

Protean eGov Technologies Limited



protean

Change is growth

**Standard Operating Procedure
On
Processing of UPS Claim benefit**

Initiated by Subscriber

and

Verified by DDO & Authorised by PAO

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UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO**REVISION HISTORY**

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	30/04/2025	1.0	-	Initial Version

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO**Acronyms and Abbreviations**

The following acronyms and abbreviations have been used in this document:

ACRONYM	DESCRIPTION
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory and Development Authority
UPS	Unified Pension Scheme
NPS	National Pension System
PRAN	Permanent Retirement Account Number
CG	Central Government
Pr.AO	Principal Accounts Office
PAO	Pay & Accounts Office
DDO	Drawing & Disbursing Officer
OTP	One Time Password

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2	Verification of claim benefit request by DDO
3	Verification of claim benefit request by PAO 1 user ID
4	Authorisation of claim benefit request by PAO 2 user ID

UPS Claim Benefit : Online Process– Verification by DDO & Authorisation by PAO

1. Background:

The Unified Pension Scheme (UPS) was introduced as an option under the National Pension System (NPS) by the Central Government for the Central Government employees covered under NPS so that they may receive an assured payout after their retirement. It is a 'fund-based' payout system which relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and the employer (the Central Government)) for grant of monthly payout to the retiree

The Unified Pension Scheme is operational from April 1st, 2025.

Central Govt. Subscribers retired by 31-Mar-25 can Claim Exit Benefits under UPS. These Subscribers can initiate the claim process online through e-NPS portal or can submit Form B2 to the associated DDO.

This document explains the Standard Operating Procedure (SoP) on processing of online UPS Claim benefit request (initiated by the Subscriber through e-NPS portal) verified by DDO and authorised by PAO.

Note: Please note there is separate SOP available on the CRA website for Initiation of withdrawal claim benefit request by the Subscriber through the e-NPS portal.

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

2. Verification of request by DDO

The eligible Subscriber will initiate the request for UPS claim benefit through the e-NPS portal. On successful completion of the process, an Acknowledgement ID will be generated. The DDO shall have to verify the Acknowledgement ID so generated.

- A. DDO user shall login to the CRA transaction website (<https://cra-nsdl.com/CRA/>) using their User ID and password.

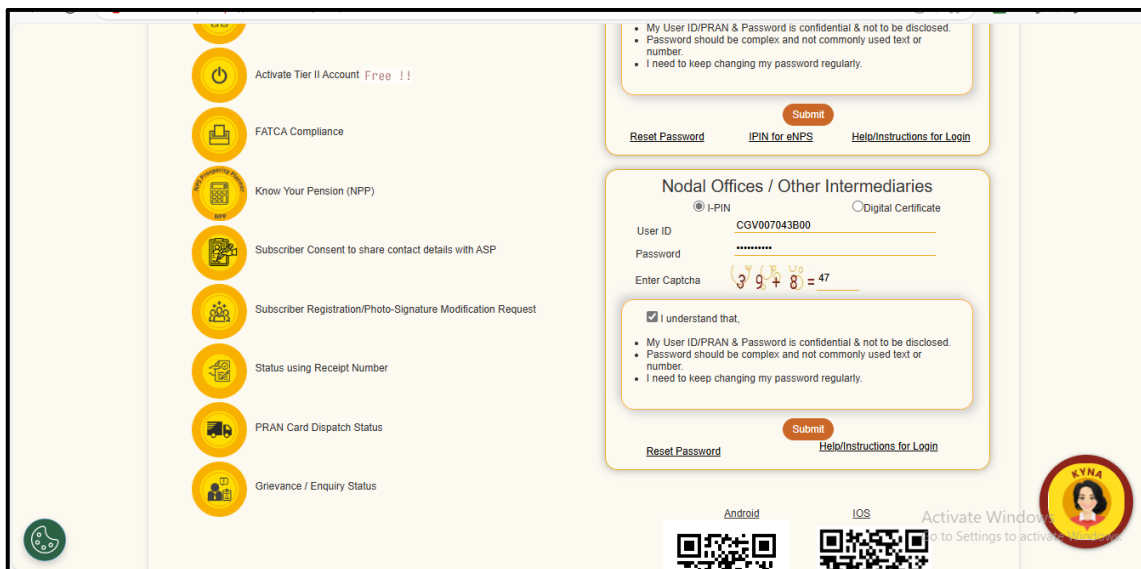


Figure 1

- B. DDO needs to select “Unified Pension Scheme” menu and click on option “Claim UPS Benefits (Retirees till March-2025)”

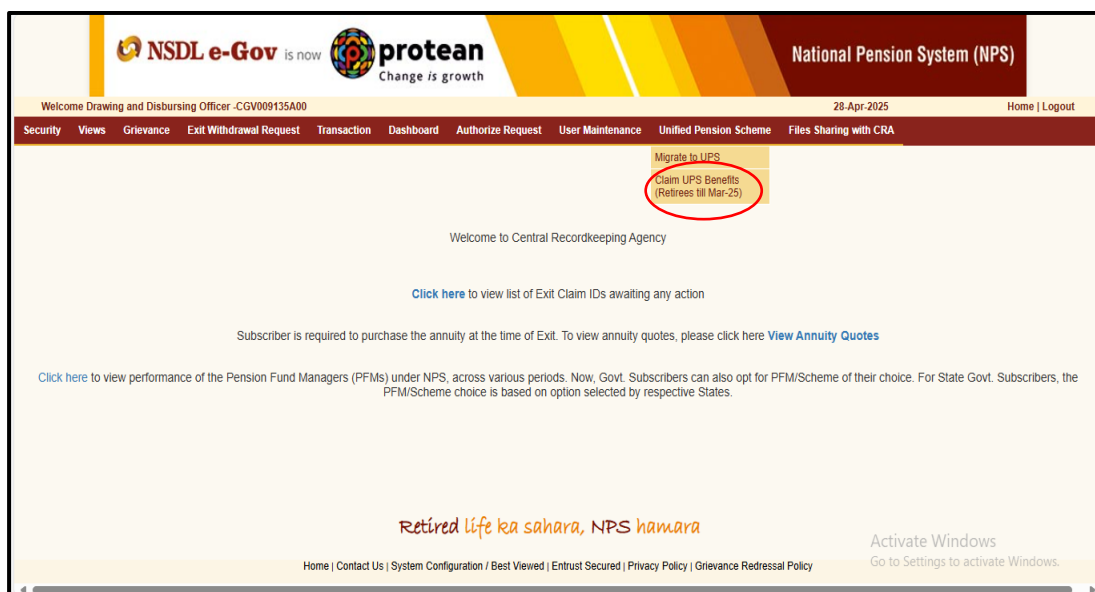
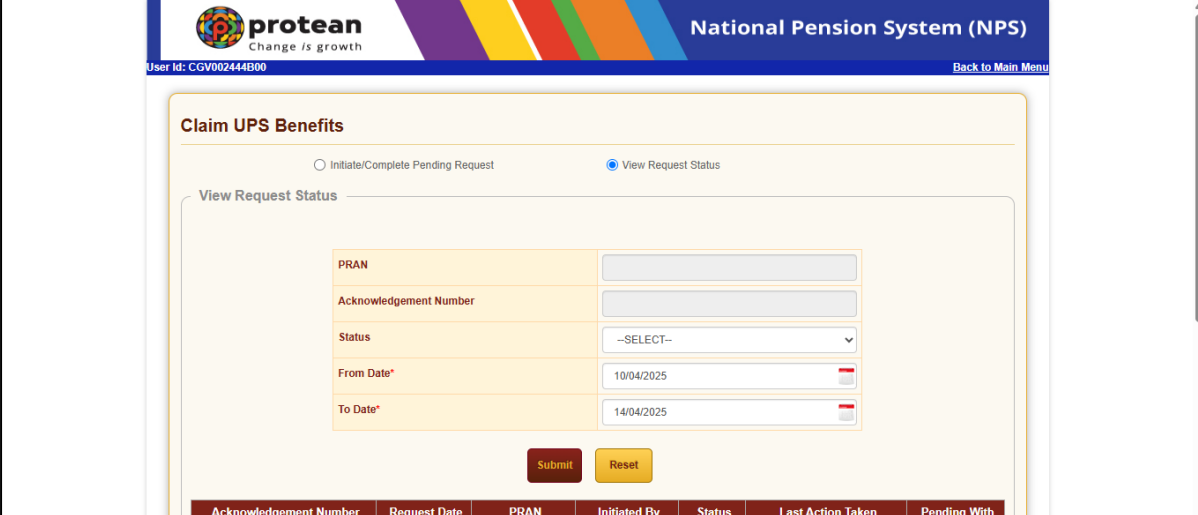


Figure 2

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

- C. DDO User can select the 'View Request Status' option and providing the date range, can find out the requests initiated by Subscriber and can select a particular request or can select 'Initiate/Complete Pending Request' and enter the PRAN to verify the request as given below:



Claim UPS Benefits

☐ Initiate/Complete Pending Request
 ☒ View Request Status

View Request Status

PRAN:

Acknowledgement Number:

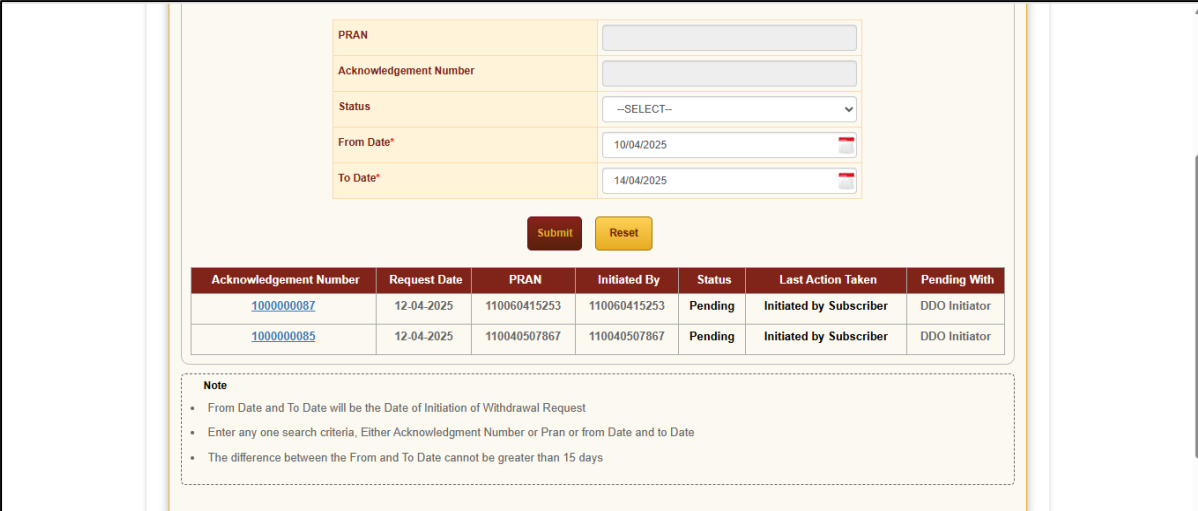
Status:

From Date*:

To Date*:

Acknowledgement Number	Request Date	PRAN	Initiated By	Status	Last Action Taken	Pending With
------------------------	--------------	------	--------------	--------	-------------------	--------------

Figure 3 a



PRAN:

Acknowledgement Number:

Status:

From Date*:

To Date*:

Acknowledgement Number	Request Date	PRAN	Initiated By	Status	Last Action Taken	Pending With
1000000087	12-04-2025	110060415253	110060415253	Pending	Initiated by Subscriber	DDO Initiator
1000000085	12-04-2025	110040507867	110040507867	Pending	Initiated by Subscriber	DDO Initiator

Note

- From Date and To Date will be the Date of Initiation of Withdrawal Request
- Enter any one search criteria, Either Acknowledgment Number or Pran or from Date and to Date
- The difference between the From and To Date cannot be greater than 15 days

Figure 3 b

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

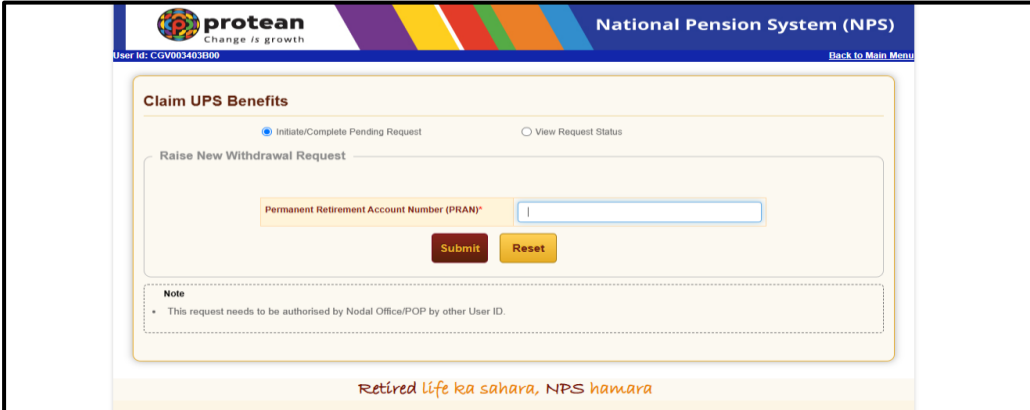


Figure 3 c

- D. On clicking 'Submit' button, all the details as entered by the Subscriber will appear on the screen in various tabs commencing with "Subscriber details Tab" to "Document Upload" tab.

➤ Subscriber details:

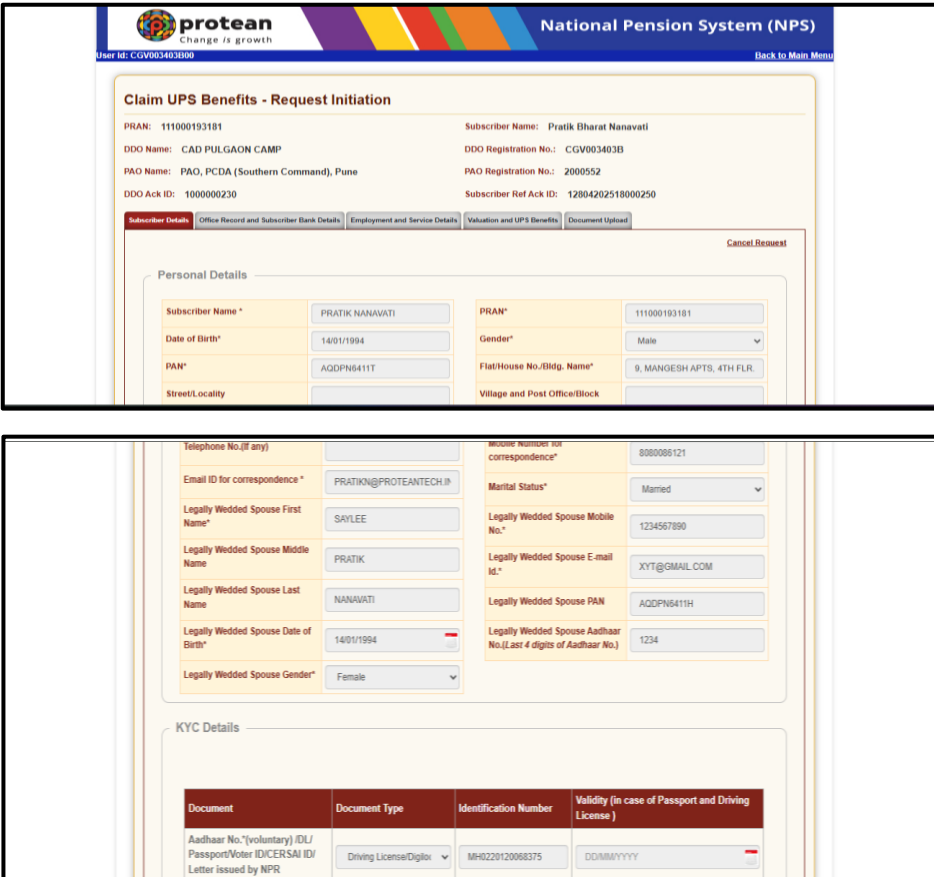


Figure 4

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

➤ Office record and Subscriber Bank details:

Claim UPS Benefits - Request Initiation

PRAN: 111000193181

Subscriber Name: Pratik Bharat Nanavati

DDO Name: CAD PULGAON CAMP

DDO Registration No.: CGV003403B

PAO Name: PAO, PCDA (Southern Command), Pune

PAO Registration No.: 2000552

DDO Ack ID: 1000000230

Subscriber Ref Ack ID: 12804202518000250

Subscriber Details

Office Record and Subscriber Bank Details

Employment and Service Details

Valuation and UPS Benefits

Document Upload

[Cancel Request](#)

Office Record Details

File No.*	ART@123-76/1
Date of Authorization	28/04/2025
Date of Start of Payout*	01/09/2024
Case No	123/6T5
UPS Payment Order (UPO No.)*	200055225111000193181

Subscriber Bank Details

Bank Account No*	50100209123642
Bank Account Type*	Joint with legally wedded Spouse
IFS Code*	HDFC0000542
Bank Name*	HDFC BANK
Bank Account Verification Status	Verified

☒ Please ensure that the Government servant is the Primary Account holder in the Joint Account.*

Save and Proceed

Figure 5

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

➤ Employment and Service Details:

Claim UPS Benefits - Request Initiation

PRAN: 111000193181

Subscriber Name: Pratik Bharat Nanavati

DDO Name: CAD PULGAON CAMP

DDO Registration No.: CGV003403B

PAO Name: PAO, PCDA (Southern Command), Pune

PAO Registration No.: 2000552

DDO Ack ID: 1000000230

Subscriber Ref Ack ID: 12804202518000250

Subscriber Details

Office Record and Subscriber Bank Details

Employment and Service Details

Valuation and UPS Benefits

Document Upload

Cancel Request

Employment Details

Date of Superannuation*

31/08/2024

Date of joining Central Govt services (Date from which Qualifying service shall be computed in for UPS benefits)*

15/06/2013

Employee Code / ID*

P134

Length of Qualifying service in months as per service record.*

134

No of qualifying service in half years (completed Six Months, fraction to be ignored)*

22

Salary Details for last 12 Months

Month *	Year *	Basic Pay*	NPA*	Total*
1 AUGUST	2024	13456	0	13456
2 JULY	2024	13456	0	13456
3 JUNE	2024	13456	0	13456
4 MAY	2024	13456	12890	26346
5 APRIL	2024	13456	0	13456
6 MARCH	2024	13456	0	13456
7 FEBRUARY	2024	13456	0	13456
8 JANUARY	2024	0	13456	13456
9 DECEMBER	2023	13456	0	13456
10 NOVEMBER	2023	13456	13456	26912
11 OCTOBER	2023	13456	0	13456
12 SEPTEMBER	2023	13456	0	13456
Average of 12 months (B)		15652		
50% of Average (B/2)		7826		

Salary details of last month before superannuation

Month

AUGUST

Year

2024

Basic Pay (includes non-practicing allowance (NPA), if any) (A)

13456

Dearness Allowance (B)

56034

Total (A+B)

69490

Save

Cancel

Figure 6

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

➤ Valuation and UPS Benefit:

Claim UPS Benefits - Request Initiation

PRAN: 111000193181 Subscriber Name: Pratik Bharat Nanavati
 DDO Name: CAD PULGAON CAMP DDO Registration No.: CGV003403B
 PAO Name: PAO, PCDA (Southern Command), Pune PAO Registration No.: 2000552
 DDO Ack ID: 1000000230 Subscriber Ref Ack ID: 12804202518000250

[Subscriber Details](#)
 [Office Record and Subscriber Bank Details](#)
 [Employment and Service Details](#)
 [Valuation and UPS Benefits](#)
 [Document Upload](#)

[Cancel Request](#)

Details of Partial Withdrawal

Sr No	Date of Partial Withdrawal	Amount withdrawn	Remarks
No records found			

Details of Lump-sum withdrawal

Sr No.	Date of Lump-sum withdrawal	Percentage (%) of individual corpus	Amount withdrawn
No records found			

Details for calculation of UPS benefits payable to subscriber (available in CRA system)

Value of Individual Corpus (at the time of retirement) (A) <small>(100% pension wealth in PRAN as on the date of superannuation)</small>	961467.72
Value of voluntary contribution(s) at the time of retirement (calculated using units credited for voluntary contribution)(B)	290485.03
Sum of Amount of arrears contribution(s) after retirement (C)	0
Value of partial withdrawals amount at the time of Superannuation (D)	0
Benchmark Corpus (E): Value of (A + D - B + C)	671002.69

Assured Payout to Subscriber	10000.00
Admissible Payout (after applicable adjustment on assured payout on account of (i) Individual Corpus via-a-via Benchmark Corpus and (ii) lump-sum withdrawal)	10000
Representative Annuity Rate for the month of Superannuation (as published by PFRDA)	7.3
Representative annuity amount (value of Individual corpus utilized for annuity purchase multiplied by representative annuity rate)	4082

DR percentage on the date of Superannuation	53
DR amount on admissible payout (based on DR rate on different dates)	5300

UPS Benefits payable to Subscribers

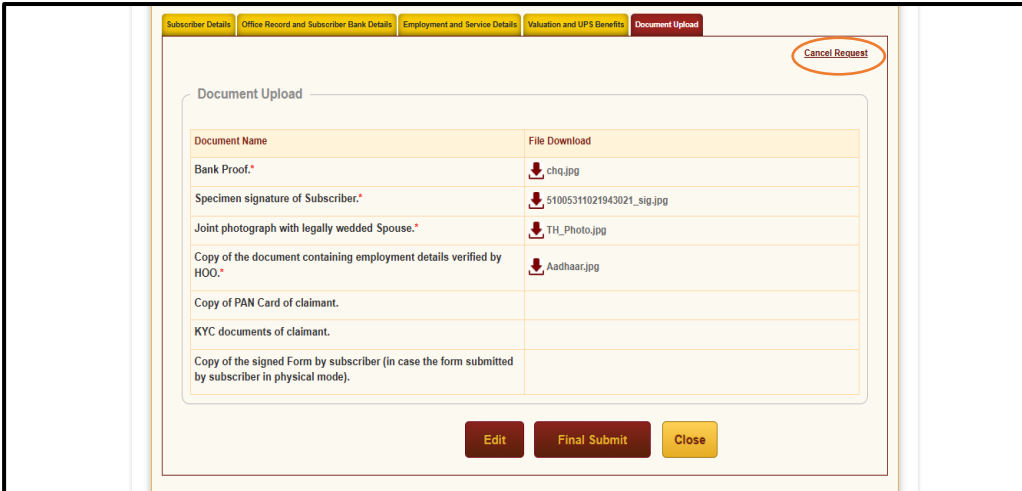
Lumpsum Payment (one-time)	152878.00
Interest on Lumpsum Payment (one-time)	6332
Monthly Top-up Amount (Assured payout-representative annuity amount) + DR in Rs.	11218
Arrears upto date of commencement of Monthly Topup (one-time)	79126
Interest on Arrears (if Applicable) (one-time)	1398

[Save](#) [Cancel](#)

Figure 7

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

➤ Document Upload:



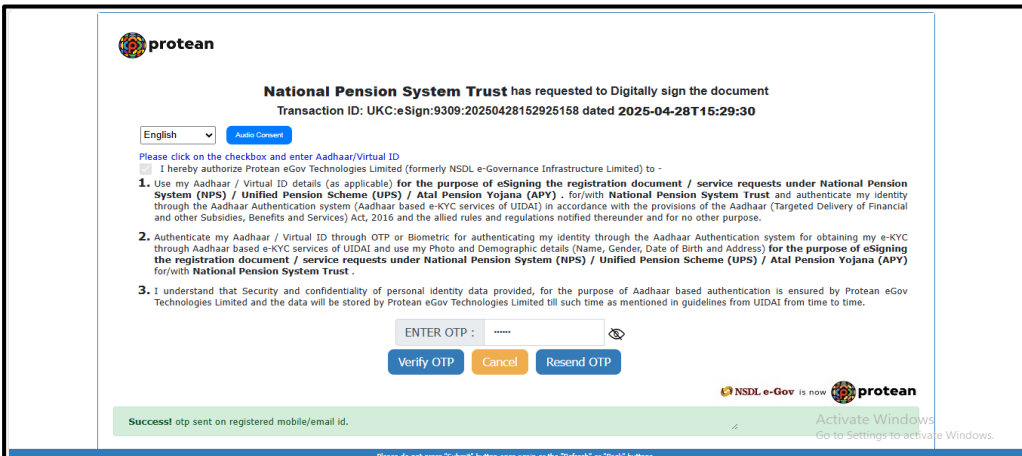
Document Name	File Download
Bank Proof.*	chq.jpg
Specimen signature of Subscriber.*	51005311021943021_sig.jpg
Joint photograph with legally wedded Spouse.*	TH_Photo.jpg
Copy of the document containing employment details verified by HOO.*	Aadhaar.jpg
Copy of PAN Card of claimant.	
KYC documents of claimant.	
Copy of the signed Form by subscriber (in case the form submitted by subscriber in physical mode).	

Figure 8

The DDO is required to check all the details as entered by the Subscriber. Nodal office shall ensure authenticity and correctness of details, which has been entered by the Subscriber.

In case the DDO observes any discrepancy in details, the request may be cancelled. If all details are verified, the request may be submitted further.

The DDO shall be further redirected to eSign webpage for the eSign of the Claim UPS Benefit document. The DDO needs to enter his/her Aadhaar details and subsequently enter the OTP (Received on Aadhaar linked mobile number).



National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:9309:20250428152925158 dated 2025-04-28T15:29:30

English

Please click on the checkbox and enter Aadhaar/Virtual ID

I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

- Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) . for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
- Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) for/with National Pension System Trust .
- I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

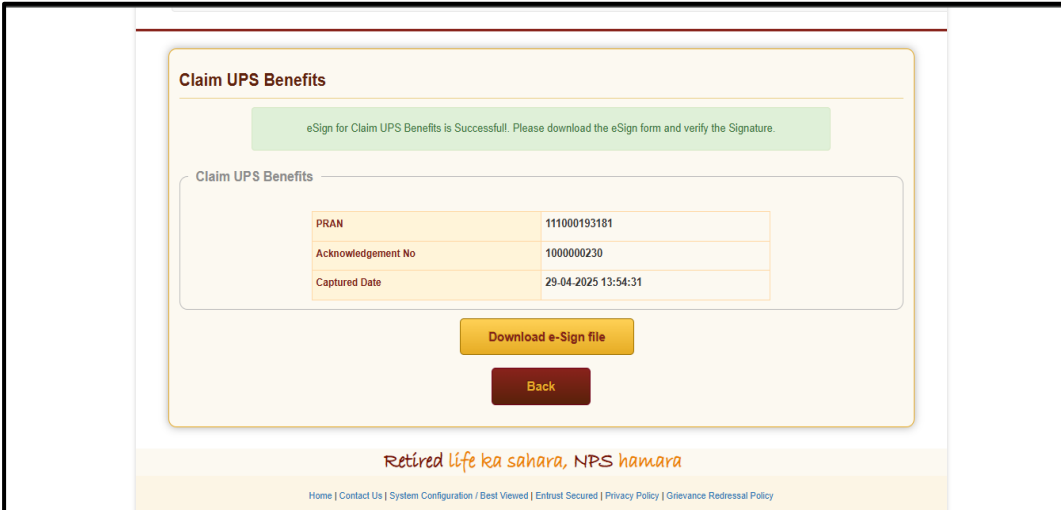
ENTER OTP :

Success! otp sent on registered mobile/email id.

Figure 9

UPS Claim Benefit : Online Process– Verification by DDO & Authorisation by PAO

- E. Once the OTP is verified, message shall be displayed as **“eSign for Claim UPS Benefit is Successful”** on screen. The DDO shall download the eSigned Claim UPS Benefit document and maintain it for records.



Claim UPS Benefits

eSign for Claim UPS Benefits is Successful. Please download the eSign form and verify the Signature.

Claim UPS Benefits

PRAN	111000193181
Acknowledgement No	1000000230
Captured Date	29-04-2025 13:54:31

[Download e-Sign file](#)

[Back](#)

Retired life ka sahara, NPS hamara

[Home](#) | [Contact Us](#) | [System Configuration](#) | [Best Viewed](#) | [Entrust Secured](#) | [Privacy Policy](#) | [Grievance Redressal Policy](#)

Figure 10

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

3. Verification of requests by PAO :

- A. PAO is required to login into the CRA system (<https://cra-nsdl.com/CRA/>) using the User ID and password. PAO User needs to select “Unified Pension Scheme” menu and click on option “**Claim UPS Benefits (Retirees till Mar-25)**”

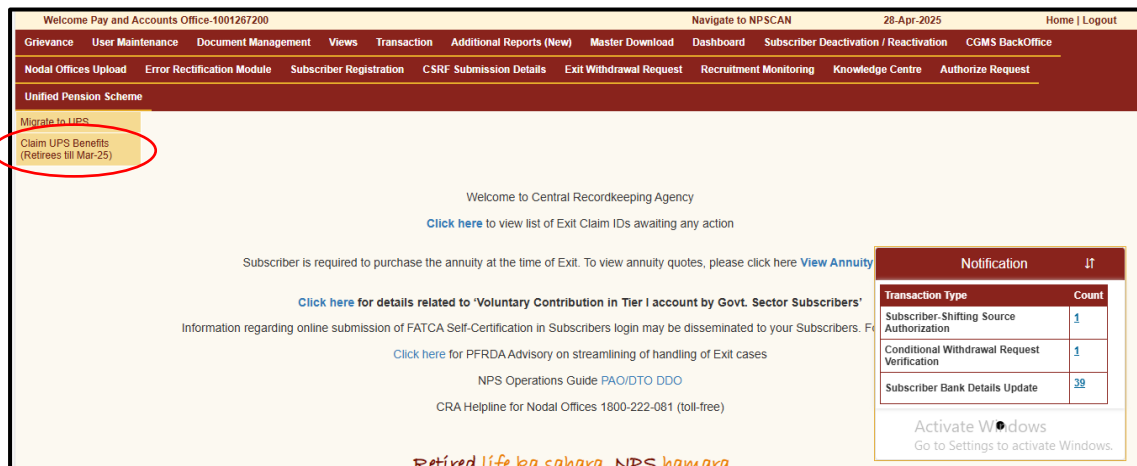


Figure 11

- B. The PAO needs to select the option “**Verify/Authorize Request**”. After selection, the PAO needs to enter either PRAN/Acknowledgement ID details **or** the date range. In case the date range is entered, all pending requests shall be displayed on the screen for authorization.

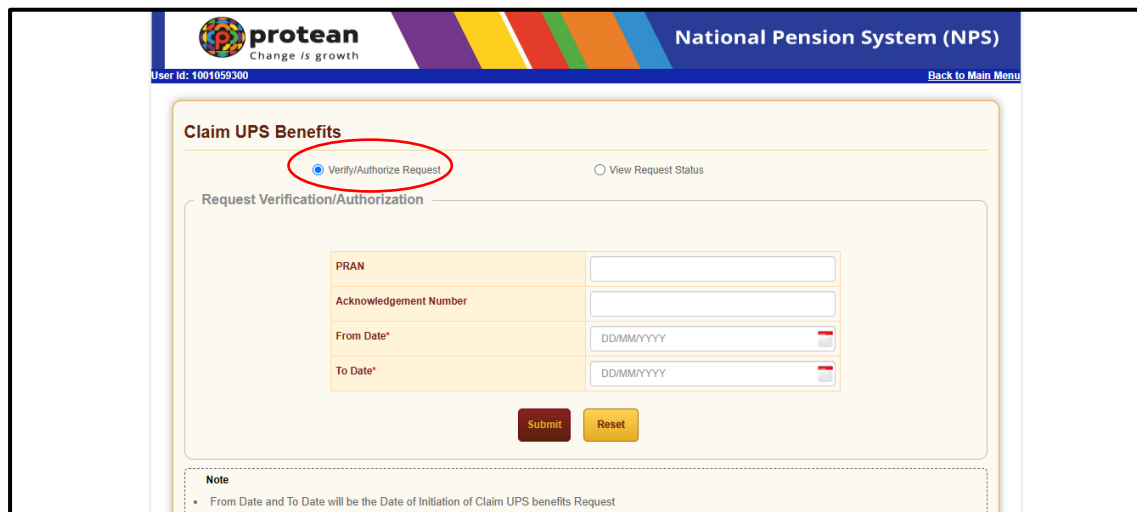
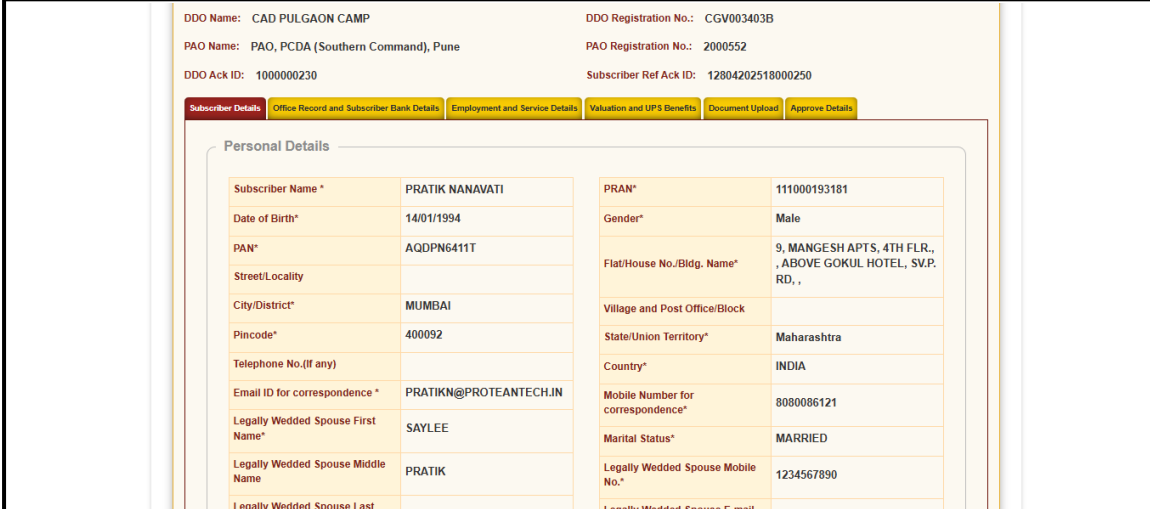


Figure 12

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

- C. On Selecting submission, the claim benefit details as verified by DDO user will be displayed on the screen under various tabs from **"Subscriber details to Documents upload"**.

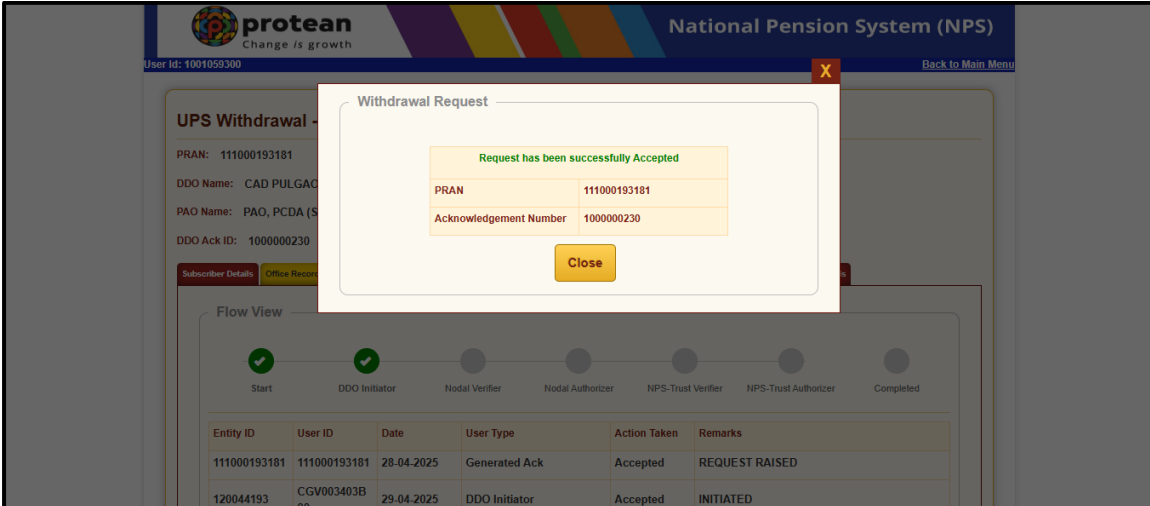
PAO needs to verify all the details and Select **Submit**, if all the details as entered and verified by DDO are accurate and approve the said request.



Subscriber Details		Office Record and Subscriber Bank Details		Employment and Service Details		Valuation and UPS Benefits		Document Upload		Approve Details	
Personal Details											
Subscriber Name *	PRATIK NANAVATI	PRAN*	111000193181								
Date of Birth*	14/01/1994	Gender*	Male								
PAN*	AQDPN6411T	Flat/House No./Bldg. Name*	9, MANGESH APTS, 4TH FLR., ABOVE GOKUL HOTEL, S.V.P. RD.,								
Street/Locality		Village and Post Office/Block									
City/District*	MUMBAI	State/Union Territory*	Maharashtra								
Pincode*	400092	Country*	INDIA								
Telephone No.(If any)		Mobile Number for correspondence*	8080086121								
Email ID for correspondence *	PRATIKN@PROTEANTECH.IN	Marital Status*	MARRIED								
Legally Wedded Spouse First Name*	SAYLEE	Legally Wedded Spouse Mobile No.*	1234567890								
Legally Wedded Spouse Middle Name	PRATIK										
Legally Wedded Spouse Last											

Figure 13

- D. On approval of the request, a confirmation message **"Request has been successfully accepted"** will be displayed. The request is now successfully accepted by the PAO.



Withdrawal Request

Request has been successfully Accepted

PRAN	111000193181
Acknowledgement Number	1000000230

Close

Flow View

Start (✓) DDO Initiator (✓) Nodal Verifier (○) Nodal Authorizer (○) NPS-Trust Verifier (○) NPS-Trust Authorizer (○) Completed (○)

Entity ID	User ID	Date	User Type	Action Taken	Remarks
111000193181	111000193181	28-04-2025	Generated Ack	Accepted	REQUEST RAISED
120044193	CGV003403B	29-04-2025	DDO Initiator	Accepted	INITIATED

Figure 14

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

4. Authorisation of requests by PAO User (2nd User ID)

- A. PAO User is required to login into the CRA system (<https://cra-nsdl.com/CRA/>) using the User ID and password. PAO User needs to select “Unified Pension Scheme” menu and select the option “**Claim UPS Benefits (Retirees till Mar-25)**”

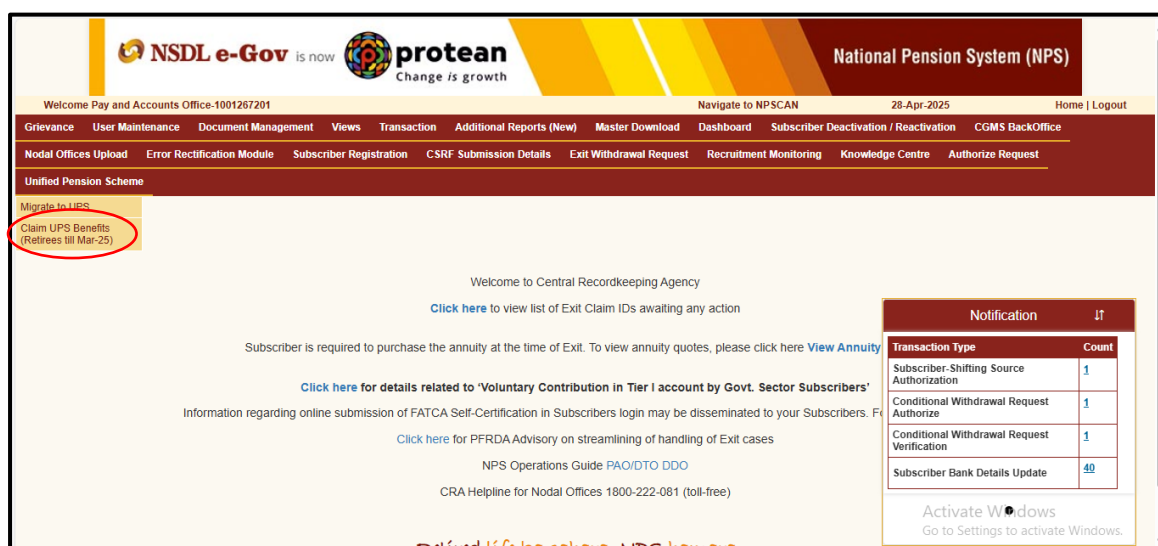
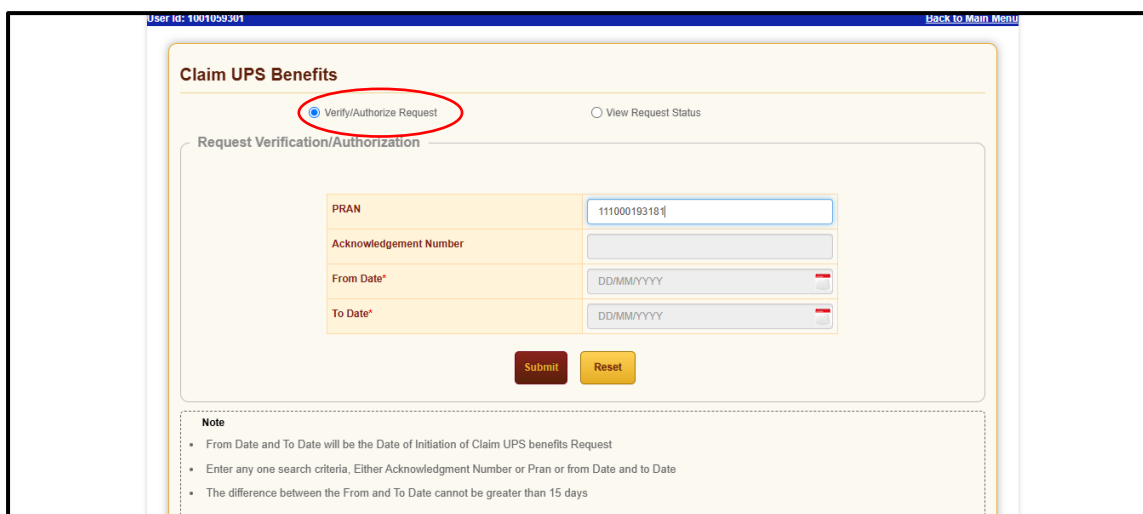


Figure 15

- B. The PAO authoriser needs to select the option “**Verify/Authorize Request**”. After selection, PAO authoriser needs to enter either PRAN/Acknowledgement ID details or the date range. In case date range is selected, all pending request shall be displayed for authorization.



Claim UPS Benefits

☒ Verify/Authorize Request ☐ View Request Status

Request Verification/Authorization

PRAN: 111000193181

Acknowledgement Number:

From Date*: DD/MM/YYYY

To Date*: DD/MM/YYYY

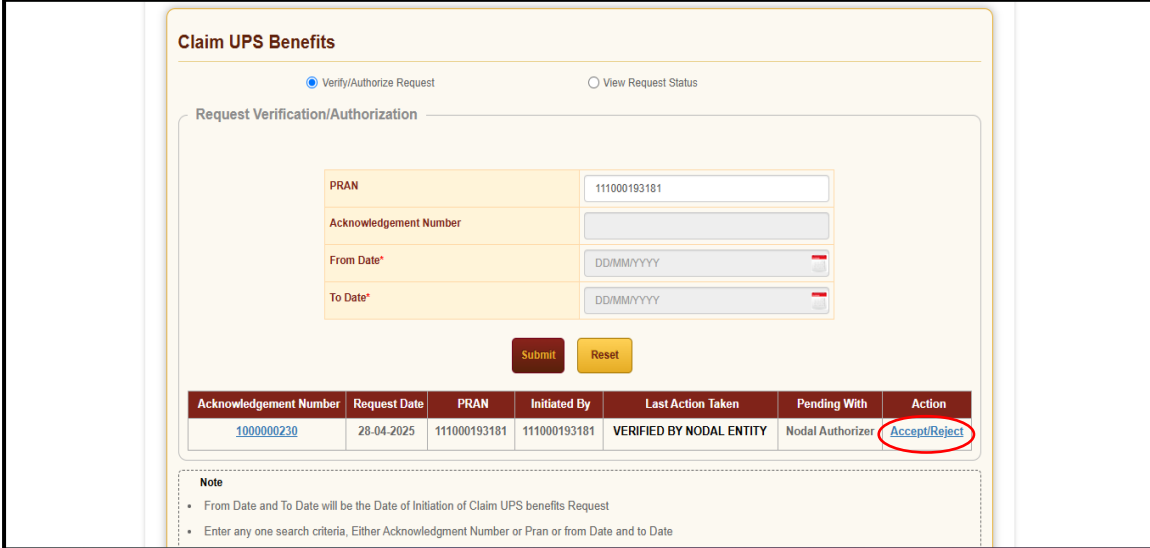
Note

- From Date and To Date will be the Date of Initiation of Claim UPS benefits Request
- Enter any one search criteria, Either Acknowledgment Number or Pran or from Date and to Date
- The difference between the From and To Date cannot be greater than 15 days

Figure 16

UPS Claim Benefit : Online Process– Verification by DDO & Authorisation by PAO

- C. The PAO needs to click on **Accept/Reject** hyperlink to take the appropriate action on the said request.



Claim UPS Benefits

☒ Verify/Authorize Request ☐ View Request Status

Request Verification/Authorization

PRAN: 111000193181

Acknowledgement Number:

From Date*: DD/MM/YYYY

To Date*: DD/MM/YYYY

Submit **Reset**

Acknowledgement Number	Request Date	PRAN	Initiated By	Last Action Taken	Pending With	Action
1000000230	28-04-2025	111000193181	111000193181	VERIFIED BY NODAL ENTITY	Nodal Authorizer	Accept/Reject

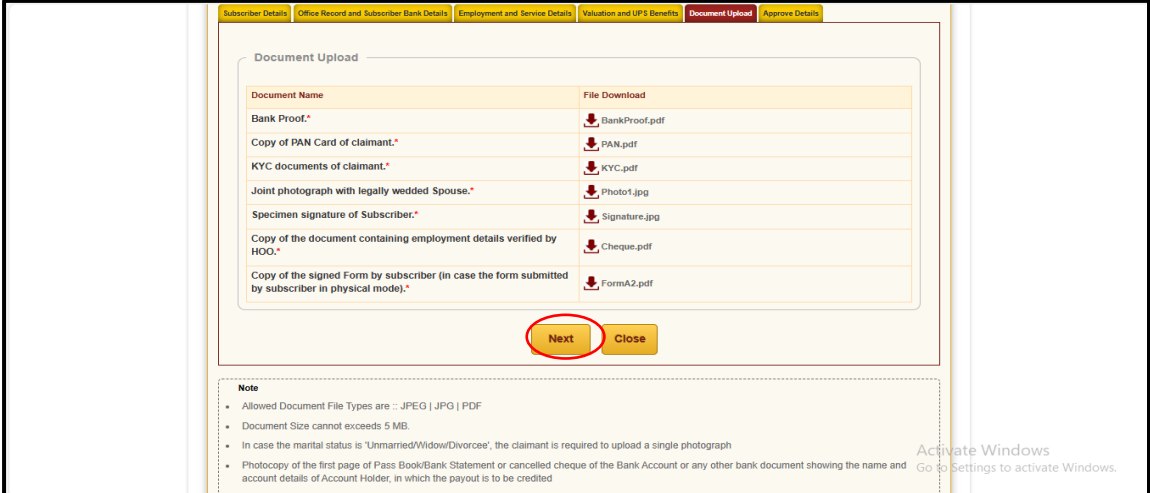
Note

- From Date and To Date will be the Date of Initiation of Claim UPS benefits Request
- Enter any one search criteria, Either Acknowledgment Number or Pran or from Date and to Date

Figure 17

- D. The PAO needs to check all the details once again as verified by the DDO as well as verified by PAO under each tab beginning with **Subscriber Details** Tab till **document upload** tab.

The PAO authoriser needs to review & click on **Next Button** to proceed to next Tab.



Document Upload

Document Name	File Download
Bank Proof.*	BankProof.pdf
Copy of PAN Card of claimant.*	PAN.pdf
KYC documents of claimant.*	KYC.pdf
Joint photograph with legally wedded Spouse.*	Photo1.jpg
Specimen signature of Subscriber.*	Signature.jpg
Copy of the document containing employment details verified by HOO.*	Cheque.pdf
Copy of the signed Form by subscriber (in case the form submitted by subscriber in physical mode).*	FormA2.pdf

Next **Close**

Note

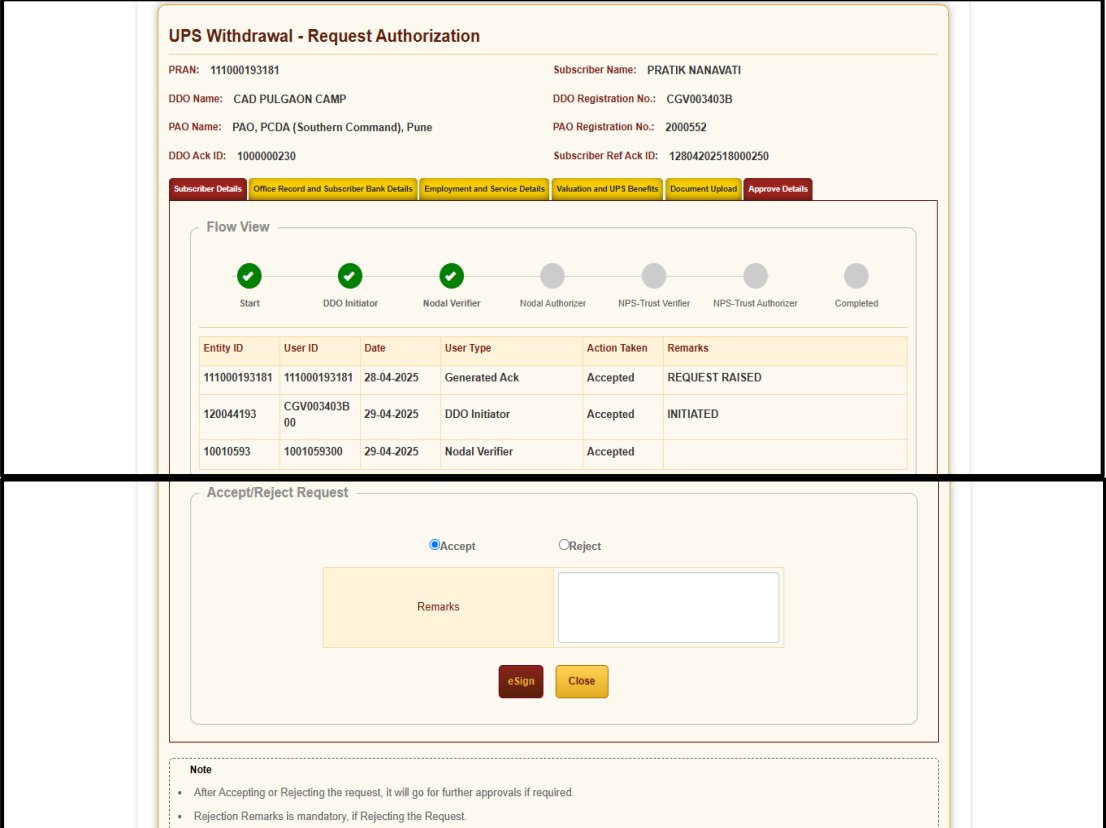
- Allowed Document File Types are :- JPEG | JPG | PDF
- Document Size cannot exceeds 5 MB.
- In case the marital status is 'Unmarried/Widow/Divorced', the claimant is required to upload a single photograph
- Photocopy of the first page of Pass Book/Bank Statement or cancelled cheque of the Bank Account or any other bank document showing the name and account details of Account Holder, in which the payout is to be credited

Figure 18

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

- E. The PAO needs to accept the request after verification of all details. In case, if there is any discrepancy in details as observed by PAO, the request needs to be rejected mentioning the reason for rejection.

It may be noted that it is the responsibility of nodal office to ensure authenticity and correctness of details as entered by the Subscriber



UPS Withdrawal - Request Authorization

PRAN: 111000193181 Subscriber Name: PRATIK NANAVATI
 DDO Name: CAD PULGAON CAMP DDO Registration No.: CGV003403B
 PAO Name: PAO, PCDA (Southern Command), Pune PAO Registration No.: 2000552
 DDO Ack ID: 1000000230 Subscriber Ref Ack ID: 12804202518000250

Subscriber Details | Office Record and Subscriber Bank Details | Employment and Service Details | Valuation and UPS Benefits | Document Upload | Approve Details

Flow View

Start → DDO Initiator → Nodal Verifier → Nodal Authorizer → NPS-Trust Verifier → NPS-Trust Authorizer → Completed

Entity ID	User ID	Date	User Type	Action Taken	Remarks
111000193181	111000193181	28.04.2025	Generated Ack	Accepted	REQUEST RAISED
120044193	CGV003403B00	29.04.2025	DDO Initiator	Accepted	INITIATED
10010593	1001059300	29.04.2025	Nodal Verifier	Accepted	

Accept/Reject Request

☒ Accept ☐ Reject

Remarks:

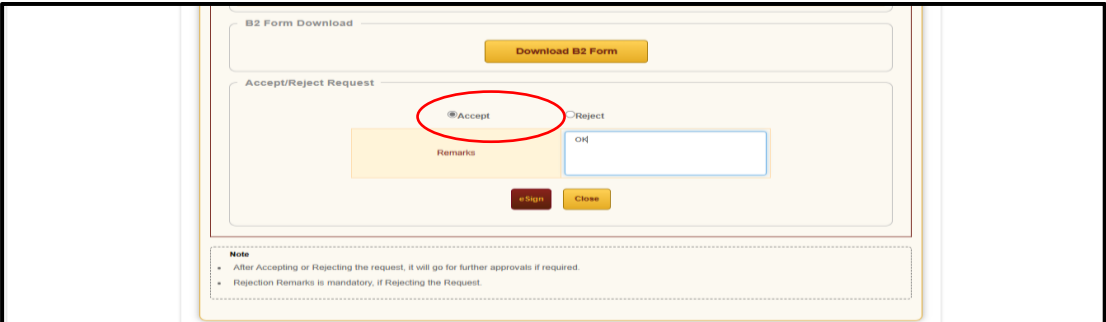
eSign **Close**

Note

- After Accepting or Rejecting the request, it will go for further approvals if required.
- Rejection Remarks is mandatory, if Rejecting the Request.

Figure 19

- F. The PAO authoriser needs to click on Accept button and enter the remarks. To proceed further, click on **eSign Button**.



B2 Form Download

Download B2 Form

Accept/Reject Request

☒ Accept ☐ Reject

Remarks:

eSign **Close**

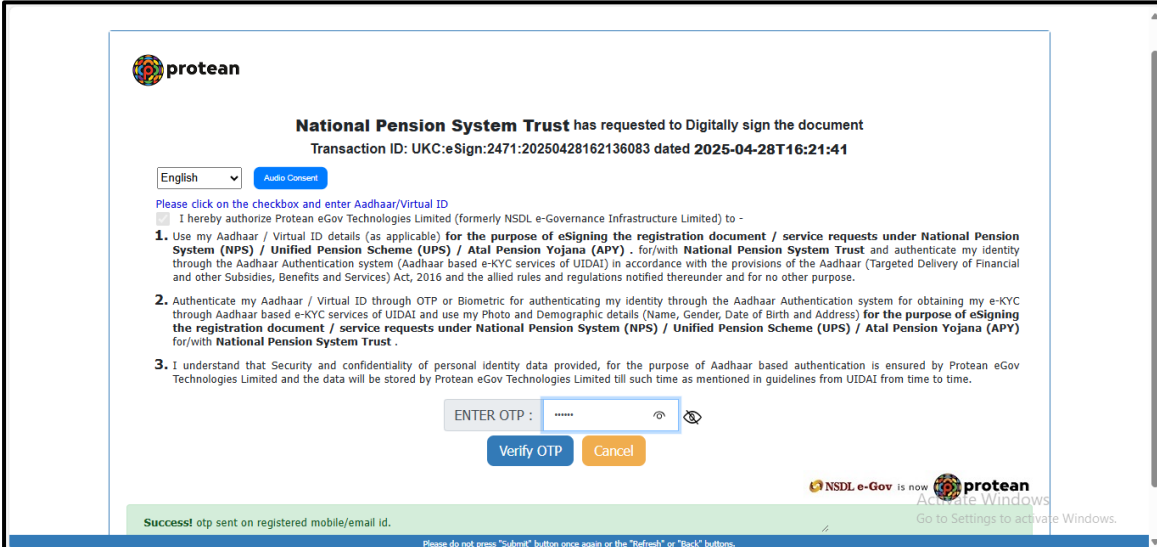
Note

- After Accepting or Rejecting the request, it will go for further approvals if required.
- Rejection Remarks is mandatory, if Rejecting the Request.

Figure 20

UPS Claim Benefit : Online Process- Verification by DDO & Authorisation by PAO

- G. The PAO authoriser now will be redirected to eSign webpage for eSign of the Claim UPS Benefit document. The authoriser needs to enter his/her Aadhaar details and enter the OTP which is communicated to Aadhaar linked mobile number (of the user).



protean

National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:2471:20250428162136083 dated 2025-04-28T16:21:41

English Audio Content

Please click on the checkbox and enter Aadhaar/Virtual ID

☐ I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) for/with National Pension System Trust.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

ENTER OTP :

Verify OTP Cancel

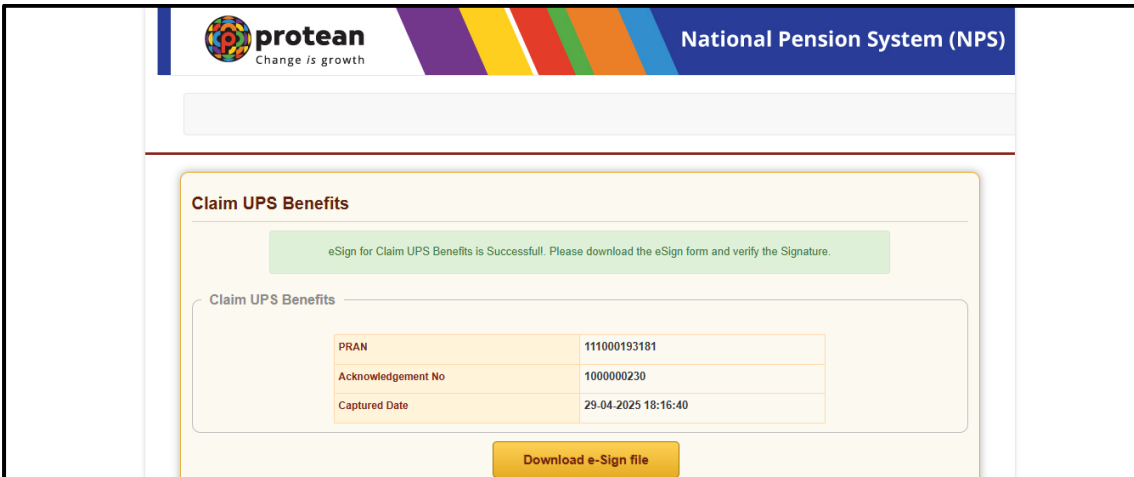
NSDL e-Gov is now **protean**
Activate Windows
Go to Settings to activate Windows.

Success otp sent on registered mobile/email id.

Please do not press "Submit" button once again or the "Refresh" or "Back" buttons.

Figure 21

- H. Once the OTP is verified, PAO will get a confirmation message **"eSign for Claim UPS Benefit is Successful"** on screen. The user shall download the e-signed Claim UPS Benefit document.



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Change is growth

National Pension System (NPS)

Claim UPS Benefits

eSign for Claim UPS Benefits is Successfull. Please download the eSign form and verify the Signature.

Claim UPS Benefits

PRAN	111000193181
Acknowledgement No	1000000230
Captured Date	29-04-2025 18:16:40

Download e-Sign file

Figure 22

Once the acknowledgement ID is authorized by PAO Checker User, the request will be available to NPS Trust for verification and authorisation. On successful authorisation of request by NPS Trust, UPS claim benefit request will be processed in the CRA system and amount will be credited to beneficiary bank account as per the current settlement timelines.

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