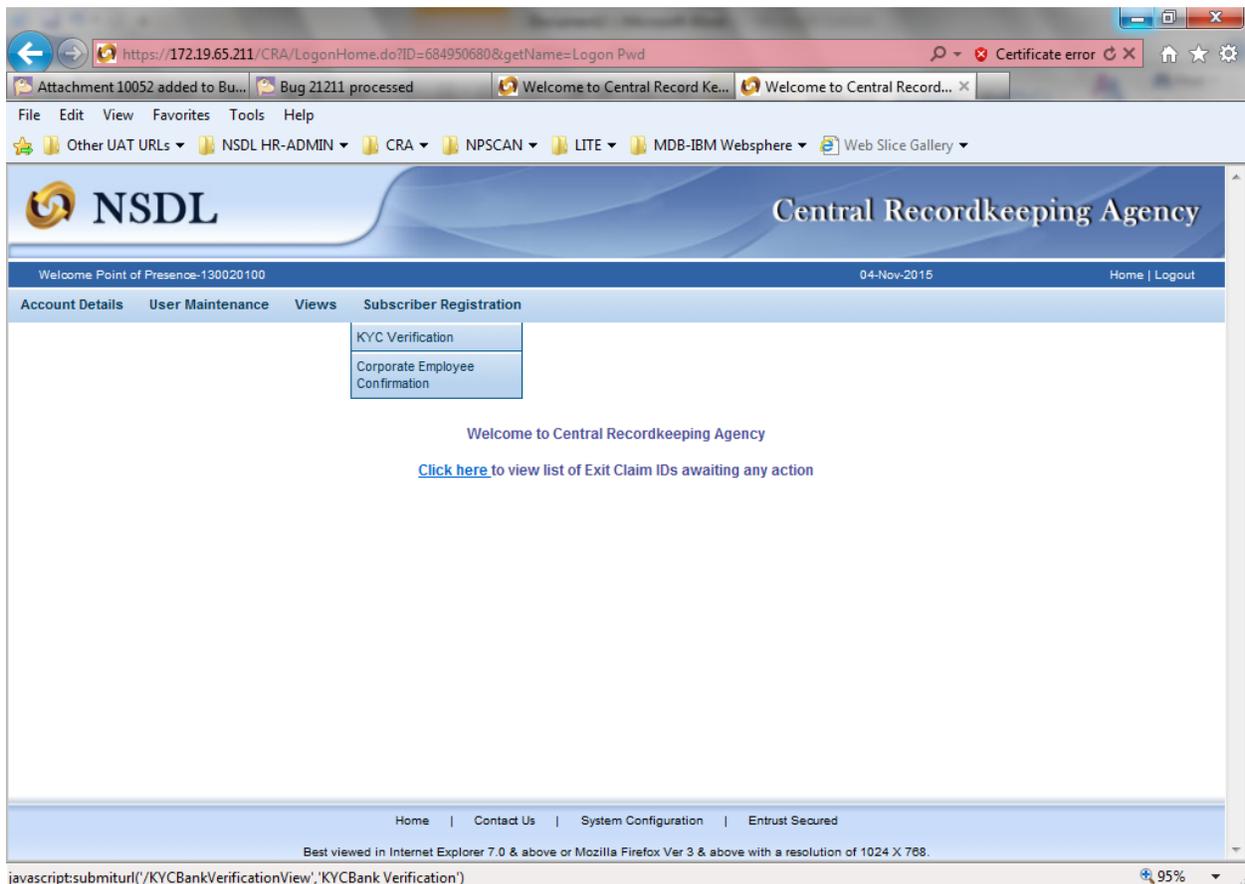


Process at Bank for KYC Verification under NPS

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.

The screenshot displays the NSDL Central Recordkeeping Agency website interface. At the top, the NSDL logo and 'Central Recordkeeping Agency' are visible. Below the header, there is a navigation bar with links for 'Account Details', 'User Maintenance', 'Views', and 'Subscriber Registration'. The main content area features a 'Bank Verification' section with a search form. The form includes input fields for 'PRAN', 'Ack No', 'From Date', and 'To Date', along with a 'Status' dropdown menu. The 'From Date' is set to 28/10/2015 and the 'To Date' is set to 04/11/2015. The 'Status' dropdown is currently set to 'To be Verified'. Below the form are 'Search' and 'Reset' buttons. A 'Note' section at the bottom provides instructions: 'Either the Acknowledgement Number or PRAN to be entered to get the Subscriber Details.', 'Status can be selected with the Date range to filter the search.', and 'Difference between From Date and To Date should not be greater than 15 days.'

Welcome Point of Presence-130020100 04-Nov-2015 Home | Logout

Account Details User Maintenance Views Subscriber Registration

Bank Verification

PRAN

Ack No

From Date 28/10/2015 (dd/mm/yyyy)

To Date 04/11/2015 (dd/mm/yyyy)

Status **To be Verified**

Note

- Either the Acknowledgement Number or PRAN to be entered to get the Subscriber Details.
- Status can be selected with the Date range to filter the search.
- Difference between From Date and To Date should not be greater than 15 days.

95%

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

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Account Details User Maintenance Views Subscriber Registration

Bank Verification

PRAN

Ack No

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Status

Sr No.	PRAN	Acknowledgement Number	Subscriber Name	PAN	Bank Account Number	Status
1	110061197003	97979701000002200	SWAPNIL MANOHAR TARAPURE	AAAPF2312P	759857348975	To Be Verified
2	110061196997	97979701000002202	SAARIKA MANOHAR TARAPURE	AAAPF2312T	11111111111111	To Be Verified
3	110061196904	97979701000002199	ROHIT KUNAL ARORA	ERTPH1630G	76457647	To Be Verified
4	110061196966	97979701000002211	MADHURI	AAAPD2133P	85687459	To Be Verified
5	110061196918	97979701000002201	SANA PANKAJ KAPOOR	ERBPH1630G	678687	To Be Verified

95%

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 (CBS).

Welcome Point of Presence-130020100 04-Nov-2015 Home | Logout

Account Details User Maintenance Views Subscriber Registration

Bank Confirmation (KYC and Bank Details)

Subscriber Name :	SWAPNIL TARAPURE
PRAN :	110061197003
Acknowledgement Number :	97979701000002200

Details provided by Subscriber

Subscriber's Name :	SWAPNIL MANOHAR TARAPURE	
Subscriber's Father Name :	MANOHAR TARAPURE	
Subscriber's Mother Name :	KOKILA MANOHAR TARAPURE	
Subscriber's DOB :	03-Dec-1992	
Aadhaar Number :	235645645345	

PAN :	AAAPF2312P
[PAN has already been verified with ITD database by NSDL-CRA]	
Subscriber's Name as per PAN Verification :	SWAPNIL MANOHAR TARAPURE

Bank Details			
Bank Name :	STATE BANK OF INDIA		
Bank Branch :	KOLKATA MAIN		
Account Type :	SAVINGS		
Account Number :	759857348975		
IFS Code :	SBIN0000001		
Correspondence Address			
Flat \ Room \ Door \ Block No :	1ST FLOOR	Landmark :	KAMLA MILLS COMPOUND
Premises \ building :	TIMES TOWER		
Road \ Street \ Lane :	SENAPATI BAPAT MARG		
Area \ Locality \ Taluka :	LOWER PAREL		
Pin Code :	400013	City \ Town \ District :	MUMBAI
State \ U.T. :	Maharashtra	Country :	India
Permanent Address			
Flat \ Room \ Door \ Block No :	1ST FLOOR	Landmark :	KAMLA MILLS COMPOUND
Premises \ building :	TIMES TOWER		
Road \ Street \ Lane :	SENAPATI BAPAT MARG		
Area \ Locality \ Taluka :	LOWER PAREL		
Pin Code :	400013	City \ Town \ District :	MUMBAI
State \ U.T. :	Maharashtra	Country :	India
<input checked="" type="radio"/> Accept <input type="radio"/> Reject			

Step 4: 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 Bank Account Type (NRE/NRO) and passport details submitted by the subscriber.

https://172.19.65.211/CRA/KYCBankVerificationSubmitDtView.do?ID=1279598336&getName=KYCBank_Verification&ackNum
Certificate error

Attachment 10052 added to Bu... Bug 21211 processed Welcome to Central Record Ke... Welcome to Central Record...

File Edit View Favorites Tools Help

Other UAT URLs NSDL HR-ADMIN CRA NPSCAN LITE MDB-IBM Websphere Web Slice Gallery

Correspondence Address

Flat \ Room \ Door \ Block No :	1ST FLOOR	Landmark :	KAMLA MILLS COMPOUND
Premises \ building :	TIMES TOWER		
Road \ Street \ Lane :	SENAPATI BAPAT MARG		
Area \ Locality \ Taluka :	LOWER PAREL		
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Permanent Address

Flat \ Room \ Door \ Block No :	1ST FLOOR	Landmark :	KAMLA MILLS COMPOUND
Premises \ building :	TIMES TOWER		
Road \ Street \ Lane :	SENAPATI BAPAT MARG		
Area \ Locality \ Taluka :	LOWER PAREL		
Pin Code :	400013	City \ Town \ District :	MUMBAI
State \ U.T. :	Maharashtra	Country :	India

Accept Reject

I/we hereby certify/confirm that Shri/Smt/Kum **SWAPNIL MANOHAR TARAPURE** is an existing customer of the Bank having fully operative Savings Bank account no **759857348975** at **KOLKATA MAIN** branch and KYC norms required for opening Bank Account which match the requirements for opening NPS account have been fully complied with. We further confirm that the Savings a/c of Sh/Smt/Kum **SWAPNIL MANOHAR TARAPURE** is not a Basic Savings Bank Deposit Account.

[Home](#) | [Contact Us](#) | [System Configuration](#) | [Entrust Secured](#)

Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.

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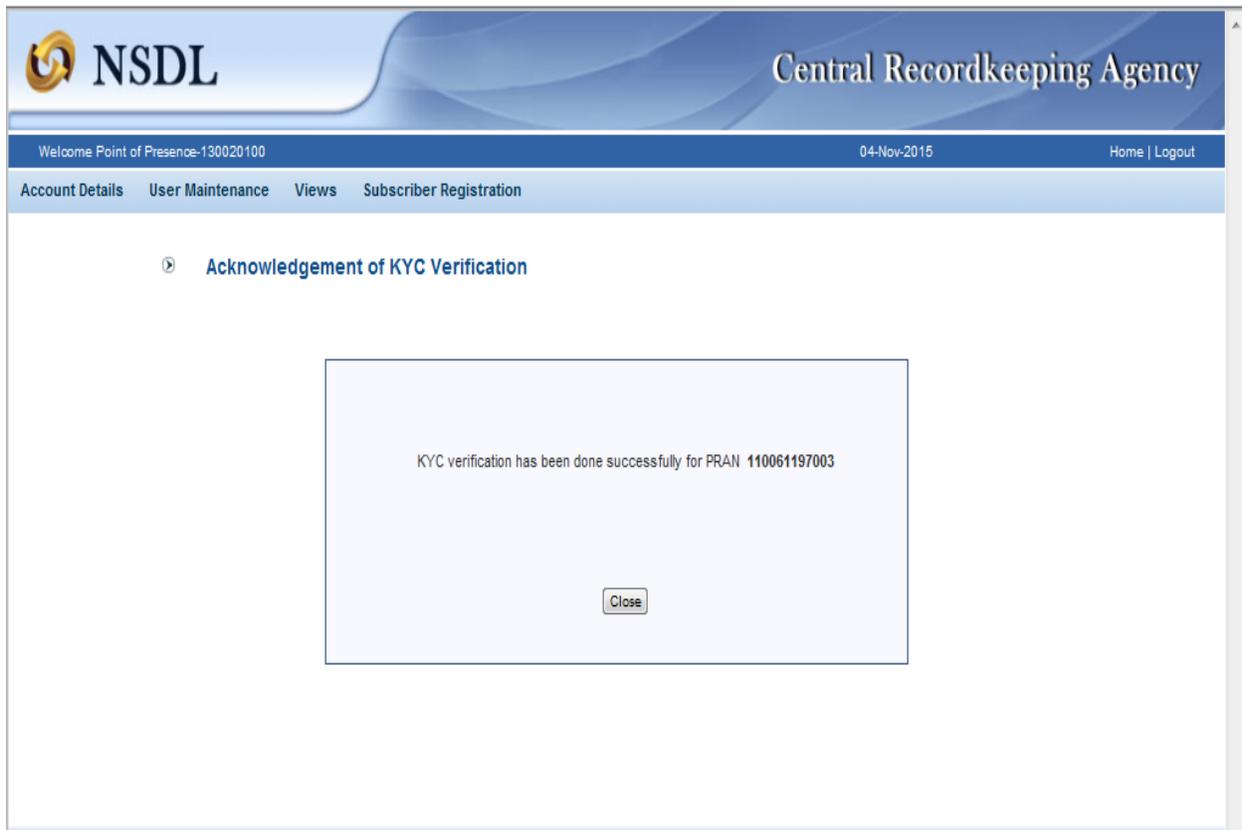
Step 5: Once User clicks on 'Confirm' then need to select DSC and Click on "OK" to complete the verification

The screenshot shows a web application interface with a 'Select Signer Certificate' dialog box overlaid on a registration form. The background form includes sections for 'Correspondence Address' and 'Permanent Address', each with fields for Flat/Room/Door/Block No., Premises/building, Road/Street/Lane, Area/Locality/Taluka, Pin Code, and State/U.T. A checkbox is checked with the text 'I/we hereby certify/confirm that the account no. 759857348975 at KOLK have been fully complied with. We further confirm that the Savings a/c of Sh/Smo/Kum SWAPNIL MANOHAR TARAPURE is not a basic Savings Bank Deposit Account.' At the bottom of the form are 'Submit' and 'Cancel' buttons. The dialog box has a title bar 'Select Signer Certificate' and a close button. It contains a 'Select your digital certificate to digitally sign file(s)' instruction, a 'View Certificate' button, and a table of certificates. The table has the following data:

Issued To	Issued By	Serial No	Expiration Date	Issuer Det:
Class 3 individual ...	e-Mudhra Sub CA...	16cd3e	Thu Dec 22 12:19...	CN=e-Mudhra
DemoOne	TCS DEMO SUBC...	232609ca0...	Wed May 11 18:3...	CN=TCS DEMO

Below the table are 'View Certificate', 'OK', and 'Cancel' buttons. The dialog box also features a 'Powered by dhruvam' logo and the text 'Click [View Certificate] to view more details of the certificate'. At the bottom of the dialog box, it says 'Copyright (c) 2008 Tata Consultancy Services Limited.' The footer of the web application contains navigation links: 'Home | Contact Us | System Configuration | Entrust Secured' and a note: 'Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.'

Step 6: 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 Bank 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 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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