

**SOP For  
New Account Opening (PRAN)  
Under  
Corporate NPS**

**For Corporate Registered with Kfintech CRA  
through HDFC Pension POP**

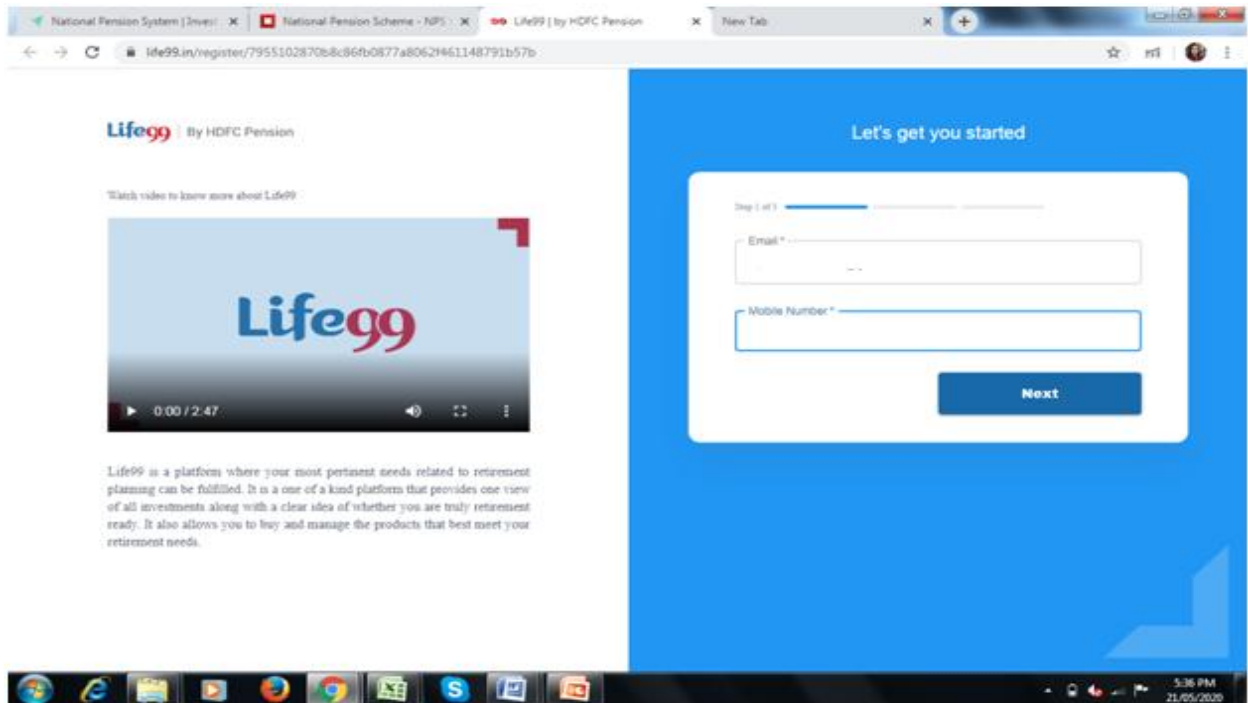
This document gives you a step by step description on how to register for new NPS Account on Life99.in by HDFC Pension, in case your corporate is associated with Kfintech CRA through HDFC Pension POP.

**Important points to be taken care of by employee before starting the process**

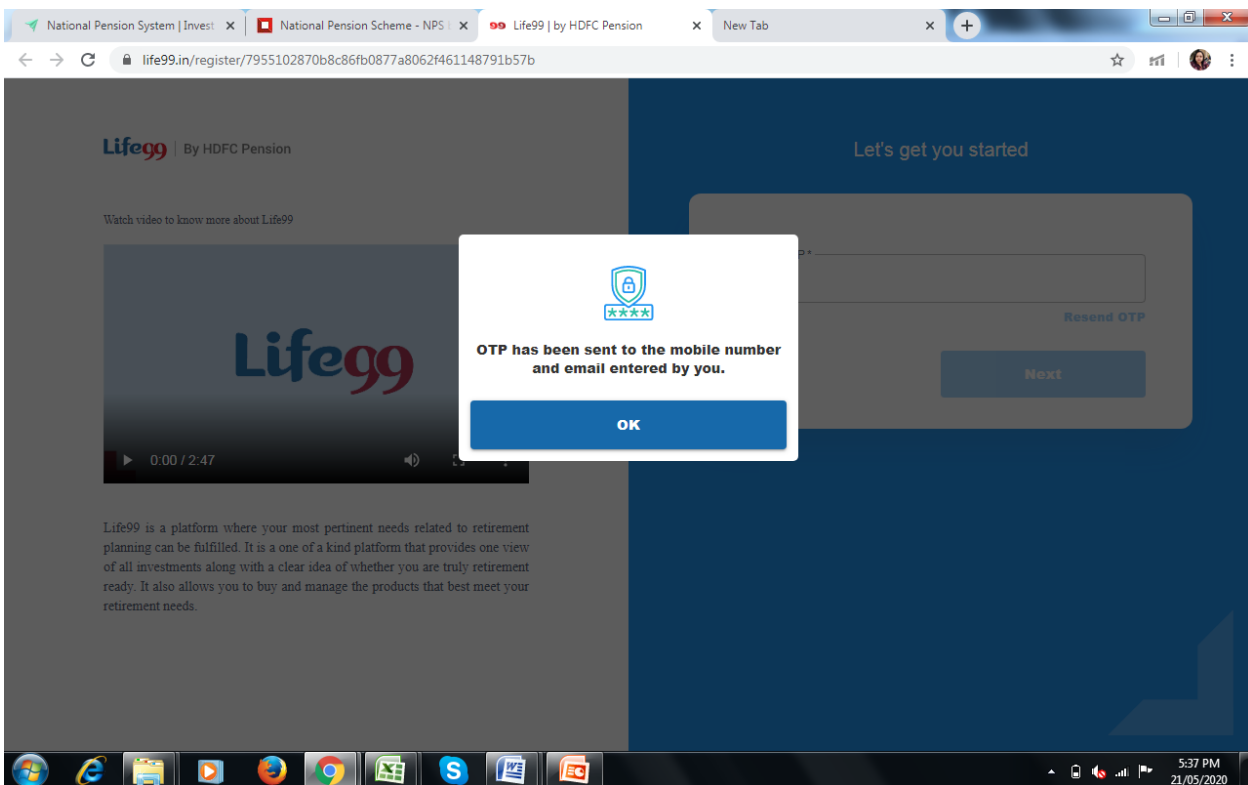
1. You have a choice to get the KYC fetched from CKYC repository or Aadhaar data base so that you do not need to send any KYC document to us.
2. In case you opt for KYC from Aadhaar data base, please ensure that your mobile number is linked with your Aadhaar number.
3. Documents that are required to be uploaded during the process are as shown below. Please keep these handy to expedite the process.
  - a. Copy of your Cancelled Cheque (with your name printed) / Bank Passbook in \*.jpeg/ \*.jpg/ \*.png format having file size between 4KB - 5MB
  - b. Specimen signature (you can sign on a white blank paper and take the photo) in \*.jpeg/ \*.jpg/ \*.png format having file size between 4KB - 2MB
4. **After PRAN is generated, employees should reach out to your company HR for authorizing the application for mapping your account to Corporate NPS. This is to ensure that your employer contribution can be deposited in your NPS account**

**Please note that this SOP is applicable for Corporates which are registered for HDFC Pension in house journey. Where the employee is directed to Kfintech CRA portal for NPS account opening, please refer the other SOP.**

1. Click on the unique link provided by your HR / HPMC RM to start the registration.  
Below screen shall open



2. OTP shall be sent to your mobile no and email ID



### 3. Upon entering the OTP below screen shall appear. Fill the details to proceed further

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

### 4. Complete the registration process by creating a password

Step 3 of 3

Set Password \*  
.....

Confirm Password \*  
.....

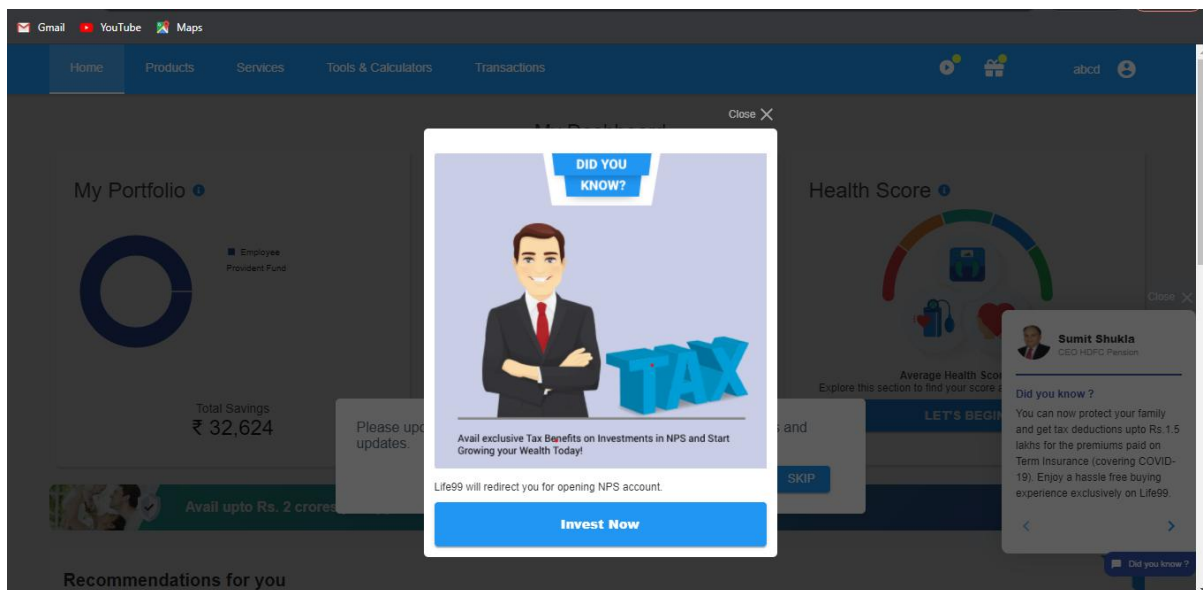
I accept the [Terms & Conditions](#), [Privacy Policy](#) & [Legal Disclaimers](#) of HDFC Pension.

**Password Policy**

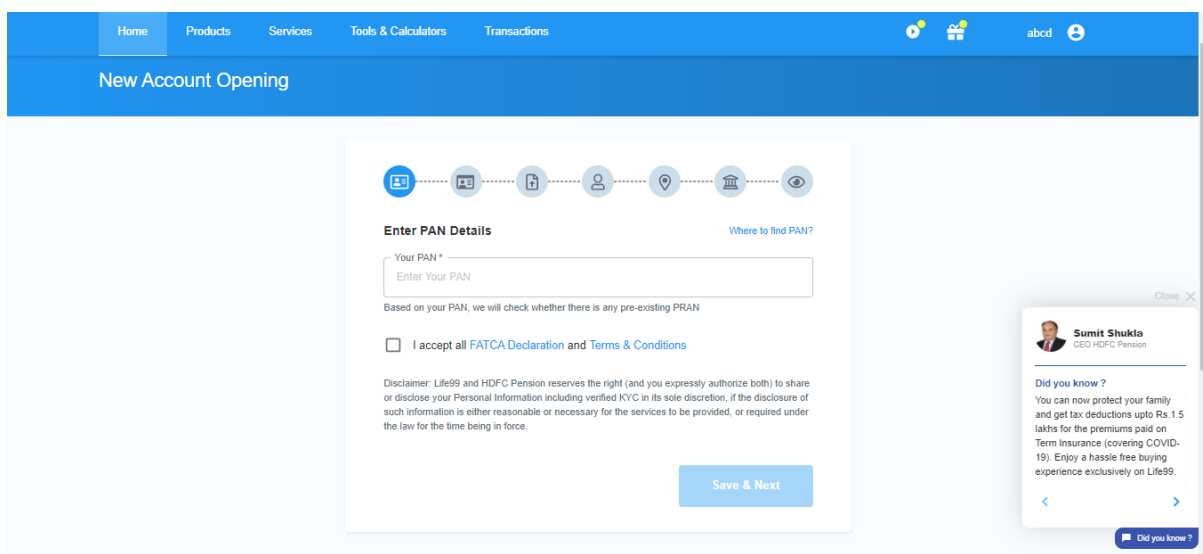
- Minimum length of 8 characters and Maximum length of 16 characters
- Password must start with an alphabet
- At least 1 Upper-case Alphabet
- At least 1 Lower-case Alphabet
- At least 1 Number
- At least 1 Special Character

Submit

5. Upon you will see the following screen. Click on “Invest Now” tab

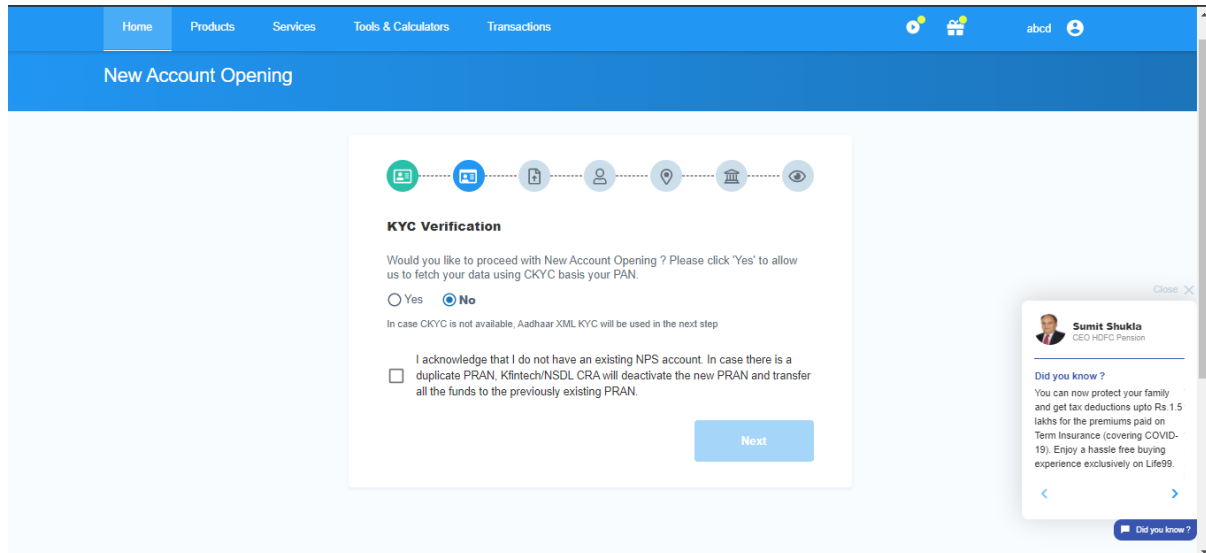


6. You will be directed to the PAN Screen. Based on the PAN details entered, system will check whether there is any pre-existing PRAN



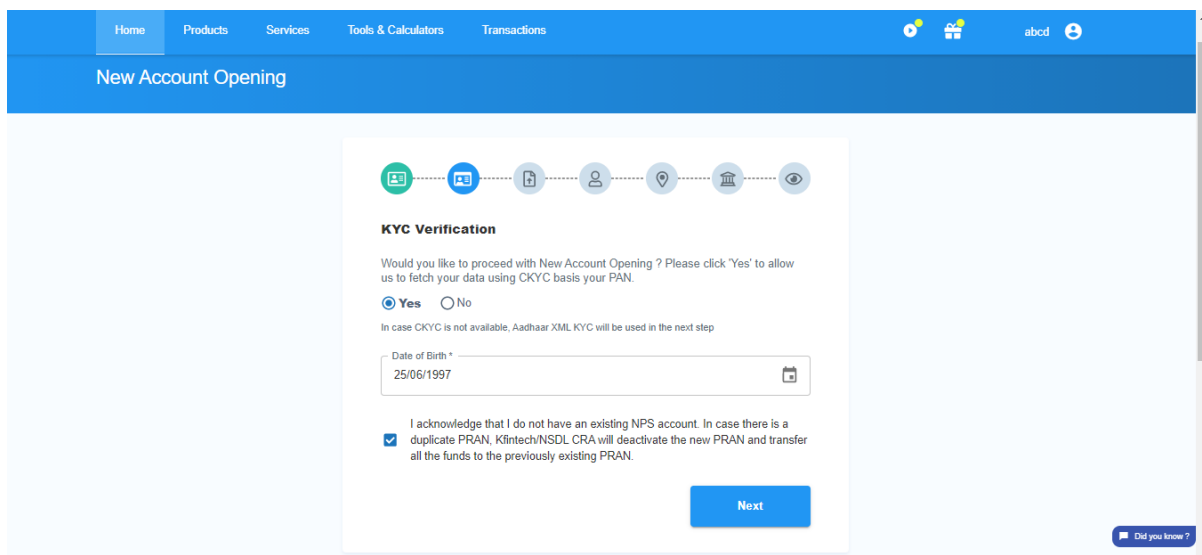
Please note: Another way of navigating to the NPS buying screens after logging into Life99 is via Products option (top Menubar) -> Pension -> National Pension System -> Click on Buy Now button

7. Basis your PAN# system shall check if you have existing NPS account. If not, you shall be moved to below screen to initiate new PRAN generation.



The screenshot shows the 'New Account Opening' page with a navigation bar at the top containing 'Home', 'Products', 'Services', 'Tools & Calculators', and 'Transactions'. The main content area is titled 'New Account Opening' and features a progress bar with icons for KYC, PAN, and other steps. The 'KYC Verification' section asks, 'Would you like to proceed with New Account Opening? Please click 'Yes' to allow us to fetch your data using CKYC basis your PAN.' The 'No' radio button is selected. Below this, it states, 'In case CKYC is not available, Aadhaar XML KYC will be used in the next step'. A checkbox for acknowledgment is present but not checked. A 'Next' button is at the bottom right. A 'Did you know?' pop-up on the right features a profile for Sumit Shukla, CEO of HDFC Pension, and text about term insurance benefits.

8. You need to choose between 2 KYC options – CKYC based or Aadhaar based. If you choose CKYC based, you need to write your DOB to get your KYC fetched from CKYC repository.

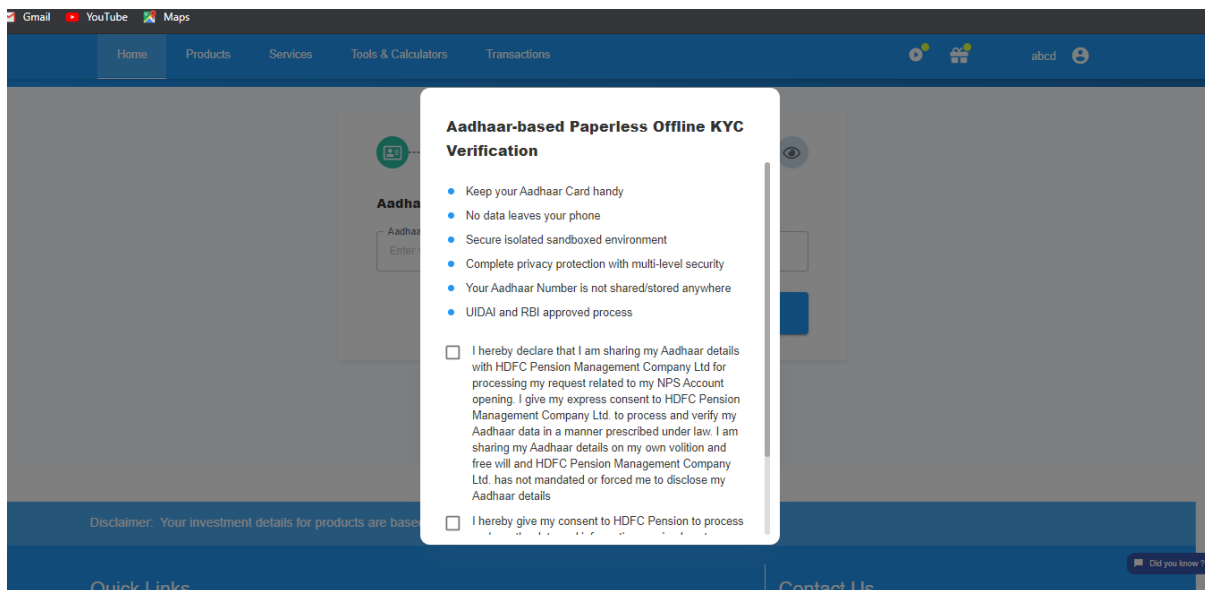


The screenshot shows the 'New Account Opening' page with the same navigation bar. The 'KYC Verification' section now has the 'Yes' radio button selected. Below the question, it states, 'In case CKYC is not available, Aadhaar XML KYC will be used in the next step'. A 'Date of Birth' field contains '25/06/1997'. The acknowledgment checkbox is now checked. A 'Next' button is at the bottom right. A 'Did you know?' pop-up is visible at the bottom right of the page.

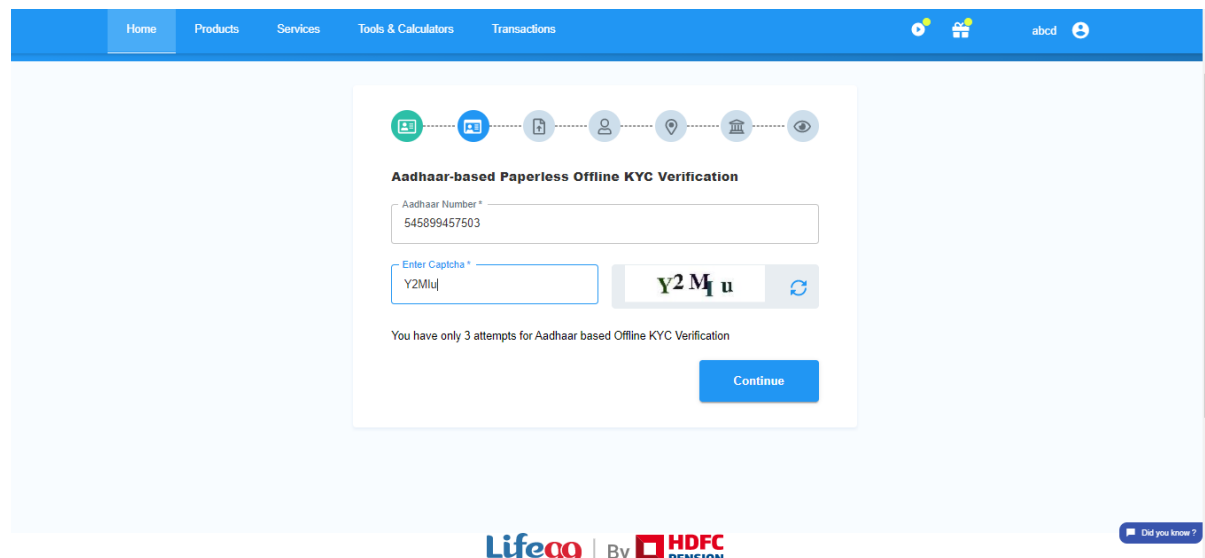
Please Note:

- If the KYC fails from CKYC, you can move to Aadhaar based KYC

9. Accept terms and conditions to proceed with Aadhaar based KYC as shown in below screen

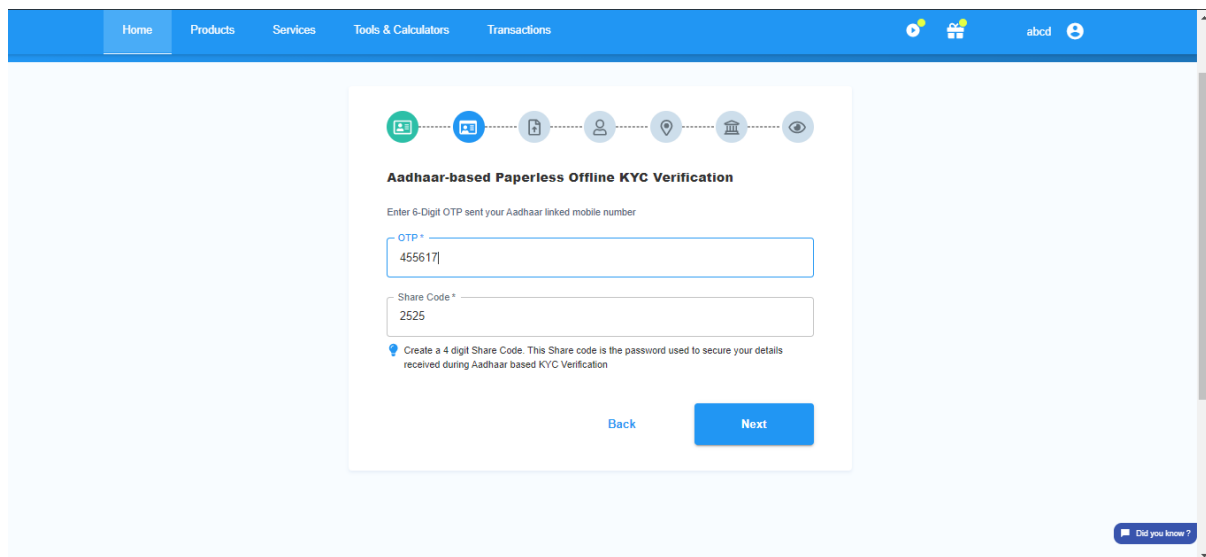


10. Write your Aadhaar# and CAPCHA in the screen

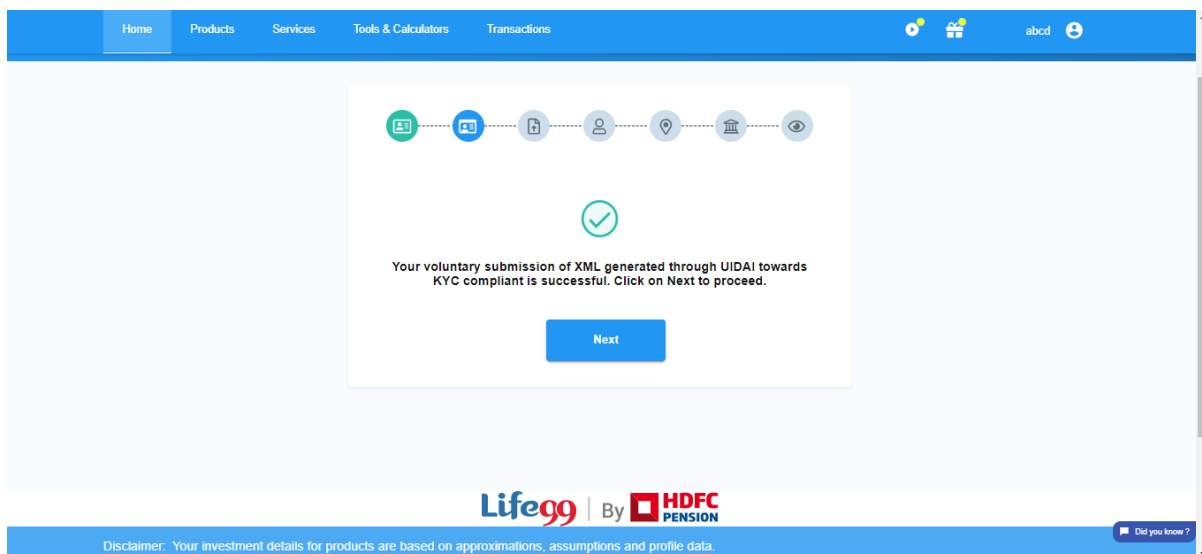


Please note once the captcha has been entered, user shall receive an OTP on his/her Aadhaar – linked mobile number

11. Write the OTP received on your mobile number linked with your Aadhaar and write any random 4 – digit Share Code.



12. On succesful KYC from Aadhaar, below screen shall appear





### 13. Upload your specimen signature

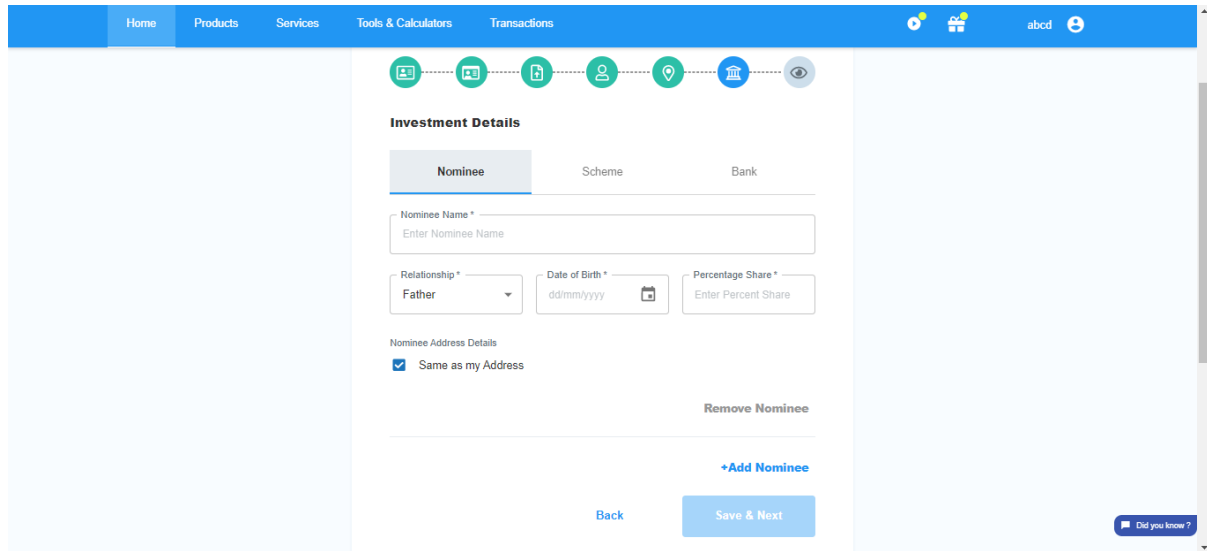
The screenshot shows the 'New Account Opening' interface. At the top, there is a navigation bar with 'Home', 'Products', 'Services', 'Tools & Calculators', and 'Transactions'. Below this is a blue header with 'New Account Opening'. A progress bar at the top of the main content area shows several steps, with the current step being 'Upload Signature'. The main content area contains a large text box for the signature, with a sample signature 'D. Srinivas' and the text 'Signature' and 'Size: 2KB-5MB Supported Format: .jpg, .jpeg'. Below the text box is an 'Upload' button. At the bottom of the main content area, there are 'Back' and 'Save & Next' buttons. A 'See Upload Guidelines' link is also present. A 'Did you know?' button is located in the bottom right corner.

### 14. Fill in Basic & Employment Details as below.

The screenshot shows the 'Basic Details' form in the account opening process. The form is titled 'Basic Details' and includes a sub-header 'Please confirm your details below & click on "Next"'. The form contains several fields: 'Are you currently employed person?' (Yes/No), 'First Name' (Sourya), 'Middle Name(s) Optional' (Enter valid Middle Name), 'Last Name' (Matan), 'Your Date of Birth' (25/06/1997), 'Gender' (Female), 'Marital Status' (Single), 'Mobile Number #1' (9819672014), 'Email' (gripsoh220@gmail.com), 'Father's Name' (Enter Father's Name), and 'Mother's Name' (Enter Mother's Name). There are also radio buttons for 'Name to be printed on PRAN' (Father's Name / Mother's Name) and 'Do you wish to have' (e-PRAN Kit / Physical PRAN Kit). The 'Occupational Details' dropdown is set to 'Government Employee'. A small disclaimer at the bottom states: 'Please note that details fetched from Aadhaar or CKYC will not be editable.' A 'Did you know?' button is in the bottom right corner.

Please note that details fetched from Aadhaar or CKYC will not be editable.

## 15. fill Nominee details – you can have 3 nominee for your NPS account



The screenshot displays the 'Investment Details' section of the HDFC Pension portal. The page has a blue header with navigation tabs: Home, Products, Services, Tools & Calculators, and Transactions. A user profile icon and the text 'abcd' are visible in the top right. A progress bar at the top shows steps: Home, Add Nominee, Add Scheme, Add Bank, Add Address, and Add KYC. The 'Add Nominee' step is currently active.

**Investment Details**

**Nominee**      Scheme      Bank

Nominee Name \*  
Enter Nominee Name

Relationship \*      Date of Birth \*      Percentage Share \*  
Father      dd/mm/yyyy      Enter Percent Share

Nominee Address Details  
 Same as my Address

Remove Nominee

+Add Nominee

Back      Save & Next

Did you know ?

## 16. Fill the Scheme Preference details

Home Products Services Tools & Calculators Transactions

HDFC Pension System
New Account Opening

12345678

➔

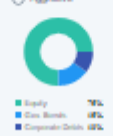
**Investment Details**

nominee
Scheme
 bank

Pension Fund Manager \*  
HDFC Pension Fund
See all fund performance


Investment Option  
 Auto  Active

Aggressive



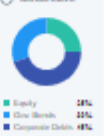
Equity 70%  
Govt Bonds 20%  
Corporate Debt 10%

Moderate



Equity 60%  
Govt Bonds 30%  
Corporate Debt 10%

Conservative



Equity 40%  
Govt Bonds 40%  
Corporate Debt 20%

What percentage of your basic salary should your employer contribute to your NPS account, deducting monthly from your salary?  
 % 100%

Would you like to make a personal contribution to the account for tax benefits, over and above the employer contribution?  
Yes  No

View Details

NPS Amount \*

NPS Frequency \*  
Monthly

Start Date \*

End Date \*

Until Cancelled

NPS Date for all future installments

5th of month
15th of month
25th of month

Authentication Mode \*  
Net Banking
What's New?

I hereby declare that the mobile number provided herein is same as registered with bank account number provided above. If different mobile number is registered with Bank then kindly update it with bank before registering NPS & mandate with new mobile number. All the details provided for NPS & Mandate are same as recorded against my PAN.

I hereby declare that I am the same sole Subscriber of NPS and the contribution being paid for the transaction for Tier I is from my own Bank Account and through my legitimate source of funds.

The acknowledgement for registration of NPS & mandate will be shared on a mail to another mobile no. provided herein above.

Back
Save & Next

## 17. Fill the bank details and upload Cancelled Cheque / Bank Passbook

Home Products Services Tools & Calculators Transactions

Investment Details

Nominas Scheme **Bank**

Account Type

Savings Account  **Current Account**

Account Number \*  
50100380101896

Bank Account should be in your name.

Bank IFSC Code \*  
HDFC0000240 [Search Bank Details](#)

Bank Name \*  
HDFC Bank

Bank Address \*  
SANDOZ HOUSE, DR. A.B.ROAD/WORLIMUMBAIMAHARASHTRA400 018

Bank Pincode \*  
Enter Bank Pincode

**To verify your bank account, please upload a cancelled cheque or passbook photo that has your name on it. Name on bank proof should match your name on Aadhaar/PAN**

**Cancelled Cheque**  Bank Passbook [See Upload Guidelines](#)

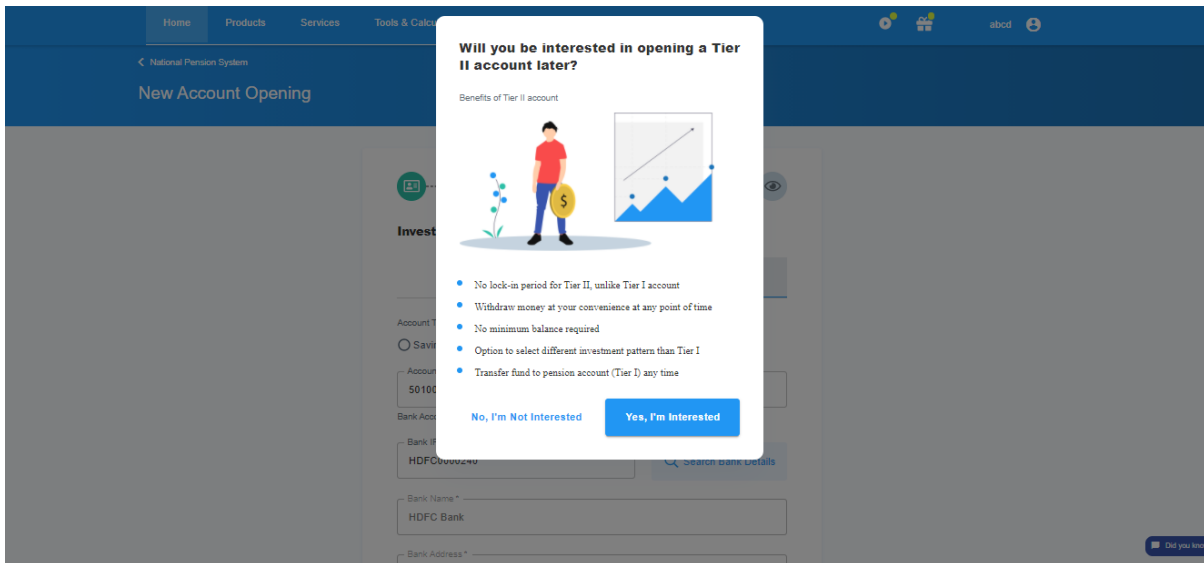
**Cancelled Cheque Photo**  
Size: 2KB-5MB Supported Format: jpg, jpeg, pdf, .gif

[Upload](#)

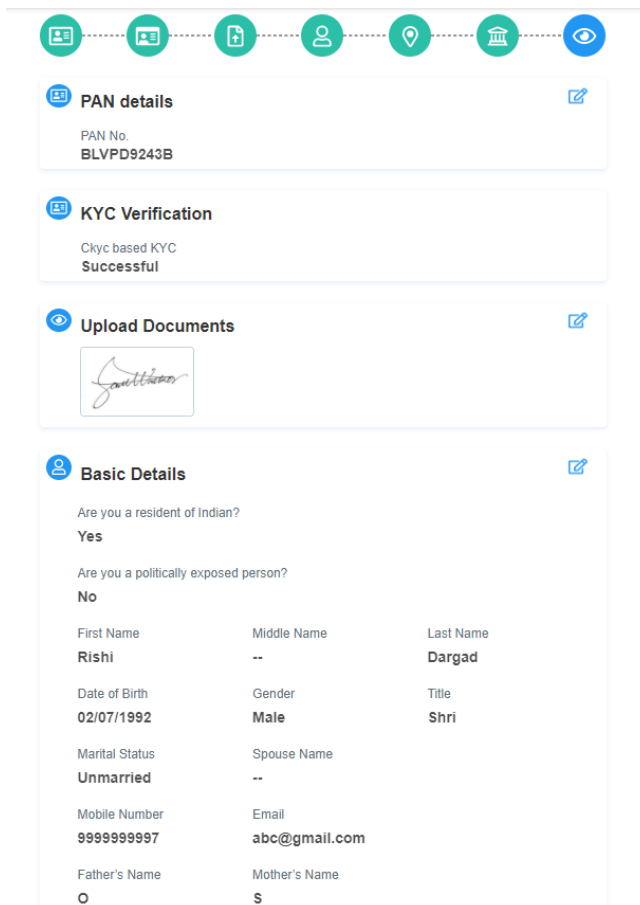
Disclaimer: You hereby declare that the contribution paid by you/on your behalf has been derived from legally declared and assessed sources of income. You understand that HDFC Pension has the right to perceive your financial profile or share the information with other government authorities. You further agree that NPS trust has the right to close your NPS account in case I am found violating the provisions of any law relating to prevention of money laundering.

[Back](#) [Save & Next](#)

18. Below screen shall appear. If you want to open Tier 2 NPS account, you can click on “Yes”, or click on “No, I am not Interested”



19. User will be shown Review Screen with all the details filled. User can click on the edit icon to make any necessary changes to the editable fields. User to click on “Submit” tab to complete the application



Name to be printed on PRAN	Do you wish to have a E-pran Kit	
<b>Father's Name</b>		
Employee ID	Date of Joining	Date of Retirement
12345	10/06/2011	02/07/2052
Occupational Details	Occupational Name	
<b>Private Sector</b>	--	

#### Address Details

Plot/Room/Door/Block	Area	PIN Code
<b>SUKHSANTI NAGAR JALNA</b>	<b>Mumbai</b>	<b>431203</b>
Country	State	City
<b>India</b>	<b>Maharashtra</b>	<b>MUMBAI</b>

#### Nominee Details

Nominee Name	Relationship	Date of Birth
<b>Hi</b>	<b>Friend</b>	<b>11/11/1991</b>
Percentage Share		
<b>100</b>		
Plot/Room/Door/Block	Area	PIN Code
<b>Sukhsanti Nagar Jalna</b>	<b>Mumbai</b>	<b>431203</b>
Country	State	City
<b>India</b>	<b>Maharashtra</b>	<b>Mumbai</b>

#### Scheme Details

Pension Fund Manager  
**HDFC Pension Fund**

Investment Option      Moderate  
**Auto**      Equity - 50% Gov. Bonds - 20% Corporate Debts - 30%

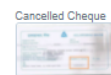
Percentage of your basic salary would you like your employer to deduct every month as your NPS contribution?  
**5**

Would you like to make a personal contribution to the account for tax purposes, over and above the corporate contribution?  
**Yes**

SIP Amount	SIP Frequency	Start Date
<b>1000</b>	<b>Monthly</b>	<b>29/08/2021</b>
End Date	SIP Date	Authentication Mode
<b>13/11/2024</b>	<b>5th Of Month</b>	<b>Net Banking</b>

#### Bank Details

Account Type	Account Number	Bank IFSC Code
<b>Savings Account</b>	<b>1234455755645</b>	<b>ICIC0000020</b>
Bank Name	Branch Address	
<b>ICICI BANK</b>	<b>Galleria Shopping Mall, Hiranandani Gardens, Powai, Mumbai. 400076</b>	



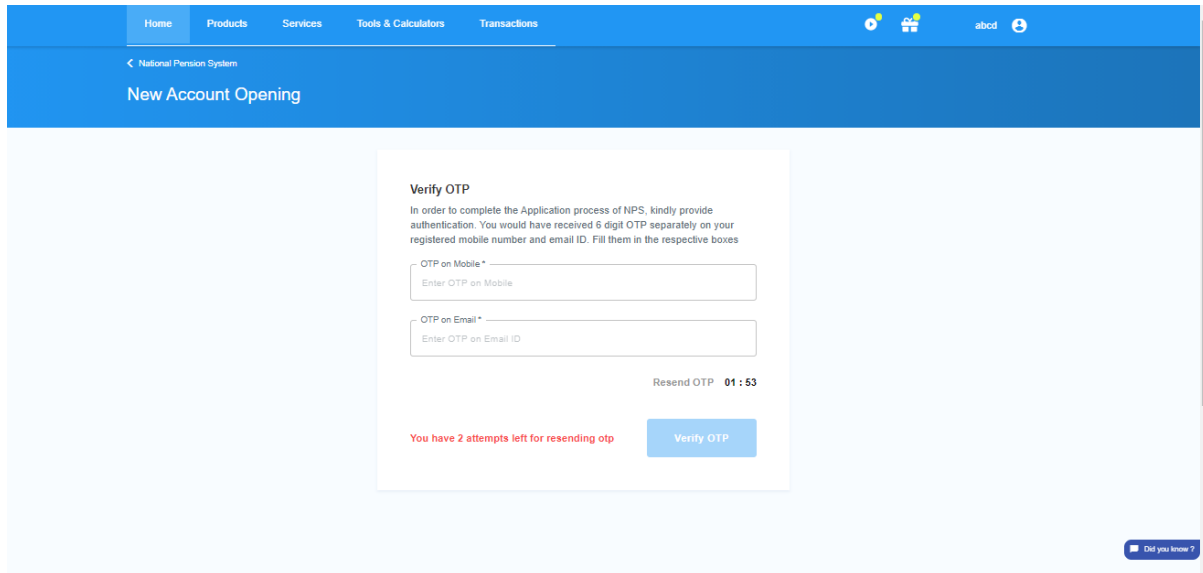
#### Submit Application?

You will not be able to edit details once you have submitted the Application

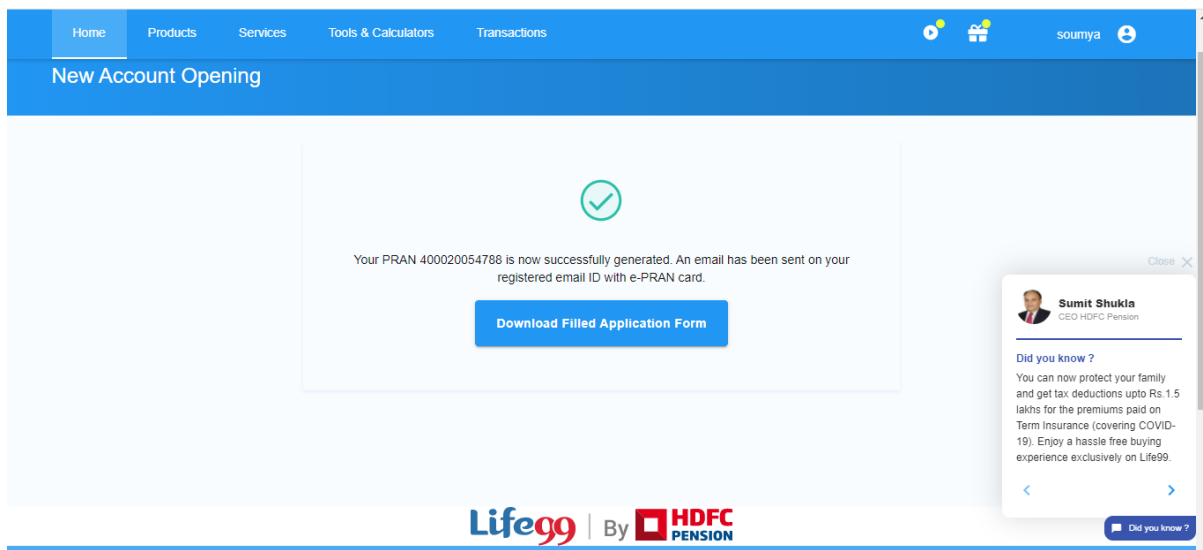
[Back](#)

[Submit](#)

20. Upon submitting, 2 OTPs would be triggered – one to your mobile no and other to your email ID. It's a two-factor authentication process and both OTPs will be different. Enter both the OTPs in relevant sections and click on “Verify OTP” to get your NPS account opened.

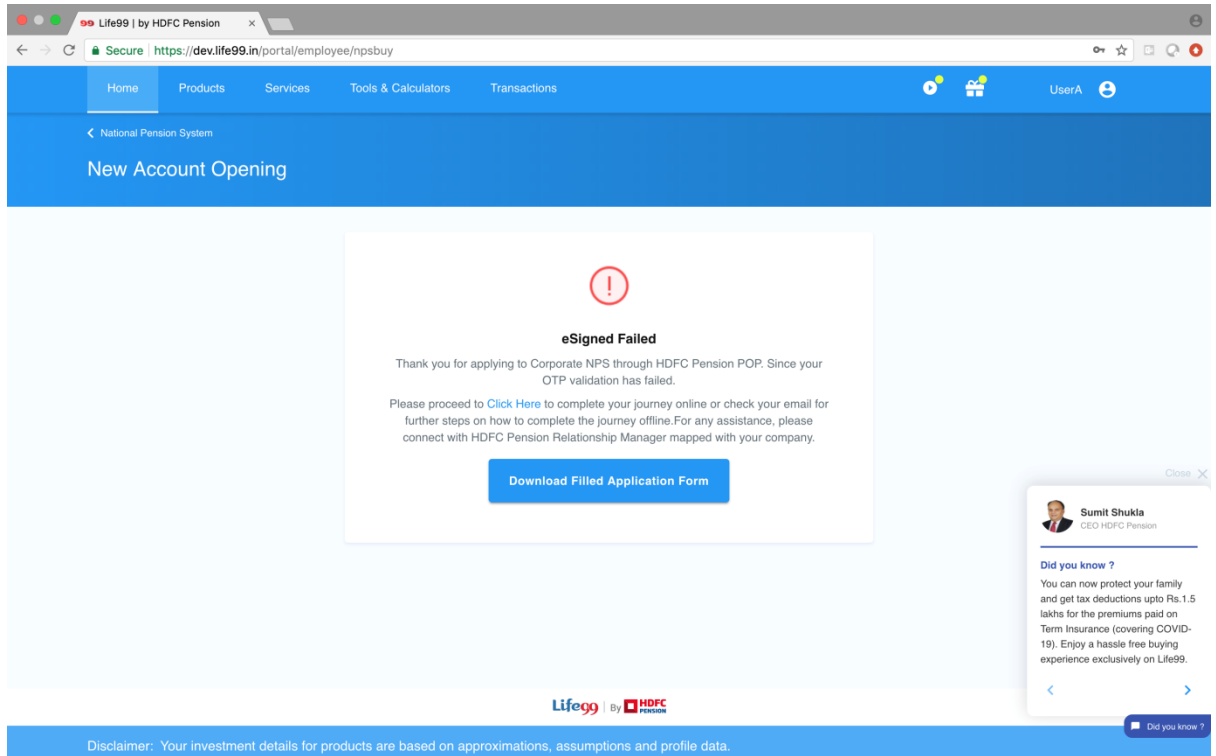


21. On successful PRAN generation, you will see the following screen. You will also receive communication from CRA & Life99



Please note the following:

1. User gets 3 attempts for OTP Authentication, in case the OTP authentication fails, you will see the following screen. In such a case, user can initiate a fresh application for NPS by clicking on 'Click here' in the screen below (redirection to Kfintech)



2. Point of Contact - You can write/connect with following point of contacts in case of any issues. Please ensure to share customer's mail id and mobile number which was used while registering and snapshot of the error faced in the mail sent to the point of contact for faster resolution

For general queries regarding NPS, please reach out to your respective RMs	NPS RM
For issues faced on the Life99 portal	customercare@life99.in