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Signatories & Version Control

Version	Prepared By	Approved By	Remarks
1.0	Naseer Sayed	Siddharth Gautam	Initial Version

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Document Revision & Review History

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Distribution

This document has been distributed to:

Version No.	Approving Authority & Distribution Audience
1.0	Siddharth Gautam Distribution audience – Subscriber and Nodal offices.

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Title

eNPS is an online platform provided by NPS Trust for enabling Minors/Guardians to open 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 and debit/credit cards.

Purpose

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

Scope

This SOP applies to all new Minor 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.

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

Registration of Minor Subscriber

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

Figure 1

Applicant needs to select the application type as 'Minor (NPS Vatsalya)', update Name, Date of Birth, and Gender of Minor. System displays an error message below if Minors age crosses 18years.

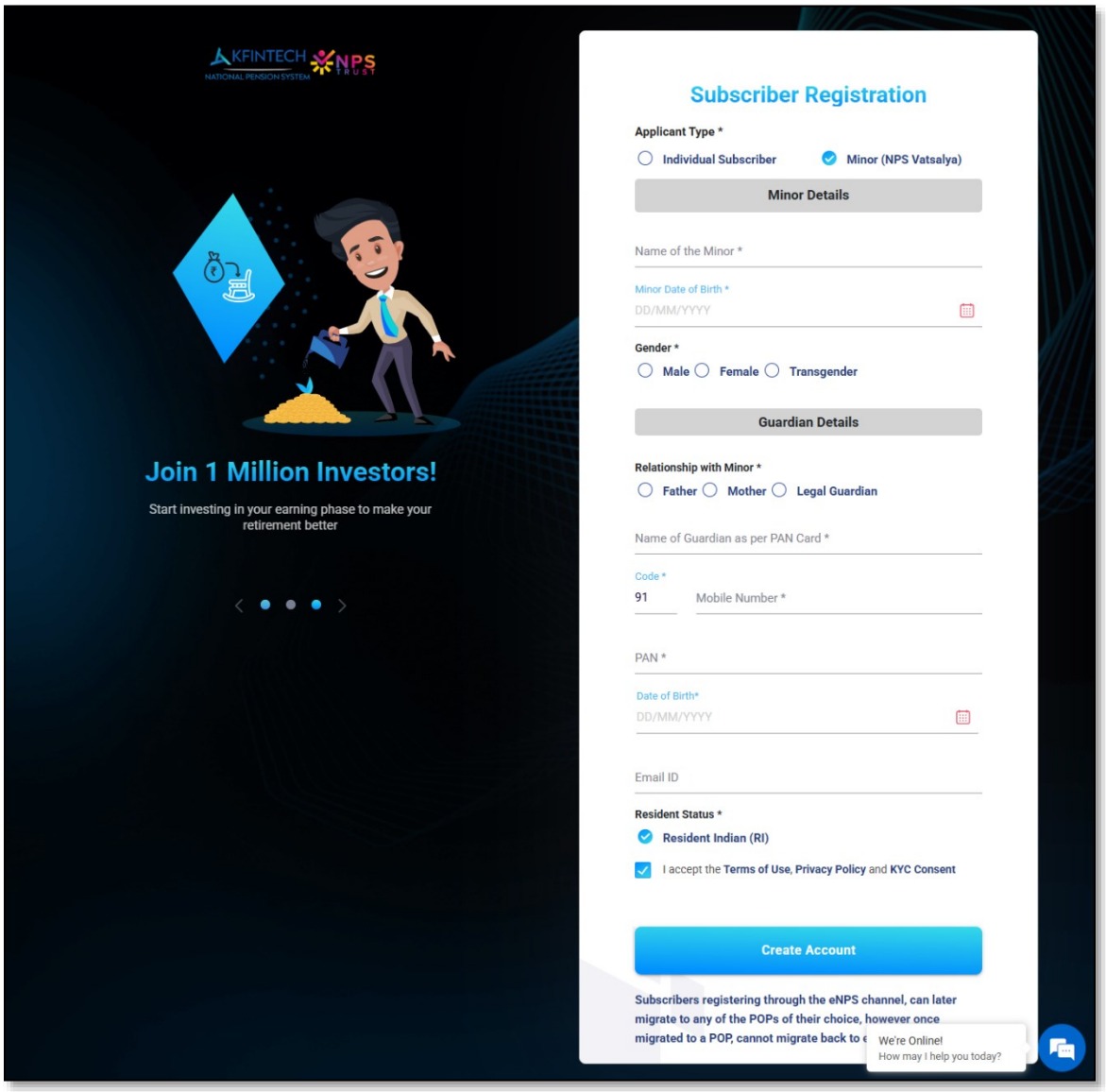

Figure 2

System displays an error if Minor age is 18 years or above updated by an applicant.

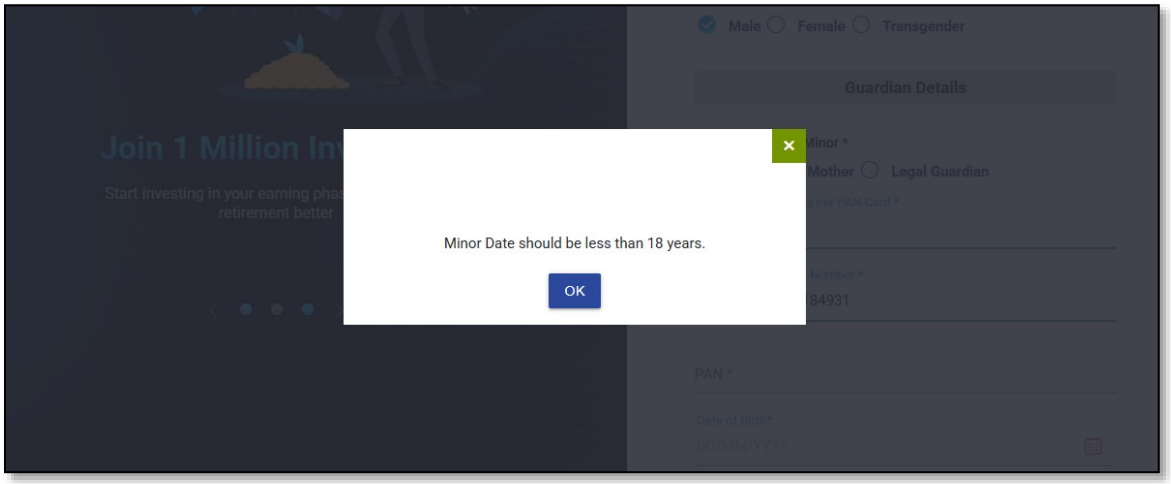

Figure 3

Applicant needs to fill Guardian Details as like Relationship with Minor, 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”.

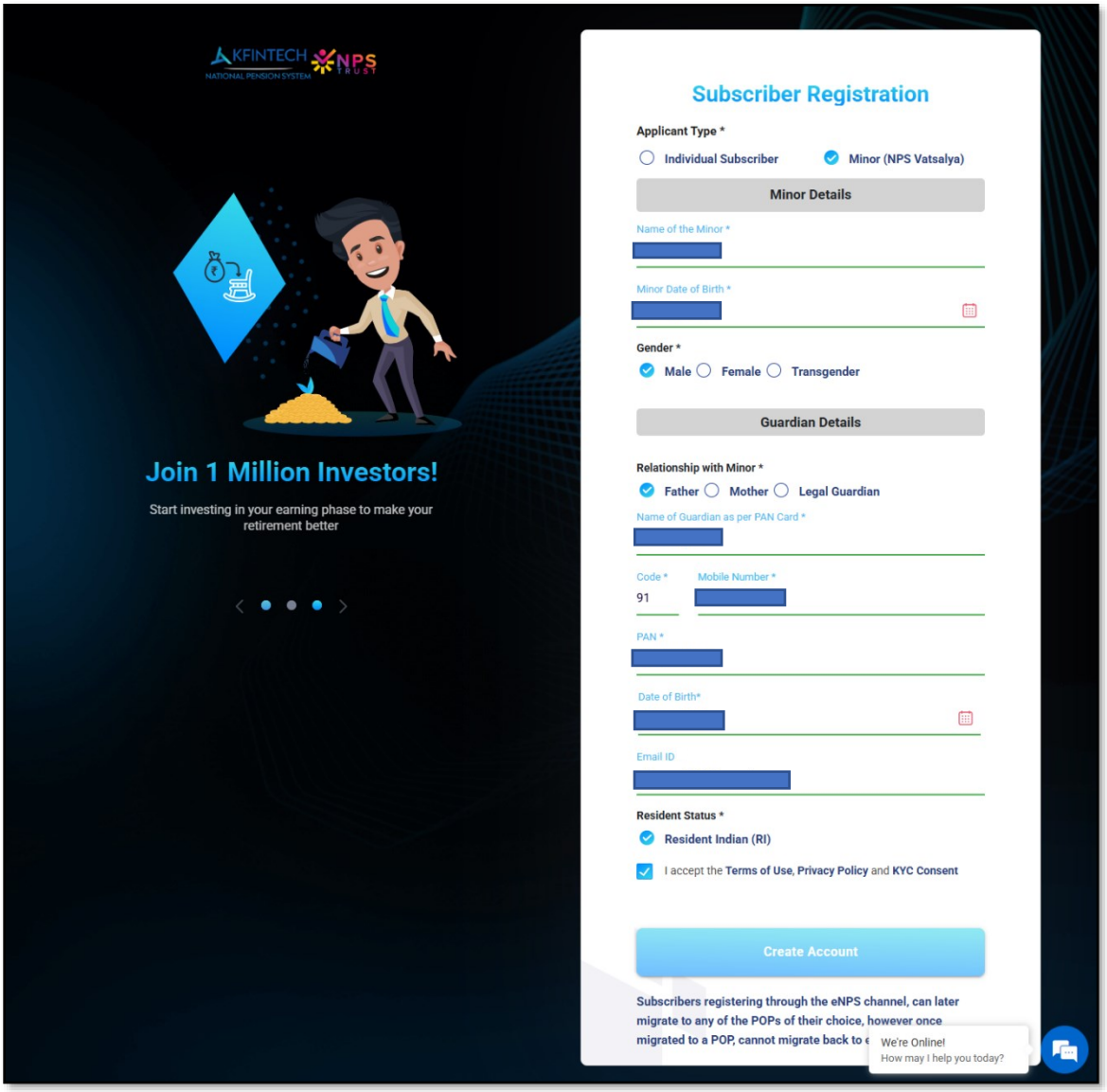

Figure 4

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

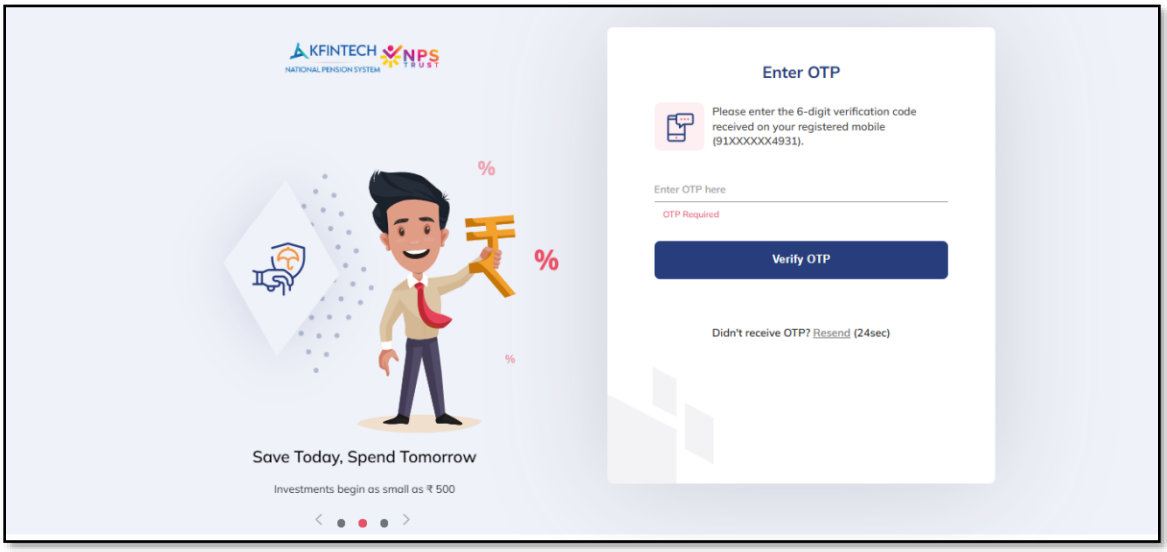

Figure 5

Once OTP is updated, Applicant needs to select the 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.

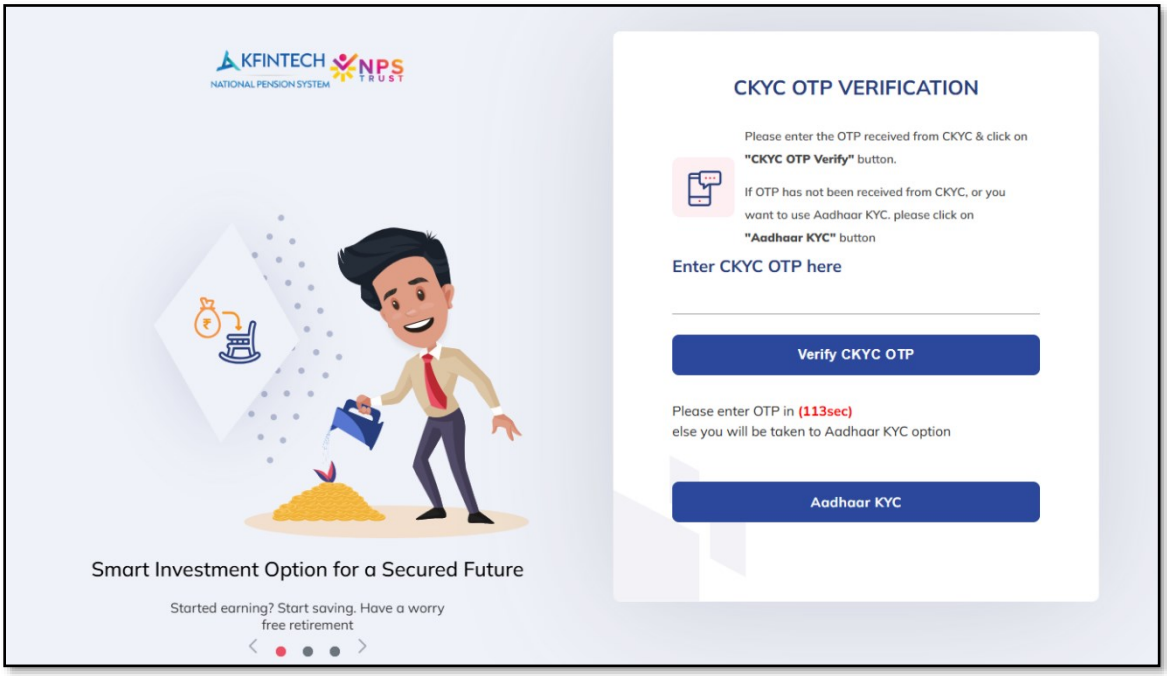

Figure 6

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

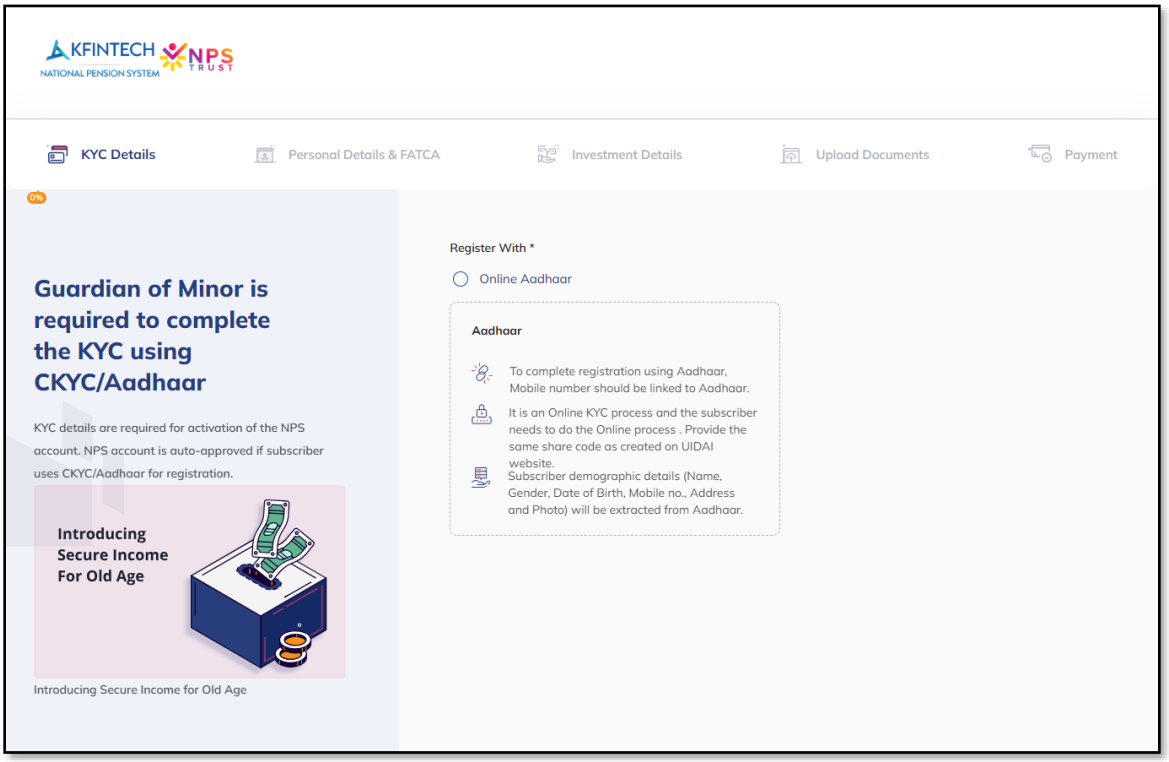

Figure 7

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

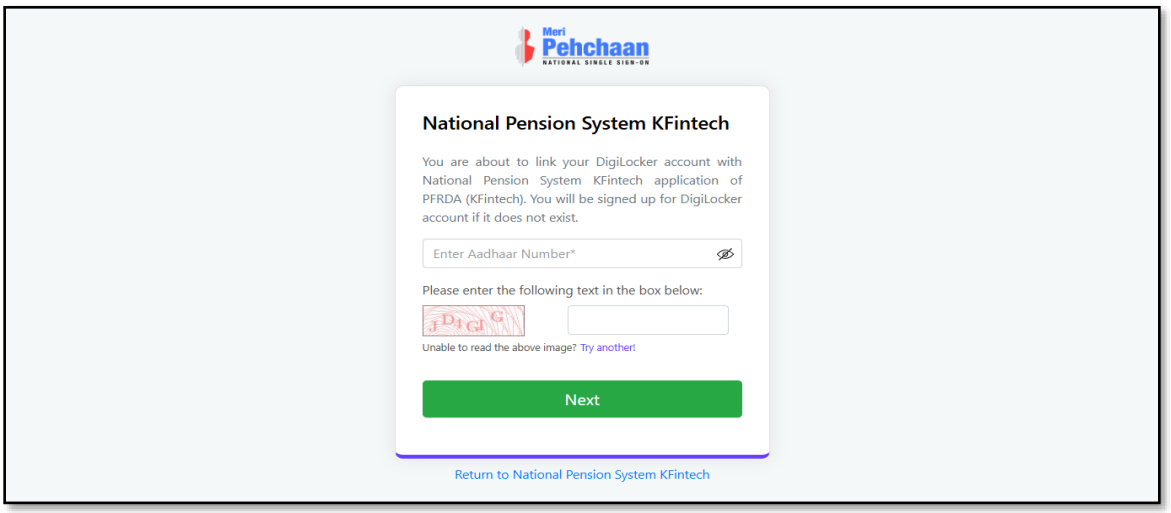

Figure 8

System displays error message below if incorrect Aadhar number is updated

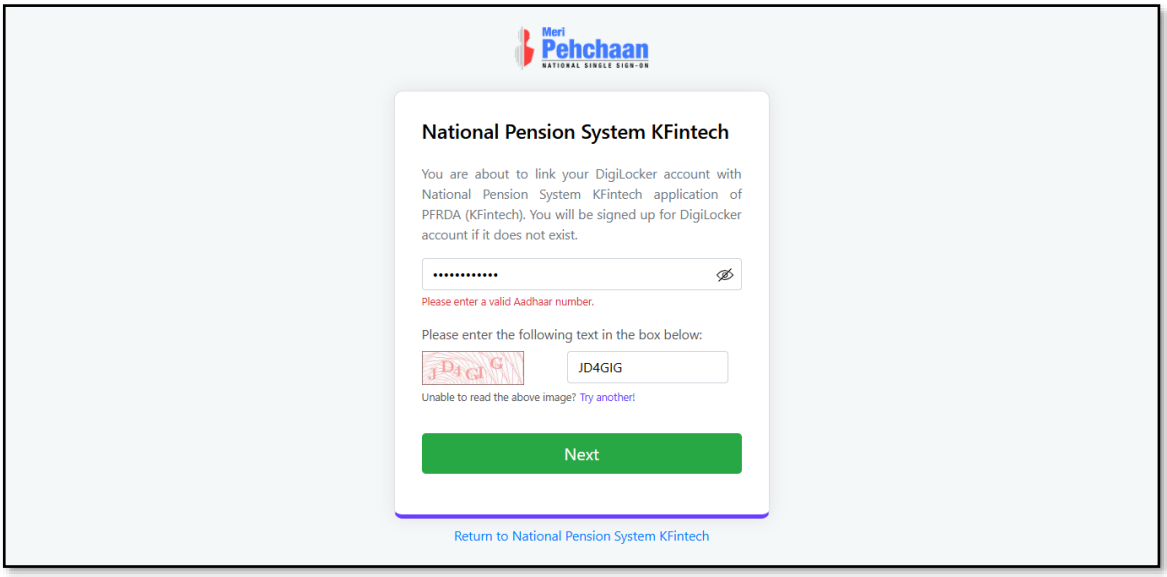

Figure 9

Applicant receives an OTP on Aadhar linked mobile number, he/she needs to enter Aadhar OTP and click on continue.

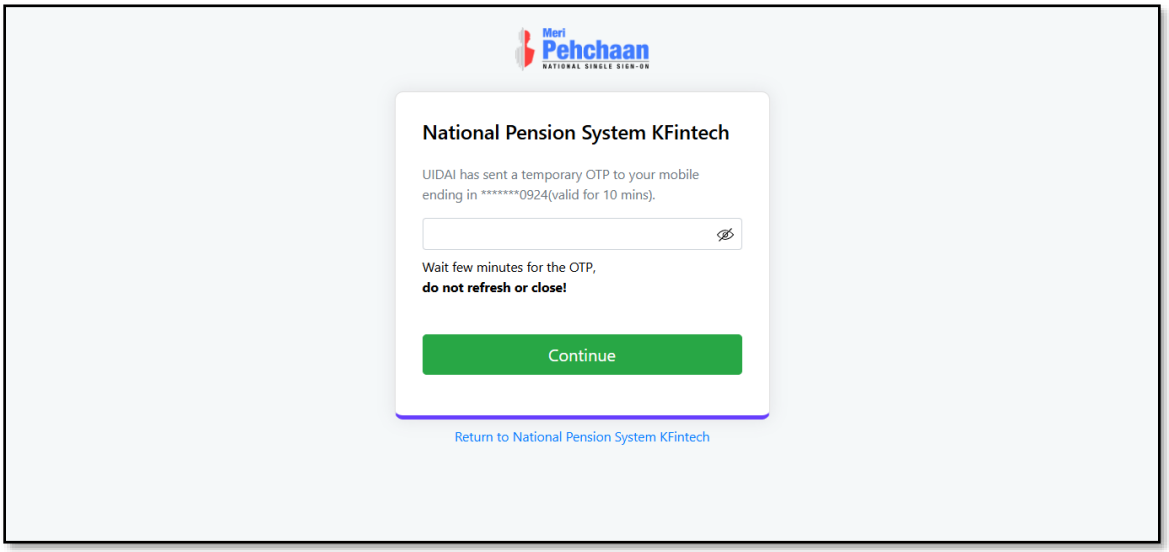

Figure 10

System displays below error message if incorrect OTP is updated

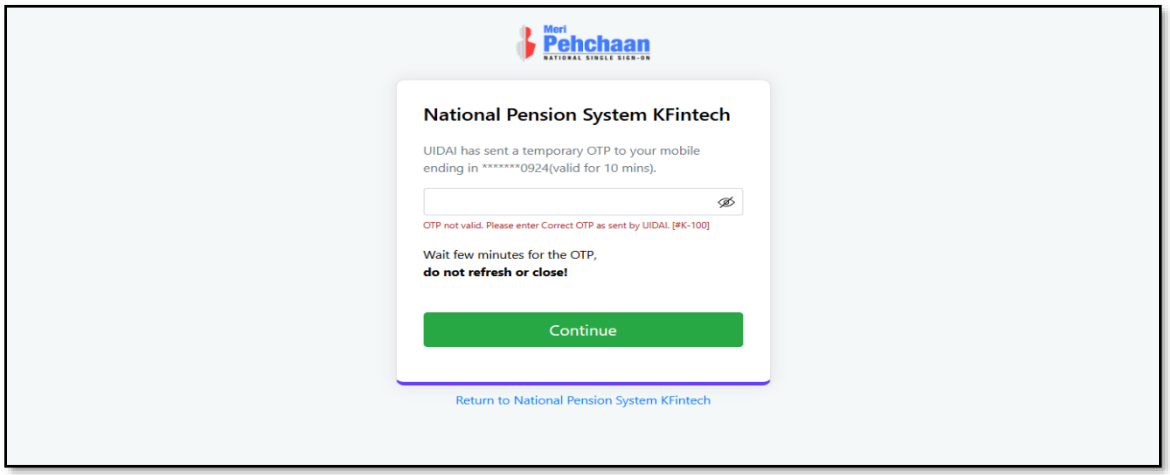

Figure 11

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

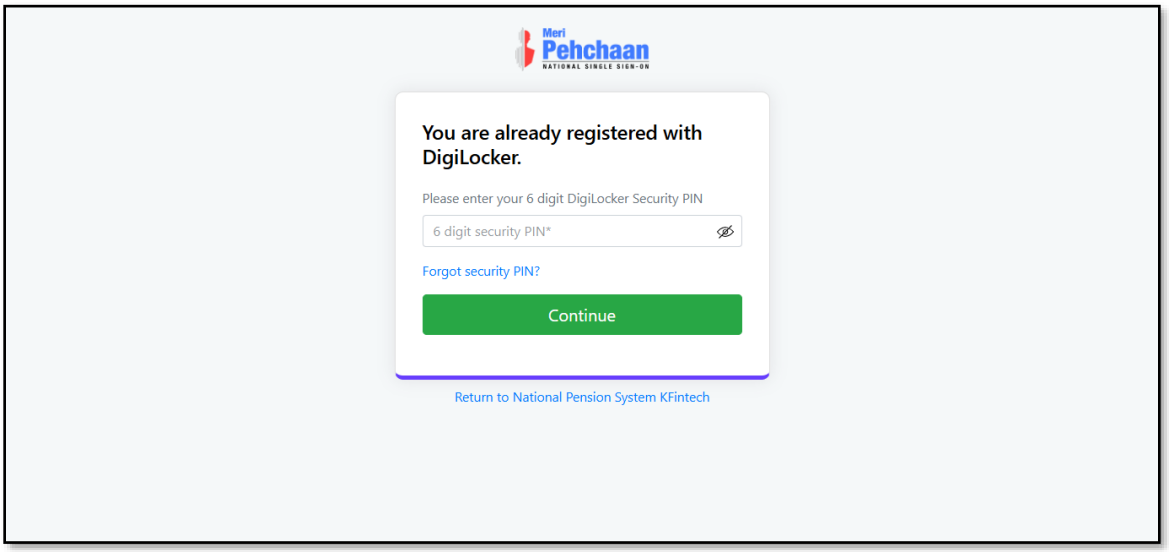

Figure 12

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

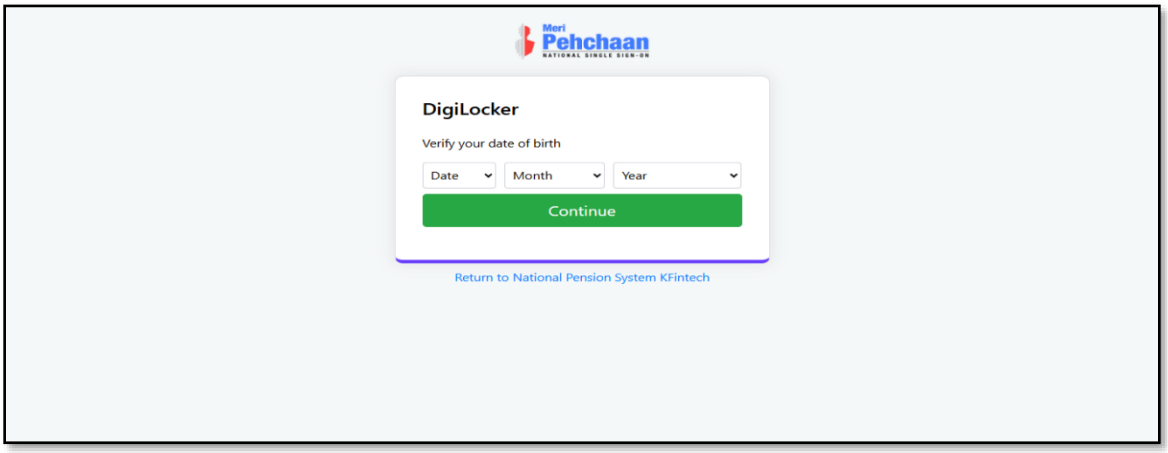

Figure 13

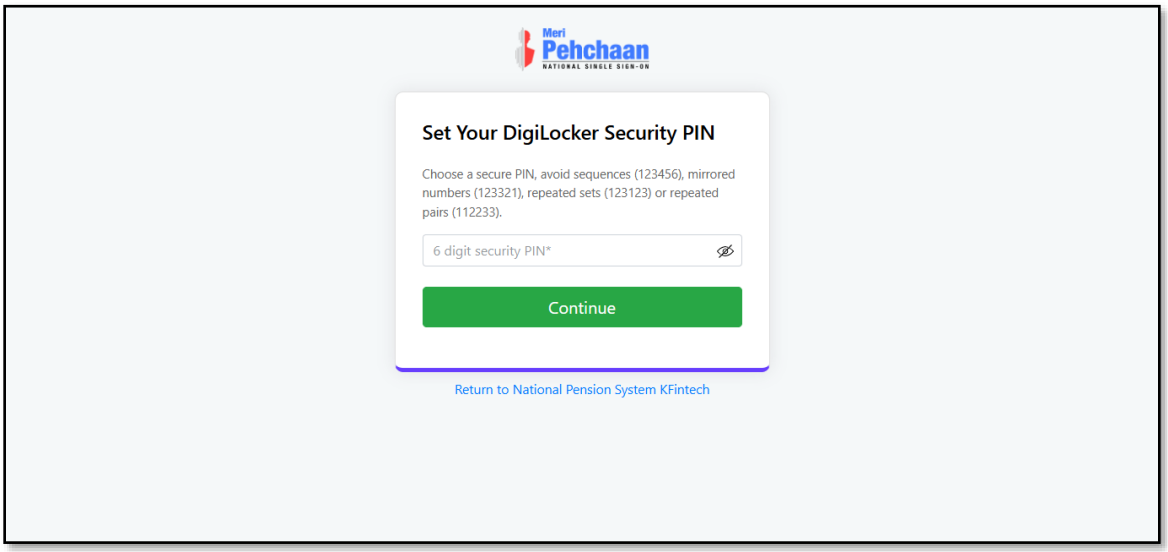

Figure 14

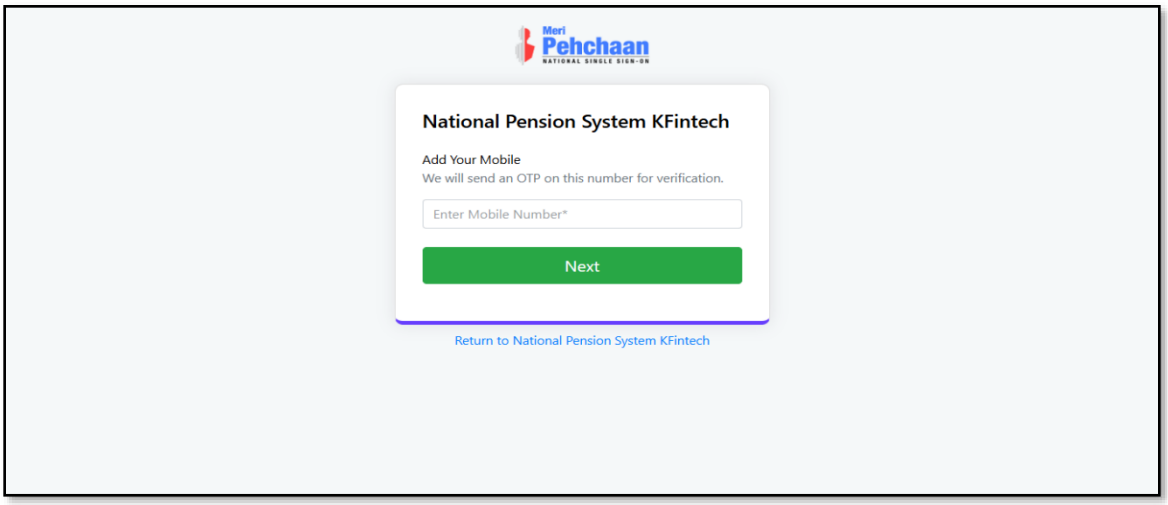

Figure 15

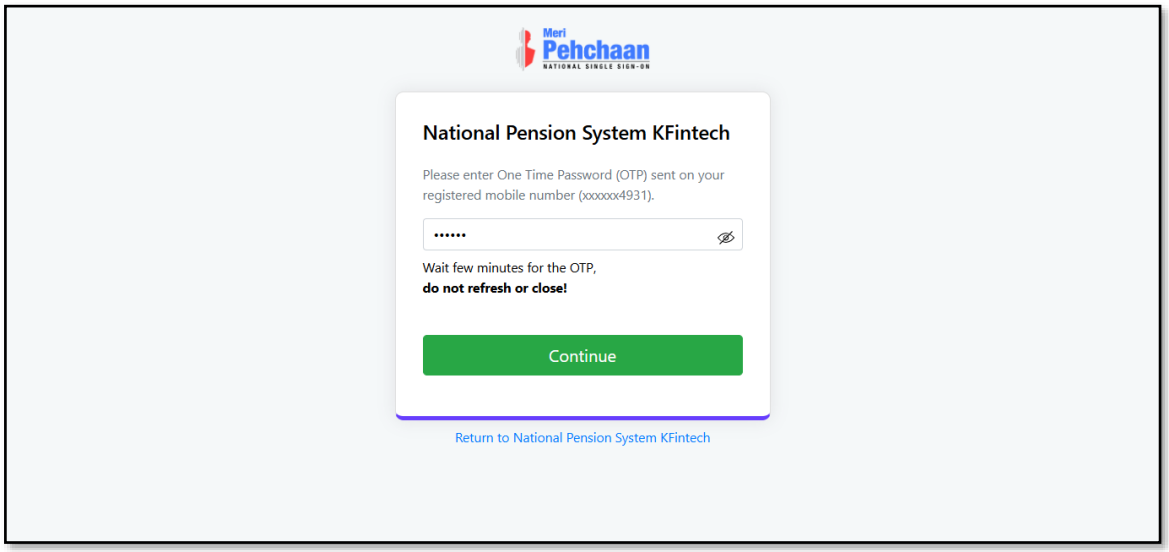

Figure 16

Applicant need to share consent to share Aadhar details with National Pension System.

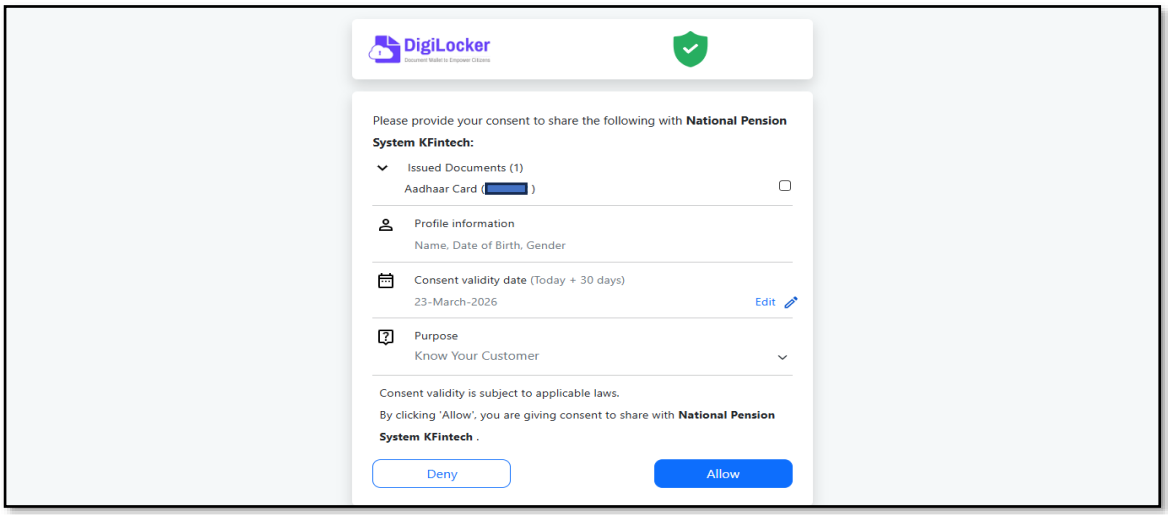

Figure 17

Figure 18

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

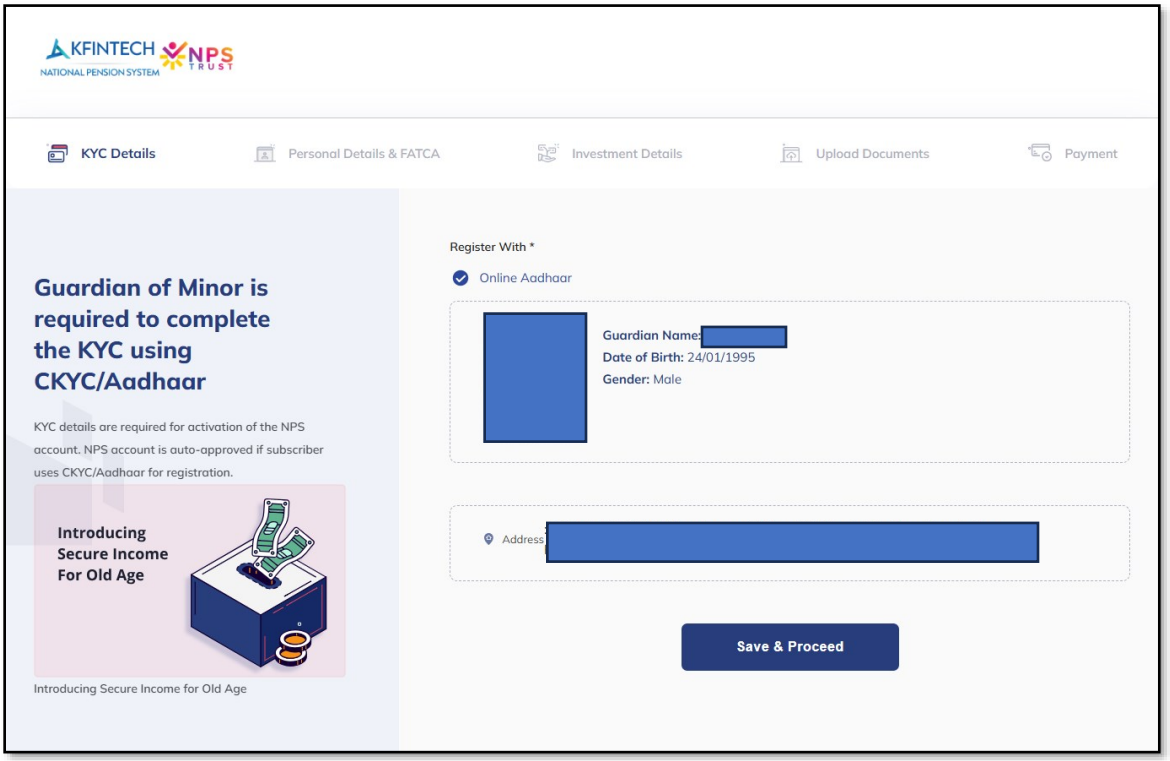

Figure 19

Applicant's some of personal details of Guardian of Minor will be available, below details needs to be updated by applicant. If applicant has chosen to register with CKYC mode, he/she is redirected to below page once he/she clicks on Save & Proceed at KYC page.

1. Salutation
2. Place of birth
3. Guardian Father name (mandatory) / Guardian Mother Name,
4. Occupation details
5. Relationship with Minor
6. Income Range.
7. Politically exposed status
8. FATCA/CRS Declaration

Applicant needs to update the required details, accept the declaration and click on the Save & Proceed button as given in the screen below

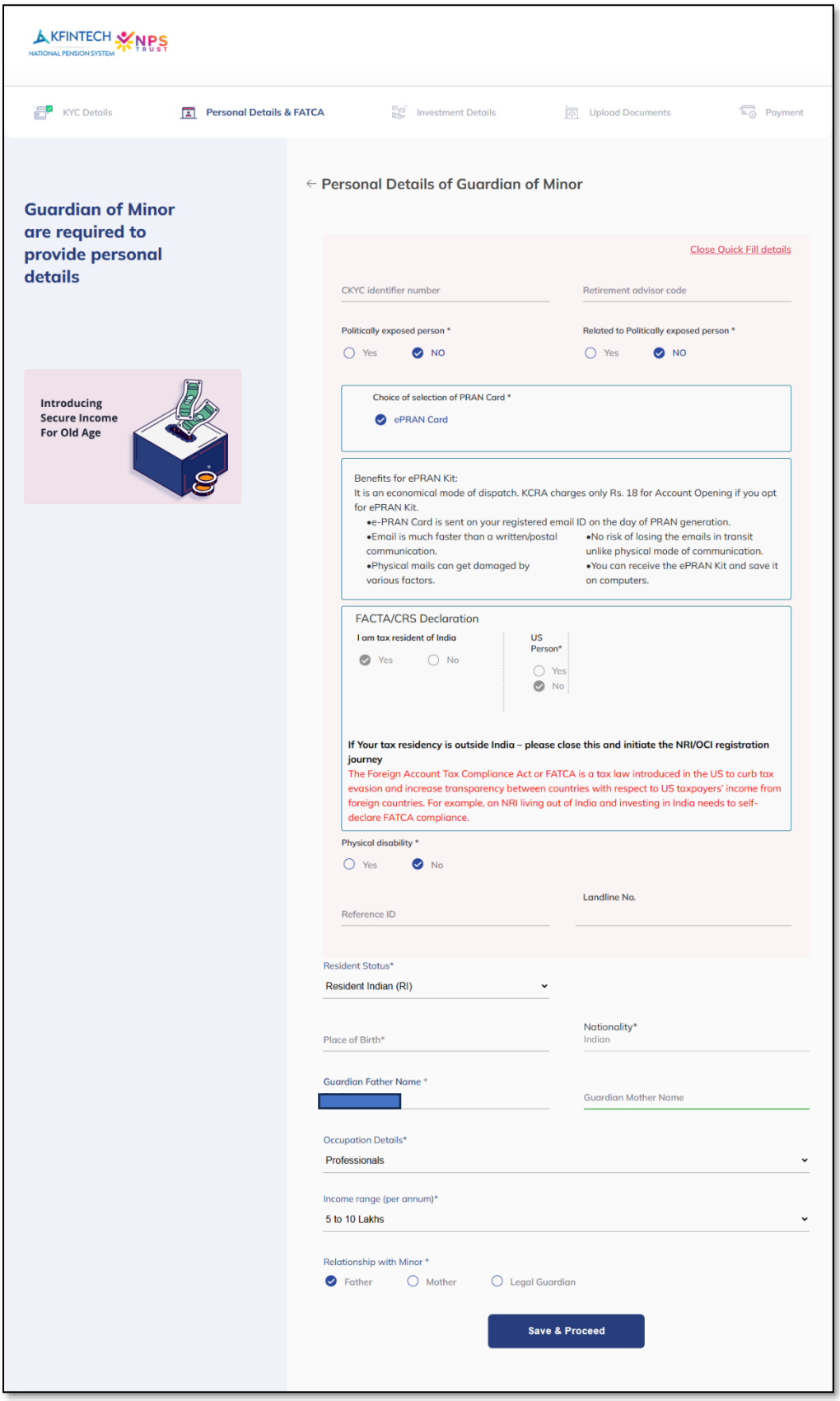
KFINTECH
NATIONAL PENSION SYSTEM
NPS TRUST
KYC Details
Personal Details & FATCA
Investment Details
Upload Documents
Payment
Guardian of Minor are required to provide personal details
Introducing Secure Income For Old Age
Personal Details of Guardian of Minor
Close Quick Fill details
CKYC identifier number
Retirement advisor code
Politically exposed person *
Yes
NO
Related to Politically exposed person *
Yes
NO
Choice of selection of PRAN Card *
ePRAN Card
Benefits for ePRAN Kit:
It is an economical mode of dispatch. KCRA charges only Rs. 18 for Account Opening if you opt for ePRAN Kit.
•e-PRAN Card is sent on your registered email ID on the day of PRAN generation.
•Email is much faster than a written/postal communication.
•Physical mails can get damaged by various factors.
•No risk of losing the emails in transit unlike physical mode of communication.
•You can receive the ePRAN Kit and save it on computers.
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
Guardian Father Name *
Guardian Mother Name
Occupation Details*
Professionals
Income range (per annum)*
5 to 10 Lakhs
Relationship with Minor *
Father
Mother
Legal Guardian
Save & Proceed

Figure 20

Applicant is redirected to Account Type screen. Applicant can open 'Tier – I. Tier I is a Pension account and restricted withdrawals are allowed as per rules and regulations. Minimum Contribution to open is Rs. 250. Under Tier I, Multiple tax benefits are available.

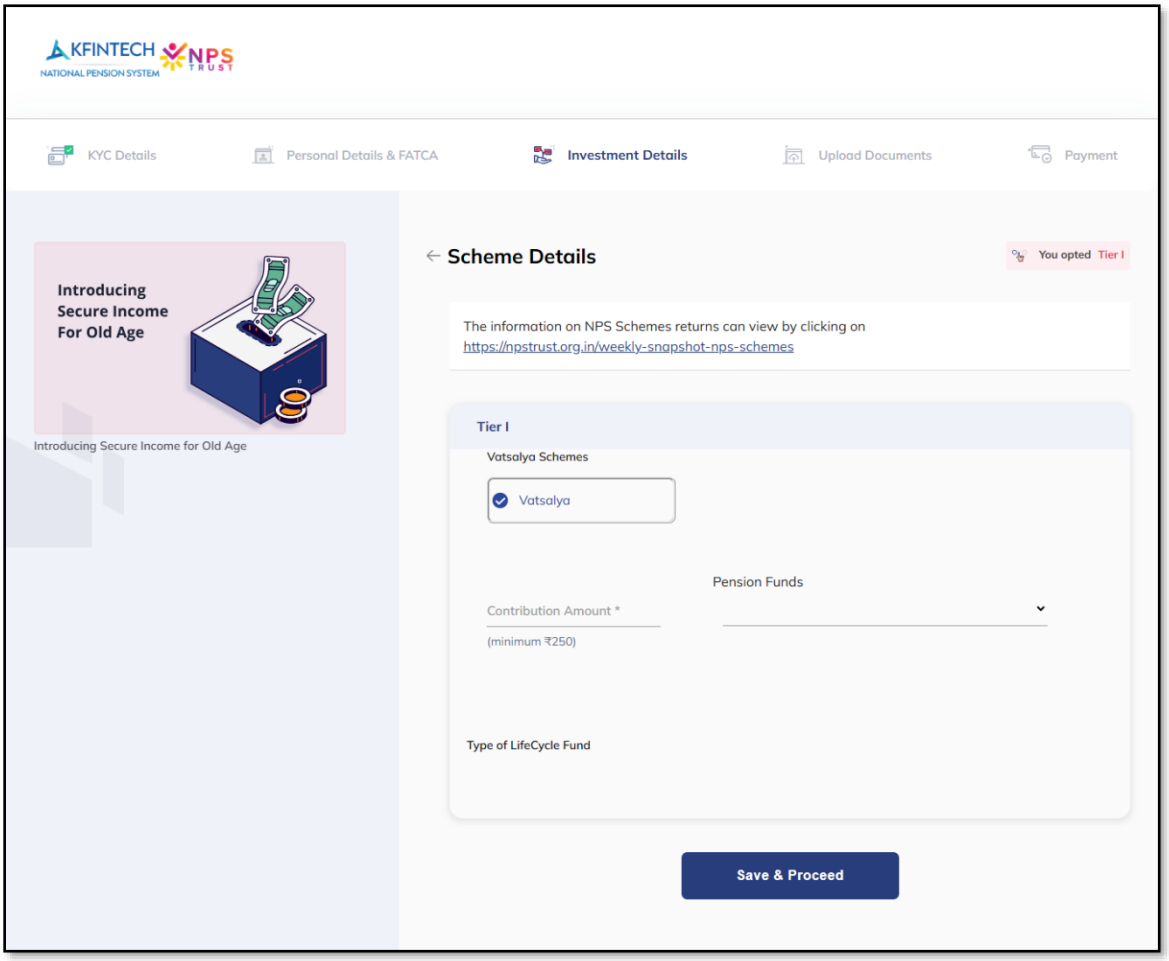

Figure 21

Applicant needs to select the Pension Fund, update Initial contribution amount and Type of life cycle Fund (Scheme under selected pension fund)

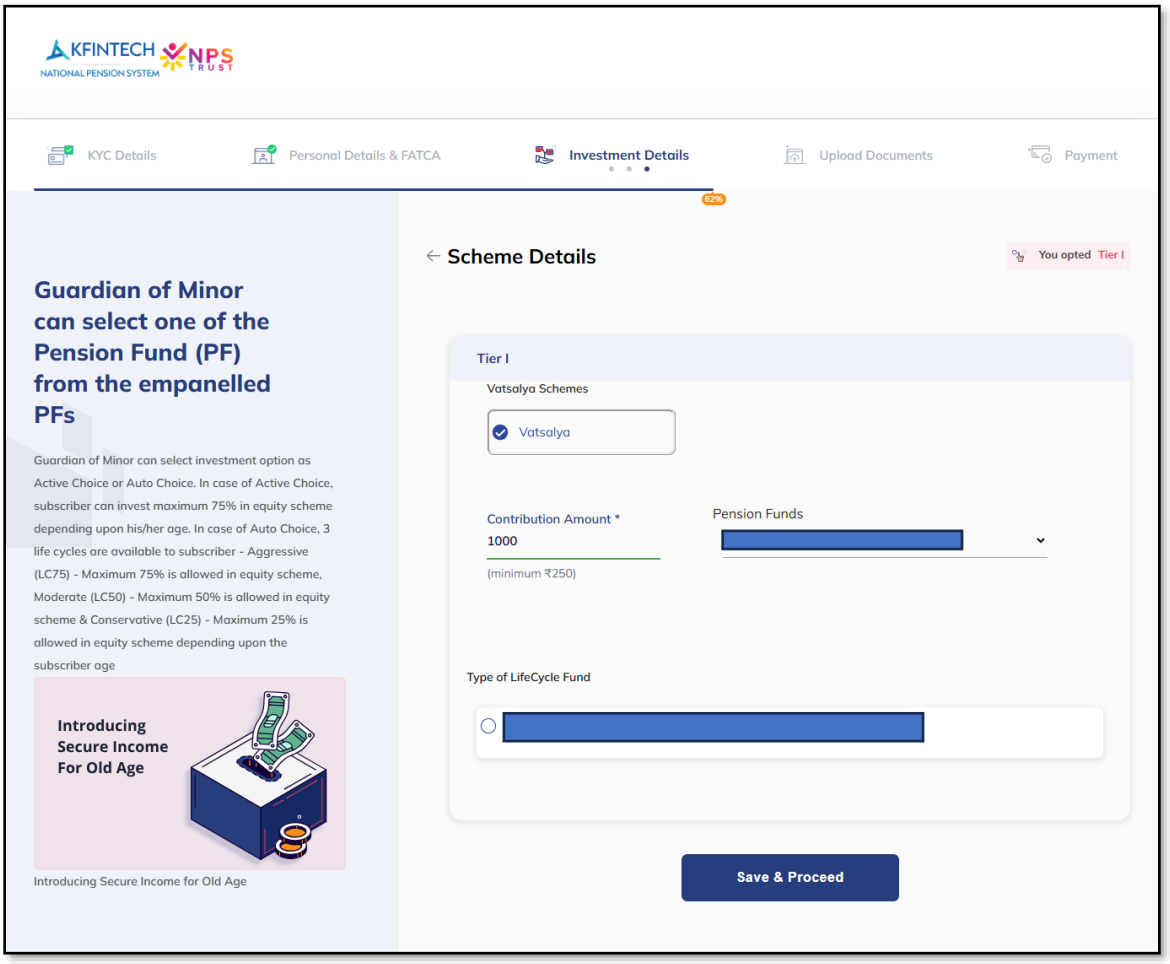

Figure 22

Guardian of Minor has to upload the following documents:

DOB Proof of Minor should be in JPEG or PNG or PDF format with file Size between 2KBto 3 MB

After successful upload of all the documents, Applicant needs to read and accept declaring by clicking on check box and click on ‘Save & Proceed’ button.

Before uploading check the file name should not contain any special character

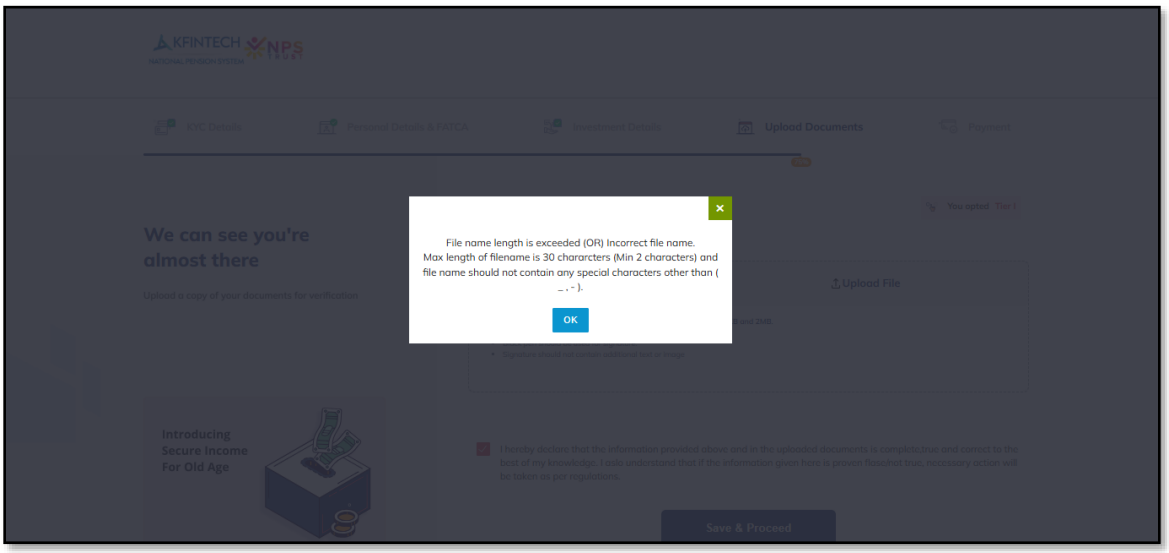

Figure 23

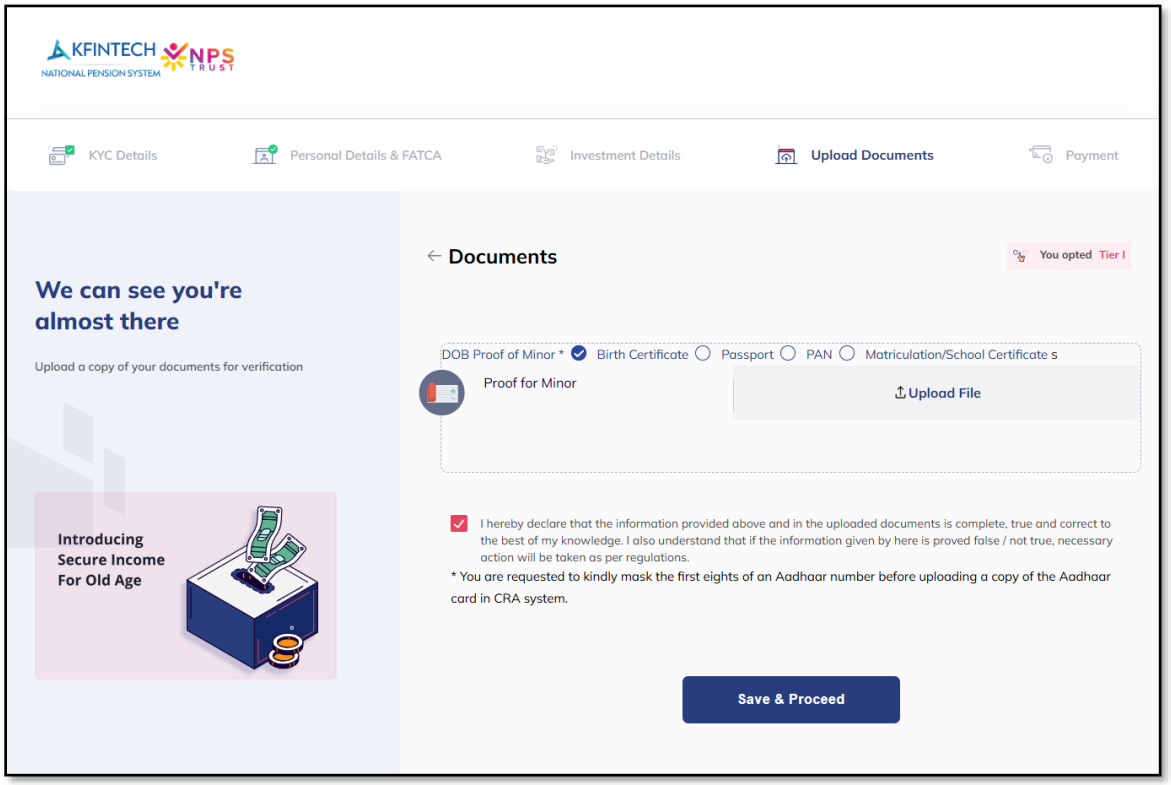

Figure 24

Summary-

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.

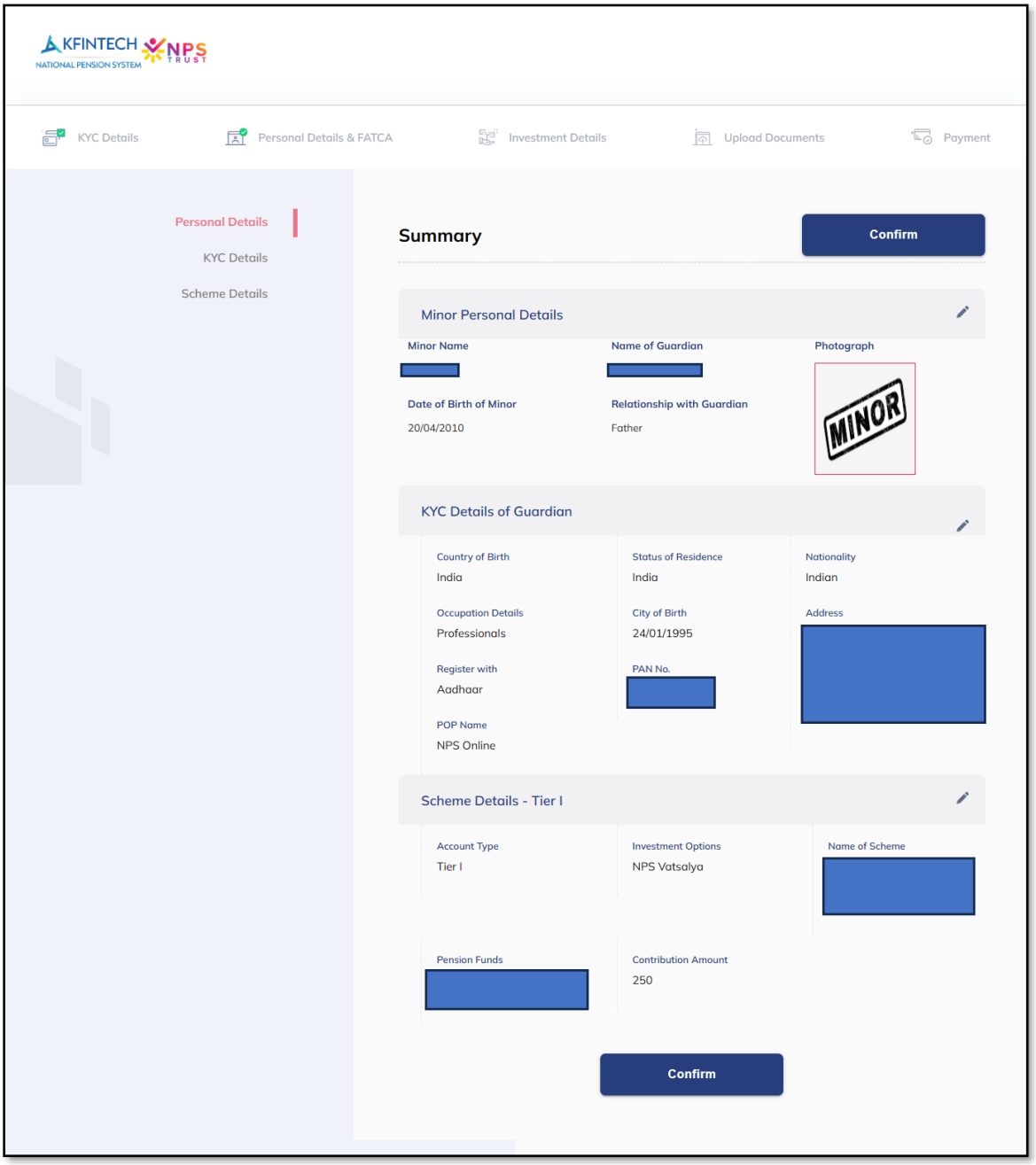
KFINTECH
NATIONAL PENSION SYSTEM
NPS TRUST
KYC Details
Personal Details & FATCA
Investment Details
Upload Documents
Payment
Personal Details
KYC Details
Scheme Details
Summary
Confirm
Minor Personal Details
Minor Name
Name of Guardian
Photograph
Date of Birth of Minor
20/04/2010
Relationship with Guardian
Father
MINOR
KYC Details of Guardian
Country of Birth
India
Status of Residence
India
Nationality
Indian
Occupation Details
Professionals
City of Birth
24/01/1995
Address
Register with
Aadhaar
PAN No.
POP Name
NPS Online
Scheme Details - Tier I
Account Type
Tier I
Investment Options
NPS Vatsalya
Name of Scheme
Pension Funds
Contribution Amount
250
Confirm

Figure 25

If email not registered at the time of sign up, option to update email and otp based authentication will be done

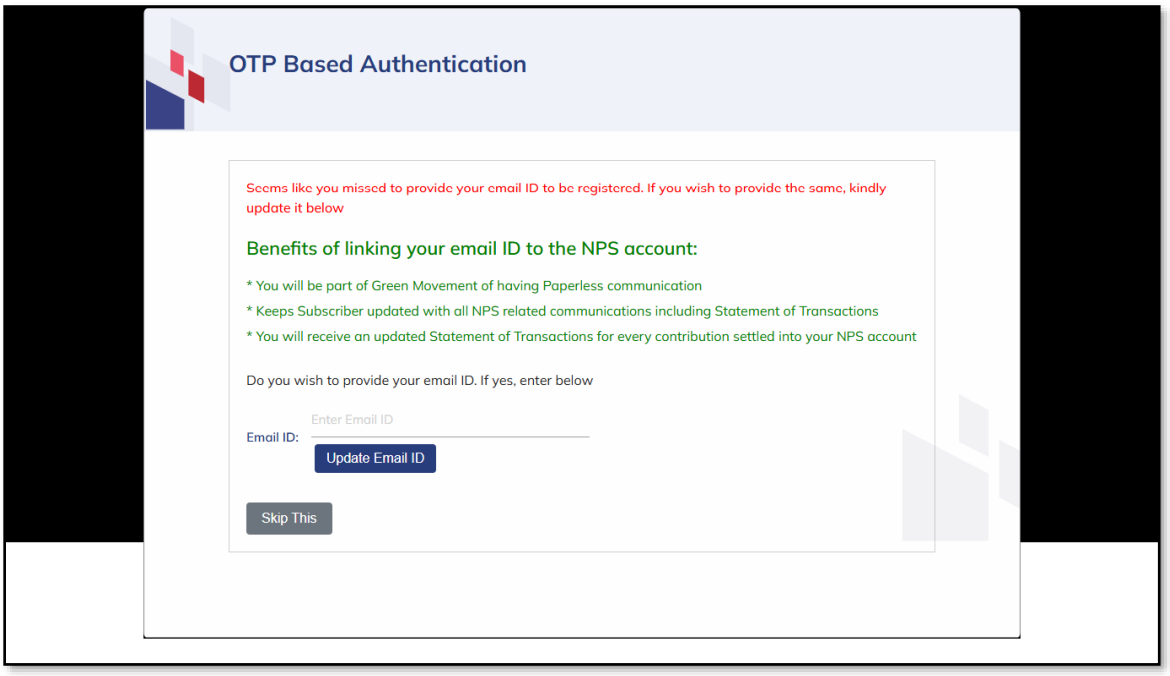

Figure 26

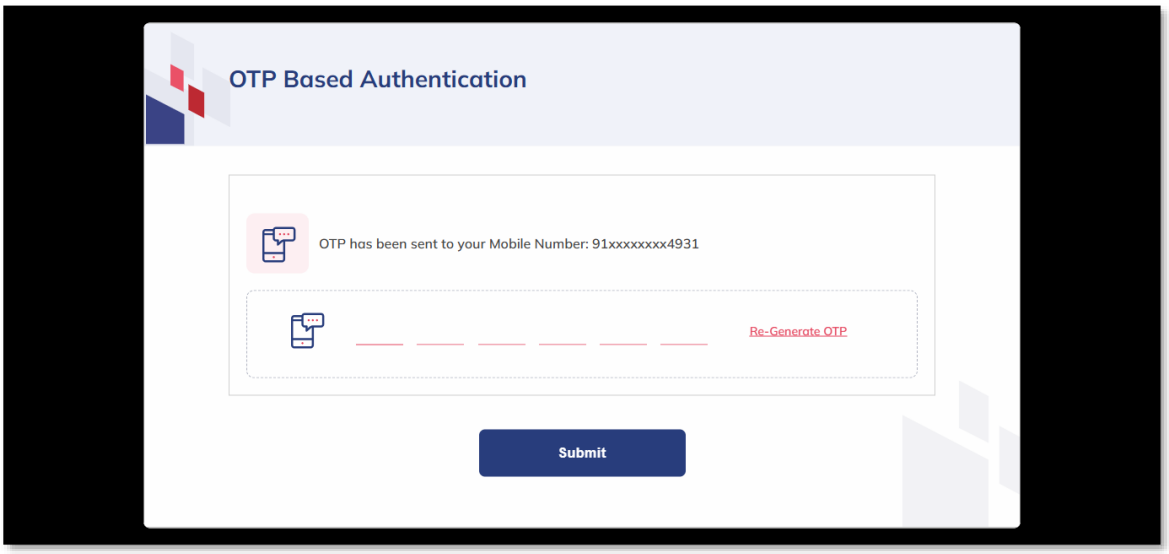

Figure 27

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.

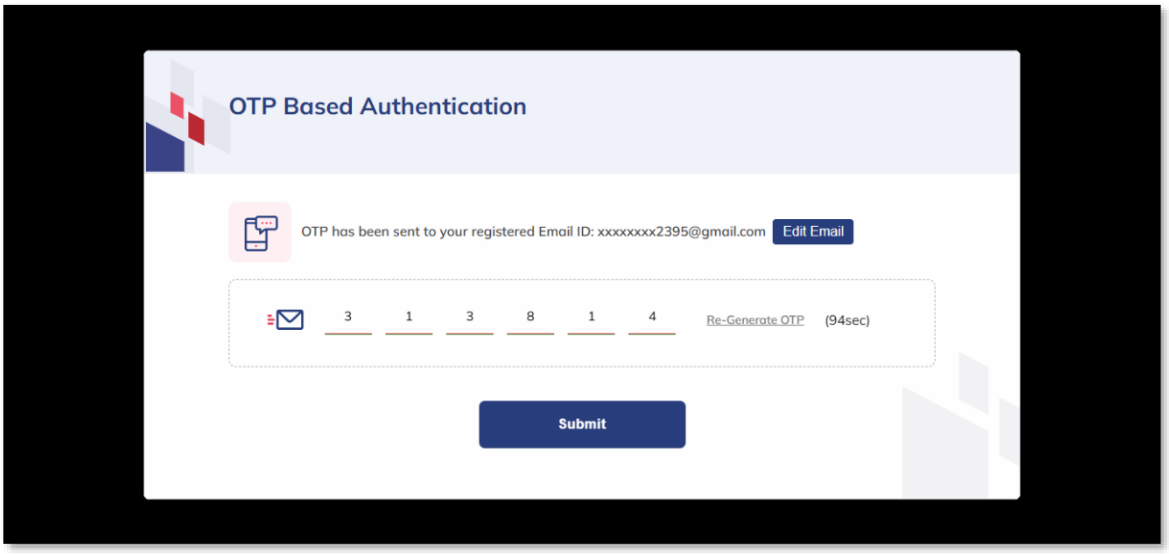

Figure 28

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

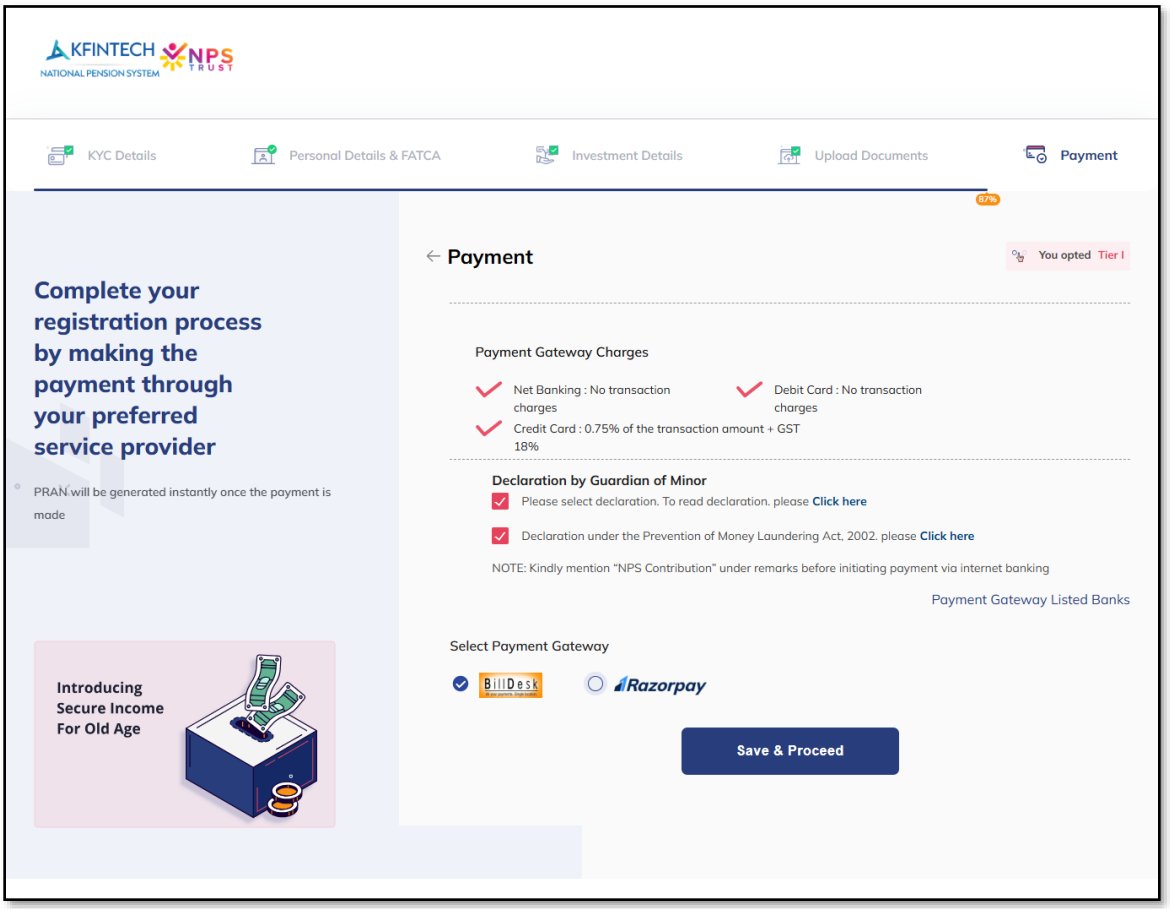

Figure 29

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

UPI –

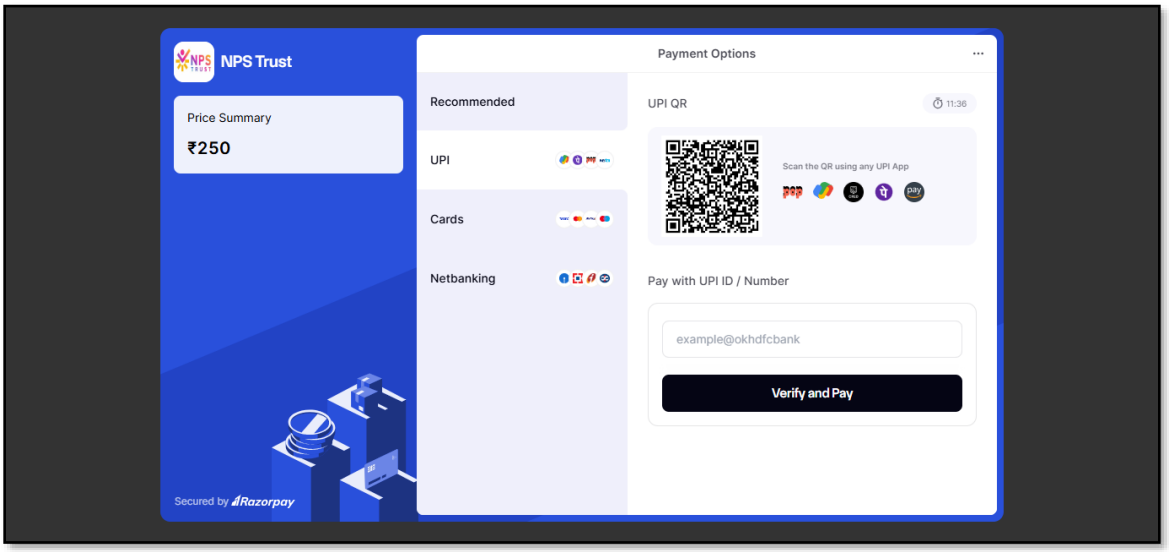

Figure 30

Cards –

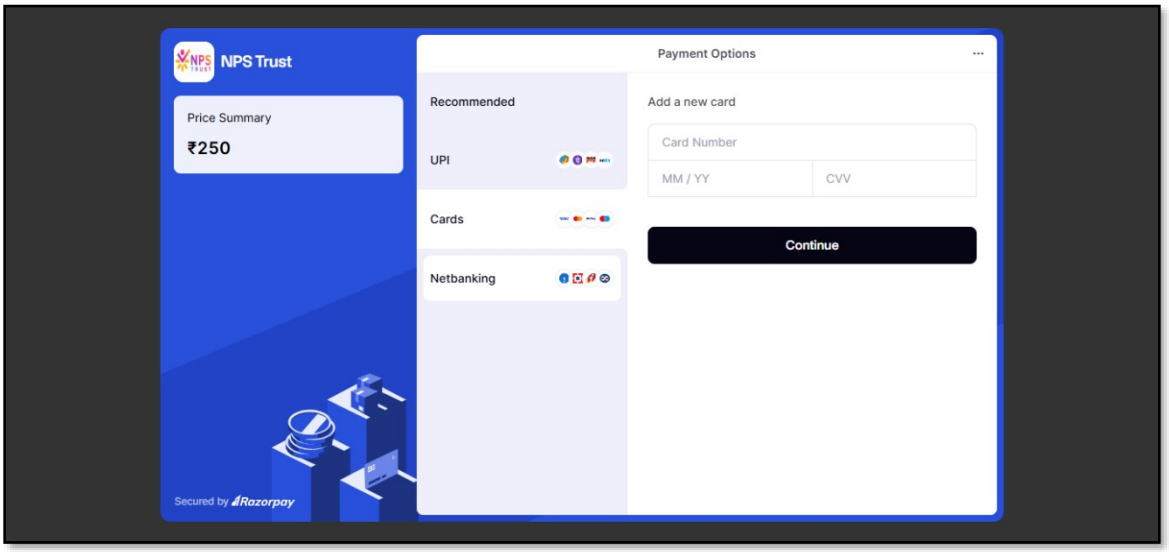

Figure 31

Netbanking –

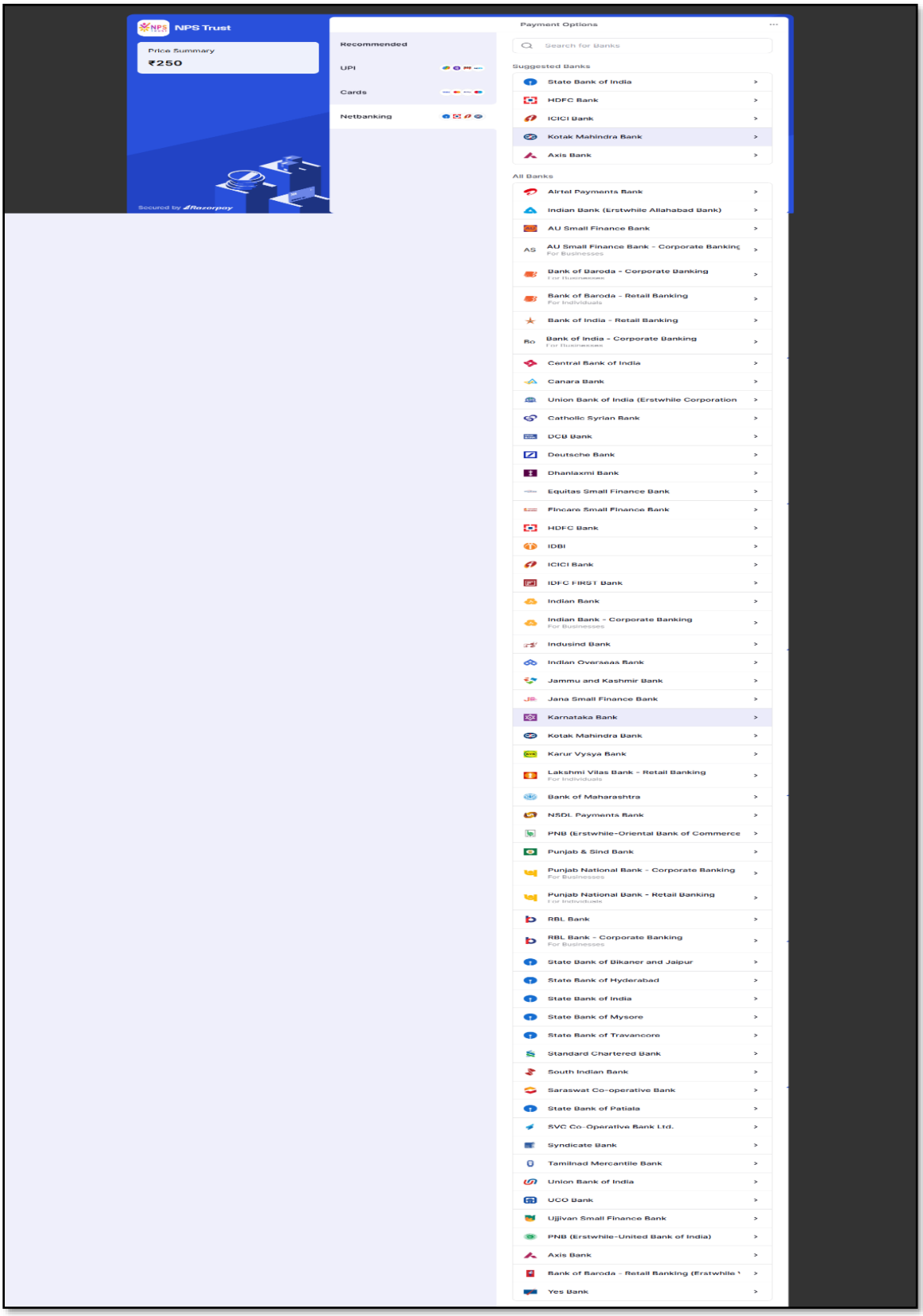
NPS Trust
Price Summary
₹250
Secured by Razorpay
Recommended
UPI
Cards
Netbanking
Payment Options
Search for Banks
Suggested Banks
State Bank of India
HDFC Bank
ICICI Bank
Kotak Mahindra Bank
Axis Bank
All Banks
Airtel Payments Bank
Indian Bank (Erstwhile Allahabad Bank)
AU Small Finance Bank
AU Small 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
Yes Bank

Figure 32

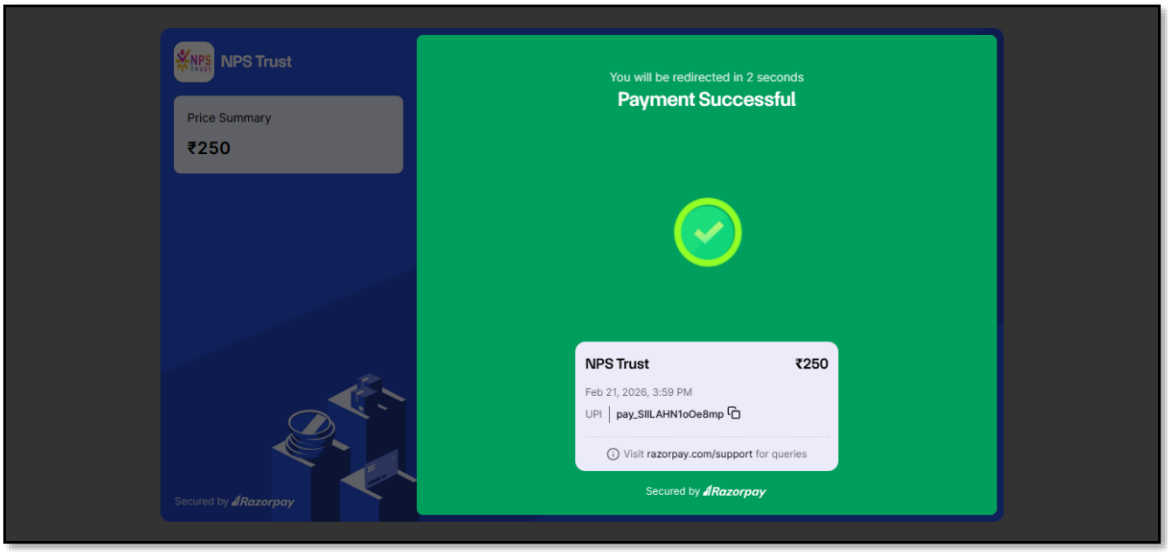

Figure 33

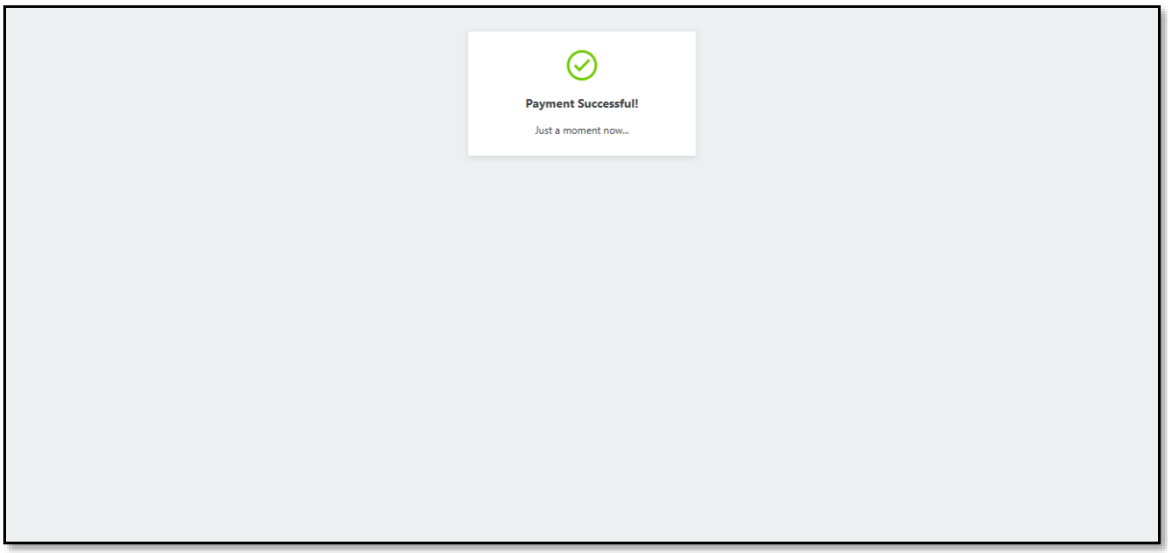

Figure 34

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

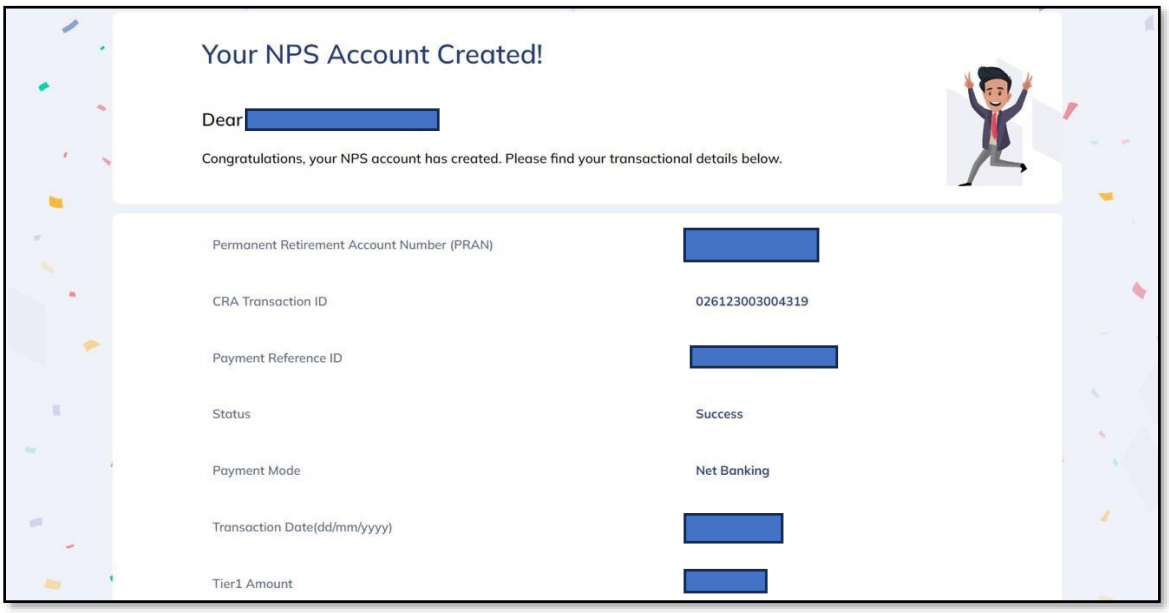

Figure 35

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.

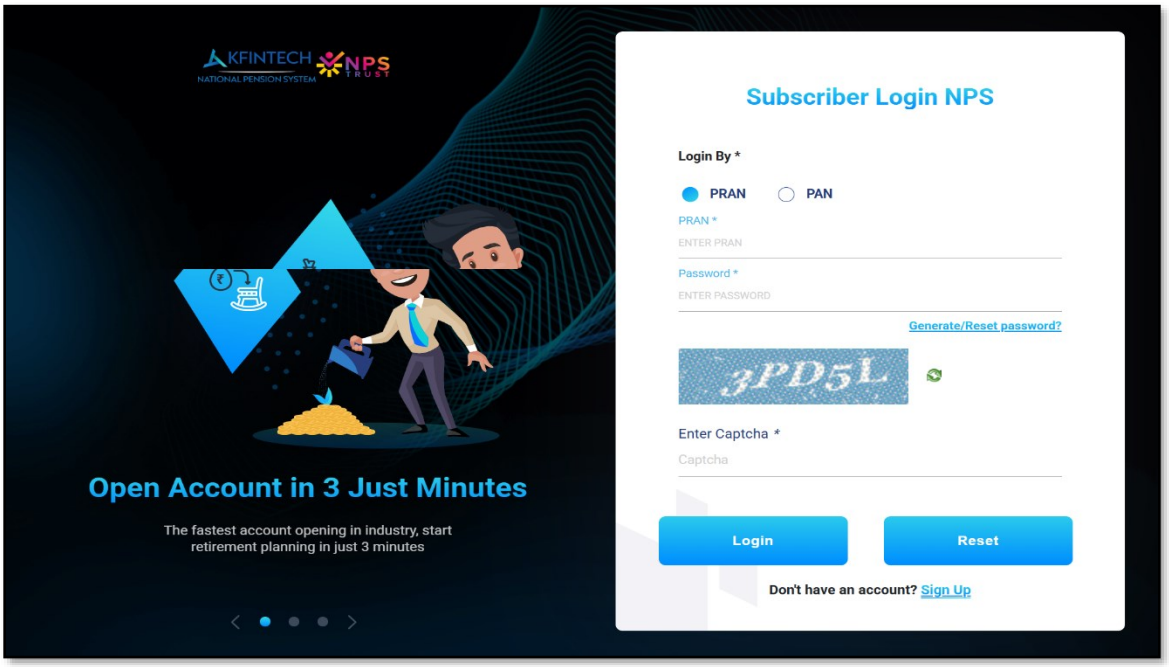

Figure 36

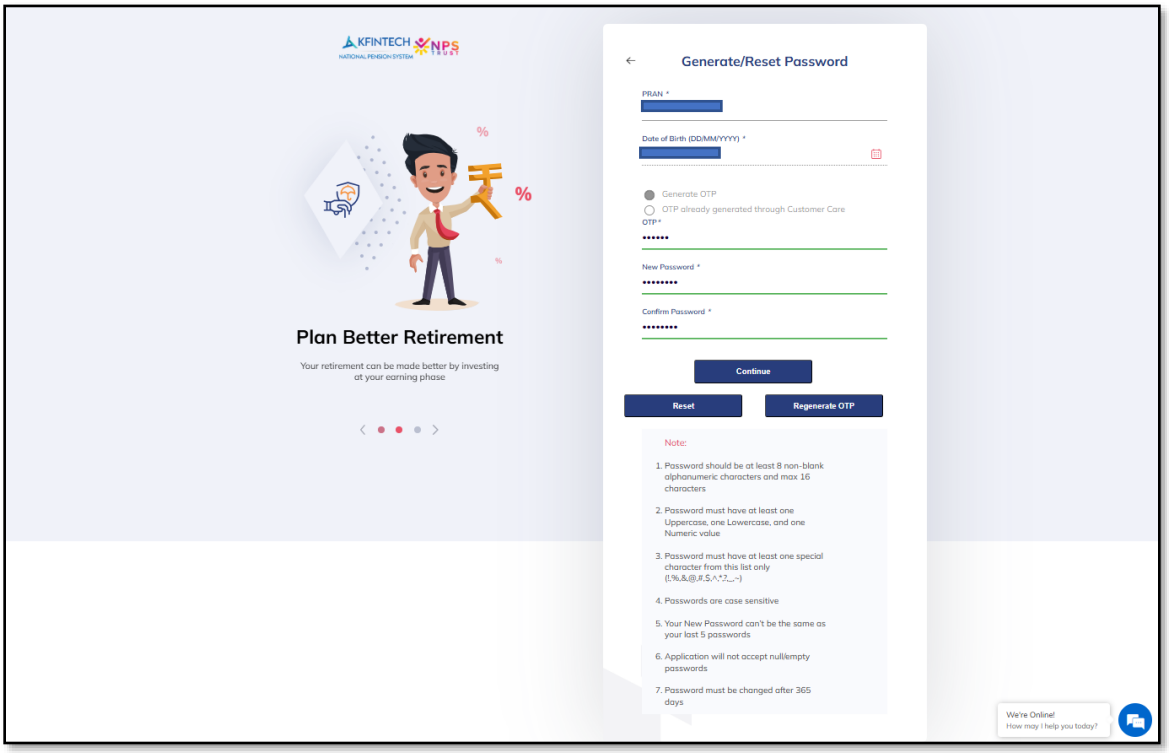
KFINTECH
NPS TRUST
Plan Better Retirement
Your retirement can be made better by investing at your earning phase
Generate/Reset Password
PRAN *
Date of Birth (DD/MM/YYYY) *
Generate OTP
OTP already generated through Customer Care
OTP *
New Password *
Confirm Password *
Continue
Reset
Regenerate OTP
Note:
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 (!,%,&,@,#,$,^,*,?,_,~)
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 37