

Protean eGov Technologies Limited



**protean**  
Change *is* growth

Standard Operating Procedures  
For  
KYC Verification Process under NPS

Version 1.1

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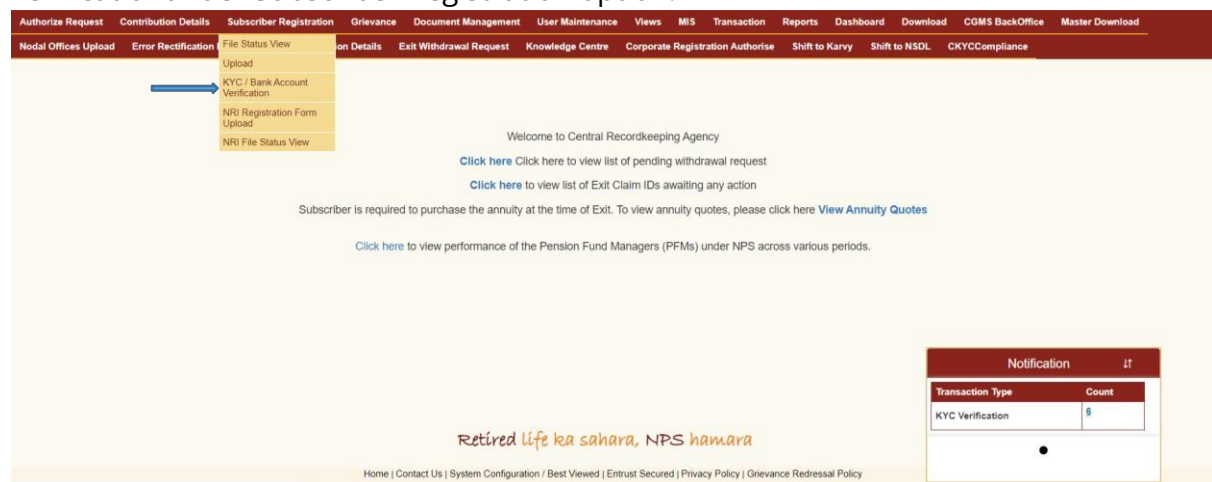
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### REVISION HISTORY

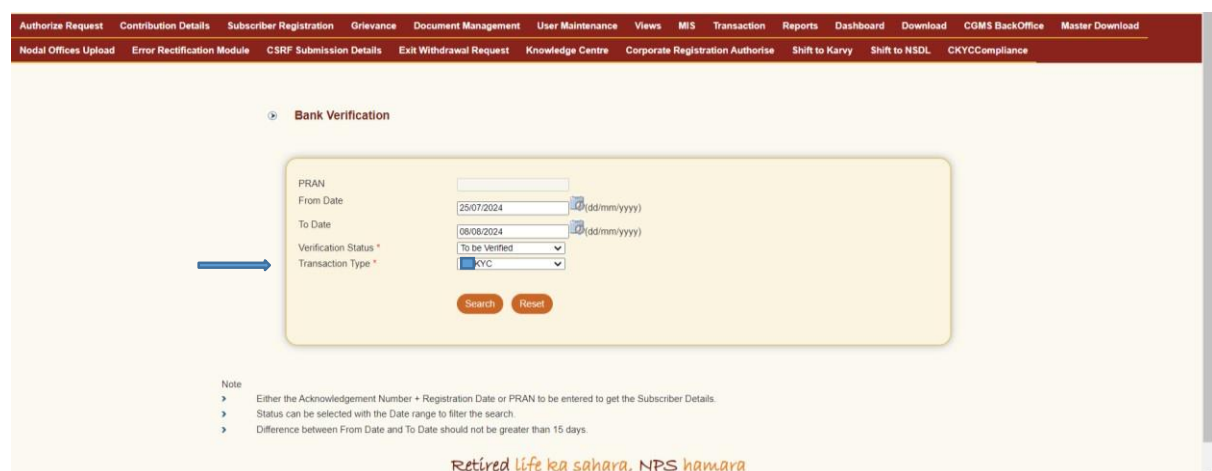
Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1		1.0	-	Initial Version
2	23/08/2024	1.1		SOP are updated as per new functionality released, New Screenshots are incorporated.

The Banks – functioning as POP in NPS - play a pivotal role in enabling the subscriber to get his/her KYC verification done for their PRANs generated under eNPS. The verification to be carried out by the Banks shall be a simple two-step process. As per the defined process, once PAN verification is successfully done in the CRA system, the details will be made available to respective Banks (selected by Subscriber during the registration) for KYC verification. On a T+2 basis (where T is the day of PRAN generation), the PRAN for which the PAN has already been verified by CRA will be made available to Banks for KYC verification. The steps to be followed by the POP Bank Users for KYC verification are:

Step 1: Bank User will login into CRA system and access the option for KYC verification under Subscriber Registration option.



Step 2: The Bank User enters necessary details to search for the records to be verified. The search can be based on PRAN, Acknowledgment No. or Date Range. Users may please note that the date range for the search cannot be



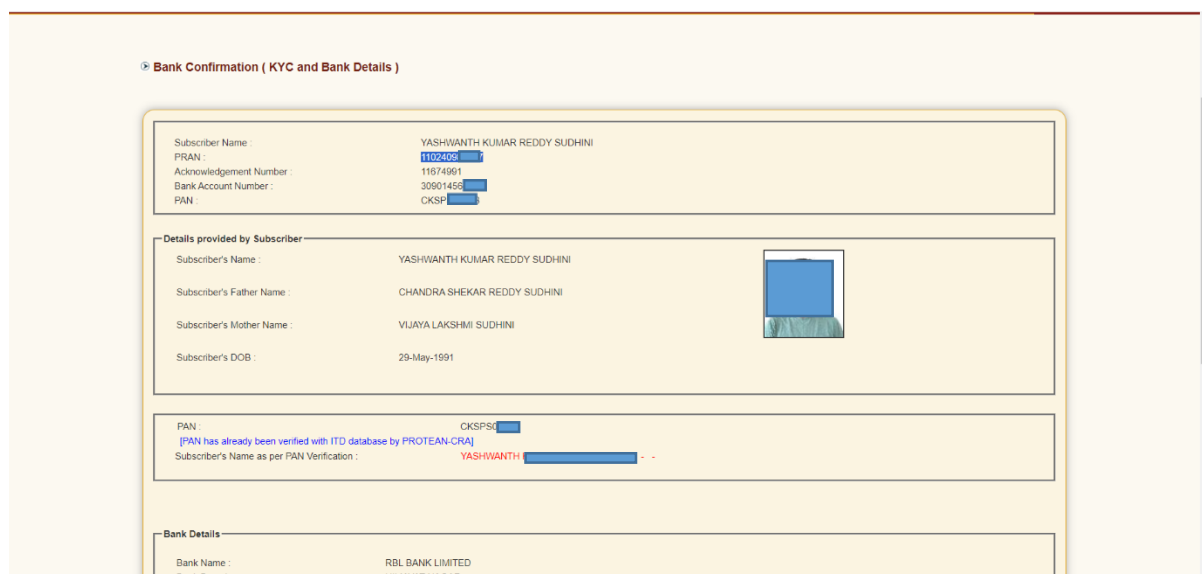
greater than 15 days.

Step 3: Based on search criteria, the list of PRAN which are pending for KYC verification will be available



Sr No.	PRAN	Acknowledgement Number	Subscriber Name	PAN	Bank Account Number	Status
1	112153140122	20999202411037283	RAJDEO KUMAR	[REDACTED]	14391140000005	<a href="#">To Be Verified</a>

Step 4: The POP Bank User will click on the link ,To be verified and the Subscriber details will be displayed. The POP Bank User will verify the details provided by Subscriber in eNPS and details available in the Core Banking System




**Bank Confirmation ( KYC and Bank Details )**

Subscriber Name :	YASHWANTH KUMAR REDDY SUDHINI
PRAN :	1122408 [REDACTED]
Acknowledgement Number :	11674901
Bank Account Number :	30501456 [REDACTED]
PAN :	CKSP [REDACTED]

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**Details provided by Subscriber**

Subscriber's Name :	YASHWANTH KUMAR REDDY SUDHINI		
Subscriber's Father Name :	CHANDRA SHEKAR REDDY SUDHINI		
Subscriber's Mother Name :	VIJAYA LAKSHMI SUDHINI		
Subscriber's DOB :	29-May-1991		

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PAN : CKSP [REDACTED]  
 [PAN has already been verified with ITD database by PROTEAN-CRA]  
 Subscriber's Name as per PAN Verification : YASHWANTH [REDACTED]

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**Bank Details**

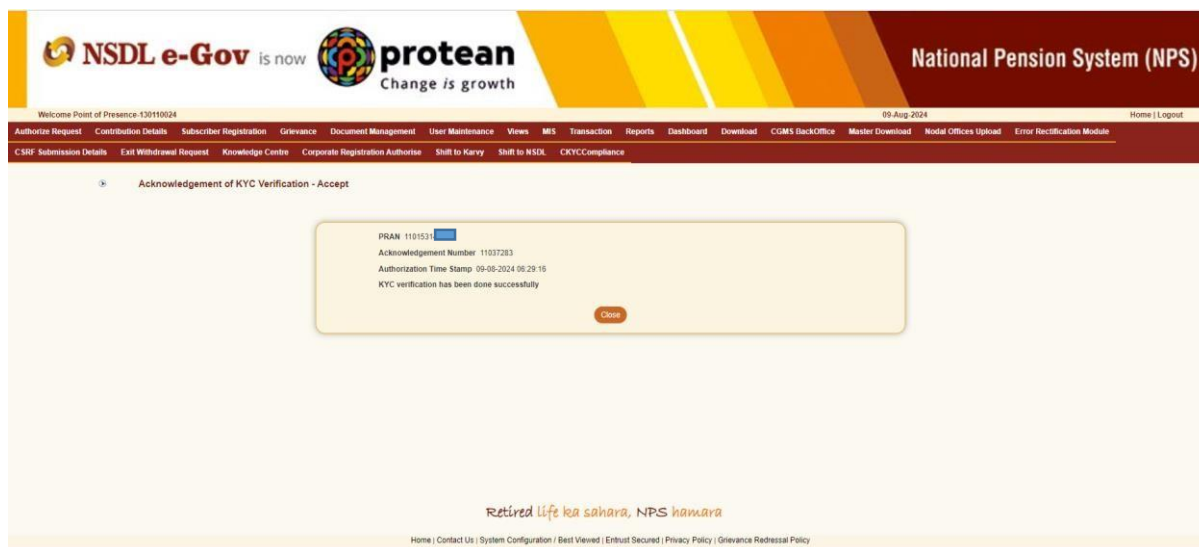
Bank Name :	RBL BANK LIMITED
Bank Branch :	HIMAYAT NAGAR

(CBS)

Step 5: If the details are ok, the user shall click on 'Accept', checks the box for decantation and then clicks on ,Confirm'. Additionally, for NRI subscribers, Bank shall confirm the BankAccount Type (NRE/NRO) and passport details submitted by the

Premises   building: Road   Street   Lane: Area   Locality   Taluka: Pin Code: State   U.T.:	SADHAV KUNJ. PANDITWARI LANE NO. 3 PANDITWARI 248007 Uttaranchal City   Town   District: Country:	DEHRADUN India
<b>Modified Correspondence Address</b>		
Flat   Room   Door   Block No: Premises   building: Road   Street   Lane: Area   Locality   Taluka: Pin Code: State   U.T.:	H NO. 83/2 SADHAV KUNJ. PANDITWARI LANE NO. 3 PANDITWARI 248007 Uttaranchal	Landmark: NEAR FBI City   Town   District: Country:
<b>Permanent Address</b>		
Flat   Room   Door   Block No: Premises   building: Road   Street   Lane: Area   Locality   Taluka: Pin Code: State   U.T.:	H NO. 83/2 SADHAV KUNJ. PANDITWARI LANE NO. 3 PANDITWARI 248007 Uttaranchal	Landmark: NEAR FBI City   Town   District: Country:
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<input checked="" type="checkbox"/> I/we hereby certify/confirm that Shri/Smt/Kum. <b>RAJDEO KUMAR</b> is an existing KYC verified customer. <small>The above applicant is having an operative Bank account having account number , maintained at , branch The KYC documents available with us for this customer/client matches the requirement for opening NPS account and are in compliance with FEMA Rules. We further confirm that the S. E. a/c of Shri/Smt/Kum. <b>RAJDEO KUMAR</b> is not a Basic Savings Bank Deposit Account.</small>		
<div style="text-align: right;"> <input checked="" type="radio"/> Accept <input type="radio"/> Reject <input type="radio"/> On Hold  <input type="button" value="Confirm"/> <input type="button" value="Cancel"/> </div>		

subscriber.



The screenshot shows the NSDL e-Gov Protean National Pension System (NPS) portal. At the top, there is a navigation bar with the Protean logo and the text "Change is growth". Below the navigation bar, there is a header section with the text "Welcome Point of Presence-13010024" and "09-Aug-2024". The main content area displays a confirmation message: "Acknowledgement of KYC Verification - Accept". The message includes the following details: PRAN 1101531, Acknowledgement Number 11037283, and Authorization Time Stamp 09-08-2024 09:29:19. Below the message, there is a "Close" button. At the bottom of the page, there is a footer with the text "Retired life ka sahara, NPS hamara" and a link to "Home | Contact Us | System Configuration | Best Viewed | Enroll Secure | Privacy Policy | Grievance Redressal Policy".

Step 6: User needs to clicks on 'Confirm' to complete the verification.

Step 7: Once the KYC is successfully verified by Bank, an alert will be send to the Subscriber and PRAN will be activated in CRA system. In case of any rejection, an alert will be send to the Subscriber for further course of action.

Rejection:

In case the KYC verification is rejected by the Bank, the subscriber needs to approach the concern Bank/POP and shall get the details (Bank details, Personal details, KYC details) certified from the respective Bank and then submit the application form directly to CRA. In case of rejection, the process will be followed:

1. Once the KYC verification is rejected by Banks due to mismatch in the information available with Bank and provided in CRA system.

- a. Mismatch in Name
- b. Mismatch in Bank account details
- c. Mismatch in address details etc.

2. After rejection by Bank, SMS and email alert will be sent to the Subscriber informing that KYC verification has been rejected by Bank and reason for the same will be provided.

3. To resolve the aforementioned issue and complete the registration process, Subscriber will follow the steps:

- a) Subscriber will take a printout of the Registration form, paste photo and affix signature.
- b) Subscriber will approach his/her Bank/POP for verification. Accordingly, Bank needs to verify the Identity details, Address details and PAN details.
- c) Get these details (at each place) in the Registration Form authorised and stamped by the Bank. The Bank official's EMP ID should also be mentioned
- d) Once verified, Subscriber will be required to send the form to CRA.

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