

CIRCULAR

Circular No: PFRDA/2024/05/Sup-CRA/02

20<sup>th</sup> Feb 2024

To

All Central and State Government Nodal Offices, CABs and SABs

**Subject: Securing NPS transactions through Aadhaar-based access of CRA system under the Government sector**

The Nodal Offices under Central and State Governments including their associated Autonomous Bodies currently utilize a password-based login to access the Central Recordkeeping Agency (CRA) for NPS transactions.

2. To enhance the security measures in accessing the CRA system and safeguard the interests of subscribers and stakeholders, it has been decided to bring in additional security features through Aadhaar-based authentication for login to the CRA system. The Aadhaar-based login authentication will be integrated with the current user id and password-based login process so as to make the CRA system accessible through 2 Factor Authentication.

3. The integration of Aadhaar-based login authentication is a proactive step to fortify the overall authentication and login framework. This initiative is designed to create a secure environment for all NPS activities carried out by Government Offices and Autonomous Bodies.

4. The development of the new system of login framework with these enhanced features is currently underway by the CRAs and is anticipated to go-live on 1<sup>st</sup> April 2024.

5. CRAs will disseminate a detailed Standard Operating Procedure (SOP) along with the process flow to Government Nodal Offices and engage extensively with Nodal Officers to make them aware of the changes thereby ensuring a seamless transition.

6. All offices under Government Sector and Autonomous Bodies are advised to note the same and put in place the necessary framework for implementation of the additional feature of Aadhaar-based login and authentication in CRA system to perform all NPS-related activities.

Yours sincerely,

Digitally signed by K  
MOHAN GANDHI

(Chief General Manager)

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## परिपत्र

परिपत्र संख्या : पीएफआरडीए/2024/05/एसयूपी-सीआरए/02

20 फ़रवरी 2024

प्रति,

केंद्र और राज्य सरकार के सभी नोडल कार्यालय, सीएबी और एसएबी

**विषय: सरकारी क्षेत्र के अंतर्गत सीआरए प्रणाली में आधार-आधारित पहुंच के माध्यम से एनपीएस लेनदेन का संरक्षण करने के सन्दर्भ में**

केंद्र और राज्य सरकारों एवं उनके सहयुक्त स्वायत्त निकायों के अंतर्गत नोडल कार्यालय, वर्तमान में एनपीएस लेनदेन के लिए केंद्रीय अभिलेखपाल अभिकरण (सीआरए) की वेबसाइट का उपयोग करने हेतु पासवर्ड-आधारित लॉगिन का उपयोग करते हैं।

2. सीआरए प्रणाली का उपयोग करने में सुरक्षा उपायों को उन्नत करने और अभिदाताओं और हितधारकों के हितों का संरक्षण करने के लिए, सीआरए प्रणाली में लॉगिन हेतु आधार-आधारित प्रमाणीकरण के माध्यम से एक अतिरिक्त सुरक्षा सुविधा को शुरू करने का निर्णय लिया गया है। आधार-आधारित लॉगिन प्रमाणीकरण को विद्यमान उपयोगकर्ता आईडी और पासवर्ड-आधारित लॉगिन प्रक्रिया के साथ एकीकृत किया जाएगा, ताकि सीआरए प्रणाली को 2-फैक्टर प्रमाणीकरण के माध्यम से सुलभ बनाया जा सके।

3. आधार-आधारित लॉगिन प्रमाणीकरण के एकीकरण की प्रक्रिया समग्र प्रमाणीकरण और लॉगिन संरचना को सशक्त करने हेतु एक सक्रिय कदम है। यह पहल, सरकारी कार्यालयों और स्वायत्त निकायों द्वारा की जाने वाली सभी एनपीएस गतिविधियों हेतु एक सुरक्षित वातावरण निर्मित करने के लिए डिज़ाइन की गई है।

4. इन उन्नत सुविधाओं के साथ लॉगिन संरचना की नई प्रणाली का विकास वर्तमान में सीआरए द्वारा जारी है तथा दिनांक 1 अप्रैल 2024 से इसके आरम्भ होने की संभावना है।

5. सभी सीआरए द्वारा सरकारी नोडल कार्यालयों को प्रक्रिया-प्रवाह (प्रोसेस-फ्लो) के साथ-साथ एक विस्तृत मानक संचालन प्रक्रिया (एसओपी) प्रदान की जाएगी तथा बड़े पैमाने पर इसमें नोडल अधिकारियों को भी शामिल किया जाएगा, ताकि उन्हें इन बदलावों के बारे में जागरूक किया जा सके, जिससे बदलाव की यह प्रक्रिया निर्बाध रूप से सुनिश्चित की जा सके।

6. सरकारी क्षेत्र के अंतर्गत सभी कार्यालयों और स्वायत्त निकायों को सलाह दी जाती है कि, वे इस पर ध्यान दें और एनपीएस से संबंधित सभी गतिविधियों के निष्पादन हेतु सीआरए प्रणाली में आधार-आधारित लॉगिन और प्रमाणीकरण की अतिरिक्त सुविधा को कार्यान्वित करने के लिए आवश्यक ढांचा स्थापित करें।

भवदीय,

Digitally signed by  
K MOHAN GANDHI

(मुख्य महाप्रबंधक)

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**Protean eGov Technologies Limited**

## **STANDARD OPERATING PROCEDURE (SoP)**

### **Securing NPS transactions through Aadhaar based User Authentication for Government Nodal offices**

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## Acronyms and Abbreviations

The following definitions, acronyms & abbreviations may have been used in this manual:

<b>ACRONYM</b>	<b>DESCRIPTION</b>
<b>NPS</b>	National Pension System
<b>Protean</b>	Protean eGov Technologies Limited
<b>PFRDA</b>	Pension Fund Regulatory & Development Authority
<b>PRAN</b>	Permanent Retirement Account Number
<b>NPSCAN</b>	National Pension System Contribution Accounting Network
<b>CRA</b>	Central Recordkeeping Agency
<b>Pr.AO</b>	Principal Accounts Office
<b>DTA</b>	Directorate of Treasury and Accounts
<b>PAO</b>	Pay and Accounts Office
<b>DTO</b>	District Treasury Office
<b>DDO</b>	Drawing and Disbursing Office
<b>PAO Reg. No.</b>	Unique PAO Registration Number allotted by CRA
<b>DDO Reg. No.</b>	Unique DDO Registration Number allotted by CRA
<b>PAN</b>	Permanent Account Number
<b>I-PIN</b>	Internet Personal Identification Number
<b>T-PIN</b>	Tele-query Personal Identification Number

## Overview

Government Nodal offices (PrAO/DTA /PAO/DTO/ DDO ) and Corporate Nodal offices are provided login access to the CRA system for executing the NPS related activities and generate/view/download various reports. As per PFRDA directives, 2-Factor Aadhaar based authentication, an additional layer of security feature, is being mandatorily introduced for all password based users while logging-in to CRA system, effective ,1<sup>st</sup> April 2024.

The Nodal Offices under Central and State Governments including their underlying Autonomous bodies currently utilize a password-based login to access the Central Recordkeeping Agency (CRA) for NPS transactions.

To enhance the security measures in accessing the CRA system and safeguard the interests of Subscribers and Stakeholders, it has now been decided to bring in additional security features through Aadhaar-based authentication for login to the CRA system. The Aadhaar-based login authentication will be integrated with the current User ID and password-based login process so as to make the CRA system accessible through 2- Factor Authentication.

The Nodal office User IDs under the Government Sector (Central/State/CAB/SAB) shall be allowed to login to CRA system (CRA & NPSCAN) with 2-Factor Authentication using Aadhaar OTP (One time password). The Oversight office (PrAO/DTA) needs to link their Aadhaar against their respective CRA User ID initially, so that the underlying users can initiate Aadhaar Mapping. Similarly PAO/DTO needs to link their Aadhaar against their respective CRA User ID, so that the underlying DDOs can initiate Aadhaar linking.

All offices under Government Sector and Autonomous Bodies have to implement the necessary framework for implementation of the additional feature of Aadhaar-based login and authentication in CRA system to perform all NPS related activities.

This document covers the process to be followed by the Nodal offices to link their Aadhaar and proceed with the functional activities using CRA system.

The following points are covered in the document:

- A. One time registration of Aadhaar number against Nodal Office User ID
- B. Authentication of Aadhaar Mapping to Nodal Office User ID
- C. Status view for Aadhaar Mapping
- D. Procedure for regular (Aadhaar based) access to CRA system

## A. One Time Linking of Aadhaar with Nodal Office User ID

1. Nodal Office User will login to the CRA system with existing Login ID and Password and will have to check in Password policy and enter Captcha and Submit as displayed in **Image 1**.

The screenshot shows the CRA system login interface. On the left, there is a vertical menu with icons and labels for various services: Activate Tier II Account, FATCA Compliance, Annuity Quotes, Subscriber Consent to share contact details with ASP, Subscriber Registration/Photo-Signature Modification Request, Status using Receipt Number, My Withdrawal Utility, PRAN Card Dispatch Status, and Grievance / Enquiry Status. The main content area is titled "Nodal Offices / Other Intermediaries" and contains a login form. The form includes fields for User ID (123400) and Password (masked with dots). Below the password field is a captcha image showing the equation 84 + 3 = 87. There are two "Submit" buttons, one above and one below the captcha. A declaration box with a checked checkbox and a "Reset Password" link are also visible. The footer of the page features the slogan "Retired life ka sahara, NPS hamara" and the KYNA logo.

**Image 1**

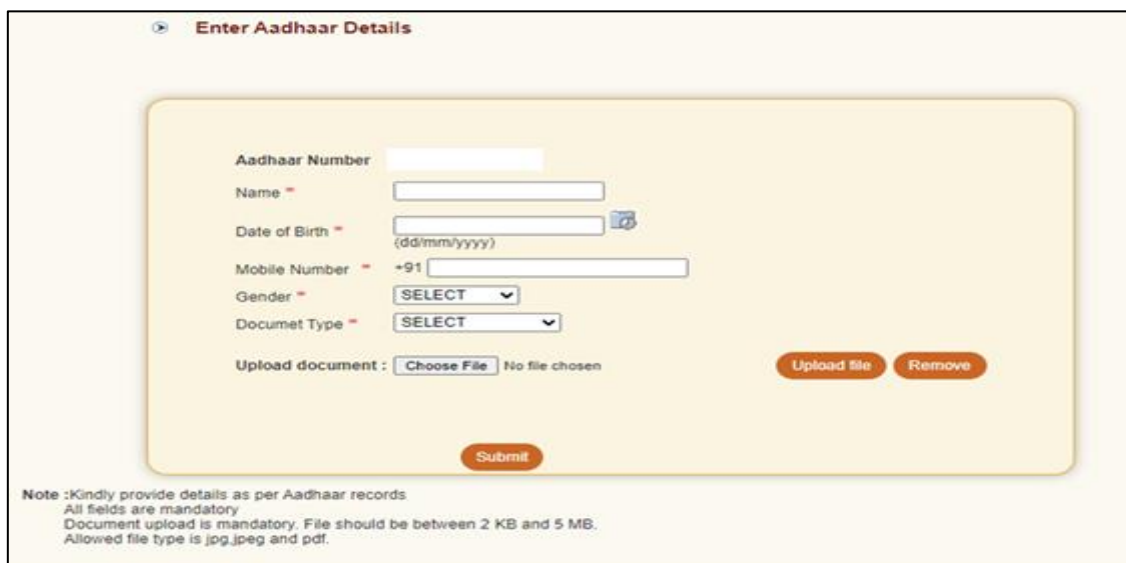
2. The CRA System shall prompt for the Aadhaar number as displayed in **Image 2**. The User will enter the Aadhaar number, check the declaration box and click on submit.

The screenshot shows a page titled "Kindly share below Aadhaar details". It displays the "User ID: 1000985800". Below this is a text input field labeled "Aadhaar Number". Underneath the input field is a declaration section with a checked checkbox and the text: "I hereby understand/authorize Protean eGov Technologies Ltd as CRA to". This is followed by three numbered points detailing the user's consent to use their Aadhaar details for NPS services and their understanding of the terms of service.

**Image 2**

The following text shall be displayed and the User will have to place a check across the text after providing Aadhaar number:


- Use my Aadhaar details for National Pension System (NPS) and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.
  - Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
  - I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
  - I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.
3. System will validate the Aadhaar number and ask for additional details (in case the same Aadhaar is not linked to the same User ID) as displayed in **Image 3**



**Enter Aadhaar Details**

Aadhaar Number

Name

Date of Birth    
(dd/mm/yyyy)

Mobile Number  +91

Gender

Document Type

Upload document :  No file chosen

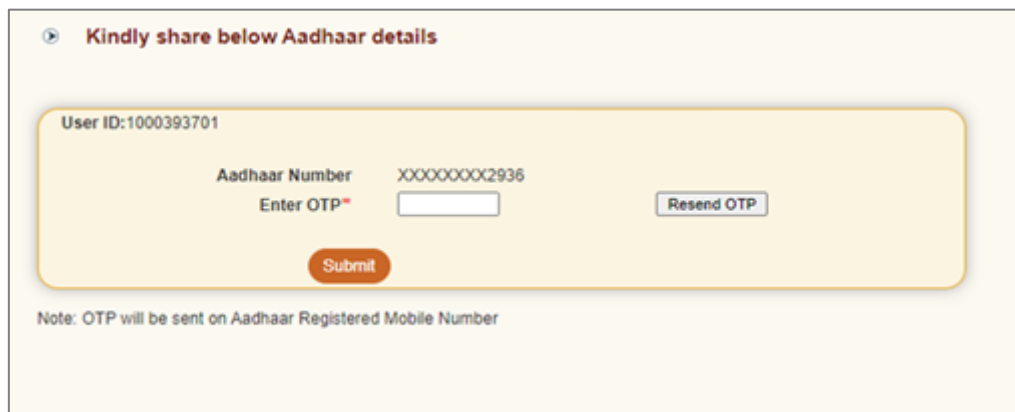
Note :Kindly provide details as per Aadhaar records  
All fields are mandatory  
Document upload is mandatory. File should be between 2 KB and 5 MB.  
Allowed file type is jpg,jpeg and pdf.

**Image 3**



The User shall enter the Name, Date of Birth, Mobile Number and Gender as recorded in Aadhaar. It is mandatory to upload at least one or all of the following documents (as per the requirement of the approving office) with maximum size of **5 MB**.

1. Appointment letter
  2. Authority letter
  3. Identity Card
4. On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as displayed in **Image 4**



Kindly share below Aadhaar details

User ID:1000393701

Aadhaar Number XXXXXXXX2936

Enter OTP\*

Resend OTP

Submit

Note: OTP will be sent on Aadhaar Registered Mobile Number

**Image 4**

In case of delay in the delivery of OTP, the user can regenerate OTP by clicking on "Resend OTP" tab.

5. On submission of OTP and successful data verification, Acknowledgement number shall be generated and request shall be submitted for authorization(refer image 5).



Nodal Officer details

User ID:1001001501

Your request has been submitted successfully.

Acknowledgement Number : 1000000009

Entity Reg. No. :  
Entity Name. :  
Date of Request Submission : 2024-02-23 18:25:48  
Request Status : P  
Authorizing Nodal office : L.....

**Image 5**

Once submitted the message will be displayed that *“Your request has been submitted successfully”*. Further, this request has to be authorized by the respective oversight office.

#### **B. Authentication of Aadhaar linking request submitted by Nodal Office:**

The oversight office needs to authorize the Aadhaar linking transaction for underlying offices.

<b>Aadhaar Linking for</b>	<b>Authorised by</b>
PrAO/DTA	CRA
PAO/DTO	PrAO/DTA
DDO	PAO/DTO

The underlying office cannot complete Aadhaar linking request till the time the authorizing Nodal officer has completed the Aadhaar linking for his/her User ID. Therefore it is required that the PrAO/DTA gets his/her Aadhaar linked prior to initiating any authorization of requests.

Further, it is important to note that the authorizing office needs to verify the documents uploaded by underlying office before authorizing any Aadhaar linking request.

1. On successful creation of Acknowledgement number for Aadhaar mapping, the nodal office initiating the request shall receive an intimation on registered email.
2. The Authorizer is required to login to the CRA system and authenticate his/her Aadhaar details using OTP and authorize the request under **“User Maintenance”** tab.
3. On selecting **“Authorize Mapping Request”**, the list of pending Acknowledgement number’s with related details shall be displayed as shown in **Image 6**, on entering the **“Entity Registration number / Acknowledgement number / Date range”**

**Nodal Officer Details**

Authorize Mapping Request  View Request Status

Entity Reg. No.

Ack No.

From Date\*

To Date\*

Sr No	Ack No.	User ID	User Name	Entity Reg. No.	Entity Name	Date of Initiation	Action
1	1000000020	1000048700	Rasika Sarang Gohwalkar	10000487	ABCName	28-Feb-2024	<a href="#">Accept/Reject</a>

1 | 2 | 3 | Next

**Image 6**

4. The details of the data entered by the User for Aadhaar linking shall be displayed with last four digits of the respective Aadhaar number (**Image 7**).

Authorize Aadhaar Mapping Request

Acknowledgement Number	1000000020
User ID	1000048700
Aadhaar Number	XXXXXXXX2936
User Name	Rasika Sarang Gohwalkar
Date of Birth(dd/mm/yyyy)	
Mobile Number	9820172918
Gender	Female
Entity Reg. No.	10000487
Entity Name	ABCName
Date of Initiation	28/02/2024

Uploaded Documents

Document Type	Download Attached File
Appointment letter	
Authority Letter	
Identity Card	

Accept  Reject

Remarks

**Image 7**

5. The authorizer can 'Accept' or 'Reject' the Acknowledgement. If request is accepted then the office needs to '**Approve**' and proceed further. If request is rejected then appropriate comments have to be provided.

6. On successful acceptance of request, the following screen is displayed (Image 8).

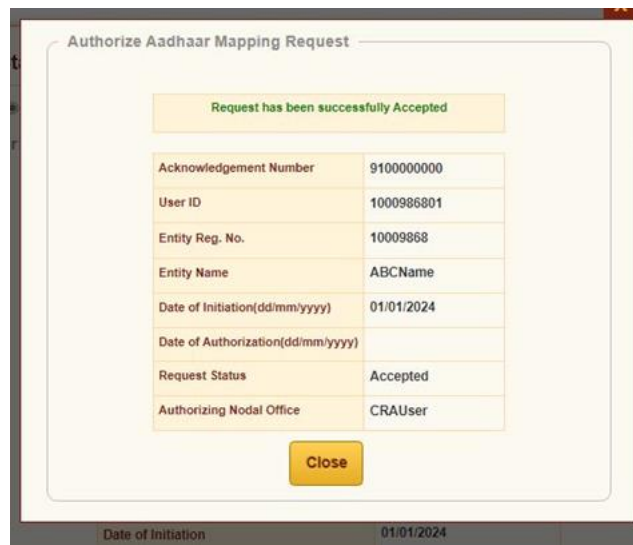


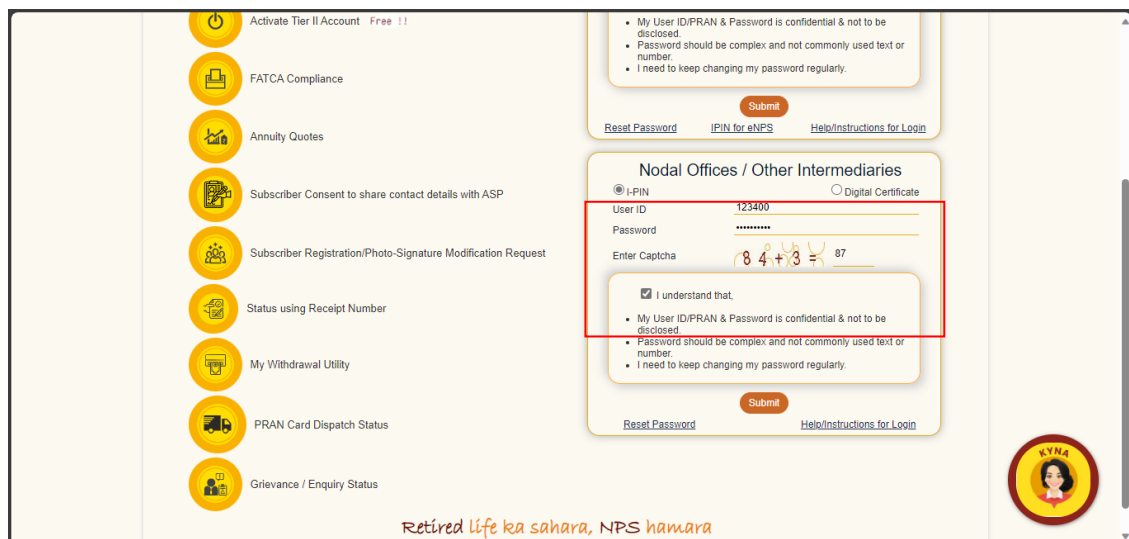
Image 8

### C. Status view for Aadhaar linking

The users can view the Status of the request created, by logging-in to the CRA system and providing Acknowledgement ID under the "User Maintenance" tab.

### D. Procedure for regular (Aadhaar based) access to CRA system

1. Nodal Office User will login to the CRA system with existing Login ID and Password and will have to check in Password policy and enter Captcha and Submit as shown in **Image 9**.



**Figure 9**

2. The system will ask for Aadhaar number as shown in **Image 10**. The user shall provide the Aadhaar number, check the declaration box and click on submit.

Kindly share below Aadhaar details

User ID:1000986800

Aadhaar Number

I hereby understand/authorize Protean eGov Technologies Ltd as CRA to

1. Use my Aadhaar details for National Pension System (NPS) and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.
2. Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
3. I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.

Submit

**Image 10**

3. On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user shall be required to enter the OTP as displayed in **Image 11**

Kindly share below Aadhaar details

User ID:1000393701

Aadhaar Number XXXXXXXX2936

Enter OTP\*  Resend OTP

Submit

Note: OTP will be sent on Aadhaar Registered Mobile Number

**Image 11**

In case of delay in delivery of OTP, the user can regenerate OTP by clicking on Resend OTP tab. Once, OTP is submitted, User will be able to login and perform required functions.