

Protean eGov Technologies Limited



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Change *is* growth

**Standard Operating Procedure (SOP) For
Online Bank details update by POP
(Version 1.1)**

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Standard Operating Procedure (SOP) For Online Bank details update by POP

REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1		1.0	-	Initial Version
2	23/08/2024	1.1	-	SOP are updated as per new functionality released, New Screenshots are incorporated.

1. Introduction:

Under All citizens of India [Unorganized Sector (UOS)] and Corporate sector, Point of Presence (PO P) act as an interface between the corporate/subscribers and the NPS architecture. PO Ps through their designated branches [registered as POP -Service Providers (POP-SPs) under NPS] provide various services under NPS such as registration of corporate and subscribers , receiving contributions and instructions from subscribers/corporate and transmission of the same to designated NPS intermediaries.

In the National Pension System, availability of correct Bank account details in the CRA System is of utmost importance as the accumulated corpus of the Subscriber is credited to the Bank account of the Subscriber registered in the CRA System upon Subscribers' exit from NPS.

As per the stipulated procedure, in order to update Bank account details in the CRA System, a Subscriber submits Form S2 (Subscriber Details Change) to the associated POP (Nodal Office) for modifying/ updating Subscribers' Bank account details. Upon receipt of Form S2, the associated POP processes the request in the CRA System.

A facility has been provided in the CRA system to POP to update Bank account details of their underlying subscriber online along with upload of supporting documents. The activity will be a maker-checker activity in the CRA portal.

OR

In the CRA system subscriber has option to initiate (Maker) Bank details updation by logging into CRA using I-PIN. However, if subscriber is unable to initiate the Bank detail modification through his login then he/she may approach to mapped POP for capturing and authorization by submitting UOS – S2 (Subscriber Details Change) form.

2. Procedure for updating Bank details of Subscribers:

Modification/ update of Bank account details is a three-step process.

- A. Capturing of Bank details of Subscribers in CRA system by mapped POP or by Subscriber**
- B. Penny Drop or Uploading of supporting documents.**
- C. Authorization of the request in CRA system by mapped POP checker.**

A. Capturing of Bank details of Subscribers in CRA system by POP user

POP user shall login into CRA System with the DSC based User ID provided by Protean-CRA (refer Figure 1).

Figure 1

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

Notification	
Transaction Type	Count
Withdrawal Request Approval	0
Subscriber detail modification	0
Scheme Preference Change	10
Withdrawal Request verification	11
Contribution pending for resolution	102

Figure 2

The next screen will further display three options: Update Bank details, Authorization Bank Details View request Status

For the purpose of carrying out modification/ update of Subscriber Bank details, POP user will have to select the first option i.e. "Update Bank Details" (refer Figure 3).

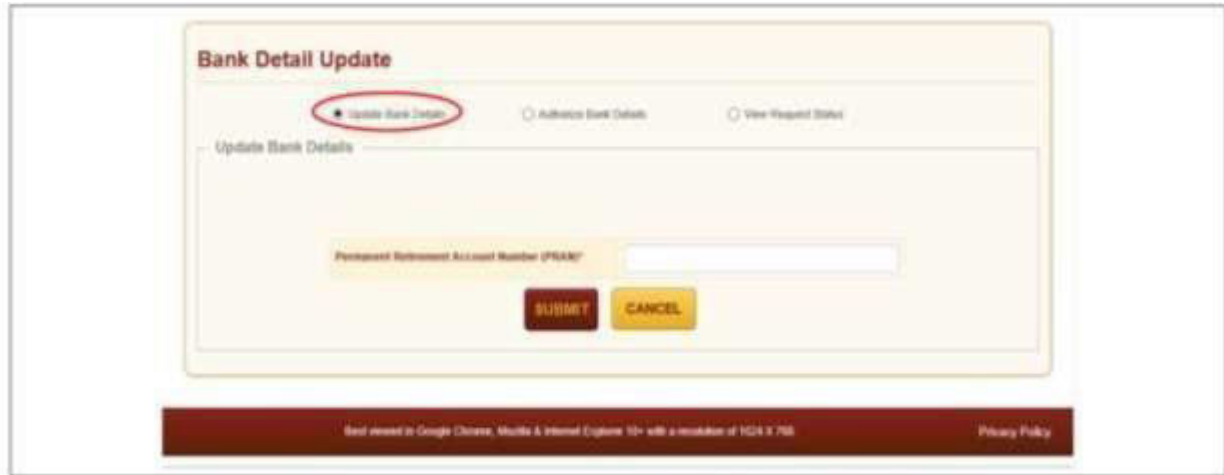


Figure 3

On the next screen, POP user will have to provide the Permanent Retirement Account Number (PRAN) of the Subscriber along with the Tier Type (Tier I/ II) (refer Figure 4).

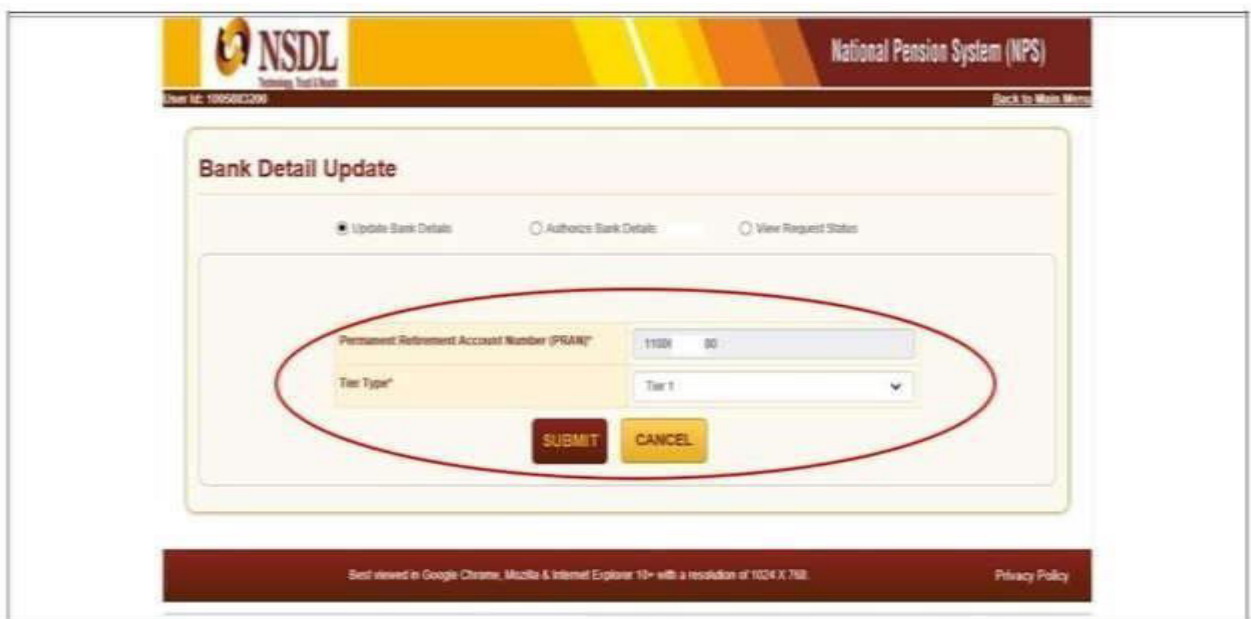


Figure 4

Next screen will display two separate sections. Under the first section, Existing Bank Details of the Subscriber will be displayed (refer Figure 5).

Existing Bank Details Of Subscriber	
Bank Account No	81 895
Bank Account Type	SAVINGS
IFSC Code	
Bank Name	PUNJAB NATIONAL BANK
Bank Branch	KAPOORTHALA ALIGANJ
Bank Address	KAPOORTHALA ALIGANJ
Bank Pin Code	226021
Bank State	
Bank Country	
MICR Code	226024004

Figure 5

In the second section, POP user will have to enter the New Bank Details of the Subscriber as provided in Form S2 by the Subscriber (refer Figure 6).

Account Type*	SAVINGS
Bank Account No*	
Confirm Bank Account No*	
Bank IFS Code*	
Edit Bank Details	<input type="checkbox"/>
Bank Name*	
Bank Branch*	
Bank Address*	
PIN Code*	
State / U.T.*	Select
Country*	India
Bank MICR Code	
Bank Account Linked to Aadhaar	<input type="checkbox"/>

Figure 6


B. Penny Drop or Upload of supporting documents (Bank proof)

After entering bank details in C RA system, POP/subscriber has to perform Penny Drop to validate the provided Bank details.

Incase Penny Drop is successful subscriber has to complete request by doing eSign/OTP authentication to update bank details in CRA system.

Please note: if subscriber himself/herself updating bank detail and penny Drop as well as eSign/OTP is successful in CRA system then bank details not required to get it authorize from mapped POP.

However, if Penny Drop failed due mismatch in name as per CRA records and as per Bank Records. Subscriber/POP required to upload Bank Proof to process request & request will be sent to the associate POP for authorization. The allowable size limit of the documents is maximum 2MB and the format can be either of the following only: 'jpeg', 'png', 'pdf', & 'tiff'. (refer Figure 7).



Country*	State
Bank MICR Code	
Bank Account Linked to Address	
Upload Document #	
Proof Name	Attach File
CANCELLED CHECK	<input type="text"/> Browse
BANK PASSBOOK	<input type="text"/> Browse
BANK CERTIFICATE	<input type="text"/> Browse
<input type="button" value="CONFIRM"/> <input type="button" value="CANCEL"/>	
Note: <ul style="list-style-type: none"># Any one Proof Upload (Cancelled Cheque/Bank Passbook/Bank Certificate) is mandatoryOnly jpeg, jpg, png, pdf & tif formats are allowed for document upload with maximum size of 2 MB.	

Figure 7

Once the documents are successfully uploaded, the POP user has to click on 'confirm button' (refer Figure 8).


Bank Branch	KOLKATA MAIN
Bank Address	SAMRIDDHI BHAWAN, 1 STRAND ROAD, KOLKATA 700 001
Bank Pin Code	400008
Bank State	Maharashtra
Bank Country	India
MICR Code	700002021
Uploaded Documents*	
Proof Name	Download Attached File
CANCELLED CHEQUE	
BANK PASSBOOK	
BANK CERTIFICATE	

Figure 8

Upon confirmation of request, NPSCAN system will generate an acknowledgment number. PO P user can save the acknowledgment number for future reference and for authorization of the request (refer Figure 9).

User Id: 1005883200 Back to Main Menu

Bank Detail Update

Update Bank Details
 Authorize Bank Details
 View Request Status

Update Bank Details Initiation - Complete

PRAN	11	'80
Acknowledgement No	81406201918000048	
Subscriber Name	TONVDH THWVCH	
Captured Date	14-06-2019 12:38:54	

Figure 9

C. Authorization of the request in CRA System by POP checker

For authorization of the request, the POP checker will have to login into the CRA system with the second User ID, click on 'Transaction' menu and further click on 'Subscriber Bank Details Update' (refer Figure 10).



Figure 10

On the next screen, POP checker will have to select "Authorize Bank Details" option and enter any one of the following details - Acknowledgement Number, PRAN, Tier Type and Date range and finally click on Submit button (refer Figure 11).


A screenshot of the 'Bank Detail Update' form in the CRA System. The form is titled 'Bank Detail Update' and has three radio buttons: 'Update Bank Details', 'Authorize Bank Details' (which is selected), and 'View Request Status'. Below the radio buttons, there is a section for 'Authorize Bank Details' with the following fields: 'Acknowledgement Number' (text input), 'PRAN' (text input), 'Tier Type' (dropdown menu with '-SELECT-' selected), 'From Date' (date input with 'DDMMYYYY' placeholder), and 'To Date' (date input with 'DDMMYYYY' placeholder). At the bottom of the form, there are two buttons: 'SUBMIT' and 'RESET'.

Figure 11

Upon submission of details, following Screen will appear. A hyperlink will be provided on the Acknowledgement number. The POP checker will click on the Acknowledgement number in order to Approve or Reject the request (refer Figure 12).

Acknowledgement Number	Request Date	Request For	Tier Type	Maker Entity ID	Status	Last Action Taken	Action
E1406201918000048	14-06-2019	11	10	T1	10058832	Pending	INITIATED BY NODAL Approve/Reject

Figure 12

The POP checker needs to select “Accept” in order to authorize the request. POP checker has also been given an option to “reject” the request in case of any ambiguity observed (refer Figure 13).

Proof Name	Download Attached File
CANCELLED CHEQUE	
BANK PASSBOOK	
BANK CERTIFICATE	

Accept Reject

Remarks:

APPROVE BACK

Figure 13

To complete the process of authorisation, POP checker will have to click on "Proceed" button (refer Figure 14). Upon clicking on 'Proceed', a confirmation message will appear on screen (refer Figure 15).

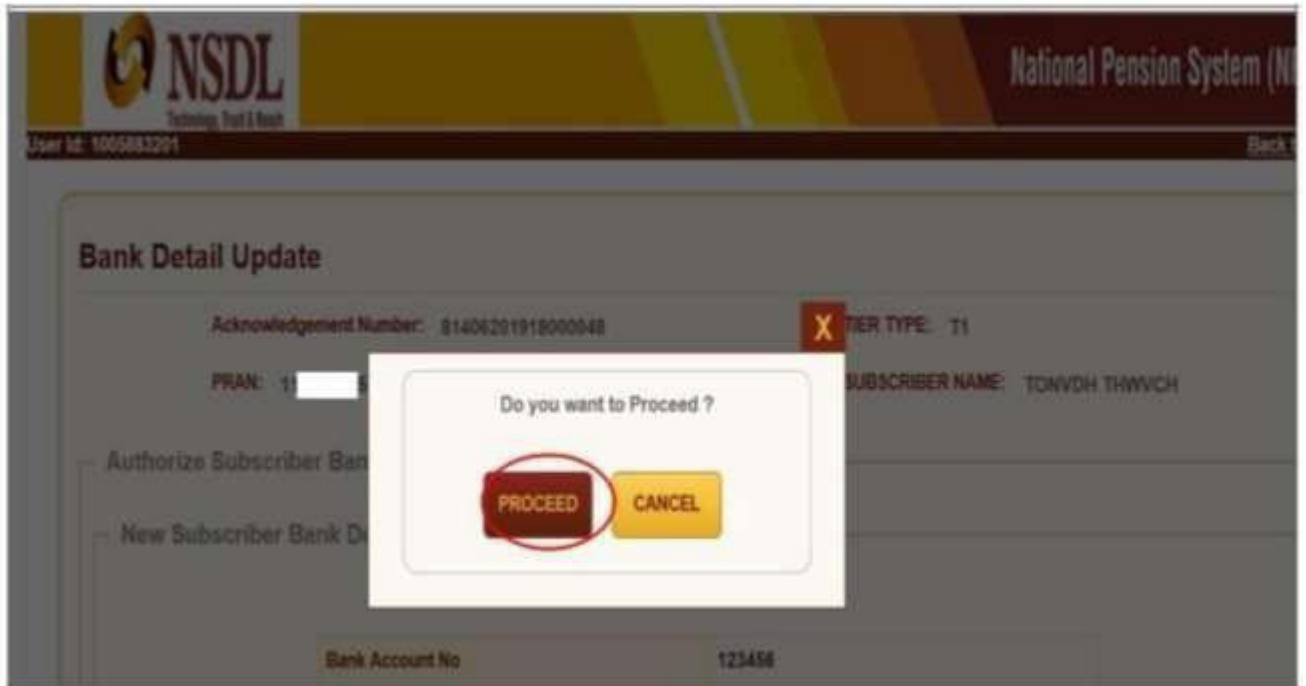


Figure 14

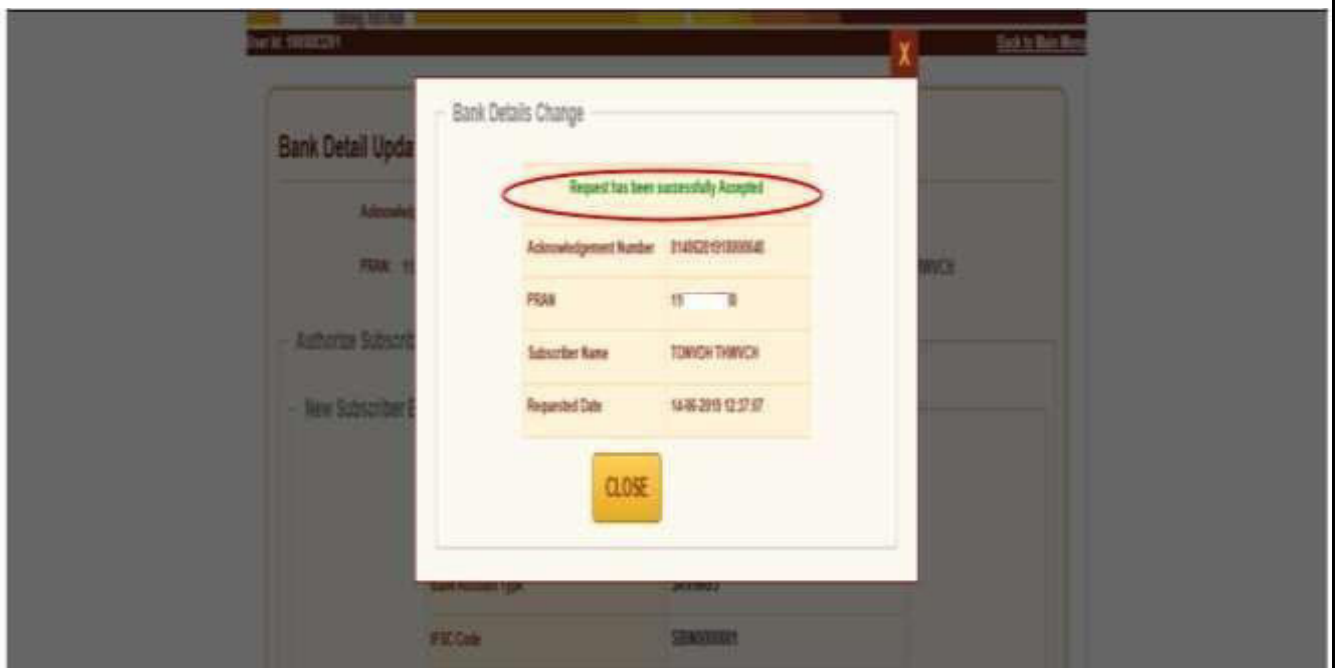


Figure 15
