



**Protean eGov Technologies Limited** (Formerly known as NSDL e-Governance Infrastructure Limited)

# **STANDARD OPERATING PROCEDURE (SOP)**

**Online Bank details update for Nodal office** 

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# Acronyms and Abbreviations:-

Abbreviation/Acronym	Description
ERM	Error Rectification Module
CG	Central Government
NPS	National Pension System
CRA	Central Record Keeping Agency
PFRDA	Pension Fund Regulatory and Development Authority
CDDO	Cheque Drawing and Disbursement Officer
РАО	Pay and Accounts Office
PrAO	Principal Accounts Office



## 1. Overview:

Error Rectification Module (ERM) functionality has been implemented in the CRA system to facilitate the Nodal Offices to rectify the errors related to NPS contributions as provided below:

- A. Excess Transfer to Trustee Bank
- B. Excess Transfer to a PRAN
- C. Amount wrongly credited in PRAN 1 instead of PRAN 2
- D. Non-NPS withdrawal

The aforementioned rectification requests are carried out by the Nodal offices using the ERM functionality. A detailed flow of processing ERM requests is provided in the Standard Operating Procedure (SOP) on ERM available on the CRA website.

However, as directed by the Pension Fund Regulatory and Development Authority (PFRDA) the option of providing Nodal Office Bank details (*where the error rectification funds is to be credited in case of errors like 'Excess Transfer to a PRAN' and Non-NPSWithdrawal'*) at the time of executing ERM request has been discontinued and the Nodal Office Bank details needs to be pre-registered with CRA before execution of an ERM

request. ERM request can be executed only after the gestation period of 30 days (calendar days) of registration of Bank details in the CRA system.

This document provides in detail the procedure to update Bank details of the Nodal Offices in the CRA System.

## 2. Facility to Nodal Offices (PAOs/ CDDOs) to update/ modify Bank account details:

The Nodal Offices (PAO/ CDDO) registered under NPS need to update their Bank details afresh in the CRA system either through online mode or physical mode.

A facility has been provided in the CRA system for Nodal Offices to update their Bank account details online along with upload of supporting documents. The activity will be maker-checker activity followed by authorisation at the Principal Accounts Office (PrAO) level and at the CRA level.



#### 2.1 Capturing of Nodal Office Bank details in the CRA System:

PAO user shall login into the CRA system (www.cra-nsdl.com) with the User ID and the Internet Password (I-PIN) provided by Protean-CRA (*refer Figure 1*).

NSDL Texholog, Irus & Texh	National Pension System Contributions Accounting Network
we have a new	look !! Hope you like it
Invest in NPS	Nodal Offices / Other Intermediaries
Activate Tier II Account	Password Enter Captcha
Check FATCA Compliance	Submit Forgot Password? Help/Instructions for Login
Check Annuity Quotes	
Check Subscriber Registration Status	
Check Status using Receipt Number	
Check Subscriber Withdrawal Status	

# Figure 1

From the available Menus, PAO user will have to click on 'Transaction' menu andfurther click on <u>'Nodal office Bank Details Update'</u> (*refer Figure 2*).

0	NSDL Technology, Trust & Reach						National Pen	sion Sys	stem (NPS)
Welcome Pay and A	Accounts Office-1001004900				Nav	igate to NPSCAN	25-Jul-201	9	Home   Logout
Transaction Authoriz	te Request Subscriber Re	gistration Grievance Exit With	ndrawal Request User Maintenanci	e Document Manage	ment Views	Additional Reports (Ne	w) Master Download	Dashboard	CGMS BackOffice
Change Scheme Preference	Error Rectification Module	MIS Recruitment Monitoring	Entity Scheme Preference Change	Knowledge Centre	Shift to Karvy	Update Details			
Authorize Transaction									
Tier-2 Activation									
Tier-2 to Tier-1 Switch									
Update Subscriber Tier-2 Details			Welcome to Cen	tral Recordkeeping A	gency				
Subscriber Shifting			Click here to view list of	Exit Claim IDs awaiti	ng any action				
Authorize Subscriber Shifting		Subscriber is required to	ourchase the annuity at the time of	Exit To view annuity	quotes please	click here View Annui	v Quotes		
Capture DDO Shift Request									
Verify DDO Shift Request			CRA Helpline for Nodal	Offices - 1800-222-0	81 (toll-free)				
DDO Shifting Request Status View									
Initiate Conditional Withdrawal									
Verify Conditional Withdrawal Request									
FATCA Self Certification									
Nodal Photo Signature Upload			Retired life kas	ahara. NPS	hamara				
Nodal Bank Details Update		Home   Co	ontact Us   System Configuration / Best View			ce Redressal Policy			

Figure 2



On the next screen, PAO user needs to select radio button namely 'Update Bank Details' and further click on Update button (*refer Figure 3*).

d: 1001004900				Back to Main Menu
Update Nodal B	ank Details			
- Update Bank Det		) Authorize Bank Details	O View Request Status	
opute built be				
				6
	Bank Detail Update for Function	ERM	~	
		Update Reset		
Note	nt will be used for transfer of funds on acc	count of ERM or Withdrawa	Lunder NPS	
	of 30 days will be applicable after updatio		runder nir O.	
Any modification	in Bank details section may result in canc	cellation of pending ERM re	quest.	

Figure 3

On the next screen, PAO user needs to provide the Nodal office Bank details (referFigure 4).

Bank Detail Update for Function*	ERM	
Bank Account No*	Please enter Account number	
Confirm Bank Account No*		
Bank Account Type*	SAVINGS 🗸	
Beneficiary Account name*		
IFSC Code*	Q.	
Bank Name*		
Bank Branch*		
Bank Address*		
Bank Pin Code*		
MICR Code		
Upload Document*		

Figure 4



Once the details are filled, the next step is to upload a document supporting Bank details of the Nodal office that has been entered by the PAO user (*Cancelled cheque or Bank Passbook or Bank Certificate*) (*refer Figure 5 & 6*).

	Bank Branch*			
	Bank Address*			
	Bank Pin Code*			
	MICR Code			
	Upload Document*			
	Proof Name	Attach File		
	CANCELLED CHEQUE	В	rowse	
	BANK PASSBOOK	B	rowse	
	BANK CERTIFCATE	В	rowse	
Note	Confirm	Cancel		
This Bank Account	t will be used for transfer of funds on account of ERN	/ or Withdrawal under NPS.		
	of 30 days will be applicable after updation of Bank de	etails.		
<ul> <li>Gestation period o</li> </ul>				
	n Bank details section may result in cancellation of pe	ending ERM request.		



		Choose File to Upload		- <b>-</b> ×
Velcome to Central Record ×	line/nodalBankDetailsUpdateMaker.html?ID=499773	🕥 🕞 🖝 MIS data 🔸 Testing 🕨 Photsign	- +	<u>۶</u> + ★ \$
File Edit View Favorites Tools He	elp	Organize  New folder	a • • • •	
	Bank Pin Code*	Favorites     Downloads     Devitee	Size: 6.12 KB	
	MICR Code Upload Document	Signed_17000015.pdf     E     E     E     E     Signed_17000015.pdf     E     KnowMore.pdf	Size: 91.4 KB	
	Proof Name CANCELLED CHEC BANK PASSBOOK BANK CERTIFCATE	Computer  Compu	Size: 7.18 KB	
	Note This Bank Account will be used for transf Gestation period of 30 days will be applic and modification in Bank debils section m	Control Panel     File name:     av result in cancellation of pending ERM request.	◆ Custom Files (*,pdf;*,jpg;*,jpeg      ◆     Open Cancel	
		ay result in Caricenation of perioding ERM request.		
	Best viewed in Google (	Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768.	Privacy Policy	

Figure 6



After uploading the document, PAO user has to click on the confirm button (refer Figure 7).

Bank Details for Function	E
Bank Account No	123430789
Bank Account Type	SAVINGS
Beneficiary Account name	PAO
IFSC Code	SBIN0000001
Bank Name	STATE BANK OF INDIA
Bank Branch	KOLKATA MAIN
Bank Address	SAMRIDDHI BHAWAN, 1 STRAND ROAD, KOLKATA 700 001
Bank Pin Code	123654
MICR Code	700002021
Uploaded Documents*	
Proof Name	Download Attached File
CANCELLED CHEQUE	<b>₽</b>
BANK PASSBOOK	
BANK CERTIFCATE	

# Figure 7

After Confirmation of the details, an Acknowledgement number will be generated for the request (*refer Figure 8*).

ser Id: 1001004900			Back to Main Menu
Update Nodal Ba	nk Details		
	Update Bank Details O Au	uthorize Bank Details O View Request Status	
	Acknowledgement No	82507201918000297	
	Captured Date	25-07-2019	
		Back	
	Best viewed in Google Chrome Mozilla & Int	ternet Explorer 10+ with a resolution of 1024 X 768.	Privacy Policy



#### <u>Note: - Nodal Office Bank Details update request cannot be edited once it is initiated by the Nodal office</u> user. The request can either be authorized or rejected at the next level i.e. at the Verification / <u>Authorization level.</u>

#### **2.2** Verification of Nodal office Bank details in the CRA system:

The next step is verification of the request by the PAO checker in the CRA system using the second User ID allotted by Protean-CRA (*refer Figure 9*).

Rectanger	National Pension System Contributions Accounting Network
	we have a new look !! Hope you like it
Invest in NPS	Nodal Offices / Other Intermediaries
Activate Tier II Account	Password Enter Capitcha
Check FATCA Compliance	
Check Annuity Quotes	Forgot Password? Help/Instructions for Login
Check Grievance / Enquiry S	Natus
Check Subscriber Registratio	on Status
Check Status using Receipt N	lumber
Check Subscriber Withdrawa	al Status



On the Home page, the PAO checker needs to go to the Transaction menu and furtherto 'Nodal Bank Details Update' option (*refer Figure 10*).

Technology, Trust & Reach         Starting = 100000000000000000000000000000000000	Home   Logout
Change Scheme Preference     Error Rectification Module     MS     Recruitment Monitoring     Entity Scheme Preference Change     Knowledge Centre     Shift to Karvy     Update Details       Authorize     Tars-2 Activation     Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Tar-2 Activation     Tar-2 Activation     Tar-2 Activation       Update Data     Tar-2 Activation     Tar-2 Activation       Details     Tar-2 Activation     Tar-2 Activation       Details     Tar-2 Activation     Tar-2 Activation	ckOffice
Preference       Authorize Transaction       Ter-2 Activation       Ter-2 Ter-1 Switch       Update Subscriber Tier-2       Update Subscriber Tier-2   Welcome to Central Recordkeeping Agency	
Ter-2 Activation       Ter-2 Activation       Update Subscriber Ter-2 Details     Welcome to Central Recordkeeping Agency	
Ter-1 Switch       Update Subscriber Tier-2 Details     Welcome to Central Recordkeeping Agency	
Update Subscriber Tier-2 Details Welcome to Central Recordkeeping Agency	
Details vveicome to Central Recordicepting Agency	
Subscriber Shifting Click here to view list of Exit Claim IDs awaiting any action	
Authorize Subscriber Shifting Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity Quotes	
Capture DDO Shift Request	
Verify DDO Shift Request CRA Helpline for Nodal Offices – 1800-222-081 (toll-free)	
DDO Shifting Request Status View	
Initiate Conditional Withdrawal	
Verify Conditional Withdrawal Request	
FATCA Self Certification	
Nodel Photo Signature Upload Retired Life ka sahara, NPS hamara	
Nodal Bank Details Update Home   Contact Us   System Configuration / Best Viewed   Entrust Secured   Privacy Policy   Grievance Redressal Policy	
Subscriber Bank Details Update	





On the next screen, the PAO checker is required to click on 'Authorize Bank Details' option (refer Figure 11).

Update Bank Details     Authorize Bank Details     Authorize Bank Details     Acknowledgement Number     From Date*     DDMMMYYYY     DDMMMYYYY     DDMMMYYYY     Submit Reset      Note     From Date and To Date will be the request capture date of Bank Details Change.	aparte iteaut au	nk Details		
Acknowledgement Number From Date* DD/MM/YYYY To Date* DD/MM/YYYY Submit Reset Note			horize Bank Details O View Request Status	
From Date* DD/MM/YYYY To Date* DD/MM/YYYY Submit Reset	<ul> <li>Authorize Bank De</li> </ul>	etails		
To Date" DDMM/YYYY Submit Reset		Acknowledgement Number		
Submit Reset		From Date*	DD/MM/YYYY	
Note		To Date*	DD/MM/YYYY	
Note			abmit Reset	
<ul> <li>From Date and To Date will be the request capture date of Bank Details Change.</li> </ul>				
Enter any one search criteria, Either Acknowledgment Number or from Date and to Date				
	From Date and To     Enter any one sear		or from Date and to Date	

Figure 11

PAO checker may search for the request either by providing the Acknowledgment number or by providing the Date range of the request initiated and click on the hyperlink provided on the Acknowledgement number (*refer Figure 12*).

From Date*         DD/MM/YYYY         To           To Date*         DD/MM/YYYY         To           Submit         Reset         Reset           Acknowledgement Number         Request Date         Request For Entity         Maker Entity ID         Status         Action           82507201918000297         25-07-2019         10010049         10010049         PENDING         Approve/Reject		Acknowledgement Nun	nbei	82507201918000297		
Submit         Reset           Acknowledgement Number         Request Date         Request For Entity         Maker Entity ID         Status         Action				DD/MM/YYYY 📑		
Acknowledgement Number Request Date Request For Entity Maker Entity ID Status Action		To Date*		DD/MM/YYYY		
82507201918000297 25-07-2019 10010049 10010049 PENDING <u>Approve/Reject</u>		Request Date	Request For Entity	Maker Entity ID	Status	Action
	82507201918000297	25-07-2019	10010049	10010049	PENDING	Approve/Reject

Figure 12



Upon clicking on the Acknowledgment Number, CRA system will display the currentstatus of the request just for the information of the PAO checker (*refer Figure 13*).

Indexe. Test Res	Nation 🗙 Prision System (NPS)
User Id: 1001004901	Request Raised For         Back to Main Menu           Entity ID         10010049         Entity Regd No         2000040
Update Nodal Bar	Maker Details Maker Entify ID 10010049 Maker User ID 1001004900
Authorize Bank Dei	Acknowledgement Number 82507201918000297 Ack Gen Date 2019-07-25 Current Status PENDING Request By Self Click Here to Check Bank Details
	Flow View
	Starts Level 2 Entity Level 2 Entity Level 1 Entity CRA Entity CRA Entity Completed
Acknowledgement Number	Entity ID         User ID         Date         Status         Remarks           10010049         1001004900         25-07-2019         -         REQUEST RAISED         Action
<u>82507201918000297</u>	Close
Note     From Date and To Date	will be the request capture date of Bank Details Change.

Figure 13

For verification of the request, PAO checker is required to click on 'Approval/Rejection' hyperlink (*refer Figure 14*).

	Acknowledgement Nun	nber	82507201918000297		
	From Date*		DD/MM/YYYY		
	To Date*		DD/MM/YYYY	-	
Acknowledgement Number	Request Date	Request For Entity	Maker Entity ID	Status	Action
82507201918000297	25-07-2019	10010049	10010049	PENDING	Approve/Reject
Note		pture date of Bank Details C	hange		

Figure 14



PAO checker needs to click on the 'Approve' button in order to authorise the request. Nodal office checker has also been given an option to 'reject' the request in case of anydiscrepancy found in the request by providing proper rejection remarks (*refer Figure 15*).

Update for Function	ERM
	123456789
Bank Account Type	SAVINGS
Beneficiary Account name	ne PAO
IF SC Code	SBIN0000001
Bank Name	STATE BANK OF INDIA
Bank Branch	KOLKATA MAIN
	SAMRIDDHI BHAWAN, 1 STRAND ROAD, KOLKATA 700 001
Bank Pin Code	123654
MICR Code	700002021
Uploaded Documents*	
Proof Name	Download Attached File
CANCELLED CHEQUE	<b>.</b>
BANK PASSBOOK	
BANK CERTIFCATE	
Accept	OReject
Remarks	arks
Approve	Approve Back

# Figure 15

To complete the process of verification, PAO checker will have to click on 'Proceed''button popped up by the CRA system (*refer Figure 16*).

Uber dr. 1	MARCH INTERNAL	National Pr	nision System (NPS) Back to Main Meno
U,	odate Nodal Bank Details		
	Authorize Bank Details cknowledgement Number: 82507 Do you want to Pro	cored ?	
	Bank Account No	123456789	
	Bank Account Type	SAVINGS	
	Beneficiary Account name	PAO	
	IFSC Code	SBIN0000001	
	Bank Name	STATE BANK OF INDIA	
	Bank Branch	KOLKATA MAIN	
	Bank Address	SAMRIDDHI BHAWAN, 1 STRAND ROAD, KOLKATA 700 001	
	Bank Pin Code	123654	
	MICR Code	700002021	
	Uploaded Documents*		
	Proof Name	Download Attached File	
	CANCELLED CHEQUE	٤	

Figure 16



Upon clicking on 'Proceed', a confirmation message will appear on screen which signifies successful verification of the request in the CRA system (refer Figure 17).

User to 1900000			ision System (NPS) Back to Main Morrow
Update Nodal Bar - Authorize Bank Der Acknewiedgement tumber - New Bank Defails	Bank Details Change		
	Bank Account No Bank Account Type	123456788 SAVINGS PAO	
		SBIN0000001 STATE BANK OF INDIA KOLKATA MAIN	
		SAMRIDDHI BHAWAN, 1 STRAND ROAD, KOLKATA 700 001 123554	
	MICR Code Uploaded Documents*	700002021	
	Proof Name CANCELLED CHEQUE	Download Attached File	

Figure 17

## 3. Authorisation of Nodal office Bank details in the CRA system by PrAO:

Once the Bank details are verified by the PAO/ CDDO, the request needs to beauthorised by the PRAO User by logging into the CRA system (refer Figure 18).

Etadalys, Trut & Faca	National Pension System Contributions Accounting Network
we have a new	look!! Hope you like it
Invest in NPS	Nodal Offices / Other Intermediaries
C Activate Tier II Account	Password Enter Captcha $358 + 5\%$
Check FATCA Compliance	
Check Annuity Quotes	Forgot Password? Help/Instructions for Login
Check Grievance / Enquiry Status	
Check Subscriber Registration Status	
Check Status using Receipt Number	
Check Subscriber Withdrawal Status	

<u>rigule to</u>



On the Home Page, PrAO User needs to click on Transaction menu and further click on Nodal Bank Details update' option (*refer Figure 19*).

0		National Pension System (NPS)	
NEW CONTRACTOR IN	Accounts Office-111006300 Navigate to NPSCAN	25-Jul-2019 Home   Logo	out
Transaction MIS	Subscriber Registration Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard	ard CGMS BackOffice Error Rectification Module	
Change Scheme Preference	Exit Withdrawal Request Authorize Request Knowledge Centre Download Update Details	 Notification ↓↑	
Authorize Transaction			
Tier-2 to Tier-1 Switch		Transaction Type Count	
Authorize DDO Shift Request		DDO Shifting Authorize 1	1
DDO Shifting Request Status View	Welcome to Central Recordkeeping Agency	i.●	
FATCA Self Certification			-
Nodal Photo Signature Upload	Click here to view list of Exit Claim IDs awaiting any action		
Nodal Bank Details Update	Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View	ew Annuity Quotes	
Subscriber Bank Details Update	3 will be observed as NPS Service Fortnight in all Nodal Offices to promote awareness regarding NPS among all the subscribers. Th and aimed at awareness building and improved information dissemination. For more information please,	This campaign will be service oriented towards the subsci e, click here.	ribers
	Retired life ka sahara, NPS hamara		
	Home   Contact Us   System Configuration / Best Viewed   Entrust Secured   Privacy Policy   Grievance Redressal Policy	licy	
			_

### Figure 19

PrAO User needs to click on 'Authorize Bank details' option and provide the Acknowledgment Number or the Date range of the request and click on submit button (*refer figure 20*).

O Update Bank Details	<ul> <li>Authorize Bank Details</li> </ul>	O View Request Status	
Acknowledgement	lumber		
From Date*	DD/MM/YYYY	(	
To Date*	DD/MM/YYYY	( 🔤	
	Submit		
Note			
From Date and To Date will be the request     Enter any one search criteria. Either Asker	capture date of Bank Details Change.		
The difference between the From and To [	-		

# Figure 20



PrAO User needs to click on 'Approve /Reject' hyperlink for authorising the request (*refer figure 21*).

C	O Update Bank Details O View Request Status				
Authorize Bank De					
Autorize Darik De	lallo				
	Acknowledgement Num	ber	82507201918000297		
	From Date*		DD/MM/YYYY	_	
	To Date*		DD/MM/YYYY		
		Submit	Reset		
Acknowledgement					
Number	Request Date	Request For Entity	Maker Entity ID	Status	Action
<u>82507201918000297</u>	25-07-2019	10010049	10010049	PENDING	Approve/Reject

Figure 21

PrAO User needs to click on the 'Approve' button in order to authorise the request. PrAO User has also been given an option to 'reject' the request in case of any discrepancy found in the request by providing proper rejection remarks (*Refer Figure 22*).

	Durik Address		
		KOLKATA 700 001	
	Bank Pin Code	123654	
	MICR Code	700002021	
	Uploaded Documents*		
	Proof Name	Download Attached File	
	CANCELLED CHEQUE	<u>ال</u>	
	BANK PASSBOOK		
	BANK CERTIFCATE		
	CAccept	OReject	
	Remarks		
	Approve	Back	
Note			

Figure 22



To complete the process of authorisation, PrAO maker needs to click on 'Proceed''button popped up by the CRA system (Refer Figure 23)

User Id: 111005300	L	National Pension System (NPS) Back to Ma	
Update Nodal	Bank Details		
- Authorize Bank	Details	X	
Acknowledgement Nu		200040	
	Bank Account No	123456789	
	Bank Account Type	SAVINGS	
	Beneficiary Account name	PAO	
	IFSC Code	SBIN0000001	
	Bank Name	STATE BANK OF INDIA	
	Bank Branch	KOLKATA MAIN	
	Bank Address	SAMRIDDHI BHAWAN, 1 STRAND ROAD,	

Figure 23

Upon clicking on 'Proceed', a confirmation message will appear on screen which signifies successful authorisation of the request in the CRA System (Refer Figure 24)

User Id: 111006300			l Pension System (NPS)
Update Nodal Bar Authorize Bank Der Acknowledgement Number New Bank Details	Bank Details Change Request has been s Acknowledgement Number Entity Regd No	uccessfully Accepted 82507201918000297 2000040	
	Bank Account No Bank Account Type	123456789 SAVING S	
	Beneficiary Account name IFSC Code Bank Name Bank Branch	PAO SBIN0000001 STATE BANK OF INDIA KOLKATA MAIN	
	Figure 24 Page <b>16</b> o		



We would like to re-iterate, ERM request can be executed only after the gestation period of 30 days (calendar days) of registration of Bank details in the CRA system. This gestation period of 30 days will be applicable from the date of authorisation of request by the PrAO.