

# STANDARD OPERATING PROCEDURE (SOP)

## Modification of Bank Details of NPS Subscribers

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Abbreviation	Expansion
CRA	Central Recordkeeping Agency
NPS	National Pension System
PRAN	Permanent Retirement Account Number
PAO	Pay & Accounts Office
CDDO	Cheque Drawing and Disbursement Office
DTO	District Treasury Office
IPIN	Internet Personal Identification Number
NPSCAN	National Pension System Contributions Accounting Network

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## 1. Background:

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 PAO/ CDDO/ DTO (Nodal Office) for modifying/ updating Subscribers' Bank account details. Upon receipt of Form S2, the associated Nodal Office processes the request in the NPSCAN System.

Earlier, in order to update the Bank account details of the Subscribers, the Nodal Office User had to go to "Transaction" Menu <>> Sub-menu "Update Subscriber Details" available in the NPSCAN System. However, keeping in view criticality of the process, CRA has modified the existing process. Now as per the revised process, a separate sub-menu "Subscriber Bank Detail Update" has been provided under "Transaction" Menu in the NPSCAN system.

As per the revised procedure, the Nodal office user will also have to upload a supporting document for the Bank details updated in the NPSCAN System.

## 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 NPSCAN by Nodal office user.
- B. Uploading of Supporting documents.
- C. Authorisation of the request in NPSCAN by Nodal office checker.

### A. Capturing of Bank details of Subscribers in NPSCAN by Nodal office user

Nodal office user shall login into NPSCAN with the User ID and the Internet Password (I-PIN) provided by NSDL-CRA (refer Figure 1).

The screenshot shows the NPSCAN login interface. At the top, the NSDL logo is on the left, and the text 'National Pension System Contributions Accounting Network' is on the right. A red banner below the logo says 'We have a new look !! Hope you like it...'. On the left side, there is a vertical list of service icons with labels: 'Invest in NPS', 'Activate Tier II Account', 'Check FATCA Compliance', 'Check Annuity Quotes', 'Check Grievance / Enquiry Status', 'Check Subscriber Registration Status', 'Check Status using Receipt Number', and 'Check Subscriber Withdrawal Status'. On the right side, there is a login form titled 'Nodal Offices / Other Intermediaries'. The form has three input fields: 'User ID', 'Password', and 'Enter Captcha'. The 'User ID' and 'Password' fields are circled in red. Below the 'Enter Captcha' field is a 'Submit' button. At the bottom of the form, there are two links: 'Forgot Password?' and 'Help/Instructions for Login'.

Figure 1

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

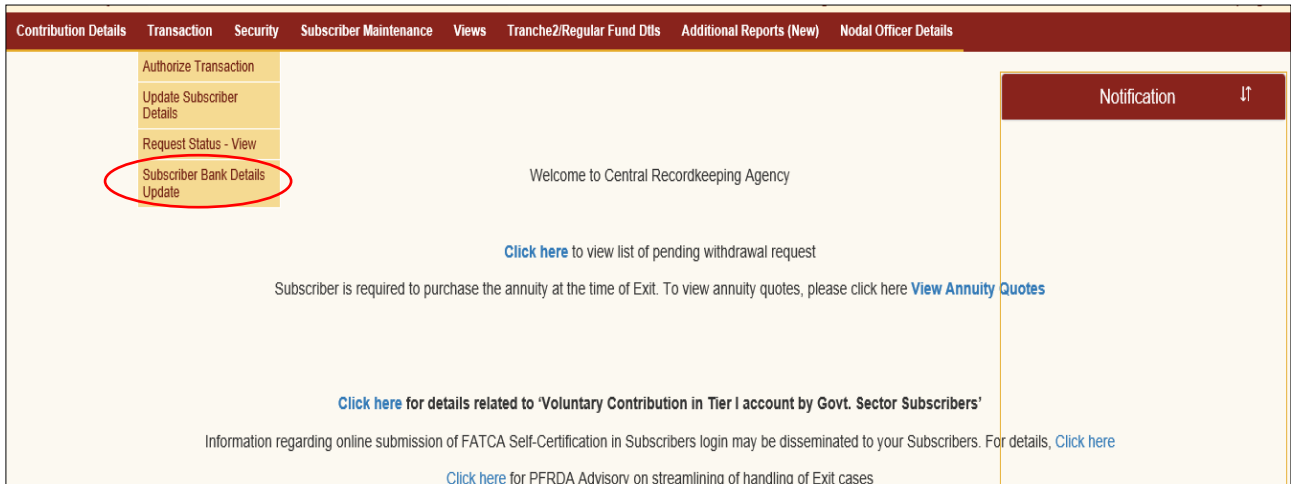


Figure 2

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, Nodal office user will have to select the first option i.e. "Update Bank Details" (refer Figure 3).

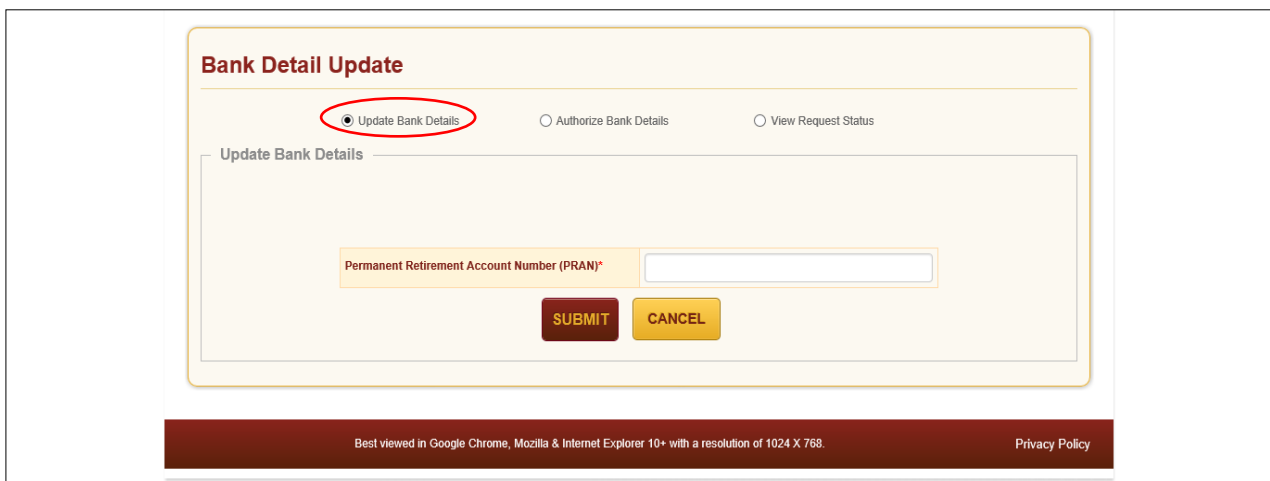


Figure 3

On the next screen, Nodal office 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, Nodal office 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*	<input type="text"/>
Confirm Bank Account No*	<input type="text"/>
Bank IFS Code*	<input type="text"/> <input type="button" value="Q"/>
Edit Bank Details	<input type="checkbox"/>
Bank Name*	<input type="text"/>
Bank Branch*	<input type="text"/>
Bank Address*	<input type="text"/>
PIN Code*	<input type="text"/> <input type="button" value="Q"/>
State / U.T.*	Select
Country*	India
Bank MICR Code	<input type="text"/>
Bank Account Linked to Aadhaar	<input type="checkbox"/>

Figure 6

## B. Upload of supporting documents (Bank proof)

Once the details are entered by the Nodal office user, next step will be upload of supporting documents (Bank proof). Nodal office user has to mandatorily upload valid Bank Proof reflecting Bank Details as entered in the NPSCAN system (refer Figure 7). The allowable size limit of the documents is maximum 2MB and the format can be either of the following only: 'jpeg', 'png', 'pdf', & 'tiff'.


Country*	India
Bank MICR Code	<input type="text"/>
Bank Account Linked to Aadhaar	<input type="checkbox"/>
Upload Document #	
Proof Name	Attach File
CANCELLED CHEQUE	<input type="text"/> <input type="button" value="Browse..."/>
BANK PASSBOOK	<input type="text"/> <input type="button" value="Browse..."/>
BANK CERTIFICATE	<input type="text"/> <input type="button" value="Browse..."/>
<input type="button" value="CONFIRM"/> <input type="button" value="CANCEL"/>	
<b>Note:</b> <ul style="list-style-type: none"> <li># Any one Proof Upload (Cancelled Cheque/Bank Passbook/Bank Certificate) is mandatory.</li> <li>Only 'jpeg', 'jpg', 'png', 'pdf' &amp; 'tiff' formats are allowed for document upload with maximum size of 2 MB.</li> </ul>	

Figure 7

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

Bank Branch	KOLKATA MAIN
Bank Address	SAMRIDDI 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 acknowledgement number. Nodal office 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	

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

**Figure 9**

### C. Authorisation of the request in NPSCAN by Nodal office checker

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



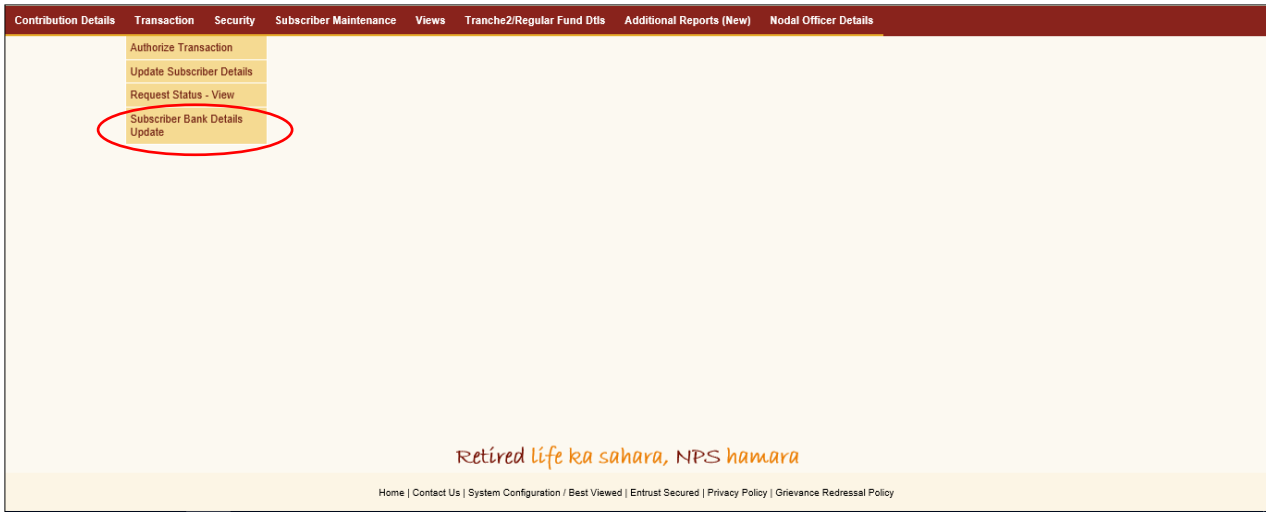


Figure 10

On the next screen, Nodal office 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).

Figure 11

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

Authorize Bank Details

Acknowledgement Number	<input type="text"/>
PRAN	<input type="text"/>
Tier Type	Tier 1 <input type="button" value="v"/>
From Date*	12/06/2019 <input type="button" value="calendar"/>
To Date*	14/06/2019 <input type="button" value="calendar"/>

Acknowledgement Number	Request Date	Request For	Tier Type	Maker Entity ID	Status	Last Action Taken	Action
<a href="#">81406201918000048</a>	14-06-2019	11 00	T1	10058832	Pending	INITIATED BY NODAL	<a href="#">Approve/Reject</a>

**Figure 12**

The Nodal office checker needs to select "Accept" in order to authorise the request. Nodal office 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	<input type="button" value="download"/>
BANK PASSBOOK	
BANK CERTIFICATE	

Accept  Reject

Remarks

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

**Figure 13**

To complete the process of authorisation, Nodal office 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).

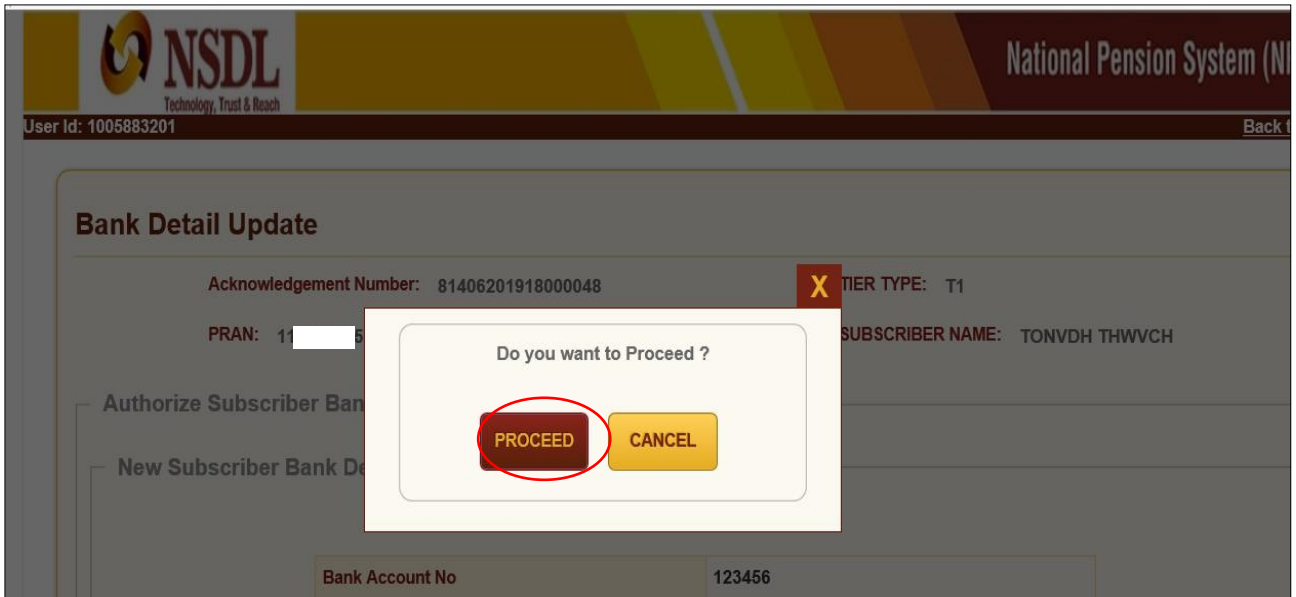


Figure 14

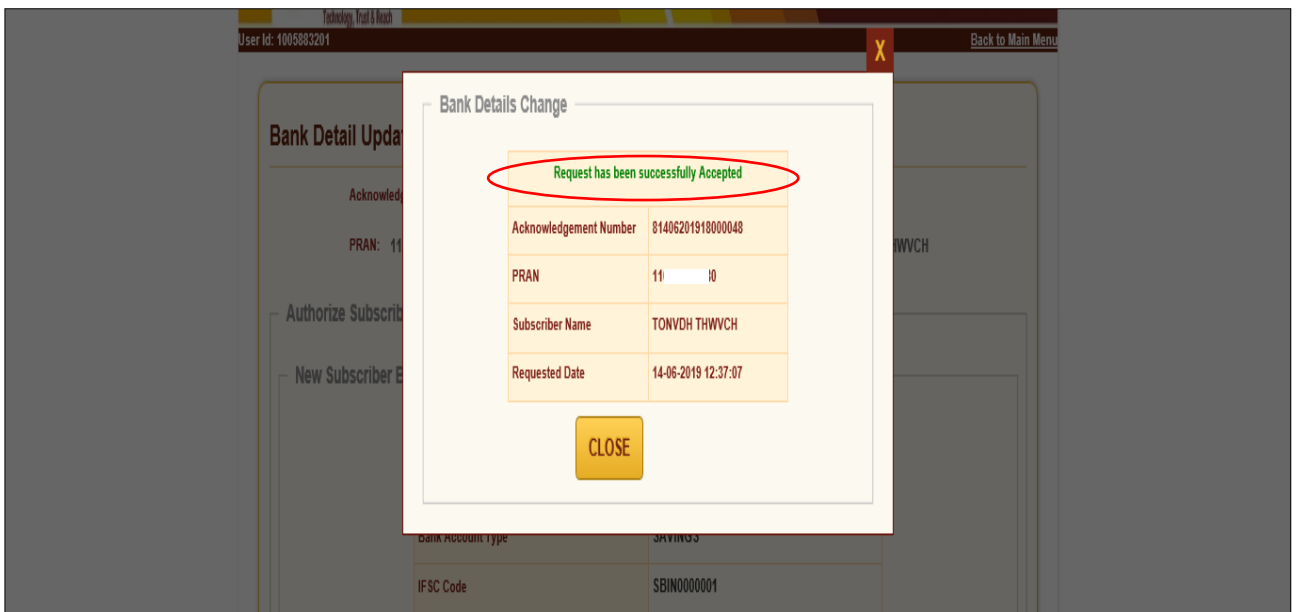


Figure 15

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