



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
PAO	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 a 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).

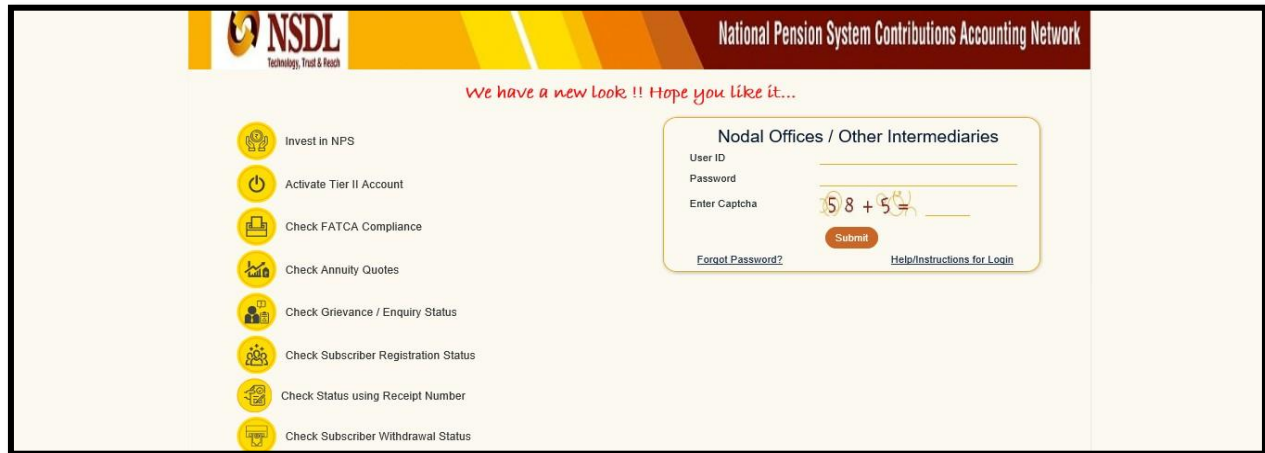


Figure 1

From the available Menus, PAO user will have to click on 'Transaction' menu and further click on 'Nodal office Bank Details Update' (refer Figure 2).

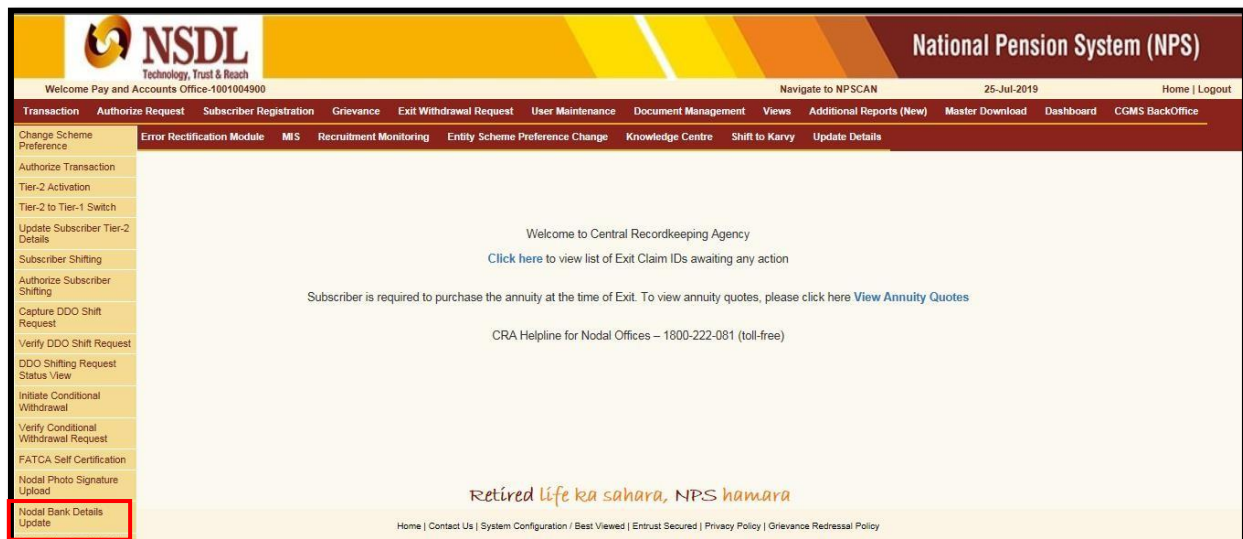
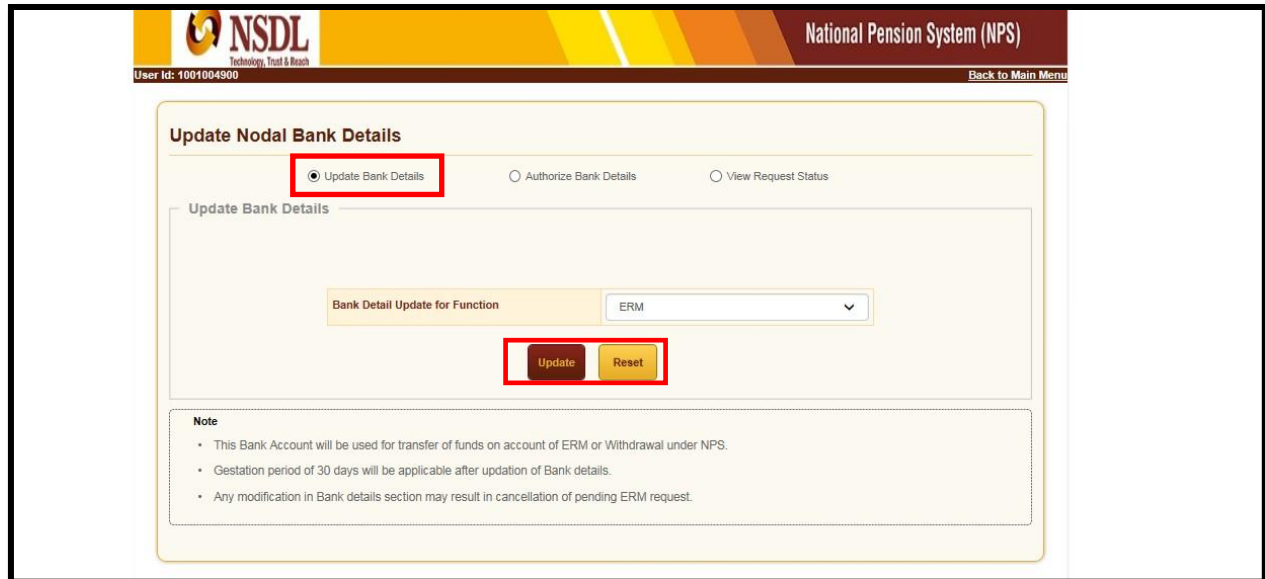


Figure 2

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



Update Nodal Bank Details

Update Bank Details
 Authorize Bank Details
 View Request Status

Update Bank Details

Bank Detail Update for Function: ERM

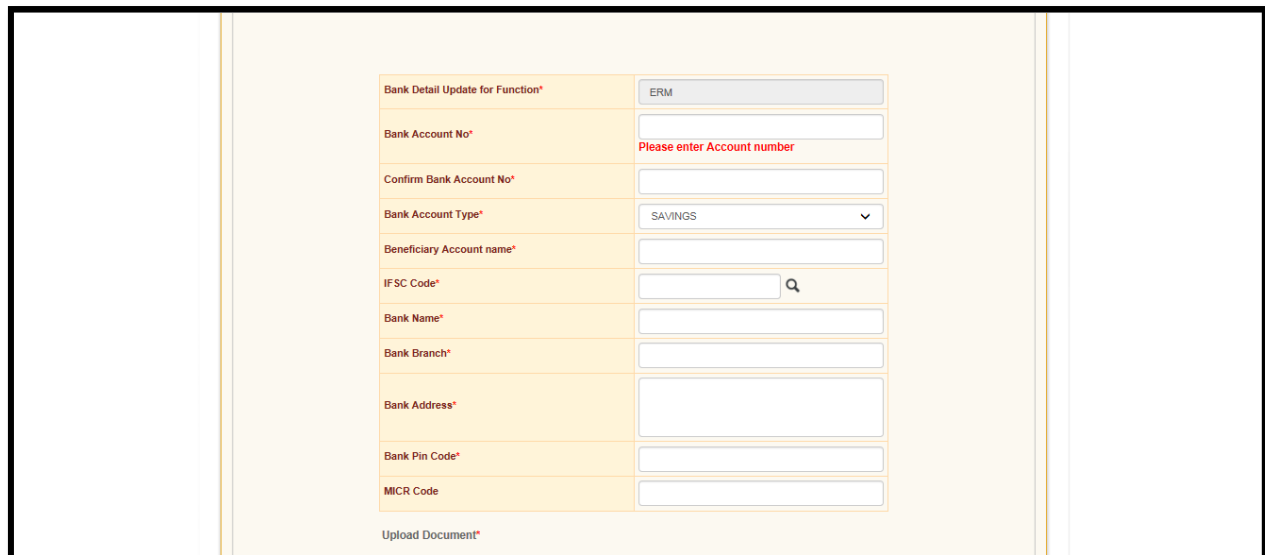
Update Reset

Note

- This Bank Account will be used for transfer of funds on account of ERM or Withdrawal under NPS.
- Gestation period of 30 days will be applicable after updation of Bank details.
- Any modification in Bank details section may result in cancellation of pending ERM request.

Figure 3

On the next screen, PAO user needs to provide the Nodal office Bank details (refer Figure 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* 🔍

Bank Name*

Bank Branch*

Bank Address*

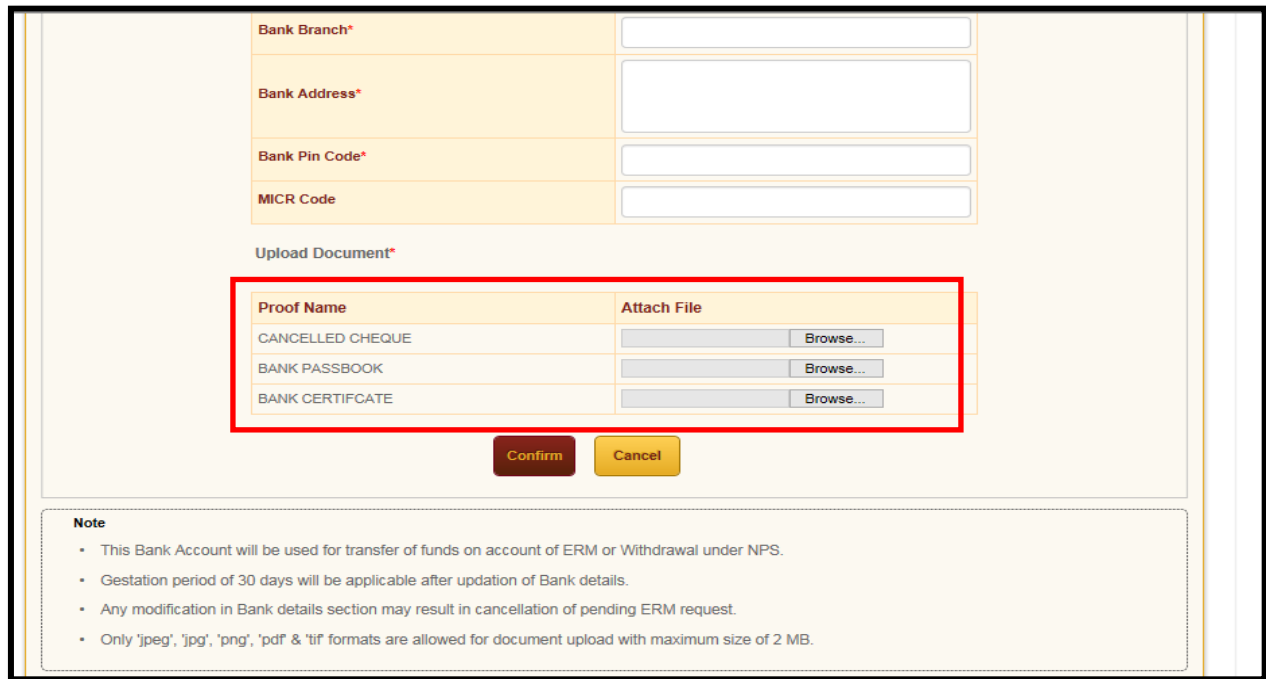
Bank Pin Code*

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*	<input type="text"/>
Bank Address*	<input type="text"/>
Bank Pin Code*	<input type="text"/>
MICR Code	<input type="text"/>

Upload Document*

Proof Name	Attach File
CANCELLED CHEQUE	<input type="text"/> Browse...
BANK PASSBOOK	<input type="text"/> Browse...
BANK CERTIFICATE	<input type="text"/> Browse...

Confirm Cancel

Note

- This Bank Account will be used for transfer of funds on account of ERM or Withdrawal under NPS.
- Gestation period of 30 days will be applicable after updation of Bank details.
- Any modification in Bank details section may result in cancellation of pending ERM request.
- Only 'jpeg', 'jpg', 'png', 'pdf' & 'tif' formats are allowed for document upload with maximum size of 2 MB.

Figure 5

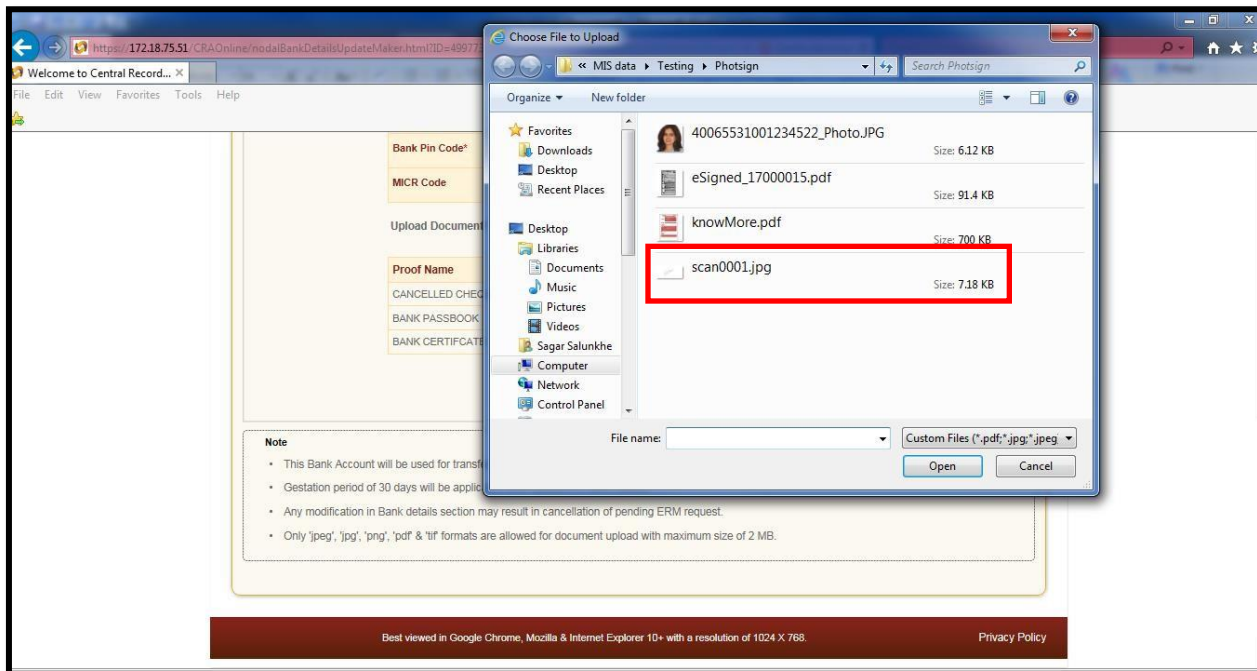


Figure 6

After uploading the document, PAO user has to click on the confirm button (refer Figure7).

Bank Details for Function	E
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	
BANK PASSBOOK	
BANK CERTIFICATE	

Figure 7

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


National Pension System (NPS)

User Id: 1001004900
[Back to Main Menu](#)

Update Nodal Bank Details

Update Bank Details
 Authorize Bank Details
 View Request Status

Update Bank Details Initiation - Complete

Acknowledgement No	82507201918000297
Captured Date	25-07-2019

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768.
[Privacy Policy](#)

Figure 8

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

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).

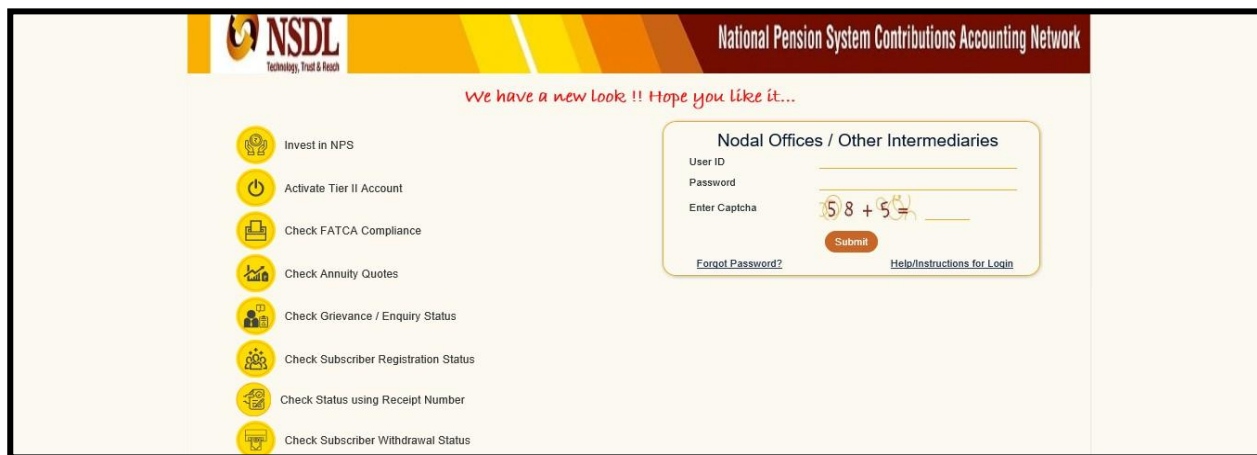


Figure 9

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

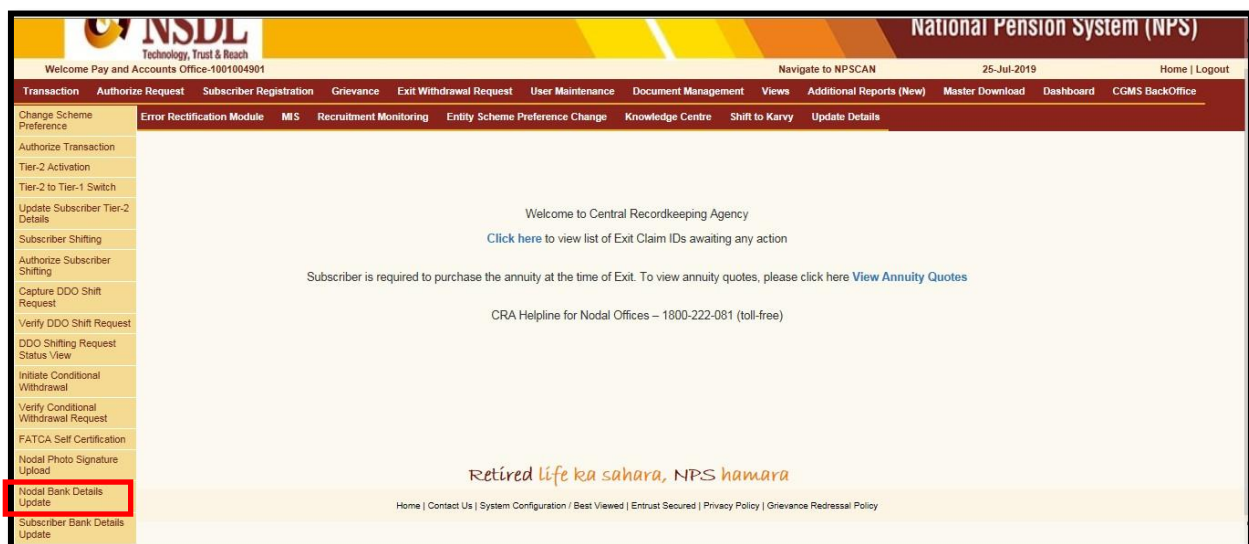
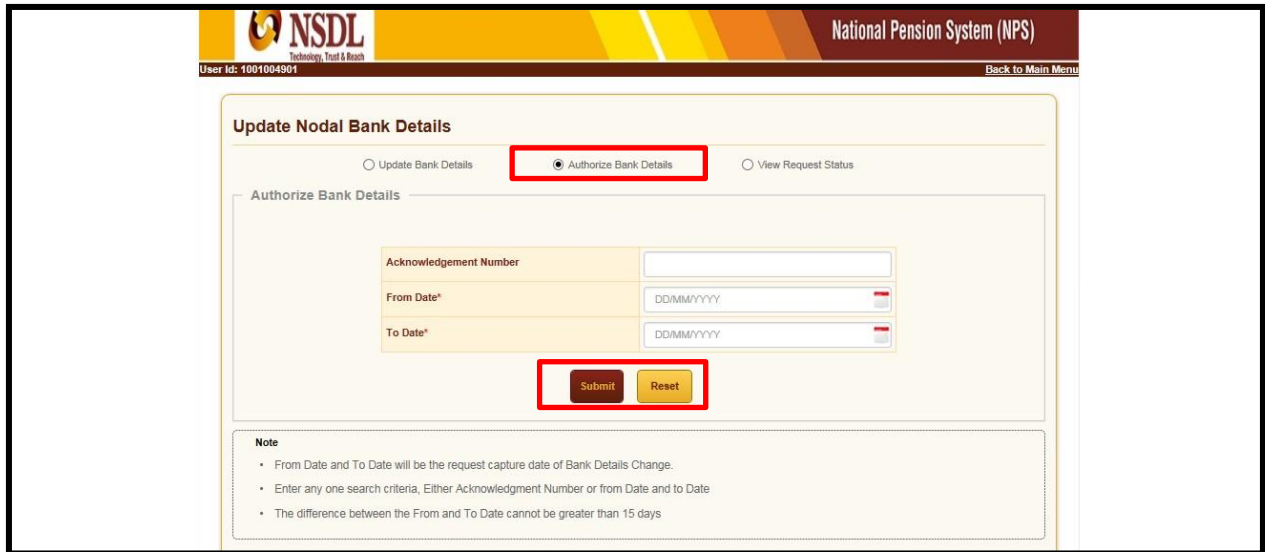


Figure 10

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



Update Nodal Bank Details

Update Bank Details
 Authorize Bank Details
 View Request Status

Authorize Bank Details

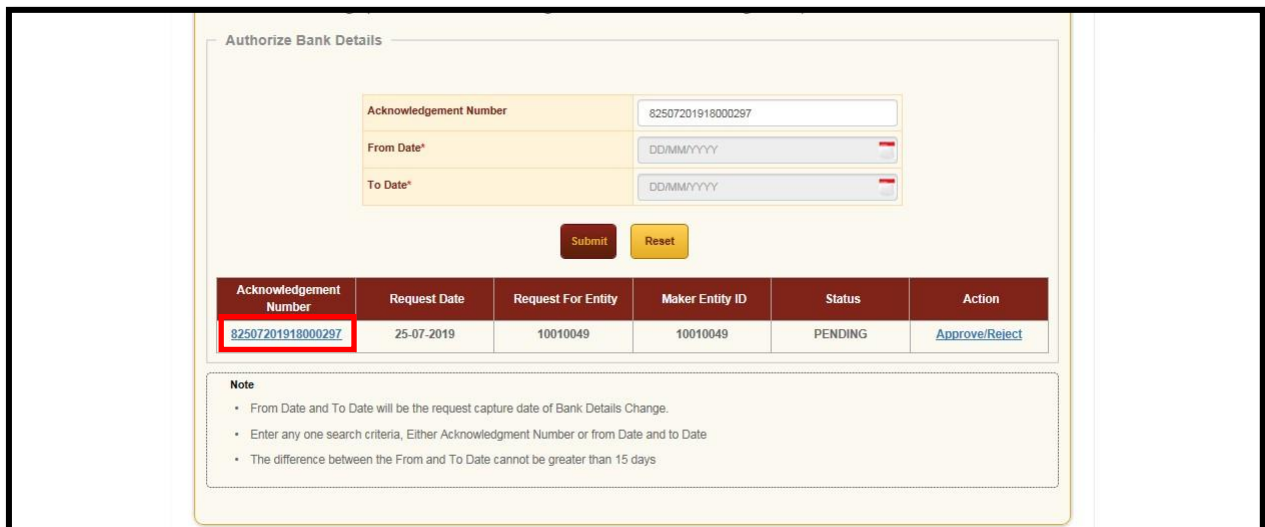
Acknowledgement Number:
 From Date*:
 To Date*:

Note

- From Date and To Date will be the request capture date of Bank Details Change.
- Enter any one search criteria, Either Acknowledgement Number or from Date and to Date
- The difference between the From and To Date cannot be greater than 15 days

Figure 11

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



Authorize Bank Details

Acknowledgement Number:
 From Date*:
 To Date*:

Acknowledgement Number	Request Date	Request For Entity	Maker Entity ID	Status	Action
82507201918000297	25-07-2019	10010049	10010049	PENDING	Approve/Reject

Note

- From Date and To Date will be the request capture date of Bank Details Change.
- Enter any one search criteria, Either Acknowledgement Number or from Date and to Date
- The difference between the From and To Date cannot be greater than 15 days

Figure 12

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

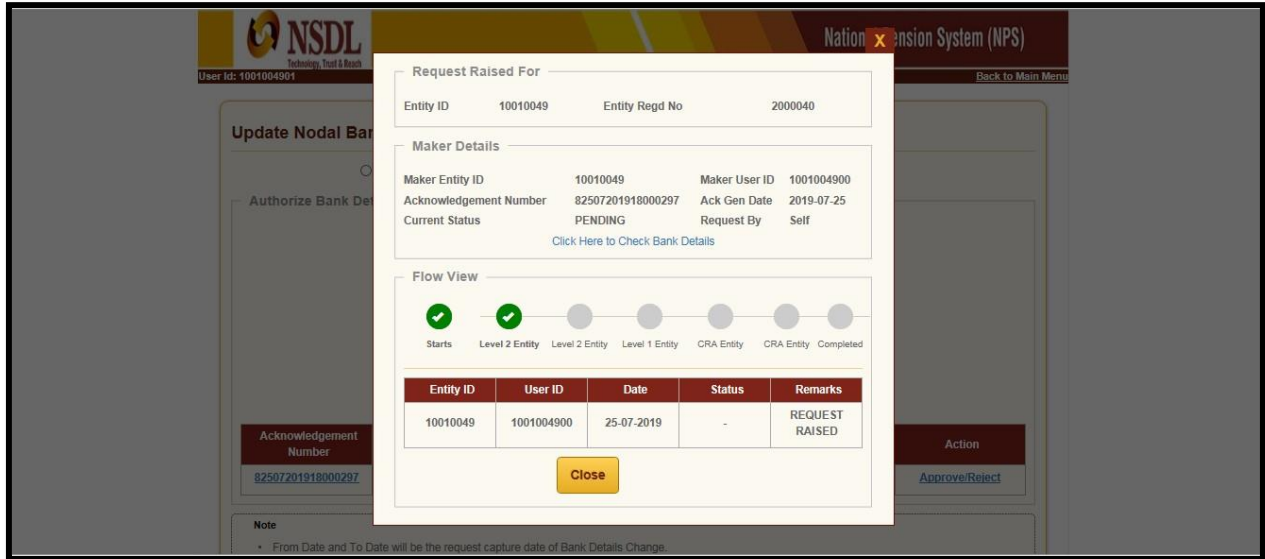


Figure 13

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

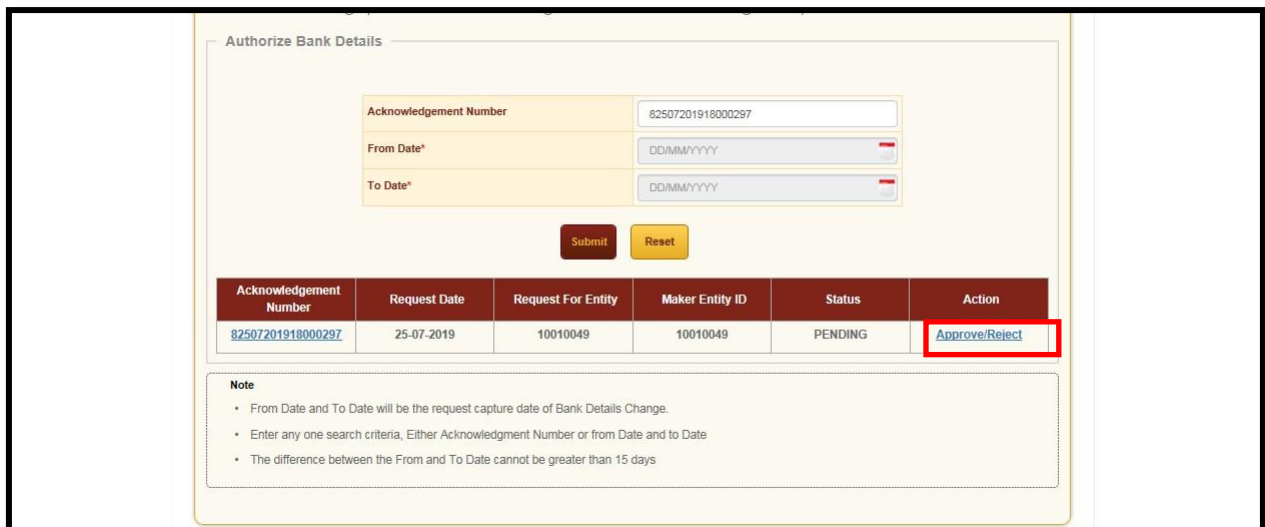
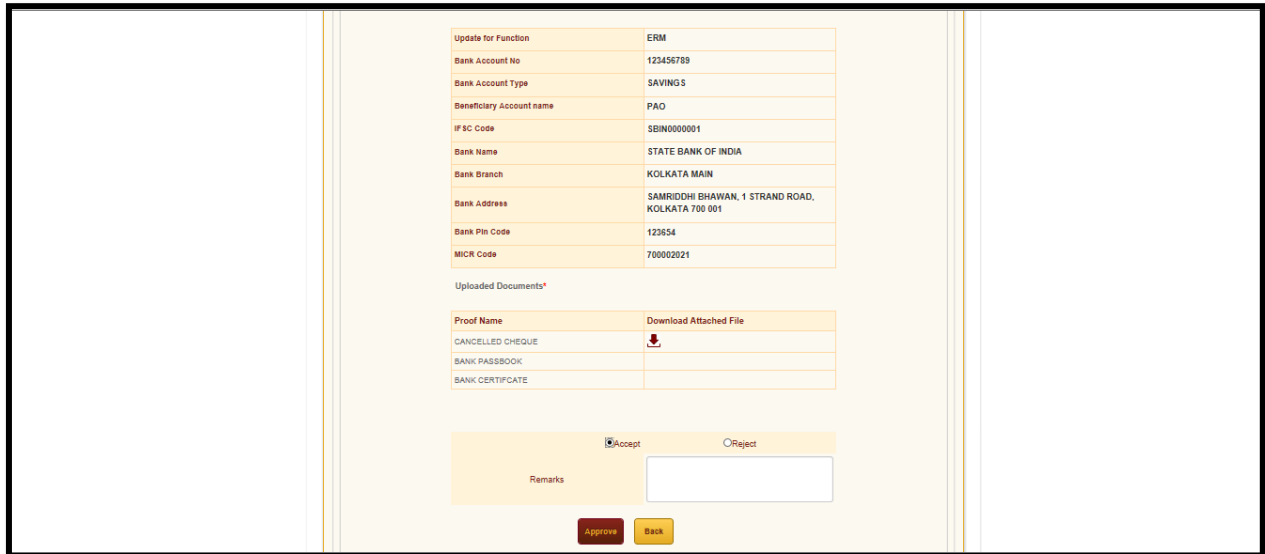


Figure 14

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 any discrepancy found in the request by providing proper rejection remarks (*refer Figure 15*).



Update for Function	ERM
Bank Account No	123456789
Bank Account Type	SAVINGS
Beneficiary Account name	PAO
IF SC Code	SBIN0000001
Bank Name	STATE BANK OF INDIA
Bank Branch	KOLKATA MAIN
Bank Address	SAMRIDDIHI BHAWAN, 1 STRAND ROAD, KOLKATA 700 001
Bank Pin Code	123554
MICR Code	700002021

Uploaded Documents*

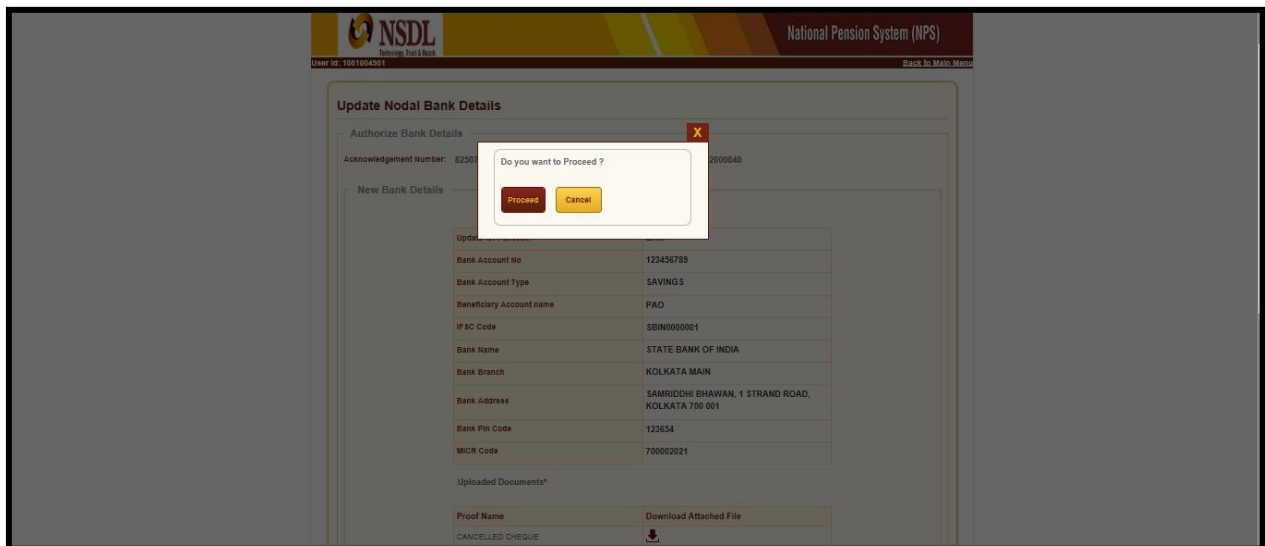
Proof Name	Download Attached File
CANCELLED CHEQUE	
BANK PASSBOOK	
BANK CERTIFICATE	

Accept Reject

Remarks

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*).



NSDL National Pension System (NPS)

User ID: 1801984501

Update Nodal Bank Details

Authorize Bank Details

Acknowledgement Number: 025018000040

New Bank Details

Do you want to Proceed ?

Update for Function	ERM
Bank Account No	123456789
Bank Account Type	SAVINGS
Beneficiary Account name	PAO
IF SC Code	SBIN0000001
Bank Name	STATE BANK OF INDIA
Bank Branch	KOLKATA MAIN
Bank Address	SAMRIDDIHI BHAWAN, 1 STRAND ROAD, KOLKATA 700 001
Bank Pin Code	123554
MICR Code	700002021

Uploaded Documents*

Proof Name	Download Attached File
CANCELLED CHEQUE	

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*).

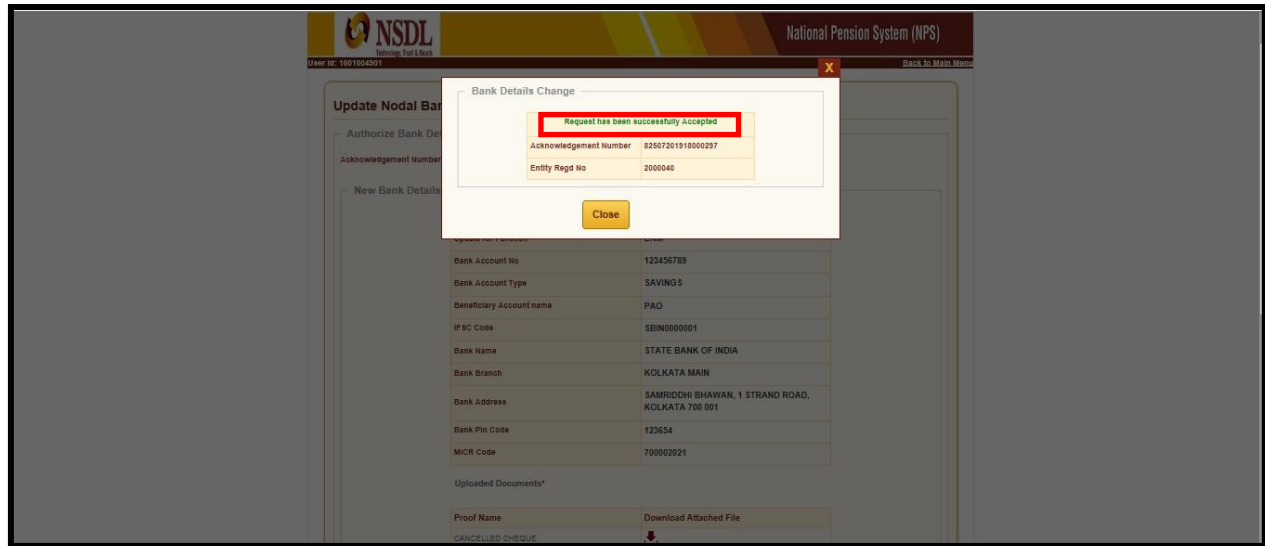


Figure 17

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 be authorised by the PrAO User by logging into the CRA system (*refer Figure 18*).

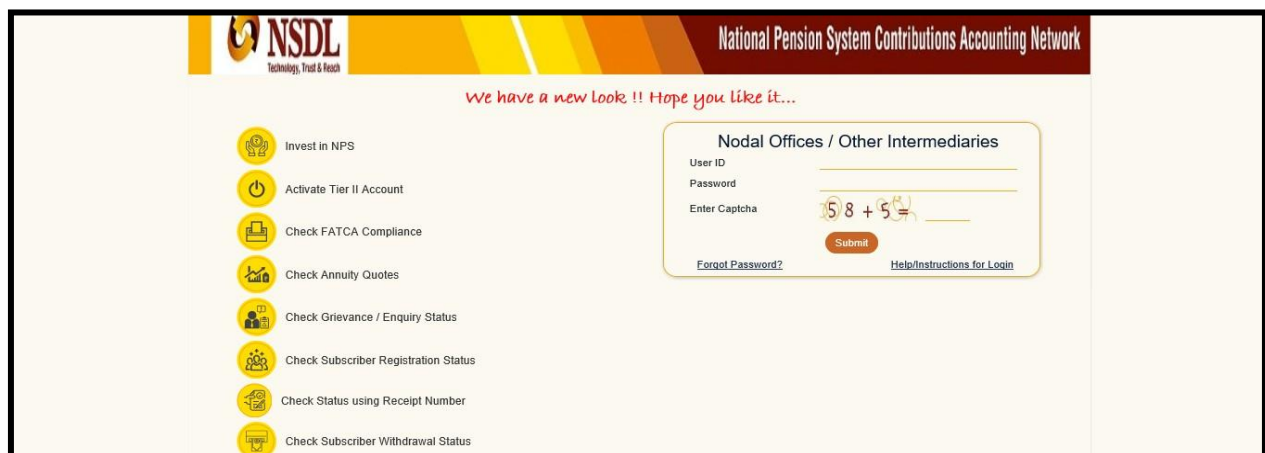


Figure 18

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

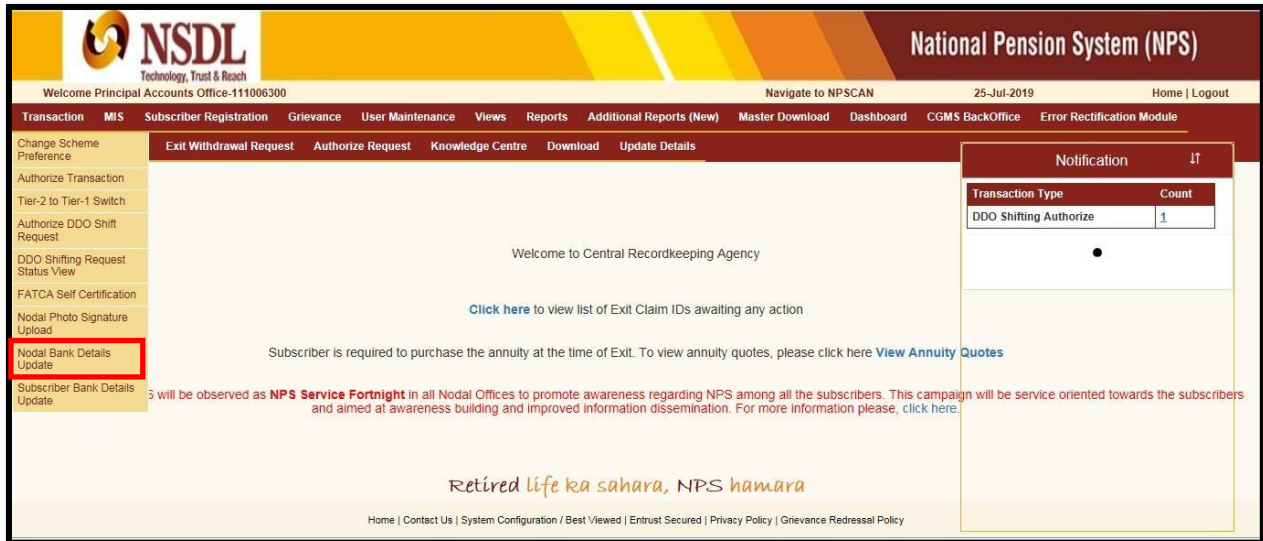


Figure 19

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).

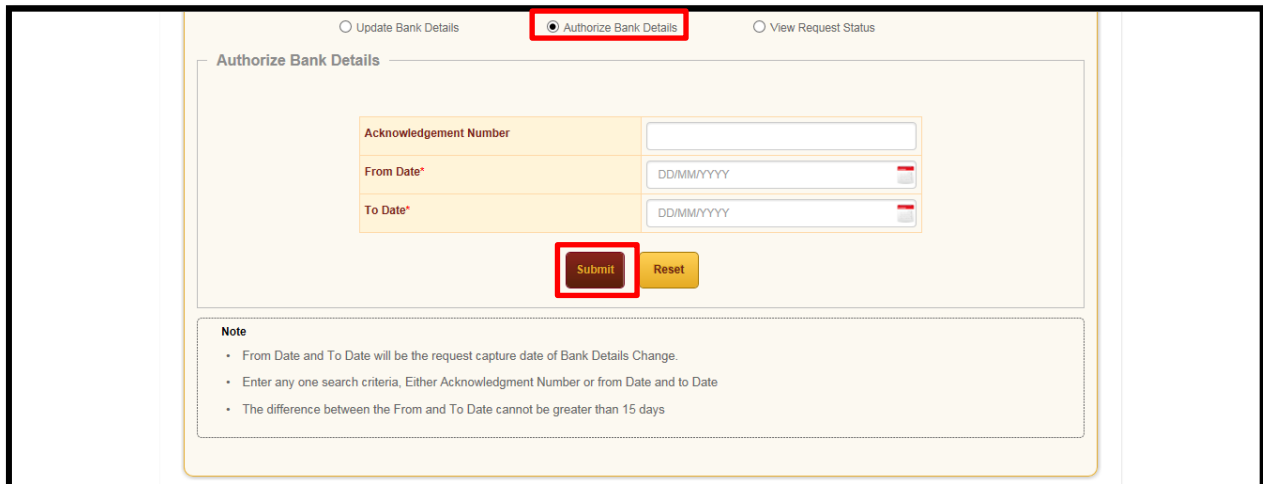
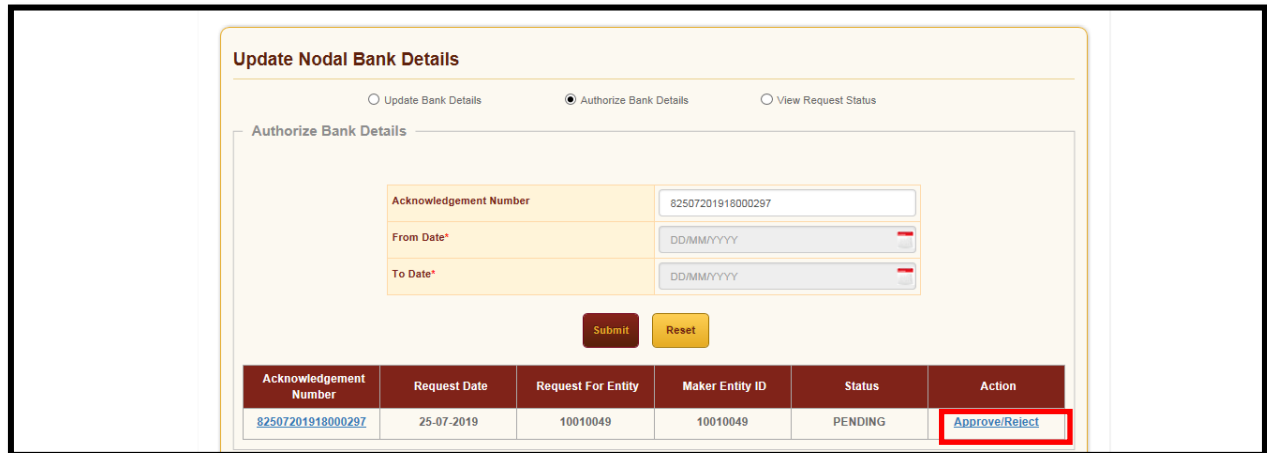


Figure 20

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



Update Nodal Bank Details

Update Bank Details
 Authorize Bank Details
 View Request Status

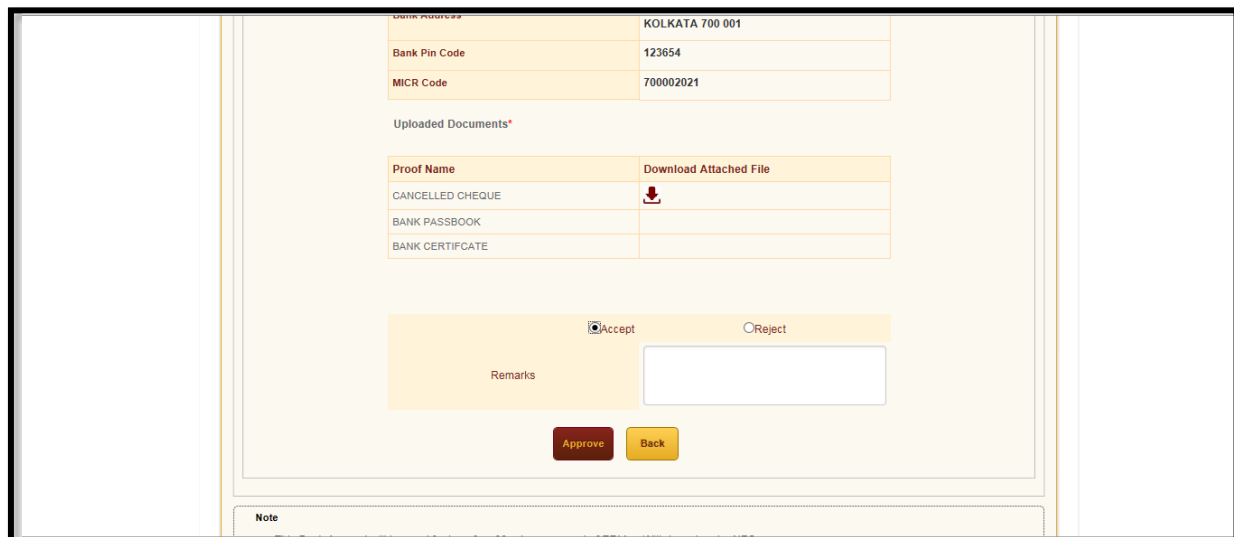
Authorize Bank Details

Acknowledgement Number: 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

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).



Bank Branch: KOLKATA 700 001
 Bank Pin Code: 123654
 MICR Code: 700002021

Uploaded Documents*

Proof Name	Download Attached File
CANCELLED CHEQUE	
BANK PASSBOOK	
BANK CERTIFICATE	

Accept Reject

Remarks:

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)

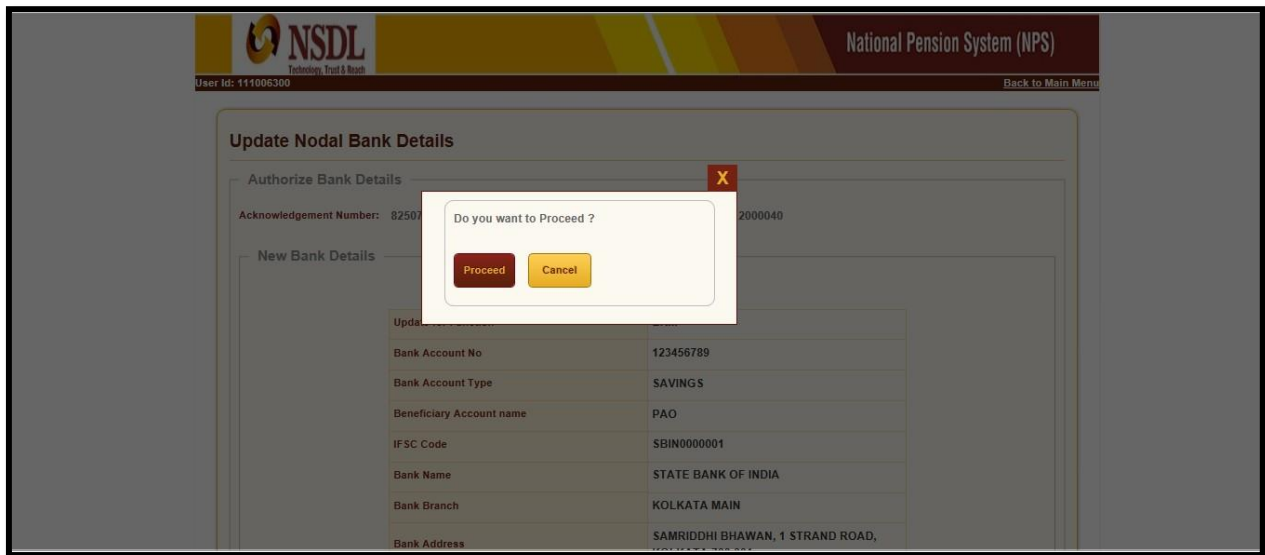


Figure 23

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)

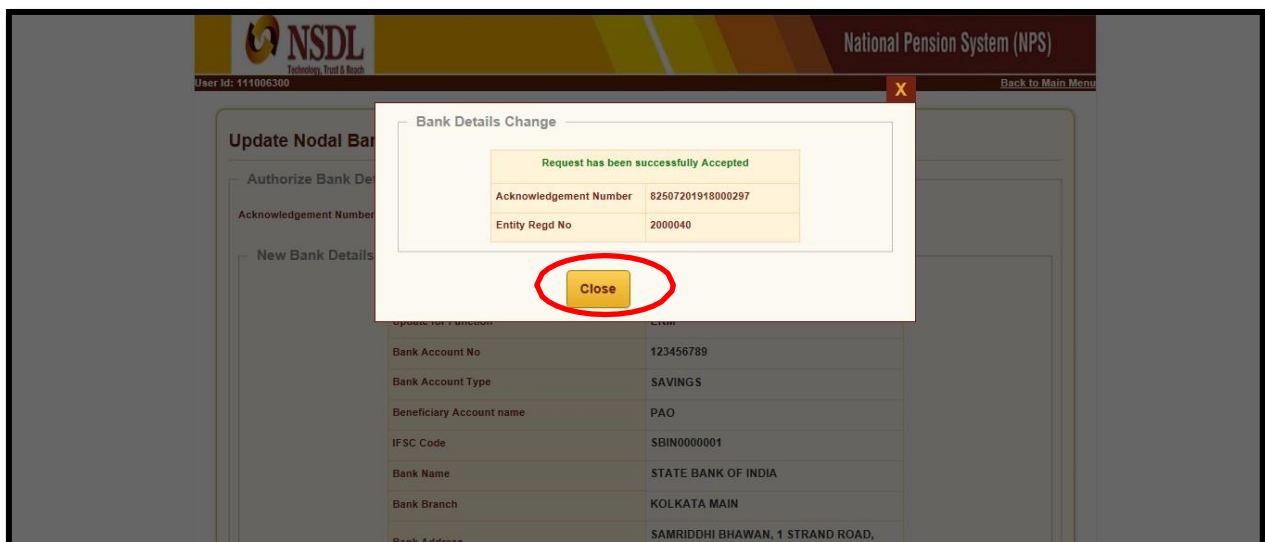


Figure 24

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.

*