

eNPS Subscriber Registration

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

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21-Jun-2025	21-Jun-2025	Changes in Screen shots and Annual Review	Hareesh Mandha	Sandesh Mantri	
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This document has been distributed to:

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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

<i>Acronym</i>	<i>Description</i>
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.

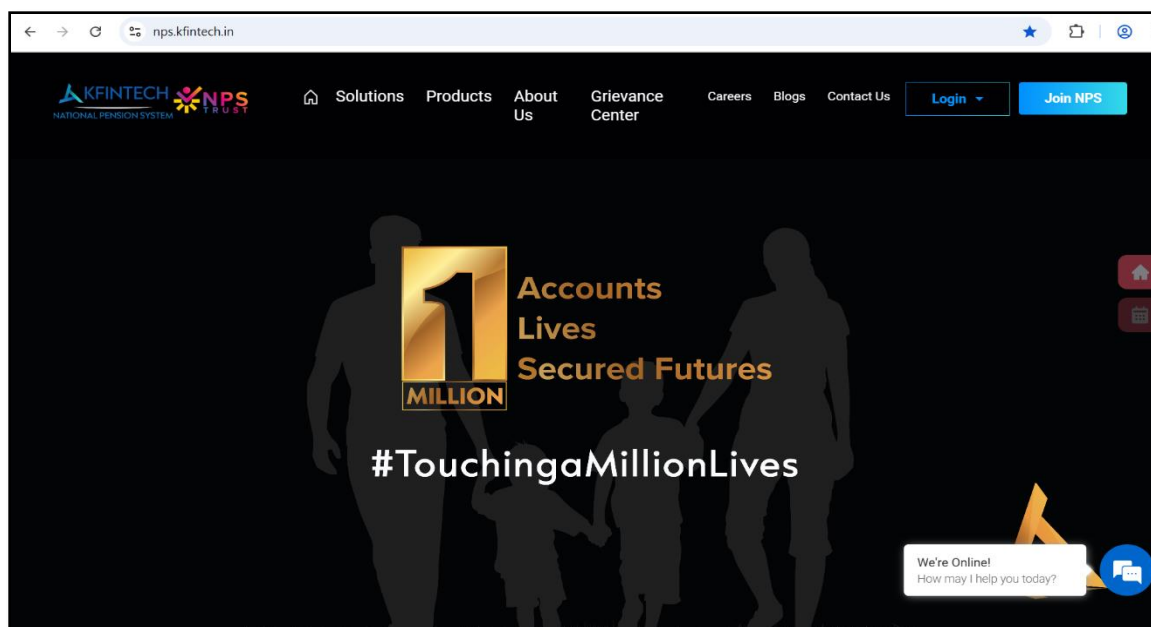


Figure 1

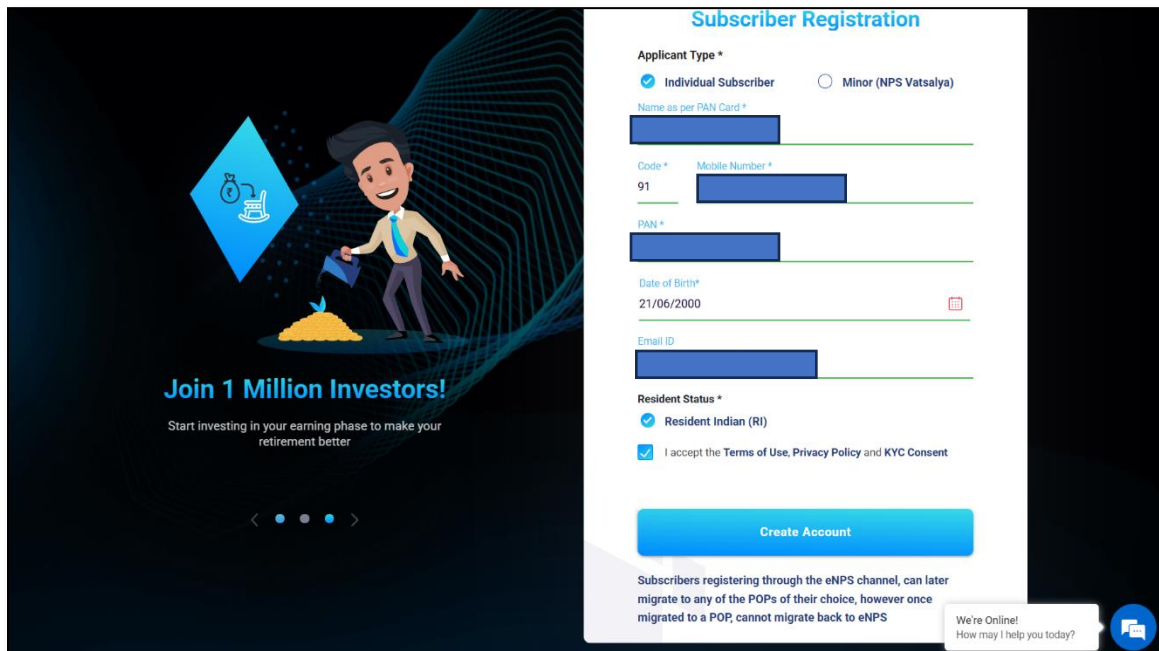
The screenshot shows the 'Subscriber Registration' form. The form is titled 'Subscriber Registration' and has two radio buttons for 'Applicant Type': 'Individual Subscriber' (selected) and 'Minor (NPS Vatsalya)'. The form fields include: 'Name as per PAN Card *', 'Code *' (with '91' entered), 'Mobile Number *', 'PAN *', 'Date of Birth *' (with 'DD/MM/YYYY' entered), and 'Email ID'. There is a 'Resident Status *' section with 'Resident Indian (RI)' selected. A checkbox for 'I accept the Terms of Use, Privacy Policy and KYC Consent' is checked. A 'Create Account' button is at the bottom. A disclaimer at the bottom states: 'Subscribers registering through the eNPS channel, can later migrate to any of the POPs of their choice, however once migrated to a POP, cannot migrate back to eNPS'.

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.

eNPS Subscriber Registration



The image shows a digital registration form for eNPS. On the left, there is a promotional graphic with a cartoon man pouring coins into a pile, with the text "Join 1 Million Investors!" and "Start investing in your earning phase to make your retirement better". On the right, the "Subscriber Registration" form is displayed. It includes fields for "Applicant Type" (Individual Subscriber selected), "Name as per PAN Card", "Code" (91), "Mobile Number", "PAN", "Date of Birth" (21/06/2000), "Email ID", and "Resident Status" (Resident Indian (RI) selected). There is a "Create Account" button and a disclaimer about migration. A chatbot icon is visible in the bottom right corner.

Subscriber Registration

Applicant Type *

☒ Individual Subscriber ☐ Minor (NPS Vatsalya)

Name as per PAN Card *

Code * Mobile Number *

91

PAN *

Date of Birth* 21/06/2000

Email ID

Resident Status *

☒ Resident Indian (RI)

☒ I accept the Terms of Use, Privacy Policy and KYC Consent

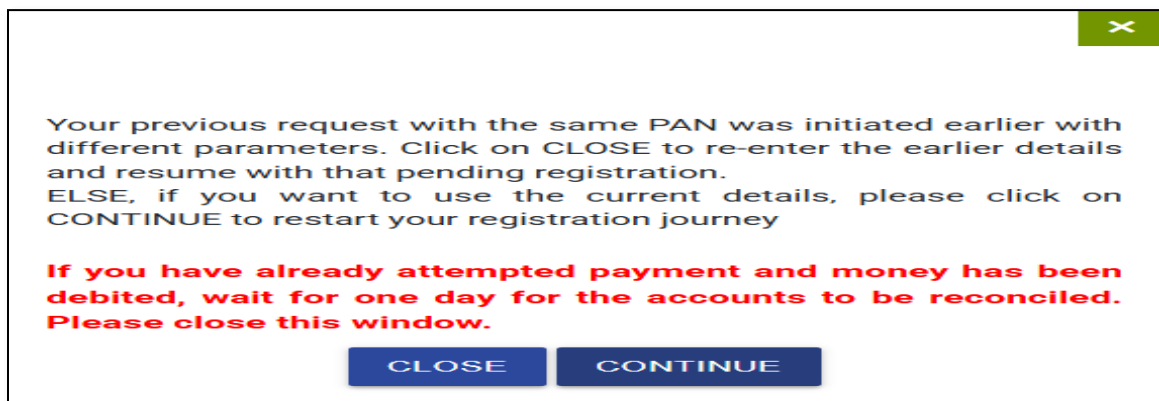
Create Account

Subscribers registering through the eNPS channel, can later migrate to any of the POPs of their choice, however once migrated to a POP, cannot migrate back to eNPS

We're Online!
How may I help you today?

Figure 3

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



The image shows a warning window with a green close button in the top right corner. The text inside the window informs the user that a previous request with the same PAN was initiated earlier with different parameters. It provides instructions to click "CLOSE" to re-enter earlier details or "CONTINUE" to restart the registration journey. A red warning message states: "If you have already attempted payment and money has been debited, wait for one day for the accounts to be reconciled. Please close this window." At the bottom, there are two buttons: "CLOSE" and "CONTINUE".

Your previous request with the same PAN was initiated earlier with different parameters. Click on CLOSE to re-enter the earlier details and resume with that pending registration. ELSE, if you want to use the current details, please click on CONTINUE to restart your registration journey

If you have already attempted payment and money has been debited, wait for one day for the accounts to be reconciled. Please close this window.

CLOSE CONTINUE

Figure 4

eNPS Subscriber Registration

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

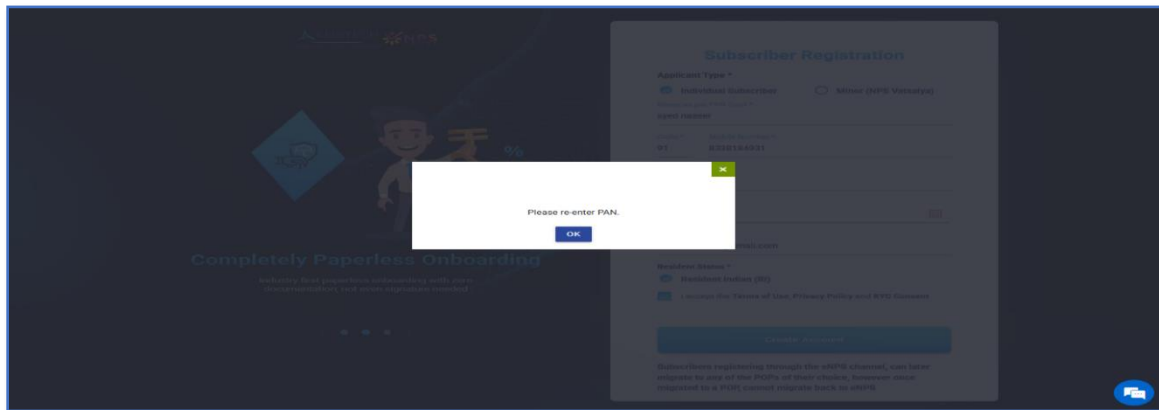


Figure 5

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

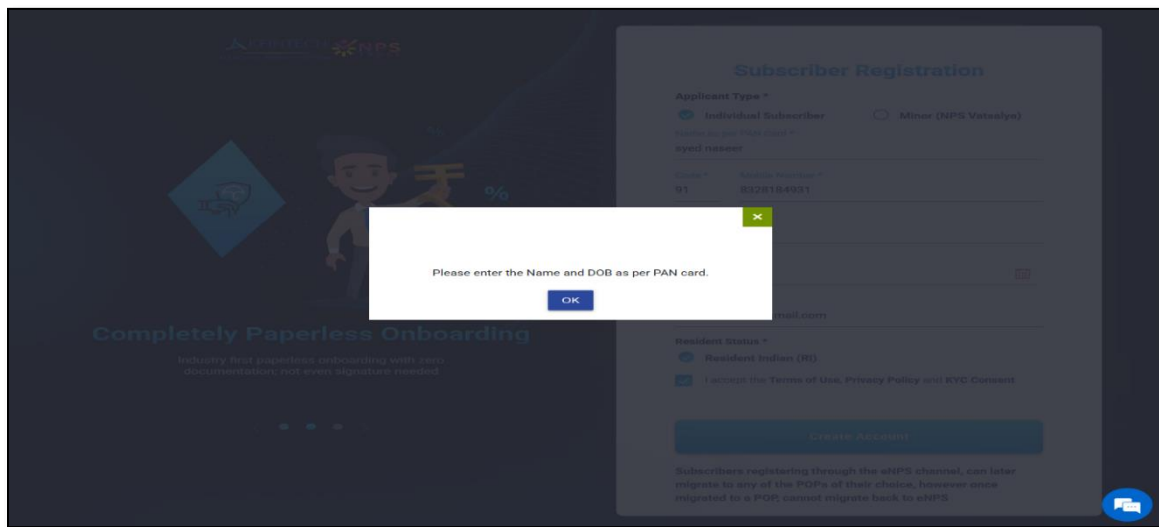


Figure 6

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.

eNPS Subscriber Registration

The screenshot displays the eNPS Subscriber Registration interface. On the left, there is a promotional banner for 'KFINTeCH NATIONAL PENSION SYSTEM' featuring a cartoon character holding a large Indian Rupee symbol. The banner includes the text 'Save Today, Spend Tomorrow' and 'Investments begin as small as ₹ 500'. On the right, a white box titled 'Enter OTP' contains the instruction: 'Please enter the 6-digit verification code received on your registered mobile (91XXXXXX5819)'. Below this, there is a text input field with the placeholder 'Enter OTP here' and the value '222312'. A blue button labeled 'Verify OTP' is positioned below the input field. At the bottom of the OTP box, there is a link 'Didn't receive OTP? Resend' and a disclaimer: 'Disclaimer: I approve the content of this application for registration of my NPS account.'

Figure 7

System displays below error message if incorrect OTP is updated

The screenshot shows the eNPS Subscriber Registration interface with an error message overlay. The background is darkened, showing the same promotional banner as in Figure 7. A white modal box in the center contains the text: 'Invalid Mobile OTP. Please recheck and submit.' with an 'OK' button. In the background, the 'Enter OTP' box is visible, showing the number '04263' in the input field and the 'Verify OTP' button. Below the input field, there is a link 'Didn't receive OTP? Resend (53sec)' and a link 'New Registration? Click here'. At the bottom right, there is a chatbot icon with the text 'We're Online! How may I help you today?'.

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.

eNPS Subscriber Registration

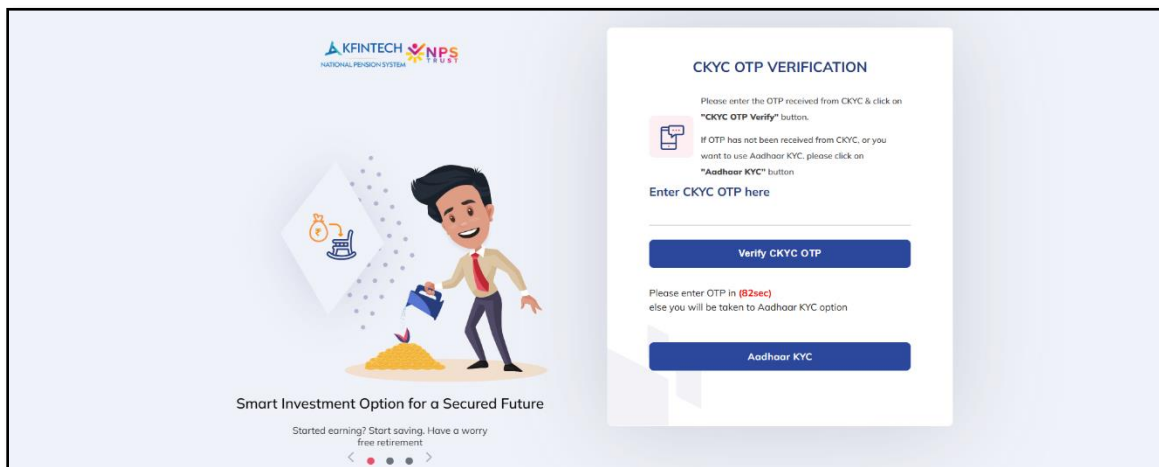


Figure 9

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

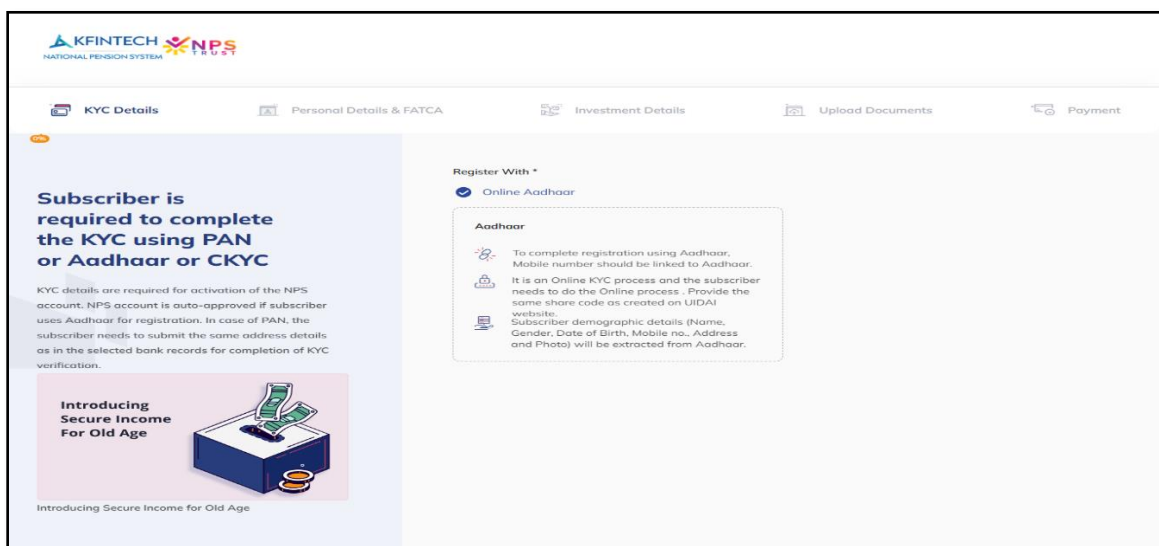


Figure 10

eNPS Subscriber Registration

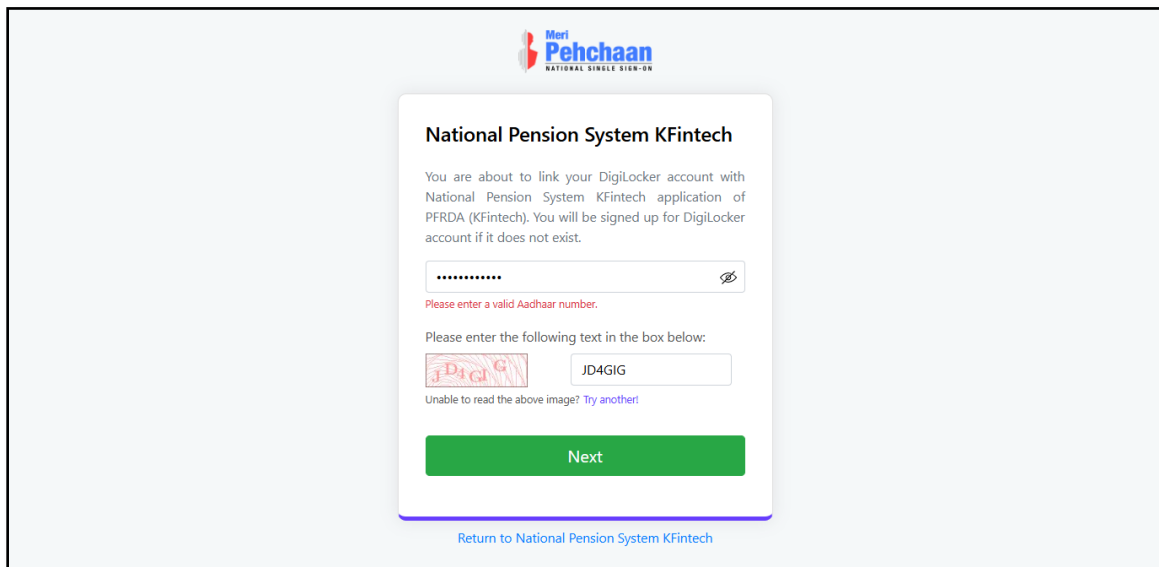
If Applicant selects Aadhaar, below screen is displayed. Applicant needs to provide 12-digit Aadhar number, fill displayed Captcha and click on 'Next'.



The screenshot shows a web interface for the National Pension System KFinTech. At the top, there is a logo for 'Meri Pehchaan NATIONAL SINGLE SIGN-ON'. Below the logo, the title 'National Pension System KFinTech' is displayed. The main text reads: 'You are about to link your DigiLocker account with National Pension System KFinTech application of PFRDA (KFinTech). You will be signed up for DigiLocker account if it does not exist.' There is a text input field labeled 'Enter Aadhaar Number*' with a small icon to its right. Below this, a prompt says 'Please enter the following text in the box below:' followed by a captcha image showing the text 'JD4GIG' and an empty text input field. A link 'Unable to read the above image? Try another!' is provided. A large green button labeled 'Next' is at the bottom. At the very bottom, there is a link 'Return to National Pension System KFinTech'.

Figure 11

System displays error message below if incorrect Aadhar number is updated

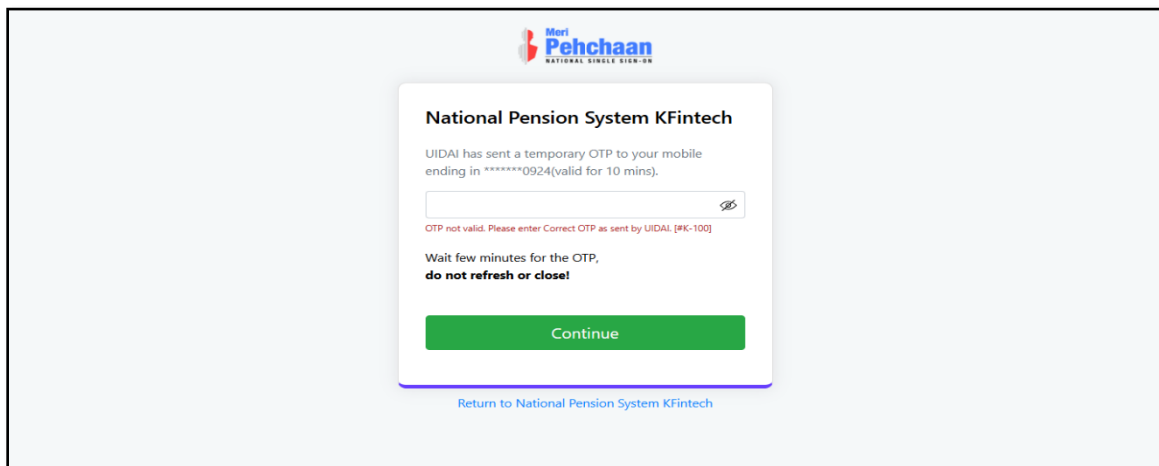


This screenshot shows the same registration screen as Figure 11, but with an error message. The 'Enter Aadhaar Number*' field now contains a series of asterisks. Below the field, a red error message reads: 'Please enter a valid Aadhaar number.' The captcha image and the 'JD4GIG' text input field remain the same. The 'Next' button and the 'Return to National Pension System KFinTech' link are also present.

Figure 12

eNPS Subscriber Registration

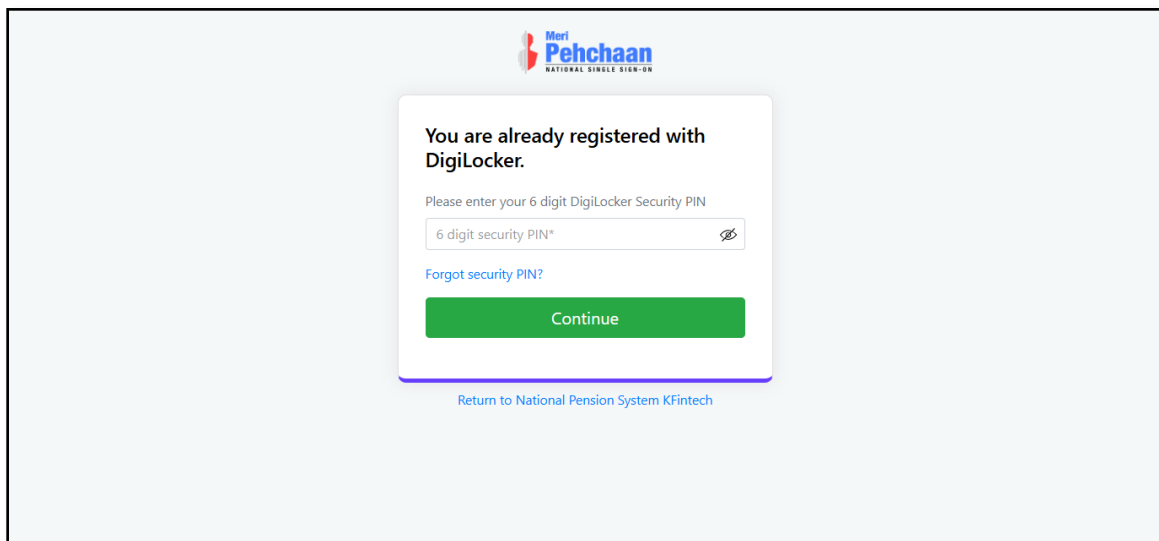
Applicant receives an OTP on Aadhar linked mobile number; he/she needs to enter correct Aadhar OTP, System displays below error message if incorrect OTP is updated and click on continue.



The screenshot shows a web interface for the National Pension System KFinTech. At the top, there is a logo for 'Meri Pehchaan NATIONAL SINGLE SIGN-ON'. Below the logo, the title 'National Pension System KFinTech' is displayed. The main content area contains the following text: 'UIDAI has sent a temporary OTP to your mobile ending in *****0924(valid for 10 mins)'. Below this text is a text input field with a red border and a small icon on the right. Below the input field, there is a red error message: 'OTP not valid. Please enter Correct OTP as sent by UIDAI. [8K-100]'. Below the error message, there is a green button labeled 'Continue'. At the bottom of the form, there is a link that says 'Return to National Pension System KFinTech'.

Figure 13

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

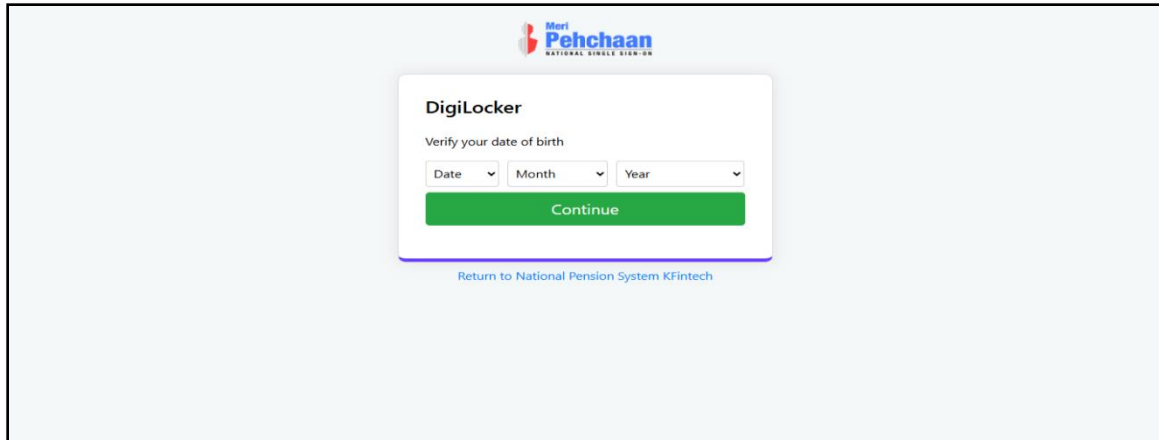


The screenshot shows a web interface for the National Pension System KFinTech. At the top, there is a logo for 'Meri Pehchaan NATIONAL SINGLE SIGN-ON'. Below the logo, the title 'You are already registered with DigiLocker.' is displayed. The main content area contains the following text: 'Please enter your 6 digit DigiLocker Security PIN'. Below this text is a text input field with a red border and a small icon on the right. Below the input field, there is a link that says 'Forgot security PIN?'. Below the link, there is a green button labeled 'Continue'. At the bottom of the form, there is a link that says 'Return to National Pension System KFinTech'.

Figure 14

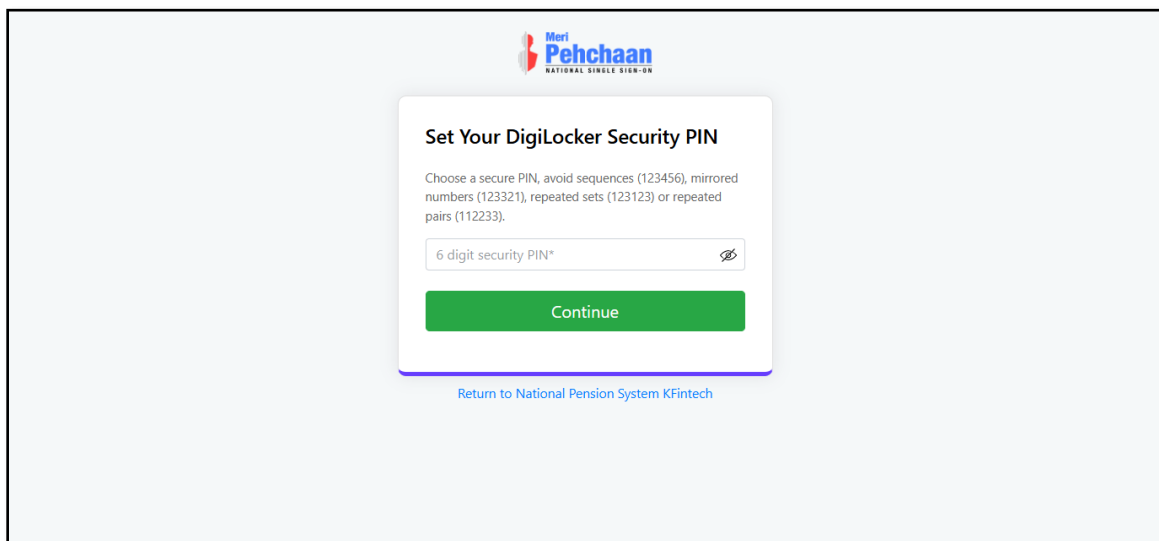
If applicant has forgotten security PIN, he/she needs to click on Forgot Security PIN option to reset PIN by verification Date of Birth. This is also verified with OTP authentication on mobile number registered in Aadhar database.

eNPS Subscriber Registration



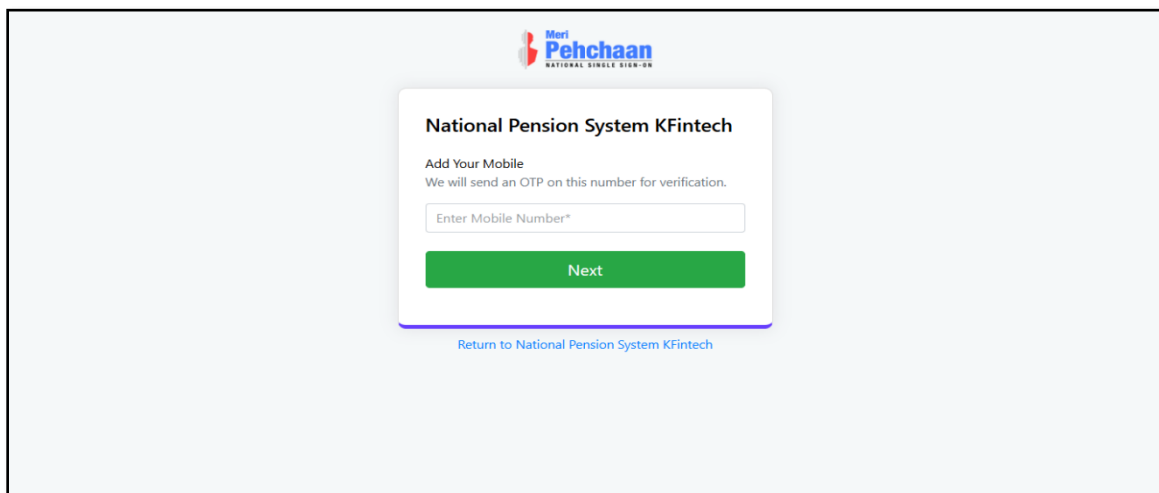
The screenshot shows the 'DigiLocker' registration step. At the top is the 'Meri Pehchaan' logo with the tagline 'NATIONAL SINGLE SIGN-ON'. Below the logo, the title 'DigiLocker' is displayed. The instruction 'Verify your date of birth' is followed by three dropdown menus for 'Date', 'Month', and 'Year'. A green 'Continue' button is positioned below the dropdowns. At the bottom, there is a blue link that reads 'Return to National Pension System KFinTech'.

Figure 15



The screenshot shows the 'Set Your DigiLocker Security PIN' screen. It features the 'Meri Pehchaan' logo at the top. The title 'Set Your DigiLocker Security PIN' is followed by instructions: 'Choose a secure PIN, avoid sequences (123456), mirrored numbers (123321), repeated sets (123123) or repeated pairs (112233)'. Below this is a text input field labeled '6 digit security PIN*' with a toggle icon on the right. A green 'Continue' button is located below the input field. At the bottom, there is a blue link that reads 'Return to National Pension System KFinTech'.

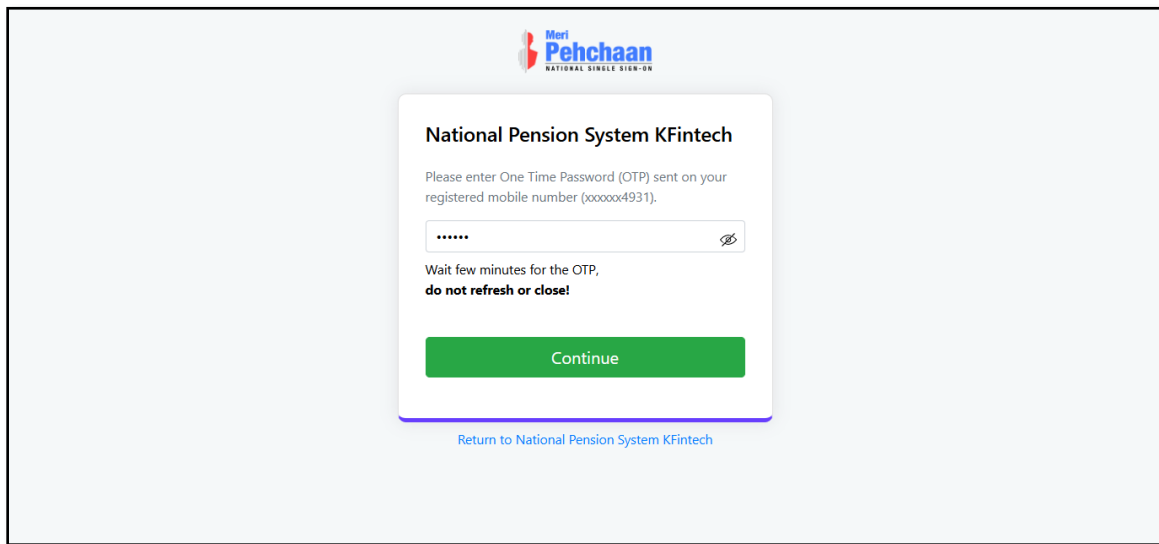
Figure 16



The screenshot shows the 'National Pension System KFinTech' mobile verification screen. It features the 'Meri Pehchaan' logo at the top. The title 'National Pension System KFinTech' is followed by the instruction 'Add Your Mobile' and the text 'We will send an OTP on this number for verification.' Below this is a text input field labeled 'Enter Mobile Number*'. A green 'Next' button is located below the input field. At the bottom, there is a blue link that reads 'Return to National Pension System KFinTech'.

Figure 17

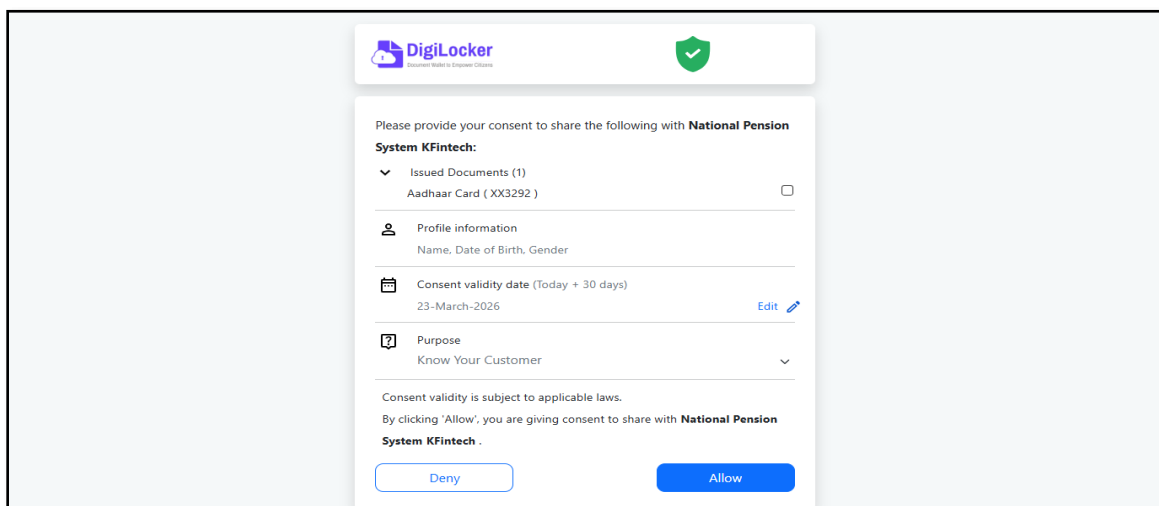
eNPS Subscriber Registration



The screenshot shows a mobile application interface for the National Pension System KFinTech. At the top, there is a logo for 'Meri Pehchaan NATIONAL SINGLE SIGN-ON'. Below the logo, the title 'National Pension System KFinTech' is displayed. The main text instructs the user to 'Please enter One Time Password (OTP) sent on your registered mobile number (xxxxxx4931)'. There is a text input field with six asterisks and a small icon to its right. Below the input field, a message says 'Wait few minutes for the OTP, do not refresh or close!'. A large green button labeled 'Continue' is positioned below the message. At the bottom, there is a blue link that says 'Return to National Pension System KFinTech'.

Figure 18

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



The screenshot shows a mobile application interface for DigiLocker. At the top, there is a logo for 'DigiLocker' and a green shield icon. Below the logo, the title 'Please provide your consent to share the following with National Pension System KFinTech:' is displayed. The main text lists the following information to be shared: 'Issued Documents (1)' with a sub-item 'Aadhaar Card (XX3292)' and a checkbox; 'Profile information' with sub-items 'Name, Date of Birth, Gender'; 'Consent validity date (Today + 30 days)' with the date '23-March-2026' and an 'Edit' link; and 'Purpose' with the value 'Know Your Customer' and a dropdown arrow. Below the list, there is a disclaimer: 'Consent validity is subject to applicable laws. By clicking 'Allow', you are giving consent to share with National Pension System KFinTech .'. At the bottom, there are two buttons: 'Deny' and 'Allow'.

Figure 19

eNPS Subscriber Registration

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

The screenshot displays the eNPS Subscriber Registration interface. At the top, the KFinTech and NPS logos are visible. Below the header, a navigation bar includes links for KYC Details, Personal Details & FATCA, Investment Details, Upload Documents, and Payment. The main content area is divided into two sections. On the left, a light blue box contains the text: "Subscriber is required to complete the KYC using PAN or Aadhaar or CKYC". Below this, a smaller box titled "Introducing Secure Income For Old Age" features an illustration of a piggy bank. On the right, the "Register With *" section offers the "Online Aadhaar" option. It includes a placeholder for a photo, fields for "Subscriber Name:", "Date of Birth:", and "Gender: Male". Below these fields, an "Address:" field displays the text "6-47,Gummepalli,Kallumadi,Kallumadi,Ananthapuramu,Andhra Pradesh,India,515611". A "Save & Proceed" button is located at the bottom right of the registration form.

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.

eNPS Subscriber Registration

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: sPRAN

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



NATIONAL PENSION SYSTEM

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 *

Related to Politically exposed person *

Choice of selection of PRAN Card *

CHOICE OF SELECTION OF PRAN CARD

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

US Person*

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 *

Reference ID

Landline No.

Resident Status*

Resident Indian (RI)

Place of Birth*

Nationality*

Name to be printed on PRAN Card*

Father's Name *

Mother's Name

Marital Status*

Occupation Details*

Income range (per annum)*

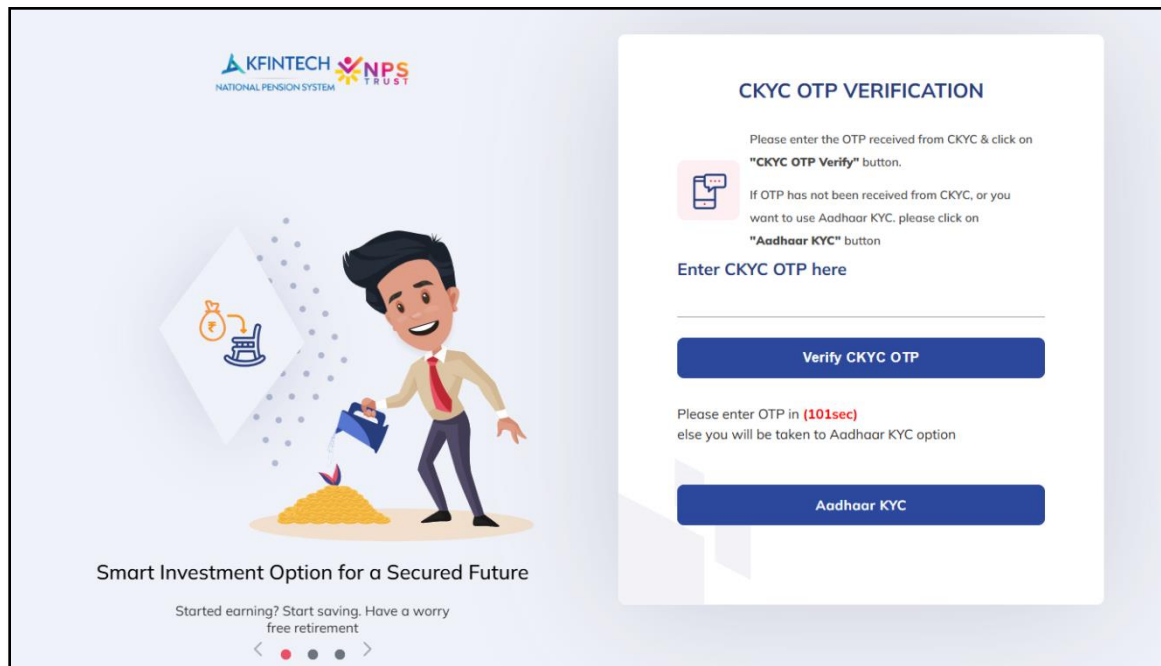
Save & Proceed

Figure 22

eNPS Subscriber Registration

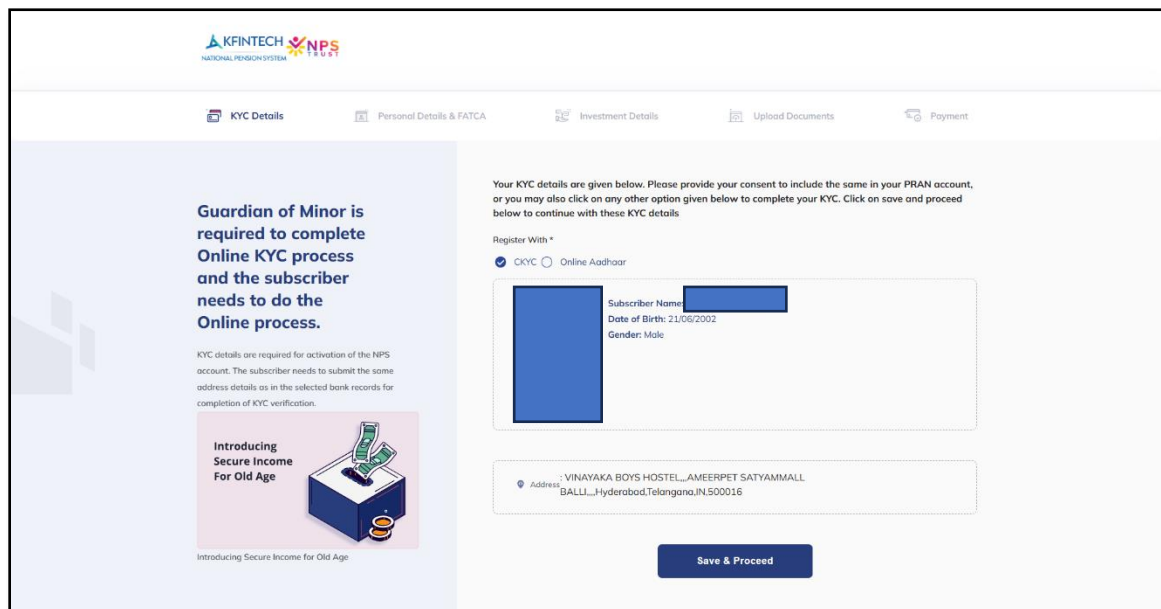
5b. If Applicant selects an option to Register with -CKYC mode

Enter the CKYC OTP and click on Verify CKYC OTP.



The screen displays the eNPS logo and a cartoon illustration of a man pouring money into a piggy bank, with the text "Smart Investment Option for a Secured Future" and "Started earning? Start saving. Have a worry free retirement". The main section is titled "CKYC OTP VERIFICATION" and contains the following text: "Please enter the OTP received from CKYC & click on 'CKYC OTP Verify' button." and "If OTP has not been received from CKYC, or you want to use Aadhaar KYC, please click on 'Aadhaar KYC' button". Below this is a text input field labeled "Enter CKYC OTP here" and two buttons: "Verify CKYC OTP" and "Aadhaar KYC".

Figure 23



The screen displays the eNPS logo and a navigation bar with tabs: "KYC Details", "Personal Details & FATCA", "Investment Details", "Upload Documents", and "Payment". The main section is titled "Guardian of Minor is required to complete Online KYC process and the subscriber needs to do the Online process." and contains the following text: "KYC details are required for activation of the NPS account. The subscriber needs to submit the same address details as in the selected bank records for completion of KYC verification." Below this is a section titled "Introducing Secure Income For Old Age" with an illustration of a piggy bank. The main form area contains the following text: "Your KYC details are given below. Please provide your consent to include the same in your PRAN account, or you may also click on any other option given below to complete your KYC. Click on save and proceed below to continue with these KYC details". Below this is a section titled "Register With *" with two radio buttons: "CKYC" (selected) and "Online Aadhaar". Below this is a form with the following fields: "Subscriber Name", "Date of Birth: 21/06/2002", "Gender: Male", and "Address: VINAYAKA BOYS HOSTEL, AMERPET SATYAMMALL, BALLU, Hyderabad, Telangana, IN 500016". Below the form is a "Save & Proceed" button.

Figure 24

eNPS Subscriber Registration

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.

Welcome Degala Bhaskara I

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
1045

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. e-PRAN Card is sent on your registered email ID on the day of PRAN generation.	The Charges for dispatch of physical PRAN Card is Rs. 40, excluding taxes. 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 *
SREENIVASULU D

Mother's Name

Marital Status*
☒ Unmarried ☐ Married ☐ Widow/Widower ☐ Divorcee

Occupation Details*
Other Salaried Employees

Income range (per annum)*
1 Lakh to 5 Lakhs

Save & Proceed

Figure 25

eNPS Subscriber Registration

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.

The screenshot shows the 'Nominee Details' page. On the left, there is a promotional banner for 'Introducing Secure Income For Old Age' with an illustration of a box and money. The main form area is titled 'Nominee Details' and contains a 'Tier I' section. Under 'Relation*', there are three radio buttons: 'Father' (selected), 'Mother', and 'Others'. Below this, there are three input fields: 'Name*' with the value 'Degala Sreenivasulu', 'Age*' with the value '45', and '%(share)*' with the value '100'. A red message box states 'Nominee is a major'. At the bottom, there is a 'Save & Proceed' button and a note: 'Note: The nomination shall be in favor of one or more persons belonging to his/her family. A fresh nomination shall be made by the subscriber on his/her marriage.'

Figure 26

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

The screenshot shows the 'Nominee Details' page for a married subscriber. The top navigation bar includes links for 'KYC Details', 'Personal Details & FATCA', 'Investment Details', 'Upload Documents', and 'Payment'. The left sidebar features the same 'Introducing Secure Income For Old Age' banner. The 'Nominee Details' form has a 'Tier I' section. Under 'Relation*', there are six radio buttons: 'Father' (selected), 'Mother', 'Daughter-in-Law', 'Son', 'Daughter', 'Grand Son', and 'Grand Daughter'. The 'Name*' field contains 'Degala Sreenivasulu'. The 'Age*' field is labeled 'Enter Age of Nominee' and is empty. The '%(share)*' field contains '100'. A 'Save & Proceed' button is at the bottom, along with the same note as in Figure 26.

Figure 27

eNPS Subscriber Registration

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

The screenshot shows the 'Nominee Details' section of the eNPS registration form. The left sidebar contains a banner for 'Introducing Secure Income For Old Age' with an illustration of a piggy bank. The main content area is titled '← Nominee Details' and features a 'Tier I' section. Under 'Relation*', the 'Father' option is selected with a blue checkmark. Other options include Mother, Daughter-in-Law, Son, Daughter, Grand Son, Grand Daughter, and Others. Below this, the 'Name*' field is filled with 'Degala Sreenivasulu'. The 'Age*' field is labeled 'Enter Age of Nominee' in red. The '%(share)*' field is set to '100'. A 'Save & Proceed' button is at the bottom. A red note at the bottom states: 'Note: The nomination shall be in favor of one or more persons belonging to his/her family. A fresh nomination shall be made by the subscriber on his/her marriage.'

Figure 28

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

The screenshot shows the 'Nominee Details' section of the eNPS registration form for a Divorcee. The layout is similar to Figure 28, but the 'Relation*' options are different. 'Others' is selected with a blue checkmark, while 'Father' and 'Mother' are unselected. The 'Name*' field is empty. The 'Age*' field is labeled 'Enter Age of Nominee' in red. The '%(share)*' field is set to '100'. A 'Save & Proceed' button is at the bottom. A red note at the bottom states: 'Note: The nomination shall be in favor of one or more persons belonging to his/her family. A fresh nomination shall be made by the subscriber on his/her marriage.'

Figure 29

eNPS Subscriber Registration

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

The screenshot shows the 'Nominee Details' section of the eNPS registration form. On the left, there is a promotional banner for 'Introducing Secure Income For Old Age' with an illustration of a box and coins. The main form area is titled 'Nominee Details' and contains a 'Tier I' section. Within this section, the 'Relation*' dropdown is set to 'Father'. The 'Name*' field contains 'SREENIVASULU D', the 'Age*' field contains '10', and the '%(share)*' field contains '100'. Below these, the 'Date of Birth*' field is labeled 'DD/MM/YYYY' and the 'Guardian Name' field is present. A red notification box states 'Nominee is a minor'. At the bottom of the form, there is a 'Save & Proceed' button and a note: 'Note: The nomination shall be in favor of one or more persons belonging to his/her family. A fresh nomination shall be made by the subscriber on his/her marriage.'

Figure 30

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

This screenshot shows the same 'Nominee Details' form as Figure 30, but with a modal dialog box overlaid. The dialog box contains the text: 'If the nominee age is below 18 years, please enter nominee Date of Birth.' and an 'OK' button. The background form is dimmed, showing the same fields as before, including the 'Relation*' dropdown set to 'Father' and the 'Name*' field containing 'SREENIVASULU D'.

Figure 31

eNPS Subscriber Registration

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

The screenshot displays the 'Scheme Details' page of the eNPS Subscriber Registration portal. The page features a navigation bar at the top with links for 'KYC Details', 'Personal Details & FATCA', 'Investment Details', 'Upload Documents', and 'Payment'. The main content area is titled 'Scheme Details' and includes a banner for 'Introducing Secure Income For Old Age'. Below the banner, there are two sections: 'Common Schemes' with radio buttons for 'Active', 'Auto', and 'NPS Sanchay', and 'New PF Schemes' with a radio button for 'MSF Scheme'. A 'Pension Funds' dropdown menu is also visible. At the bottom, there is a 'Save & Proceed' button.

Figure 32

eNPS Subscriber Registration

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%.

Introducing Secure Income For Old Age

Scheme Details You opted Tier I

A. To facilitate easy access to comparative scheme and Pension Fund performance information, PFRDA has enabled PRIDE DIG-IA calculator. Click on the URL to know more <https://pfrda.org.in/pride-calculator>
B. The information on NPS Schemes returns can view by clicking on <https://nps-trust.org.in/weekly-snapshot-nps-schemes>

Tier I

Common Schemes ☒ Active ☐ Auto ☐ NPS Sanchay **New PF Schemes** ☐ MSF Scheme

Contribution Amount * (minimum ₹250) **Pension Funds** Axis Pension Fund Management Ltd

Percentage Allocation

Asset Class	Allocation (%)	Value (₹)
Equity (E) (Max 75%)	0%	0.00
Corporate Bonds (C) (Max 100%)	1%	1.00
Government Securities (G) (Max 100%)	1%	1.00

Active choice allows Subscribers to choose their own asset allocation among various investment options (E, C / G), giving control over investment strategy.

2.00 98.00% remaining

Save & Proceed

Figure 33

eNPS Subscriber Registration

If applicant selects the Investment option as Auto choice:

The screenshot displays the 'Scheme Details' section of the eNPS Subscriber Registration form. The form is titled 'Scheme Details' and includes a navigation bar with links for KYC Details, Personal Details & FATCA, Investment Details, Upload Documents, and Payment. A sidebar on the left features a graphic with the text 'Introducing Secure Income For Old Age' and 'Introducing Secure Income for Old Age'.

Scheme Details

A. To facilitate easy access to comparative scheme and Pension Fund performance information, PFRDA has enabled PRIDE DISHA calculator. Click on the URL to know more <https://pfrda.org.in/pride-calculator>

B. The information on NPS Schemes returns can view by clicking on <https://npsrtrust.org.in/weekly-snapshots-nps-schemes>

Tier I

Common Schemes

☐ Active ☒ Auto ☐ NPS Sanchay

New PF Schemes

☐ MSF Scheme

Pension Funds

Contribution Amount *
(minimum ₹250)

Type of LifeCycle Fund

☐ Life Cycle 25 Low (5E/55Y)
Preserve your savings with steady growth - designed for stability as you near retirement.
Equity: 0% Corp Bonds: 0% Govt Sec: 0%

☐ Life Cycle 50 Moderate (10E/55Y)
Balance growth and protection - a steady path for building and safe guarding retirement wealth.
Equity: 0% Corp Bonds: 0% Govt Sec: 0%

☐ Life Cycle 75 High (15E/55Y)
Accelerate wealth creation early - harnessing high equity for your retirement goals.
Equity: 0% Corp Bonds: 0% Govt Sec: 0%

☒ Life Cycle Aggressive (35E/55Y)
Be Aggressive and Stay Invested longer in growth assets- for a stronger retirement corpus.
Equity: 0% Corp Bonds: 0% Govt Sec: 0%

Equity ₹0.00 Corp Bonds ₹0.00 Govt Sec ₹0.00

Save & Proceed

Figure 34

eNPS Subscriber Registration

If applicant selects the Investment option as NPS Sanchay

The screenshot displays the 'Scheme Details' page of the eNPS Subscriber Registration portal. The page features a navigation bar with tabs for KYC Details, Personal Details & FATCA, Investment Details (selected), Upload Documents, and Payment. A sidebar on the left contains a banner for 'Introducing Secure Income For Old Age'. The main content area is titled 'Scheme Details' and includes a 'You opted Tier I' notification. Below this, there are sections for 'Common Schemes' (Active, Auto, NPS Sanchay) and 'New PF Schemes' (MSF Scheme). The 'NPS Sanchay' option is selected. Further down, there is a 'Contribution Amount' field with a minimum of ₹250, a 'Pension Funds' dropdown menu showing 'Axis Pension Fund Management Ltd', and a 'Type of LifeCycle Fund (Sanchay)' dropdown menu showing 'NPS TRUST - A/C AXIS NPS SANCHAY SCHEME DIRECT'. A 'Save & Proceed' button is at the bottom.

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.

eNPS Subscriber Registration

KFINTECH NPS TRUST
NATIONAL PENSION SYSTEM

KYC Details Personal Details & FATCA Investment Details Upload Documents Payment

Introducing Secure Income For Old Age
Introducing Secure Income for Old Age

Scheme Details You opted Tier I

A. To facilitate easy access to comparative scheme and Pension Fund performance information, PFRDA has enabled PRIDE DISHA calculator. Click on the URL to know more <https://pfrda.org.in/pride-calculator>
B. The information on NPS Schemes returns can view by clicking on <https://npsrtrust.org.in/weekly-snapshot-nps-schemes>

Tier I

Common Schemes New PF Schemes

☐ Active ☐ Auto ☐ NPS Sanchay ☒ MSF Scheme

Pension Funds

Contribution Amount *
(minimum ₹250)

Axis Pension Fund Management Ltd

Type of LifeCycle Fund

☒ NPS TRUST A/C - AXIS NPS GOLDEN YEARS FUND - GROWTH - TIER I

Save & Proceed

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.

eNPS Subscriber Registration



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

Date of Birth

Mobile No.

Email ID

Nationality

City of Birth

Occupation Details

Income Range

Marital Status

Physically Disabled

Spouse Name

Physically disability percentage

Choice of PRAN

ePRAN Kit

Country of Birth

Status of Residence

FACTA - Tax Residence

Politically Exposed

Relative to PEP

KYC Details

Register with CKYC

PAN No.

Address

POP Name

NPS Online

Nominee Details - Tier I

Name

Relation

Share

Relationship

Scheme Details - Tier I

Account Type

Investment Options

Name of Scheme

Pension Funds

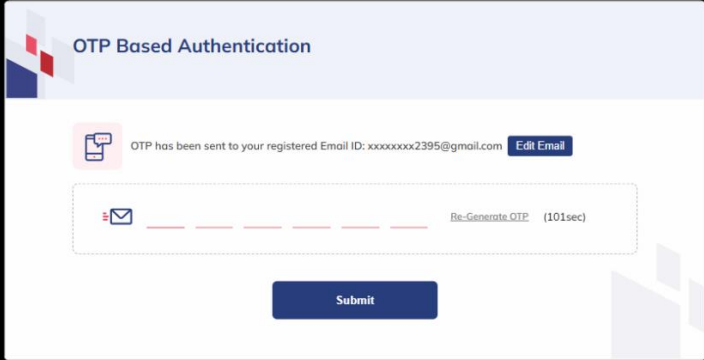
Contribution Amount

Confirm

Figure 37

eNPS Subscriber Registration

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.



The screenshot displays a web form titled "OTP Based Authentication". At the top left is a logo consisting of three overlapping squares in red, white, and blue. The form's header is a light blue bar with the title. Below the header, a message states: "OTP has been sent to your registered Email ID: xxxxxxxx2395@gmail.com", accompanied by a small envelope icon and an "Edit Email" button. A text input field follows, featuring an envelope icon on the left and a "Re-Generate OTP (101sec)" link on the right. The input field contains five red dashed lines for digit entry. At the bottom center is a dark blue "Submit" button.

Figure 38

eNPS Subscriber Registration

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

KFINTECH NPS NATIONAL PENSION SYSTEM TRUST

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

Complete your registration process by making the payment through your preferred service provider

PRAN will be generated instantly once the payment is made

Introducing Secure Income For Old Age

Payment

You opted **Tier I**

Payment Gateway Charges

- ✓ Net Banking : No transaction charges
- ✓ Debit Card : No transaction charges
- ✓ Credit Card : 0.75% of the transaction amount + GST 18%

Payment Authorized

- ✓ Please select declaration. To read declaration, please [Click here](#)
- ✓ Declaration under the Prevention of Money Laundering Act, 2002, please [Click here](#)
- ✓ I hereby declare that the contribution paid by me/on my behalf has been derived from legally declared and assessed sources of income. I understand that eNPS trust has the right to peruse my financial profile or share the information with other government authorities. I further agree that eNPS trust has the right to close my PRAN in case I am found violating the provisions of any law relating to prevention of money laundering.

NOTE: Kindly mention "NPS Contribution" under remarks before initiating payment via internet banking

Payment Gateway Listed Banks

Select Payment Gateway

☒ **BillDesk** ☐ **Razorpay**

Save & Proceed

Figure 39

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

eNPS Subscriber Registration

UPI –

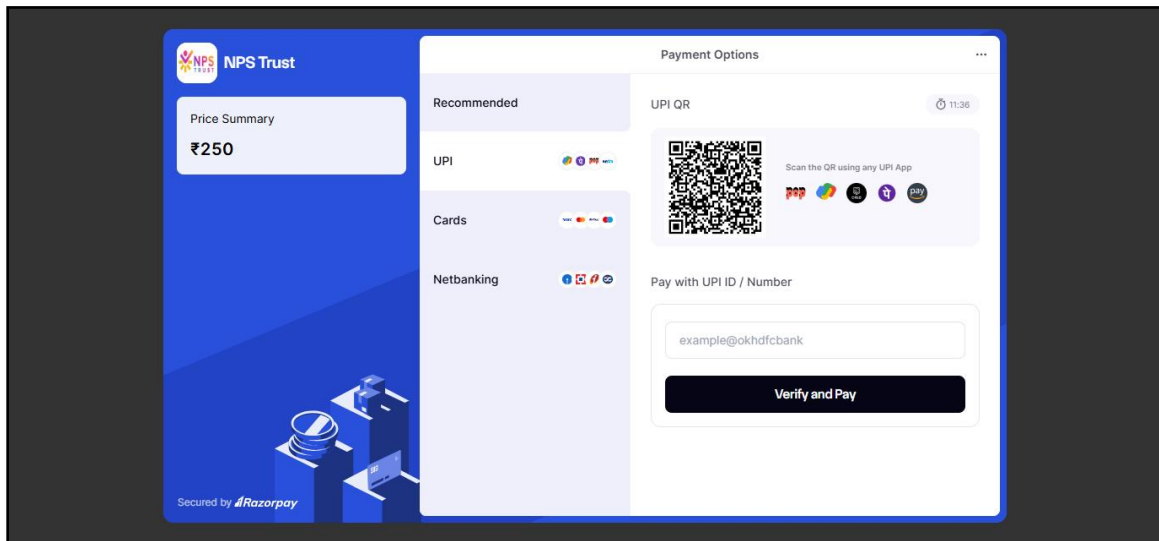


Figure-40

Cards –

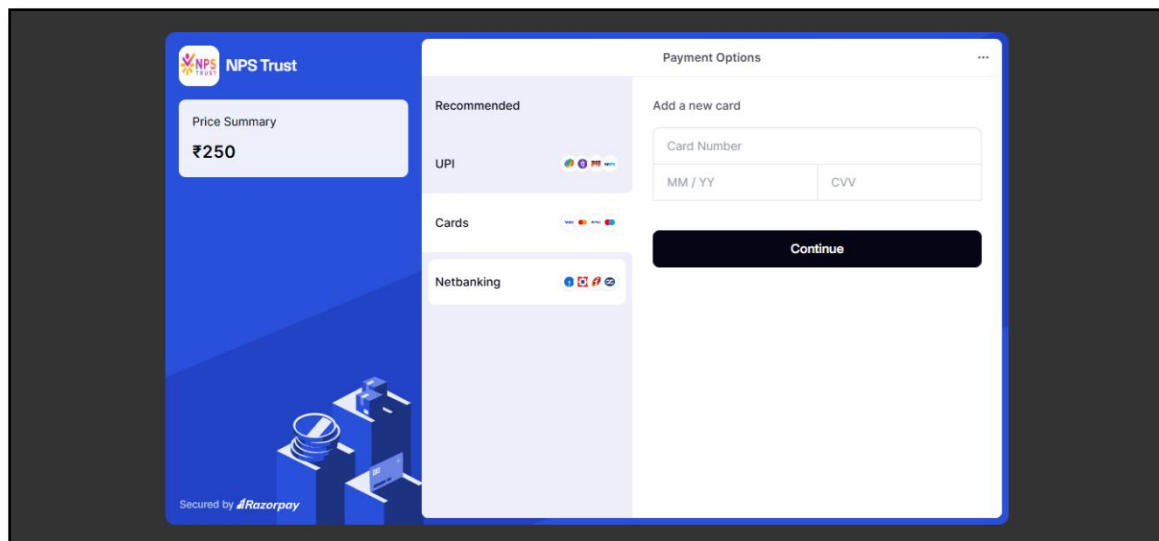


Figure-41

eNPS Subscriber Registration

Net banking

The screenshot displays the eNPS Subscriber Registration interface. On the left, a blue sidebar contains the NPS Trust logo, a 'Price Summary' box showing ₹250, and a 'Scanned by' field with a QR code. The main area is divided into two columns. The left column, titled 'Recommended', lists payment methods: UPI, Cards, and Netbanking. The right column, titled 'Payment Options', features a search bar and a list of suggested banks. The 'Netbanking' option is selected, and the list of banks is displayed. The banks are categorized into 'Suggested Banks' and 'All Banks'. The 'Suggested Banks' list includes State Bank of India, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, and Axis Bank. The 'All Banks' list includes Airtel Payments Bank, Indian Bank (erstwhile Allahabad Bank), AU Small Finance Bank, AU Small Finance Bank - Corporate Banking, Bank of Baroda - Corporate Banking, Bank of Baroda - Retail Banking, Bank of India - Retail Banking, Bank of India - Corporate Banking, Central Bank of India, Canara Bank, Union Bank of India (erstwhile Corporation), Catholic Syrian Bank, DCB Bank, Deutsche Bank, Dhanlaxmi Bank, Equitas Small Finance Bank, Fincare Small Finance Bank, HDFC Bank, IDBI, ICICI Bank, IDFC FIRST Bank, Indian Bank, Indian Bank - Corporate Banking, Indusind Bank, Indian Overseas Bank, Jammu and Kashmir Bank, Jana Small Finance Bank, Karnataka Bank, Kotak Mahindra Bank, Karur Vysya Bank, Lakshmi Vilas Bank - Retail Banking, Bank of Maharashtra, NSDL Payments Bank, PNB (erstwhile-Oriental Bank of Commerce), Punjab & Sind Bank, Punjab National Bank - Corporate Banking, Punjab National Bank - Retail Banking, RBL Bank, RBL Bank - Corporate Banking, State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of India, State Bank of Mysore, State Bank of Travancore, Standard Chartered Bank, South Indian Bank, Saraswat Co-operative Bank, State Bank of Patiala, SVC Co-Operative Bank Ltd., Syndicate Bank, Tamilnad Mercantile Bank, Union Bank of India, UCO Bank, Ujjivan Small Finance Bank, PNB (erstwhile-United Bank of India), Axis Bank, Bank of Baroda - Retail Banking (erstwhile), and Yes Bank.

Recommended

UPI

Cards

Netbanking

Payment Options

Search for Banks

Suggested Banks

- State Bank of India
- HDFC Bank
- ICICI Bank
- Kotak Mahindra Bank
- Axis Bank

All Banks

- Airtel Payments Bank
- Indian Bank (erstwhile Allahabad Bank)
- AU Small Finance Bank
- AU Small Finance Bank - Corporate Banking
- Bank of Baroda - Corporate Banking
- Bank of Baroda - Retail Banking
- Bank of India - Retail Banking
- Bank of India - Corporate Banking
- Central Bank of India
- Canara Bank
- Union Bank of India (erstwhile Corporation)
- Catholic Syrian Bank
- DCB Bank
- Deutsche Bank
- Dhanlaxmi Bank
- Equitas Small Finance Bank
- Fincare Small Finance Bank
- HDFC Bank
- IDBI
- ICICI Bank
- IDFC FIRST Bank
- Indian Bank
- Indian Bank - Corporate Banking
- Indusind Bank
- Indian Overseas Bank
- Jammu and Kashmir Bank
- Jana Small Finance Bank
- Karnataka Bank
- Kotak Mahindra Bank
- Karur Vysya Bank
- Lakshmi Vilas Bank - Retail Banking
- Bank of Maharashtra
- NSDL Payments Bank
- PNB (erstwhile-Oriental Bank of Commerce)
- Punjab & Sind Bank
- Punjab National Bank - Corporate Banking
- Punjab National Bank - Retail Banking
- RBL Bank
- RBL Bank - Corporate Banking
- State Bank of Bikaner and Jaipur
- State Bank of Hyderabad
- State Bank of India
- State Bank of Mysore
- State Bank of Travancore
- Standard Chartered Bank
- South Indian Bank
- Saraswat Co-operative Bank
- State Bank of Patiala
- SVC Co-Operative Bank Ltd.
- Syndicate Bank
- Tamilnad Mercantile Bank
- Union Bank of India
- UCO Bank
- Ujjivan Small Finance Bank
- PNB (erstwhile-United Bank of India)
- Axis Bank
- Bank of Baroda - Retail Banking (erstwhile)
- Yes Bank

Figure-42

eNPS Subscriber Registration

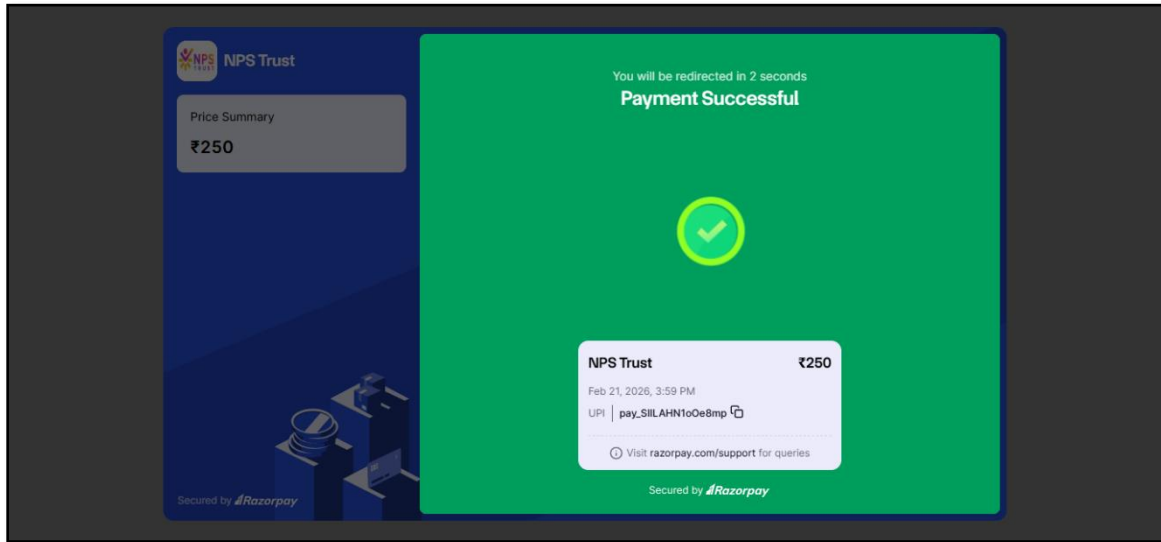


Figure-43

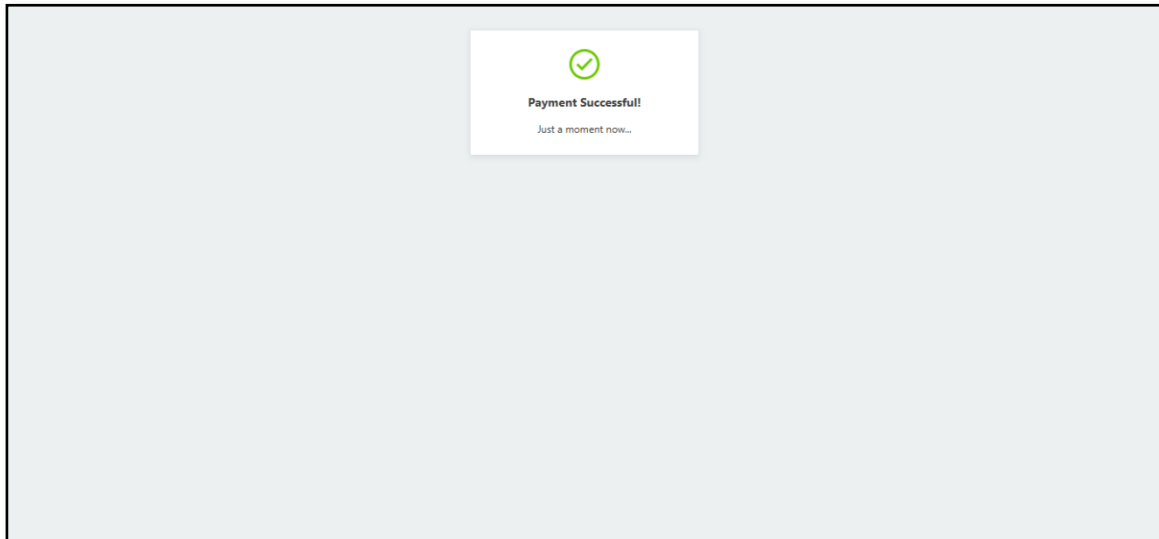


Figure-44

eNPS Subscriber Registration

Once payment is successful, PRAN details are displayed to the subscriber.

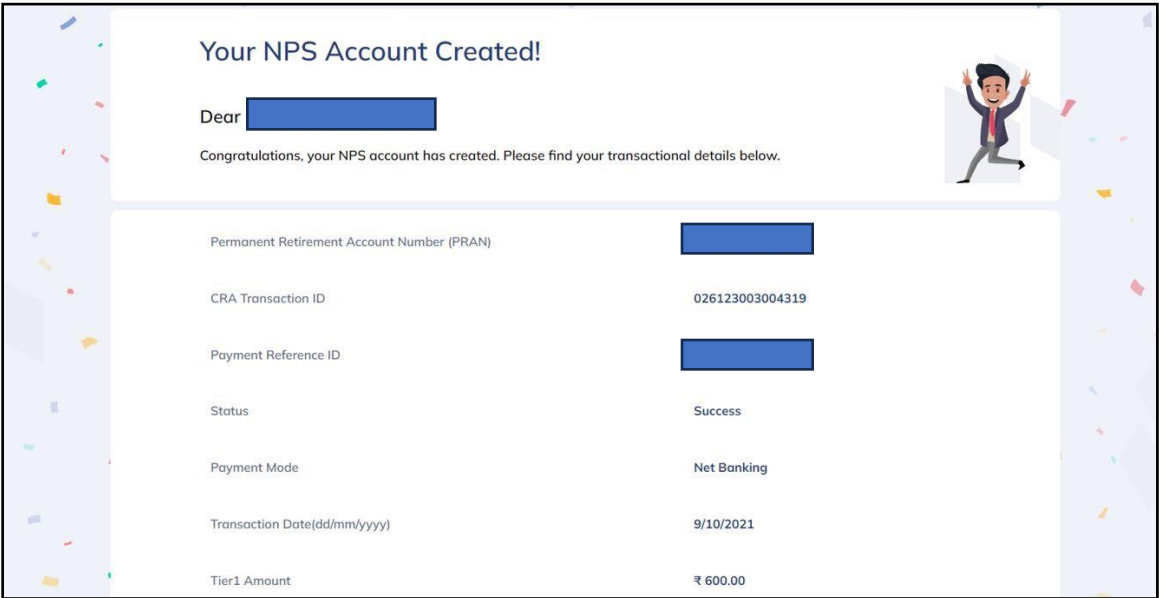


Figure-45

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.

Subscriber Login NPS

Login By *

☒ PRAN ☐ PAN

PRAN *

ENTER PRAN

Password *

ENTER PASSWORD

[Generate/Reset password?](#)

3PD5L

Enter Captcha *

Captcha

Login Reset

Don't have an account? [Sign Up](#)

Figure-46

Generate/Reset Password

PRAN *

Date of Birth (DD/MM/YYYY) *

24/01/1995

☒ Generate OTP ☐ OTP already generated through Customer Care

OTP *

New Password *

Confirm Password *

Continue

Reset Regenerate OTP

Note:

1. Password should be at least 8 non-blank alphanumeric characters and max 16 characters
2. Password must have at least one Uppercase, one Lowercase, and one Numeric value
3. Password must have at least one special character from this list only (!%&@#5~*7_~)
4. Passwords are case sensitive
5. Your New Password can't be the same as your last 5 passwords
6. Application will not accept null/empty passwords
7. Password must be changed after 365 days

We're Online! How may I help you today?

Figure-47