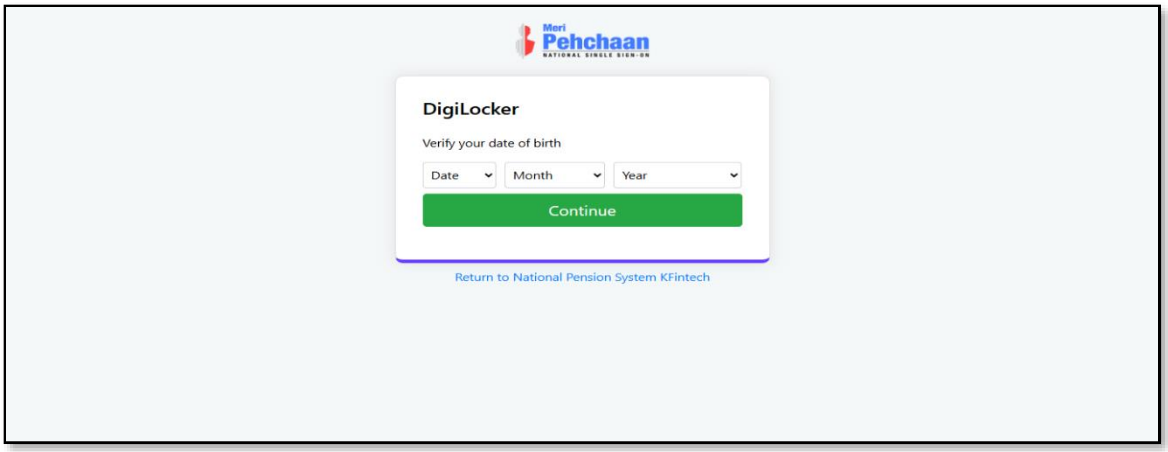


Figure 15

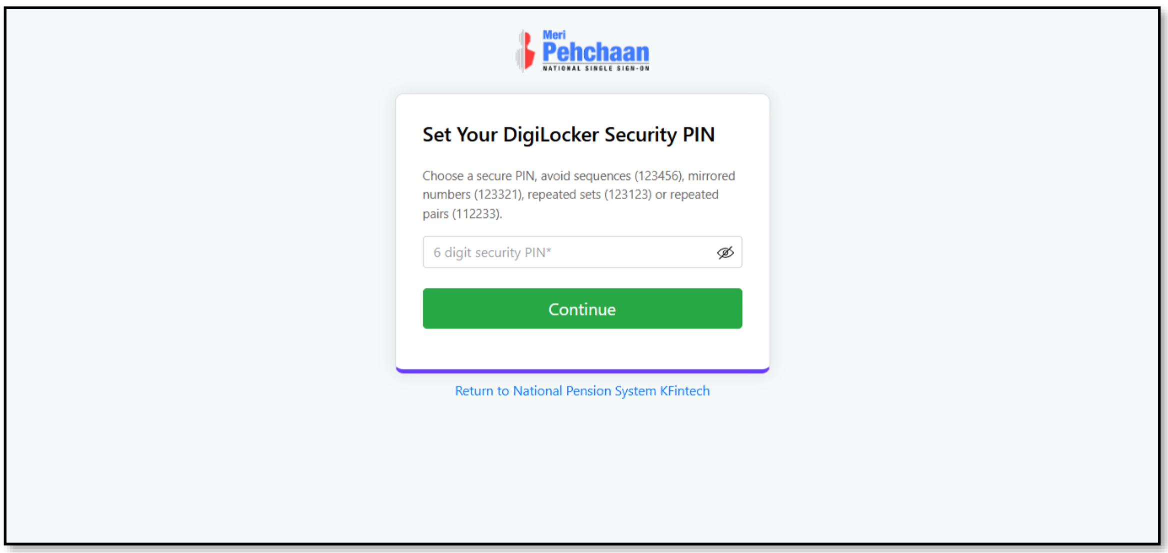


Figure 16

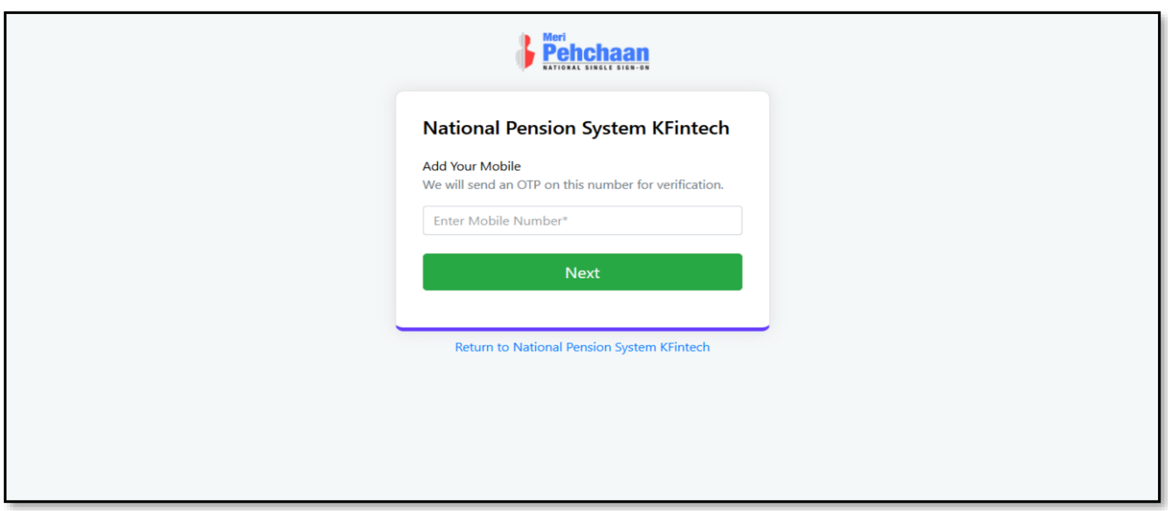


Figure 17

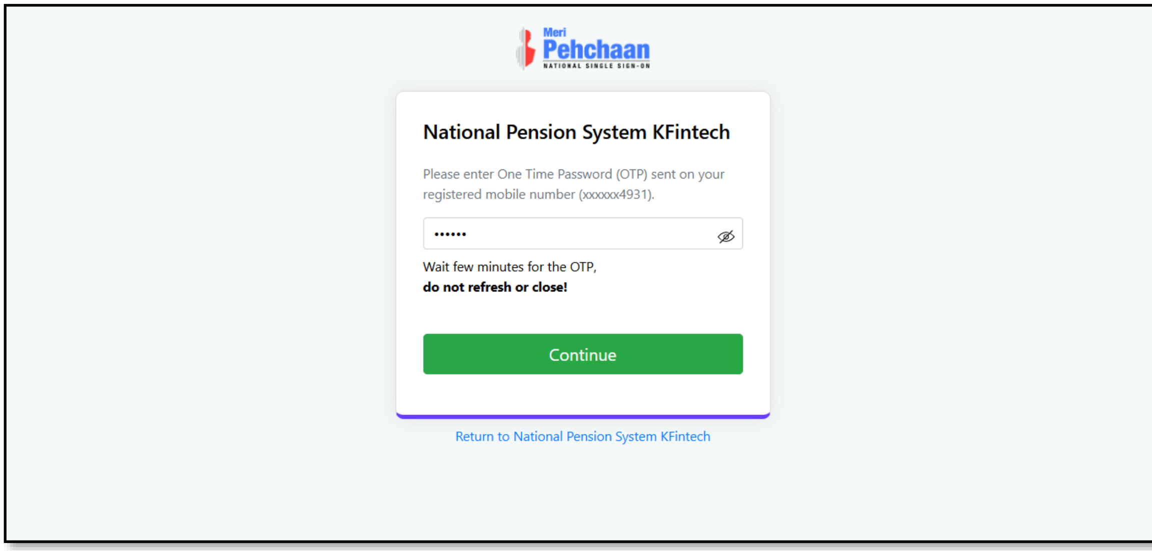


Figure 18

Applicant need to share consent to share Aadhaar details with National Pension System KFintech.

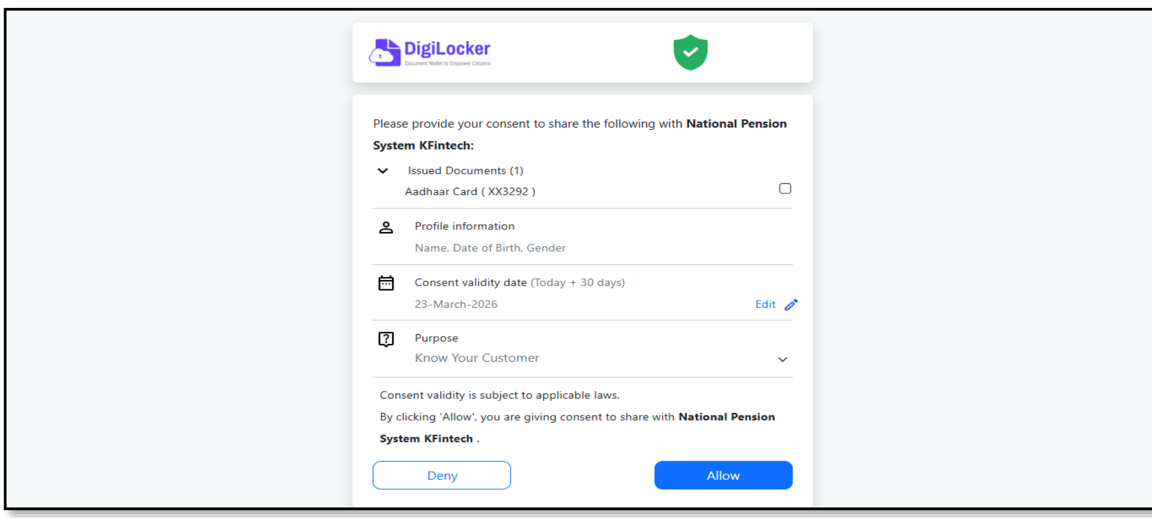


Figure 19

Application needs to check details available on screen along with Photo and click on 'Save & Proceed'

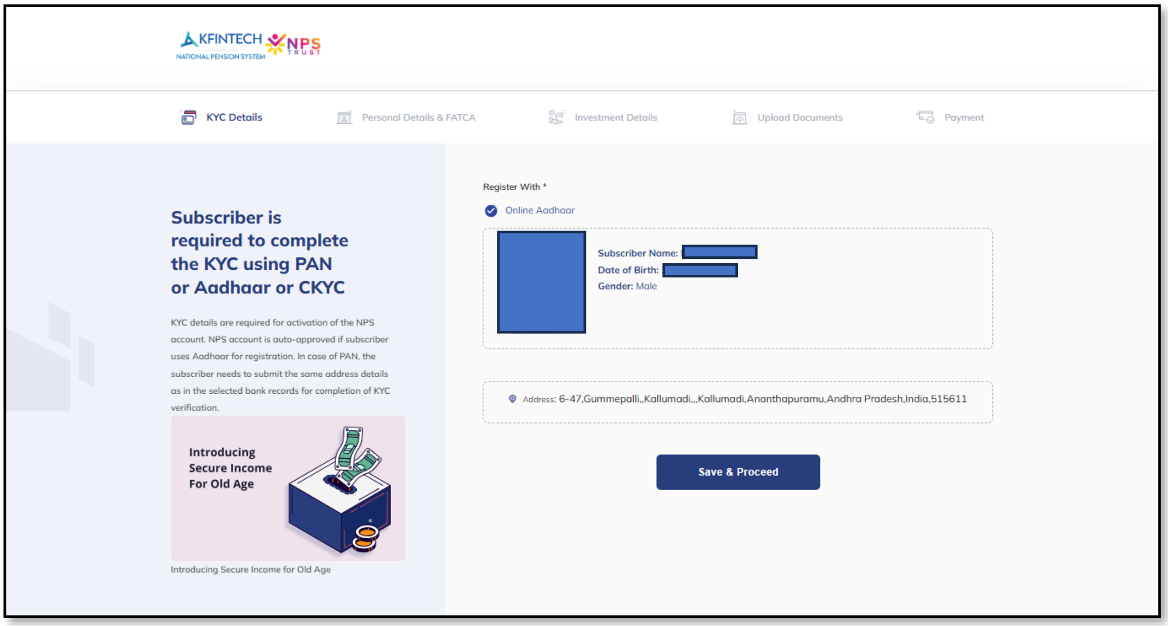


Figure 20

After verifying the KYC Details, He/she is redirected to below page, Applicant needs to click on **Quick Fill details** to verify and confirm Politically exposed details, PRAN kit details, FATCA/CRS Declaration and Physical disability. Due to various benefits including charges, it is advisable to select 'ePRAN Kit' option.

Applicant needs to provide Place of Birth, Father name , Mother Name (optional), Marital status, Occupation details and Income Range, click on Save & Proceed update the required details, accept the declaration and click on the Save & Proceed button given in the screen below.

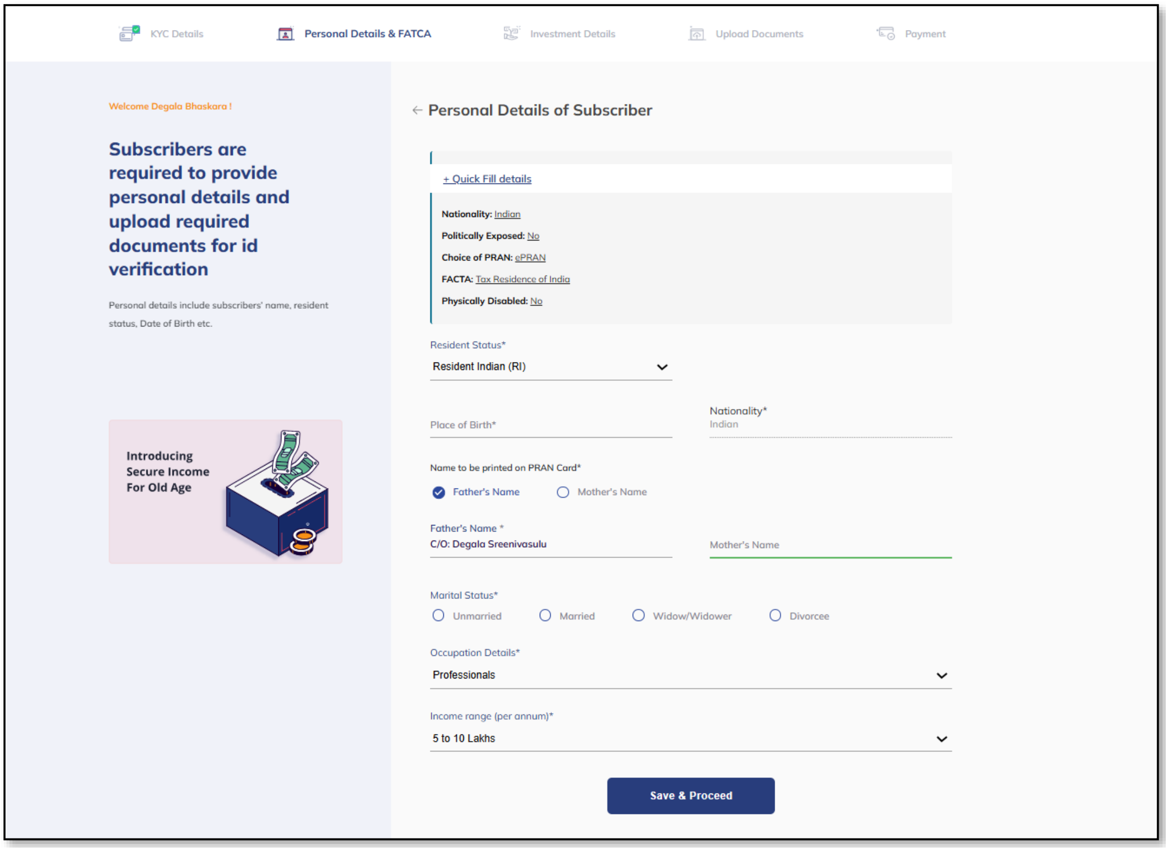
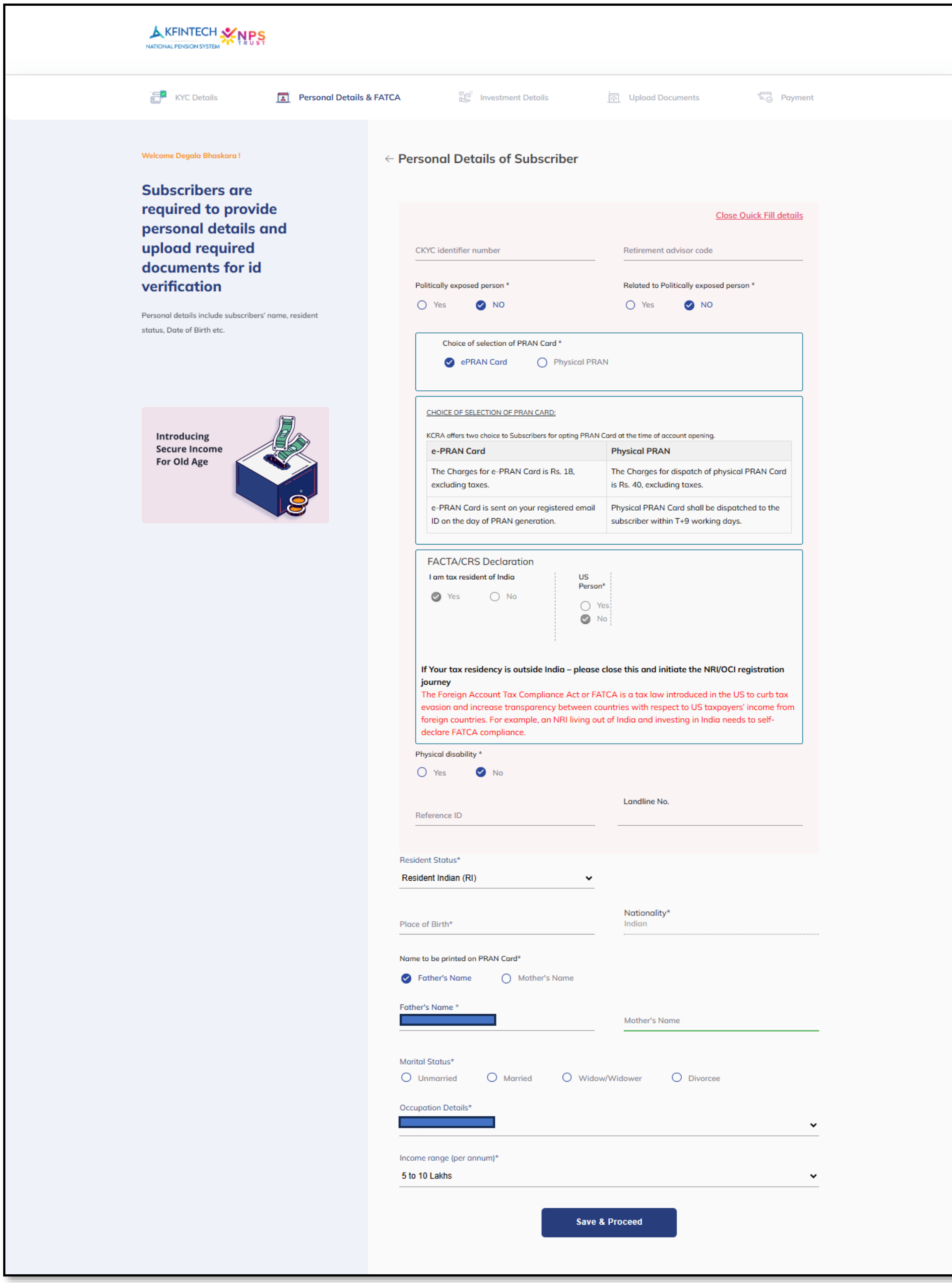

KYC Details
Personal Details & FATCA
Investment Details
Upload Documents
Payment
Welcome Degala Bhaskara !
Subscribers are required to provide personal details and upload required documents for id verification
Personal details include subscribers' name, resident status, Date of Birth etc.
Introducing Secure Income For Old Age
Personal Details of Subscriber
+ Quick Fill details
Nationality: Indian
Politically Exposed: No
Choice of PRAN: ePRAN
FACTA: Tax Residence of India
Physically Disabled: No
Resident Status*
Resident Indian (RI)
Place of Birth*
Nationality*
Indian
Name to be printed on PRAN Card*
Father's Name
Mother's Name
Father's Name *
C/O: Degala Sreenivasulu
Mother's Name
Marital Status*
Unmarried
Married
Widow/Widower
Divorcee
Occupation Details*
Professionals
Income range (per annum)*
5 to 10 Lakhs
Save & Proceed

Figure 21

eNPS Subscriber Registration



KFINTECH NATIONAL PENSION SYSTEM NPS TRUST

KYC Details | Personal Details & FATCA | Investment Details | Upload Documents | Payment

Welcome Degala Bhaskara !

Subscribers are required to provide personal details and upload required documents for id verification

Personal details include subscribers' name, resident status, Date of Birth etc.

Introducing Secure Income For Old Age

← Personal Details of Subscriber

Close Quick Fill details

CKYC identifier number

Retirement advisor code

Politically exposed person *
Yes NO

Related to Politically exposed person *
Yes NO

Choice of selection of PRAN Card *
ePRAN Card Physical PRAN

CHOICE OF SELECTION OF PRAN CARD:

KCRA offers two choice to Subscribers for opting PRAN Card at the time of account opening.

e-PRAN Card	Physical PRAN
The Charges for e-PRAN Card is Rs. 18, excluding taxes.	The Charges for dispatch of physical PRAN Card is Rs. 40, excluding taxes.
e-PRAN Card is sent on your registered email ID on the day of PRAN generation.	Physical PRAN Card shall be dispatched to the subscriber within T+9 working days.

FACTA/CRS Declaration

I am tax resident of India
Yes No

US Person*
Yes No

If Your tax residency is outside India – please close this and initiate the NRI/OCI registration journey

The Foreign Account Tax Compliance Act or FATCA is a tax law introduced in the US to curb tax evasion and increase transparency between countries with respect to US taxpayers' income from foreign countries. For example, an NRI living out of India and investing in India needs to self-declare FATCA compliance.

Physical disability *
Yes No

Reference ID

Landline No.

Resident Status*
Resident Indian (RI)

Place of Birth*

Nationality*
Indian

Name to be printed on PRAN Card*
Father's Name Mother's Name

Father's Name *
[redacted]

Mother's Name

Marital Status*
Unmarried Married Widow/Widower Divorcee

Occupation Details*
[redacted]

Income range (per annum)*
5 to 10 Lakhs

Save & Proceed

Figure 22

5b. If Applicant selects an option to Register with -CKYC mode

Enter the CKYC OTP and click on Verify CKYC OTP.

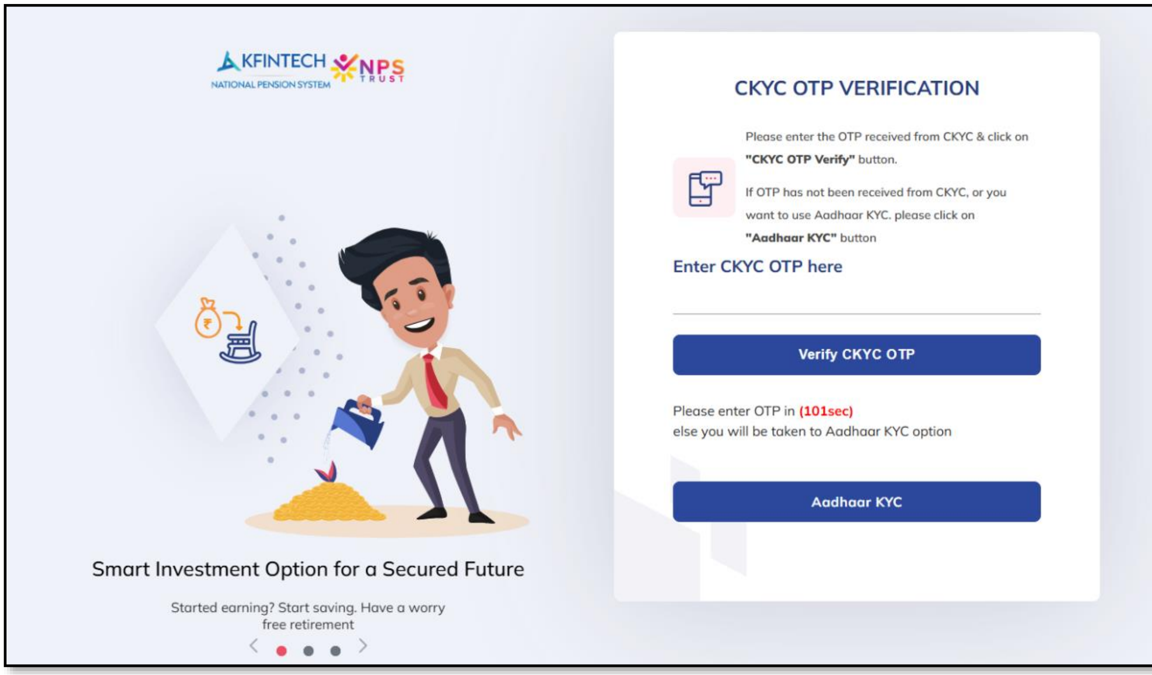


Figure 23

Figure 24

After verifying the KYC Details, He/she is redirected to below page, Applicant needs to click on **Quick Fill details** to verify and confirm Politically exposed details, PRAN kit details, FATCA/CRS Declaration and Physical disability. Due to various benefits including charges, it is advisable to select 'ePRAN Kit' option.

Applicant needs to provide Place of Birth, Father name (mandatory), Mother Name, Marital status, Occupation details and Income Range, click on Save & Proceed update the required details, accept the declaration and click on the Save & Proceed button given in the screen below.

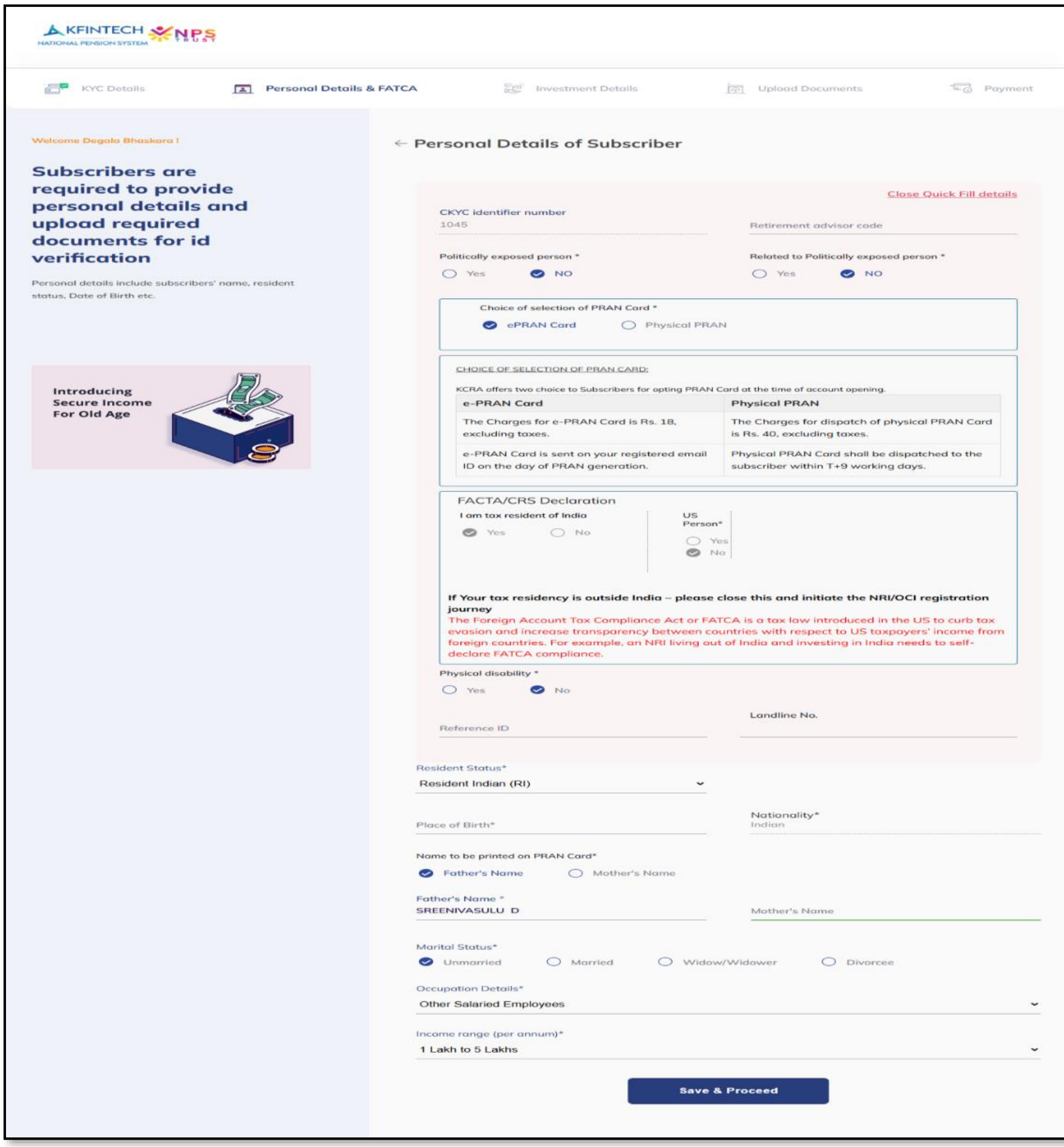


Figure 25

After clicking on the 'Save & Proceed' button, Nominee details page is displayed to the Applicant. Applicant needs to update the nominee details and click on 'Save & Proceed' button.

If in personal details marital status opted as Unmarried below options will be displayed.

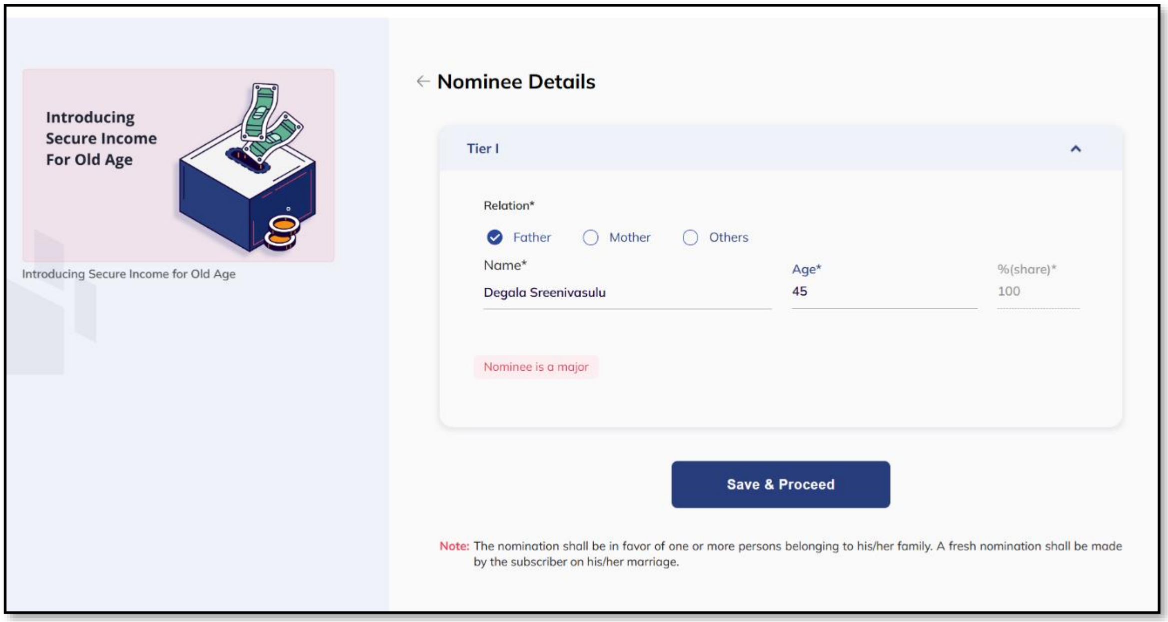


Figure 26

If in personal details marital status is opted as Married below options will be displayed.

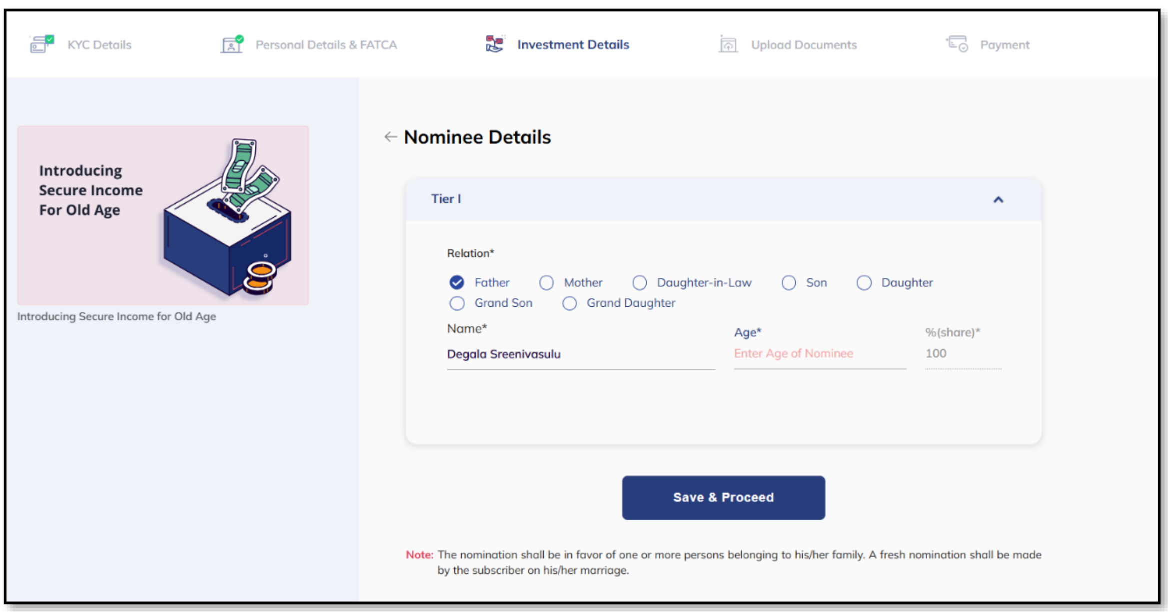


Figure 27

If in personal details marital status opted as Widow/Widower below options will be displayed

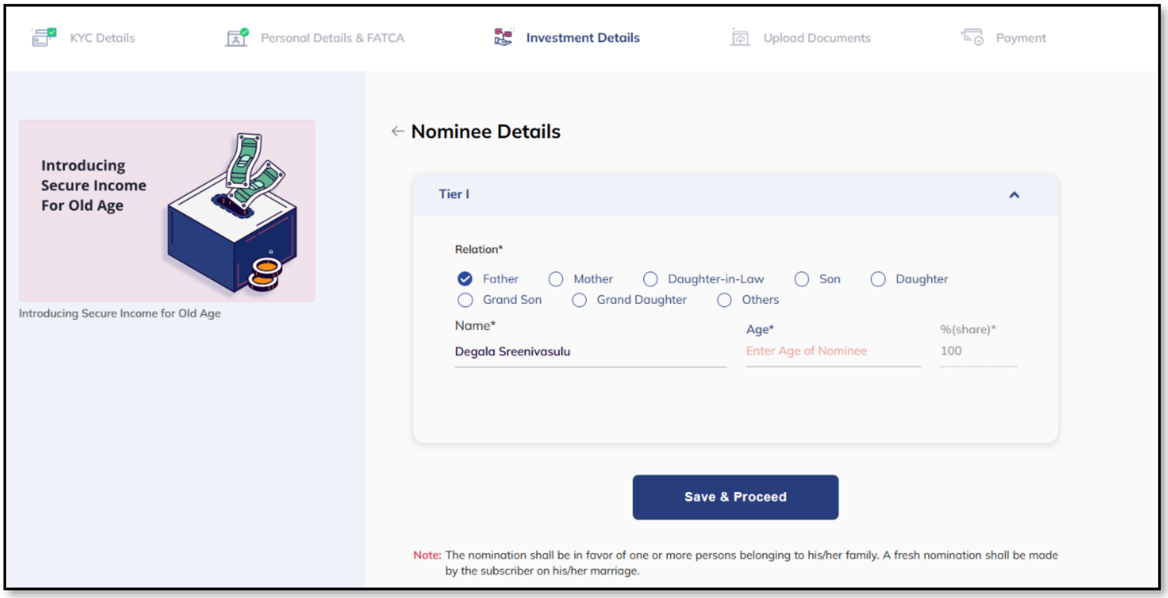


Figure 28

If in personal details marital status opted as Divorcee below options will be displayed.

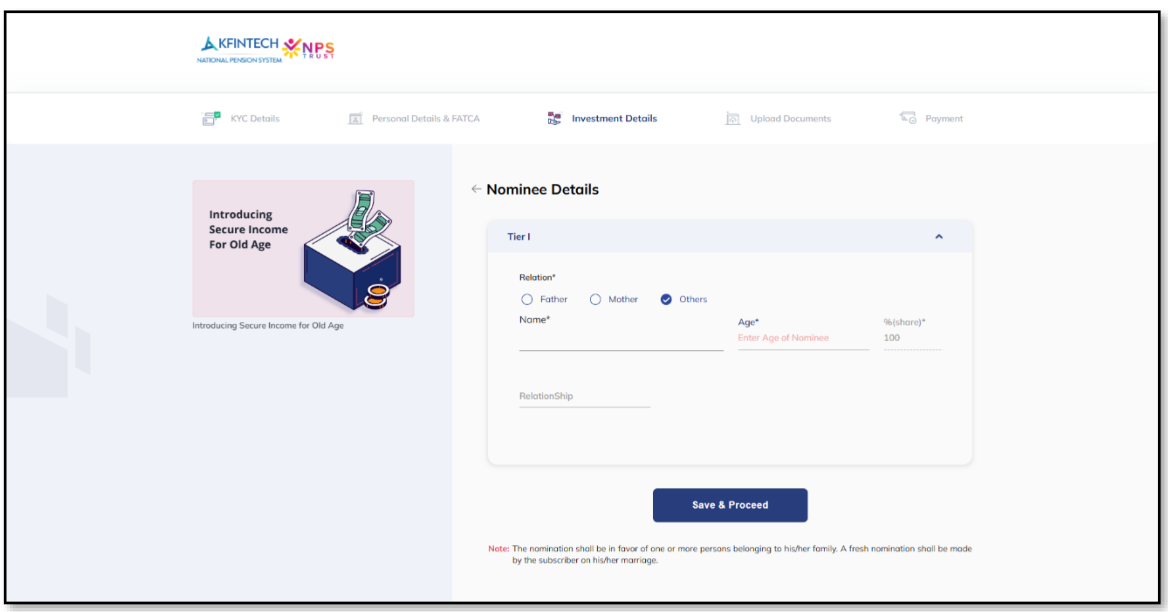


Figure 29

If nominee is Minor, additional details like date of birth and guardian name to filled as displayed below

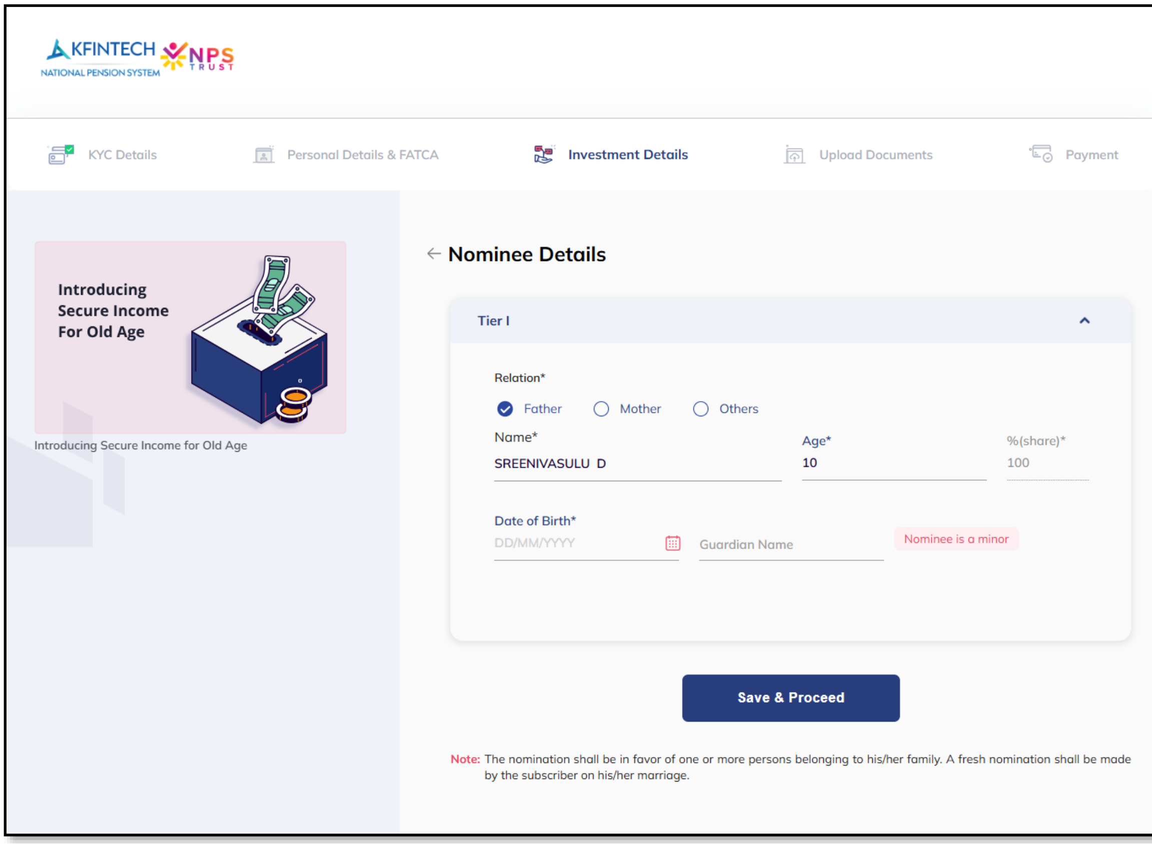


Figure 30

Date of Birth of Nominee and Guardian name is mandatory if nominee age is below 18 years.

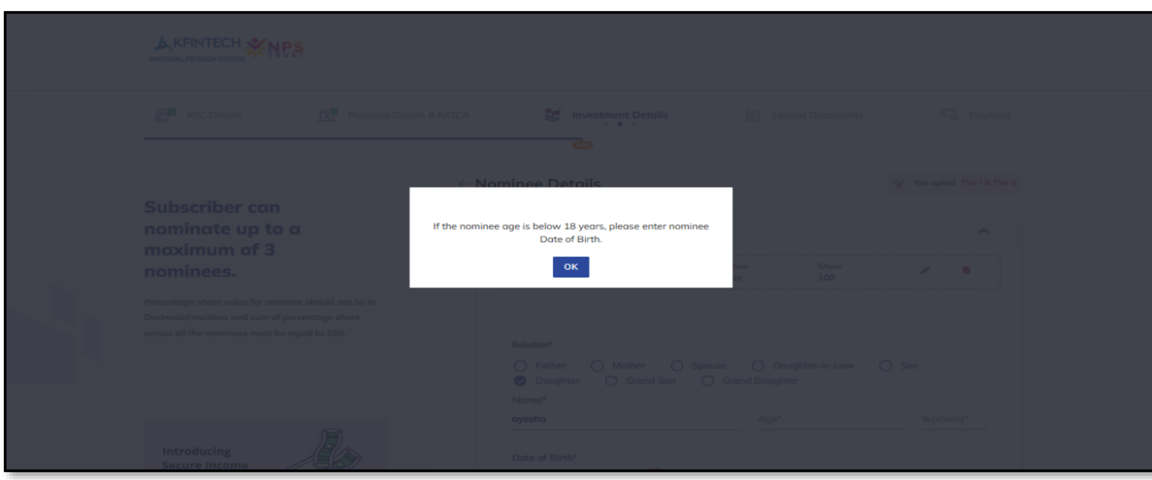


Figure 31

Applicant needs to select the Pension Fund (PF) Scheme details – Common Scheme or MSF Scheme. The applicant can select one PF from the available PFs, if applicant has opted common scheme, he/she has to select either Active, Auto choice or NPS Sanchay.

- **Active Choice** - Subscriber has a choice to allot the ratio for funds allocation amongst various asset classes. Maximum 75% can be allocated to Asset Class E.
- **Auto choice** - subscriber can opt for the Life cycle funds and based on the subscriber's age Ratio is auto allocated.
- **NPS Sanchay** is a simplified variant of the National Pension System (NPS) launched by the Pension Fund Regulatory and Development Authority (PFRDA). It targets the informal workforce and gig workers by offering a predefined default asset allocation to eliminate complex investment decisions.

Auto Choice - If applicant selects the Investment option as Auto choice, then he/she should select Type of Life Cycle Fund.There are three life cycle funds:

- **Life Cycle 75 High** - This Life cycle fund provides a cap of 75% of the total assets for Equity investment. The exposure to Equity Investments starts at 75% till 35 years of age and gradually reduces as per the age of the Subscriber.

- **Life Cycle 50 Moderate**, a cap of 50% of the total assets to equity investments till 35 years of age and gradually reduces as per the age of the subscriber.

- **Life Cycle 25 Low**, a cap of 25% of the total assets to equity investments till 35 years of age and gradually reduces as per the age of the subscriber

- **Life Cycle Aggressive,** a cap of 50% of the total assets to equity investments till 45 years of age and gradually reduces as per the age of the subscriber

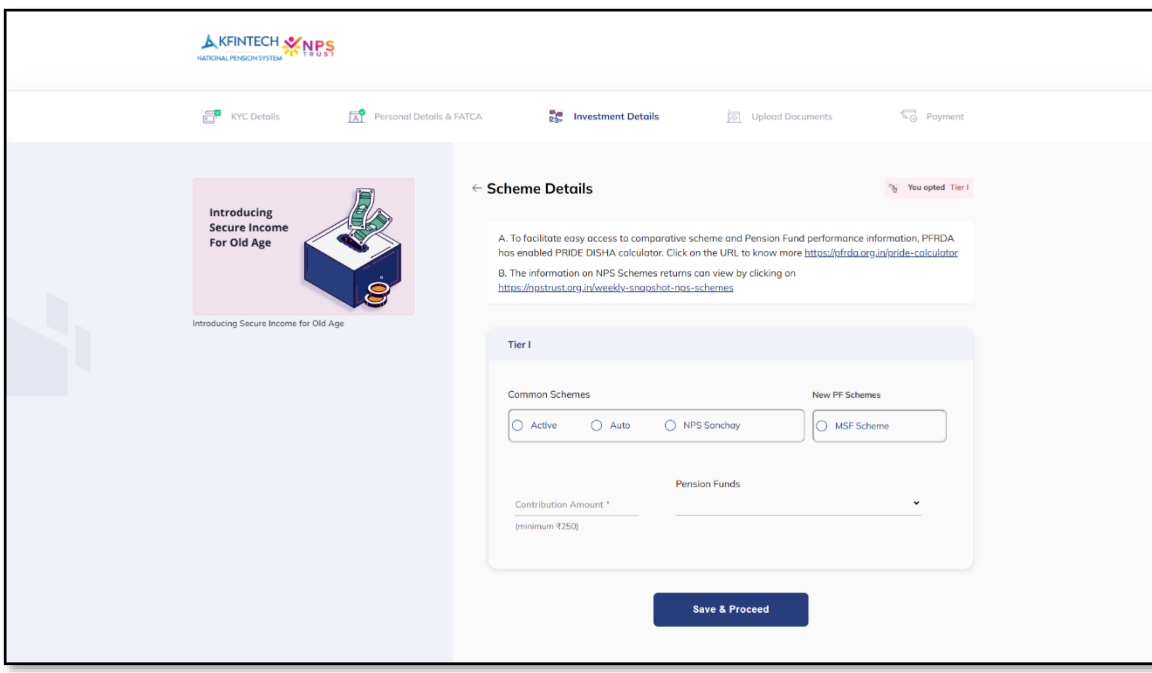


Figure 32

If applicant selects the Investment option as Active choice, then he/she should provide percentage of allocation. Maximum equity allocation is allowed up to 75%, total percentage allocation should be equal to 100%.

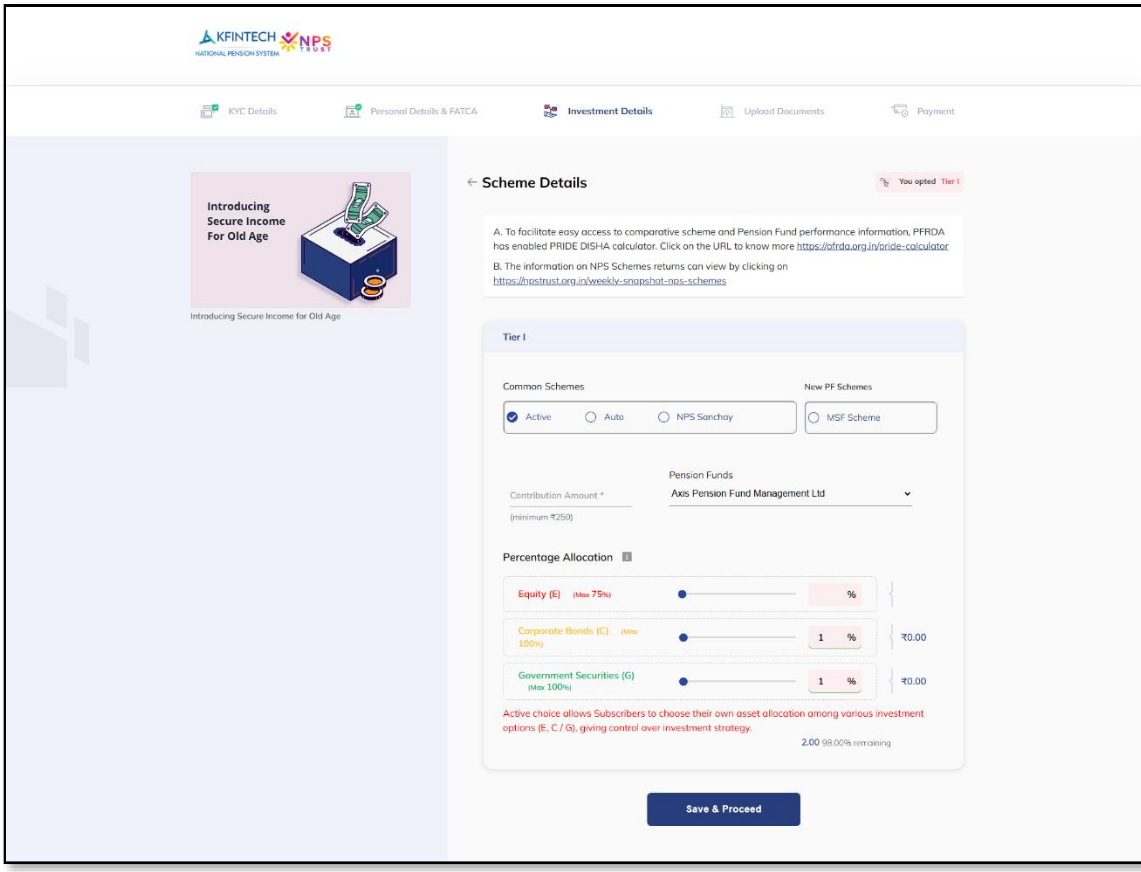


Figure 33

If applicant selects the Investment option as Auto choice:

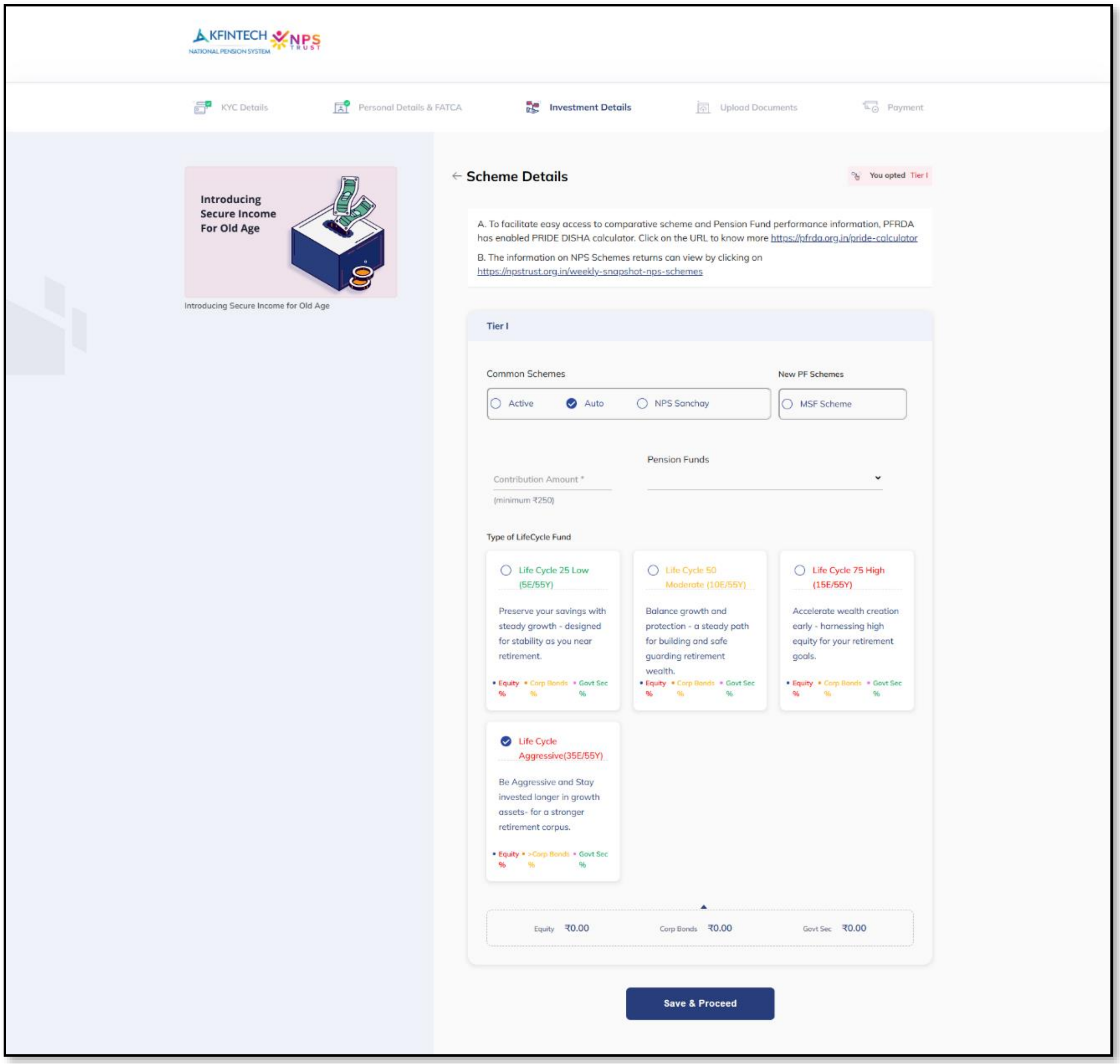


Figure 34

If applicant selects the Investment option as NPS Sanchay

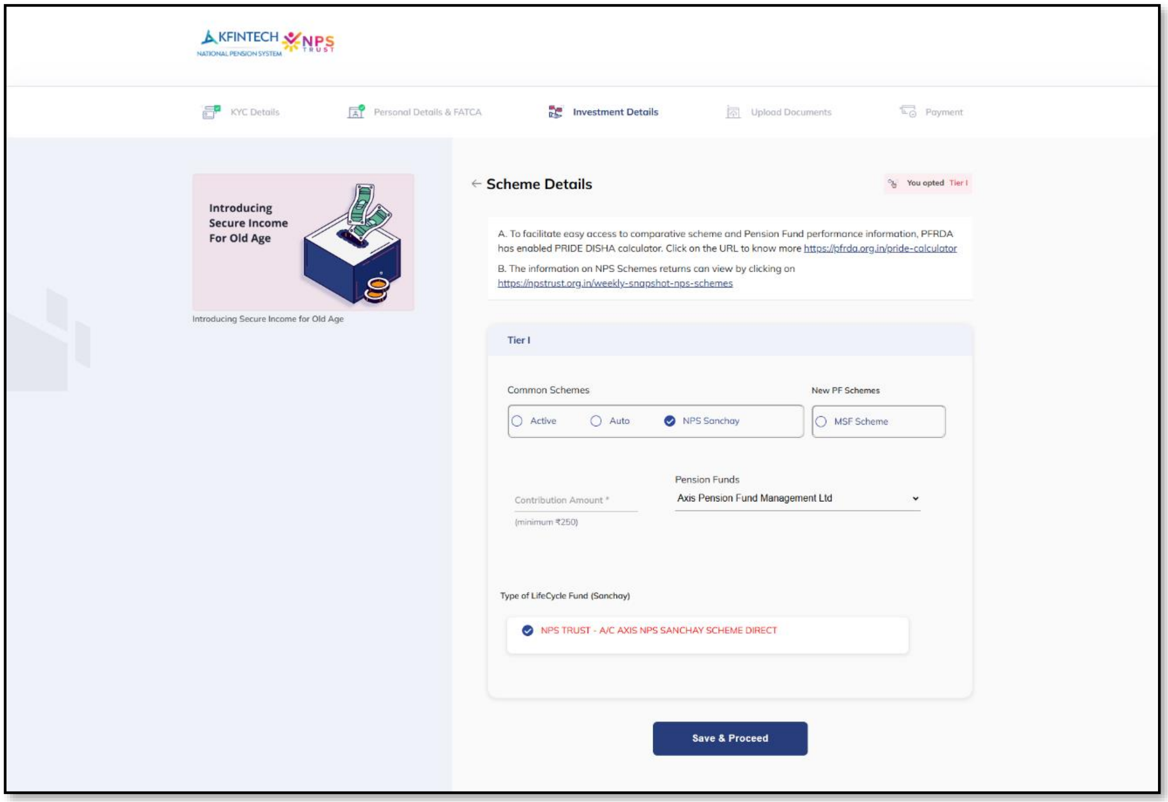


Figure 35

Multiple Scheme Framework (MSF)- National Pension System (NPS) allows subscribers to hold and manage multiple investment schemes and different Pension Funds (PFs) under a single Permanent Retirement Account Number (PRAN). One PRAN can now be mapped to multiple PFMs and multiple schemes, allowing her to allocate new contributions in fixed percentages across different funds and asset classes.

It provides significant portfolio customization, up to 100% equity exposure in high-risk variants, and enhanced diversification.

Under MSF, you can allocate your contributions across multiple tailored schemes and multiple fund managers simultaneously.

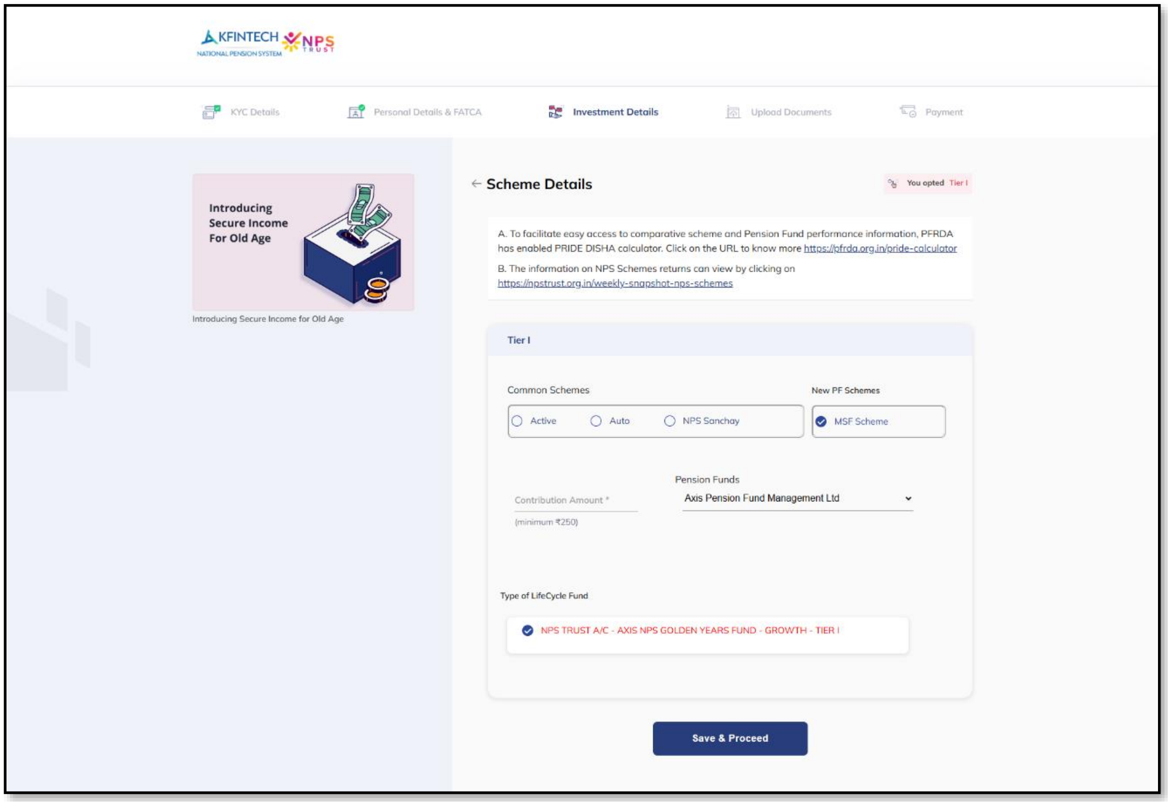


Figure 36

Applicant is redirected to summary page, he/she has to review details and confirm. He/She can edit the details if correction is required, details extracted from KYC database cannot be edited.

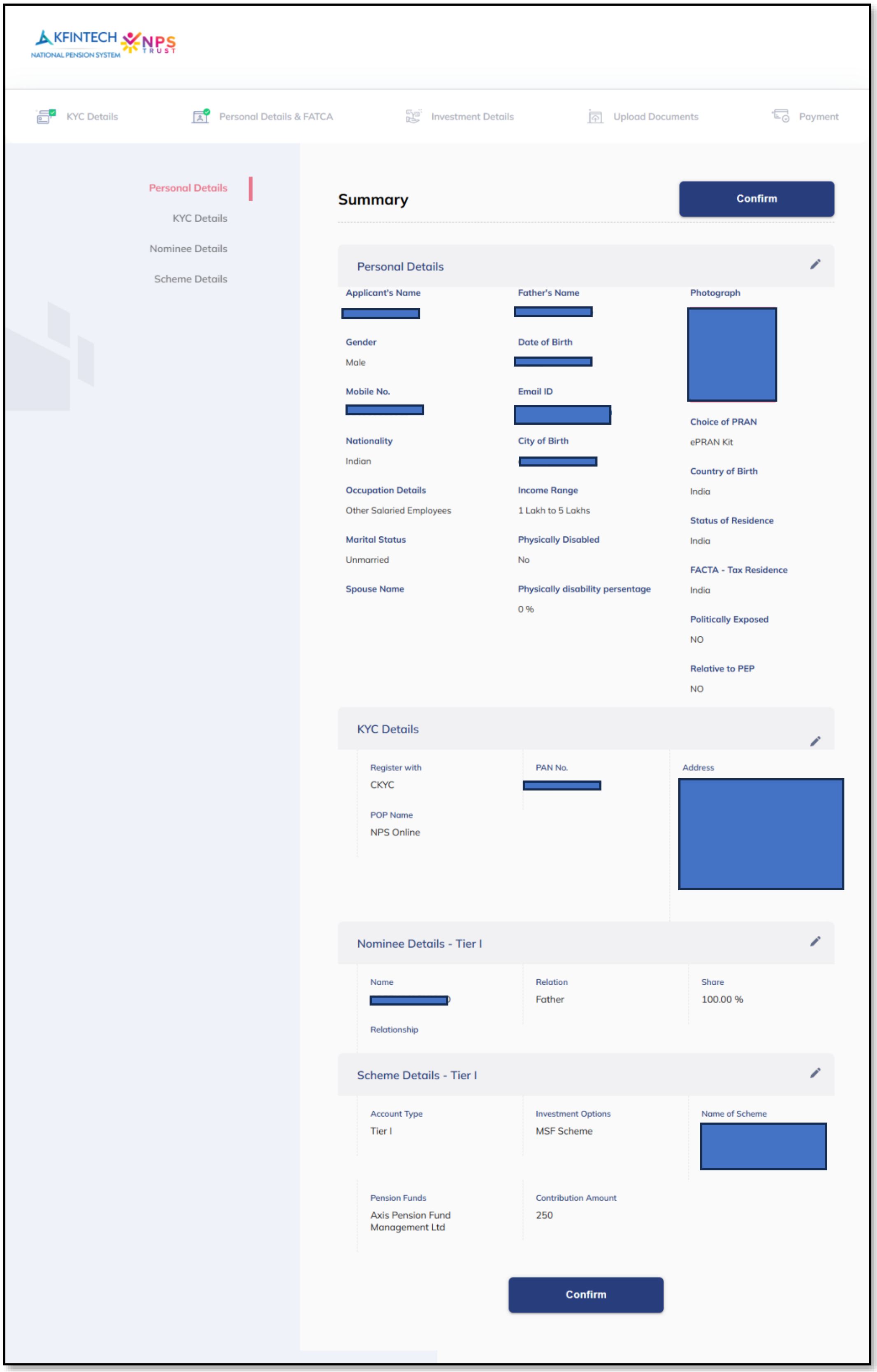

KFINTECH
NATIONAL PENSION SYSTEM
NPS TRUST
KYC Details
Personal Details & FATCA
Investment Details
Upload Documents
Payment
Personal Details
KYC Details
Nominee Details
Scheme Details
Summary
Confirm
Personal Details
Applicant's Name
Father's Name
Photograph
Gender
Male
Date of Birth
Mobile No.
Email ID
Choice of PRAN
ePRAN Kit
Nationality
Indian
City of Birth
Country of Birth
India
Occupation Details
Other Salaried Employees
Income Range
1 Lakh to 5 Lakhs
Status of Residence
India
Marital Status
Unmarried
Physically Disabled
No
FACTA - Tax Residence
India
Spouse Name
Physically disability persentage
0 %
Politically Exposed
NO
Relative to PEP
NO
KYC Details
Register with
CKYC
PAN No.
Address
POP Name
NPS Online
Nominee Details - Tier I
Name
Relation
Father
Share
100.00 %
Relationship
Scheme Details - Tier I
Account Type
Tier I
Investment Options
MSF Scheme
Name of Scheme
Pension Funds
Axis Pension Fund Management Ltd
Contribution Amount
250
Confirm

Figure 37

After clicking on 'confirm' button, OTP is sent on given email ID for OTP based Authentication. Applicant should update the OTP and click on submit button.

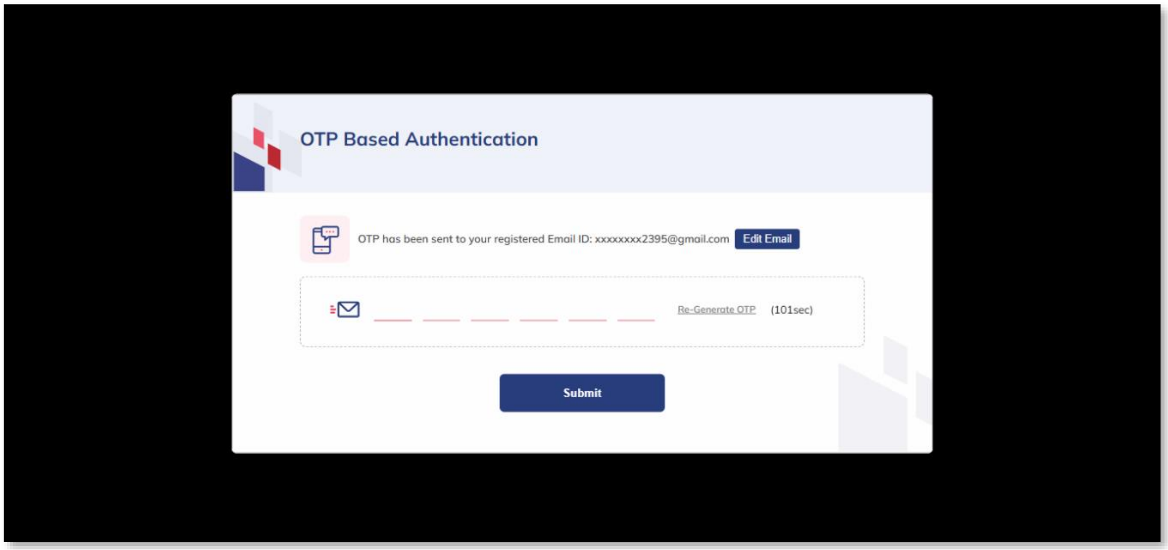


Figure 38

Applicant is redirected to payment page. He/she needs to choose one of the payment gateways and click on 'save & proceed' button.

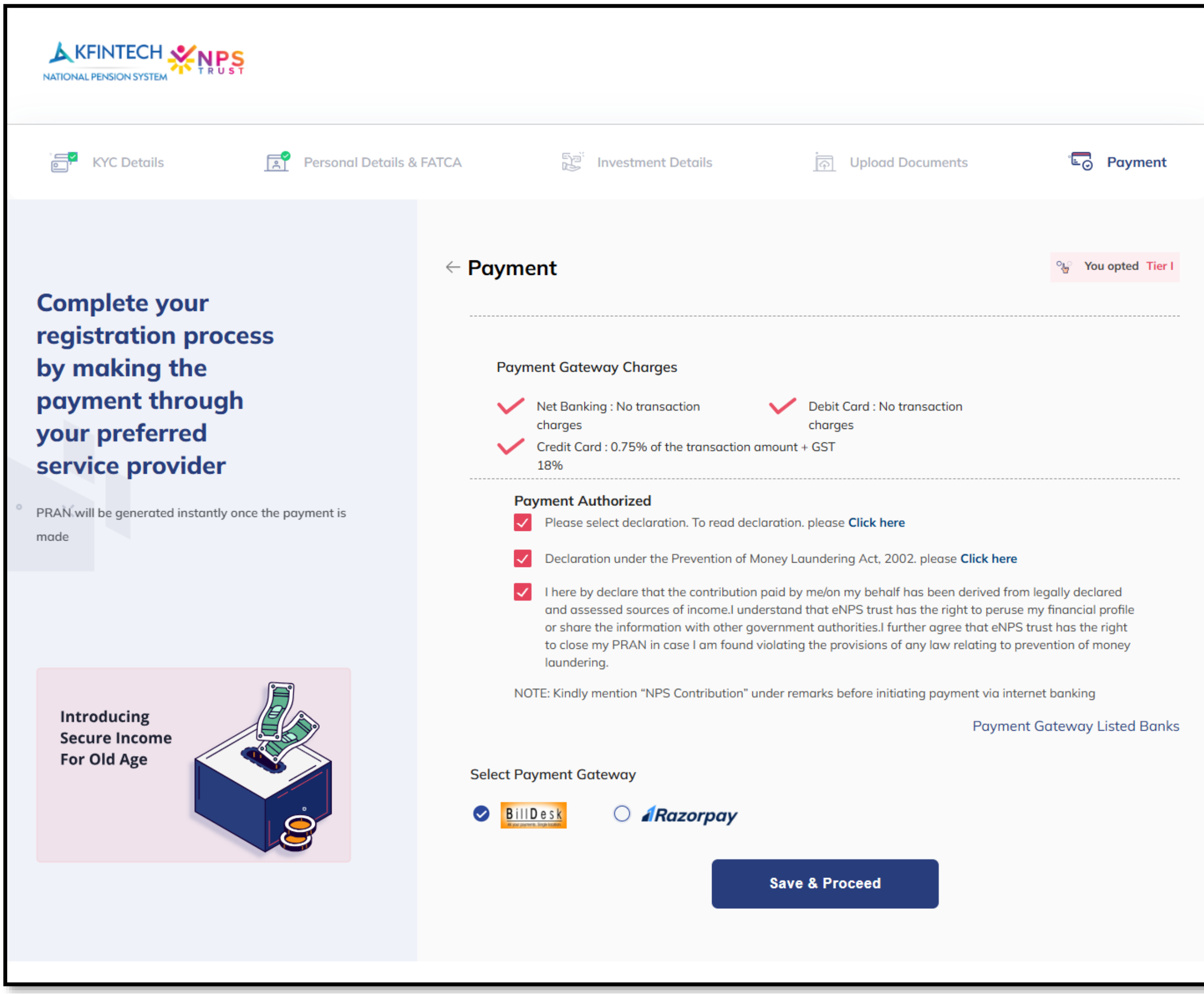


Figure 39

Applicant has an option to complete payment through UPI, Cards or Netbanking.

UPI –

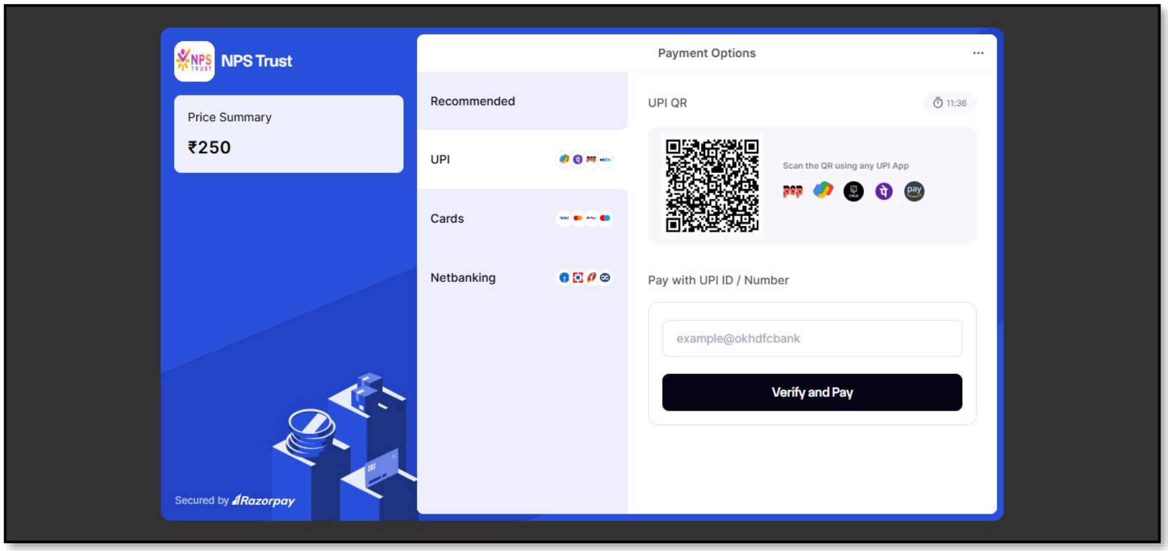


Figure-40

Cards –

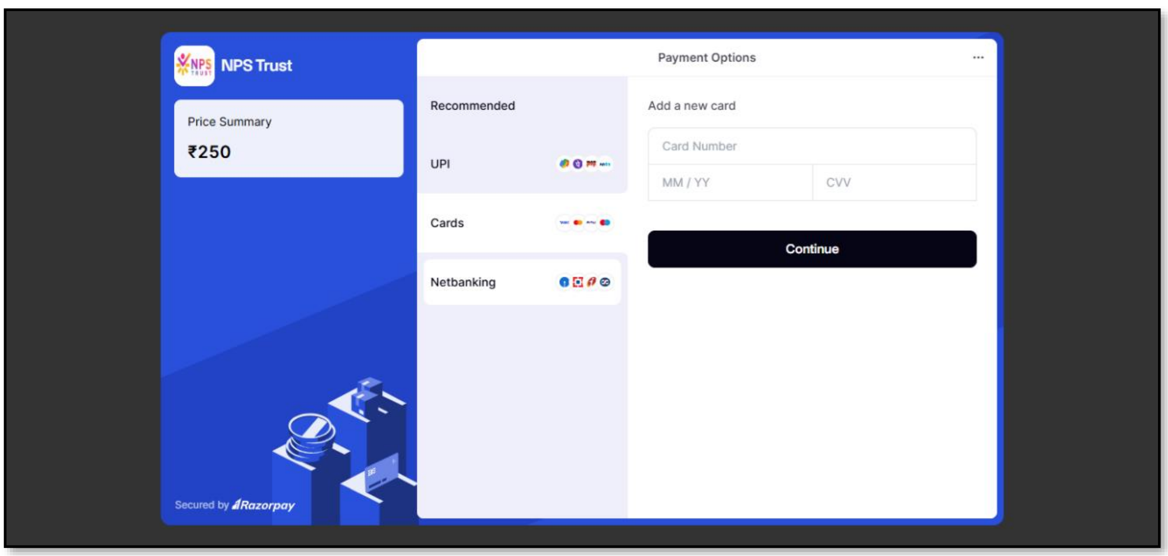


Figure-41

Net banking

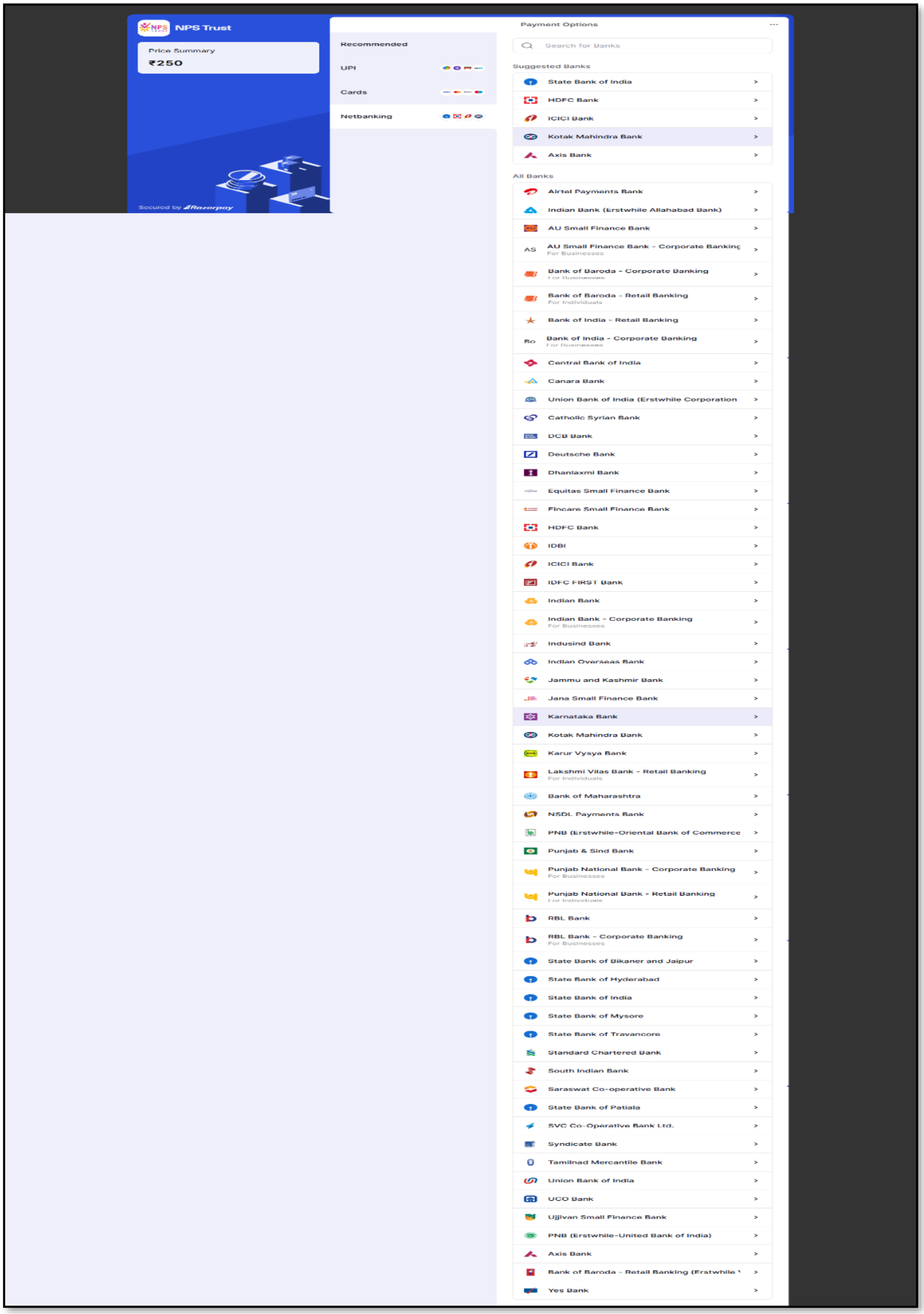


Figure-42

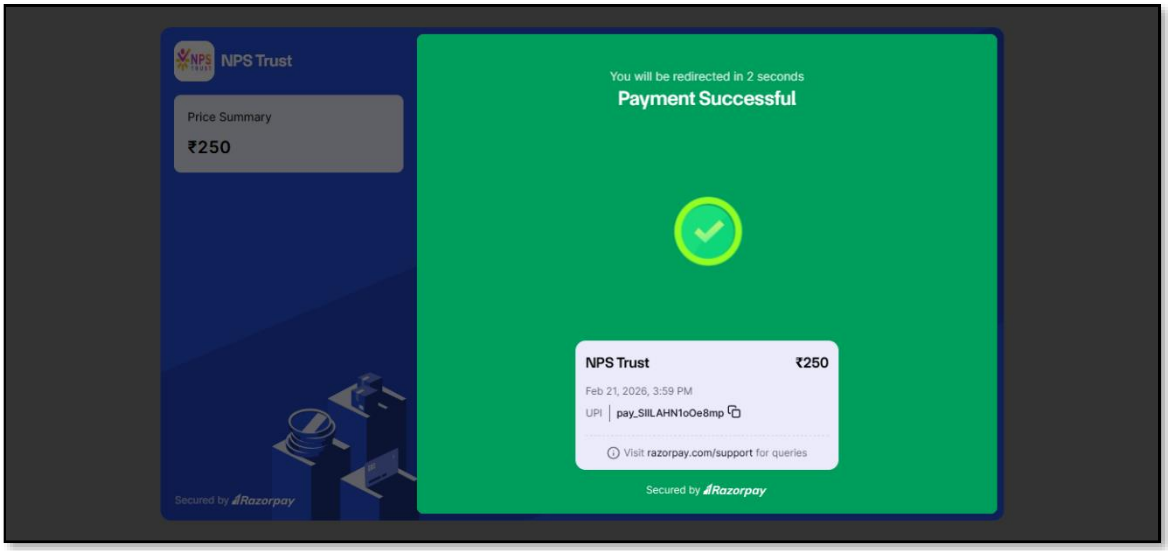


Figure-43

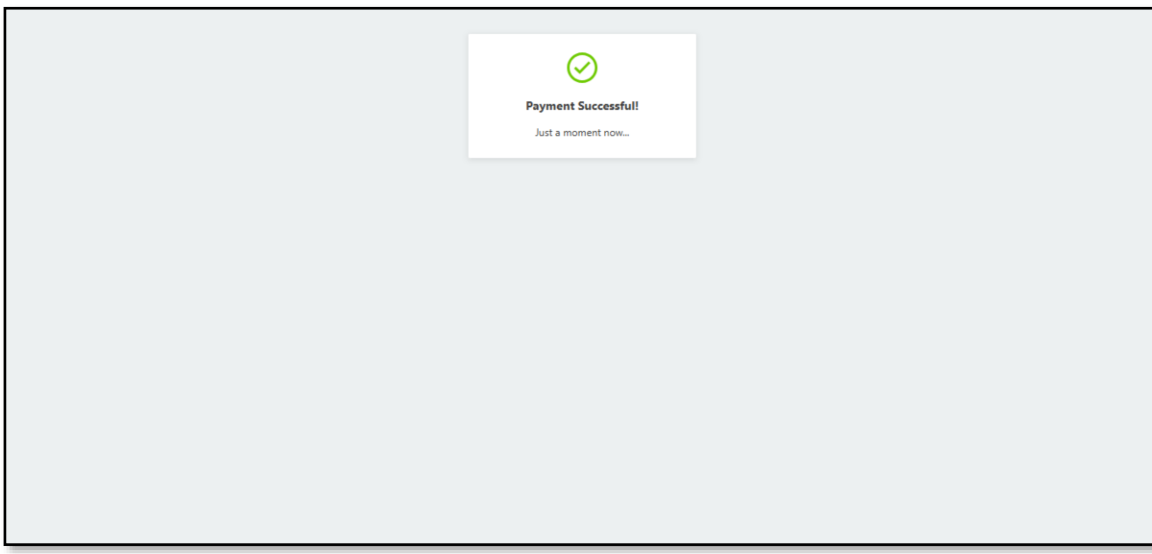


Figure-44

O**nce** payment is successful, PRAN details are displayed to the subscriber.

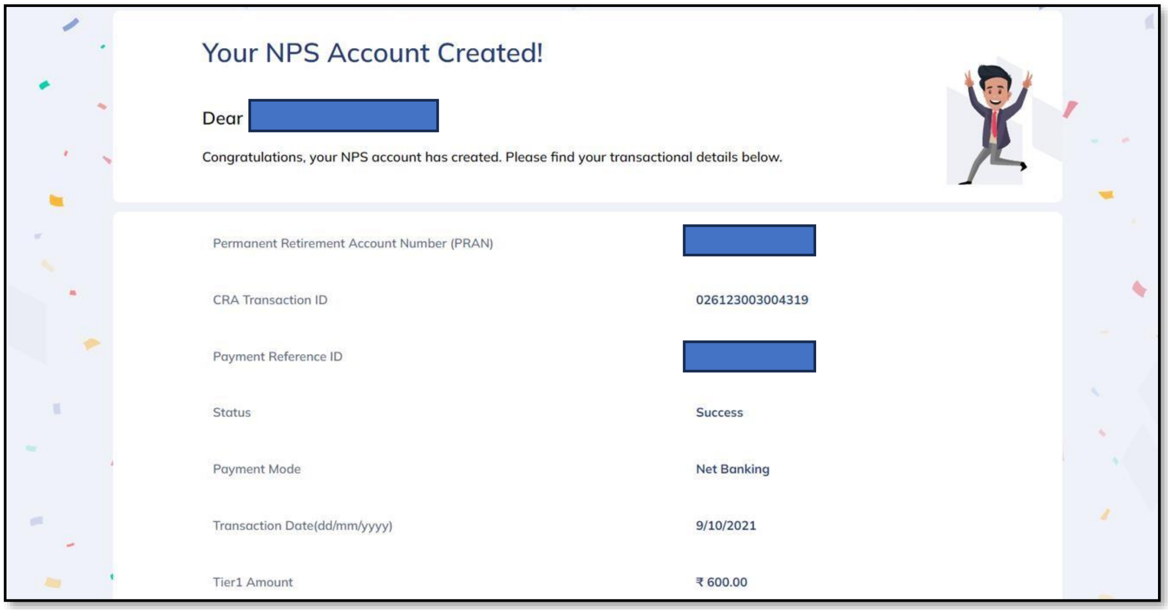


Figure-45

eNPS Subscriber Registration

Applicant needs to visit the website https://nps.kfintech.in/login/ to log into his/her NPS Account.Subscriber needs to generate the password by clicking on Generate/Reset Password option.

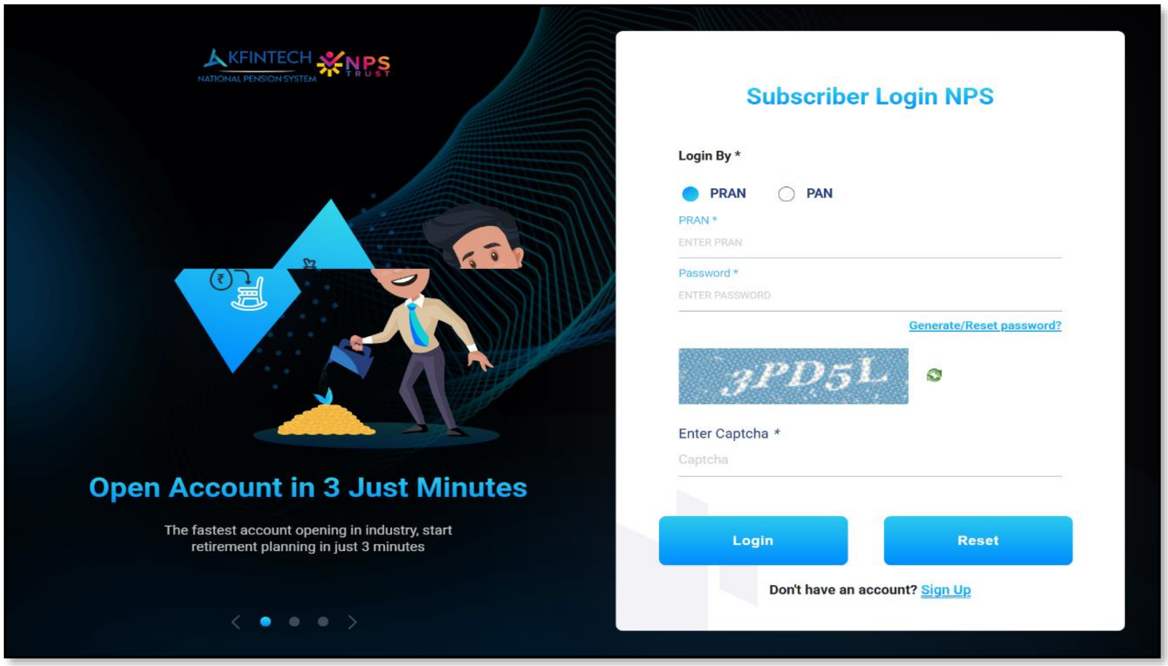


Figure-46

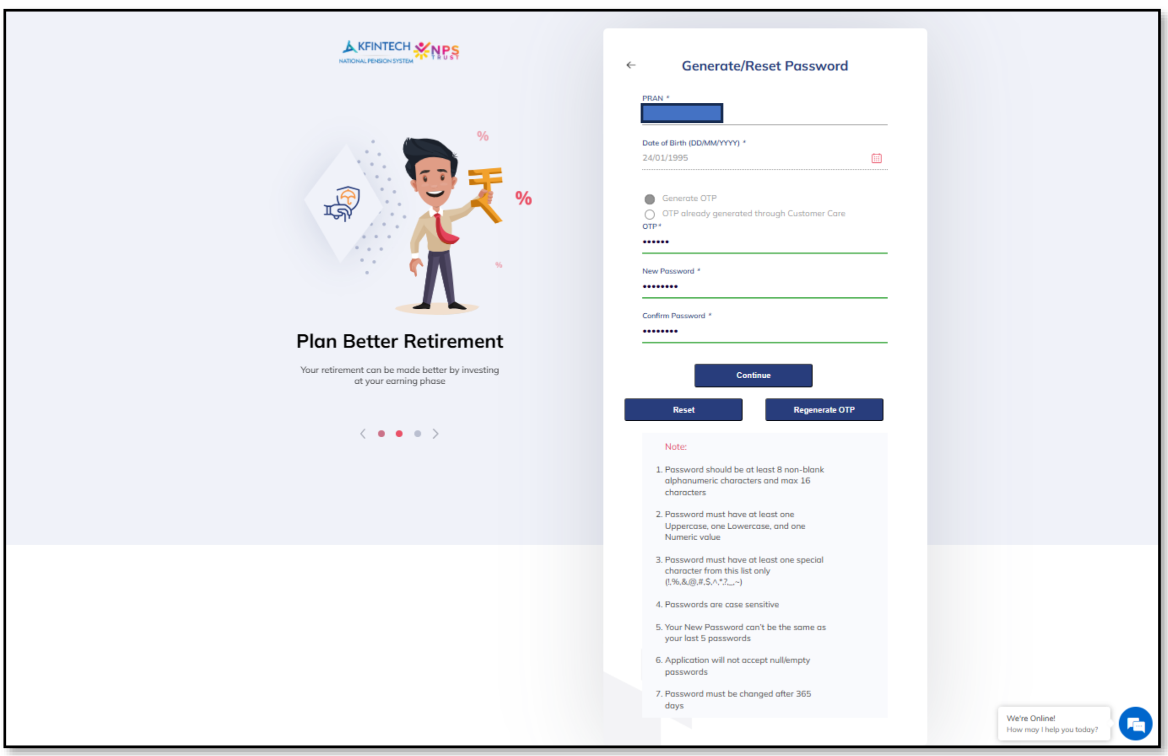


Figure-47