GOVERNMENT OF JAMMU AND KASHMIR FINANCE DEPARTMENT

Directorate General of Accounts & Treasuries, J&K

(www.jkdat.jk.gov.in)

Subject: PRAN generation for J&K Government employees through Aadhaar.

CIRCULAR

It has been observed by Pension Fund Regulatory and Development Authority (PFRDA) & Protean eGov Technologies Ltd., the designated CRA, during recent review meetings, that there is huge delay in the generation of PRAN, for new appointees under NPS. Such delays have serious consequences, including:

- Delayed credit of Employee & Govt. share of NPS contributions.
- Financial loss due to delayed investment of contributions.
- Adverse impact on individual NPS pension corpus due to loss of returns.
- Non-compliance with regulatory timelines prescribed by the Pension Fund Regulatory and Development Authority (PFRDA).

In view of the above, all Appointing Authorities and Drawing & Disbursing Officers are advised to adopt PRAN generation through eNPS portal for all new appointees. The Standard Operating Procedure (SOP) issued by the designated CRA in this regard is enclosed.

Timely compliance with these instructions is crucial to safeguard the financial interests of employees working under NPS framework and ensure regulatory adherence as well.

> Director General Accounts & Treasuries, Finance Department

No:-DGAT/NPS/51657/PS/DR/226.

Dated:- 08 .07.2025

Copy for information to the:

- 1. All Administrative Secretaries to the Government of J&K,
- All Heads of Departments of UT of J&K.
- 3. Director Accounts & Treasuries Jammu/ Kashmir for necessary compliance.
- 4. Treasury Officer Civil Secretariat Treasury/ New Delhi Treasury for n/a.
- 5. Shri Vikas Kumar Singh, Chief General Manager, PFRDA New Delhi.
- Madhusudan 6. Shri Das, AVP, Protean eGov Technologies Ltd. Mumbai for n/a.
- 7. Mr. Akik Desia, Protean eGov Technologies Ltd. for Immediate activation of eNPS module for J&K,
- 8. Private Secretary to Principal Secretary to Government, Finance Department
- 9. Private Secretary to Director General Accounts & Treasuries.
- 10. Circular file/Relevant file.
- 11. Incharge website (GAD/ DGAT) to upload the circular on its official website.

Protean eGov Technologies Limited



Standard Operating Procedure on eNPS PRAN Generation through Aadhaar for Government Subscribers

Version 1.0

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REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1		1.0	-	Initial Version



Acronyms and Abbreviations:

The following acronyms and abbreviations have been used in this document:

ACRONYM	DESCRIPTION
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory and Development Authority
NPS	National Pension System
PRAN	Permanent Retirement Account Number
NPS Trust	National Pension System Trust
SG	State Government
PFM	Pension Fund Manager
ACK ID	Acknowledgement ID
DTA	Directorate of Treasuries and Accounts
DTO	District Treasury Office
DDO	Drawing and Disbursement Office
CSRF	Common Subscriber Registration Form



Overview

- eNPS for Government sector is an online mode for PRAN generation in addition to the already existent Online PRAN Generation Module (OPGM). eNPS for Govt. sector was introduced with a view to reduce the time taken for PRAN generation for Govt. employees after Date of Joining.
- eNPS process also encourages healthy participation by the employee in the PRAN generation procedure as the capturing of data is done by the subscriber. Thus, this process also reduces the efforts required at level of Nodal office from point of view of Data entry to be done. This process also reduces any data entry level errors as the subscriber themselves capture the details.
- eNPS is the online platform hosted by NSDL-CRA on behalf of NPS Trust wherein a Subscriber can register and contribute online under NPS. At present, under eNPS, the facility of online registration is available to All Citizens of India Sector and Corporate Sector Subscribers. Whereas, the online contribution and Tier II Account activation facility is available to all the registered Subscribers including Government Sector Subscribers having active PRAN under NPS.
- Under this option, the subscriber will have facility to register using Aadhaar based KYC. The subscriber may opt for Aadhaar Online wherein KYC details registered with Aadhaar will be obtained online. The Subscriber will also have the option for Offline e-KYC, wherein the Subscriber is required to download the Aadhaar e-KYC file from UIDAI and upload the same during registration.



1. Steps to initiate PRAN Generation through eNPS by Subscriber

♣ In order to initiate PRAN generation through e-NPS, User needs to visit eNPS website https://enps.nsdl.com/eNPS/NationalPensionSystem.html select the option "National Pension System" as given below in Figure 1.

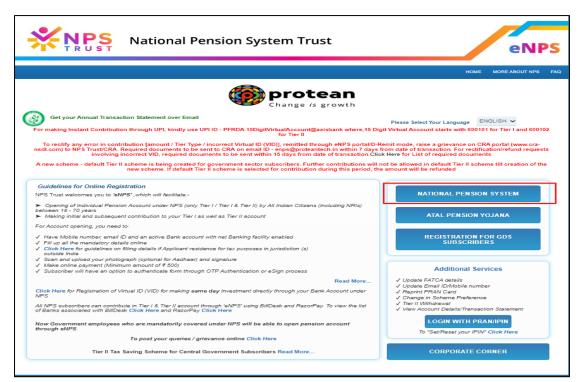


Figure 1

♣ Read the instruction displayed on the screen & click on "Registration" button as given below in Figure 2.

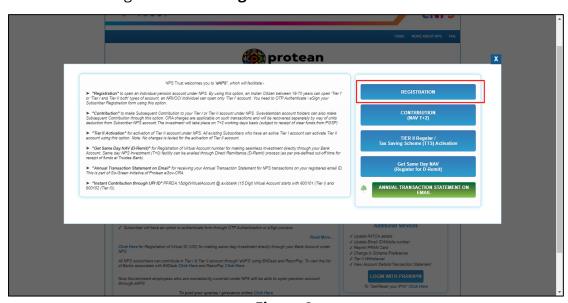


Figure 2



♣ The screen will be redirected to a new page. User need to scroll down to Government Subscriber section. Under Government Subscriber, click on "Register Now" button as show in Figure 3.

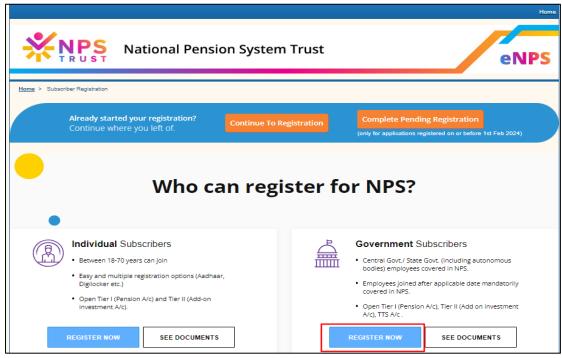


Figure 3

User need to enter all the details as request on the screen as show in Figure 4.

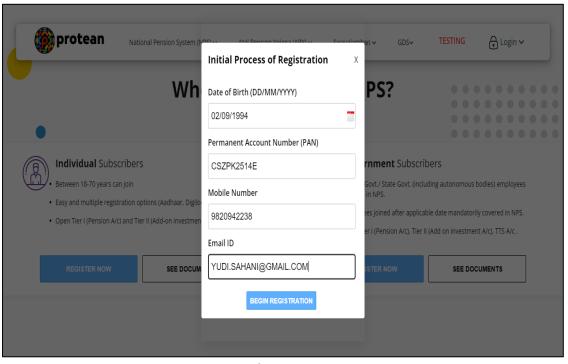


Figure 4

Classification: Public	Version No. : 1.0	Page: 6 of 21
------------------------	-------------------	---------------



■ User need to select the option "Aadhaar" and option as "Aadhaar Number" as show in Figure 5. After reading all the terms & condition user can submit for Generate OTP.

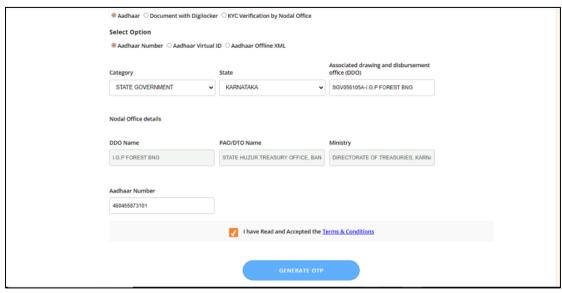


Figure 5

System will trigger OTP in Aadhaar registered Mobile Number. The user will have to enter the OTP and confirm. In case OTP is not received, user can regenerate OTP as shown in **Figure 6**.

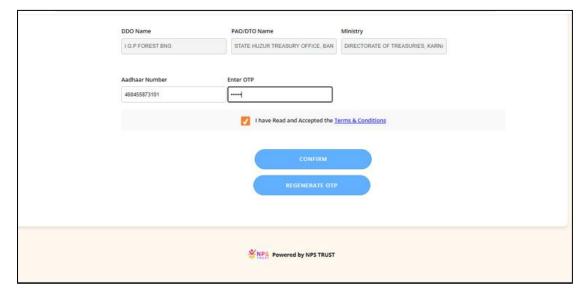


Figure 6



♣ The user can also select Aadhar Offline XML option for generating PRAN as shown in Figure 7.

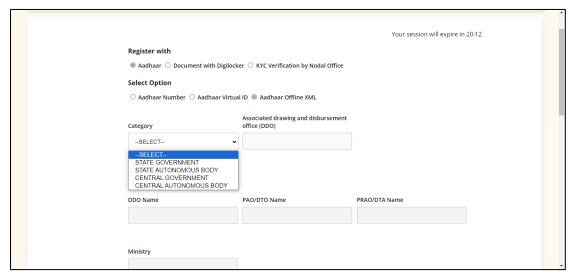


Figure 7

♣ Once correct OTP is entered system generates ACK ID as shown in Figure 8.

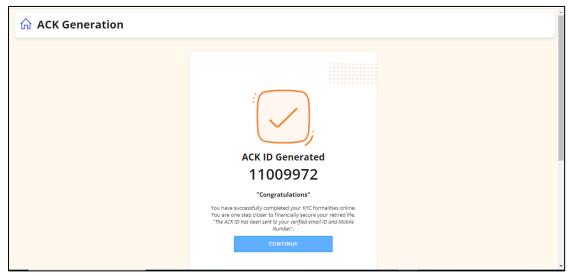


Figure 8



♣ After generation of ACK ID, user need to set up Tier 1 account. User need to select Pattern of Investment Option (Default/Auto/Active) as shown below in Figure 9.

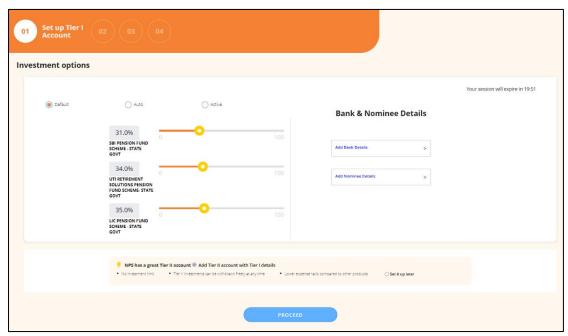


Figure 9

♣ The user need to add the Bank Account Details as highlighted in red box in Figure 10.

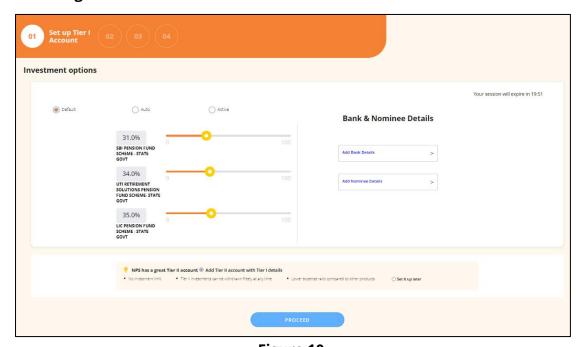


Figure 10

Classification: Public	Version No. : 1.0	Page: 9 of 21
------------------------	-------------------	---------------



♣ After entering all the correct bank details system will verify the Bank details and mark a green tick (³). User will save the details as shown in **Figure 11**.

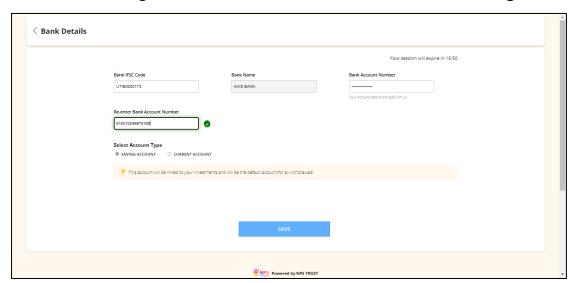


Figure 11

♣ User will then add Nominee details as highlighted in red box shown in Figure 12.

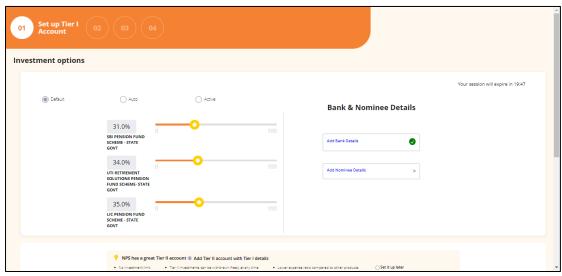


Figure 12



■ User will have to enter the Nominee details as shown in Figure 13. In case more Nominee needs to added user can click on "Add Another Nominee" as shown in below Figure.

Note: A maximum of 3 Nominees can be added and total sum percentage (%) of all Nominee should be 100%.

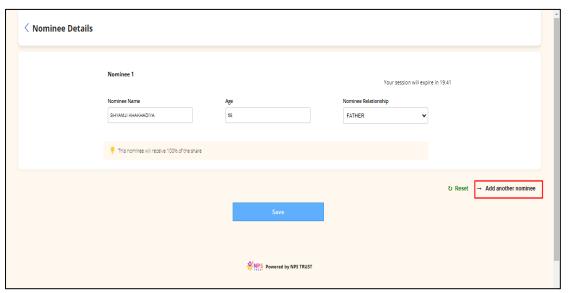


Figure 13

♣ Once all the details are entered system will show a verified mark (*) against Bank & Nominee details and user will have to click on proceed option as shown in below **Figure 14**.

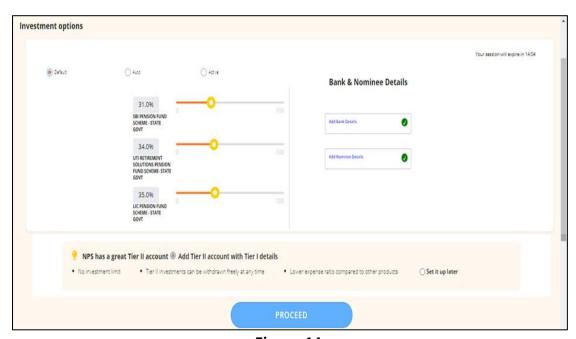


Figure 14



♣ After clicking on proceed, User will have to enter Personal details like DOB/DOJ/Address. User have to declare the Tax paying country under FATCA Details and tick (2) on both the options as shown in below **Figure** 15. Once all the details are entered, kindly click on "Proceed".

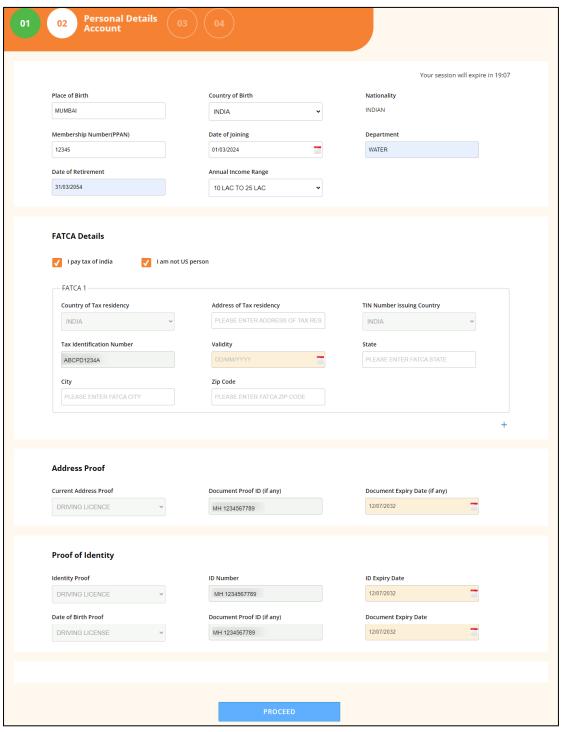


Figure 15



♣ After successful updation of Personal details, User will have to click on drop down menu () to upload the documents as shown in **Figure 16** and click on Proceed. User can upload Appointment Letter or Offer Letter whichever document is available.



Figure 16

◆ Once User clicks on Proceed, a dialogue box appears for declaration of details captured by subscriber. User have to tick (☑) the box for declaring all the details including Personal, Bank and Nominee entered are correct and click on "Confirm" as shown in **Figure 17**.

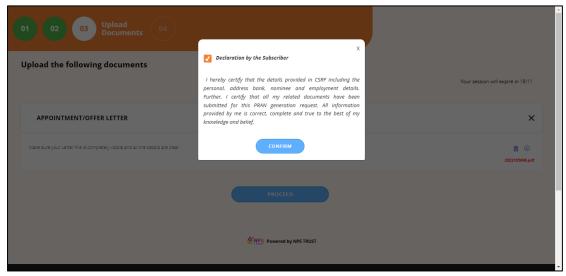


Figure 17



- User will have to select the sign in method as shown in Figure 18 and click on Confirm.
- In case user select OTP authentication, an OTP in Mobile number and Email ID needs to be entered.
- ➤ In case of eSign option is selected, Only OTP in Aadhaar registered Mobile Number needs to be entered.

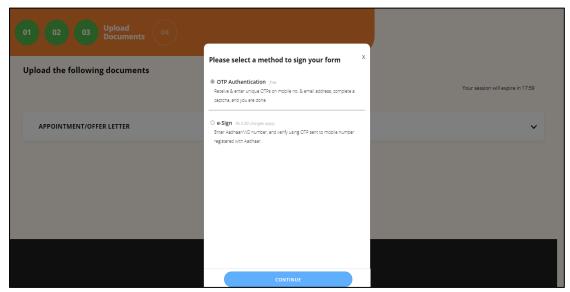


Figure 18

♣ Kindly enter the OTP triggered in Registered Mobile Number and Email ID as shown in Figure 19.

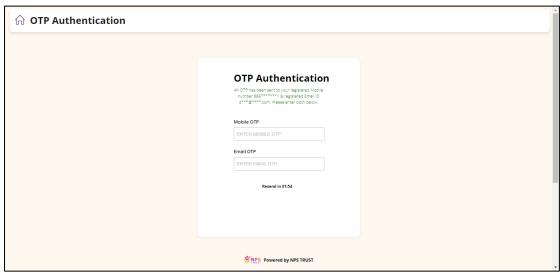


Figure 19



♣ Once correct OTP is entered, a message pops in showing Initial Investment is completed as shown in **Figure 20** along with ACK ID and ACK ID Date. User can also download the Registered Form.

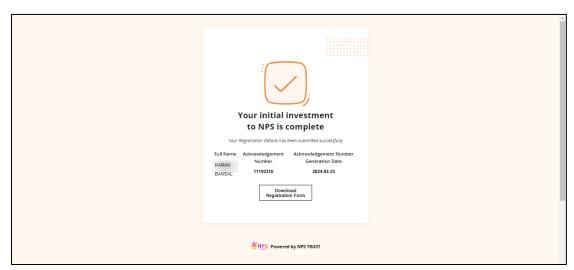


Figure 20

♣ After Subscriber Level process is completed the request is made available for Verification and Authorization at Nodal office level.



2. Steps to Verify PRAN Generation through Nodal Office Maker Login

- Nodal office will login into CRA system by entering https://cra-nsdl.com/CRA/.
- User will click on "eNPS Registration" option from Authorize Request Menu as shown in Figure 21.

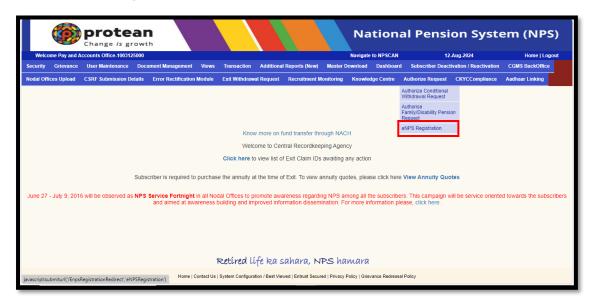


Figure 21

■ User will be redirected to NPS Trust website for verifying the request, system shows options for Verify and View Status. User will have to select Verify/Authorize and enter the Acknowledgment ID for Verifying the request and click on Accept/Reject option as shown in Figure 22. to verify the request.

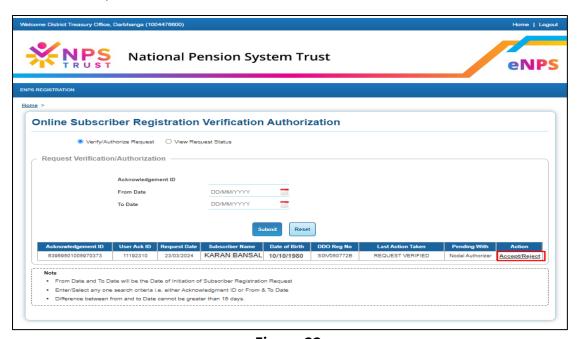


Figure 22



User will have to verify all the details by clicking in bottom right option ">>" as shown below in Figure 23.

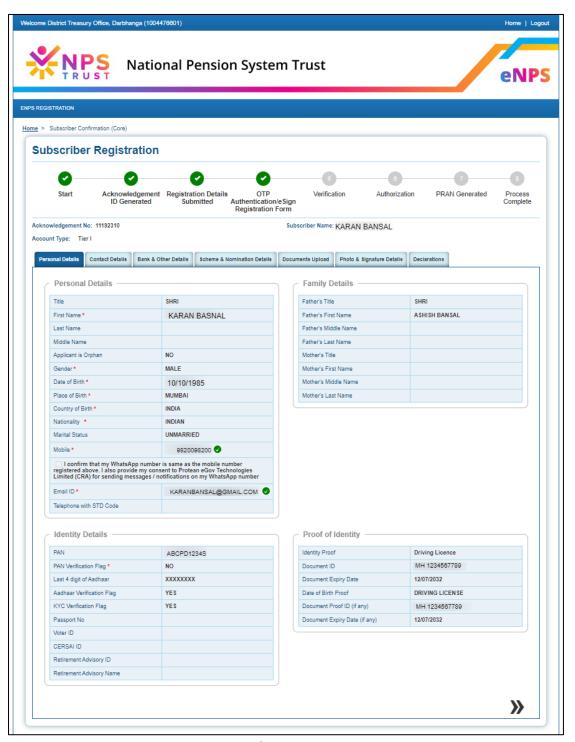


Figure 23

Classification: Public	Version No. : 1.0	Page: 17 of 21
------------------------	-------------------	----------------



■ User will verify Photo & Signature of the subscriber as per the CSRF form and click on ">>" option to proceed as shown in below Figure 24.

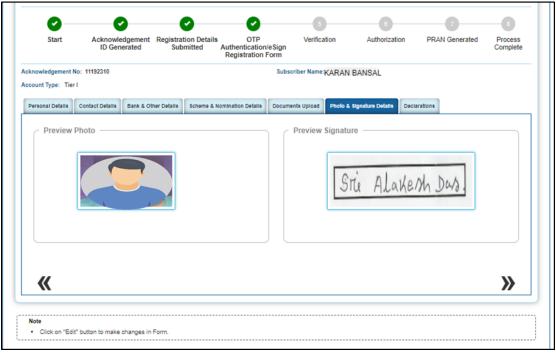


Figure 24

- ♣ After verifying all the details as per CSRF form, User will have to select Approve / Reject and submit the Request as shown in **Figure 25**.
- ➤ In case all the details are found correct, User can click on "Approve" option and process the request.
- ➤ In case the request needs to be Rejected, User can click on "Reject" option with appropriate Remarks.

Note: Remark is Mandatory for Rejection of Request.

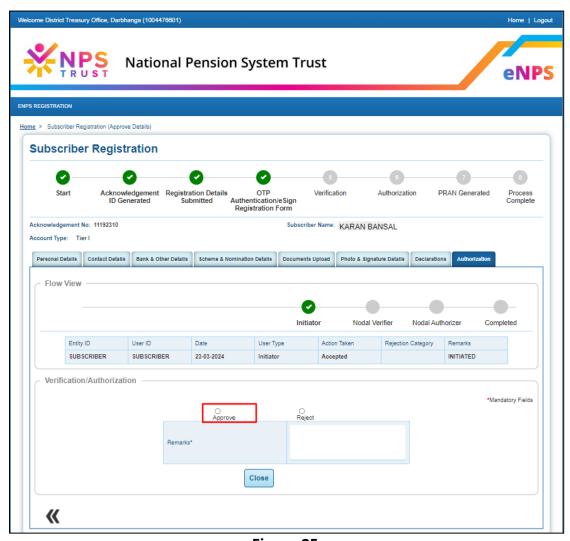


Figure 25

♣ Once the request is Approved, request is successfully Verified and is pending for Authorization at Checker Level as shown in **Figure 26**.

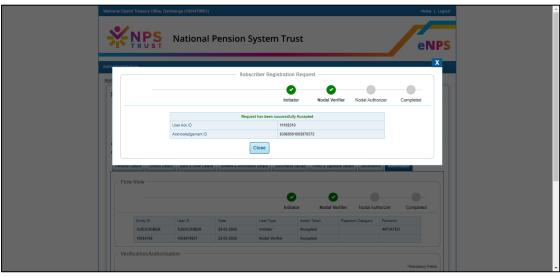


Figure 26



3. Steps to Verify PRAN Generation through Nodal Office Checker Login.

■ User will again go to Verify/Authorize and enter the Acknowledgment ID and select the Accept/Reject option as shown in Figure 27.

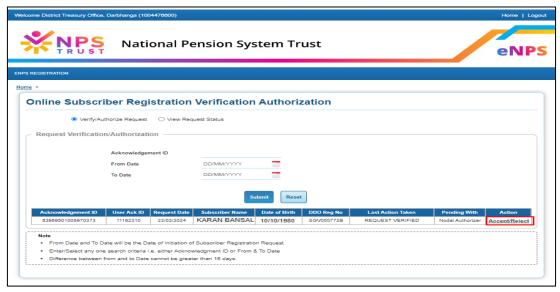


Figure 27

- ♣ After verifying all the details as per CSRF form, User will have to select Approve / Reject and submit the Request as shown in **Figure 28**.
- ➤ In case all the details are found correct, User can click on "Approve" option and process the request.
- ➤ In case the request needs to be Rejected, User can click on "Reject" option with appropriate Remarks.

Note: Remark is Mandatory for Rejection of Request.

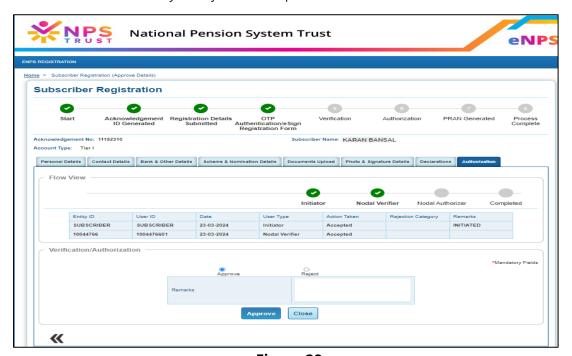


Figure 28



♣ Once request is successfully Authorized, PRAN is generated in CRA system as shown in Figure 29.

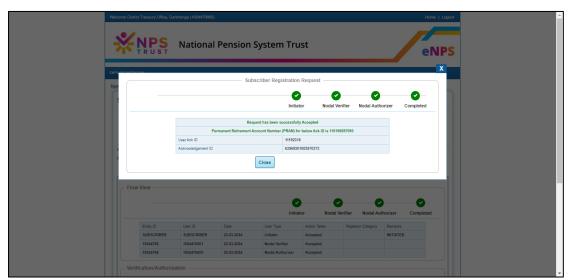


Figure 29