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# **Standard Operating Procedure (SOP) for Bank Details Modification by Subscriber**

**(Version 1.1)**

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### **REVISION HISTORY**

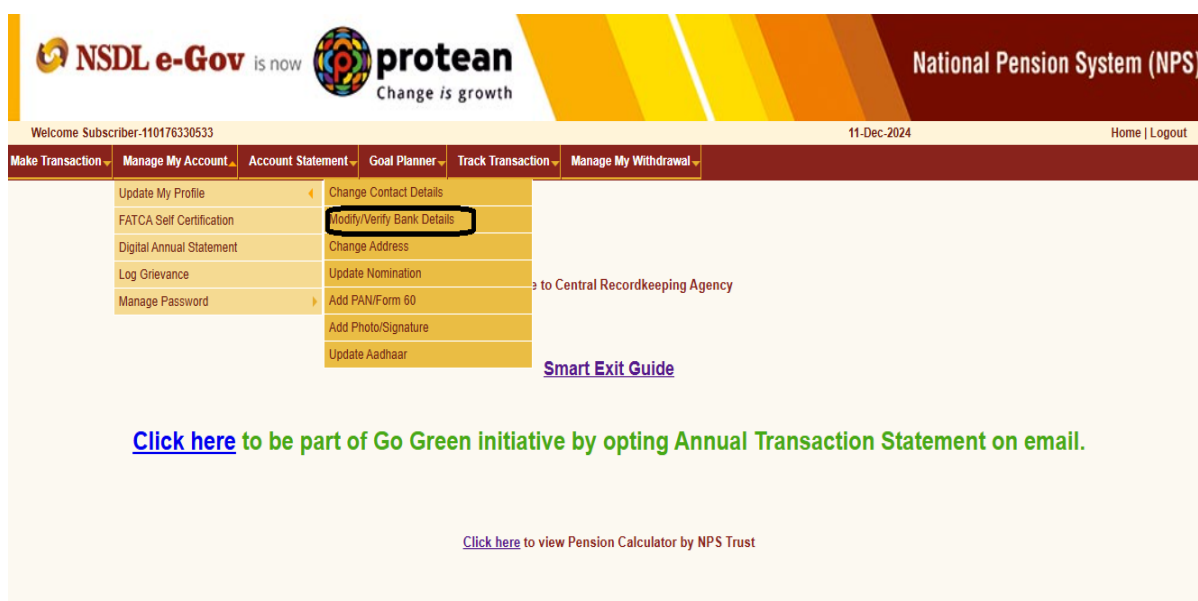
<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Ver</b>	<b>Section Number</b>	<b>Description of Change</b>
1	-	1.0	-	Initial Version
2	23/08/2024	1.1	-	SOP are updated as per new functionality released, New Screenshots are incorporated.

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



Figure 1

Once Subscriber login into the PROCRA website, 'Manage My Account' menu will be shown. Subscriber will click the sub-menu 'Update My Profile' and then choose option "Modify/Verify Bank Details". Please refer Figure 2.



[Click here](#) to be part of Go Green initiative by opting Annual Transaction Statement on email.

[Click here](#) to view Pension Calculator by NPS Trust

Figure 2

Subscriber need to select radio button 'Update Bank Details' and further select Tier Type. Please refer Figure 3

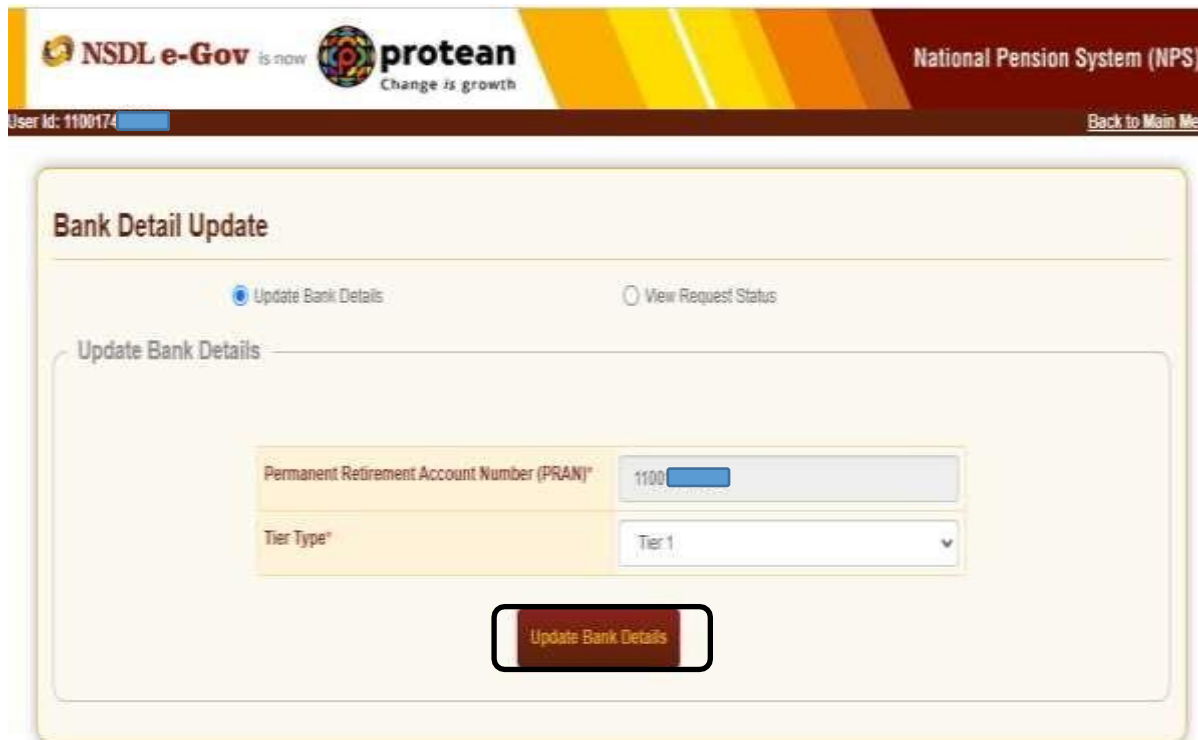
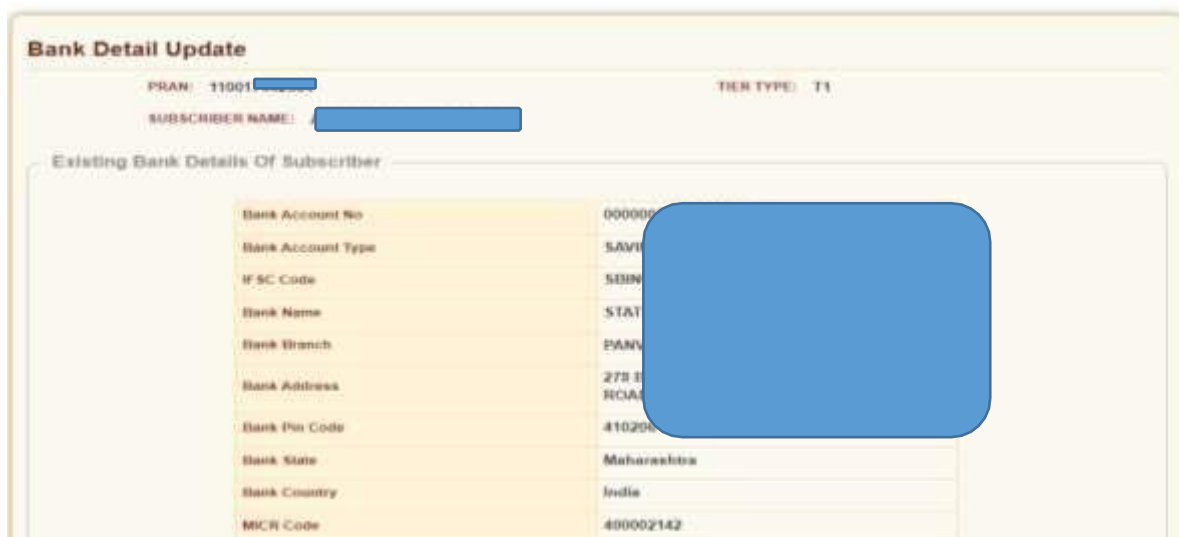


Figure 3

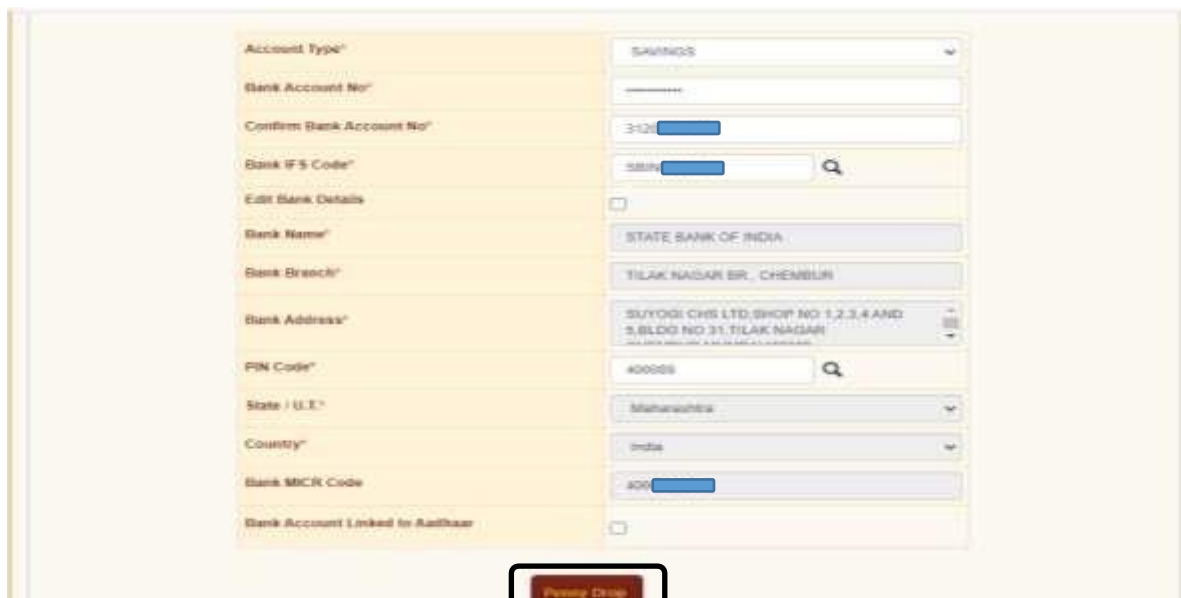
The existing Bank details registered in PCRA system will reflect on Screen and to update/modify the same Subscriber need to click on Edit. Please refer Figure 4



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

Figure 4

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 5.



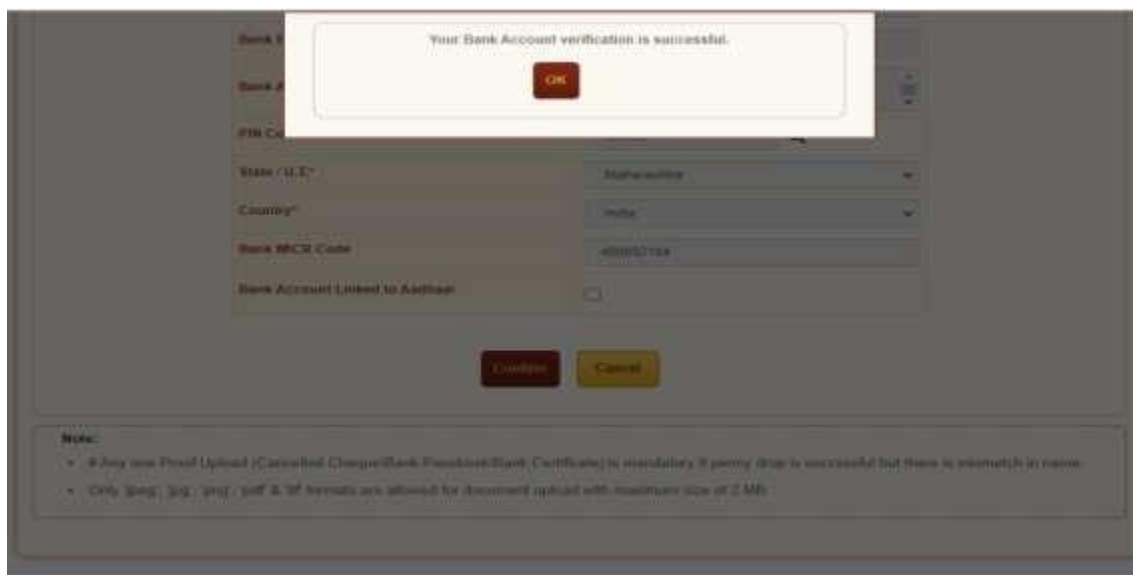
The screenshot shows a form for entering bank details. The fields are as follows:

Account Type*	SAVINGS
Bank Account No*	XXXXXXXXXX
Confirm Bank Account No*	3121
Bank IF S Code*	5588
Edit Bank Details	<input type="checkbox"/>
Bank Name*	STATE BANK OF INDIA
Bank Branch*	TILAK NAGAR BR., CHEMBUR
Bank Address*	SUYODH CHS LTD, SHOP NO 1,2,3,4 AND 5,BLDG NO 31,TILAK NAGAR
PIN Code*	400008
State / U.T.*	Maharashtra
Country*	India
Bank MICR Code	400
Bank Account Linked to Aadhaar	<input type="checkbox"/>

Below the form, the **Penny Drop** button is highlighted with a red box.

Figure 5

When Modified data match with Bank data, a message will be shown at the confirmation page as below. Please refer Figure 6.



The screenshot shows a confirmation page with a modal box displaying the message: "Your Bank Account verification is successful." with an **OK** button. Below the modal, the form fields are visible, including:

State / U.T.*	Maharashtra
Country*	India
Bank MICR Code	400002154
Bank Account Linked to Aadhaar	<input type="checkbox"/>

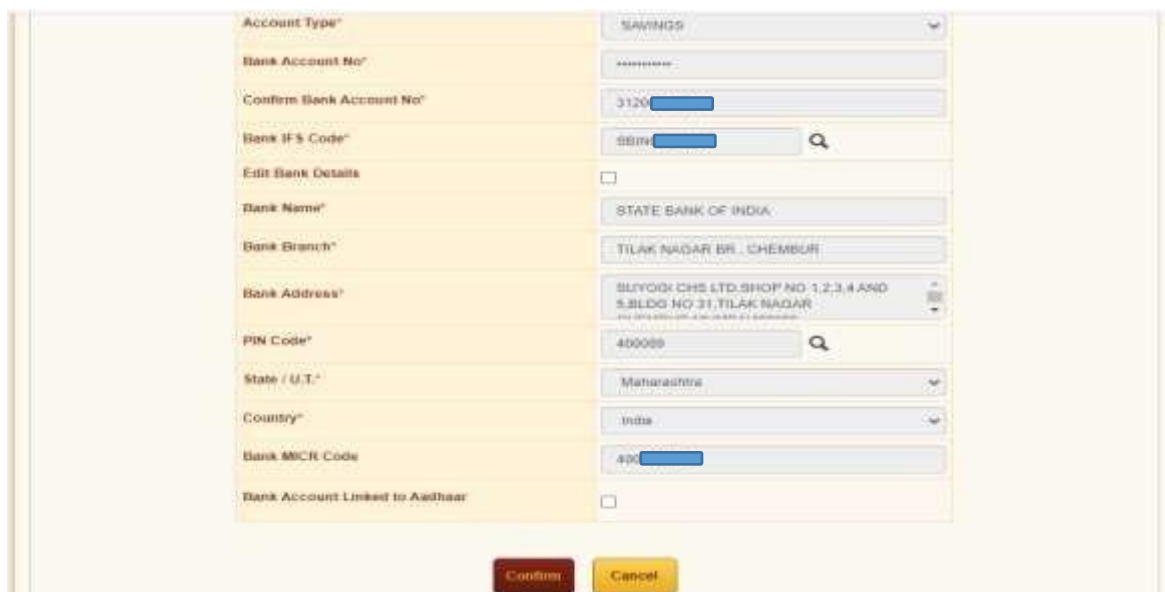
At the bottom, there are **Continue** and **Cancel** buttons. A **Note:** section at the bottom contains the following information:

- \* Any new Photo Upload (Cancelled Cheque/Bank Passbook/Bank Certificate) is mandatory if penny drop is successful but there is mismatch in name.
- Only .jpg, .png, .gif & .tif formats are allowed for document upload with maximum size of 2 Mb.

Figure 6

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




Account Type*	SAVINGS
Bank Account No*	4000000000000000
Confirm Bank Account No*	3120
Bank IFSC Code*	SBIN
Edit Bank Details	<input type="checkbox"/>
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,MUMBAI 400000
PIN Code*	400000
State / U.T.*	Maharashtra
Country*	India
Bank MICR Code	400
Bank Account Linked to Aadhaar	<input type="checkbox"/>

Confirm Cancel

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**

PN 017442584 TIER TYPE: T1

SUBSCRIBER: HOR DE SAI

Confirm Bank Details

Bank Account No	208143155
Bank Account Type	SAVINGS
IFSC Code	SBIN0011670
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,MUMBAI 400000
Bank Pin Code	400000
Bank State	Maharashtra
Bank Country	India
MICR Code	00002184

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.



The screenshot shows the NSDL e-Gov National Pension System (NPS) portal. The header includes the NSDL e-Gov logo, the protean logo, and the text 'National Pension System (NPS)'. Below the header, there is a navigation bar with 'User ID: 1100' and a 'Back to Main M' link. The main content area is titled 'OTP Authenticate \ eSign Nominee Details Update'. It features two radio buttons: 'OTP Authenticate Nominee Details Update' (selected) and 'eSign Nominee Details Update'. Below the radio buttons, there is a section for 'Enter Captcha \*' with a visual captcha showing '6 5 + 6 ='. A 'Generate OTP' button is located below the captcha input field.

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.



The screenshot shows the same NSDL e-Gov National Pension System (NPS) portal as Figure 9, but with an alert dialog box displayed. The dialog box is titled 'Alert!' and contains the following text: 'As per regulatory guideline, distinct OTPs will be sent on Email ID and Mobile No. Kindly Ensure both are accessible during the verification process.' Below the text, there are two buttons: 'Proceed' (highlighted with a black box) and 'Cancel'.

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.



Figure 12