

NORTH CENTRAL RAILWAY

NCRPS-6280/2024

Headquarters Office
Subedarganj, Prayagraj

No. 797-E/NCR/Policy/2024/NPS

Dated: .03.2024

All PHODs / CHODs, NCR HQ office, Prayagraj,
Divisional Railway Manager AGRA, JHANSI & PRAYAGRAJ,
CWM/JHS WS, CWM/ MLR WS, CWM/ RSK/STLI, CWM/CPOH Prayagraj,
Sr.DPO AGRA, JHANSI & PRAYAGRAJ, Dy.CPO/Const PRYJ, Dy.CPO/WS/JHS,
SPO/MLR, APO /RSK/STLI, CEE/WS/ JHS, Dy.CE/WS/JHS, Dy.CMM/GSD JHANSI,
Dy.CE/ Bridge Line JHANSI AGRA, Prayagraj, Dy.CE/ TMC Line JHANSI DyCE / CSP
Prayagraj, Staff Officer/RPF/NCR/HQ/Prayagraj. Dy.FA&CAO/G/NCR,
Principal- ETC/ Kanpur. Principal- IRTMTC / Prayagraj, Principal- CETA / Kanpur,
Principal- Supervisor Training Centre /Jhansi, Principal- Area Training Centre/Jhansi,
Principal- Transportation Training Centre, Subedarganj / Prayagraj, Principal- Basic Training
Centre, Loco/Jhansi, Principal- BTC/C&W/Jhansi, Principal- BTC, Wagon Workshop/Jhansi,
Principal- C&W training Centre/ Kanpur, Principal- Permanent Way Training Centre/JHS,
Principal- Electric Training Centre/TRD/Jhansi.

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

Ref: Railway Board Letter No. 2024/AC-II/21/2/nps2fa/E 3459432 dated
19.03.2024.

Copy of Railway Board's letter No. 2024/AC-II/21/2/nps2fa/E 3459432 dated
19.03.2024, is annexed herewith for further necessary action.

Policy Letter Circulated under NCRPS/NCRBE is also be available on website
www.ncr.indianrailways.gov.in (About us→Department→Personnel→NCR Policy Circulars).

DA: as above

Digitally Signed by
Jitendra Singh
Date: 22-03-2024 (16:25:42a Singh)
Reason: Approved APO/HQ
for General Manager/P

C/- Secretary to GM for kind information to General Manager.
C/- Secretary to AGM for kind information to AGM.
C/- All Personnel Officer in HQ.
C/- All Recognized Union and Associations.
C/- SWC for information in reference to SWC No.

I/3091496/2024

Single Window Cell HQ

SWC No. NCR/HQ

Date: 21/3/24

904764

2024/AC-II/21/2

Mail Received on 20.3.24



भारत सरकार Government of India
रेल मंत्रालय Ministry of Railways
रेलवे बोर्ड (Railway Board)



No. 2024/AC-II/21/2/nps2fa/E 3459432

New Delhi, dated: 19.03.2024

General Manager,
All Zonal Railways/PUs

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

Ref:- PFRDA's letter no. Circular No: PFRDA/2024/05/Sup-CRA/02
20th Feb 2024.

At present, Nodal Offices on Indian Railways utilize a password-based login to access the Central Recordkeeping Agency (CRA) for NPS transactions.

In this connection, PFRDA has vide letter ibid, has conveyed its decision to bring out additional security features through Aadhaar-based authentication for login to the CRA system, to enhance the security measures in accessing the CRA system and safeguard the interests of subscribers and stakeholders.

2. For this purpose, 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. This new system of login framework is anticipated to be made live by PFRDA on 1st April 2024.
4. The detailed Standard Operating Procedure (SOP) along with the process flow to Government Nodal Offices is attached.

It is advised that necessary framework may be put in place at all offices under the administrative control of the Railways for implementation of this system.

Signed by Rajat Agarwal

Date: 19-03-2024 19:38:06

Reason: Approved

(Rajat Agarwal)

Joint Director Finance/CCA

Railway Board

Ph.No. 011-23047018

E mail ID: rajat.agarwal91@gov.in

- Copy to:1. MD/CRIS, Vice Chairman/RLDA with a similar advise.
2. PFAs, All Zonal Railways/PUs and PCPOs of all Zonal Railways/PUs for information and necessary action.



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:

ACRONYM	DESCRIPTION
NPS	National Pension System
Protean	Protean eGov Technologies Limited
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
NPSCAN	National Pension System Contribution Accounting Network
CRA	Central Recordkeeping Agency
Pr.AO	Principal Accounts Office
DTA	Directorate of Treasury and Accounts
PAO	Pay and Accounts Office
DTO	District Treasury Office
DDO	Drawing and Disbursing Office
PAO Reg. No.	Unique PAO Registration Number allotted by CRA
DDO Reg. No.	Unique DDO Registration Number allotted by CRA
PAN	Permanent Account Number
I-PIN	Internet Personal Identification Number
T-PIN	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 ,1st 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 is a sidebar 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 area contains a login form with fields for User ID (123400) and Password. Below the password field is a captcha question: "Enter: Captcha 8 4 + 3 = 37". There are checkboxes for "I understand that" and "I hereby understand/authorize Protean eGov Technologies Ltd as CRA to". A "Submit" button is at the bottom right. A footer banner reads "Retired life ke sahara, NPS hamara".

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 field for "Aadhaar Number". There is a checkbox labeled "I hereby understand/authorize Protean eGov Technologies Ltd as CRA to" which is checked. Below the checkbox are three numbered points: 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.

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 * **SELECT**

Document Type * **SELECT**

Upload document : **Choose File** No file chosen **Upload file** **Remove**

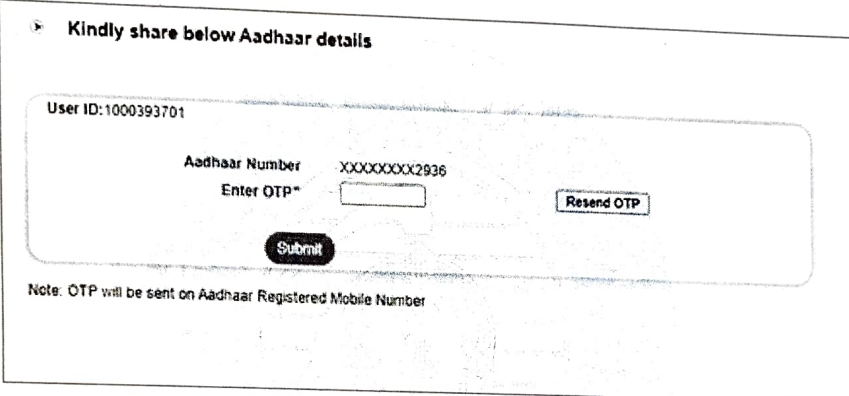
Submit

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**

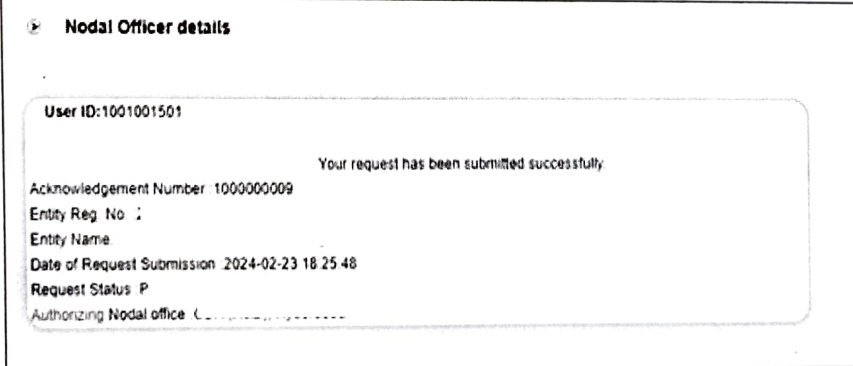


The screenshot shows a web form titled "Kindly share below Aadhaar details". It contains a "User ID: 1000393701" field. Below it, there are two input fields: "Aadhaar Number" with the value "XXXXXXXX2936" and "Enter OTP*" with an empty text box. To the right of the OTP field is a "Resend OTP" button. Below the input fields is a "Submit" button. At the bottom, a note states: "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).



The screenshot shows a web form titled "Nodal Officer details". It contains a "User ID: 1001001501" field. Below it, a message states: "Your request has been submitted successfully". Below this message, there are several fields: "Acknowledgement Number: 1000000009", "Entity Reg. No.", "Entity Name", "Date of Request Submission: 2024-02-23 18:25:48", "Request Status: P", and "Authorizing Nodal office: C...".

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.

Aadhaar Linking for	Authorised by
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:

Search Reset

Sr No	Ack No.	User ID	User Name	Entity Reg. No.	Entity Name	Date of Initiation	Action
1	1000000020	1000048700	Ravika Sarang Gohwalikar	10000487	ABC Name	28 Feb 2024	Accept/Reject

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: Ravika Sarang Gohwalikar
 Date of Birth(dd/mm/yyyy): 9820172918
 Mobile Number: 9820172918
 Gender: Female
 Entity Reg. No.: 10000487
 Entity Name: ABC Name
 Date of Initiation: 28/02/2024

Uploaded Documents

Document Type: Download Attached File

Appointment letter

Authority Letter

Identity Card

☒ Accept
 ☐ Reject

Remarks: REQUEST ACCEPTED

Accept Back

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.

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

Authorize Aadhaar Mapping Request	
Request has been successfully Accepted	
Acknowledgement Number	9100000000
User ID	1000985801
Entity Reg. No.	10009858
Entity Name	ABCName
Date of Initiation(dd/mm/yyyy)	01/01/2024
Date of Authorization(dd/mm/yyyy)	
Request Status	Accepted
Authorizing Nodal Office	CRAUser

Close

Date of Initiation: 01/01/2024

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

- 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.

Activate Tier II Account Free

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

Grievance / Enquiry Status

My User ID/PRAN & Password is confidential & not to be disclosed

Password should be complex and not commonly used text or number

I need to keep changing my password regularly

Reset Password

IPIN for eNPS

Help/Instructions for Login

Nodal Offices / Other Intermediaries

IPIN

User ID: 123456

Password: *****

Enter Captcha: 8 4 + 3 = 11

☒ I understand that

My User ID/PRAN & Password is confidential & not to be disclosed

Password should be complex and not commonly used text or number

I need to keep changing my password regularly

Reset Password

Help/Instructions for Login

Retired life ka sahara, NPS hamara

NPS

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: 1000985800

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 may be) 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.

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*

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.