



## 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.nsdl.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

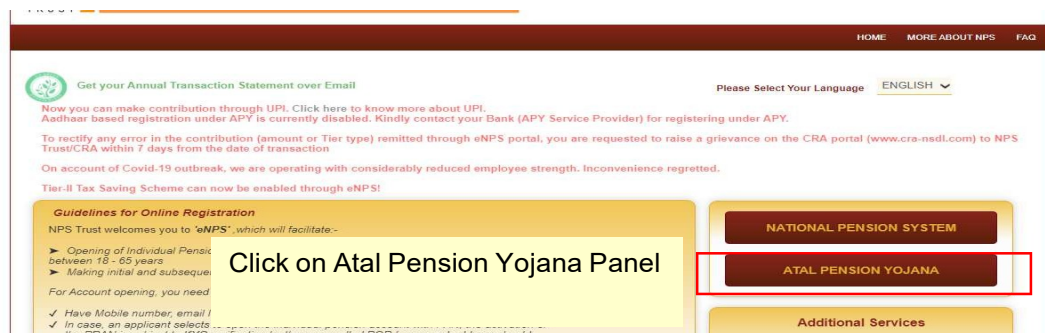
## Process flow for eAPY Registration through Offline Aadhaar .xml

### 1. Process flow for downloading offline aadhaar KYC

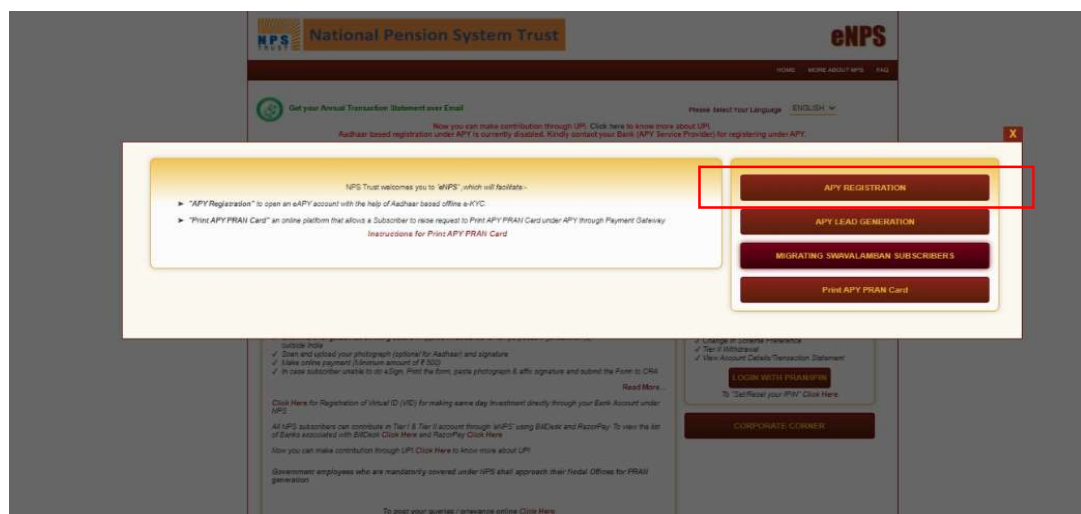
- Subscriber will have to download aadhaar XML from <https://resident.uidai.gov.in/>
- My Aadhaar option>>Aadhaar Paperless offline e-KYC>> enter your aadhaar>>enter security code>>click on sent OTP>> enter OTP>>enter passcode
- Note down the pass code as this is required at the time of registration>>click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

### 2. Navigating the eAPY website

- Login [www.enps.nsdl.com](http://www.enps.nsdl.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  
eSign / Print Registration Form

**New Registration**  
Select your Bank \*  
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 6.0+ | Internet Explorer 9.0+ | Safari 4.0+  
Share Code for your Paperless Offline eKYC \*  
Add and Enter Captcha \*

HDFC BANK LTD  
--SELECT--  
PUNJAB AND SIND BANK  
VIJAYA BANK  
CENTRAL BANK OF INDIA  
AXIS BANK LTD  
ICICI BANK LIMITED  
AP GRAMEENA VIKAS BANK  
ORIENTAL BANK OF COMMERCE  
HDFC BANK LTD  
INDUSIND BANK LIMITED  
SAURASHTRA GRAMIN BANK  
TRIPURA GRAMIN BANK  
BANGIYA GRAMIN VIKASH BANK  
ALLAHABAD BANK  
THE FEDERAL BANK LTD  
RBL BANK LIMITED  
BANK OF INDIA  
INDIAN BANK  
UNITED BANK OF INDIA  
BANK OF MAHARASHTRA

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  
eSign / Print Registration Form

**New Registration**  
Select your Bank \*  
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. 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 9.0+ | Safari 4.0+  
Share Code for your Paperless Offline eKYC \*  
Add and Enter Captcha \*

HDFC BANK LTD  
4567890445656667  
+91 9833070921  
6  
Choose File | offlineaadha...5658173.zip

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 \* 4567890405656667

Email ID

Enter Aadhaar Registered Mobile Number \* +91 10000000000

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 Please enter Captcha total

#### 4. 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 you are logged in as a subscriber.

**New Registration**

**Complete Pending Registration**

**eSign / Print Registration**

**ATAL PENSION YOJANA (APY) Acknowledgement**

**NPS 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 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**

#### 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: MR

Name: MOHINDER SINGH

Date of Birth: 20/01/1973 (DD/MM/YYYY)

Gender: MALE

Aadhaar Number: XXXX-XXXX-XXXX

Subscriber Mobile Number: +91-9876543210

Subscriber Email ID:

**Other Details**

Father's Name:

Marital Status: MARRIED

Spouse Name: ARCHAN

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: --SELECT--

Periodicity of Contribution: --SELECT--

Please select Pension Amount

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, I shall hold the bank responsible. 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 60. Amount selected by me. If the transaction is delayed or not effected at all for insutted reasons, I shall hold 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: 15023458

Personal Details Nominee Details

**Nominee Details**

Nominee's Name: CDEFGH

Nominee Major/Minor: MINOR

Date of Birth: 09/09/2020

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 with the 'Personal Details' tab selected. The form contains fields for Personal Details (Name, Date of Birth, Sex, Address, etc.) and Other Details (Religion, Marital Status, etc.). At the bottom of the form, there is a red box around the 'Edit' button and another red box around a double arrow button (»).

The screenshot shows the 'APY Subscriber Registration' form with the 'Nomination Details' tab selected. The form contains fields for Nominee Details (Nominee's Name, Date of Birth, Relationship, etc.). At the bottom of the form, there are two red boxes around the 'Confirm' and 'Edit' buttons.

- 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

**NPS** National Pension System Trust **eNPS**

Home > Online APY Subscriber Registration (Receipt of Confirmation)

### Receipt of Confirmation - APY Subscriber Registration

<b>NPS</b>	<b>National Pension System Trust</b>
Name of the Subscriber	MOHINDER SINGH
Acknowledgement Number	15023455
Name of the Bank	HDFC BANK LTD.
Account Number	4567890445656667
Guaranteed Pension Amount	₹ 5000
Periodicity of Contribution	Half Yearly

\*\* Click on 'eSign Form' for completing the process of e-Sign (digital signing) by submitting the OTP sent by UIDAI to the mobile number registered with UIDAI. Once the process of digitally signing is successfully completed.  
\* eSign service charges plus taxes applicable is ₹. 5.90

**E Sign Form**

## 8. Process of eSign

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

**NPS** National Pension System Trust **eNPS**

Home > Online APY Subscriber Registration (eSign Verification)

### APY eSign Verification

Acknowledgement No: 15023455

APY Registration Status: eSign is pending

eSign APY Subscriber Registration Form

☒ eSign ☐ Paperless

**E Sign & Download**

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**NPS** National Pension System Trust **eNPS**

Home > Online APY Subscriber Registration (eSign Verification)

### APY eSign Verification

You will now be re-directed to eSign Service Provider website for eSigning of registration document, through successful authentication from UIDAI.

**Proceed**

- 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	UKCieSign:6773:20200909190848971
Date & Time	2020-09-09T19:08:54

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

1. 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.
2. 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.
3. 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	UKCieSign:6773:20200909190848971
Date & Time	2020-09-09T19:08:54

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

1. 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.
2. 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.
3. 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



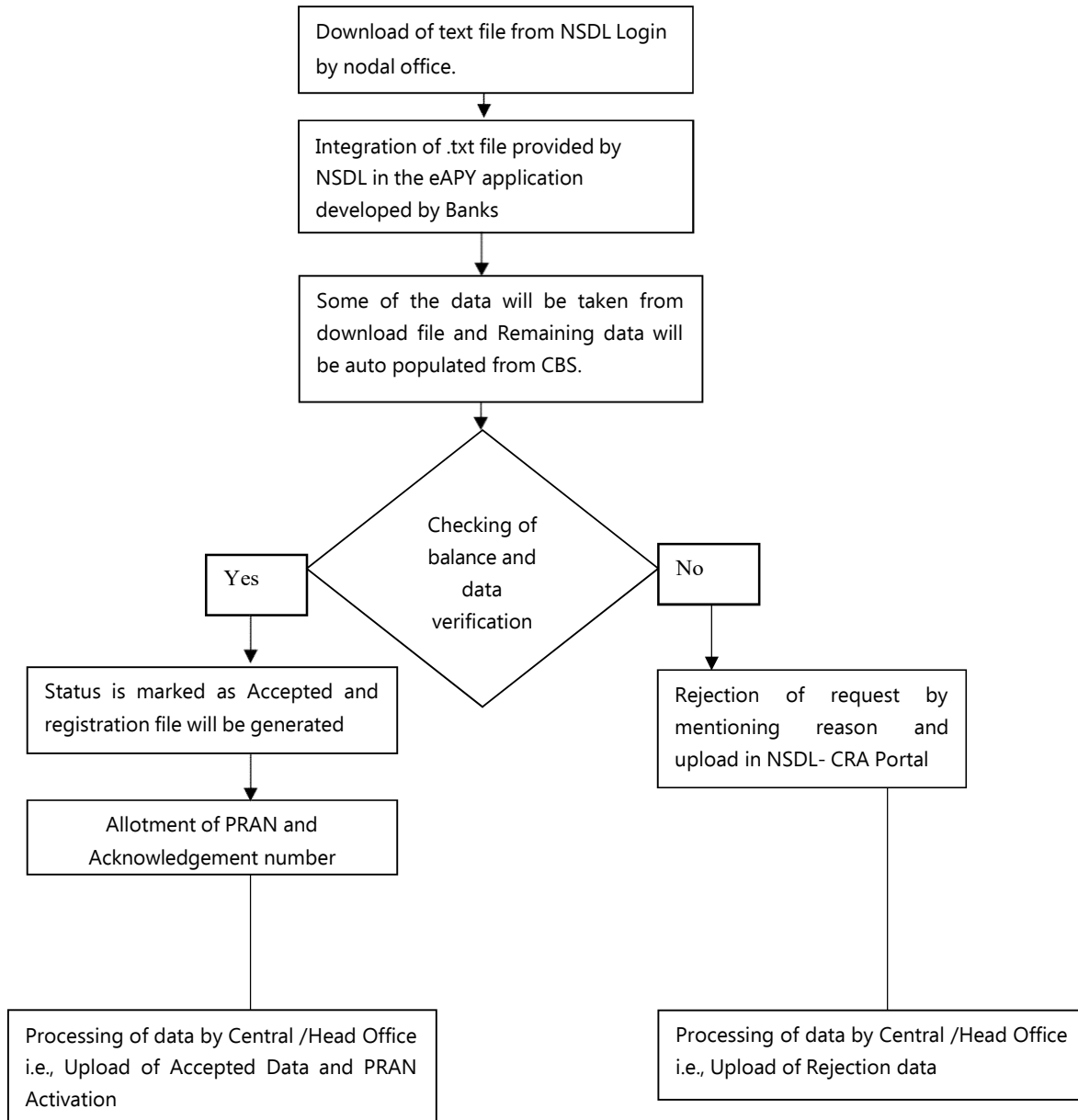
## National Pension System Trust

[Home](#) > [eSign Confirmation](#)

### eSign Success - APY Registration

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

## 10. Process flow for Banks



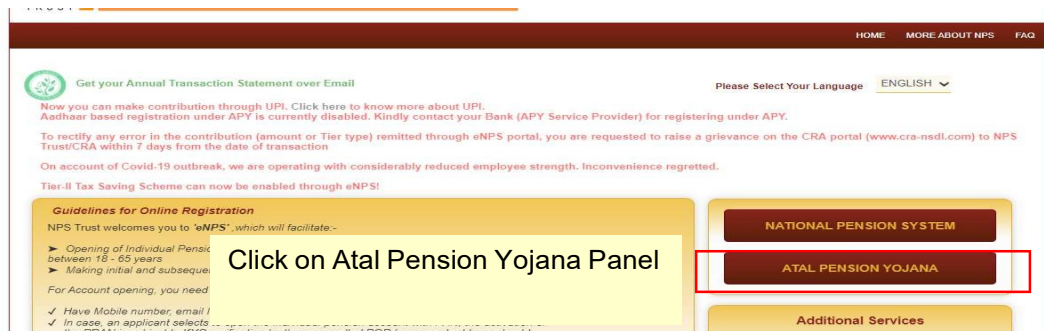


## Process flow for opening APY account through online Aadhaar

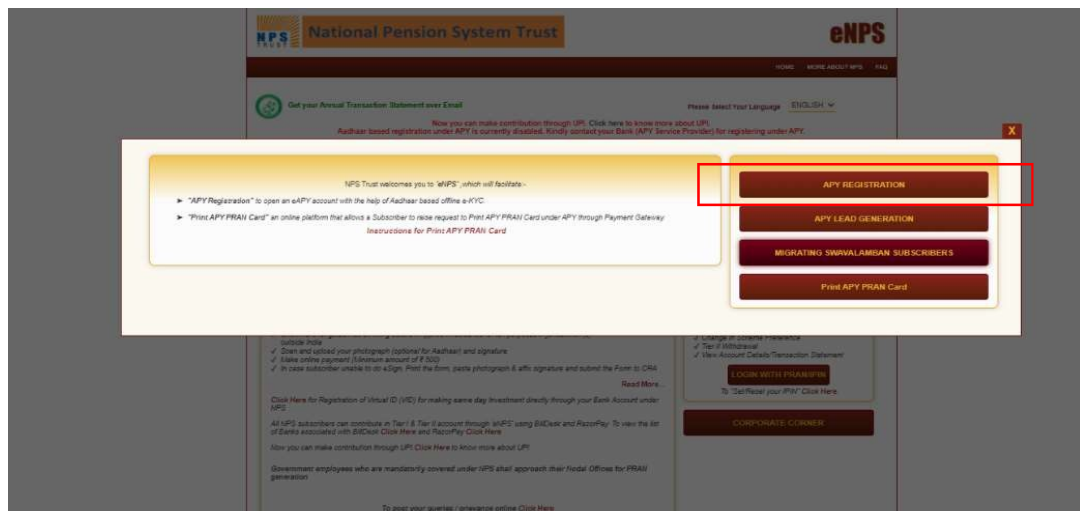
- Subscriber will have two options i.e registration through Aadhaar or Virtual ID
- In case of Aadhaar, Subscriber is required to enter 12 digit Aadhaar
- In case of Virtual ID, Subscriber is required to enter 16 digit Virtual ID
- My Aadhaar option>>Aadhaar Services >> Virtual ID (VID) Generator >> 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.nsdl.com](http://www.enps.nsdl.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

**NPS** National Pension System Trust **eNPS**

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 \*

Bank Account Number \*

Please Select option:\*

Enter Aadhaar Number\*

Email ID

Add and Enter Captcha \*

Generate OTP

--SELECT--

SELECT

CITY UNION BANK LTD

HDFC BANK LTD

ORIENTAL BANK OF COMMERCE

PAYTM PAYMENTS BANK LIMITED

PUNJAB AND SIND BANK

STATE BANK OF MYSORE

THE FEDERAL BANK LTD

VIJAYA BANK

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 / eSign / Print Registration Form

### New Registration

Select your Bank \*

Bank Account Number \*

Please Select option:\*

Enter Aadhaar Number \*

Email ID

Add and Enter Captcha \*

Generate OTP

HDFC BANK LTD

0757858787878787

☐ Offline KYC ☒ Aadhaar ☐ Virtual ID

987745757745

SAGARS@NSDL.CO.IN

7 3 + 1 = 74

Please enter Captcha total

- 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 \* 07578587878787

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

OTP Authenticate / eSign / Print Registration Form

**ATAP PENSION YOJANA (APY) Acknowledgement**

**National Pension System Trust**

Dear Subscriber,  
Your ATAP 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		Other Details	
Title*	SHRI	Father's Name	
Name *	MOHINDER SINGH	Marital Status *	MARRIED
Date of Birth*	20/01/1973 (DDMMYYYY)	Spouse Name*	ABCDERDD
Gender*	MALE	Whether Income Tax Payer	<input checked="" type="radio"/> Yes <input type="radio"/> No
Aadhaar Number	XXXX-XXXX-XXXX	I hereby agree that I am not a beneficiary of other statutory social security schemes	<input type="radio"/> Yes <input checked="" type="radio"/> No
Subscriber Mobile Number*	+91-91-XXXX-XXXX		
Subscriber Email ID			

**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\* --SELECT-- Please select Pension Amount

Periodicity of Contribution\* --SELECT--

☐ 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 insufficient amount, I shall hold the bank responsible. 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 60. Amount selected by me. If the transaction is delayed or not effected at all for insufficient amount, I shall hold 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** **>>**





**NPS National Pension System Trust** **eNPS**

Home > Online APY Subscriber Registration (Nomination Details)

**APY Subscriber Registration**

Acknowledgement No: 15023455

**Personal Details** **Nomination Details**

**Nominee Details**

Nominee's Name*	CDEFGH
Date of Birth	08/09/2020
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 National Pension System Trust** **eNPS**

Home > Online APY Subscriber Registration (Receipt of Confirmation)

**Receipt of Confirmation - APY Subscriber Registration**

<b>NPS</b>	<b>National Pension System Trust</b>
Name of the Subscriber	MOHINDER SINGH
Acknowledgement Number	15023455
Name of the Bank	HDFC BANK LTD
Account Number	456789044565667
Guaranteed Pension Amount	₹ 5000
Periodicity of Contribution	Half Yearly

\* Click on 'eSign Form' for completing the process of e-Sign (digital signing) by submitting the OTP sent by UIDAI to the mobile number registered with UIDAI. Once the process of digitally signing is successfully completed.  
\* eSign service charges plus taxes applicable is ₹. 5.90

**E Sign Form**

## 7. Process of eSigning

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

**NPS National Pension System Trust** **eNPS**

Home > Online APY Subscriber Registration (eSign Verification)

**APY eSign Verification**

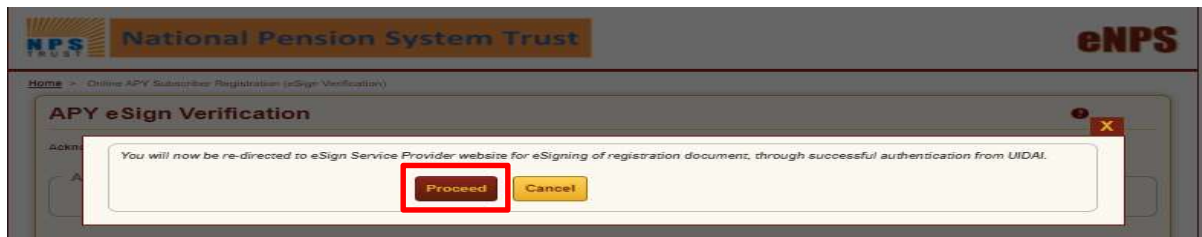
Acknowledgement No: 15023455

APY Registration Status: eSign is pending

eSign APY Subscriber Registration Form

**e Sign** (Paperless) ☐ View Details

**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

**NSDL Electronic Signature Service**

ASP Name: National Pension System Trust  
Transaction ID: UKC:eSign:6773:20200909190848971  
Date & Time: 2020-09-09T19:08:54

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

1. 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.
2. 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.
3. 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.

VID/Aadhaar:

[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: UKC:eSign:6773:20200909190848971  
Date & Time: 2020-09-09T19:08:54

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2. 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.
3. 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.

Enter OTP:

Success 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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## 8. Option for download of Esign Form

**NPST National Pension System Trust**

Home > eSign Confirmation

**eSign Success - APY Registration**

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

## 9. Process flow for Banks

