

Employee Registration for National Pension System (NPS)

Standing Operating Procedure for Opening of National Pension System (NPS) Account for Corporate <u>employees</u>

To start contributing towards NPS, employees need to perform 2 steps:

- 1. Create account on NSDL & generate PRAN (if not already)
- 2. Update contribution to be deducted through employer, on Excelity

Both the steps are described below:

1) Creation of Account on NSDL & generation of PRAN

a. Online basis PAN and KYC verification by Bank

Process Overview: The objective of the process is to give step-by-step guide to open the NPS account for Corporate employees registered with HDFC Bank (as a Point of Presence - POP) for NPS. Below process can be followed by employees who have an E KYC compliant bank account (All Indian Banks).

In case your bank name does not appear in the drop down menu in this process, you can follow the physical mode of form submission (details mentioned in this document below)

<u>Important Requisites</u>: As a part of online subscription employee needs to upload image of cancelled cheque, photograph and signature, a minimum contribution of Rs. 500/- will have to be made through online mode of registration.

Employee to use the below link using PAN number for generating PRAN (Permanent Retirement Account Number). Visit website <u>https://enps.nsdl.com</u>

Online form filling for e-NPS PAN based subscriber registration:

1) Click on "Registration"

RS National Pension System Trust	enp
	HOME MORE ABOUT NPS I
	Please Select Your Language ENGLISH ~
Now, you can submit FATCA Self Certification online. For more details, please click FATCA Self Declaration or visi please login to your account www.cra-nsdl.com	t www.npscra.nsdl.co.in . For online Submission of Form,
n order to comply with the new UIDAI guidelines for Virtual ID, paperless facility of e-Sign has been disabled for P shysical registration form to CRA which can be downloaded by selecting Print & Courier Subscriber Registration Form	RANs generated prior to July 1, 2018. You may submit the n.
Guidelines for Online Registration	
NPS Trust welcomes you to 'eNPS', which will facilitate -	
Opening of Individual Pension Account under NPS (only Tier I / Tier I & Tier II) by All Indian Citizens (including NRIs)	
Making initial and subsequent contribution to your Tier I as well as Tier II account	CONTRIBUTION
For Account opening, you need to	
✓ Have Mobile number, email ID and an active Bank account with net Banking facility enabled	TIER II ACTIVATION
✓ Have an Virtual ID number (issued by UIDAI against your Aadhaar Number) or a PAN Card ✓ In case, an applicant selects to open the individual pension account with PAN, the activation of	
the PRAN is subject to KYC verification by the empanelied Banks (name and address should match with bank record) selected by applicant during the registration process (not required in case of Virtual ID) To view the list of empanelled banks, click here	APY APPLICATION
If III up all the mandatory details online	
✓ Scan and upload your photograph (optional if verification is done through Virtual ID)	
and signature √ Make online payment (Minimum amount of ₹ 500)	Additional Services
✓ Print the form, paste photograph & affix signature and submit the Form to CRA	/ Lindate FATCA details
Read More	✓ Aadhaar Seeding
Kead more	✓ Update Address (using Virtual ID)
All NPS subscribers can contribute in Tier I & Tier II account through "eNPS' using SBI ePay and BillDesk. To view the list of Banks associated with SBI ePay offick here and BillDesk offick here.	✓ Update Email ID/Mobile number
	✓ Reprint FRAN Card
Government employees who are mandatorily covered under NPS shall approach their Nodal Offices for PRAN generation	✓ Tier II Withdrawal
	✓ View Account Details/Transaction Statement
To post your queries / grievance online click here	LOGIN WITH PRAN/IPIN

- 2) Click on New Registration
- 3) Click on Corporate Subscriber
- 4) In the filed "Register With", select Permanent Account Number (PAN)
- 5) Enter PAN Details
- 6) Select Your Bank

(Please select the bank in which you have a savings / current account that you wish to link with your NPS Account. Your KYC verification will be done by the Bank. A onetime fee of up to a maximum of Rs. 125 (plus applicable taxes) will be debited from your Bank account by the Bank as KYC authentication charges.)

If your Bank name does not show up in the drop down, please follow the physical mode of submission

7) Input CHO Details (Enter Corporate Name & select CBO details from Drop Down)

	r Registration				
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	New Registration	Complete Pending Regist	tration O e Sigr	n / Print Registration Form	
	* Please ens	ure "Cookies" are enabled in	your browser before proces	eding for Registration	
dhaar i	based registration under NPS is currently	disabled. You may instantly i	open your NPS account thro	ough PAN based Registration.	
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- 8) Fill all mandatory details (fields marked with * are mandatory for registration), Sample fields have been filled in the below screenshot for easy reference
- 9) Enter Captcha and click on Generate Acknowledgement Number and Save the Ack. No. for future reference.

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Country of Birth *	INDIA		*	Subscriber's Maiden Name			
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Name to be printed on Pran car	d FATHER'S !	IAME	~	Spouse Middle Name			
Mobile *	+ 91 992088	1159		Spouse Last Name			
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Telephone (Office No)							
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Identity Details				Proof of Identity			
PAN	CCMPB7466B			Identity Proof*	PAN G	ARD	~
Aadhaar				ID Number*	COMPE	17466B	
Passport No				Date of Birth Proof*	VOTER	S IDENTITY CARD	~
Voter ID							
CERSALID				Document Proof ID (if any)			
Retirement Advisory ID							

10) Save the Acknowledgement Number for future reference

If registration process is not completed due to any reason, then Acknowledgement Number can be used to complete the registration process later

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> Subscribe	Acknowledger	National Pe	ncion System Trust	۵	
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		Name of Subscriber	SAGAR PARAB		000//6800
knicwledgem		Receipt Date	04-06-2018 11:01:03		
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- 11) The Foreign Account Tax Compliance Act (FATCA) declaration_ Regulatory Requirement:
 - Fill FATCA Details and all mandatory details
 - Resident of India needs to input Permanent Account Number (PAN) in the field of Tax Identification Number
 - Save & Proceed

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- 12) Bank & Employment Details:
 - Fill Bank & Employment Details
 - Date of Retirement will be 60 years from Date of Birth
 - Bank details should be exactly as mentioned in selected Bank Ac to get the KYC verified successfully. The address should be exactly same as mentioned in your bank account. Correspondence & Communication address should be the same
 - Fill all mandatory details (fields marked with * are mandatory)

Start	Acknowledgement ID Generated Submitted	PRAN Generated e	SIGN Registration Form	Process Complete
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	Relative of Political Exposed Person	NO	~	
Employment D	etails			
	Employee ID *	S264		
	Date of Joining *	04/06/2018	-	
	Date of Retirement *	04/04/2030		
	Date of Retirement *	04/04/2030		
- Tier 1				
- Bank Details				
	* All details are Mandatory			
	* All details are Mandatory Account Type *	SAVING ACCOUNT	~	
	* All details are Mandatory Account Type * Bank A/C Number *	SAVING ACCOUNT D0568484848	~	
	* All details are Mandatory Account Type * Bank A/C Number * Bank IFS Code *	SAVING ACCOUNT 00568464646 HDFC0000542	~	
	* All details are Mandatory Account Type * Bank A/C Number * Bank IFS Code * Bank Name *	SAVING ACCOUNT 00568464646 HDFC0000642 HDFC BANK	~	
	* All details are Mandatory Account Type * Bank AIC Number * Bank IFS Code * Bank Name * Branch Name *	SAVING ACCOUNT 00568484848 HDFC0000642 HDFC BANK MUMBAI - KAMALA MILLS EXTN	✓	
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- 13) NPS Scheme preference & Nominee details:
 - Choose Pension Fund Manager (PFM) from dropdown
 - Select any one investment option between Auto or Active;
 - If Auto choice selected then subscriber will have to select any one of the following options: Moderate, Conservative or Aggressive;
 - If Active choice is selected, then subscriber will have to define percentage for fund allocation, total of fund allocation across all assets class should be 100%
 - Fill nominee details
 - Fill all mandatory details (fields marked with * are mandatory)
 - Save & Proceed

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- 14) Upload Documents: Cancelled cheque copy, signature and photo
 - Save soft copy/ image of cancelled cheque & signature on computer/ laptop
 - Click on browse & select path where the respective images are stored
 - Click on upload image of cancelled cheque Photo will be fetched from Aadhaar database, employee may upload the latest color photograph

File size of each image should be between 4 KB to 2MB only

• Click on Save & proceed

ıbscriber Regi	stration				
Start	Acknowledgement ID Generated	Registration Details Submitted	PRAN Generated	eSIGN Registration Form	Process Complet
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15) Verification:

Employee to verify all details input for NPS registration

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Initial NPS contribution & Declaration by the subscriber:

1) Enter an initial contribution amount (minimum Rs 500/-) & click on "Confirm Payment"

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2) <u>Payment finalization</u>

- a. Select payment gateway option
- b. Tick both the declaration boxes
- c. Click on Make Payment (The payment should be made from the Bank Account declared in the steps above for contribution purposes)

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- 3) Confirmation of details for PRAN card & redirection to payment gateway
 - a. After verifying all the details appearing on the screen, click on Confirm
 - b. Click on Proceed for redirection to payment gateway

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4) <u>Receipt for Payment confirmation:</u>

12 digit PRAN Number (beginning with "1") will be generated after successful Payment

- a. Download registration form
- b. Save/ Print payment receipt

ceipt of Pa	yment Confirmatio	on - Subscriber I	Registration		
0	Ø	Ø	0	0	0
Start	Acknowledgement ID Generated	Registration Details Submitted	PRAN Generated	eSIGN Registration Form	Process Complet
	Payment Gateway Tax (GST)*	r Charge + Goods & Services t Number	INR 2.95		
	Contribution Rece	eipt Number	12639695049998181		
	Transaction Date		2018-06-04 12:09:37		
	Transaction Statu	5	Successful		
* Clic to the physi	k on 'Download Registration Fon e mobile number registered with cal copy of the form to CRA.	nveSign' for completing the p h UIDALOnce the process of	rocess of e-Sign(digital signing f digitally signing is successf	g) by submitting the OTP sent by ully completed you need not se	r UIDAI nd the

5) <u>E-sign Verification:</u>

- a. E Sign can be done by simply clicking on "E Sign & Download" Button on the screen
- b. OTP will be sent to registered Mobile Number linked to Aadhaar

P S Nation	al Pension Sys	stem Trust			enp
me > eSign / Print & Courier S	ubscriber Registration Form				-
		0	0	5	
Start	Acknowledgement ID Generated	Registration Details Submitted	PRAN Generated	eSIGN Registration Form	Process Complete
Acknowledgement No: 11528 Account Type: Tier I — eSign / Print & Cour	611	Ρ	RAN No.: 110102153891		
● eSign - eSign Subscriber	Subscriber Registration Form (Paperless) Registration Form	O Print & Cour	ier Subscriber Registration For	n	
		Aadhaar Number *	x0000000x2402		

National Pension Sy	stem Trust	eNPS
Home > eSign / Print & Courier Subscriber Registration Form eSign / Print & Coursion You will now be re-directed to eSign Serv UIDAL.	vice Provider website for eSigning of registration document, through successful authentication from Proceed Cancel	mplete
Acknowledgement No: 11525511 Account Type: Tier I e Sign / Print & Courier © eSign Subscriber Registration Form (Paperless)	PRAN No.: 110102153891	
e Sign Subscriber Registration Form	Aadhaar Number * X0000000(2402 ESign & Download	



- c. Put OTP & Submit. Your Registration Process is completed.
- 6) If there is a mismatch of phone number in Adhaar and employee's actual mobile number then the employee will have to submit physical registration from to NSDL within 90 days from PRAN activation date, else the PRAN gets freeze and subscriber will not able to do any transaction related to NPS Please find process to down load subscriber registration form as below:
 - a. Subscriber to download the Complete eNPS Registration Form from below link: https://enps.nsdl.com/eNPS/OnlineSubscriberRegistration.html?appType=main
 - b. Subscribers should paste the photograph (please do not sign across the photograph) & affix signature. The photograph should not be stapled or clipped to the form.
 - c. Subscriber should sign on the block provided forsignature.
 - d. Subscriber should attach the self-attested KYC Docs. (Photo ID and Address proof)
 - e. Subscriber to dispatch the physical registration form to CRA (NSDL) on below address:

Central Recordkeeping Agency (eNPS) NSDL e-Governance Infrastructure Limited, 1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, Maharashtra.

Process of Individual Contribution submission

For depositing own NPS Contribution up to Rs. 50K to avail tax benefits u/s 80CCD 1(B)

- Employee can directly contribute by visiting the E-NPS portal or clicking at the below link: <u>https://enps.nsdl.com/eNPS/InitialExistingUser.html</u>
- On successful contribution processing, receipt is generated immediately which can be submitted to Excelity at the time of IPSF submission for Investment proof purpose.
- Employee can contribute by visiting NSDL site by clicking the below link -<u>https://enps.nsdl.com/eNPS/NationalPensionSystem.html</u>
- Employee to click on 'Contribution' tab which will lead to the contribution screen and contribution process can be started using PRAN.
- Employee to enter his PRAN Number & Date of Birth, OTP will be sent to his registered number with NSDL
- Employee can check and can do his own contribution after confirmation of OTP Sent. Please find

attached screen shot

1. Click on Contribution

National Pension System Trust	enps
	HOME MORE ABOUT NPS FAQ
	Please Select Your Language ENGLISH 🗸
Now, you can submit FATCA Self Certification online. For more details, please click FATCA Self Declaration or vis please login to your account www.cra-nsdl.com	it www.npscra.nsdl.co.in . For online Submission of Form,
In order to comply with the new UIDAI guidelines for Virtual ID, paperless facility of e-Sign has been disabled for i physical registration form to CRA which can be downloaded by selecting Print & Courier Subscriber Registration For	PRANs generated prior to July 1, 2018. You may submit the m.
Guidelines for Online Registration	
NPS Trust welcomes you to 'eNPS', which will facilitate:-	REGISTRATION
► Opening of Individual Pension Account under NPS (only Tier I / Tier I & Tier II) by All Indian Citizens (including NRIs) between 18 - 65 years	
► Making initial and subsequent contribution to your Tier I as well as Tier II account	CONTRIBUTION
For Account opening, you need to:	
 ✓ Have Mobile number, email ID and an active Bank account with net Banking facility enabled ✓ Have an Virtual ID number (issued by UIDAI against your Aadhaar Number) or a PAN Card 	TIER II ACTIVATION
In case, an applicant selects to open the individual pension account with PAN, the activation of the PRAN is subject to KYC verification by the empanelled Banks (name and address should match with bank record) selected by applicant during the registration process. (not required in case of Virtual ID). To view the list of empanelled banks, click here 5. The second seco	APY APPLICATION

2. Employee to input PRAN, DOB in DD/MM/YYYY format and enter captcha and to click on Verify PRAN.

National Pens	ion System Trust		eNPS
Home > Subscriber Services - Contribution			
Subscriber Services - Co	ontribution		
Subsequent Contribution			
	* Please ensure "Cookies" are enabled in your b	rowser before proceeding for payment	t.
	Permanent Retirement Account Number (PRAN) *		
	Date of Birth (DD/MM/YYYY)*	DD/MM/YYYY	
	NPS Subscriber Type *	NPS CRA	
	Add and Enter Captcha *	6742(=	
	Verify PRAN	Cancel	

- 3. Employee to confirm the mobile number
- 4. Click on OTP
- 5. OTP will be sent to employees registered number with NSDL,
- 6. Employee to input OTP in the given screen
- 7. Employee can view his account balance as well and can do his individual contribution

National Pension System Trust	enps
Home > Subscriber Services - Contribution X Subsequent Contribution Confirm Mobile Number • OTP will be sent to your registered mobile number "992"*****4" • Please check your account balance and Third Party Transfer Limit(TPT) before initiating contribution request • Please click on "Send OTP" button if the mobile number is correct. • To update your mobile number, Please click here to Log-in to your NPS Account using PRAN. Send OTP Cancel	

b. Physical Mode of Registration

If the employee's bank does not appear in the drop down on the registration page, you can follow the Physical mode of registration.

- 1. Download the eNPS Registration Form from below link: <u>https://www.npscra.nsdl.co.in/download/government-sector/central-government/forms/Form_CSRF_Subscriber_Registration_Form_1-5.pdf</u>
- 2. Fill the form as per the steps mentioned above in the SOP. (as for online submission).
- 3. Paste the photograph (please do not sign across the photograph) & affix signature. The photograph should not be stapled or clipped to the form.
- 4. Sign on the block provided forsignature.
- 5. Attach the self-attested KYC Docs. (Photo ID and Address proof)
- 6. Submit the documents to HDFC Bank Representative in your campus

c. Submission of Inter Sector Shifting Form (ISS-1) – For employees who already have a PRAN

- 1. If you already have a PRAN, you will need to get the same mapped from Personal to a Corporate account
- 2. Fill form IIS-1- <u>https://npscra.nsdl.co.in/download/government-sector/central-government/forms/Inter-Sector-Shifting(ISS)-Form.pdf</u>
- 3. Submit to the HDFC Bank representative in your campus for change of account type
- 4. Once confirmation is received, declare contribution on Excelity

2) Updation of Contribution on Excelity – To be deducted through employer

- 1) Login to Excelity Portal- Payroll Section
- 2) Click on My Transaction NPS Declaration

	Payroll & Retirals	
My Personal Details	NPS Declarati	on
My Transactions	Emp ID	
Schedule	Emp Name	
Form 11 (New) Declaration	Effective Date Basic Salary (NPS Eligibility)	01/09/2019 85200.00
Claim Reimbursements	NPS Contribution (1-10%)	0.00
Investment Declaration	NPS Contribution Amount (Monthly)	0.00
Voluntary Provident Fund (\	PRAN	
Planner		
NPS Declaration	Submit	

- 3) <u>Emp ID</u>, Name & Effective Date are non-editable and will reflect automatically in NPS declaration screen
- 4) Basic Salary (NPS Eligibility) Monthly Basis salary on which NPS contribution will be calculated
- 5) NPS Contribution (1-10%) Update percentage of NPS contribution between 1 to 10 %
- 6) NPS Contribution Amount (Monthly) Basis the NPS percentage and Basic Salary, NPS contribution calculation will happen automatically
- 7) PRAN PRAN number is mandatory before opting for NPS. Update PRAN and Submit

Payroll & Retirals	
NPS Declaration	
Emp ID Emp Name	
Effective Date Basic Salary (NPS Eligibility)	01/09/2019 85200.00
NPS Contribution (1-10%)	0.00
NPS Contribution Amount (Month	nly) 0.00
PRAN	
St	ıbmit