**Guidelines to subscribers for submission of documents for claiming refund or rectification of transaction erroneously carried out through eNPS portal/D-remit Mode**

* In order to request rectification of contribution done through eNPS, subscriber needs to forward to Protean CRA a self-declaration & Bank account statement/credit card statement reflecting debit entry of the transaction within 7 days from the date of transaction & in cases of rectification/refund requests involving incorrect Virtual ID (VID), the document should be sent within 15 days from the date of transaction.
* The documents must be forwarded to email ID: ‘enps@proteantech.in’.
* A duly filled and signed Self declaration form needs to be converted in to ‘jpeg’/’jpg’/’pdf’ or ‘tif’ format and same needs be sent at above mentioned email ID. The scan copy of self-declaration should be clear & legible.
* The signature of subscriber on self-declaration should match with signature image captured in CRA system.
* Subscriber needs to send required documents from his email ID registered in CRA system.
* The account statement reflecting debit entry of transaction will include Bank Statement and Credit Card Statement. The particulars of Name of Bank, Name of account holder & Account No. should be clearly mentioned in the account statement. The soft copy in the formats ‘jpeg’,’jpg’,’pdf’ & ‘tif’ should be sent at above mentioned email id.
* The size of above documents should not exceed 2 MB.
* NPS Trust or CRA will ask for additional document/information as & when required at any stage of verification of request.
* In case of Rectification, where subscriber want refund of total/partial contribution amount, then post approval from NPS Trust, amount will be credited to the subscriber bank details registered in CRA system.
* The following types of transactions through eNPS / D-Remit will be treated as erroneous transactions for the purpose of rectification:
	1. **Transfer of Excess amount (to any Tier):** This refers to a case when a subscriber erroneously transfers excess amount through eNPS. i.e, the subscriber contributes Rs.50,000.00 instead of Rs.5,000.00.
	2. **Transfer of amount to incorrect Tier:** In eNPS platform, Subscriber has the option to contribute either in Tier I or in Tier II. This scenario occurs, when a subscriber erroneously selects incorrect Tier type while making contribution i.e. contribution made to Tier I instead of Tier II or vice versa.
	3. **Erroneously making multiple transactions:** Where a subscriber erroneously makes multiple transactions to his/her NPS account through eNPS portal. e.g. subscriber makes a transaction and due to disruption in internet connectivity there is a delay in transaction acknowledgement, however, considering the same as a failed transaction, the subscriber may make another transaction and both the transactions are successful and gets credited to the PRAN.
	4. **Contribution to erroneous PRAN:** Where a subscriber puts erroneous PRAN number while making the transaction and the amount gets credited to some other PRAN instead of his/her own PRAN.
	5. **Incorrect Virtual ID (VID) entered while contributing through D-Remit:** The subscriber enters incorrect VID while adding the beneficiary in his Internet Banking account and transfers funds to this VID. This results in funds being credited to the PRAN mapped with incorrect VID. For example, a subscriber having virtual account number 600102100603110 erroneously adds virtual account 600102100603111.

**Any scenario not covered in the above will not be accepted for rectification.**