Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

Reprocessing of Fund Returned cases through My Withdrawal Utility by Subscriber

Version 1.1

© 2024 Protean eGov Technologies Limited (Formerly known as NSDL e-Governance Infrastructure Limited), All rights reserved. Property of Protean eGov Technologies Limited.

No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording, for any purpose, without the express written consent of Protean eGov Technologies Limited.



Classification: Public Version No. : 1.1	20.12.2024	Page: 2 of 13
--	------------	---------------

REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	11.10.2024	1.0	-	Initial Version
2	20.12.2024	1.1	-	Contents (w.r.t. Online bank verification) reviewed and updated.



Classification: Public Version No. : 1.1 20.12.2024	Page: 3 of 13
---	---------------

Index

Sr. No	Торіс	Page No
1	Abbreviations	4
2	Fund Remittance and Fund Returned Cases	5
3	Procedure for re-processing of Fund Returned Cases through MWU	6



Classification: Public Version No. : 1.1 20.12.2024 Page: 4 of 13	lassification: Public	ic Version No. : 1.1	20.12.2024	Page: 4 of 13
---	-----------------------	----------------------	------------	---------------

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	
ОТР	One Time Password	
ΡΑΟ	Pay and Accounts Office	
PRAN	Permanent Retirement Account Number	
MWU	My Withdrawal Utility	
MWM	My Withdrawal Module	



Classification: Public	Version No. : 1.1	20.12.2024	Page: 5 of 13
------------------------	-------------------	------------	---------------

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 cycle (T). Subsequently, as per the defined settlement timelines, Trustee Bank transfers the funds to the respective beneficiary bank account within T+2 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 Exit / Incorrect Bank Account
- 2. Account closed
- 3. Invalid IFS code
- 4. Beneficiary name differs
- 5. Credit limit restriction / Above maximum credit balance, etc.

On Funds Returned, alert is being sent to Subscriber/Claimant 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 Correct / Revised bank details to transfer the returned funds to correct / revised bank account. "My Withdrawal Module" (MWM) has been implemented wherein Subscribers have an option to submit correct / revised bank details. 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.
- Bank details should be correct/valid During request initiation, Bank Account No., Bank IFS Code and Name of the Subscriber will be verified through online Bank Account Verification (Penny drop facility). If Online Bank Account Verification (Penny drop) fails, request initiation will not be allowed. Hence, Bank account number and IFS Code should be active and operative. Also Name of Subscriber as per CRA and bank record should match.



Classification: Public	Version No. : 1.1	20.12.2024	Page: 6 of 13
------------------------	-------------------	------------	---------------

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

Subscriber needs to access CRA System <u>www.cra-nsdl.com</u> and click on "My Withdrawal Utility" as given below in **Figure 1.**

3	Annual Transaction Statement on Email	Subscribers
•	Invest in NPS	Enter Captcha 4 70 + 7 5
O	Activate Tier II Account Free 11	I understand that, My User ID/PRAN & Password is confidential & not to be disclosed. Password should be complex and not commonly used text or
•	FATCA Compliance	number. I need to keep changing my password regularly.
	Know Your Pension (NPP)	Beset Password IPIN for eNPS Help/Instructions.for Looin
	Subscriber Consent to share contact details with ASP	Nodal Offices / Other Intermediaries
<u>iiia</u>	Subscriber Registration/Photo-Signature Modification Request	User ID Password Enter Captcha
	Status using Receipt Number	I understand that,
(My Withdrawal Utility	My User ID/PRAN & Password is confidential & not to be disclosed. Password should be complex and not commonly used text or number. I need to keep changing my password regularly.
86	PRAN Card Dispatch Status	Reset Password Help/Instructions for Login
a	Grievance / Enquiry Status	

Figure 1

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

	·			
SDL e-Gov is now	🗑 protean 🔪		National Pension	System (NPS)
	Change is growth			
Subscriber W	ithdrawal Request Status			
Subschoel II	innoramai request status			
(* Handatory Fields	
PRAN* Date Of Bir	n.*		8	
Enter Capte	ta"		(ddmmvyyyy)	
		8 5 + 3	Patesh	
	<u>e</u>	Recel		



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

	Subscriber	Withdrawal Re-	quest Status					
	PRAN* Date Of Enter Ca	Birth.* iptcha*	Search	110001431581 17/12/1967 A 8 + Renet	* Mandatory	Fuida		
	Claim ID.	PRAN	Subscriber Name	Request Creation	Withdrawal due to	Status	Forms	Claim
knowledgement No.		110001431581	DIPALI BALKRUSHNA METKARI	10/10/2024	Premature Exit	Withdrawal Request Completed at CRA	View Withdrawal Eorm	Proceed
knowledgement No. 241507669201	2415076692					thirm demond		

Figure 3

Classification: Public	Version No. : 1.1	20.12.2024	Page: 8 of 13

At this stage, Subscriber 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".

🍘 protean

lyWithdrawa			
	Permanent Retirement Account Number (PRAN)*	110001431581	
	Date of Birth (DD/MM/YYYY)	17/12/1967	
		(00/MM/YYYY)	
	Enter Captcha *	8 7 + 5 = 12	
Note + FarFund incorrect	return Cases: The provision to submit updated bank detail bank details registered with PCRA. In case you need to up	s is applicable only to transfer of funds which were returned due to date bank details in your PRAN, please submit Change request form	

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 same will have to be entered & verified as shown in **Figure 6**.

NSDL e-Gov	Is now protean		National Pen	sion System (NPS)
d: 110001431581				Back to Main Me
MyWithdrawal				
	OTP sent to register	ed mobile number 704******	*	
	Permanent Retrement Account Number (PRAN	110001431581		
	Date of Birth (DD/MM/////////	17/12/1967	5 3	
		(00.000)		
	Enter OTP			
	firming from			
	Submit OTP Rege	nerate OTP	ancel	

Figure 5

AyWithdraw	al	
	OTP sent to registered r	nobile number 704*******0
	Permanent Retirement Account Number (PRAN)*	110001431581
	Date of Birth (DD/MWYYYY)	17/12/1957
		(DO-MMAYYYY)
	Enter OTP	
	Submit 032	Careed
	Submit O IP	Cancer

Figure 6

				Change is growth
Classification: Public	Version No. : 1.1	20.12.2024	Page: 10 of 13	

At this stage, System will display below screen as shown below in **Figure 7.** User is required to update correct/enter new Bank details.

dwWith draws			
PRA	N: 110001431581	TIER TYPE: T1	
sue	SCRIBER NAME: DIPALI BALKRUSHNA METKA	RI	
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	
		SAVINGS 🗸	
		SAVINOS 🗸	
	Bank Account No*	5AUNOS ~	
	Bank Account No* Confirm Bank Account No*	071359110001300	
	Bank Account No* Confirm Bank Account No* Bank IFS Code*	SAVINGS ~ 0713:90110001300 ЕКОДО0000713 Q	
	Bank Account No* Confirm Bank Account No* Bank IFS Code* Edit Bank Details	SAUNOS V	
	Bank Account No* Confirm Bank Account No* Bank IFS Code* Edit Bank Details Bank Name*		
	Bank Account No* Confirm Bank Account No* Bank IFS Code* Edit Bank Details Bank Name* Bank Branch*	SAVINGS	
	Bank Account No* Confirm Bank Account No* Bank IFS Code* Edit Bank Details Bank Name* Bank Branch* Bank Address*	SAVINGS	
	Bank Account No* Confirm Bank Account No* Bank IF S Code* Edit Bank Details Bank Name* Bank Branch* Bank Address* PIN Code*	BAUNOS ~ 071399110001300 Q BROD0000713 Q BRANK OF INDIA PILIV AT & POST PILIVTALUKA MALSIRAS, DIST SOLAPUR 110009 110009 Q	
	Bank Account No* Confirm Bank Account No* Bank IFS Code* Edit Bank Details Bank Name* Bank Branch* Bank Address* PIN Code* State / U.T.*	SAVINGS 071399110091300 071399110091300 BROD0000713 BANK OF INDIA PILIV AT & POST PILIVTALUKA MALSIRAS, DIST SOLAPUR 110009 Q DetNI	
	Bank Account No" Confirm Bank Account No" Bank IFS Code" Edit Bank Details Bank Name" Bank Branch" Bank Address" PIN Code" State / U.T." Country	SAVINGS	
	Bank Account No* Confirm Bank Account No* Bank IF S Code* Edit Bank Details Bank Name* Bank Branch* Bank Address* PIN Code* State / U.T.* Country* Bank MICR Code	SAUNUSS ~ 0713:99110001300 0 BKOD0000713 Q BKNIK OF INDIA Q PILIV AT & POST PILIVTALUKA MALSIRAS, DIST SOLAPUR 110009 Q India ~ 413073508 413073508	
	Bank Account No" Confirm Bank Account No" Bank IFS Code" Edit Bank Details Bank Name" Bank Branch" Bank Address" PN Code" State / U.T." Country Bank MCR Code Bank Account Linked to Aadtaar	SAVINGS 071399110001300 071399110001300 BANK OF INDIA PLIV AT & POST PILIVTALUKA MALSIRAS, DIST SOLAPUR 110009 Q Inda 413013509	
	Bank Account No* Confirm Bank Account No* Bank IFS Code* Edit Bank Details Bank Name* Bank Branch* Bank Address* PIN Code* State FU.T.* Country* Bank MCR Code Bank Account Linked to Addreas	SAUNUSS 0713:99110001300 BROD0000713 Q Defini India India India India	



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.**



🍘 protean

	MiCH Code	123456789	
nk Details Of	Subscriber		
	Normal Lines		
	Contine Dava Account NY		
	Gash IFS Code	E-ODOSOBT13 Q	
	Life Bans Details		
	Bank Name	BANK OF HERM	
	Gank Branch!	PHENV	
	Sere Address"	AT & FORT PENTALURA MALERAS DRIT	
	PTN Code*	110000 Q	
	State 7 Your Bank Account	t verification is successful.	-
		OK	10000
	Dark A		
	Bars Account Lanked to Aadhaar	8	
	pload Document #		
	Proof Name	Attach File	
	CANCELLED CHECKE	Change File his the changer	
	BANK PASSECON	Chocke File Ites the charven	

Figure 8

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

110001431581	Change is grow	Back to Main
MyWithdraw	al	
PR	AN: 110001431581	TIER TYPE: T1
SU	BSCRIBER NAME: DIPALI BALKRUSHNA N	dETKARI
- Existing Ban	k Details Of Subscriber	
	Bank Account No	071310110001300
	Bank Account Type	SAVINGS
	IFSC Code	BKID0000713
	Bank Name	Bank of India
	Bank Branch	ANDHER0g1234
	Bank Address	ANDHER8@1234
	Bank Pin Code	413310
	Bank State	
	Bank Country	

Bank Deta	ails Of Subscriber				
	Account Type*	BAGING	35	Ý	
	Bank Account No*				
	Confirm Bank Account No*	071330	10001300		
	Bank IFS Code*	BKID00	0713	Q	
	Edit Bank Details			1000	
	Bank Name*	BANK C	F INDIA		
	Bank Branch*	PILOV			
	Back Address"	AT & PO	IST PILIVTALUK	A MALSIRAS, DIST	
		SOLAPI	2R		
	PIN Code*	110009		٩	
	State / U.T.*	Dehi		÷	3
	Country*	India		~	
	Bank MICR Code	4130130	69		
	Bank Account Linked to Aadhaar				
	Upload Document #				
	Proof Name	Attach Fi	le		
	CANCELLED CHEQUE	Choose I	No file cho	Dett	
	BANK PASSBOOK	Choose #	No file cho	DB/S	
	BANK CERTIFICATE	Choose I	The file choi	ien .	
		Caecel	1		
Fund return C	ases. The provision to submit updated ban	k details is applicable only t	o transfer of fur	nds which were returned	I due to incorrect bank
uis registered i	with PCRA. In case you need to update bar	nk details in your PRAN, ple	rase submit Ch	ange request form to No	adal Office/POP or update

protean

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.**

	Version No. : 1.1	20.12.2024	Page: 13 of 13	
NSDL e-Gov is no	··· protean change /s growth		National Pe	ension System (NPS)
110001431581				Back to Main Men
MyWithdrawal				
	tale has been surveyed, do comele	and. Please note that the provision	n to submit updated bank details is	applicable only to
Your request for new bank det transfer of funds which were re submit Change request form to	sturned due to incorrect bank deta Nodel Office/POP or update bank	Is registered with PCRA. In case y details online.	rou need to update bank details in y	our PRAN, please
Your request for new bank det transfer of funds which were re submit Change request form to PRA	itumed doe to incorrect bank deta Nodel Office/POP or update bank	Is registered with PCRA. In case y details online. 110001431581	you need to update bank details in y	our PRAN, please
Your request for new bank det transfer of funds which were re submit Change request form to PRA	itumed doe to incorrect bank deta Nodel Office/POP or update bank N	Is registered with PCRA. In case y details online.	you need to update bank details in y	our PRAN, please

Figure 10

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

Note: My Withdrawal Utility (MWU) is not applicable to fund returned cases on account of Death & Family Pension.
