वैज्ञानिक तथा औद्योगिक अनुसंधान परिषद्
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Azadi Ka Amrit Mahotsav

सा०/एनपीएस/6/23-24   दिनांक/Dated:28.03.2024
                                                      Dated_____

प्रेषक:वित्त सलाहकार
From: Financial Adviser

सेवा में : सीएसआईआर की सभी राष्ट्रीय प्रयोगशाला/संस्थान/मुख्यालय/एककों के वरिष्ठ वित्त एवं लेखा नियंत्रक, वित्त एवं लेखा नियंत्रक, वित्त एवं लेखा अधिकारी,अनुभाग अधिकारी(वित्त एवं लेखा)

To   : The Sr.COFA/COFA/FAO/SO (F&A) of all CSIR Labs/Instts/Hqrs/Units

विषय   : सीआरए प्रणाली के उपयोग हेतु दिनांक 01 अप्रैल 2024 से दो स्तर आधार प्रमाणीकरण की अनिवार्यता
Subject   : Mandatory 2-Factor Aadhar Authentication for CRA system Access w.e.f 01st April,2024.

महोदया/महोदय Madam/Sir,

मुझे उपरोक्त विषय पर पेंशन निधि विनियामक विकास प्राधिकरण से प्राप्त पत्र संख्या- पीएफआरडीए/2024/06/एसयूपी-सीआरए/03 दिनांक 15.03.2024 आपकी जानकारी,मार्गदर्शन और अनुपालन के लिए अग्रेसित करने का निर्देश हुआ है।

I am directed to forward herewith the Pension Fund Regulatory and Development Authority letter No-PFRDA/2024/06/SUP-CRA/03 dated 15.03.2024 on the above mentioned subject for your information, guidance and compliance.

                                                      भवदीय/Yours faithfully,

Enclosure:- यथोपरि/As Above
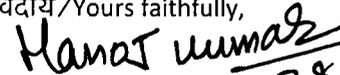
                                                      मनोज कुमार/ Manoj Kumar 28|03|24
                                                      वित्त एवं लेखा अधिकारी(निधि व पेंशन)
                                                      Finance & Accounts Officer (Fund & Pension)

प्रतिलिपि/Copy to:-
1)सीएसआईआर वैबसाइट/CSIR Website
2)कार्यालय प्रति/Office Copy.

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पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

G20

एक पृथ्वी - एक परिवार - एक भविष्य
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Circular

Circular No: PFRDA/2024/06/Sup-CRA/03   **15th Mar 2024**

To
All NPS Stake Holders

Subject: Mandatory 2 - Factor Aadhaar Authentication for CRA System Access w.e.f. 1st April 2024

Government and Corporate Nodal offices, including PrAO/DTA/PAO/DTO/DDO, are granted with access to the Central Recordkeeping Agency (CRA) system for conducting National Pension System (NPS) related tasks, perform activities and generate various reports. The additional security layer, 2-Factor Aadhaar-based authentication, is being compulsorily implemented for all password-based users logging into the CRA system, effective from 1st April 2024 as communicated vide our earlier Circular dt 20th Feb 2024.

2. *Benefits of 2-Factor Authentication*:

i.   Increased Security: The two-factor approach significantly reduces the risk of unauthorized access to the CRA system.

ii. Enhanced Protection: This additional layer safeguards NPS transactions and protects the interests of both subscribers and stakeholders.

3. *Additional Security Feature*: Currently, Nodal Offices under Central and State Governments, including their underlying Autonomous bodies, use a password-based login to access the CRA for NPS transactions. To bolster security features and protect the interests of Subscribers and Stakeholders, it has been decided to introduce additional security features through Aadhaar-based authentication for login to the CRA system. This Aadhaar-based login authentication will be integrated with the current User ID and Password-based login process, enabling 2-Factor Authentication for accessing the CRA system.

4. *Aadhaar Mapping*: User IDs of Nodal offices under the Government Sector (Central/State/CAB/SAB) shall be permitted to login to the CRA system (CRA & NPSCAN) using 2-Factor Authentication through Aadhaar OTP (One-time password). The Oversight office (PrAO/DTA) must initially link their Aadhaar with their respective CRA User ID, enabling underlying users to initiate Aadhaar Mapping. Similarly, PAO/DTO must link their Aadhaar with their respective CRA User ID, allowing underlying DDOs to initiate Aadhaar linking.

5. *Performance of NPS Activities*: All offices under the Government Sector and Autonomous Bodies are required to implement the necessary framework for the additional feature of Aadhaar-based login and authentication in the CRA system to carry out all NPS related activities.

Azadi Ka
Amrit Mahotsav

pRda

6. *Standard Operating Process*: The attached document outlines the process for Nodal offices attached with Protean CRA to link their Aadhaar and proceed with functional activities using the CRA system and covers the following points:

i. One-time registration of Aadhaar number against Nodal Office User ID
ii. Authentication of Aadhaar Mapping to Nodal Office User ID
iii. Status view for Aadhaar Mapping
iv. Procedure for regular (Aadhaar-based) access to CRA system

Government and Corporate Nodal Offices, along with Autonomous Bodies, are requested to implement the necessary framework for the new Aadhaar-based login and authentication and ensure seamless execution of all NPS-related activities.

Yours sincerely,

Digitally signed by
K MOHAN GANDHI
Chief General Manager

पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

परिपत्र

परिपत्र सं : पीएफआरडीए/2024/06/एसयूपी-सीआरए/03   **15 मार्च, 2024**

प्रति,

सभी एनपीएस हितधारक

विषय - सीआरए प्रणाली के उपयोग हेतु दिनांक 1 अप्रैल 2024 से द्विस्तरीय आधार प्रमाणीकरण की अनिवार्यता

पीआरएओ/डीटीए/पीएओ/डीटीओ/डीडीओ सहित सरकारी और कॉर्पोरेट नोडल कार्यालयों को राष्ट्रीय पेंशन प्रणाली (एनपीएस) से संबंधित कार्यों के संचालन, गतिविधियों के निष्पादन और विभिन्न रिपोर्टों को तैयार करने के लिए केंद्रीय अभिलेखपालन अभिकरण (सीआरए) प्रणाली का उपयोग करने की अनुमति दी गई है। सीआरए सिस्टम में लॉग-इन करने वाले सभी पासवर्ड-आधारित उपयोगकर्ताओं के लिए एक अतिरिक्त सुरक्षा स्तर, द्विस्तरीय आधार-आधारित प्रमाणीकरण, को अनिवार्य रूप से लागू किया जा रहा है। जैसा कि हमारे पिछले परिपत्र दिनांक 20 फरवरी 2024 द्वारा सूचित किया गया था, यह दिनांक 1 अप्रैल 2024 से प्रभावी होगा।

2. *द्विस्तरीय प्रमाणीकरण के लाभ*:

i. सुरक्षा में बढ़ोतरी : द्विस्तरीय दृष्टिकोण के माध्यम से सीआरए प्रणाली के अनधिकृत उपयोग के जोखिम को कम किया जा सकता है।

ii. संवर्धित सुरक्षा : इस अतिरिक्त स्तर से एनपीएस लेनदेन सुरक्षित होता है तथा अभिदाताओं और हितधारकों के हितों की रक्षा होती है।

3. *अतिरिक्त सुरक्षा सुविधा*: वर्तमान में, केंद्र और राज्य सरकारों के तहत नोडल कार्यालय, उनके अंतर्निहित स्वायत्त निकायों सहित, एनपीएस लेनदेन के लिए सीआरए का उपयोग करने के लिए पासवर्ड-आधारित लॉगिन प्रयोग करते हैं। सुरक्षा विशेषताओं को बढ़ाने और अभिदाताओं और हितधारकों के हितों की रक्षा करने के लिए, सीआरए प्रणाली में लॉगिन के लिए आधार-आधारित प्रमाणीकरण के माध्यम से अतिरिक्त सुरक्षा सुविधाओं को शुरू करने का निर्णय लिया गया है। यह आधार-आधारित लॉगिन प्रमाणीकरण वर्तमान यूजर आईडी और पासवर्ड-आधारित लॉगिन प्रक्रिया के साथ एकीकृत किया जाएगा, जो सीआरए प्रणाली का उपयोग करने के लिए द्विस्तरीय प्रमाणीकरण को सक्षम करेगा।

4. *आधार मैपिंग*: सरकारी क्षेत्र (केंद्रीय/राज्य/सीएबी/एसएबी) के अंतर्गत नोडल कार्यालयों की यूजर आईडी को आधार ओटीपी (वन-टाइम पासवर्ड) के माध्यम से द्विस्तरीय प्रमाणीकरण का उपयोग करते हुए सीआरए सिस्टम (सीआरए और एनपीएससीएन) में लॉगिन करने की अनुमति दी जाएगी। निरीक्षण कार्यालय (पीआरएओ/डीटीए) को प्रारम्भ में अपने आधार को अपने संबंधित सीआरए यूजर आईडी से जोड़ना होगा, जिससे अंतर्निहित उपयोगकर्ता आधार मैपिंग का उपयोग कर सकें। इसी प्रकार, पीएओ/डीटीओ भी अपने आधार को अपने संबंधित सीआरए यूजर आईडी से जोड़ेंगे, जिससे अंतर्निहित डीडीओ को आधार लिंकिंग शुरू करने की अनुमति मिल सके।

5. *एनपीएस गतिविधियों का प्रदर्शन*: सरकारी क्षेत्र के तहत सभी कार्यालयों और स्वायत्त निकायों को एनपीएस से संबंधित सभी गतिविधियों को पूरा करने हेतु सीआरए प्रणाली में आधार-आधारित लॉगिन और प्रमाणीकरण की अतिरिक्त सुविधा के लिए आवश्यक ढांचे को स्थापित करना आवश्यक है।

6. *मानक संचालन प्रक्रिया*: संलग्न दस्तावेज प्रोटियन सीआरए से जुड़े नोडल कार्यालयों के लिए उनके आधार को जोड़ने और सीआरए प्रणाली का उपयोग करके कार्यात्मक गतिविधियों के साथ आगे बढ़ने की प्रक्रिया की रूपरेखा तैयार करता है। इसमें निम्नलिखित बिंदु शामिल हैं :

   i.   नोडल कार्यालय उपयोगकर्ता आईडी के लिए आधार संख्या का एक बार पंजीकरण
   ii. नोडल कार्यालय उपयोगकर्ता आईडी के लिए आधार मैपिंग का प्रमाणीकरण
   iii. आधार मैपिंग की अवस्थिति
   iv. सीआरए प्रणाली तक नियमित (आधार-आधारित) उपयोग की प्रक्रिया

स्वायत्त निकायों सहित सरकारी और कॉर्पोरेट नोडल कार्यालयों से अनुरोध किया जाता है कि वे नए आधार-आधारित लॉगिन और प्रमाणीकरण के लिए आवश्यक ढांचा स्थापित करें और एनपीएस से संबंधित सभी गतिविधियों का निर्बाध निष्पादन सुनिश्चित करें।

भवदीय,

Digitally signed by
K MOHAN GANDHI

(मुख्य महाप्रबंधक)

Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SoP)

Securing NPS transactions through Aadhaar based User Authentication for Government Nodal offices

Index

Acronyms and Abbreviations

The following definitions, acronyms & abbreviations may have been used in this manual:

ACRONYM	DESCRIPTION
NPS	National Pension System
Protean	Protean eGov Technologies Limited
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
NPSCAN	National Pension System Contribution Accounting Network
CRA	Central Recordkeeping Agency
Pr.AO	Principal Accounts Office
DTA	Directorate of Treasury and Accounts
PAO	Pay and Accounts Office
DTO	District Treasury Office
DDO	Drawing and Disbursing Office
PAO Reg. No.	Unique PAO Registration Number allotted by CRA
DDO Reg. No.	Unique DDO Registration Number allotted by CRA
PAN	Permanent Account Number
I-PIN	Internet Personal Identification Number
T-PIN	Tele-query Personal Identification Number

Overview

Government Nodal offices (PrAO/DTA /PAO/DTO/ DDO) and Corporate Nodal offices are provided login access to the CRA system for executing the NPS related activities and generate/view/download various reports. As per PFRDA directives, 2-Factor Aadhaar based authentication, an additional layer of security feature, is being mandatorily introduced for all password based users while logging-in to CRA system, effective ,1st April 2024.

The Nodal Offices under Central and State Governments including their underlying Autonomous bodies currently utilize a password-based login to access the Central Recordkeeping Agency (CRA) for NPS transactions.

To enhance the security measures in accessing the CRA system and safeguard the interests of Subscribers and Stakeholders, it has now been decided to bring in additional security features through Aadhaar-based authentication for login to the CRA system. The Aadhaar-based login authentication will be integrated with the current User ID and password-based login process so as to make the CRA system accessible through 2- Factor Authentication.

The Nodal office User IDs under the Government Sector (Central/State/CAB/SAB) shall be allowed to login to CRA system (CRA & NPSCAN) with 2-Factor Authentication using Aadhaar OTP (One time password). The Oversight office (PrAO/DTA) needs to link their Aadhaar against their respective CRA User ID initially, so that the underlying users can initiate Aadhaar Mapping. Similarly PAO/DTO needs to link their Aadhaar against their respective CRA User ID, so that the underlying DDOs can initiate Aadhaar linking.

All offices under Government Sector and Autonomous Bodies have to implement the necessary framework for implementation of the additional feature of Aadhaar-based login and authentication in CRA system to perform all NPS related activities.

This document covers the process to be followed by the Nodal offices to link their Aadhaar and proceed with the functional activities using CRA system.

The following points are covered in the document:

   A. One time registration of Aadhaar number against Nodal Office User ID

   B. Authentication of Aadhaar Mapping to Nodal Office User ID

   C. Status view for Aadhaar Mapping

   D. Procedure for regular (Aadhaar based) access to CRA system

A. One Time Linking of Aadhaar with Nodal Office User ID

1. Nodal Office User will login to the CRA system with existing Login ID and Password and will have to check in Password policy and enter Captcha and Submit as displayed in **Image 1**.

Image 1

2. The CRA System shall prompt for the Aadhaar number as displayed in **Image 2.** The User will enter the Aadhaar number, check the declaration box and click on submit.

Image 2

The following text shall be displayed and the User will have to place a check across the text after providing Aadhaar number:

> ➤ 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.

> ➤ 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.

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

> ➤ I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Ltd till such time it is acting as CRA for NPS.

3. System will validate the Aadhaar number and ask for additional details (in case the same Aadhaar is not linked to the same User ID) as displayed in **Image 3**
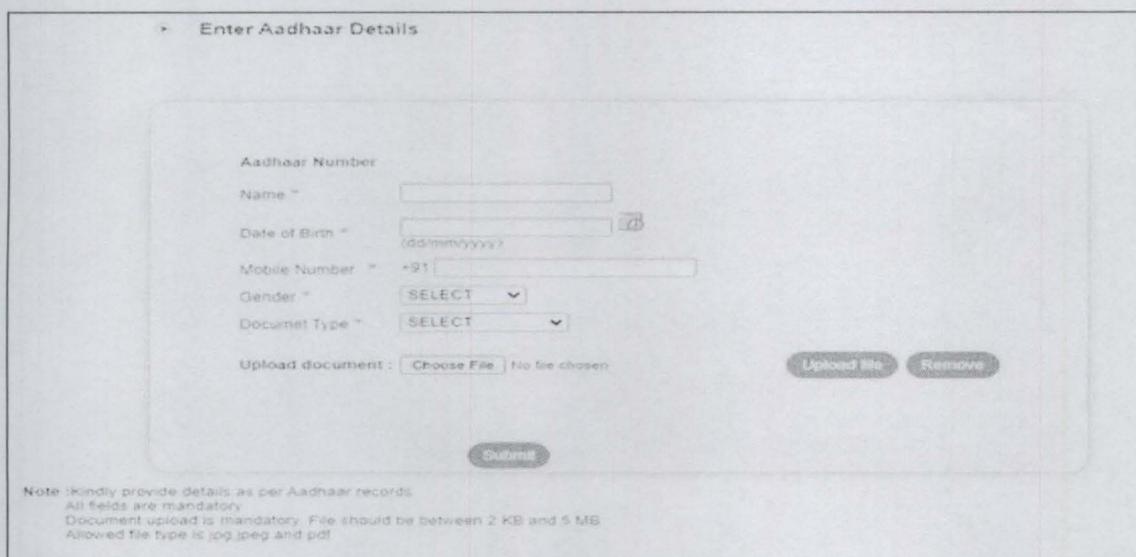
Image 3

The User shall enter the Name, Date of Birth, Mobile Number and Gender as recorded in Aadhaar. It is mandatory to upload at least one or all of the following documents (as per the requirement of the approving office) with maximum size of **5 MB**.

1. Appointment letter
2. Authority letter
3. Identity Card

4. On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as displayed in **Image 4**
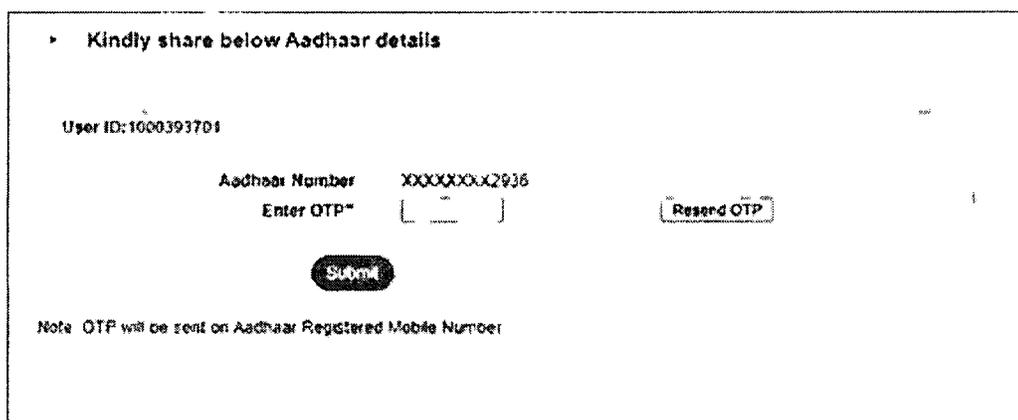
> • **Kindly share below Aadhaar details**
>
> User ID: 1000393701
>
> Aadhaar Number   XXXXXXxx2936
> Enter OTP*   [   ]   [Resend OTP]
>
> Submit
>
> Note OTP will be sent on Aadhaar Registered Mobile Number

Image 4

In case of delay in the delivery of OTP, the user can regenerate OTP by clicking on "Resend OTP" tab.

5. On submission of OTP and successful data verification, Acknowledgement number shall be generated and request shall be submitted for authorization(refer image 5).
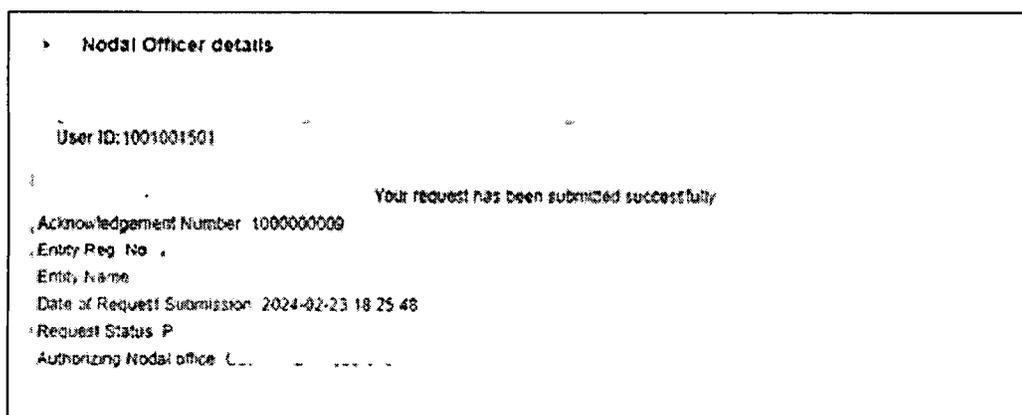
> • **Nodal Officer details**
>
> User ID: 1001001501
>
> Your request has been submitted successfully
> Acknowledgement Number 1000000009
> Entity Reg No .
> Entity Name
> Date of Request Submission 2024-02-23 18 25 48
> Request Status P
> Authorizing Nodal office L..   _   ... . .

Image 5

Once submitted the message will be displayed that *"Your request has been submitted successfully"*. Further, this request has to be authorized by the respective oversight office.

B. Authentication of Aadhaar linking request submitted by Nodal Office:

The oversight office needs to authorize the Aadhaar linking transaction for underlying offices.

Aadhaar Linking for	Authorised by
PrAO/DTA	CRA
PAO/DTO	PrAO/DTA
DDO	PAO/DTO

The underlying office cannot complete Aadhaar linking request till the time the authorizing Nodal officer has completed the Aadhaar linking for his/her User ID. Therefore it is required that the PrAO/DTA gets his/her Aadhaar linked prior to initiating any authorization of requests.

Further, it is important to note that the authorizing office needs to verify the documents uploaded by underlying office before authorizing any Aadhaar linking request.

1. On successful creation of Acknowledgement number for Aadhaar mapping, the nodal office initiating the request shall receive an intimation on registered email.

2. The Authorizer is required to login to the CRA system and authenticate his/her Aadhaar details using OTP and authorize the request under "**User Maintenance**" tab.

3. On selecting "Authorize Mapping Request", the list of pending Acknowledgement number's with related details shall be displayed as shown in **Image 6,** on entering the "Entity Registration number / Acknowledgement number / Date range"
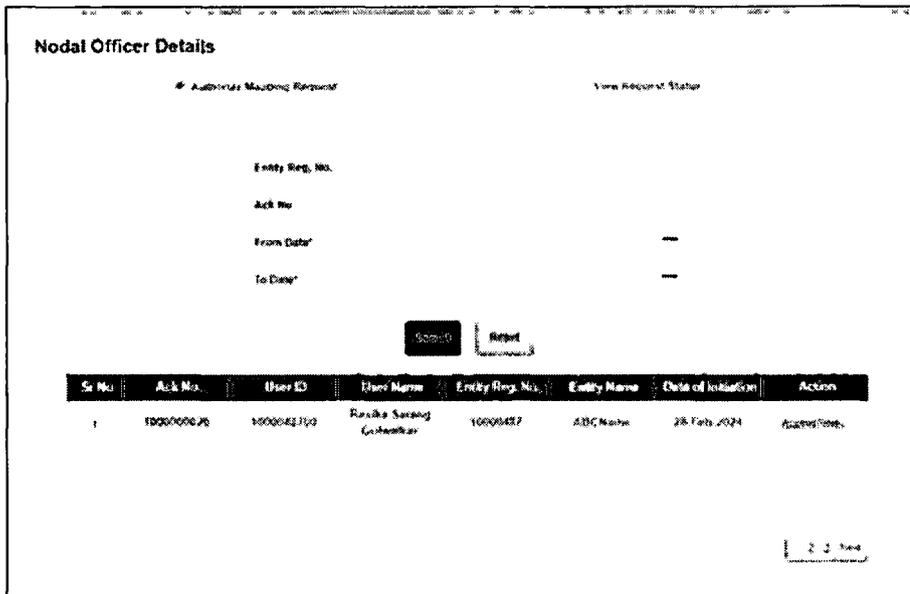
Image 6

4. The details of the data entered by the User for Aadhaar linking shall be displayed with last four digits of the respective Aadhaar number (**Image 7**).
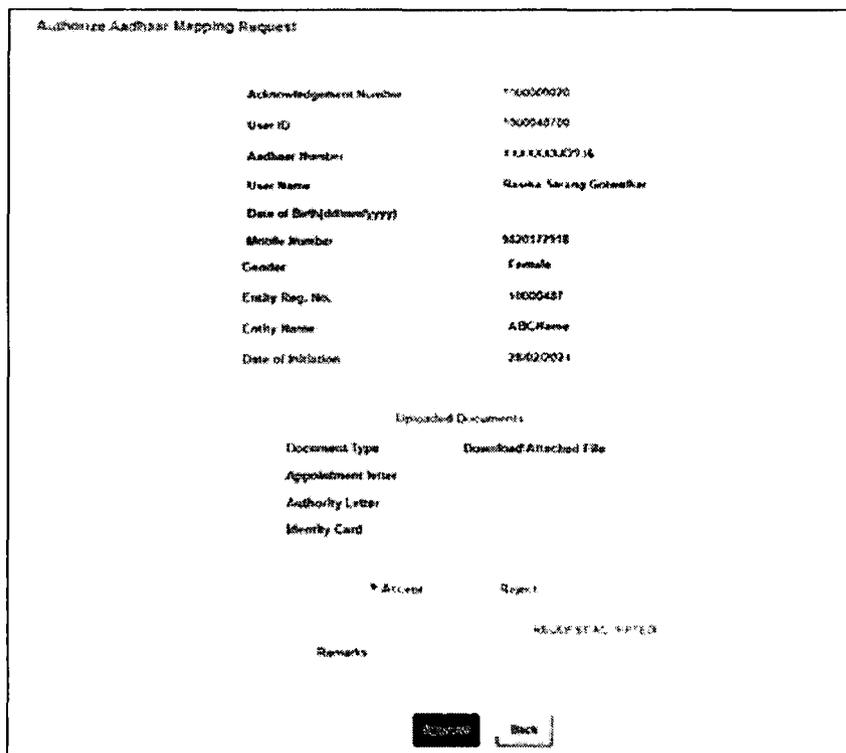
Image 7

5. The authorizer can 'Accept' or 'Reject' the Acknowledgement. If request is accepted then the office needs to '**Approve**' and proceed further. If request is rejected then appropriate comments have to be provided.

6. On successful acceptance of request, the following screen is displayed (Image 8).
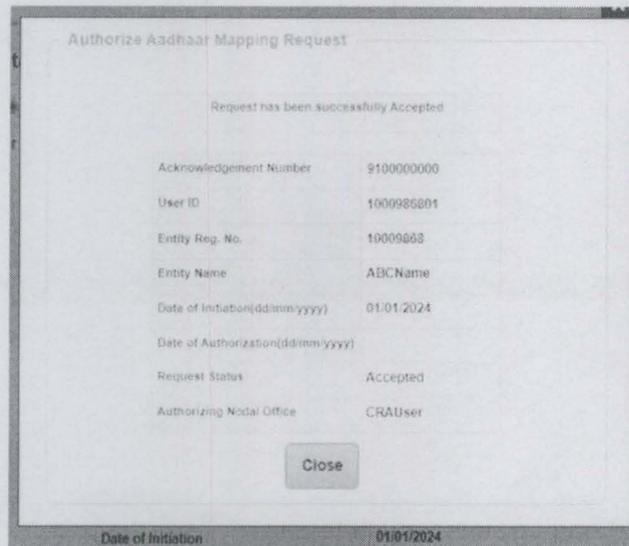
Image 8

C. Status view for Aadhaar linking

The users can view the Status of the request created, by logging-in to the CRA system and providing Acknowledgement ID under the "User Maintenance" tab.

D. Procedure for regular (Aadhaar based) access to CRA system

1. Nodal Office User will login to the CRA system with existing Login ID and Password and will have to check in Password policy and enter Captcha and Submit as shown in **Image 9**.
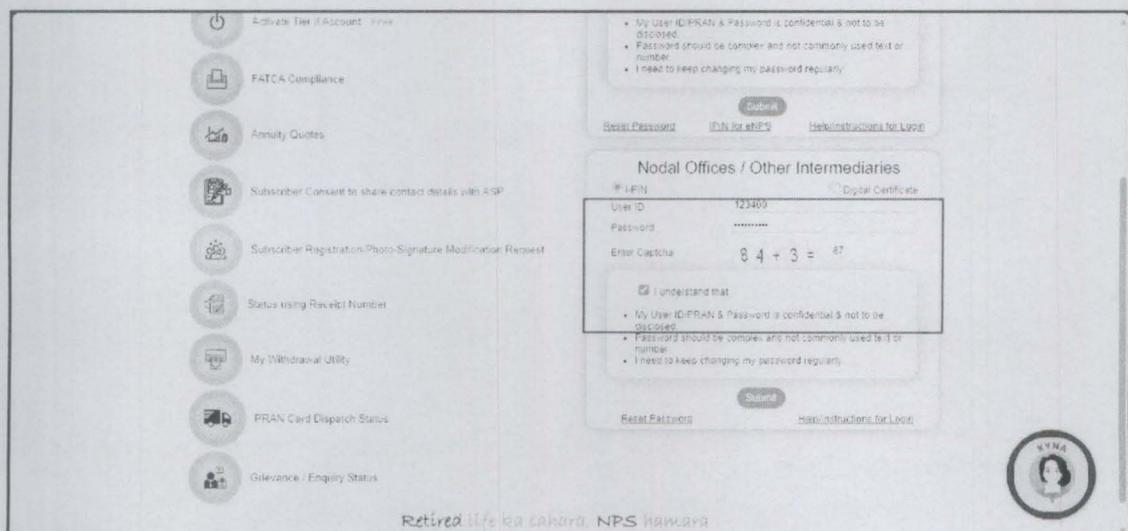
Figure 9

2. The system will ask for Aadhaar number as shown in **Image 10.** The user shall provide the Aadhaar number, check the declaration box and click on submit.

Kindly share below Aadhaar details

User ID: 1000986800

Aadhaar Number [   ]

☑ I hereby understand/authorize Protean eGov Technologies Ltd 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 I understand that the Aadhaar details (physical and / or digital as the case maybe) submitted for availing services under NPS will be maintained in NPS till the time the account/User ID is not inactive in NPS or the timeframe decided by PFRDA the regulator of NPS whichever is later

Image 10

3. On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user shall be required to enter the OTP as displayed in **Image 11**

Kindly share below Aadhaar details

User ID: 1000393701

Aadhaar Number   XXXXXXXX2936
Enter OTP*   [   ]   [Resend OTP]

(Submit)

Note OTP will be sent on Aadhaar Registered Mobile Number

Image 11

In case of delay in delivery of OTP, the user can regenerate OTP by clicking on Resend OTP tab. Once, OTP is submitted, User will be able to login and perform required functions.

------------------------X------------------------X------------------------X------------------------