



CIRCULAR

CIR No.: PFRDA/2022/08/SUP-CRA/02

21 April 2022

To,

Prospective APY Subscribers, APY-SPs

& other stake holders for information

Subject: eAPY - Ease of onboarding through Aadhaar

The Government of India introduced Atal Pension Yojana (APY) for a pension inclusive society wherein every Indian Citizen who belong to the unorganized sector can secure their old age Income. The scheme administered by PFRDA under its administrative and overarching architecture of the NPS through Banks and Branches of Dept. of Post, which are acting as APY Service Providers (APY-SP).

2. As of now, the enrollment under the scheme occurs through physical, net banking or other digital modes provided by the respective APY-SPs. Now in order to increase the outreach and further simplify the process of subscription, PCRA (Protean e-Governance Technologies Central Recordkeeping agency) has provided eAPY, the digital on boarding facility through Aadhaar eKYC/XML *as an additional option*. eAPY offers seamless digital enrollment without the need to visit the one's bank branch, thus saving time, effort, cost and offers a great convenience.

3. The process flow of eAPY registration and workflow at the end of APY- SPs are provided at the Annexures A & B.

- i. Offline XML based Aadhar KYC (A)
- ii. Online Aadhaar based eKYC (B)

There are no additional charges for availing the facility.

4. The Subscribers who prefer eAPY as a mode of registration need to ensure the following:

- a. The demographic information provided at the time of registration through e APY by using e KYC/XML matches with the information available in Bank records.
 - b. The SB Account should have sufficient balance towards the 1st installment of APY contribution as per the choice of pension between Rs 1000 - Rs 5000.
 - c. APY Account activated after authentication of the information viz Name and Date of Birth fetched from Aadhaar.
 - d. Online registration rejected by the respective Banks informed, with the reasons of rejection to those Subscribers to resubmit their requests after rectification.
5. All APY-Service Provider Banks are encouraged to provide eAPY link (<https://enps.nsdl.com/eNPS/ApySubRegistration.html>) in their respective corporate website for the benefit of their customers and facilitate the eligible customers with ease of on boarding.

Yours sincerely,



(K. Mohan Gandhi)
Chief General Manager

परिपत्र

परिपत्र सं. PFRDA/2022/08/SUP-CRA/02

21 अप्रैल 2022

सेवा में,
सीआरए, एपीवाई- सेवा प्रदाता
भावी एपीवाई अभिदाता
और अन्य हितधारक सूचना हेतु

विषय : ई-एपीवाई (eAPY) - आधार ई-केवाईसी के माध्यम से ऑनबोर्डिंग में आसानी।

भारत सरकार ने पेंशन समावेशित समाज के लिए अटल पेंशन योजना (एपीवाई) की शुरुआत की थी, जहाँ असंगठित क्षेत्र से जुड़ा प्रत्येक भारतीय नागरिक अपनी वृद्धावस्था आय को सुनिश्चित कर सकता है। यह योजना पीएफआरडीए द्वारा एनपीएस की प्रशासनिक और व्यापक संरचना के तहत बैंकों और डाक विभाग की शाखाओं के जरिए प्रशासित होती है।

2. अभी तक, इस योजना में नामांकन भौतिक रूप से या नेट बैंकिंग या सम्बंधित एपीवाई-सेवा प्रदाताओं द्वारा प्रदान किए गए अन्य डिजिटल तरीकों से होता है। अब, पहुँच में वृद्धि करने और अभिदाय की प्रक्रिया को आसान बनाने के क्रम में पीसीआरए (प्रोटीअन ईगोव टेक्नोलॉजीज़ केन्द्रीय अभिलेखपालन अभिकरण) ने आधार ई-केवाईसी/एक्सएमएल (XML) के माध्यम से, एक अतिरिक्त विकल्प के तौर पर, ई-एपीवाई नामक डिजिटल ऑनबोर्डिंग की सुविधा प्रदान की है। ई-एपीवाई अभिदाता के बैंक शाखा पर गए बिना एक पूरी निर्बाध डिजिटल नामांकन सुविधा प्रदान करता है जिससे समय, श्रम, लागत की बचत होती है और यह अत्यधिक सहूलियत प्रदान करता है।

3. अभिदाताओं के लिए ई-एपीवाई की प्रक्रिया का प्रवाह (प्रोसेस-फ्लो) और एपीवाई-सेवा प्रदाता की ओर कार्य प्रवाह (वर्क-फ्लो) को संलग्नक 'A' और 'B' में प्रदान किया गया है।

- i. ऑफलाइन XML पर आधारित आधार केवाईसी (A)
- ii. ऑनलाइन आधार पर आधारित ई-केवाईसी (B)

इस सुविधा का लाभ उठाने हेतु कोई अतिरिक्त शुल्क नहीं है।

4. ऐसे अभिदाता जो पंजीकरण की प्रक्रिया में ई-एपीवाई को प्राथमिकता देते हैं, उन्हें निम्नलिखित के बारे में सुनिश्चित होना होगा :
 - a. ई-केवाईसी/एक्सएमएल का उपयोग करके ई-एपीवाई के माध्यम से पंजीकरण के समय प्रदान की गई जनसांख्यिकीय जानकारी बैंक रिकॉर्ड में उपलब्ध जानकारी के साथ मेल खाती हो।
 - b. चुने हुए पेंशन के अनुसार एपीवाई योगदान की पहली किस्त के लिए बचत खाते में 1000 रुपये से 5000 रुपये के बीच पर्याप्त राशि होनी चाहिए।
 - c. ई-एपीवाई के माध्यम से ऑनलाइन पंजीकरण की प्रक्रिया के दौरान, अभिदाताओं द्वारा प्रदान की गई जानकारी जैसे - आधार डेटा से नाम और जन्म तिथि के प्रमाणीकरण के बाद ही एपीवाई खाता सक्रिय किया जाएगा।
 - d. एपीवाई खाता पंजीकरण के ऐसे अनुरोध जिन्हें संबंधित बैंकों द्वारा अस्वीकार कर दिया जाता है, उन अभिदाताओं को अस्वीकार करने के कारणों के साथ, ऐसी त्रुटियों में सुधार के बाद अपने अनुरोधों को फिर से जमा करने के लिए सूचित किया जाएगा।
5. सभी एपीवाई - सेवा प्रदाता बैंकों को प्रोत्साहित किया जाता है कि वे अपने ग्राहकों के लाभ के लिए अपनी संबंधित कॉर्पोरेट वेबसाइट में ई-एपीवाई लिंक (<https://enps.nsd.com/eNPS/ApySubRegistration.html>) प्रदान करें और पात्र ग्राहकों को बोर्डिंग में होने वाली आसानी के साथ सुविधा प्रदान करें।

भवदीय,
के मोहन गांधी

(के. मोहन गाँधी)

मुख्य महाप्रबन्धक

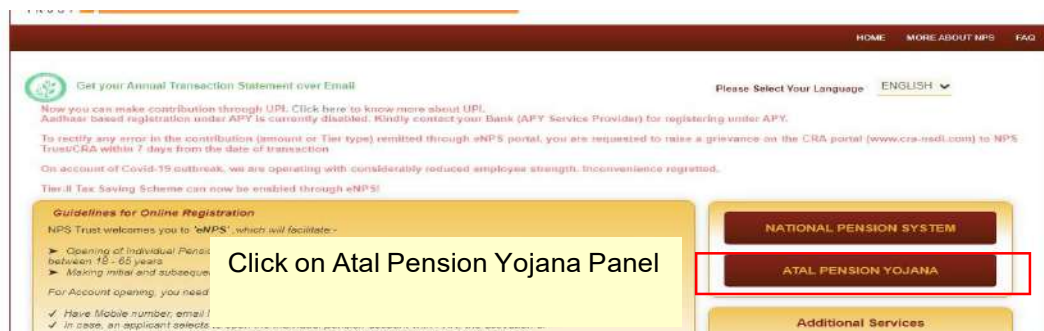
Process flow for eAPY Registration through Offline Aadhaar .xml

1. Process flow for downloading offline aadhaar KYC

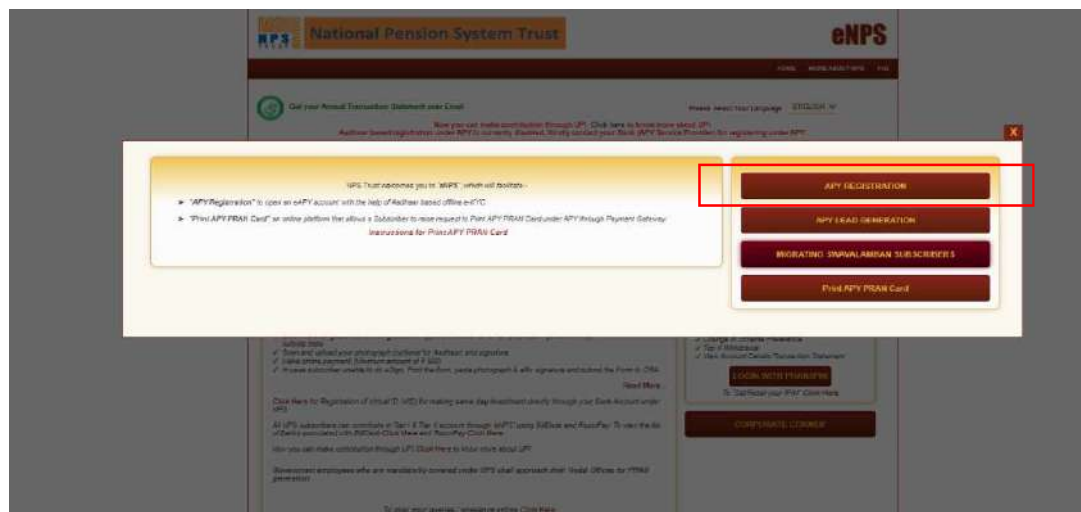
- Subscriber will have to download aadhaar XML from <https://resident.uidai.gov.in/>
- My Aadhaar option>>Aadhaar Paperless offline e-KYC>> enter your aadhaar>>enter security code>>click on sent OTP>> enter OTP>>enter passcode
- Note down the pass code as this is required at the time of registration>>click on download>>zip file will be downloaded

2. Navigating the eAPY website

- Login www.enps.nsd.com wherein a link for Atal Pension Yojana has been created, click on the Atal Pension Yojana Panel



- Screen will be displayed mentioning 4 options click on APY registration for proceed with eAPY



3. Selection of bank and input of other details for accessing the eAPY web application

- Select your bank where subscriber is having a savings bank account

* Please ensure "Cookies" are enabled in your browser before proceeding for Registration. Click here to know the steps to enable cookies.

New Registration

Complete Pending Registration

e Sign / Print Registration Form

Select your Bank * **HDFC BANK LTD**

Bank Account Number *

Email ID

Enter Aadhaar Registered Mobile Number *

Enter Last Digit of Aadhaar Number *

Upload Aadhaar Offline e-KYC XML File *

You are requested to upload Aadhaar Paperless Offline e-KYC ZIP file from UIDAI website. Please note UIDAI website best support on Google Chrome 50+ | Internet Explorer 9.0+ | Safari 4.0+

Share Code for your Paperless Offline eKYC *

Add and Enter Captcha *

Continue

- Enter Bank account number of the selected bank (kindly enter the correct bank account number so that request should not get rejected subsequently)
- aadhaar registered mobile number (Mandatory)
- Enter last digit of your aadhaar (Mandatory)
- Click on choose file option and select the offline aadhaar zip file (Mandatory)

TRUST

Home > Online APY Subscriber Registration

Online APY Subscriber Registration

* Please ensure "Cookies" are enabled in your browser before proceeding for Registration. Click here to know the steps to enable cookies.

New Registration

Complete Pending Registration

e Sign / Print Registration Form

Select your Bank * **HDFC BANK LTD**

Bank Account Number * **4567890445656667**

Email ID

Enter Aadhaar Registered Mobile Number * **+91 9833070921**

Enter Last Digit of Aadhaar Number * **6**

Upload Aadhaar Offline e-KYC XML File *

Choose File offlineaadha...5658173.zip

You are requested to upload Aadhaar Paperless Offline e-KYC ZIP file. If Zip File is not generated, Click Here to download from UIDAI website. Please note UIDAI website best support on Google Chrome 50+ | Internet Explorer 9.0+ | Safari 4.0+

Share Code for your Paperless Offline eKYC *

Add and Enter Captcha * **4 3 + 8 =**

Continue

- Tick mark on declaration after reading

Aadhaar Offline KYC Consent

I voluntarily opt for Aadhaar offline verification and submit to NSDL my Aadhaar Paperless Offline KYC document (Offline XML), Aadhaar registered mobile number and / or Aadhaar registered email (collectively, "Information"). I hereby understand/authorize NSDL e-Gov as CRA to

i) Perform KYC or for establishing my identity, carrying out my identification, offline verification as may be permitted as per applicable law, for the purpose of enabling or providing me National Pension System (NPS) related services 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.

ii) Collecting, sharing, storing, preserving Information, maintaining records and using the Information and verification/identification records. (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;

iii) Producing records and logs of the consent, Information or of identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.

iv) Use the Aadhaar and offline KYC information to populate the corresponding fields in this application for the purpose of providing me NPS related services.

v) I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for registration under NPS will be maintained in NPS till the time the account is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.

vi) I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov till such time it is acting as CRA for my NPS account.

vii) I am aware that as an alternative, if Aadhaar is not available, I can submit physical application with officially valid KYC documents to the concerned POP or can utilise my existing KYC held with the POP for any other product to avail the services under NPS.

viii) The above consent and purpose of collecting Information has been explained to me in my local language.

- Enter the passcode for aadhaar offline KYC
- Enter Captcha
- Click on Continue

Home > Online APY Subscriber Registration

Online APY Subscriber Registration

* Please ensure "Cookies" are enabled in your browser before proceeding for Registration. [Click here to know the steps to enable cookies.](#)

New Registration

Complete Pending Registration

eSign / Print Registration Form

New Registration

Select your Bank * HDFC BANK LTD

Bank Account Number * 4587898445656667

Email ID _____

Enter Aadhaar Registered Mobile Number * +91 98765 1021

Enter Last Digit of Aadhaar Number * 5

Upload Aadhaar Offline e-KYC XML File* Choose File offlineaadha...5558173.zip

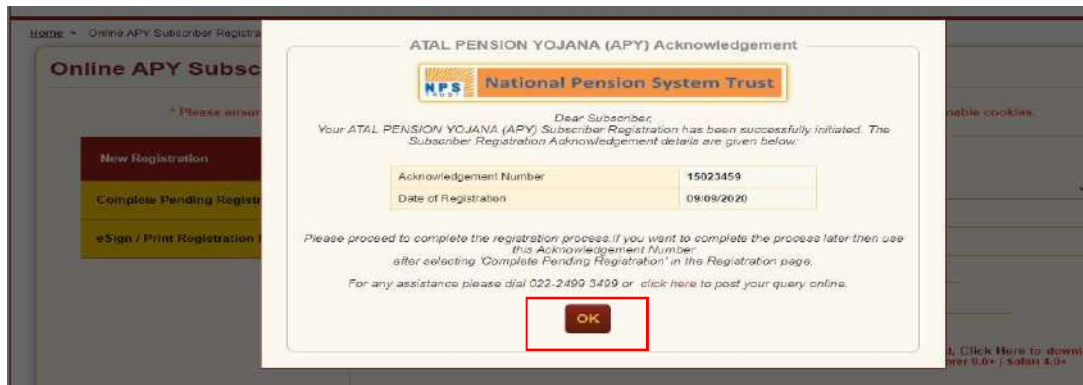
You are requested to upload Aadhaar Paperless Offline e-KYC ZIP file. If Zip File is not generated, [Click Here](#) to download from UIDAI website. Please note UIDAI website best support on Google Chrome 6.0+ | Internet Explorer 8.0+ | Safari 4.0+

Share Code for your Paperless Offline eKYC * ****

Add and Enter Captcha * 4 3 + 8 = 61

4. Generation of Acknowledgement Number

- 8 digit acknowledgement number will be generated with date of registration, click on OK to proceed further



5. Filling eAPY web-application form

- Web application form will be displayed, Some Data such as Name, Gender, masked aadhaar, Date of birth will be auto-populated, and Subscriber will select marital status, Beneficiary and Income tax flag, Pension amount and Frequency
- Select the declarations and If details are confirmed, click on Confirmed button, There is an option to Edit as well

Personal Details

Title: SHRI
Name: XXXXXXXXXX SINGH
Date of Birth: 20/01/1973 (DD/MM/YYYY)
Gender: MALE
Aadhaar Number: XXXX-XXXX-XXXX
Subscriber Mobile Number: +91-9876543210
(Subscriber ID will be)

Other Details

Father's Name: _____
Marital Status: MARRIED
Spouse Name: ARUNKUMAR
Whether Income Tax Payer: Yes No
I hereby agree that I am not a beneficiary of other statutory social security schemes: Yes No

WhatsApp Consent

I confirm that my WhatsApp number is same as the mobile number registered above. I also provide my consent to NSDL e-Governance Infrastructure Ltd (CRA) for sending messages/notifications on my WhatsApp number.

Pension Details

Pension Amount: 5,000 (Please select Pension Amount)
Periodicity of Contribution: 1,000

I hereby authorize the bank to debit my above mentioned bank account till the age of 60 years and the Pension Amount selected by me if the transaction is delayed or not effected at all for insufficient funds in the bank account. I also undertake to deposit the additional amount together with overdue interest thereon.

Pension Details

Pension Amount: 5,000

Periodicity of Contribution: HALF YEARLY

I hereby authorize the bank to debit my above mentioned bank account till the age of _____ under APY as applicable based on my age and the Pension Amount selected by me. If the transaction is delayed or not effected at all for insutted the bank responsible. I also undertake to deposit the additional amount together with overdue interest thereon.

Confirm

- Click on Save & proceed.
- Subscriber will be landed on Nominee details page, enter nominee details other than spouse, save the details
- Click confirm and proceed

Declaration By Subscriber

Declaration & Authorization by all subscribers

I meet the prescribed eligibility criteria for assistance under APY and I have read and understood the terms and conditions of the Scheme. I hereby agree to the same and declare that the information furnished by me is true and correct, to the best of my knowledge and belief.

I undertake to immediately inform the bank of any change in the above information furnished by me. Further, I do not hold any Pre-existing account under APY.

I understand that I shall be fully liable for submission of any false or incorrect information or documents. I have read/been explained and have understood the APY guidelines.

I further agree to be bound by the terms and conditions of provision of services under the scheme as approved by PFRDA/Govt. of India.

MOHINDER SINGH
(Name of the Applicant)

Date: 09/09/2020

Place: MUMBAI

Save & Proceed Reset >>

APY Subscriber Registration

Acknowledgement No: 18023468

Personal Details **Nominee Details**

Nominee Details

Nominee's Name *	CDEFGH
Nominee Major/Minor*	MINOR
Date of Birth	08/08/2020
Nominee's Relationship*	SON
Guardian Name (in case of a minor)	MOHINDER

Confirm & Proceed

NOTE: Spouse will be default first nominee. Please provide additional nominee details other than spouse

6. Option to Edit the details

- Subscriber has an option to edit the details before final submission. Click on double arrow
- Confirm the details of nominee, if any changes to be done, there is an edit option as well

The screenshot shows the 'APY Subscriber Registration' form. At the top, it displays the NPS logo and 'National Pension System Trust' on the left, and 'eNPS' on the right. Below the header, the form title 'APY Subscriber Registration' is followed by 'Acknowledgement No.: 16023458'. There are two tabs: 'Personal Details' (selected) and 'Nomination Details'. The 'Personal Details' section contains two columns of fields: 'Personal Details' (Name, Date of Birth, Gender, Residential Status, Residential Address) and 'Employer Details' (Employer Name, Employer Code, Employer Branch, Employer Address). Below this is the 'Work/Job Category' section with a dropdown menu and a 'Select' button. The 'Residency Details' section includes 'Residence Status' (dropdown) and 'Residential Address' (text input). The 'Summary' section shows 'Residence Status' and 'Residential Address'. At the bottom, there is a 'SUBMIT' button and a red box containing an 'Edit' button and a double arrow button.

The screenshot shows the 'APY Subscriber Registration' form with the 'Nomination Details' tab selected. The form title 'APY Subscriber Registration' is followed by 'Acknowledgement No.: 16023458'. There are two tabs: 'Personal Details' and 'Nomination Details' (selected). The 'Nomination Details' section contains a table with the following fields: 'Nominee's Name*' (CDEFGH), 'Date of Birth' (08/09/2020), 'Nominee's Relationship*' (SON), 'Nominee Major/Minor*' (MINOR), and 'Guardian Name (in case of a minor)' (MOMINDER). At the bottom, there are two buttons: 'Confirm' and 'Edit', both highlighted with a red box.

- Once nominee details are confirmed, subscriber will be asked for E-sign the form. Click on Esign button to proceed further

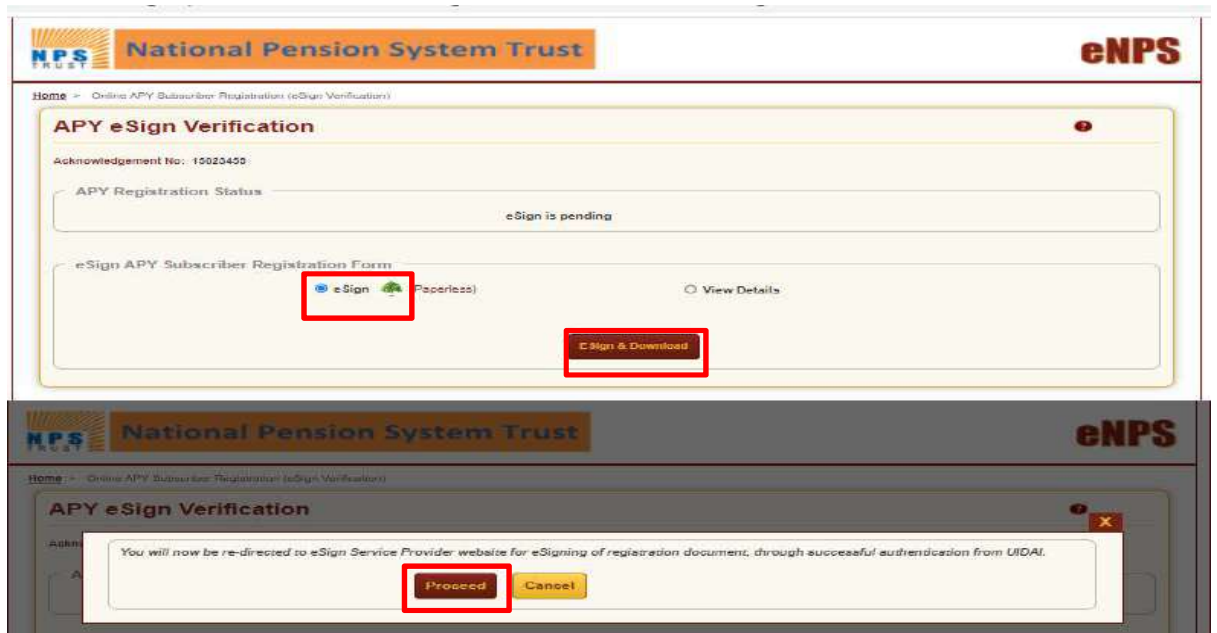
7. Confirmation receipt and option for eSigning

- Click on eSign button to proceed further



8. Process of eSign

- Screen will be displayed with "eSign" option, click on "eSign" and 'Proceed" button as shown below:



- Subsequently, User will be landed on Esign website, check in the declaration and click on Send OTP option, enter OTP sent on your aadhaar registered mobile number. Click on Verify OTP button. On submission, there will be an option to download eSigned form for future reference

NSDL Electronic Signature Service

ASP Name	National Pension System Trust
Transaction ID	LNCSign467733020999199048971
Date & Time	2020-09-09T15:08:54

I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) to -

- Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust 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 and for no other purpose.
- Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust.
- I understand that security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

[Click Here to generate Virtual ID.](#)
[Download Instructions to generate Virtual ID in lieu of Aadhaar.](#)

NSDL Electronic Signature Service

ASP Name	National Pension System Trust
Transaction ID	LNCSign467733020999199048971
Date & Time	2020-09-09T15:08:54

I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) to -

- Use my Aadhaar / Virtual ID details (as applicable) for the purpose of signing the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust 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 and for no other purpose.
- Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust.
- I understand that security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

Successful otp sent on registered mobile/email id.

[Click Here to generate Virtual ID.](#)
[Download Instructions to generate Virtual ID in lieu of Aadhaar.](#)

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9. Option for download of Esign Form

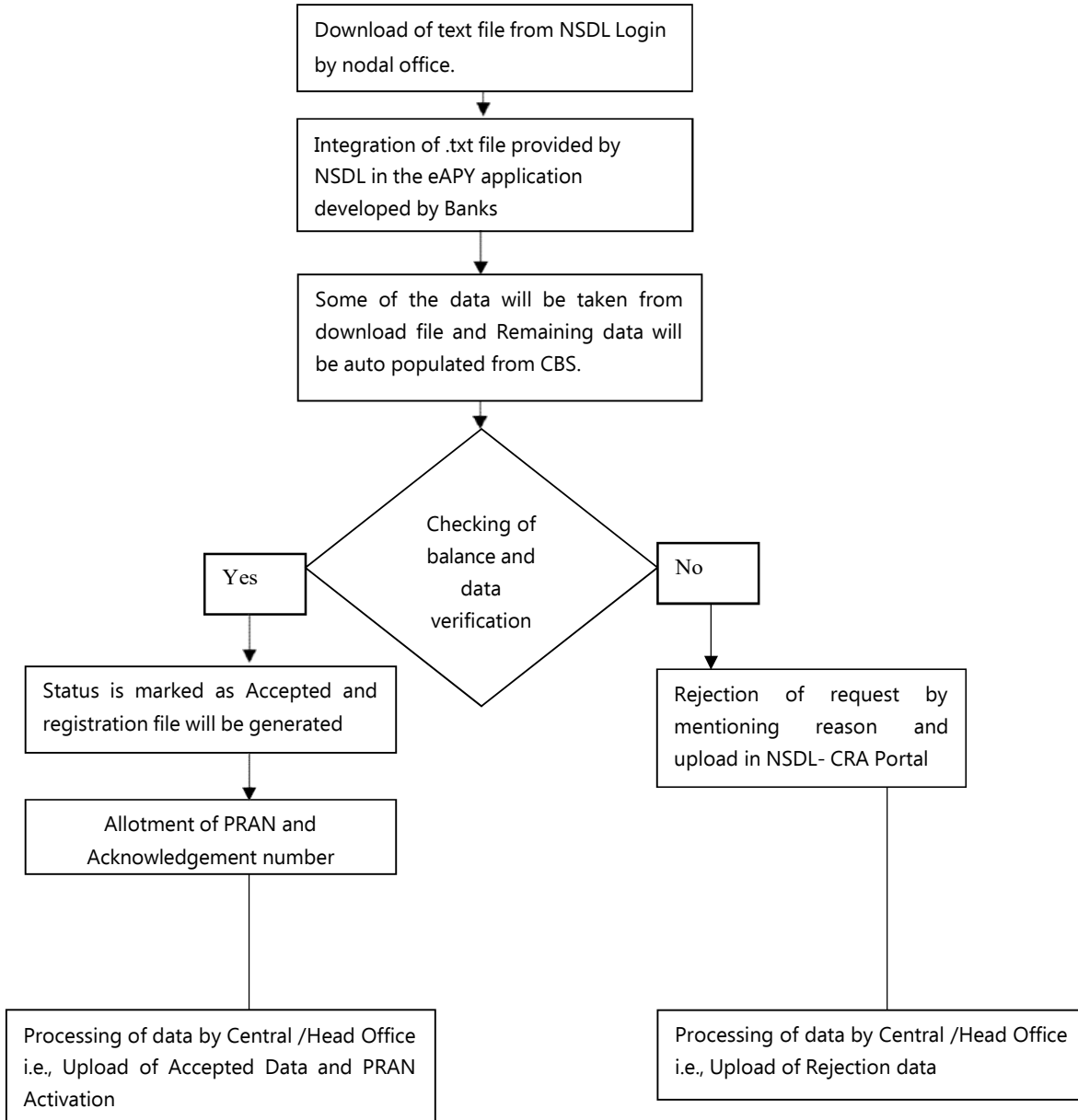
National Pension System Trust

Home > eSign Confirmation

eSign Success - APY Registration

*Sign for APY Registration Form is Successful! Please download the eSign form and verify the signature.

10. Process flow for Banks

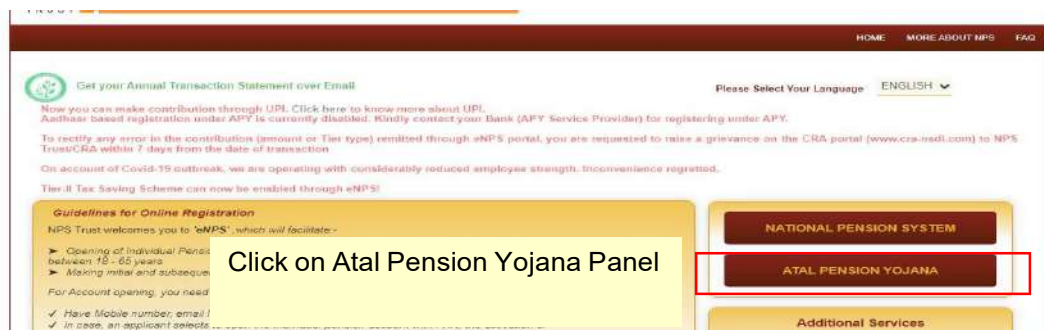


Process flow for opening APY account through online Aadhaar

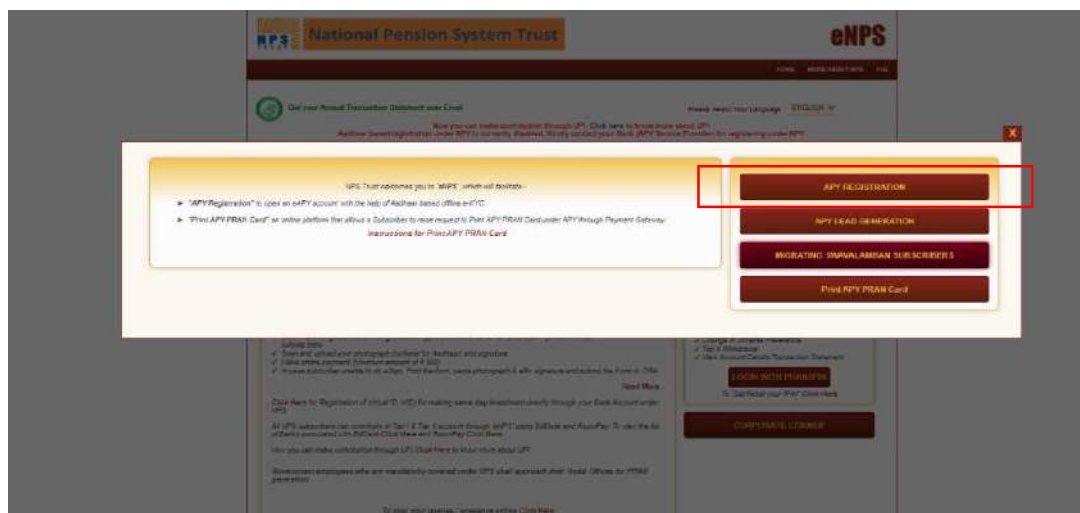
- Subscriber will have two options i.e registration through Aadhaar or Virtual ID
- In case of Aadhaar, Subscriber is required to enter 12 digit Aadhaar
- In case of Virtual ID, Subscriber is required to enter 16 digit Virtual ID
- My Aadhaar option>>Aadhaar Services >> Virtual ID (VID) Generator >> enter your aadhaar>>enter captcha>>click on send OTP>> enter OTP>>Submit
- Note down the Virtual ID (VID) as this is required at the time of registration

1. Navigating the eAPY website

- Login www.enps.nsd.com wherein a link for Atal Pension Yojana has been created, click on the Atal Pension Yojana Panel



- Screen will be displayed mentioning 4 options click on APY registration for proceed with eAPY



2. Selection of bank and input of other details for accessing the eAPY web application

- Select your bank where subscriber is having a savings bank account

The screenshot displays the 'Online APY Subscriber Registration' page of the National Pension System Trust (NPS). The page features a header with the NPS logo and 'eNPS' branding. A navigation sidebar on the left contains three options: 'New Registration' (highlighted in red), 'Complete Pending Registration', and 'eSign / Print Registration Form'. The main content area is titled 'New Registration' and contains a form with the following fields: 'Select your Bank *' (highlighted with a red box and a dropdown menu showing options like CITY UNION BANK LTD, HDFC BANK LTD, etc.), 'Bank Account Number *', 'Please Select option:*', 'Enter Aadhaar Number*', 'Email ID', and 'Add and Enter Captcha *'. A 'Generate OTP' button is located at the bottom of the form. A yellow callout box on the right side of the form says 'Please select your Bank.'.

- Enter Bank account number of the selected bank (kindly enter the correct bank account number so that request should not get rejected subsequently)
- Select registration option as "Aadhaar" or "Virtual ID"
- Enter 12 digit Aadhaar number in case of registration option as "Aadhaar" and enter 16 digit Virtual ID in case of registration option as "Virtual ID" (Mandatory)
- If "Virtual ID" is not available/not generated, kindly click on the link provided which will redirect to UIDAI website to generate/retrieve "Virtual ID".
- Enter Email ID
- Click on Generate OTP Button

Home > Online APY Subscriber Registration

Online APY Subscriber Registration

* Please ensure "Cookies" are enabled in your browser before proceeding for Registration. Click here to know the steps to enable cookies.

New Registration

Complete Pending Registration

OTP Authenticate / e Sign / Print Registration Form

New Registration

Select your Bank* HDFC BANK LTD

Bank Account Number* 0757858787878787

Please Select option*
 Offline KYC Aadhaar Virtual ID

Enter Aadhaar Number* 987745757745

Email ID SAGARS@NSDL.CO.IN

Add and Enter Captcha* 7 3 + 1 = 74 Please enter Captcha total

Generate OTP

- Tick mark on declaration after reading

National Pension System Trust

Aadhaar/Virtual ID Consent

I hereby understand/authorize NSDL e-Gov 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. Use the Aadhaar and e-KYC information to populate the corresponding fields in this application and share the same with its empaneled service provider(s) for the purpose of providing me NPS related services.
4. I understand that the Aadhaar details (physical and / or digital, as the case maybe) submitted for registration under e-NPS will be maintained in NPS till the time the account is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
5. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov till such time it is acting as CRA for my NPS account.

I am aware that as an alternative, if Aadhaar is not available, I can submit physical application to the concerned Nodal Office to avail the services under NPS.

Continue Cancel

Add and Enter Captcha* 7 3 + 1 = 74

- Enter OTP received on mobile number registered in Aadhaar
- Click on "Submit"

Home > Online APY Subscriber Registration

Online APY Subscriber Registration

* Please ensure "Cookies" are enabled in your browser before proceeding for Registration. Click here to know the steps to enable cookies.

New Registration

Complete Pending Registration

OTP Authenticate / eSign / Print Registration Form

New Registration

OTP successfully sent to the mobile number registered in Aadhaar.

Select your Bank * HDFC BANK LTD

Bank Account Number * 0757858787878787

Please Select option: * Offline KYC Aadhaar Virtual ID

Enter Aadhaar Number* 987745757745

Email ID SAGARS@NSDL.CO.IN

Enter OTP * *****

Submit
Regenerate OTP
Cancel

3. Generation of Acknowledgement Number

- 8 digit acknowledgement number will be generated with date of registration, click on OK to proceed further

Home > Online APY Subscriber Registration

Online APY Subscriber Registration

* Please ensure "Cookies" are enabled in your browser before proceeding for Registration. Click here to know the steps to enable cookies.

New Registration

Complete Pending Registration

eSign / Print Registration Form

ATAL PENSION YOJANA (APY) Acknowledgement

National Pension System Trust

Dear Subscriber,
Your ATAL PENSION YOJANA (APY) Subscriber Registration has been successfully initiated. The Subscriber Registration Acknowledgement details are given below.

Acknowledgement Number	15023459
Date of Registration	09/09/2020

Please proceed to complete the registration process. If you want to complete the process later then use this Acknowledgement Number after selecting "Complete Pending Registration" in the Registration page.

For any assistance please dial 022-2499 3499 or click here to post your query online.

OK

4. Filling eAPY web-application form

- Web application form will be displayed, Some Data such as Name, Gender, masked Aadhaar, Date of birth will be auto-populated, and Subscriber will select marital status, Beneficiary and Income tax flag, Pension amount and Frequency
- Select the declarations and If details are confirmed, click on confirmed button, There is an option to Edit as well

Personal Details

Title:

Name:

Date of Birth: (DDMMYYYY)

Gender:

Aadhaar Number:

Subscriber Mobile Number:

Subscriber Email ID:

Other Details

Father's Name:

Marital Status:

Spouse Name:

Whether Income Tax Payer: Yes No

I hereby agree that I am not a beneficiary of other statutory social security schemes: Yes No

WhatsApp Consent

I confirm that my WhatsApp number is same as the mobile number registered above. I also provide my consent to NSDL e-Governance Infrastructure Ltd (CRA) for sending messages/notifications on my WhatsApp number.

Pension Details

Pension Amount: Please select Pension Amount

Periodicity of Contribution:

I hereby authorize the bank to debit my above mentioned bank account till the age of 60. Amount selected by me. If the transaction is delayed or not effected at all for insurmountable reasons, I shall hold the bank responsible. I also undertake to deposit the additional amount together with overdue interest thereon.

Pension Details

Pension Amount:

Periodicity of Contribution:

I hereby authorize the bank to debit my above mentioned bank account till the age of 60. Amount selected by me. If the transaction is delayed or not effected at all for insurmountable reasons, I shall hold the bank responsible. I also undertake to deposit the additional amount together with overdue interest thereon.

- Click on Save & proceed.
- Subscriber will be landed on Nominee details page, enter nominee details other than spouse, save the details
- Click confirm and proceed

Declaration By Subscriber

Declaration & Authorization by all subscribers
 I meet the prescribed eligibility criteria for assistance under APY and I have read and understood the terms and conditions of the Scheme. I hereby agree to the same and declare that the information furnished by me is true and correct, to the best of my knowledge and belief.

I undertake to immediately inform the bank of any change in the above information furnished by me. Further, I do not hold any Pre-existing account under APY.

I understand that I shall be fully liable for submission of any false or incorrect information or documents. I have read/been explained and have understood the APY guidelines.

I further agree to be bound by the terms and conditions of provision of services under the scheme as approved by PFRDA/Govt. of India.

MOHINDER SINGH
 (Name of the Applicant)

Date: 09/09/2020

Place:

APY Subscriber Registration

Acknowledgement No: 11023468

Personal Details

Nominee Details

Nominee Details

Nominee's Name *	CDEFGH
Nominee's Major/Minor*	MINOR
Date of Birth	08/08/2020
Nominee's Relationship*	SON
Guardian Name (in case of a minor)	MOHINDER

Confirm & Proceed

NOTE: Spouse will be default first nominee. Please provide additional nominee details other than spouse

5. Option to Edit the details

- Subscriber has an option to edit the details before final submission. Click on double arrow
- Confirm the details of nominee, if any changes to be done, there is an edit option as well

The screenshot shows the 'APY Subscriber Registration' form with the 'Nominee Details' section expanded. The form includes fields for 'Nominee's Name', 'Nominee's Major/Minor', 'Date of Birth', 'Nominee's Relationship', and 'Guardian Name'. Below the form, there is a 'Workshop Consent' section, a 'Residency Details' section, and a 'Demerit' section. At the bottom of the form, there is a 'SUBMIT' button, an 'Edit' button, and a double arrow button. The 'Edit' button and the double arrow button are highlighted with red boxes.

NPS TRUST National Pension System Trust eNPS

Home > Online APY Subscriber Registration (Nomination Details)

APY Subscriber Registration

Acknowledgement No: 15023458

Personal Details | **Registration Details**

Nominee Details

Nominee's Name*	CDEFGH
Date of Birth	00/09/2020
Nominee's Relationship*	SON
Nominee Major/Minor*	MINOR
GuardianName (in case of a minor)	MOHINDER

Confirm **Edit**

- Once nominee details are confirmed, subscriber will be asked for E-sign the form. Click on Esign button to proceed further

6. Confirmation receipt and option for eSigning

- Click on eSign button to proceed further

NPS TRUST National Pension System Trust eNPS

Home > Online APY Subscriber Registration (Receipt of Confirmation)

Receipt of Confirmation - APY Subscriber Registration

Name of the Subscriber	MOHINDER SINGH
Acknowledgement Number	15023458
Name of the Bank	MDPC BANK LTD
Account Number	4967890445096607
Guaranteed Pension Amount	₹ 5000
Periodicity of Contribution	Half Yearly

E Sign Form

7. Process of eSigning

- Screen will be displayed with "eSign" option, click on "eSign" and 'Proceed" button as shown below:

NPS TRUST National Pension System Trust eNPS

Home > Online APY Subscriber Registration (eSign Verification)

APY eSign Verification

Acknowledgement No: 15023458

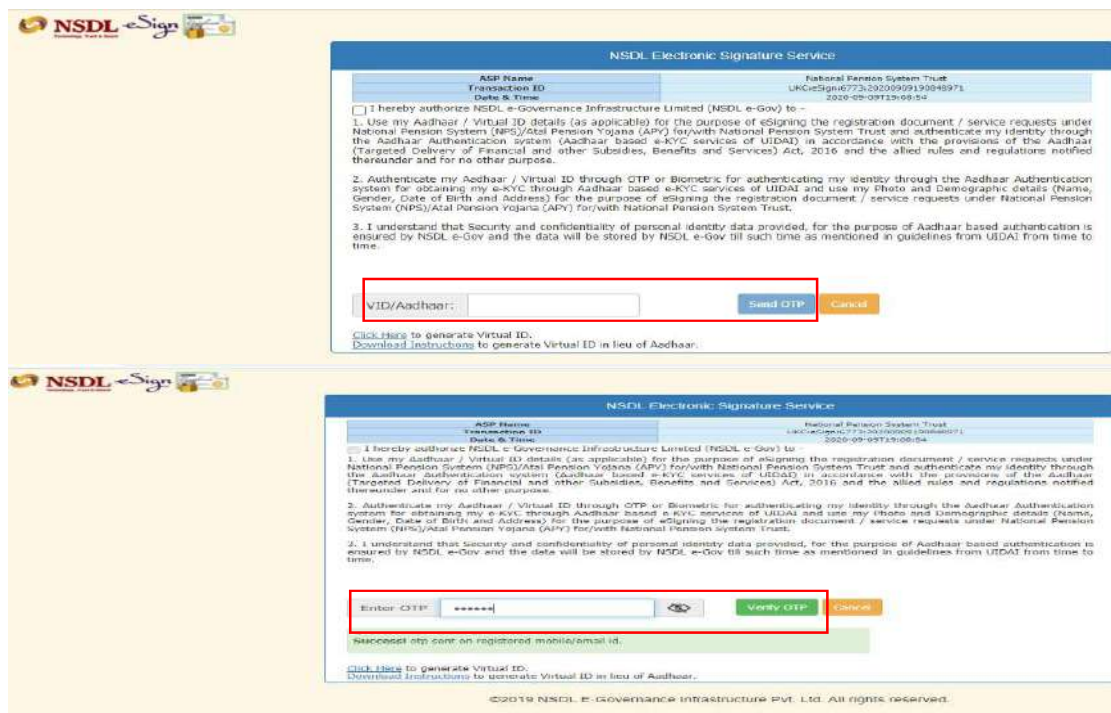
APY Registration Status: eSign is pending

eSign APY Subscriber Registration Form (Paperless)

E Sign & Download



- Subsequently, User will be landed on Esign website, check in the declaration and click on Send OTP option, enter OTP sent on your aadhaar registered mobile number. Click on Verify OTP button. On submission, there will be an option to download eSigned form for future reference



8. Option for download of Esign Form



9. Process flow for Banks

