

https://www.kfintech.com +91 40 6716 2222, 7961 1000

KFin Technologies Limited – Central Recordkeeping Agency



PFRDA

Standard Operating Procedure

For

eNPS Subscriber Registration

Version 5.0

KFin Technologies Limited (Formerly known as KFin Technologies Private Limited) Registered & Corporate Office: Selenium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi, Telangana, India, 500032.

CIN: L72400TG2017PLC117649



Document Revision History

Sr.No.	Version	Prepared/Reviewed	Reviewed &A	pproved By	Reasons for revisions
		By	Name	Date	
1	1	Ramesh Godavarthi	Sarvadeep Singh	Jan 27, 2017	Initial version
2	1.1	Ramesh Godavarthi	Sarvadeep Singh	20th Nov 2018	Change in Organization name from "Karvy Computershare Private Ltd" to "Karvy Fintech Pvt Ltd"
3	1.2	Ramesh Godavarthi	Sarvadeep Singh	4th Dec 2019	Change of Logo and Name from Karvy Fintech Pvt Itd to Kfin Technologies Pvt Ltd.
4	2	Ramesh Godavarthi	Sarvadeep Singh	20th Dec 2019	OTP based Authentication and ePRAN Kit
5	2.1	Ramesh Godavarthi	Sarvadeep Singh	4th Dec 2020	Standardization Of SOP in new template format
6	2.2	Ramesh Godavarthi	Sarvadeep Singh	25th Sep 2021	Changes in SOP as per new application form
7	3	Randhir Singh	Ramesh Godavarthi	19th April 2022	Updation of new screens
8	4	Hareesh Mandha	Sandesh Mantri	18 th March,2023	Change in company logo, Company name and Screen shots
9	5	Hareesh Mandha	Sandesh Mantri	11 th June 2024	Changes and Additions in Process



Table of Contents

1.0 Overview	4
2.0 Process Chart – eNPS Subscriber Registration	10
3.0 eNPS – Overview	11
4.0 Registration of Subscriber through Aadhaar and CKYC	11

KFINTECH

1.0 Overview

The National Pension System (NPS) was introduced by the Government of India to enable its citizens (in the Government/All-citizen/Corporate sector) to effectively plan for their retirement through reasonably safe and market-based returns. Periodic contributions from the subscribers (and their employers – for Government/Corporate sector), are invested in Pension Funds chosen by the subscriber from the approved list. On attaining superannuation, part of the accumulated wealth can be withdrawn lump-sum and the balance can be invested in an "Annuity" with a registered ASP (Annuity Service Provider), so that the subscriber gets regular monthly pension from the Annuity purchase. There are other regulations regarding withdrawal, under various circumstances. Each subscriber is registered with the CRA and is allotted a PRAN (Permanent Retirement Account Number). This ID is used to track all his/her transactions, contributions, change of details, scheme preferences etc.

NPS is operated through various intermediaries at various stages, as given below:

- Registration of subscribers Application is submitted by the Subscriber and routed through *Nodal Offices*-to *CRA*. Permanent Retirement Account is created in the CRA system and PRAN is allotted to the subscribers by the CRA.
- 2. Deposit of contribution is made by Subscribers to the Nodal Offices (Contribution is deducted from the salary by the Nodal Offices, for Government employees). The funds are remitted by *Nodal Offices* to the *Trustee Bank*, with details being uploaded in the CRA system by the Nodal Offices.
- Transfer of funds from *Trustee Bank* to *PFM* (as selected) On reconciliation & as per settlement instructions from CRA



- Changes in subscriber details (address, scheme preference etc.) are intimated by Subscribers

 routed through Nodal Offices to CRA system. In case of changes in scheme preference etc.,
 new instructions are accordingly implemented in the daily settlement run by CRA.
- On Exit/ withdrawal Application is submitted by Subscribers and routed through Nodal Offices – to CRA on processing.
 CRA gives instructions to the PFM to transfer the funds to the Trustee Bank. The Trustee Bank would transfer the lump-sum withdrawal to the Subscriber's Bank account and the

'Annuity' amount to the ASP. The subscriber would thereafter receive monthly pay-outs from the ASP.

Hence, the various intermediaries in the functioning of the NPS system are:

- 1. **<u>Nodal Offices</u>**–They are the main interface for subscribers. Their functions include:
- Receiving applications for registration / changes in details / withdrawals from subscribers,
 Verification and forwarding of the same to CRA for processing
- b. Receiving contributions from subscribers and upload of contribution details in the CRA system
- c. Deposit of funds (contributions) with Trustee Bank and reconciliation thereof with the details uploaded



The Nodal Offices- for various models/sectors – are as given below:

Model/Sector	Registration/change	Transfer & uploading of	Over-seeing
	requests/withdrawals	contributions	Nodal
	& receipt of contributions		Offices
For Central	DDO, PAO	ΡΑΟ	Pr.AO
Government			
employees:			
For State Government	DDO, DTO	DTA (Centralized mode)	DTA
employees:			
		DTO (De-centralized mode)	
For 'All Citizen'	POP-SP & POP	POP (Centralized mode)	РОР
model:		POP-SP (De-centralized	
		mode) POP & POP-SP	
		(Quasi centralized mode)	
For 'Corporate' model:	CHO & CBO	POP (CHO – for Direct model)	РОР



2. **<u>Trustee Bank</u>**–Their functions include:

a. Receipt of funds from Nodal Offices for contribution deposit and reconciliation thereof with the Details uploaded in the CRA system

b. Transfer of funds to PFMs as per settlement instructions from CRA

c. On withdrawal, transfer of funds to Subscriber's bank account (lump-sum portion of withdrawal)

d. On withdrawal, transfer of funds to ASP (the annuitized portion)

3. **Pension Fund Manager (PFM)**–Their functions include:

- a. Receipt of funds from Trustee Bank and investment thereof as per subscribers' preference
- b. Updation of NAV etc.

c. Withdrawal, transfer of accumulated wealth to the Trustee Bank, as per instructions from CRA.

4. Annuity Service Provider (ASP)-Their functions include:

- a. Receipt of funds from Trustee Bank and instructions from CRA, for investment in annuity for Subscribers, on withdrawal
- b. Maintaining annuity scheme with the subscribers thereafter (monthly payouts, queries etc.)



- 5. <u>Central Recordkeeping Agency (CRA</u>)—Their functions include registration and interface with all intermediaries and recording all transactions i.e.:
- a. Registration of Nodal Offices
- b. Registration of Subscribers
- c. Running settlement on upload of contribution details by Nodal Offices and funds receipt confirmation by Trustee Banks.
- d. Settlement instructions to Trustee Banks to transfer funds to PFMs Processing change requests withdrawals.
- e. Instructions to Trustee Banks/PFMs/ASPs on withdrawal
- f. Providing interface to subscribers for checking status of applications/grievances etc. and providing SoT to the subscribers.

In order to make the facility easily accessible, ENPS has been developed to enable online registration of subscribers and online contributions by subscribers. This document deals with the detailed procedure for registration and contribution under ENPS mode.



https://www.kfintech.com +91 40 6716 2222, 7961 1000

ACRONYMS USED:

Acronym	Description	
ASP	Annuity Service Provider	
СВО	Corporate Branch Office	
СНО	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	
ΡΑΟ	Pay & Accounts Office	
PFM	Pension Fund Manager	
РОР	Point of Presence	
POP-SP	POP Service Provider	
Pr.AO	Principal Accounts Office	
PRAN	Permanent Retirement Account Number	
ТВ	Trustee Bank	



https://www.kfintech.com +91 40 6716 2222, 7961 1000

2.0 Process Chart – eNPS Subscriber Registration





3.0 eNPS - Overview

eNPS is an online platform provided by NPS Trust for enabling individuals to open his/herIndividual Pension Account under NPS (Tier-I & Tier-II) 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.

4.0 Registration of Subscriber through Aadhaar

Applicant needs to visit website <u>https://nps.kfintech.com</u> and click on 'Join NPS' to open a new NPS Account.



Figure-1



Applicant needs to update Name and Date of Birth as per PAN card, Mobile Number, PAN number, Email ID, select the application type as 'Individual Subscriber', select the check box for terms of use and Privacy Policy and click on "Create account". In case, any registration process is left in between, applicant can click on "Complete pending registration" option.

NATIONAL PERSION SYSTEM	Subscriber Registration
	Code * Mobile Number * 91 PAN *
	Date of Birth*
	Application Type Individual Subscriber Corporate Subscriber
Plan Better Retirement With NPS Your retirement can be made better by investing at your earning phase	Resident Status* Resident Indian (RI)
$\langle \bullet \bullet \rangle$	Create Account
	Complete Pending Registration? <u>Click here</u>

Figure-2

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



Figure-3





Figure-4



Figure-5

Applicant needs to update OTP received on updated mobile number and click on the verify OTP.

	https://www.kfintech.com +91 40 6716 2222, 7961 1000
	Enter OTP
	Enter OTP here
	Verify OTP Didn't receive OTP? <u>Resend</u>
Start Small, Save Big	
Avail tax benefit on investments as applicable under section 80C and 80CCD < • • • >	

Figure-6

Applicant will select the **Register with – CKYC / Online Aadhar.**

If Subscriber already has CKYC number it will automatically show Two options to choose between CKYC or Online Aadhar.

🔂 KYC Details 👔 Personal Details & I	FATCA 😸 Investment Details 🔄 Upload Documents 🐨 Payment
Constraints of the subscriber is required to complete online KYC process and the subscriber needs to do the subscriber needs to do the subscriber needs to do the subscriber needs to act - oproved If subscriber use Aashaar for registration. In case of PAN, the subscriber needs to submit the some address datals as in the selected bank necords for completion of KYC writication.	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 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 complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed below to complete your KYC. Click on save and proceed to the same in your the same in you
Introducing Secure Income For Old Age	© Address Save & Proceed

Figure-7

If applicant does not have CKYC number, only Online Aadhar option will be displayed.



Figure-8

If Applicant select Aadhaar, below screens will be displayed. Applicant will provide 12 digit Aadhar number, fill available Captcha and click on 'Next'.

National Pension System KFintech Vou are about to link your DigiLocker account with National Pension System KFintech application of FRDA (KFintech), You will be signed up for DigiLocker account if it does not exist. S63117208679 Please enter the following text in the box below: Image: Sector Content of the above image? Try another!	Pehchaan Attent time t	
Next	National Pension System KFintech You are about to link your DigiLocker account of National Pension System KFintech application PFRDA (KFintech), You will be signed up for DigiLoc account if it does not exist. 563117208679 Please enter the following text in the box below: Notestad Unable to read the above image? Try another!	n of :ker
	Next	

Figure-9

Applicant will receive OTP on Aadhar linked mobile number, enter received Aadhar OTP and click on continue.

KFINTECH	https://www.kfintech.com +91 40 6716 2222, 7961 1000
Pehchaan	
National Pension System KFintech UIDAI has sent a temporary OTP to your mobile ending in *******4653(valid for 10 mins). Wait few minutes for the OTP, do not refresh or close!	
Continue	
Return to National Pension System KFintech	

Figure-10

Applicant will create 6-digit Digi Locker Security PIN and click on continue.

Meri Pehchaan MATIONAL SINGLE SIGN-ON
Set Your DigiLocker Security PIN 6 digit PIN provides extra security to your account with two factor authentication. Don't disclose your Security PIN to anyone.
Continue
Return to National Pension System KFintech

Figure-11

Applicant will read the consent click on allow.

	https://www.kfintech.com +91 40 6716 2222, 7961 1000
DigiLocker Document Walth E Exposer Class	
Please provide your consent to share the following with National Pension System KFintech: V Issued Documents (1) Aadhaar Card (XX8679)	
 Profile information Name, Date of Birth, Gender Consent validity date (Today +30 days) 23-March-2024 	
Purpose Know Your Customer Consent validity is subject to applicable laws.	
By clicking 'Allow', you are giving consent to share with National Pension System KFintech . Deny Allow	

Figure-12

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

KYC Details Personal Details &	FATCA 😸 Investment Details 🖳 Upload Documents 🗔 Payment
Subscriber is required to complete Online KYC process and the subscriber needs to do the Online process. VK' details are required for activation of the NPS account. NPS account is outo-approved if subscriber uses Addhor for registration. In case of PAN, the subscriber needs to submit the same address details as in the selected bank records for completion of KYC vertication.	Register With * The Contine Aadhaar Subscriber Name: Mandha Pravalika Date of Birth: 02/07/1998 Gender: Female Contender: Female Address: 17-2-264/4.biranna nagar.Warangal_Warangal_Warangal Urban,Telangana,India,506002
Introducing Secure Income For Old Age	Save & Proceed

Figure-13

Applicant's some of personal details will be available, has to provide PAN number, Salutation, Father name / Mother Name, Marital status and Occupation details, click on Save & Proceed.



If applicant has chosen to register with CKYC mode, he/she will be redirected to below page once he/she clicks on Save & Proceed at KYC page.

 A percent de trais de pois des pois des pois des pois de trais de	KYC Details Personal Det	alis & FATCA	nt Details] Upload Documents	S Payment
Particular series care seri	Welcome Mandha Pravalika !	 Personal Details 			
And the particle data in the state stat	Subscribers are required to provide personal details and	Resident Status* Resident Indian (RI)	~		
Provide variable statustions gendent	upload required documents for id verification	PAN*		nall*	_
Introducing Bracing	Personal details include subscribers' name, resident status, Date of Birth etc.	Gender* Female	~	Salutation* Smt	~
Introducing Street driving The Street dr		Date of Birth*	m	Country of Birth* India	~
Name to be printed on PRAN Card* Tother's Name Mather's Name	Introducing Settenducingne För Old Age For Old Age	Place of Birth* WARANGAL		Nationality* Indian	
Marital Status* Unmarited Marited Ma		Name to be printed on PRAN Can Father's Name	d* Mother's Name		
Marital Status* Unmorried Marital Status* Unmorried Marital Status* Unmorried Marital Status* Unmorried Othersee				Mother's Name	
		Marital Status* O Unmarried Status	rried 🔿 Widow/W	idower 🔿 Divorcee	
A Distinguistic description					
a.Optional.details					~
					+ Optional details

Figure -14

After clicking on the Save & Proceed FATCA/CRS Declaration screen will be displayed as given in the below screen.

Applicant will provide the required details, accept the declaration and click on the Save & Proceed button as given in the below screen.



Figure -15

Applicant will be shown Account Type screen. Applicant can open 'Tier – I' or 'Tier I & Tier II'. Tier I is a Pension account and restricted withdrawals are allowed as per rules and regulations. Minimum Contribution to open is Rs. 500. Under Tier I, Multiple tax benefits are available. Tier II is an optional Investment account and there are no restrictions on withdrawals. Minimum contribution to open Tier II account is Rs. 1000/- and there are no Tax benefits on contributions/gains.

https://www.kfintech.com +91 40 6716 2222, 7961 1000





Applicant can also see the difference between Tier – I account and Tier – II account on this screen. Click on video clip to get more information about the Tier-I & Tier-II.

	Tier I	Tier II
Introducing Secure Income For Old Age	Ploy List	Play List <
	 Individual Pension Account Withdrawal as per rules/regulations only 	Optional Account – Require an active Tier-I Unrestricted withdrawals
	 Min. Contribution to open Rs. 500 Min. Contribution per year Rs. 1000 	 Min. Contribution to open Rs. 1000 Min. Contribution Rs. 250
	Tax benefits are available	 No tax benefits on contribution/gains

Figure-17



Once Applicant clicks on 'Save and Proceed', Bank Details screen will be shown. Applicant will provide the bank account details and click on the Save & Proceed button. If Applicant has also opted for Tier II, he/she will provide the bank details for Tier II. Applicant can select 'Same as Tier I Bank details' checkbox for autopopulating the Tier I bank details.

Applicants' bank details will be verified through Penny Less/Penny Drop. If applicant's bank doesn't support Penny less service then it will be verified through Penny Drop.

If provided details don't match with Bank records, Penny Less/Drop verification will fail and applicant has to upload Bank proof in documents section.

📑 KYC Details 🔀 Personal Details &	FATCA Investment Details Deload Documents	C Payment
Bank account details are important for completion of NPS	← Bank Details	% You opted Tier I
registration	Tier I	
The accumulated corpus of the Subscriber is credited to the Bank account of the Subscriber registered in the CRA System upon Subscribers' exit from NPS	Bunk Name* AXIS BANK	
	Account Type *	
Introducing Secure Income For Old Age	Sovings Current Account Number*	
	Save & Proceed	





Figure-19



After clicking on the 'Save & Proceed' button, Nominee details screen will be shown to the Applicant. Applicant will provide the nominee details and click on 'Save & Proceed' button. If Applicant has also opted for Tier II, he/she will provide the nominee details for Tier II. Applicant can select 'Same as Tier I nominee details' checkbox for auto-populating the Tier I nominee details.

Applicant can provide up to 3 nominations, nominee share should be 100%.

KYC Details	Personal Details & FATCA	Investment Details	Upload Documen	ts Lo Payment
	dia .			
Subscriber can	← No	minee Details		"by You opted Tier I
nominate up to a maximum of 3		Tier I		^
nominees. Percentage share value for nominee sho Decimals/Practions and sum of percenta across all the nominees must be equal to	uld not be in ge share 100.	Relation* Fother Fother Grand Daughter Nome* MHAREESH	O Son O Da Mother-in-law	Grand Son Grand Son %(share)* 100
))))	Date of Birth* 08/04/1992 Guardian Nat	me No	minee is a major
Secure Income For Old Age				± Add Nominee
	8	Save	& Proceed	



Applicant will provide the Pension Fund (PF) Scheme details. The applicant can select one PF from the available PFs. Applicant will also select the Investment option - Active choice or Auto choice.

- Under Active Choice, Subscriber has a choice to allot the ratio for funds allocation amongst various asset class. Maximum 75% can be allocated to Asset Class E and Maximum 5% can be allocated to Asset Class Alternate Assets.
- In case of Auto choice, subscriber will opt for the Life cycle funds and based on the subscriber's age Ratio is auto allocated. 3 Life Cycle funds under Auto Choice are Aggressive Life Cycle Fund (LC75), Moderate Life Cycle Fund (LC50) and Conservative Life Cycle Funds (LC25).

Applicant can visit website <u>https://nps.kfintech.com/#navSection</u> to view the returns of PFs.

	N	+91 40 6716 2222, 7961
🚰 KYC Details 💽 Personal Details	& FATCA Investment Details	Upload Documents
- (-	ės –	
Subscriber can select one of the Pension	← Scheme Details	°⊕ You opted Tier I
Fund (PF) from the	Tier I	
Subscriber can select investment option as Active Choice or Auto Choice. In case of Active Choice, subscriber can invest maximum 75% in equity scheme depending upon his/her age. In case of Auto Choice, 3 life cycles are available to subscriber - Aggressive	Contribution Amount * Pension Funds 500 HDFC Pension (minimum ₹500)	Management Company Limited 🗸
(LC75) - Maximum 75% is allowed in equity scheme, Moderate (LC50) - Maximum 50% is allowed in equity scheme & Conservative (LC25) - Maximum 25% is allowed in equity scheme depending upon the subscriber age	Investment Options *	
Introducing Secure Income For Old Age	Conservative(LC25)	Aggressive(LC 75)
Introducing Secure Income for Old Age	Equity ₹250 Corp Bends	R150 Govt Sec R100
	Save & Pro	oceed

Figure-21

If applicant selects the Investment option as Active choice then he/she should provide percentage of allocation. Percentage Allocation should be equal to 100%.

scheme & Conservative (LC25) - Maximum 25% is allowed in equity scheme depending upon the subscriber age	Active Auto
	Percentage Allocation Equity (E) (1455 75%) 75 % 75 % 75 % 75 %
	Corporate Bonds (C) (Max 100%) - 10 %
Introducing Secure Income For Old Age	Government Securities (G) (Max 100%)
	Alternate Assets (A) (Max 5%)
	100.00 0.00% remaining
	Save & Proceed
	Activate Windows

Figure - 22



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:

- Aggressive Life Cycle Fund (LC-75): This Life cycle fund provides a cap of 75% of the total assets for Equity investment. The exposure in Equity Investments starts with 75% till 35 years of age and gradually reduces as per the age of the Subscriber.
- In case of Moderate Life Cycle Fund (LC-50), a cap of 50% of the total assets for equity investments till 35 years of age and gradually reduces as per the age of the subscriber.
- In case of Conservative Life Cycle Fund (LC-25), a cap of 25% of the total assets for equity investments till 35 years of age and gradually reduces as per the age of the subscriber.

KYC Details Personal Detail	Is & FATCA Investment Details	Depload Documents
Subscriber can select one of the Pension	← Scheme Details	"gy Vou optical Tier I
empanelled PFs	Tier I	
Subscriber can exist investment option as Active backer av Active Chaines in cases of Active Chaines adjusted of the cases of Active Chaines and an adjusted of the cases of Active Chaines and adjusted of the case of Active Chaines and adjusted of the case of Active Chaines and adjusted of the case of Active Chaines and adjusted of the cases of the cases of Active adjusted of the cases of the cases of the cases adjusted of the cases of the cases of the cases of the cases adjusted of the cases of the cases of the case of the cases adjusted of the cases of the cases of the cases of the cases adjusted of the cases of the cases of the cases of the cases adjusted of the cases of the cases of the cases of the cases adjusted of the cases of the cases of the cases of the cases of the cases adjusted of the cases of the cases of the cases of the cases of the cases adjusted of the cases of the case of the cases of the case	Contribution Amount * Person provide the second se	Iton Funds CP Penalon Management Company Limited ~ Moderate (LC 50) Aggressive(LC 75)
For Old Age	• Spurity • Carp Hands • Grant Save 25 • 45 Equally • 1250	• + - Care Bank • Care Bank • 0 • Care Bank

Figure-23



If Tier II Pension Fund Scheme details and Investment details are same as Tier I, select 'Same as Tier – I Investment details' and then click on Save & Proceed button.

Percentage Allocation
E - 45 % C - 30 % G - 25 %

Figure-24

Applicant has to upload the following documents:

- Scanned Signature should be in JPEG format with File Size between 2 KB to 2 MB (only in case of Aadhar based registration and If subscriber's signature is corrupt in CKYC records).
- Cancelled cheque/Copy of Bank Passbook or eStatement should be in JPEG or PNG or PDF with file size between 2 KB to 3 MB (Only If Penny Less/penny Drop has failed)
- Cancelled cheque/Passbook or eStatement(for Tier II) should be in JPEG or PNG or PDF with file size between 2 KB to 3 MB (Only If Penny Less/penny Drop has failed)

After successful upload of all the documents, Applicant will click on 'Save & Proceed' button.

Free KYC Details Personal De	tails & FATCA 🐉 Investment Details	Upload Documents Degreent
We can see you're almost there	← Documents	ିଥିତ You opted Tier I
Upload a copy of your documents for verification	Signature Signature should be in JPG format. & File size should be b Signature should be une should be used for signature Block per should be used for signature Signature should hot contain udditional text or image	⊥ Upload File
Introducing Secure Income For Old Age		Save & Proceed

Figure - 25



Bank details will be verified through penny drop/ penny less, in case of penny drop / penny less fails, Applicant has to upload Bank details proof also as available in the below screenshot.

KYC Details	FATCA 👺 Investment Details 🕅 Upload Documents	C Payment
We can see you're almost there	ć Documents	∿gr Vou opted Tier f
Upload a copy of your documents for verification	Signature Signature should be in JPG format & File size should be between 2EB and 2MB. Signature should be an white fordpathed. Signature should be an white fordpathed. Signature should be not only in Signature Sign	nd File
Introducing Secure Income For Old Age	Cancelled Cheque/ Passbook or CStatement Lupler I stak Proof should be in JPG or PMG or PDF formal & File size should be between 2KB and 3MB. Cancelled riferand or Capy of bank possibility of those statement or "Bank certificate can be selected as Cancelled riferand or Capy of bank possibility" Each Proof should certain Subscriber Name, Bank Naceaut No. and IPS Cacle	nd File Rosk Prest. Cook
	Save & Proceed	

Figure – 26

Applicant can select ePRAN Kit or physical PRAN Kit. Due to various benefits including charges, it is advisable to select 'ePRAN Kit' option. Applicant will also select the Preferred language on PRAN card then click on 'Save & Proceed' button.

PRAN Kit Selection	
Benefits for ePRAN Kit: It is an economical mode of dispatch. KCRA charges only Rs. 4 for Account Opening if you opt for physical PRAN Kit. Email is much faster than a written/postal communication. Physical mals can get damaged by various factors. You can receive the ePRAN Kit and save it on onputers. 	
Dear Mandha Pravalikal, As part of the Go Green Initiative, we suggest option for ePRAN, an easy paperless way to avoid wastage. In case you still wish to opt for physical copy, please change below. PRAN Format Preferred Language on PRAN card Image: PRAN (Sent via email) Physical Image: English Hindi	
Save & Proceed	

Figure – 27



Applicant will be shown the summary page. Applicant should check his/her details and then click on 'Confirm' button.

N	KFINTECH	NPS			
1	- KYC Details	Personal Details & FATC	CA 👷 Investment Details	s <u>R</u> Upload D	ocuments 🕞 Payment
		Personal Details KYC Details	Summary		Confirm
		Bank Details Nominee Details	Personal Details		1
		Scheme Details	Applicant Name Mobile No. 9 Email ID	Photograph	Signature
			Country of Birth India Pather's Name Occupation Details Homemoker	Gender Fernale City of Birth WARANGAL Mother's Nome Status of Residence India	DOB Nationality Indian Married
			KYC Details		1
			Register with Aadhaar POP Bank Name	PAN No.	Address
			Nominee Details - Tier I		1
			Nome Nome DOB	Relation Spouse	Share 100.00 %
			Scheme Details - Tier I		1
			Account Type Tier I	Investment Options Auto	Type of LifeCycle Fund LC-50:Moderate Life Cycle
			Pension Funds HDFC Pension Management Company Limited	Contribution Amount 500	
			Percentage Allocation		
			E - Equity	50.00	
			C - Corp Bonds	30.00	
			G - Govt Sec	20.00	

Figure – 28



After clicking on 'confirm' button, OTP will be sent on given email ID for OTP based Authentication. Applicant will provide the OTP and will click on submit button.

OTP Based	d Authenti	cation	1				
OTP ha	s been sent to you	ır registere	d Email ID:	xxxxxxx	kh44p@gmd	ail.com	
ŧ	1 4		2	1	5	Re-Generate OTP	
			Subm	nit			

Figure - 29

Applicant will be routed to payment page. He/she will choose one of the payment gateway and click on 'save &proceed' button.

🚰 KYC Details 🕅 Personal Details & FATCA 💱 Investment Details 🕅 Upload Documents 🔽 Payment						
Complete your	← Payment	°ty You opted Tier I				
registration process by making the payment through your preferred service provider	Payment Gateway Charges V Net Banking : Na transaction charges V Debit Card : Na transaction charges V Credit Card : 0.75% of the transaction amount + 657 18%					
PRAN will be generated instantly once the payment is made	Poym Select Payment Gateway @ BillDess /Razorpay Save & Proceed	ent Gateway Listed Banks				
Introducing Secure Income For Old Age						

Figure – 30



Once payment is successful, PRAN details will be provided to the subscriber.

	Your NPS Account Created!		
	Congratulations, your NPS account has created. Please find your transaction	nal details below.	
-	Permanent Retirement Account Number (PRAN)	40000055571	
	CRA Transaction ID	026123003004319	•
	Payment Reference ID	20211009114214	
- ×	Status	Success	
-	Payment Mode	Net Banking	•
1	Transaction Date(dd/mm/yyyy)	9/10/2021	×.
	Tier1 Amount	₹ 600.00	

Figure – 31

Subscriber can visit the website <u>https://nps.kfintech.com/login/login/</u>to log into his/her NPS Account. Subscriber can generate the password by clicking on Generate/Reset Password option.

NATIONAL PERSION SYSTEM	Subscriber Login NPS	
	PRAN	
	Enter User Name	
	Password	
	Enter Password Generate/Reset password?	
	CAUDE 0	
	Enter Captcha *	
	Captcha	
an Better Retirement With NPS		
Scheme	Login Reset	
Your retirement can be made better by investing at your earning phase	Don't have an account? Sign Up	

Figure - 32