

NPS Online Registration Process under “Corporate Model”

(For employees New to NPS)

Employee Registration under Corporate NPS:

Employees need to make a note that company has activated Online Registration platform and employees wanting to register under Corporate NPS need to fulfill the below criteria:

- A Citizen of India (including NRI)
- Between age group 18 - 65 years
- His Aadhaar number is linked to his mobile number (for performing e-Sign)

Important Points to be noted before initiating NPS Registration process:**Pre-requisite for generation of PRAN:**

- a. A mobile update in UIDAI database.
- b. Aadhaar Offline e-KYC XML file (It will be Zip file). If not available the same can be downloaded from UIDAI website
- c. Scanned copy of PAN card having file size between 4KB - 1MB
- d. Cancelled Cheque in *.jpeg/ *.jpg/ *.png format having file size between 4KB - 2MB
- e. Scanned of Signature in *.jpeg/ *.jpg/ *.png format having file size between 4KB - 3MB

A. Application by the Corporate Employees –

1. For enrolling under Corporate NPS, the employee needs to visit the **Life99 link** generated for the corporate and enter his / her email address and mobile number to proceed and create his / her Life 99 account. The employee has to then enter the required details, set a password for Life99.in and click on "**Ok**" to proceed for filling up the **National Pension System (NPS) registration form**.

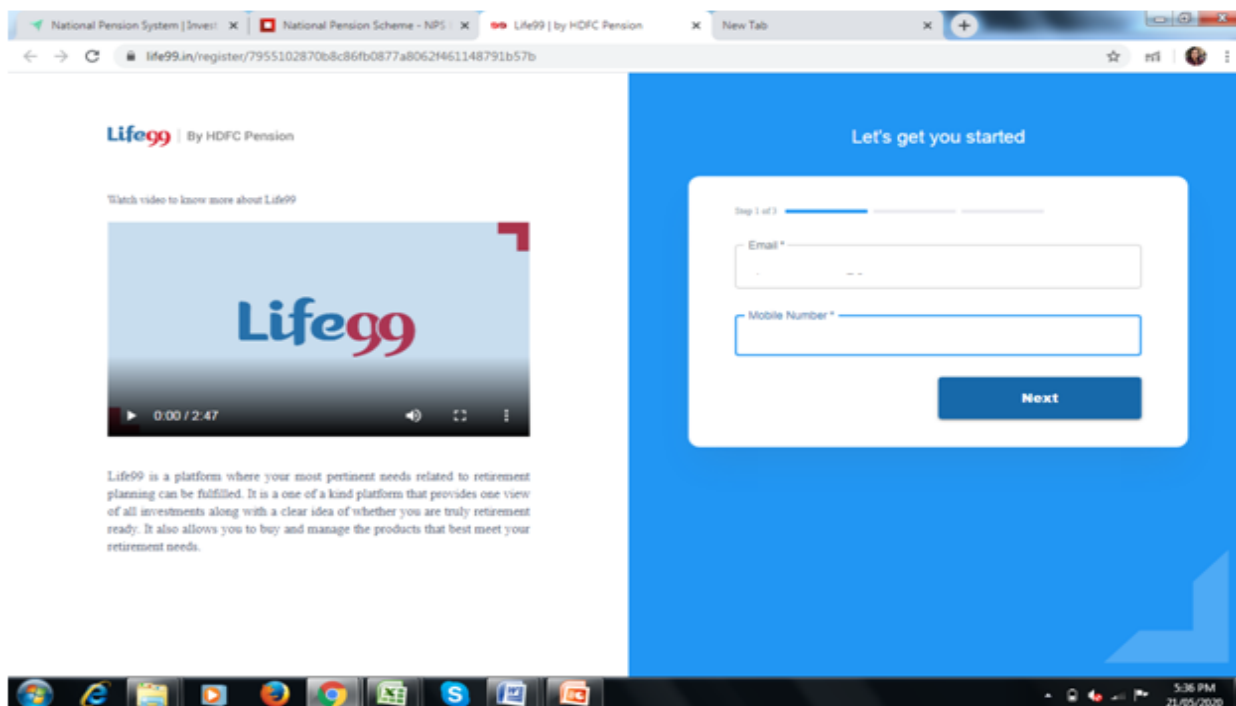


Figure 1

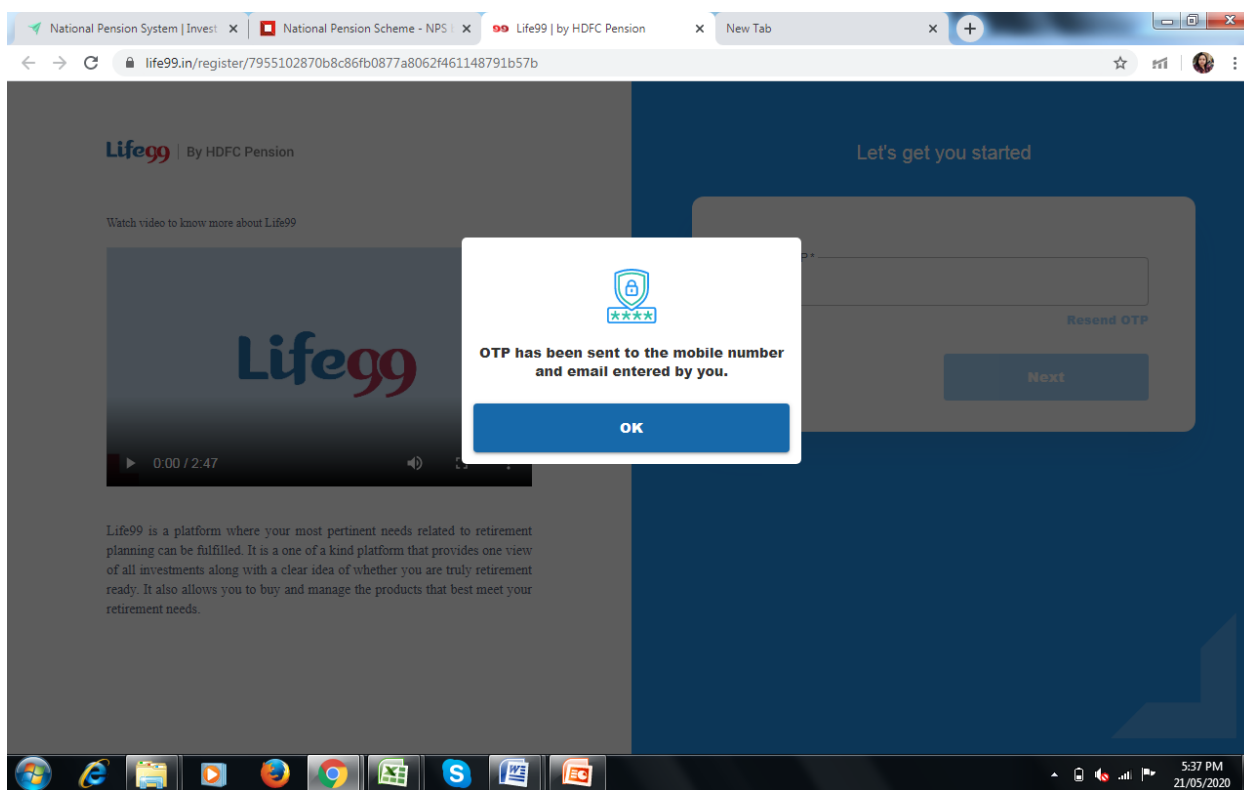
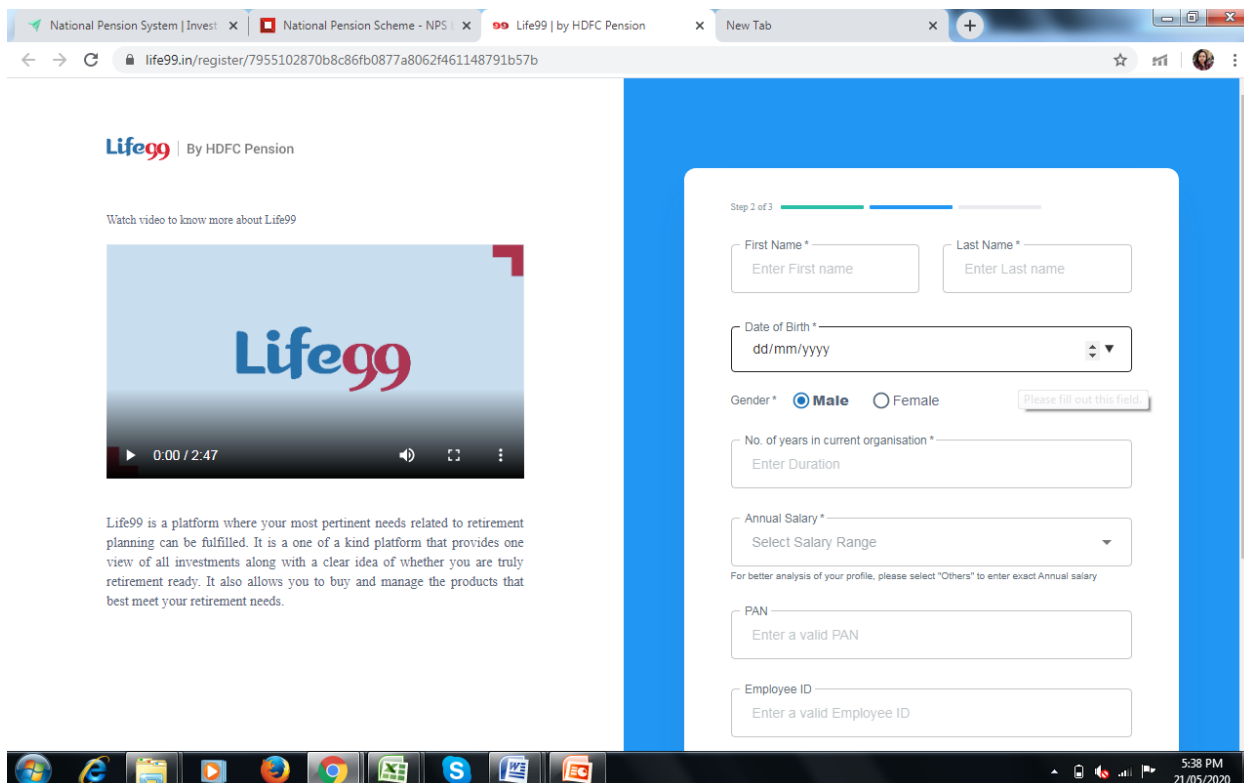


Figure 2



life99.in/register/7955102870b8c86fb0877a8062f461148791b57b

Life99 | By HDFC Pension

Watch video to know more about Life99

Life99

0:00 / 2:47

Life99 is a platform where your most pertinent needs related to retirement planning can be fulfilled. It is a one of a kind platform that provides one view of all investments along with a clear idea of whether you are truly retirement ready. It also allows you to buy and manage the products that best meet your retirement needs.

Step 2 of 3

First Name *
Enter First name

Last Name *
Enter Last name

Date of Birth *
dd/mm/yyyy

Gender * ☒ Male ☐ Female Please fill out this field

No. of years in current organisation *
Enter Duration

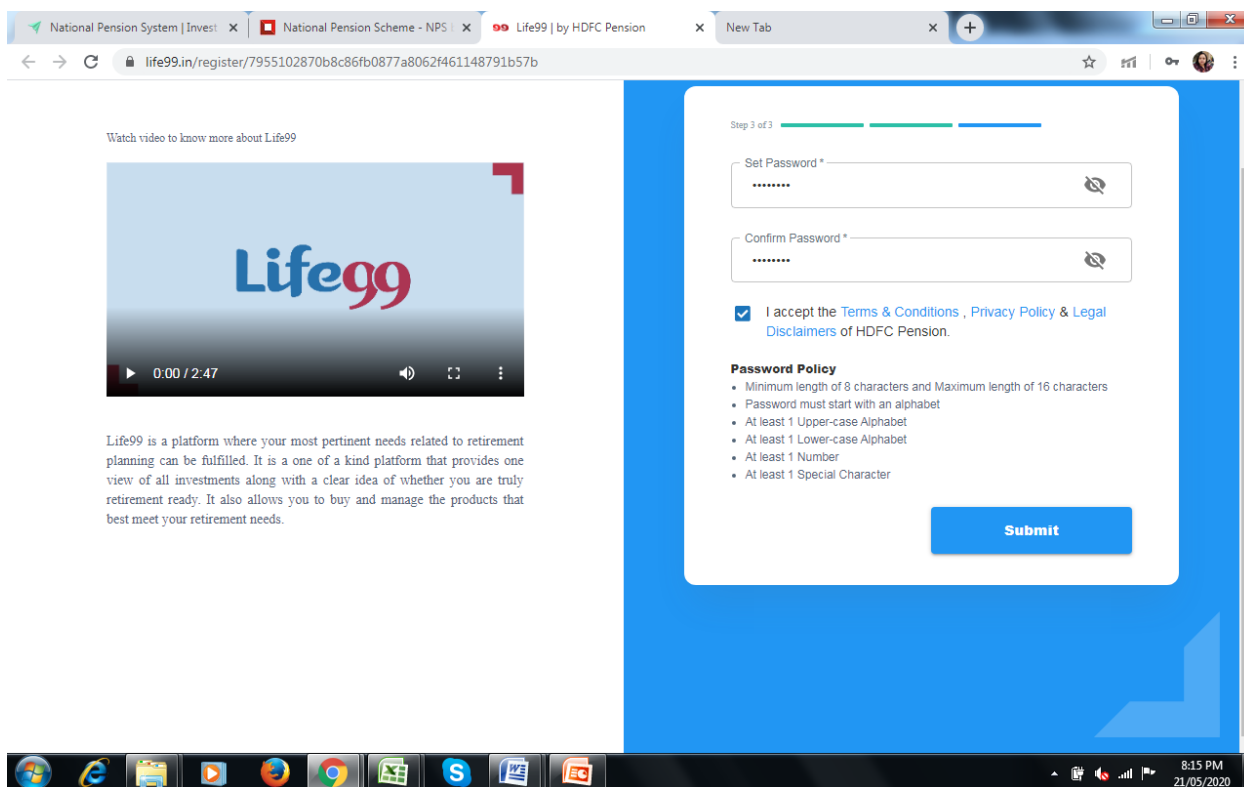
Annual Salary *
Select Salary Range

For better analysis of your profile, please select "Others" to enter exact Annual salary

PAN
Enter a valid PAN

Employee ID
Enter a valid Employee ID

Figure 3



life99.in/register/7955102870b8c86fb0877a8062f461148791b57b

Life99

0:00 / 2:47

Life99 is a platform where your most pertinent needs related to retirement planning can be fulfilled. It is a one of a kind platform that provides one view of all investments along with a clear idea of whether you are truly retirement ready. It also allows you to buy and manage the products that best meet your retirement needs.

Step 3 of 3

Set Password *

Confirm Password *

☒ I accept the [Terms & Conditions](#) , [Privacy Policy](#) & [Legal Disclaimers](#) of HDFC Pension.

Password Policy

- Minimum length of 8 characters and Maximum length of 16 characters
- Password must start with an alphabet
- At least 1 Upper-case Alphabet
- At least 1 Lower-case Alphabet
- At least 1 Number
- At least 1 Special Character

Submit

Figure 4

1. On login below screen will open:

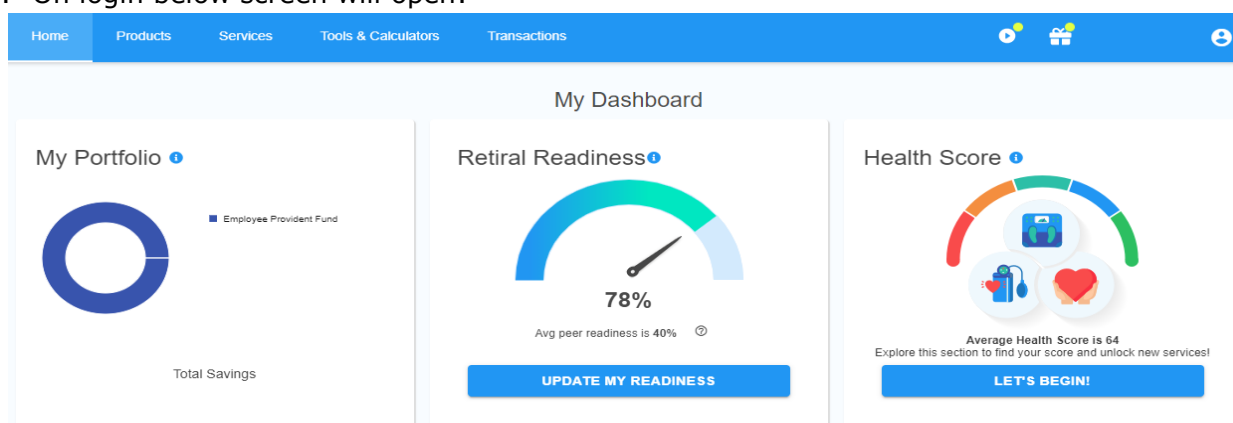


Figure 5

2. Then click on Product Tab, Select National Pension Scheme as below:

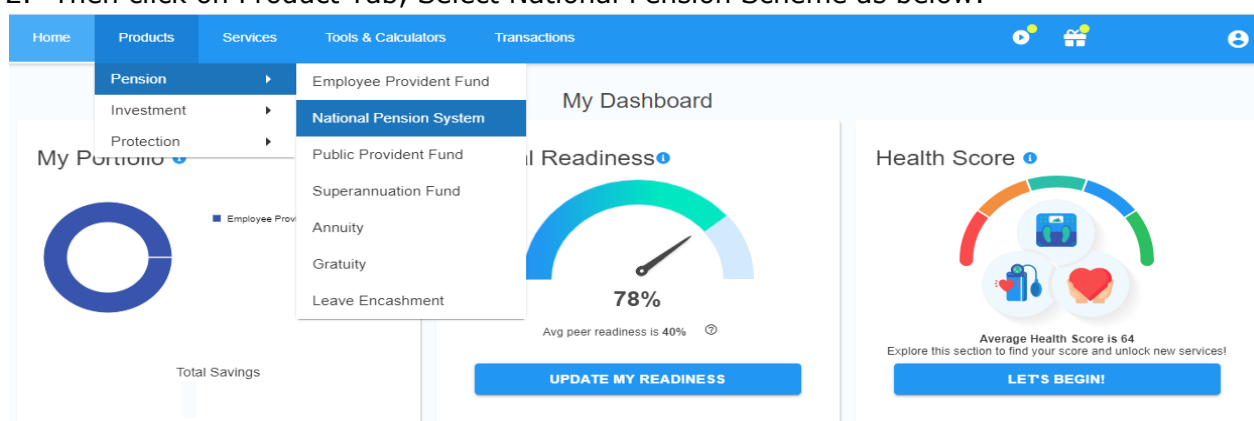


Figure 6

3. On Clicking National Pension Scheme, Following screen will open:

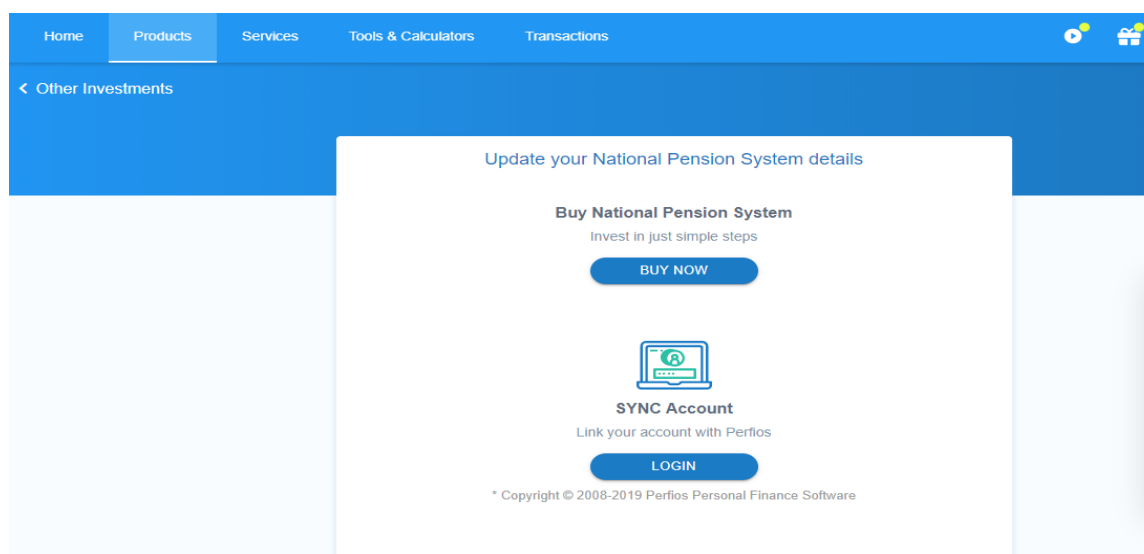
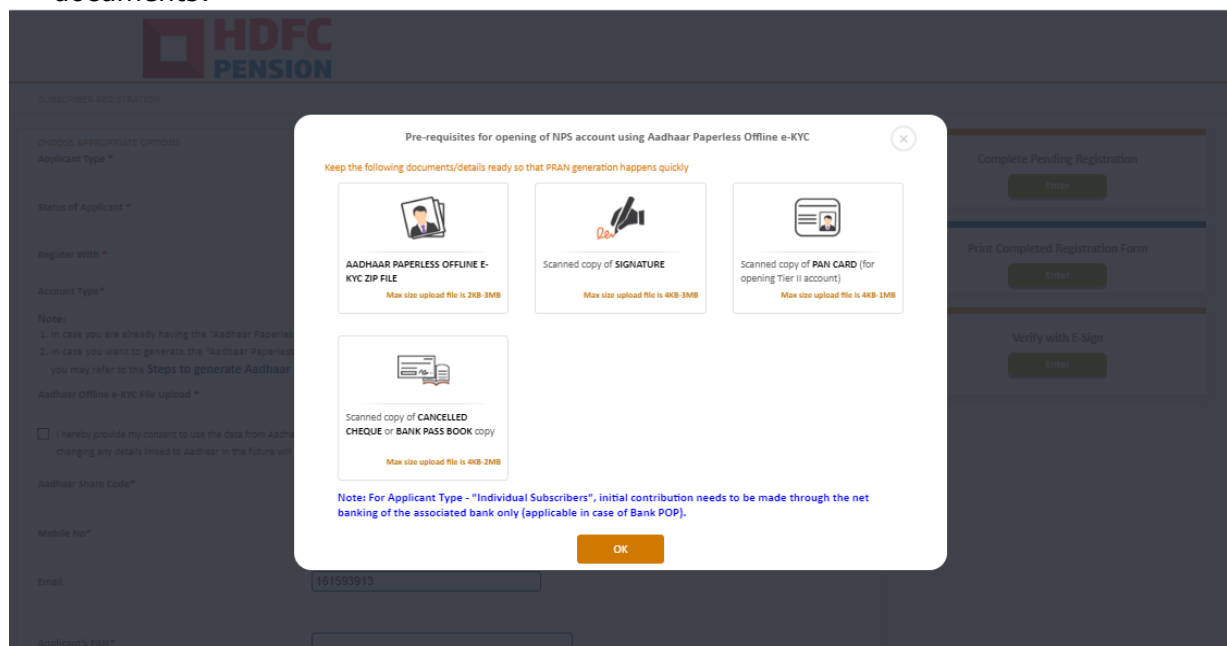


Figure 7

4. Click on “ **Buy Now**”, Employee would get re-directed to KfinTech CRA webpage for initiating the employee enrollment journey. A Pop-Up box would appear with the set of pre-requisites documents to be uploaded for opening NPS Account using Aadhar and other KYC documents:



The screenshot shows the HDFC Pension registration interface. A central pop-up box titled "Pre-requisites for opening of NPS account using Aadhaar Paperless Offline e-KYC" is displayed. The pop-up contains the following information:

- Title:** Pre-requisites for opening of NPS account using Aadhaar Paperless Offline e-KYC
- Instruction:** Keep the following documents/details ready so that PRAN generation happens quickly
- Documents to Upload:**
 - AADHAAR PAPERLESS OFFLINE E-KYC ZIP FILE** (Max size upload file is 2KB-3MB)
 - Scanned copy of SIGNATURE** (Max size upload file is 4KB-3MB)
 - Scanned copy of PAN CARD (for opening Tier II account)** (Max size upload file is 4KB-1MB)
 - Scanned copy of CANCELLED CHEQUE or BANK PASS BOOK copy** (Max size upload file is 4KB-2MB)
- Note:** For Applicant Type - "Individual Subscribers", initial contribution needs to be made through the net banking of the associated bank only (applicable in case of Bank POP).
- Buttons:** OK

The background shows the registration form with fields for Applicant Type, Status of Applicant, Register with, Account Type, Aadhaar Offline e-KYC File Upload, and a consent checkbox.

Figure 8

5. Employee to select **'Corporate Subscriber'** option under Applicant Type and select Type of NPS A/c (Tier I/Tier I & II) he/she wishes to open. Employee to enter his/her **PAN#** and type the name of the corporate to select **Corporate Head Office & Corporate Branch Office** of

the resp. corporate he/she is working with and click continue to proceed further:

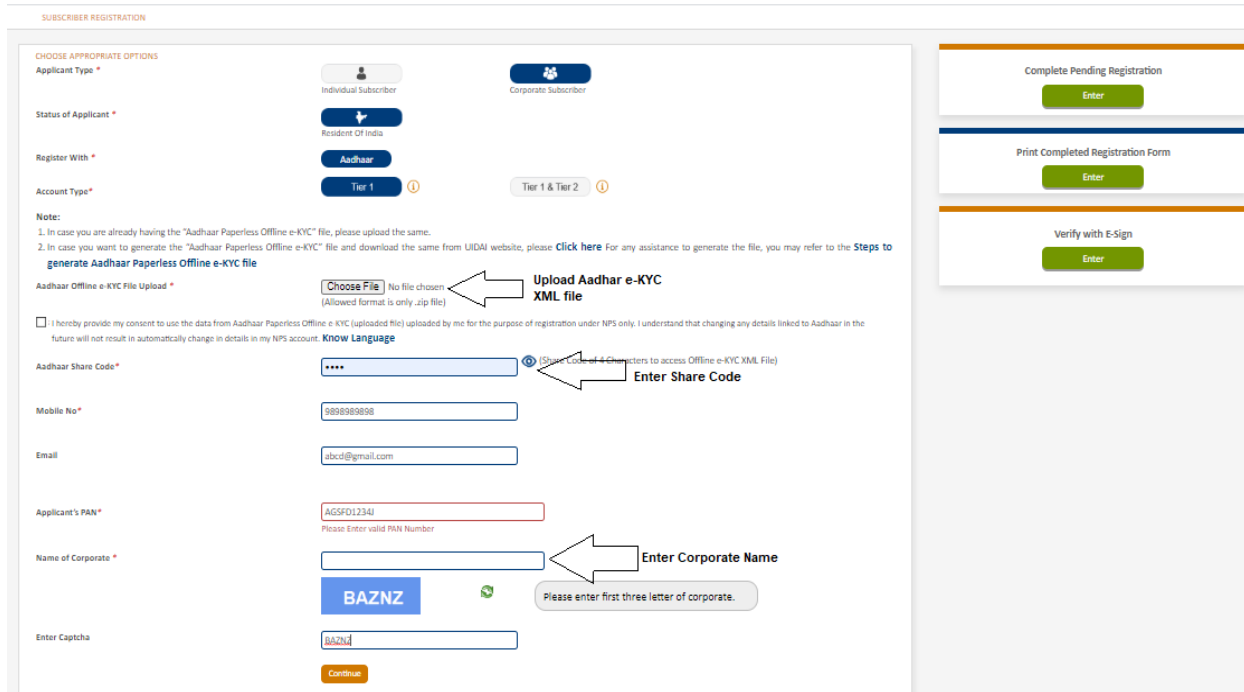


Figure 9

Note: In case employees already have "Aadhaar Paperless Offline e-KYC ZIP file & Share code, then employees can directly upload.

In case employees do not have "Aadhaar Paperless Offline e-KYC ZIP file & Share code, then employees need to follow below process to download:

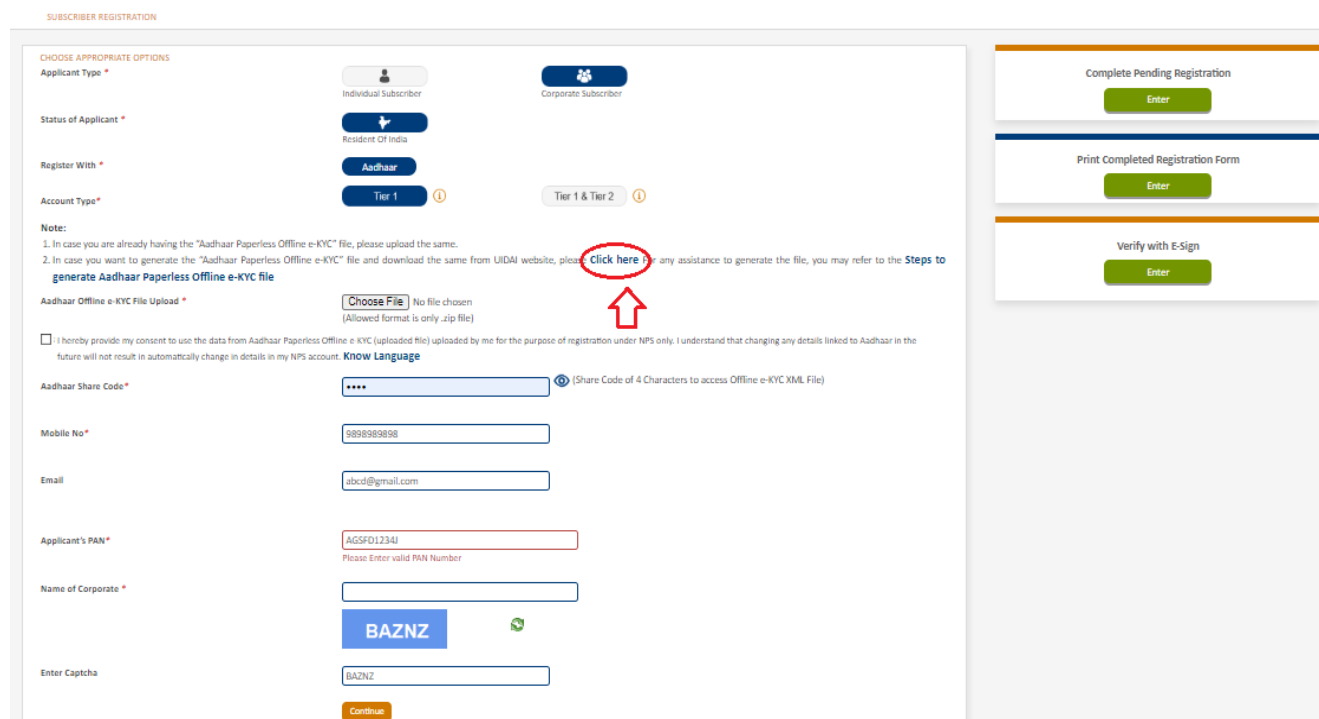


Figure 10

Employees will be redirected to UIDAI Website and need to provide details as per below screen:

Aadhaar Paperless Offline e-KYC

Aadhaar Paperless Offline e-KYC is a secure and shareable document which can be used by any Aadhaar holder for offline verification of identification.

After entering Aadhaar/VID, create a Share Code of 4-characters. A ZIP file containing the Resident's Paperless Offline eKYC will be password protected using the same Share Code. The file will be downloaded into the Resident's device/desktop.

To avail the service the resident will have to share the ZIP file, the Share Code and registered mobile number with the service provider.

Enter your 12 digit Aadhaar number or 16 digit Virtual ID to begin.

Aadhaar Number Virtual ID


Aadhaar Number *

12 Digit UID (1234/1234/1234)

5 2 7 7 2 1 9 7 0 0 4 8

Enter Security Code *

Type the character you see in the picture.

5 f z 7 x 

Send OTP Or **Enter TOTP**

Figure 11

Once employees click on "Send OTP" , Employees need to provide details as per below screen:

Enter your 12 digit Aadhaar number or 16 digit Virtual ID to begin.

Aadhaar Number Virtual ID

Aadhaar Number *


12 Digit UID (1234/1234/1234)

5 2 7 7 2 1 9 7 0 0 4 8

Send OTP Or **Enter TOTP**


Create a Share Code for your Paperless Offline eKYC *

Create a Share Code of 4 Characters to secure your Paperless Offline eKYC. It is important for Aadhaar Number holder to remember this Share Code as it will be required to unlock the ZIP file.

1 2 3 4  **Enter Any 4 Digit Share Code**

Enter OTP / TOTP *

Please enter 6 digit OTP or 8 digit TOTP.

4 7 3 0 6 0  **Enter Mobile OTP**


Download  **Aadhaar Paperless Offline e-KYC ZIP file**

Figure 12

Now Aadhaar Paperless Offline e-KYC ZIP file & Share code is ready for uploading

- On clicking on "Continue" following screen gets displayed as shown below. The employee must provide his/her '**Pesonal Details**' and verify the mobile number via an OTP validation to '**Generate Acknowledgegement Number**'.

Please note that, Name of the Employee, Date of Birth, Gender, Mobile #, Email Id, City & Country of Birth, Father's/Mother's Name and Parent'sName to be printed on the PRAN card are the mandatory fields at this step:

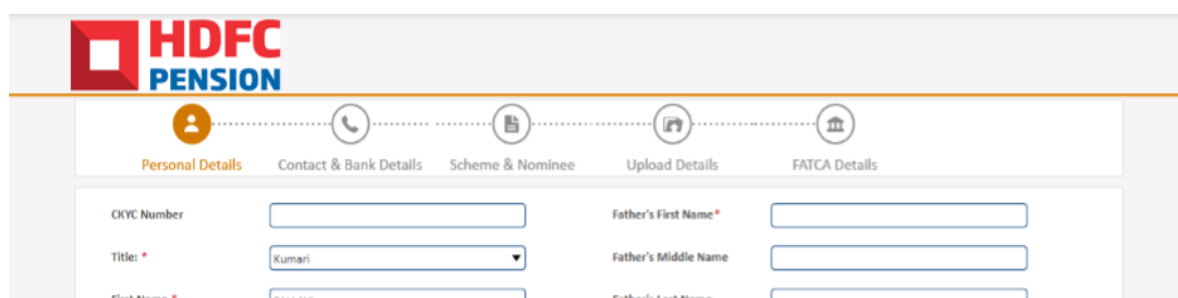


Figure 13

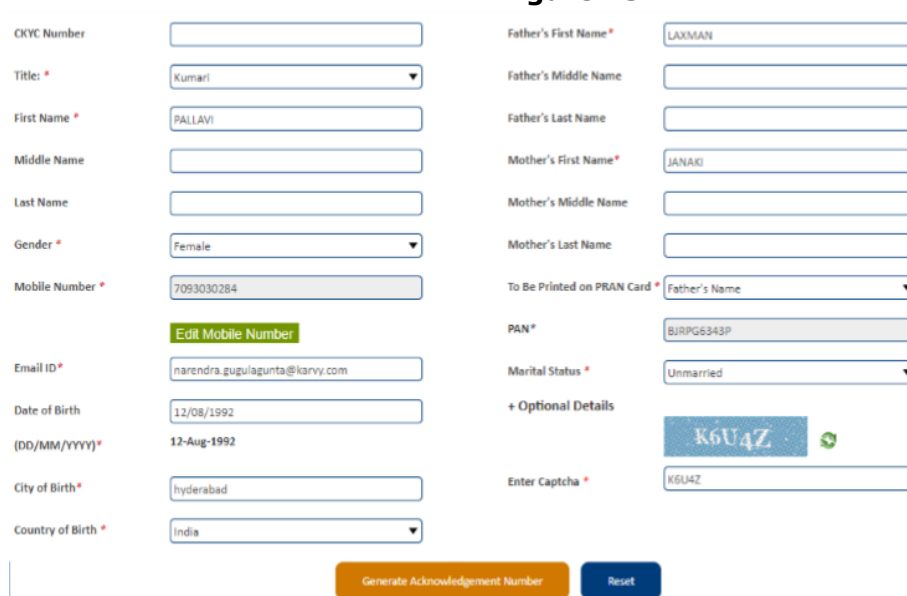


Figure 14

- An Acknowledgment Number would be displayed on the screen as shown in **Figure 6**. The employee can either '**Save as PDF**' or '**Print**' it before continuing to the next step. This Ack Id number would also be sent to Employee by SMS / e-mail. At any point in time, if employee is logged out of the system he /she can simply click on '**Complete Pending Registration**' and enter this Ack Id no to complete his online NPS registration process.

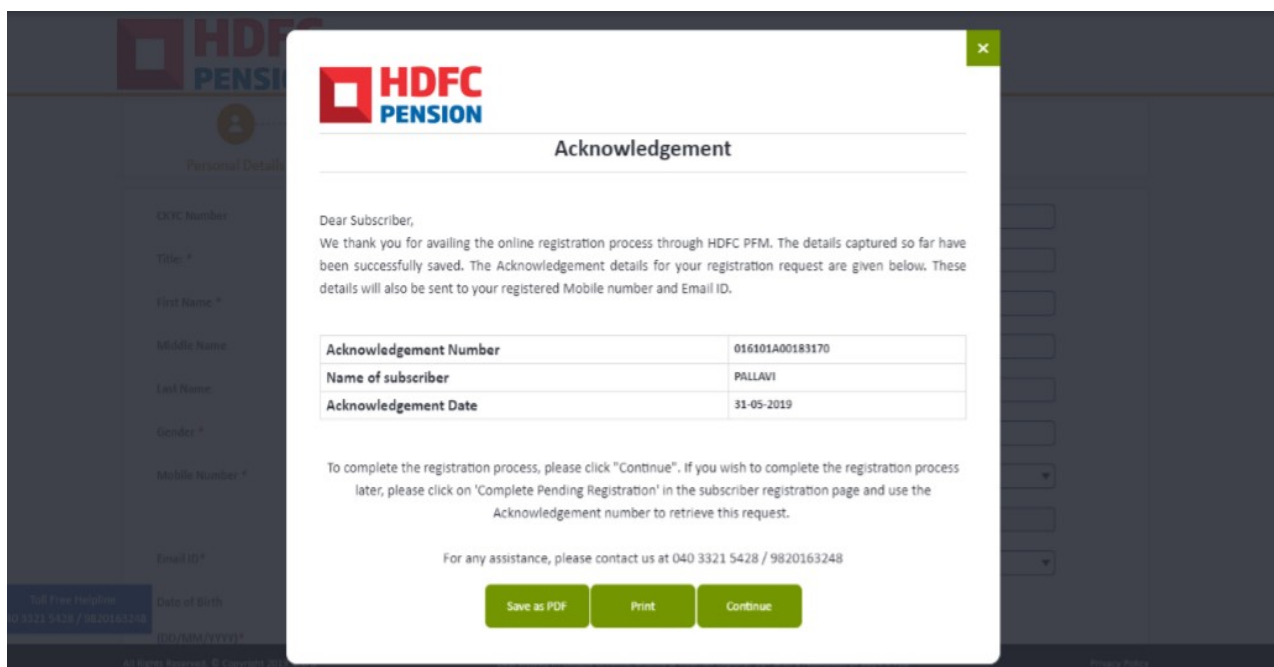


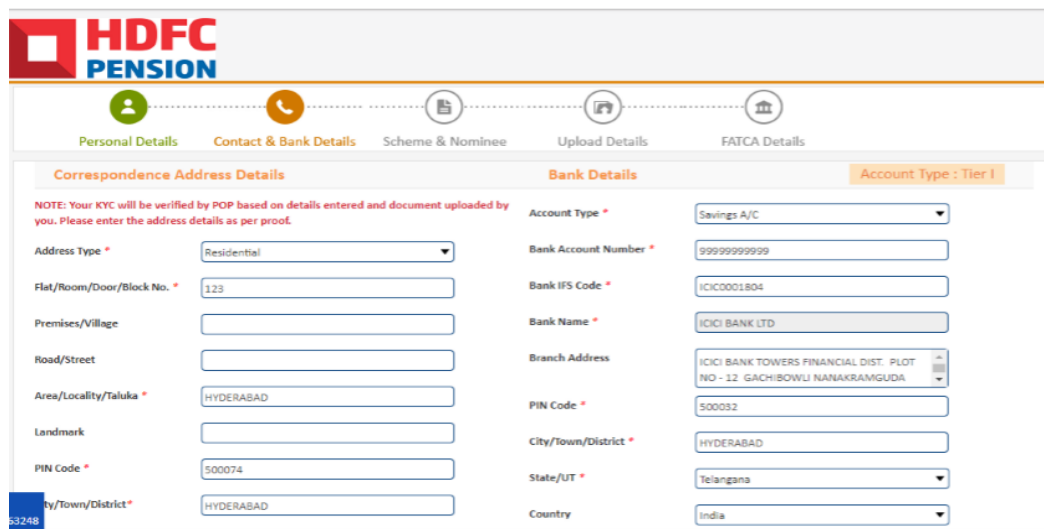
Figure 15

8. Employee to now enter details under different sections (Tabs) viz. **Contact & Bank Details (Figure 7 & 8), Scheme & Nominee Details (Figure 9,10 & 11), Upload Details(Figure 12)** and **FATCA Details (Figure 13)**.

The Employee has to provide his /her details under these different sections and once the mandatory details are entered under each section, Employee can "**Save and Proceed**" to the subsequent section:

Contact & Bank Details:

- Employee needs to provide Correspondence Details and Bank Details under this tab
- Under the Bank Details Tab, the Employee has to enter Account type, Bank Account Number, MICR and IFS Code. Once the IFS Code is entered by the Employee, other bank details would get auto populated



HDFC PENSION

Personal Details | **Contact & Bank Details** | Scheme & Nominee | Upload Details | FATCA Details

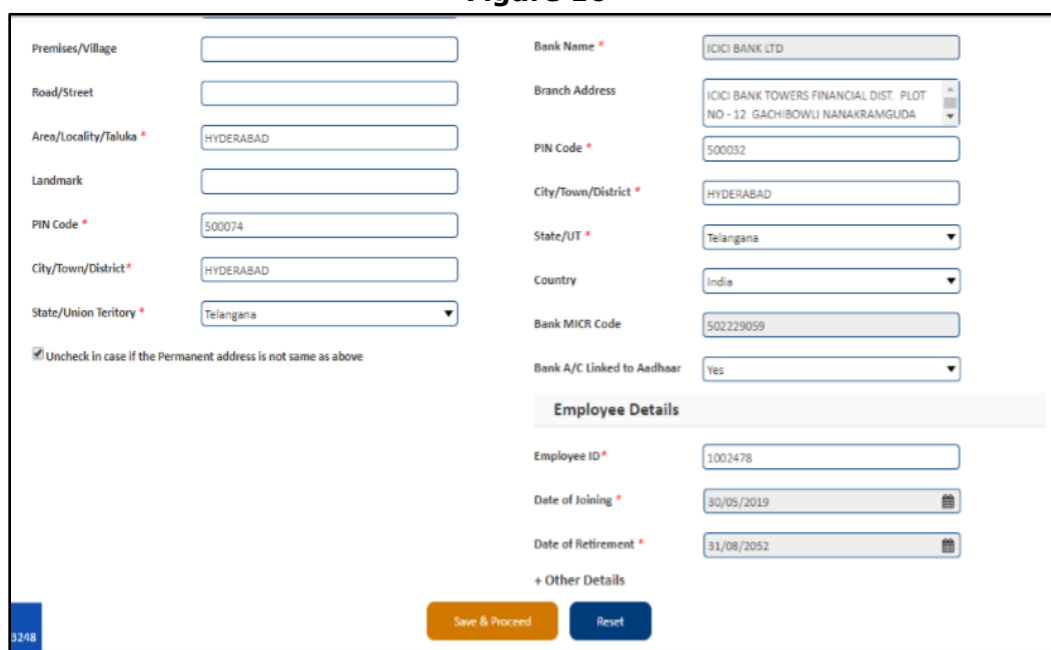
Correspondence Address Details | **Bank Details** | Account Type : Tier I

NOTE: Your KYC will be verified by POP based on details entered and document uploaded by you. Please enter the address details as per proof.

Address Type * Residential
 Flat/Room/Door/Block No. * 123
 Premises/Village
 Road/Street
 Area/Locality/Taluka * HYDERABAD
 Landmark
 PIN Code * 500074
 City/Town/District * HYDERABAD

Bank Account Number * 9999999999
 Bank IFS Code * ICIC0001804
 Bank Name * ICICI BANK LTD
 Branch Address ICICI BANK TOWERS FINANCIAL DIST. PLOT NO - 12 GACHIBOWLI NANAKRAMGUDA
 PIN Code * 500032
 City/Town/District * HYDERABAD
 State/UT * Telangana
 Country India

Figure 16



Premises/Village
 Road/Street
 Area/Locality/Taluka * HYDERABAD
 Landmark
 PIN Code * 500074
 City/Town/District * HYDERABAD
 State/Union Territory * Telangana

☒ Uncheck in case if the Permanent address is not same as above

Bank Name * ICICI BANK LTD
 Branch Address ICICI BANK TOWERS FINANCIAL DIST. PLOT NO - 12 GACHIBOWLI NANAKRAMGUDA
 PIN Code * 500032
 City/Town/District * HYDERABAD
 State/UT * Telangana
 Country India
 Bank MICR Code 502229059
 Bank A/C Linked to Aadhaar Yes

Employee Details

Employee ID * 1002478
 Date of Joining * 30/05/2019
 Date of Retirement * 31/08/2052
 + Other Details

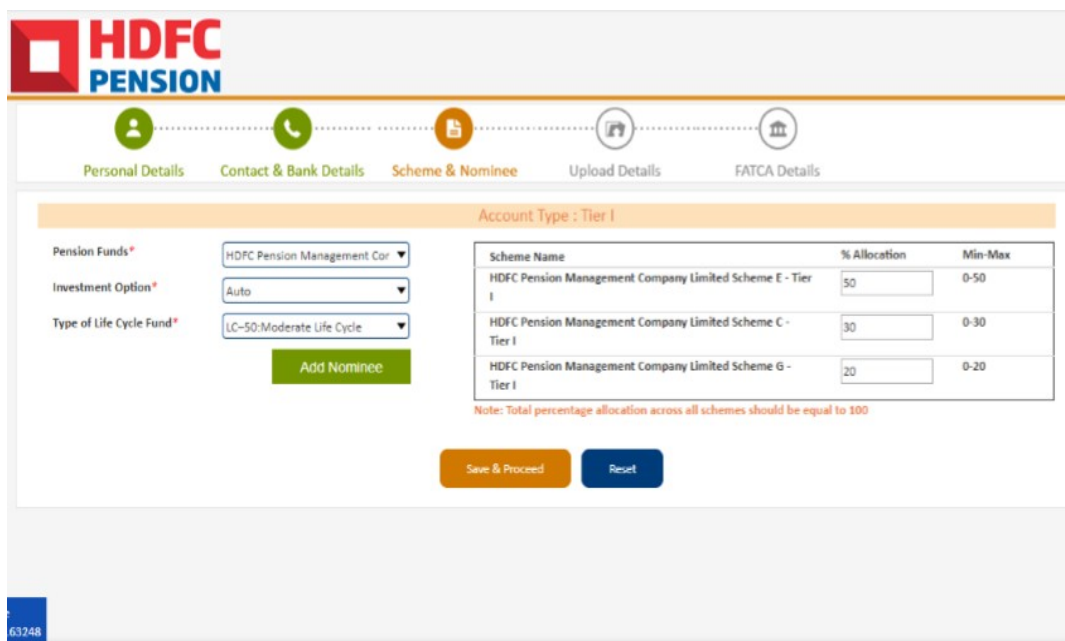
Save & Proceed | Reset

Figure 17

Scheme and Nominee Details:

- Under Scheme Selection Tab, in case opting for "Active Choice", Employee confirms asset allocation from the drop down menu among Equities (E) – capped at 75%, Corporate Bonds (C), Government Securities (G) and Alternate Investment Funds (A) – capped at 5% or In case of Auto Choice Employee needs to further select any of the below Lifecycle Fund option from the menu:
 - LC -75 Aggressive Lifecycle Fund
 - LC -50 Moderate Lifecycle Fund
 - LC -25 Conservative Lifecycle Fund
- Employee moves to next tab "Nomination Details" and confirms the Nomination % allocations

- In case the employee wishes to add more than one nominee, he/she must click on Add and input the details of other nominees and also mention % distribution across all nominees which should total to 100%



HDFC PENSION

Personal Details Contact & Bank Details **Scheme & Nominee** Upload Details FATCA Details

Account Type : Tier I

Pension Funds*

Investment Option*

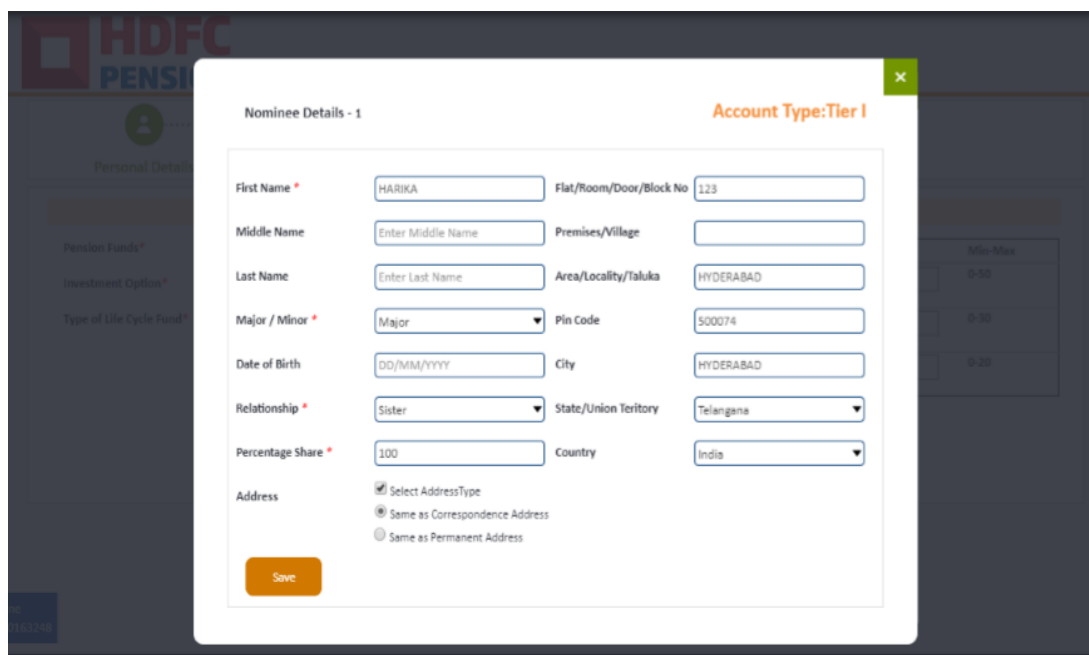
Type of Life Cycle Fund*

Scheme Name	% Allocation	Min-Max
HDFC Pension Management Company Limited Scheme E - Tier I	<input type="text" value="50"/>	0-50
HDFC Pension Management Company Limited Scheme C - Tier I	<input type="text" value="30"/>	0-30
HDFC Pension Management Company Limited Scheme G - Tier I	<input type="text" value="20"/>	0-20

Note: Total percentage allocation across all schemes should be equal to 100

63248

Figure 18



HDFC PENSION

Personal Details **Nominee Details - 1** Account Type: Tier I

First Name* Flat/Room/Door/Block No

Middle Name Premises/Village

Last Name Area/Locality/Taluka

Major / Minor* Pin Code

Date of Birth City

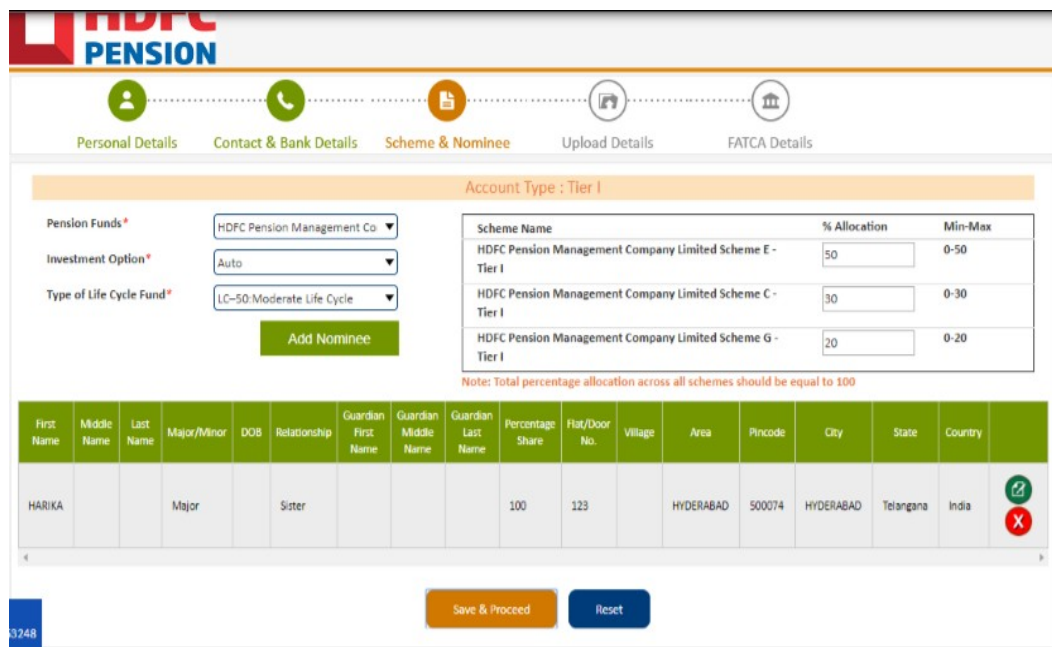
Relationship* State/Union Territory

Percentage Share* Country

Address ☒ Select AddressType
☐ Same as Correspondence Address
☐ Same as Permanent Address

63248

Figure 19



Account Type : Tier I

Pension Funds*

Investment Option*

Type of Life Cycle Fund*

Scheme Name	% Allocation	Min-Max
HDFC Pension Management Company Limited Scheme E - Tier I	<input type="text" value="50"/>	0-50
HDFC Pension Management Company Limited Scheme C - Tier I	<input type="text" value="30"/>	0-30
HDFC Pension Management Company Limited Scheme G - Tier I	<input type="text" value="20"/>	0-20

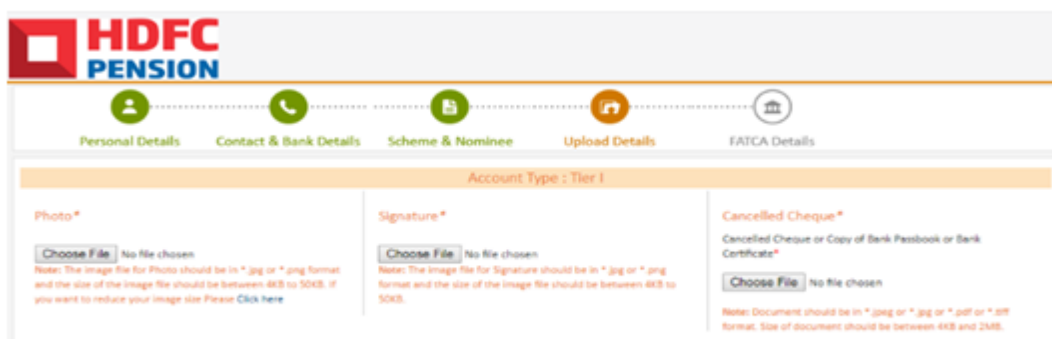
Note: Total percentage allocation across all schemes should be equal to 100

First Name	Middle Name	Last Name	Major/Minor	DOB	Relationship	Guardian First Name	Guardian Middle Name	Guardian Last Name	Percentage Share	Flat/Door No.	Village	Area	Pincode	City	State	Country
HARIKA			Major		Sister				100	123		HYDERABAD	500074	HYDERABAD	Telangana	India

Figure 20

Upload Details:

- Under Upload Tab, the employee needs to upload the below set of documentation to open his/her NPS Account:
 - Self-attested scan copy of PAN
 - Scan Copy of Cancelled Cheque
 - Scan copy of Employee Signature specimen



Account Type : Tier I

Photo*

No file chosen

Note: The image file for Photo should be in *.jpg or *.png format and the size of the image file should be between 4KB to 50KB. If you want to reduce your image size Please [Click here](#)

Signature*

No file chosen

Note: The image file for Signature should be in *.jpg or *.png format and the size of the image file should be between 4KB to 50KB.

Cancelled Cheque*

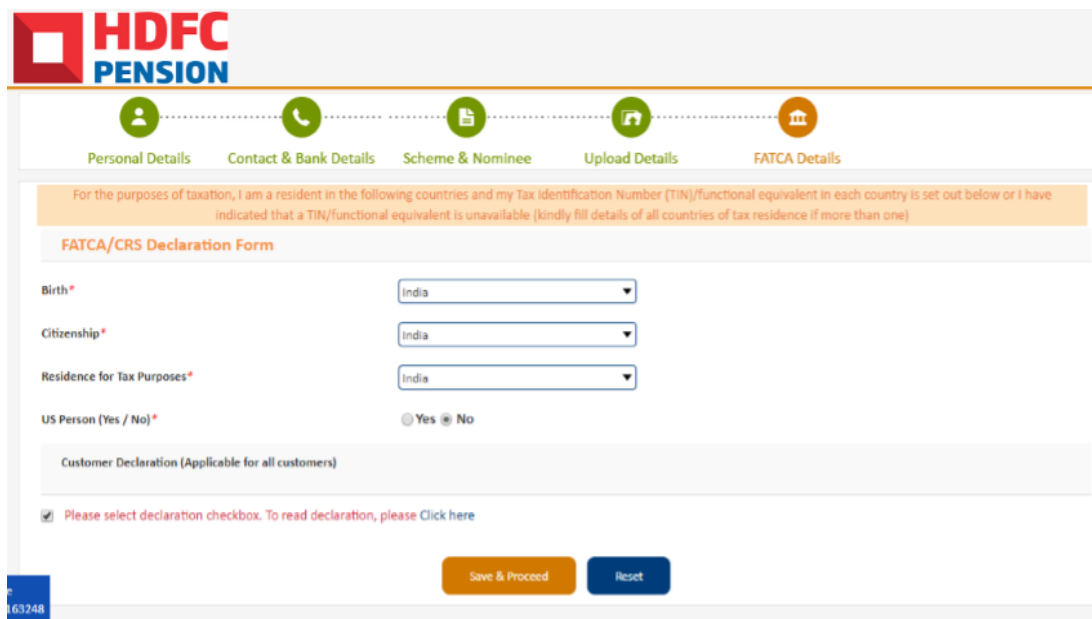
Cancelled Cheque or Copy of Bank Passbook or Bank Certificate*

No file chosen

Note: Document should be in *.jpeg or *.jpg or *.pdf or *.ppt format. Size of document should be between 4KB and 2MB.

Figure 21

FATCA Details:



HDFC PENSION

Personal Details Contact & Bank Details Scheme & Nominee Upload Details FATCA Details

For the purposes of taxation, I am a resident in the following countries and my Tax Identification Number (TIN)/functional equivalent in each country is set out below or I have indicated that a TIN/functional equivalent is unavailable (kindly fill details of all countries of tax residence if more than one)

FATCA/CRS Declaration Form

Birth*

Citizenship*

Residence for Tax Purposes*

US Person (Yes / No)* ☐ Yes ☒ No

Customer Declaration (Applicable for all customers)

☒ Please select declaration checkbox. To read declaration, please [Click here](#)

Figure 22

- After clicking on 'Save and Proceed', a screen would appear, wherein the employee can validated all the details entered by him/her in NPS Account Opening Form and click on **'Confirm'**:

Personal Details		Contact Details	
CKYC Number :		Correspondence Address Details	
Title:	Kumari	Address Type:	Residential
First Name:	PALLAVI	Flat/Room/Door/Block No:	123
Middle Name:		Premises/Village:	
Last Name:		Road/Street :	
Subscriber's Maiden Name:		Area/Locality/Taluka:	HYDERABAD
Father's First Name:	LAXMAN	Landmark:	
Father's Middle Name:		PIN Code:	500074
Father's Last Name:		City/Town/District:	HYDERABAD
Mother's First Name:	JANAKI	State/Union Territory :	Telangana
Mother's Middle Name:		Permanent Address Details	
Mother's Last Name:		Address Type :	Residential
DOB (DD/MM/YYYY):	12/08/1992	Flat/Room/Door/Block No:	123
City of Birth:	hyderabad	Premises/Village:	
Country of Birth:	India	Road/Street :	
Gender:	Female	Area/Locality/Taluka:	HYDERABAD
To Be Printed on PRAN Card:	Father	Landmark:	
Marital Status:	Unmarried	PIN Code:	500074
Tel(off):		City/Town/District:	HYDERABAD
Tel(Res):		State/Union Territory :	Telangana
Mobile Number:	7093030284		
Email ID:	narendra.gugulagunta@karvy.com		
PAN:	BJRPG6343P		
Reference Number:			
Passport Number:			
Passport Expiry Date:			
Voter:			
Driving Licence:			
Driving Licence Expiry:			

Figure 23

Bank Details		Scheme Details	
Account Type : Tier I		Account Type : Tier I	
Bank Account Type:	Savings A/C	Pension Funds:	HDFC Pension Management Company Limited
Bank Account Number:	9999999999	Investment Option:	LC-50: Moderate Life Cycle
Bank IFS Code:	ICIC0001804		
Bank Name:	ICICI BANK LTD		
Bank Address:	ICICI BANK TOWERS FINANCIAL DIST. PLOT NO - 12 GACHIBOWLI NANAKRAMGUDA		
PIN Code:	500032		
City/Town/District:	HYDERABAD		
State/UT:	Telangana		
Country:	India		
Bank MICR Code:	502229059		
Occupation Details:			
Select If Applicable:			
Income Range (per annum):			
Education Qualification:			
Employee ID:	1002478		
DOI:	30/05/2019		
DOR:	31/08/2052		

Figure 24

Nominee Details																
Account Type : Tier I																
First Name	Middle Name	Last Name	Major/Minor	DOB	Relationship	Guardian First Name	Guardian Middle Name	Guardian Last Name	Percentage Share	Flat/Door No.	Village	Area	Pincode	City	State	Country
HARIKA			Major		Sister				100.00	123		HYDERABAD	500074	HYDERABAD	Telangana	India




Upload Details		
Account Type : Tier I		
Photo:	Signature:	Cancelled Cheque:
		Click here to View
Copy of Identity proof:	Copy of Correspondence address proof:	Copy of Permanent address proof:
	Click here to View	Click here to View

Figure 25

10. PRAN # (Permanent Retirement Account Number) would be allotted to the Employee and the same would be shared with him/her via an Email and SMS on his/her registered contact details

11. Executing E-Sign Process

- Employee has to select **Continue Registration with e-Sign** (as shown in Figure 17) and provide his/her confirmation to complete the entire registration process online using Aadhaar based e-Sign service to digital sign the Application Form:

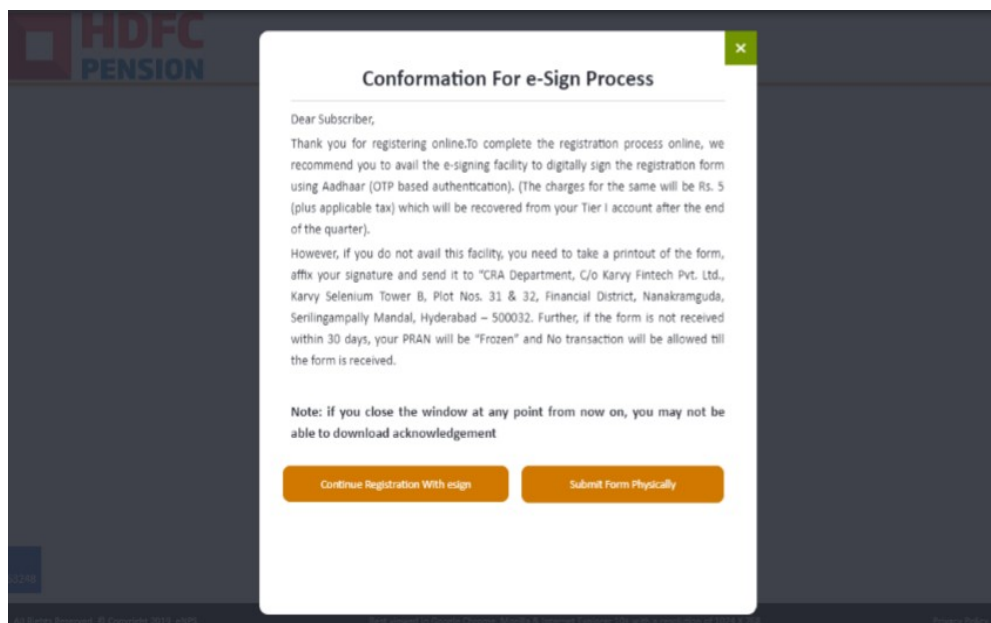
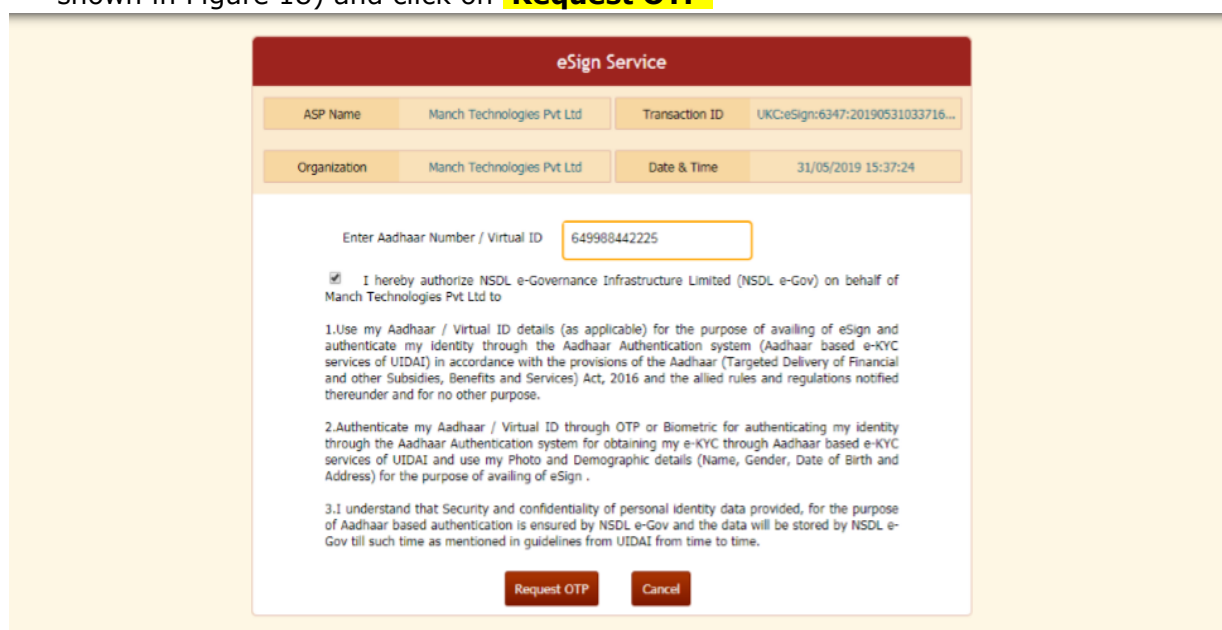


Figure 25

- b. Employee to enter his/her Aadhaar or Virtual ID to complete the e-Sign process (as shown in Figure 18) and click on **'Request OTP'**



eSign Service

ASP Name	Manch Technologies Pvt Ltd	Transaction ID	UKC:eSign:6347:20190531033716...
Organization	Manch Technologies Pvt Ltd	Date & Time	31/05/2019 15:37:24

Enter Aadhaar Number / Virtual ID

☒ I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) on behalf of Manch Technologies Pvt Ltd to

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of availing of eSign 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.

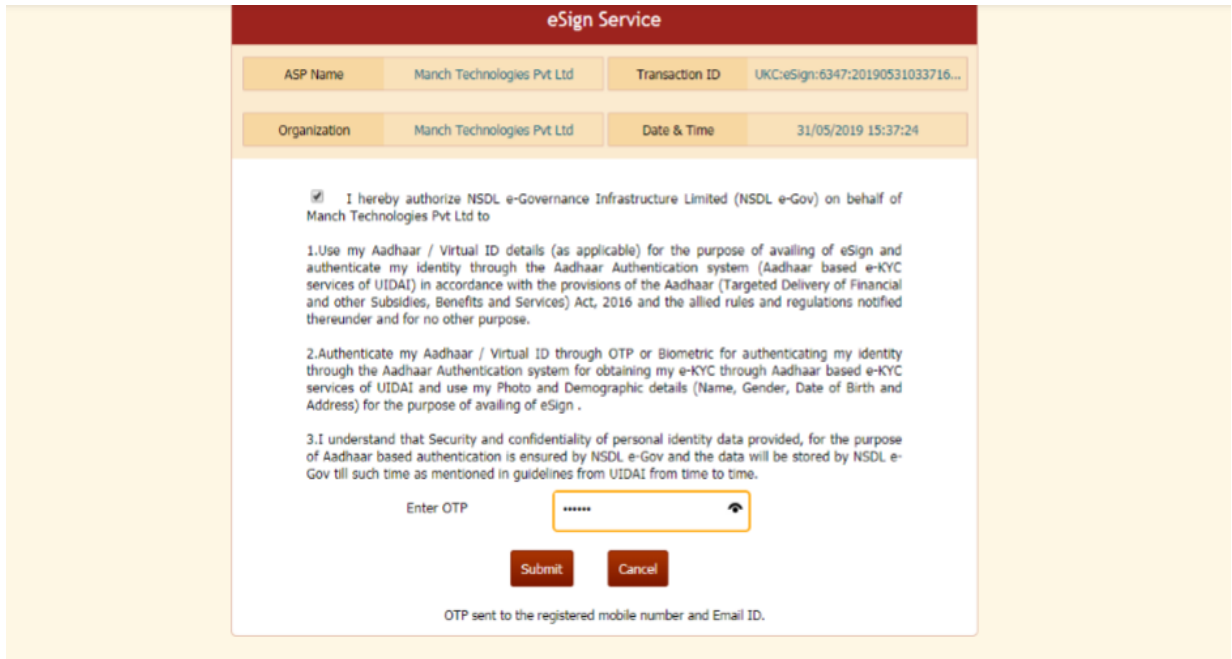
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of availing of eSign.

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.

[Request OTP](#) [Cancel](#)

Figure 27

- c. Employee to enter the OTP received on his mobile # (linked with Aadhaar #) and click on **'Submit'** to complete the e-Sign process (as shown in Figure 19)



eSign Service

ASP Name	Manch Technologies Pvt Ltd	Transaction ID	UKC:eSign:6347:20190531033716...
Organization	Manch Technologies Pvt Ltd	Date & Time	31/05/2019 15:37:24

☒ I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) on behalf of Manch Technologies Pvt Ltd to

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of availing of eSign 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 availing of eSign.

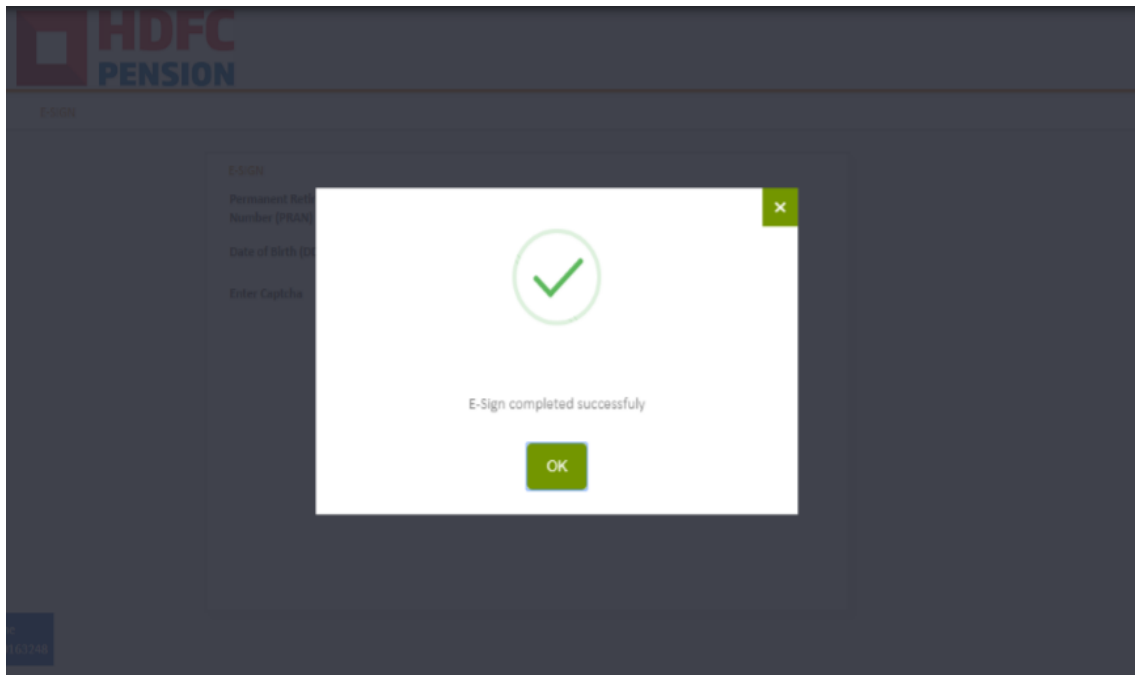
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

Enter OTP

OTP sent to the registered mobile number and Email ID.

Figure 28

12. A Confirmation screen would be displayed on screen:



HDFC PENSION

E-Sign

Permanent Reference Number (PRN):

Date of Birth (DDMMYY):

Enter Captcha:

E-Sign completed successfully

Figure 29

13. Employee to send an email to his/her designated Corporate HR and follow up for authorization of the request and confirm mapping of his/her NPS account under Corporate NPS model.

.....XXXX....End.....XXXX.....