



#### 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,

The

(K. Mohan Gandhi) Chief General Manager

# पेंशन निधि विनियामक एवं विकास प्राधिकरण PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



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

# <u>विषय : ई-एपीवाई (eAPY) - आधार ई-केवाईसी के माध्यम से ऑनबोर्डिंग में आसानी ।</u>

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।



बी—14 / ए, छत्रपति शिवाजी भवन, कुतुब संस्थागत क्षेत्र, कटवारिया सराय, नई दिल्ली—110016 दूरभाष : 011—26517501, 26517503, 26133730, फैक्स : 011—26517507, वेबसाईट : www.pfrda.org.in 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 ।
- छुने 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 <u>https://resident.uidai.gov.in/</u>
- 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 <u>www.enps.nsdl.com</u> wherein a link for Atal Pension Yojna has been created, click on the Atal Pension Yojana Panel

	HOME MORE ADOUT NPS FAQ
Get your Annual Transaction Statement over Email Now you can make contribution through UPI. Click here to know more about UPI. Aadharb based registration under APV is currently disabled. Kindly contact your Ban	Please Select Your Language ENGLISH V k (APY Service Provider) for registering under APY.
To rectify any error in the contribution (amount or Tier type) remitted through eNPS Trust/CRA within 7 days from the date of transaction	portal, you are requested to raise a grievance on the CRA portal (www.cra-nsdl.com) to NPS
On account of Covid-19 outbreak, we are operating with considerably reduced emplo Tier-II Tax Saving Scheme can now be enabled through eNPS!	ree strength. Inconvenience regretted.
Guidelines for Online Registration NPS Trust welcomes you to 'eNPS', which will facilitate	NATIONAL PENSION SYSTEM
Opening of Individual Pensic between 18 - 65 years Making initial and subseque For Account opening, you need	Ojana Panel
✓ Have Mobile number, email I ✓ In case, an applicant selects	Additional Services

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

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	To post your queries / grievance online Circle New		

## 3. <u>Selection of bank and input of other details for accessing the eAPY web</u> <u>application</u>

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

le la	New Registration		
New Registration			
Complete Pending Registration	Select your Bank *	HDFC BANK LTD	✓ < PI
Complete r ending registration	Bank Account Number *	-SELECT PUNJAB AND SIND BANK	
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	Share Code for your Paperless Offline eKYC *	BANK OF INDIA	
	Add and Enter Captcha*	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)

ine APY Subscriber F	Registration		
* Please ensure "Cookies"	are enabled in your browser before proceeding for Regi	stration.Click here to know the steps to enable cookies.	
	New Registration		
New Registration	Select your Bank *	HDFC BANK LTD	~
Complete Pending Registration	Bank Account Number *	4567890445656667	
e Sign / Print Registration Form	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 offlineaadha5658173.zlp	
	You are requested to upload Aadhaar Paperless Offlin from UIDAI website. Please note UIDAI website best su	e e-KYC ZIP file. If Zip File is not generated, Click Here to d pport on Google Chrome 6.0+   Internet Explorer 9.0+   Safari 4.	ownload 0+
	Share Code for your Paperless Offline eKYC *		
	Add and Enter Captcha*	(4° 000)	

• Tick mark on declaration after reading



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

Home > Online APY Subscriber Registration

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	Enter Last Digit of Aadhaar Number *	6
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	Share Code for your Paperless Offline eKYC *	
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#### 4. Generation of Acknowledgement Number

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

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#### 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,

Title*	SORI 👻	Father's Name	
Name *	MERCE SINGH	Marital Status *	MARRIED
Date of Birth*	2	Spouse Name*	ABCDERDD
Gender"	MALL	Whether Income Tax Payer	Yes () No
Aadhaar Number	XXXX-XXXX-XXX6	I baraby amag that I am not a bapaticiany	
Subscriber Mobile Number*	+91-5-1117**21	of other statutory tocial security schemes.	VYes ( No
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There is an option to Edit as well

	Pension Amount*	5.000	~	
	Periodicity of Contribution *	HALF YEARLY	×	
i hereby authorize the bank to debit my above Amount selected by me.II the transaction is d additional amount together with overdue inter	mentioned bank account till the age o elayed or not effected at all for mouffic exi thereon.	-SELECT- MONTHLY QUARTERLY	inder APY as applicable b old the bank responsible.	ased on my age and the Pension also undertake to deposit the

- 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

Construction & Authorization by all subscribers I meet the prescribed eligibility criteria for assistance under APY and I have read and understood the te that the information furnished by me is true and correct, to the best of my knowledge and belief.	arms and conditions of the Scheme. I hereby agree to the same and declar
I undertake to immediately inform the bank of any change in the above information furnished by me.Fur	ther, 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.
IOHINDER SINGH vame of the Applicant)	Date: 09/09/2020
ICHINDER SINGH Name of the Applicant) Nace: MUMBAI	Date: 09/09/2020

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Nominee De	tails			
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	Hommes Major/Minor <sup>4</sup>	MINOR	~	
	Date of Birth	00/09/2020		
	Nominee's Relationship'	SON		
	Guardian Name (in case of a minor)	MOHINDER		
		Confirm & Proceed		

#### 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

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• 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

National	Poncion System Tr	
National	Poncion System Tr	
RUST	Pension System II	ust
Name of the Subscriber	MOHINDER SINGH	
Acknowledgement Number	15023459	
Name of the Bank	HDFC BANK LTD	
Account Number	4567850445656667	
Guaranteed Pension Amount	₹ 5000	
Periodicity of Contribution	Half Yearly	
	as (dising similar) by schedules do OTP see	
		the second
	Name of the Subscriber Acknowledgement Number Name of the Bank Account Number Guaranteed Penelon Annount Periodicity of Contribution	Autore of the Subsection     MONINDER SINGH     Activity/digminal Number     Subsection     Activity/digminal Number     Subsection     Activity/digminal Number     Subsection     Account Number     Account Number     Account Number     Social     Account Number     Periodicity of Contribution     Halt Yearty

#### 8. Process of eSign

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

18 > Online APY Subscriber Registration (eSign Verification)			
APY eSign Verification			0
Acknowledgement No: 15023455			
APY Registration Status			
	eSign is pending		
🖲 e Sign 💏	Paperless) E sign a	O View Details	
National Pension S	ystem Trust		eNP
P Online APY Subscriber Registration (eSign Ventication)			-
			X
APY eSign Verification			

• 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 EI	ctronic Signature Service
	ASP Name	National Paneton System Trust
	Transaction ID Date & Time	UKC:eSign:6773:2020909190848971 2020-09-09119:08:54
1 hereby au	thorize NSDL e-Governance Infrastructure L	imited (NSDL e-Gov) to -
1. Use my Aas National Pensi the Aadhaar (Targeted Dei thereunder an	ihaar, / Virtual ID details (as applicable) for on System (NPS)/Atal Pension Vojana (APY) Authentication system (Aadhaar based e-K very of Financial and other Subsidies, Ber d for no other purpose.	the purpose of esigning the registration document / service requests under for/with National Pension System Trust and authenticate my identity through YC services of UIDAI) in accordance with the provisions of the Aadhaar lefts and Services) Act, 2016 and the allied rules and regulations notified
2. Authenticat system for obt Gender, Date System (NPS)/	e my Aadhaar / Virtual ID through OTP or caining my e-KYC through Aadhaar based e of Birth and Address) for the purpose of es Atal Pension Yojana (APY) for/with National	Biometric for authenticating my identity through the Aadhaar Authentication +KYC services of UIDA1 and use my Photo and Demographic details (Name, signing the registration document / service requests under National Pension Pension System Trust.
3. I understan ensured by NS time.	d that Security and confidentiality of person DL e-Gov and the data will be stored by NS	al identity data provided, for the purpose of Aadhaar based authentication is SDL e-Gov till such time as mentioned in guidelines from UIDAI from time to
VID/Aadha	aar:	Send OTP Cancel
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Click Here to g Download Inst	enerate Virtual ID. ructions to generate Virtual ID in lieu of Aad	haar.
Click Here to a Download Inst	enerate Virtual ID. ructions to generate Virtual ID in lieu of Aad	haar.
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Click Here to <u>Download Int</u>	enerate Virtual ID, Incitions to generate Virtual ID in lieu of Aad NSDL EXE ABP Harms Transaction ID Market ADD Anti- Market ADD Anti- Market ADD Anti- Market ADD Anti- ADD Anti	har.  CIONC: Signalur: Serve:  Common Serve: Com

9. Option for download of Esign Form

PS	ational Pension System Trust
e > eSign Cor	onfirmation
Sign S	success - APY Registration
	eSign for APY Registration Form is Successful! Please download the eSign form and verify the signature.
	Download eSigned Form Home
	Download esigned Form nome

#### 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 <u>www.enps.nsdl.com</u> wherein a link for Atal Pension Yojna has been created, click on the Atal Pension Yojana Panel

	HOME MORE ABOUT NPS F
Get your Annual Transaction Statement over Email	Please Select Your Language ENGLISH 🗸
Now you can make contribution through UPI. Click here to know more abou Nadhaar based registration under APY is currently disabled. Kindly contact	rt UPI, ⊴your Bank (APY Service Provider) for registering under APY.
To rectify any error in the contribution (amount or Tier type) remitted throw frust/CRA within 7 days from the date of transaction	igh eNPS portal, you are requested to raise a grievance on the CRA portal (www.cra-nsdl.com) to NPS
n account of Covid-19 outbreak, we are operating with considerably reduc	ed employee strength. Inconvenience regretted.
Fier-II Tax Saving Scheme can now be enabled through eNPS!	
Guidelines for Online Registration	
NPS Trust welcomes you to 'eNPS' , which will facilitate:-	NATIONAL PENSION SYSTEM
NPS Trust welcomes you to 'eNPS', which will facilitate- ➤ Opening of Individual Pensic between 18 - 65 years ➤ Mahing initial and subsequei	ION YOJANA PANEL
NPS Trust welcomes you to 'eNPS', which will facilitate > Opening of Individual Penetic between 18 - 60 years > Making initial and subseque For Account opening, you need	ion Yojana Panel

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

National Pension System Trust	eNPS
	moles acceleration and a
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Allow you can make contribution through LIPT Click Have to know more about LIPT	
Government employees who are reardomicly sovered under VPS shall approach their fields Offices for PRAII generation	

## 2. <u>Selection of bank and input of other details for accessing the eAPY web</u> <u>application</u>

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

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	
Please ensure Countes	New Registration	for registration. Click here to know the steps to enable cookies	
New Registration			
Complete Pending Registration	Select your Bank *	SELECT-	✓ Please select
	Bank Account Number*	CITY UNION BANK LTD HDFC BANK LTD	
e Sign / Print Registration Form	Please Select option:*	ORIENTAL BANK OF COMMERCE PAYTM PAYMENTS BANK LIMITED	
	Enter Aadhaar Number*	PUNJAB AND SIND BANK STATE BANK OF MYSORE	
	Email ID	VIJAYA 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

* Please ensure "Cookies"	are enabled in your browser before proceeding	for Registration.Click here to know the steps to enable cookies.
	New Registration	
New Registration		
Complete Pending Registration	Select your Bank *	HDFC BANK LTD V
	Bank Account Number *	0757858787878787
OTP Authenticate / eSign / Print Registration Form	Please Select option:*	○ Offline KYC   Aadhaar ○ Virtual ID
Registration Form	Enter Aadhaar Number*	987745757745
	Email ID	SAGARS@NSDL.CO.IN

• Tick mark on declaration after reading



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

* Please ensure "Cookies"	' are enabled in your browser before proceeding	for Registration.Click here to know the steps to enable	cookies.
	New Registration		
New Registration	OTP successful	ly sent to the mobile number registered in Aadhaar.	
Complete Pending Registration	Select your Bank *	HDFC BANK LTD	~
	Bank Account Number *	0757858787878787	
Registration Form	Please Select option:*	◯ Offline KYC ④ Aadhaar ◯ Virtual	ID
	Enter Aadhaar Number*	987745757745	
	Email ID	SAGARS@NSDL.CO.IN	
	Enter OTP *	******	

#### 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 Registra Online APY Subsc * Please ensur New Registration	ATAL PENSION YOJANA ( National Pension Dear Sub Your ATAL PENSION YOJANA (APY) Subscriber Subscriber Registration Acknowled	APY) Acknowledgement sion System Trust scriber. Registration has been successfi gement details are given below	fully initiated. The	
	Acknowledgement Number	15023459		~
eSign / Print Registration 7	Please proceed to complete the registration process this Acknowledge after selecting 'Complete Pending Re For any essistance please dial 022-2499 349	If you want to complete the pro- ment Number guitation in the Registration pa 9 or click here to post your que	age. ary online. d, Click Here to prer 9,0*   Safari	o downloa 4.0+

#### 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

Titie*	StiRt 👻	Father's Name	
Name *	ITTETT SINGH	Marital Status *	MARRIED 🗸
Date of Birth*	2	Spouse Name*	ABCDERDD
Gender"	MALL	Whether Income Tes Payer	Yes () No
Aadhaar Number	XXXX-XXXX-XXXG	I have be assessed to set I now such a horse that any	
Subscriber Mobile Number*	+91-62227***21	of other statutory social security schemes.	C Yes ( No
Subscriber Fried ID WhatsApp Consent			
Subscuber Freef II) WhatsApp Consent Contine that my What (CRA) for sending mass	sApp number is same as the mobile number res sugres/notifications on my WhatsApp number	listered above. I also provide my consent to	NSDL e-Governance Intrastructure L
Subscriber Freed II) WhatsApp Consent Continue that my What (CRA) for sending max Pension Details	sApp number is same as the mobile number res	listered above. I also provide my consent to	NSDL e-Governance Intrastructure L
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	Pension Amount <sup>4</sup>	5.000	v
	Periodicity of Contribution *	HALF YEARLY	~
i hereby authorize the bank to debit my abo Amount selected by me.If the transaction is	re mentioned bank account till the age of delayed or not effected at all for msuffic	-SELECT- MONTHLY QUARTERLY	inder APY as applicable based on my age and the Pension old the bank responsible, lalso undertake to deposit the
additional amount fogether with overdue int	erest thereon.	TIALF YEARLY	

- 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

Cubectration & Automization by an subscripers I meet the prescribed eligibility criteria for assistance under APY and I have read and und hat the information furnished by me is true and correct, to the best of my knowledge and belie the information furnished by me is true and correct.	terstood the terms and conditions of the Scheme. I hereby agree to the same and declar ef.
I undertake to immediately inform the bank of any change in the above information furnish	ed 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 of	or documents. I have read/been explained and have understood the APY guidelines.
IOHINDER SINGH same of the Applicant)	Date: 09/09/2020
NOHINDER SINGH Name of the Applicant) Nace: MUMBAI	Date 09/09/2020

anometi@entitle de	. 1002-2008			
rsunal Details	Ioninee Details			
Nominee De	tails			
	Nominee's Name 1	CDEFGH		
	Nomines Major/Minor	MINOR	~	
	Date of Billh	00/09/2020		
	Nominee's Relationship!	SON		
	Guardian Name (in case of a minor)	MOHINDER		

#### 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

	APY Subscriber R	legistration		
		- Burner - B		
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APY Subscr	iber Registration		
Acknowledgement No:	15023459		
Personal Details No:	nination Details		
Nominee Deta	118		
	Nominee's Name*	CDEFGH	
	Date of Birth	08/05/2020	
	Nominee's Relationship*	SON	
	Nominee Major/Minor*	MINOR	
	GuardianName (in case of a minor)	MOHINDER	

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

#### 6. <u>Confirmation receipt and option for eSigning</u>

• Click on eSign button to proceed further

ceipt	of Confirmation - APY Subscribe	r Registration	
	Nationa	Pension System Trus	t
	Name of the Subscriber	MOHINDER SINGH	
	Acknowledgement Number	15023459	
	Name of the Bank	HDFC BANK LTD	
	Account Number	4567850445656667	
	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 UIE	OAI to the mobile number

#### 7. Process of eSigning

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

APY eSign Verifica	tion	
cknowledgement No: 15023459		
APY Registration Status		
	eSign is pending	
e sign AFT subscriber R	e Sign (Reporters)     O View Datails	2



 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 Electr	onic Signature Service
ASP Name	National Pension System Trust
Transaction ID Date & Time	UKC:eSign:6773;20200909190848971 2020-09-09T19:08:54
I hereby authorize NSDL e-Governance Infrastructure Limit	ed (NSDL e-Gov) to -
<ol> <li>Use my Aadnaar / virtual 10 details (as applicable) for the National Pension System (NPS)/Atal Pension Yogina (APY) for, the Aadhaar Authentication system (Aadhaar based e-KYC (Targeted Delivery of Financial and other Subsidies, Benefit thereunder and for no other purpose.</li> </ol>	purpose of esigning the registration document / service requests under with National Pension System Trust and authenticate my identity through services of UIDAI) in accordance with the provisions of the Aadhaar s and Services) Act, 2016 and the allied rules and regulations notified
<ol> <li>Authenticate my Aadhaar / Virtual ID through OTP or Bio system for obtaining my e-KYC through Aadhaar based e-KY Gender, Date of Birth and Address) for the purpose of eSign System (NPS)/Atal Pension Yojana (APY) for/with National Per</li> </ol>	netric for authenticating my identity through the Aadhaar Authentication C services of UIDAI and use my Photo and Demographic details (Name, ing the registration document / service requests under National Pension sion System Trust.
<ol> <li>I understand that Security and confidentiality of personal is ensured by NSDL e-Gov and the data will be stored by NSDL time.</li> </ol>	sentity data provided, for the purpose of Aadhaar based authentication is e-Gov till such time as mentioned in guidelines from UIDAI from time to
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#### 8. Option for download of Esign Form

S.S.	National Pension System Trust
eSign Co	- Confirmation
Sign S	Success - APY Registration
	eSign for APY Registration Form is Successfull Please download the eSign form and verify the signature.

#### 9. Process flow for Banks

