

# Protean eGov Technologies Limited



**protean**  
Change is growth

## **STANDARD OPERATING PROCEDURE (SOP)**

### **SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber**

**Version 1.0**

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SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber

### **REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Ver</b>	<b>Section Number</b>	<b>Description of Change</b>
1	11.10.2024	1.0	-	Initial Version

## SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber

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## 1. Abbreviations

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Officer
DTO	District Treasury Office
DTA	Directorate of Treasuries & Accounts
Nodal Office	DDO/PAO/PRAO/DTO/DTA registered under NPS
NPS	National Pension System
OTP	One Time Password
PAO	Pay and Accounts Office
PRAN	Permanent Retirement Account Number
MWU	My Withdrawal Utility
MWM	My Withdrawal Module

## **2. Fund Remittance and Fund Returned Cases**

### **A. Fund Remittance Process:**

As per the stipulated process, once withdrawal request is authorized in the CRA system, the same is considered for settlement – i.e. Pay-in on T + 1 day (T being the day of authorization of request). Subsequently, as per the defined settlement timelines, Trustee Bank transfers the funds to the respective beneficiary bank account within 3 working day.

### **B. Fund Returned:**

Trustee Bank provides UTR details for the cases wherein funds have been successfully transferred to the beneficiary account. The cases wherein Trustee Bank is not able to transfer the funds are also informed by Trustee Bank along with reason for non-transfer. Some of the major Funds Returned reasons are as follows:

1. Account does not Exist / Incorrect Bank Account
2. Account closed
3. Invalid IFS code
4. Beneficiary name differs
5. Credit limit restriction / Above maximum credit balance

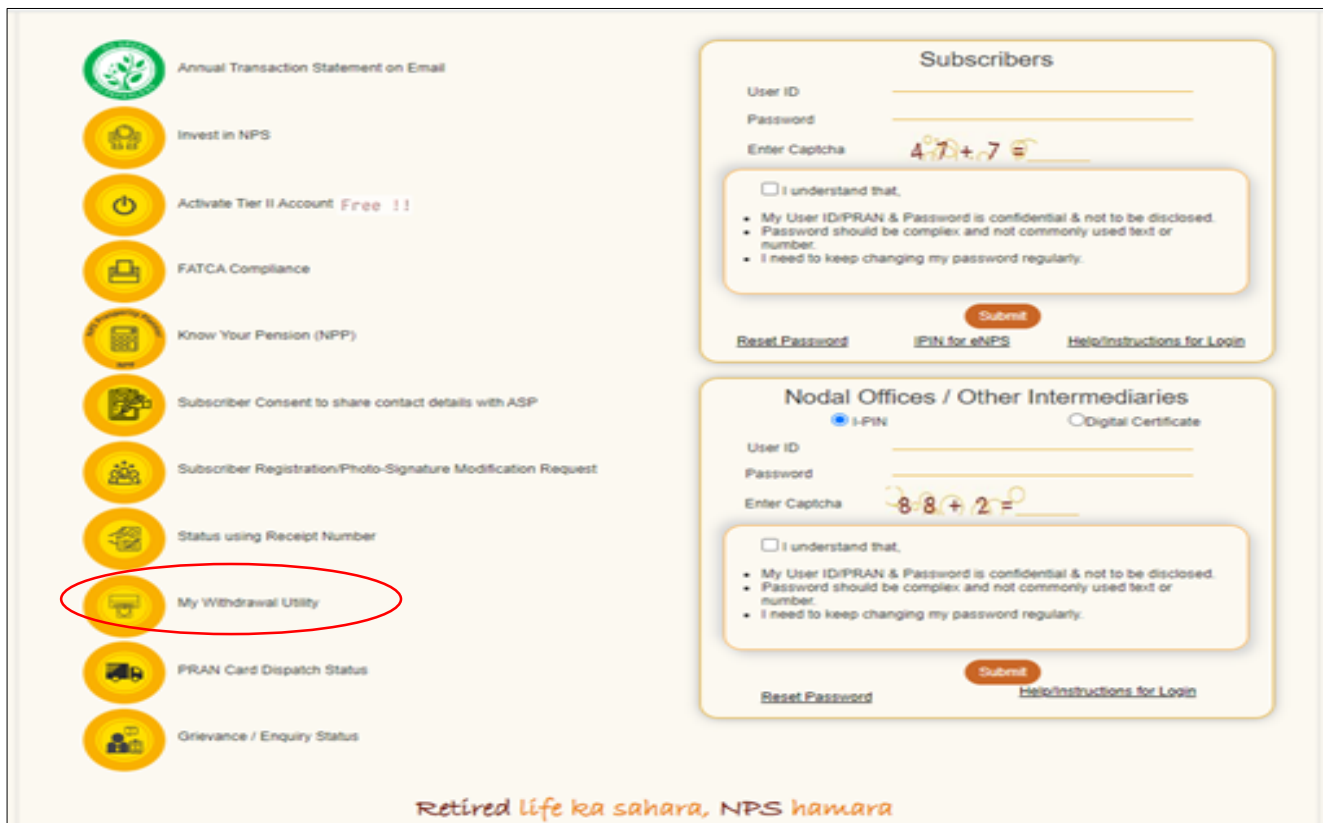
On Funds Returned, alert is being sent to Subscriber on his/her registered Mobile number and email id. Also, an alert is being sent to subscriber's associated Nodal Office for furnishing revised bank details.

### **C. Processing of Fund Returned Cases:**

Subscriber has option to provide the revised bank details to transfer the returned funds to revised/correct bank account. "My Withdrawal Module (MWM)" has been implemented wherein Subscribers have an option to submit revised bank details, perform penny drop & upload the scanned documents to claim the returned funds. As a part of follow up by Protean CRA, Subscribers / Nodal Offices / POPs are made aware of the availability of MWM and they are also advised to submit the revised bank details in MWM.

### 3. Procedure for re-processing of Fund Returned Cases through MWU

Subscriber needs to access CRA System [www.cra-nsdl.com](http://www.cra-nsdl.com) and click on "My Withdrawal Utility" as given below in **Figure 1**.



**Figure 1**

Subscriber needs to enter PRAN, Date of Birth and captacha code and click on "Search" as given below in **Figure 2**.

SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber

The screenshot shows the 'Subscriber Withdrawal Request Status' page. At the top, there are logos for NSDL e-Gov and protean, along with the text 'National Pension System (NPS)'. Below the header, the page title 'Subscriber Withdrawal Request Status' is displayed. The main form area contains three input fields: 'PRAN\*' (empty), 'Date Of Birth\*' (empty), and 'Enter Captcha\*' (with a captcha image showing '8 5 + 3 ='). There are 'Search' and 'Reset' buttons below the form. A note at the bottom says 'Please enter PRAN and Date of Birth to view the Status'.

Figure 2

At this stage, System will display fund returned cases of PRAN. Refer below screen as shown below in **Figure 3**.

The screenshot shows the 'Subscriber Withdrawal Request Status' page with the form filled. The 'PRAN\*' field contains '110001431581', the 'Date Of Birth\*' field contains '17/12/1967', and the 'Enter Captcha\*' field contains 'A 8 + 6 ='. The 'Search' and 'Reset' buttons are highlighted with a red box. Below the form, a note says 'Please enter PRAN and Date of Birth to view the Status'. At the bottom, there is a table with the following data:

Acknowledgement No.	Claim ID.	PRAN	Subscriber Name	Request Creation Date	Withdrawal due to	Status	Forms	Claim Returned Funds
241507669201	2415076692	110001431581	DIPALI BALKRUSHNA METKARI	10/10/2024	Premature Exit	Withdrawal Request Completed at CRA.	<a href="#">View Withdrawal Form</a>	<a href="#">Proceed</a>
8000676077		110001431581	DIPALI BALKRUSHNA METKARI	10/10/2024	pre-mature exit	Withdrawal Request Completed at CRA.	--	<a href="#">Proceed</a>

Figure 3

## SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber

At this stage, you will have to click on hyperlink "Proceed" in claim returned funds column. On clicking Proceed link, PRAN of the Subscriber along with Date of Birth will be Auto Populated as given below in **Figure 4**. Subscriber needs to enter captcha and click on "verify PRAN".



The screenshot shows the 'MyWithdrawal' interface on the NSDL e-Gov website. The header includes the NSDL e-Gov logo, the protean logo with the tagline 'Change is growth', and the text 'National Pension System (NPS)'. Below the header, the user ID '110001431581' is displayed on the left, and a 'Back to Main Menu' link is on the right. The main content area is titled 'MyWithdrawal' and contains a form with the following fields:

- Permanent Retirement Account Number (PRAN)\***: 110001431581
- Date of Birth (DD/MM/YYYY)\***: 17/12/1967 (with a calendar icon and '(DD/MM/YYYY)' below it)
- Enter Captcha \***: 8 7 + 5 = 92

A red box highlights the **Verify PRAN** button located below the form fields. Below the form, there is a 'Note' section with the following text:

**Note**

- For Fund return Cases: The provision to submit updated bank details is applicable only to transfer of funds which were returned due to incorrect bank details registered with PCRA. In case you need to update bank details in your PRAN, please submit Change request form to Nodal Office/POP or update bank details online.

**Figure 4**

At this stage, after clicking on "Verify PRAN", OTP will be sent on subscriber's registered mobile No. as given below in **Figure 5 and Figure 6**.



SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber

NSDL e-Gov is now protean National Pension System (NPS)  
User ID: 110001431581 Back to Main Menu

**MyWithdrawal**

OTP sent to registered mobile number 704\*\*\*\*\*9

Permanent Retirement Account Number (PRAN)\* 110001431581

Date of Birth (DD/MM/YYYY)\* 17/12/1987 (DD/MM/YYYY)

Enter OTP

Submit OTP Regenerate OTP Cancel

**Note**

- For Fund return Cases: The provision to submit updated bank details is applicable only to transfer of funds which were returned due to incorrect bank details registered with PCRA. In case you need to update bank details in your PRAN, please submit Change request form to Nodal Office/POP or update bank details online.

Figure 5

NSDL e-Gov is now protean National Pension System (NPS)  
User ID: 110001431581 Back to Main Menu

**MyWithdrawal**

OTP sent to registered mobile number 704\*\*\*\*\*9

Permanent Retirement Account Number (PRAN)\* 110001431581

Date of Birth (DD/MM/YYYY)\* 17/12/1987 (DD/MM/YYYY)

Enter OTP \*\*\*\*\*

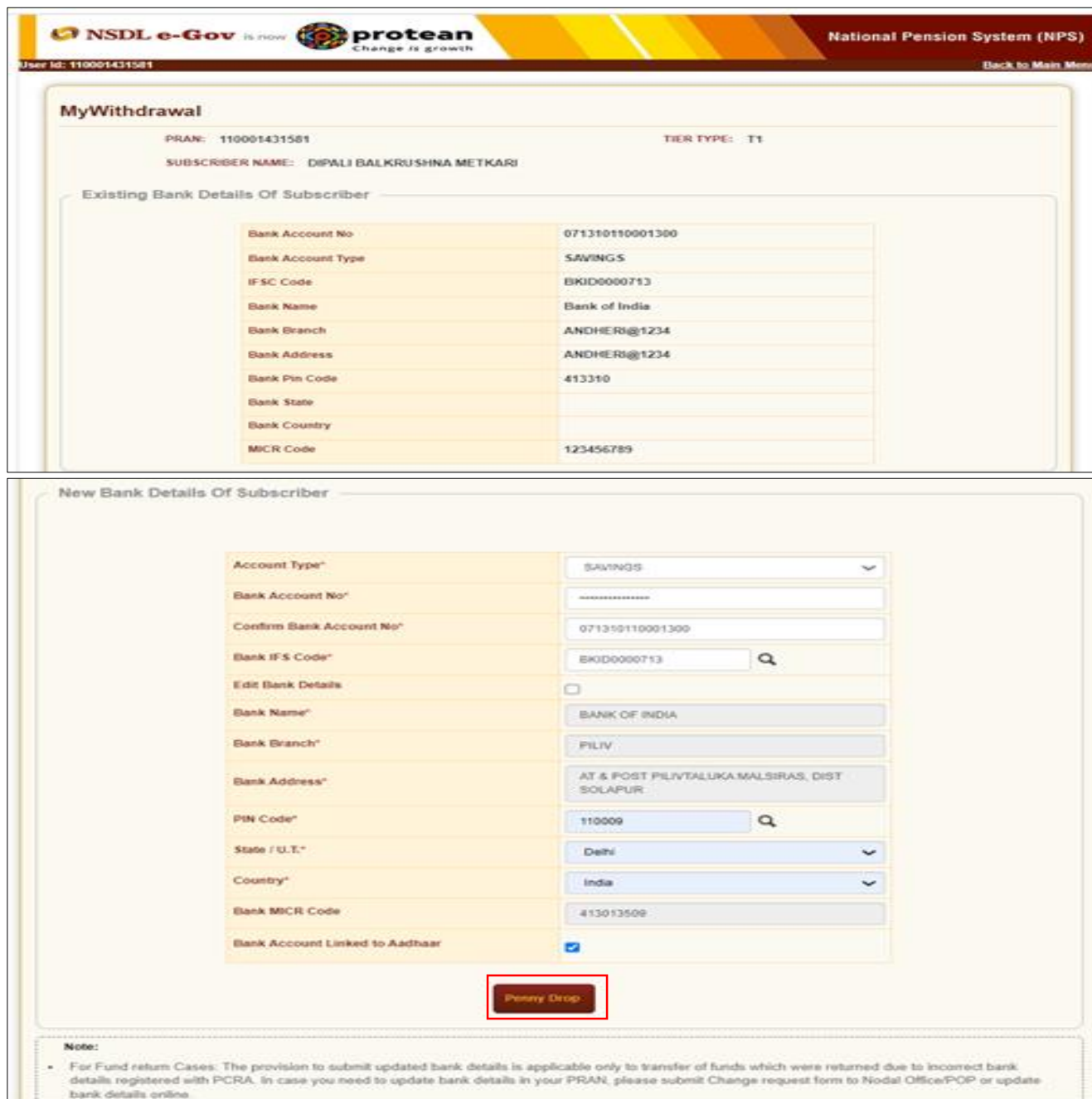
Submit OTP Regenerate OTP Cancel

**Note**

- For Fund return Cases: The provision to submit updated bank details is applicable only to transfer of funds which were returned due to incorrect bank details registered with PCRA. In case you need to update bank details in your PRAN, please submit Change request form to Nodal Office/POP or update bank details online.

Figure 6

SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber  
 At this stage, System will display below screen as shown below in **Figure 7**. User is required to update correct/enter new Bank details.



The screenshot displays the 'MyWithdrawal' interface with the following details:

**Existing Bank Details Of Subscriber**

Bank Account No	071310110001300
Bank Account Type	SAVINGS
IFSC Code	BKID0000713
Bank Name	Bank of India
Bank Branch	ANDHERI@1234
Bank Address	ANDHERI@1234
Bank Pin Code	413310
Bank State	
Bank Country	
MICR Code	123456789

**New Bank Details Of Subscriber**

Account Type*	SAVINGS
Bank Account No*	*****
Confirm Bank Account No*	071310110001300
Bank IFS Code*	BKID0000713
Edit Bank Details	<input type="checkbox"/>
Bank Name*	BANK OF INDIA
Bank Branch*	PILIV
Bank Address*	AT & POST PILIVTALUKA,MALSIRAS, DIST SOLAPUR
PIN Code*	110009
State / U.T.*	Delhi
Country*	India
Bank MICR Code	413013509
Bank Account Linked to Aadhaar	<input checked="" type="checkbox"/>

**Penny Drop**

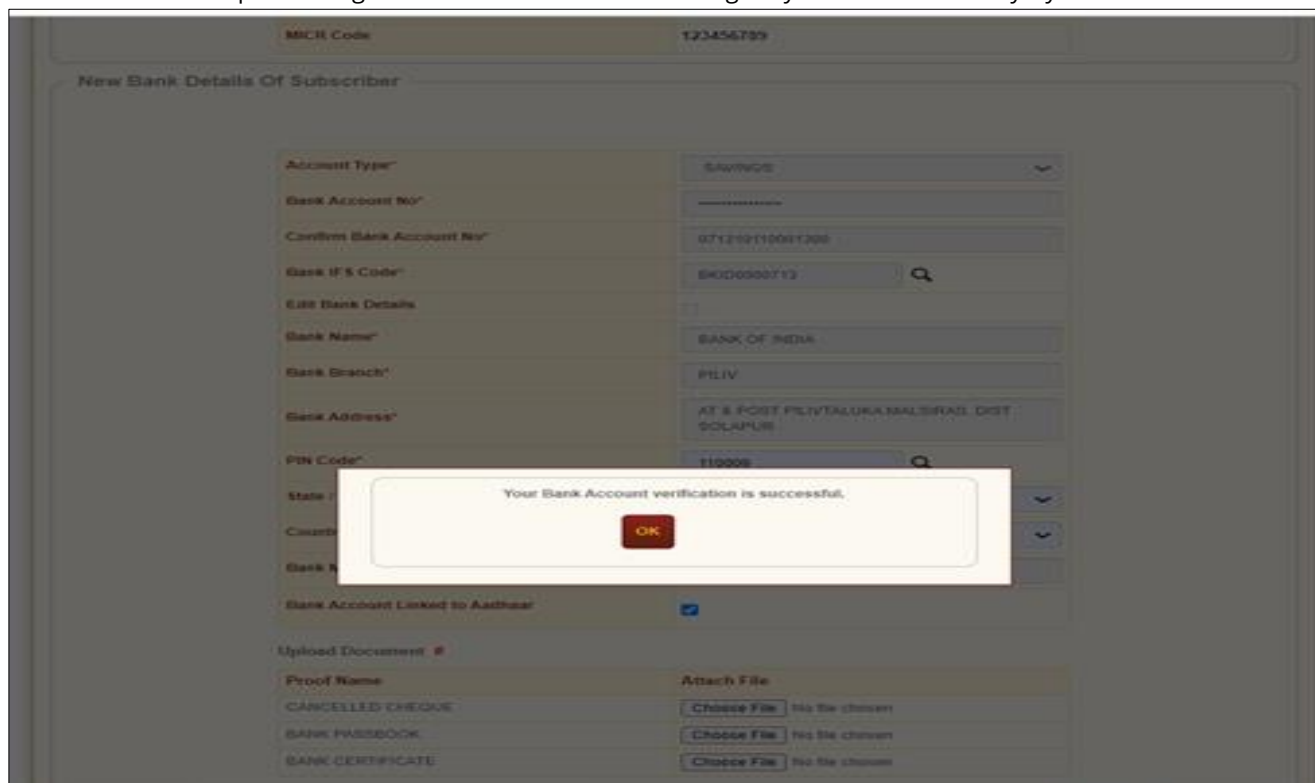
**Note:**

- For Fund return Cases: The provision to submit updated bank details is applicable only to transfer of funds which were returned due to incorrect bank details registered with PCRA. In case you need to update bank details in your PRAN, please submit Change request form to Nodal Officer/POP or update bank details online.

**Figure 7**

At this stage, after clicking on "Penny Drop" tab, Provided Bank Account of the Subscriber and Name of Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). On successful verification, a Pop-up message will display to the Subscriber i.e. "Your Bank Verification is Successful". Subscriber needs to click on "OK" button as shown in **Figure 8**.

SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber



The screenshot shows a web form titled "New Bank Details Of Subscriber". The form contains the following fields and values:

- MICR Code: 123456789
- Account Type: SAVINGS
- Bank Account No: [Redacted]
- Confirm Bank Account No: 071210110001300
- Bank IFSC Code: BKID0000713
- Bank Name: BANK OF INDIA
- Bank Branch: PTLIV
- Bank Address: AT & POST PTLIV TALUKA BALSIRAD DIST SOLAPUR
- Pin Code: 410006
- State: [Dropdown]
- Country: [Dropdown]
- Bank: [Dropdown]
- Bank Account Linked to Aadhaar:
- Upload Document #
  - Proof Name: CANCELLED CHEQUE, BANK PASSBOOK, BANK CERTIFICATE
  - Attach File: [Choose File] No file chosen

A white modal box with a red "OK" button is overlaid on the form, displaying the message: "Your Bank Account verification is successful."

**Figure 8**

At this stage, after clicking on "OK" button, subscriber needs to click on "Confirm" button to proceed further. Subscriber can also upload supporting bank details such as Cancelled cheque/Bank Statement/Bank Passbook as shown in **Figure 9**.



The screenshot shows the "MyWithdrawal" page with the following information:

- NSDL e-Gov is now  National Pension System (NPS)
- User ID: 110001431581
- PRAN: 110001431581
- TIER TYPE: T1
- SUBSCRIBER NAME: DIPALI BALKRUSHNA METKARI
- Existing Bank Details Of Subscriber:
 

Bank Account No	071310110001300
Bank Account Type	SAVINGS
IFSC Code	BKID0000713
Bank Name	Bank of India
Bank Branch	ANDHERI@1234
Bank Address	ANDHERI@1234
Bank Pin Code	413310
Bank State	
Bank Country	
MICR Code	123456789

SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber

**New Bank Details Of Subscriber**

Account Type*	SAVINGS
Bank Account No*	*****
Confirm Bank Account No*	071310110001300
Bank IFS Code*	BKID0007113
Edit Bank Details	<input type="checkbox"/>
Bank Name*	BANK OF INDIA
Bank Branch*	PILIV
Bank Address*	AT & POST PILIVTALUKA MALSIRAS, DIST SOLAPUR
PIN Code*	110009
State / U.T.*	Delhi
Country*	India
Bank MICR Code	413013509
Bank Account Linked to Aadhaar	<input checked="" type="checkbox"/>

**Upload Document** #

Proof Name	Attach File
CANCELLED CHEQUE	<input type="button" value="Choose File"/> No file chosen
BANK PASSBOOK	<input type="button" value="Choose File"/> No file chosen
BANK CERTIFICATE	<input type="button" value="Choose File"/> No file chosen

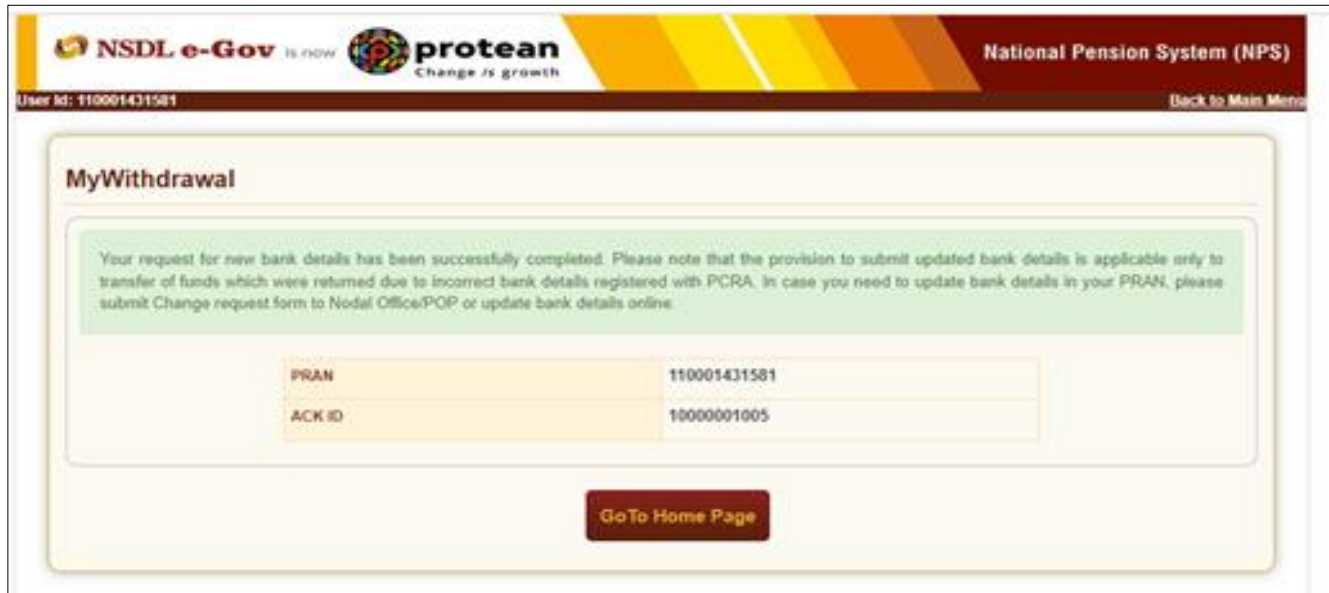
**Note:**

- For Fund return Cases: The provision to submit updated bank details is applicable only to transfer of funds which were returned due to incorrect bank details registered with PCRA. In case you need to update bank details in your PRAN, please submit Change request form to Nodal Office/POP or update bank details online.
- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
- Only 'jpeg', 'jpg', 'png' & 'pdf' formats are allowed for document upload with maximum size of 2 MB.

**Figure 9**

At this stage, after clicking on confirm "button" System will display a Pop-up message to the Subscriber i.e. "Your request for new bank details has been successfully completed as shown in **Figure 10**.

## SOP on reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber



The screenshot shows the 'MyWithdrawal' page of the National Pension System (NPS) portal. At the top, there is a header with the NSDL e-Gov logo, the protean logo, and the text 'National Pension System (NPS)'. Below the header, the user ID '110001431581' is displayed on the left, and a 'Back to Main Menu' link is on the right. The main content area is titled 'MyWithdrawal' and contains a green message box stating: 'Your request for new bank details has been successfully completed. Please note that the provision to submit updated bank details is applicable only to transfer of funds which were returned due to incorrect bank details registered with PCRA. In case you need to update bank details in your PRAN, please submit Change request form to Nodal Office/POP or update bank details online.' Below the message is a table with two rows: 'PRAN' with value '110001431581' and 'ACK ID' with value '10000001005'. At the bottom of the page is a red button labeled 'Go To Home Page'.

PRAN	110001431581
ACK ID	10000001005

**Figure 10**

On submission of revised bank proof in MWM, returned funds will be transferred to provided/revised bank details.

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