National Pension System (NPS)
Standard Operating Procedure (SOP)

Reset of Internet Personal Identification Number (IPIN) for Subscribers through generation of One Time Password (OTP)

The subscribers, under NPS have access to CRA system by using the user ID and Internet Personal Identification Number (IPIN). As per the existing process, a subscriber can reset the IPIN by following few methods:

➤ A subscriber can reset the IPIN by entering the user ID and correctly answering the pre-selected secret question.

➤ If a subscriber has forgotten the secret question and /or its answer or has not set the secret question and answer during the earlier login), then the subscriber has the following options to reset the I-PIN.

   o Subscriber can reset his/her IPIN by entering the same in CRA system and getit authorized by his mapped Nodal Office. Once the mapped Nodal Office authorizes the request, the subscriber may use his password to login CRA system.

   o Subscriber can approach the associated Nodal Office and submit a physical request to generate a new I-PIN. Once the request is processed by the Nodal Office, new IPIN is printed and the pin mailer is dispatched to the subscriber's registered communication address.

In order to provide a faster mode to reset I-PIN and reduce the dependency on the Nodal Offices, CRA has now developed a new functionality for reset of IPIN for subscribers using system generated One Time Password (OTP). The IPIN is reset instantly when the subscriber enters the OTP sent on his/her mobile number registered with CRA. In case a subscriber has not registered his/her mobile number, this facility cannot be used.
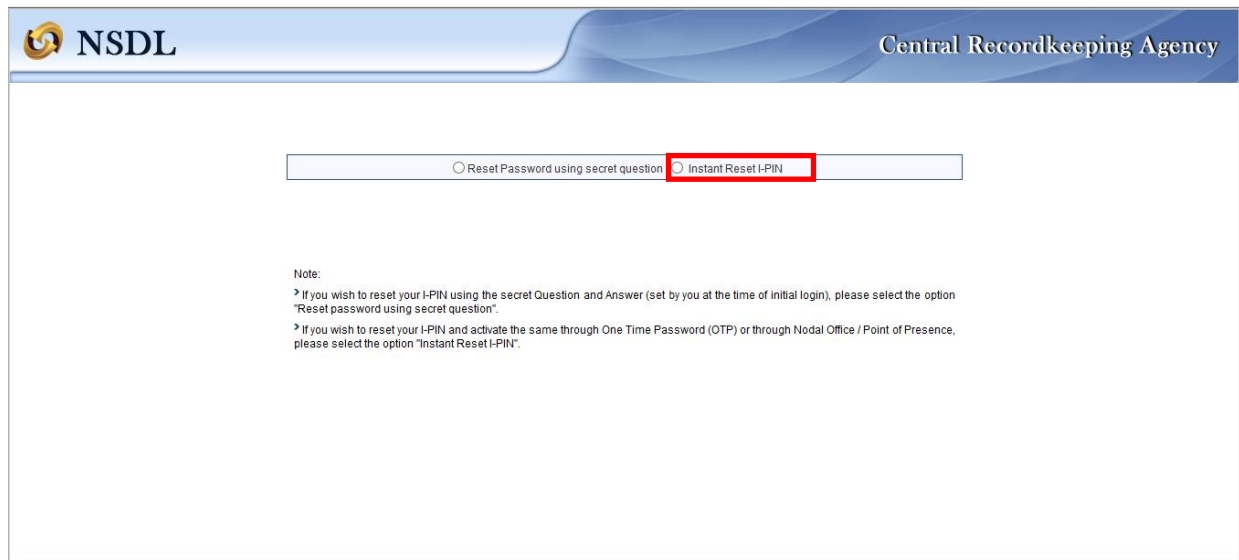
This SOP provides the list of activities / steps to be carried out at subscriber for instant reset of IPIN through One Time Password (OTP).

1. The subscribers, who have forgotten the password need to click on the 'Forgot Password?' link on the CRA home page www.cra-nsdl.com (*refer Figure A.1.1*) and select the 'Instant Reset IPIN' Option (*refer Figure A.1.2*).

Figure A.1.1
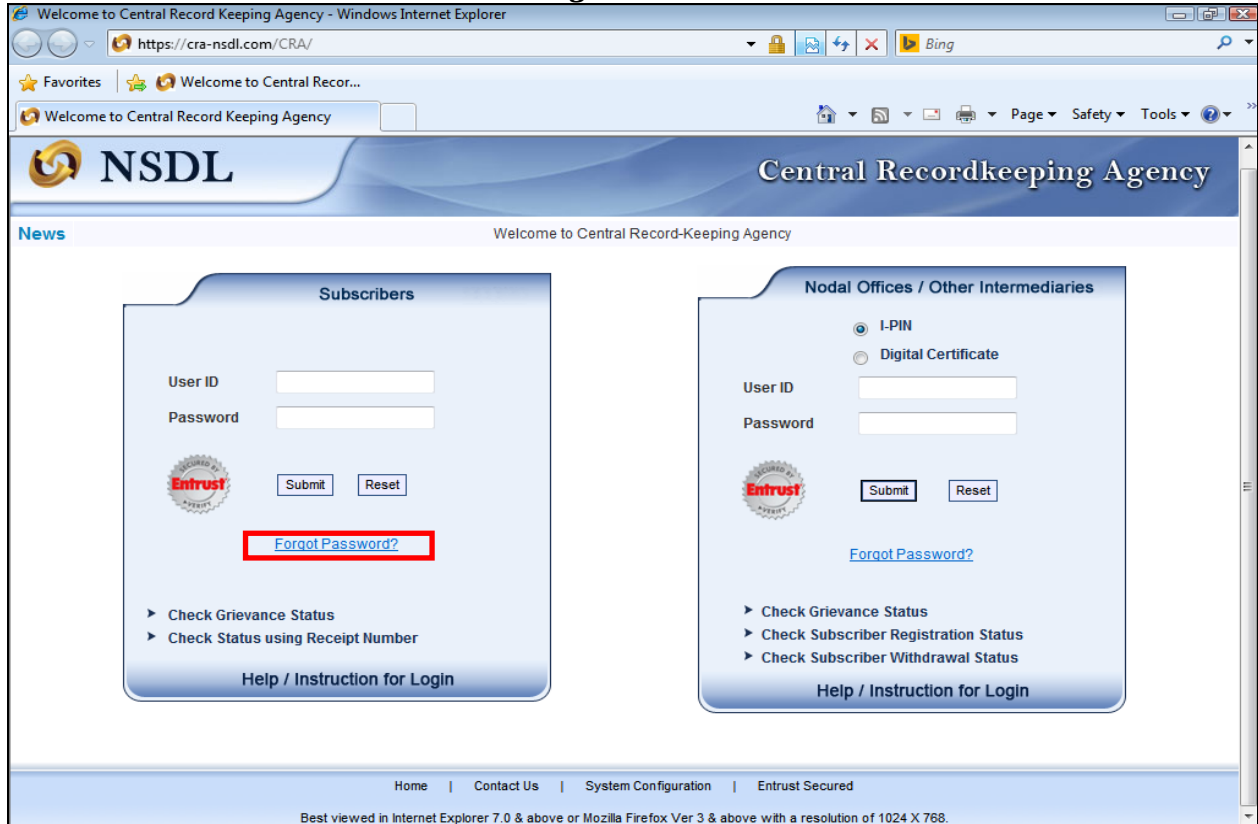
Figure A.1.2

2. After providing the respective PRAN, the subscriber is required to enter certain mandatory details (* marked fields) alongwith the new password (IPIN) as per his/her own choice (*refer Figure A.2.1*) and then click on generate OTP. The details entered here should match exactly as they were entered/available in the CRA system.

Figure A.2.1

3. Once the User clicks on Generate OTP button, a six digit OTP will be sent on the registered mobile number of the subscriber. The subscriber needs to enter the OTP in the designated field (Enter OTP) and submit. Please r*efer Figure A.3.1* below.

Figure A.3.1

4. If the OTP entered by the subscriber matches with the system generated OTP, then the subscriber's new password (entered by the subscriber along with the personal information) will be activated and a confirmation message will be displayed on screen stating that "Reset IPIN request has been successfully processed"(r*efer Figure A.4.1*).

Figure A.4.1
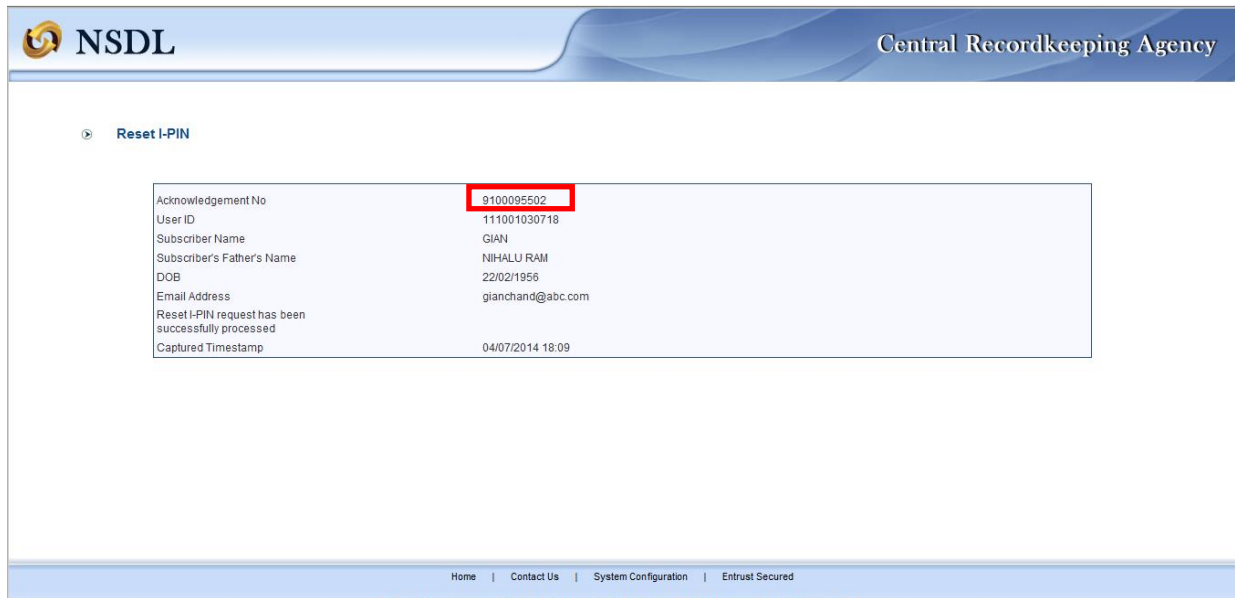
5. The subscriber can now login with his/her User ID (PRAN Number) and new IPIN (*refer Figure A.5.1*).

Figure A.5.1