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Protean eGov Technologies Limited

(Formerly known as NSDL e-Governance Infrastructure Limited)

Standard Operating Procedure (SOP) of Bank Modification by Subscriber

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Abbreviation	Expansion
PCRA	Protean Central Recordkeeping Agency
NPS	National Pension System
PRAN	Permanent Retirement Account Number

Subscriber will login into the PCRA website (www.cra-nsdl.com) using the unique login credentials. Please refer Figure 1.



Figure 1

Once Subscriber login into the PCRA website, 'Demographic Changes' menu will be shown. Subscriber will click the sub-menu 'Update Personal Details'. Please refer Figure 2.



Figure 2

Further, the Subscriber need to select 'Bank Details Update'. Please refer Figure 3.



Figure 3

Subscriber need to select radio button 'Update Bank Details' and further select Tier Type. Please refer Figure 4.

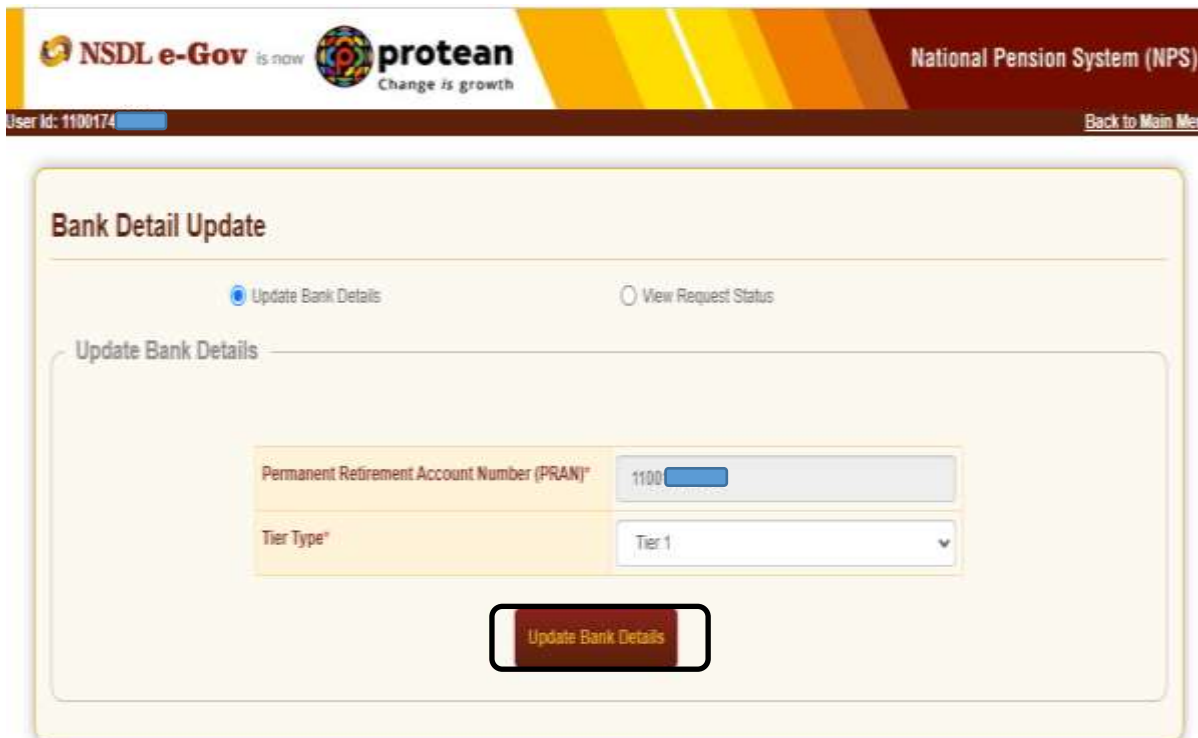
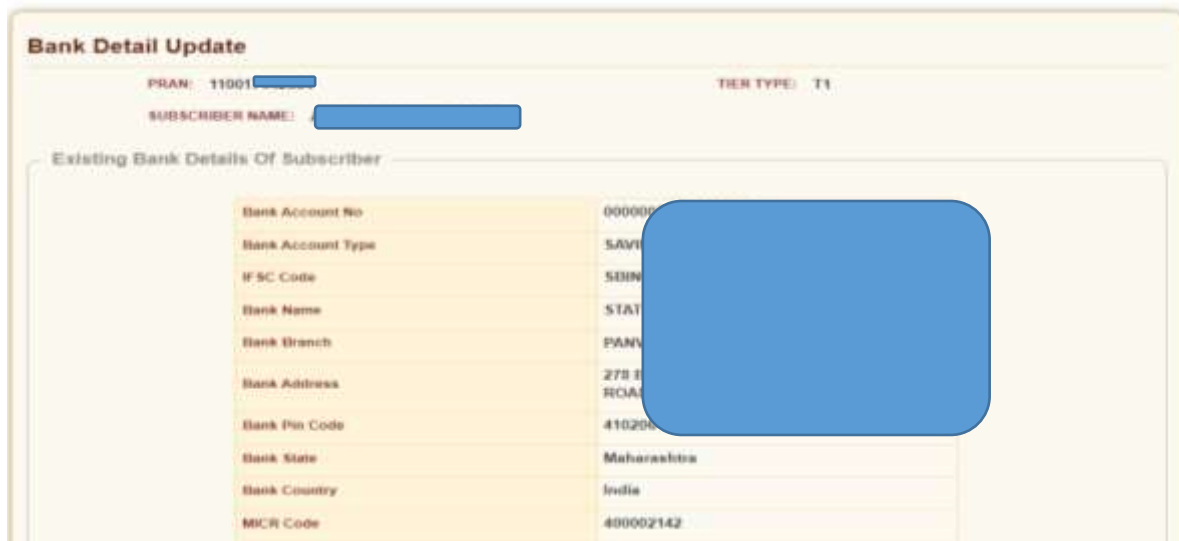


Figure 4

The existing Bank details registered in PCRA system will reflect on Screen and to update/modify the same Subscriber need to click on Edit.

Please refer Figure 5.

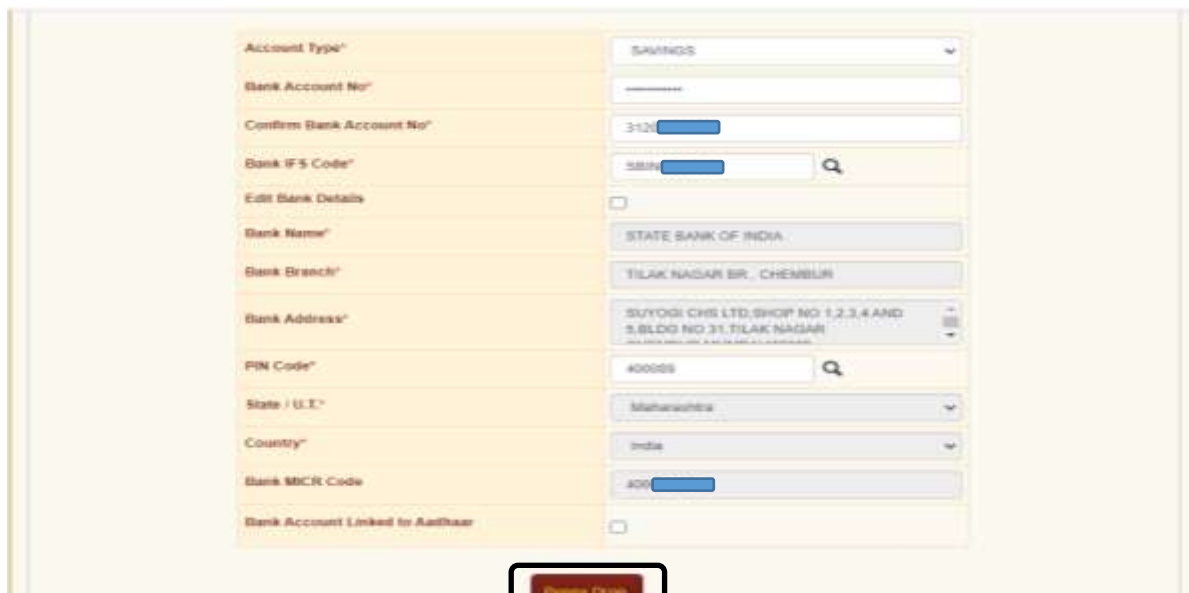


The screenshot shows a web form titled "Bank Detail Update". At the top, it displays "PRAN: 11001" and "TIER TYPE: T1". Below this, the "SUBSCRIBER NAME" is shown as a redacted field. The main section is titled "Existing Bank Details Of Subscriber" and contains a table of bank information:

Bank Account No	000000
Bank Account Type	SAVI
IF SC Code	SBIN
Bank Name	STAT
Bank Branch	PANV
Bank Address	278 1 ROA
Bank Pin Code	410200
Bank State	Maharashtra
Bank Country	India
MICR Code	400002142

Figure 5

Subscriber need to mention revised bank details and Click on Penny Drop, when Subscriber clicks the Penny Drop button, PCRA will check whether modified data is matching with data present in Bank Database. (E.g. Subscriber Name etc.) Please refer Figure 6.



The screenshot shows the same "Bank Detail Update" form, but with revised details. The fields are as follows:

- Account Type: SAVINGS
- Bank Account No: [Redacted]
- Confirm Bank Account No: 3120
- Bank IF S Code: SBIN
- Bank Name: STATE BANK OF INDIA
- Bank Branch: TILAK NAGAR BR., CHEMBUR
- Bank Address: SUYOGI CHE LTD, SHOP NO 1,2,3,4 AND 5,BLDG NO 31, TILAK NAGAR
- PIN Code: 400009
- State / U.T.: Maharashtra
- Country: India
- Bank MICR Code: 400
- Bank Account Linked to Aadhaar: [Unchecked]

At the bottom of the form, there is a red button labeled "Penny Drop", which is highlighted with a black box.

Figure 6

When Modified data match with Bank data, a message will be shown at the confirmation page as below. Please refer Figure 7.

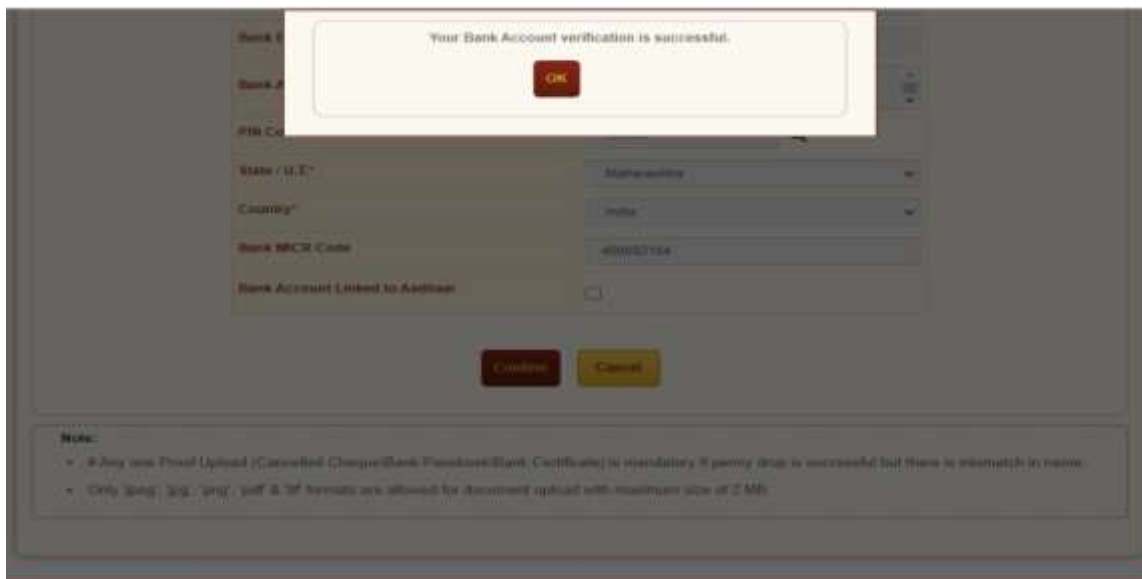


Figure 7

Once, the subscriber clicks on OK, Subscriber will be shown the details captured once again for confirmation. Please refer Figure 7.

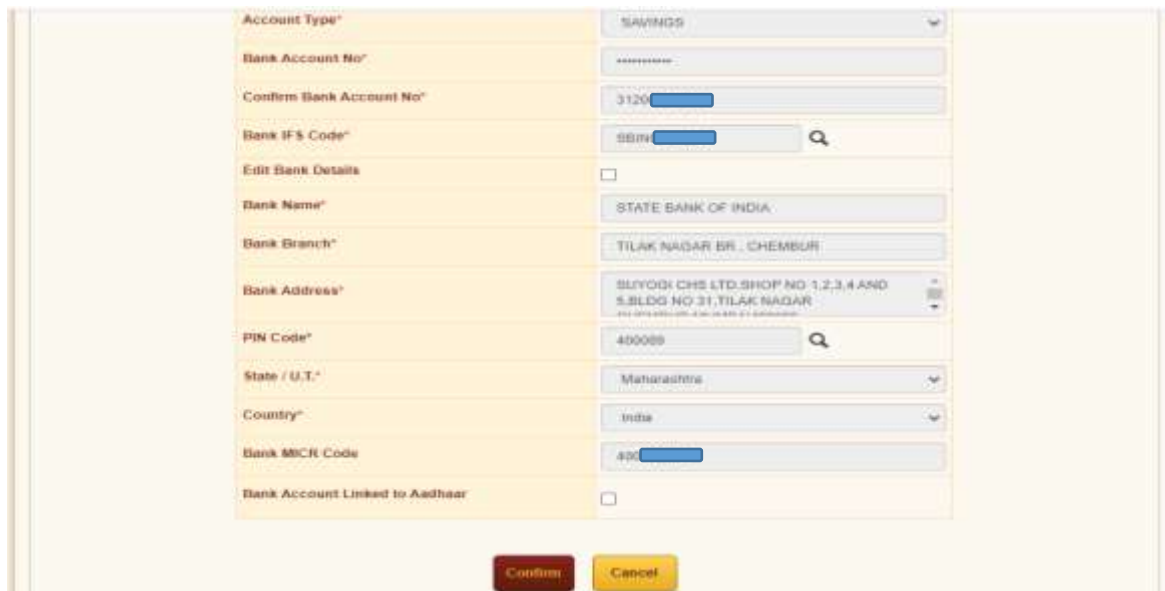


Figure 7

Once subscriber clicks on Confirm, subscriber will be shown the modified details in Red Fonts. The subscriber needs to Re-confirm the highlighted details. Please refer Figure 8.

Bank Detail Update

PRAN: 11001 TIER TYPE: T1

SUBSCRIBER NAME: ARI

Confirm Bank Details

Bank Account No	3120
Bank Account Type	SAVINGS
IFSC Code	SBN
Bank Name	STATE BANK OF INDIA
Bank Branch	TILAK NAGAR BR., CHEMBUR
Bank Address	SUYOGI CHS LTD, SHOP NO 1,2,3,4 AND 5,BLDG NO 31,TILAK NAGAR, CHEMBUR,MUMBAI400089
Bank Pin Code	400089
Bank State	Maharashtra
Bank Country	India
MICR Code	400

Confirm Cancel

Figure 8

Once, the subscriber Re-confirm the details, he/she needs to authenticate the said modified request. There are two options for authentication; the request can be authenticated either through OTP or e-Sign. The subscriber needs to select the appropriate option and mention Captcha. Here the process for authentication through OTP is explained. Please refer Figure 9.

NSDL e-Gov is now protean Change is growth National Pension System (NPS)

User ID: 11001 Back to Main M

OTP Authenticate \ eSign Nominee Details Update

OTP Authenticate Nominee Details Update eSign Nominee Details Update

OTP Authenticate Nominee Details Update

Enter Captcha * 6 5 + 6 =

Generate OTP

Figure 9

Once, the subscriber clicks on OTP option, an OTP will be send on his registered Mobile Number and Email ID with CRA. The subscriber needs to click on 'Proceed' button. Please refer Figure 10.



Figure 10

The subscriber needs to mention OTP received on registered Email ID as well as Mobile number and click on Verify OTP. Please refer Figure 11.



Figure 11

On verification of OTP, the Bank details will be updated successfully in CRA system and Acknowledgment number along with appropriate message will be shown to subscriber. Please refer Figure 12.

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User ID: 11001/ Back to Main Me

eSign Success - Subscriber Bank Details Update

eSign for Subscriber Bank Details Update is Successful. Please download the eSign form and verify the Signature.

Update Bank Details Initiation - Complete

PRAM	110017442584
Acknowledgement No	B2406202318486357
Subscriber Name	AKIK NANDKISHOR DESAI
Captured Date	24-06-2023 16:46:18

[Download e-Sign file](#)

Figure 12