

Protean eGov Technologies Limited



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Standard Operating Procedures For KYC Verification Process under NPS

Version 1.1

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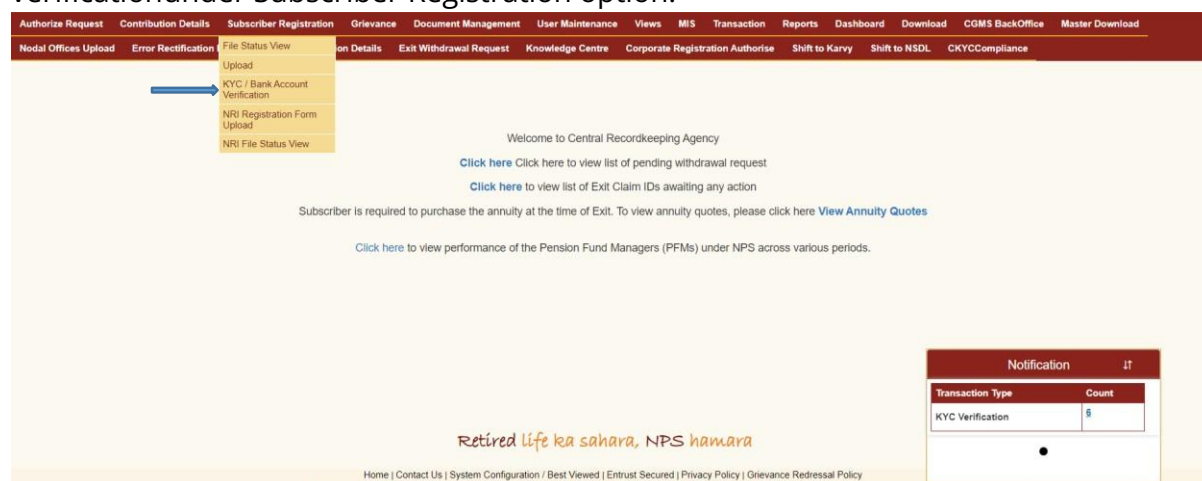
REVISION HISTORY

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

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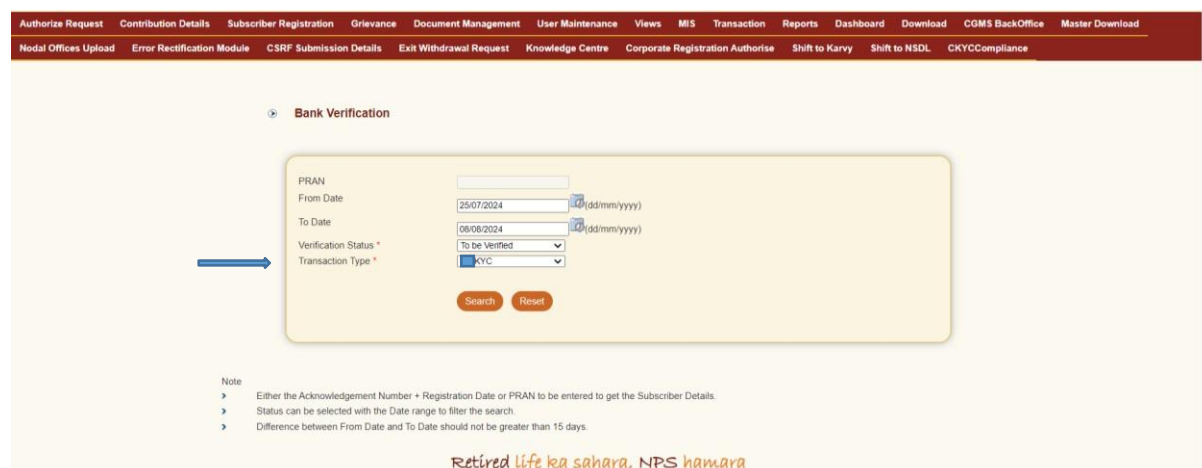
The Banks – functioning as POP in NPS - play a pivotal role in enabling the subscriber to get his/her KYC verification done for their PRANs generated under eNPS. The verification to be carried out by the Banks shall be a simple two-step process. As per the defined process, once PAN verification is successfully 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 greater than 15 days.

Range. Users may please note that the date range for the search cannot be



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



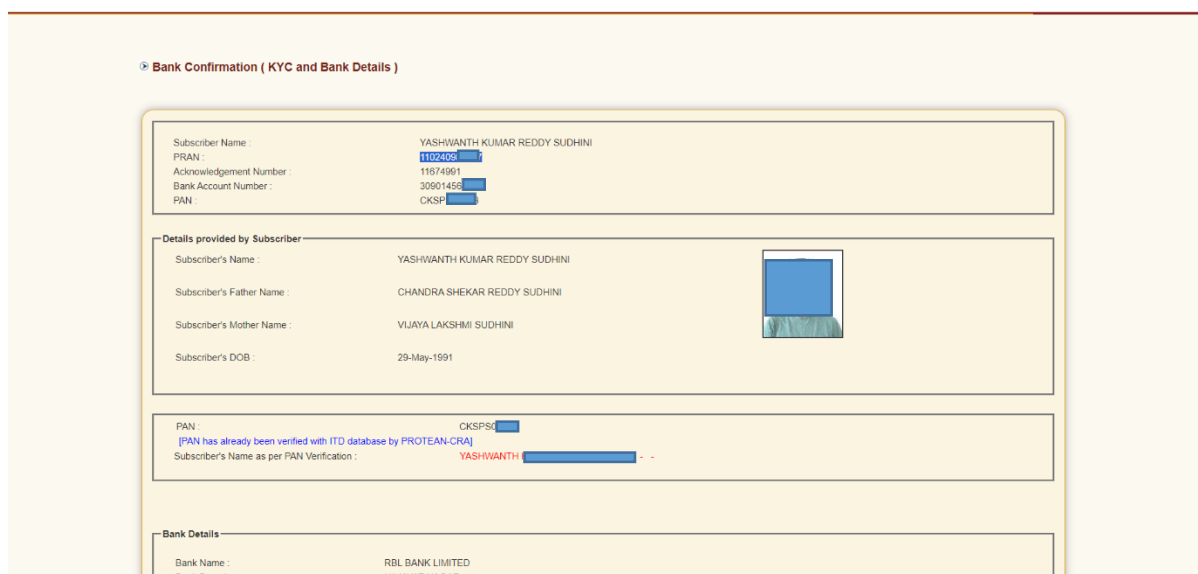
Bank Verification

PRAN: 11015140122
 From Date: 09/09/2024
 To Date: 09/09/2024
 Verification Status: To be verified
 Transaction Type: Re-KYC

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Sr No.	PRAN	Acknowledgement Number	Subscriber Name	PRAN	Bank Account Number	Status
1	11015140122	200802011037283	RAJDEO KUMAR	[redacted]	14381140000095	To Be Verified

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



Bank Confirmation (KYC and Bank Details)

Subscriber Name : YASHWANTH KUMAR REDDY SUDHINI
 PRAN : 11024003
 Acknowledgement Number : 11074991
 Bank Account Number : 30901456
 PAN : CKSP

Details provided by Subscriber

Subscriber's Name : YASHWANTH KUMAR REDDY SUDHINI
 Subscriber's Father Name : CHANDRA SHEKAR REDDY SUDHINI
 Subscriber's Mother Name : VIJAYA LAKSHMI SUDHINI
 Subscriber's DOB : 29-May-1991

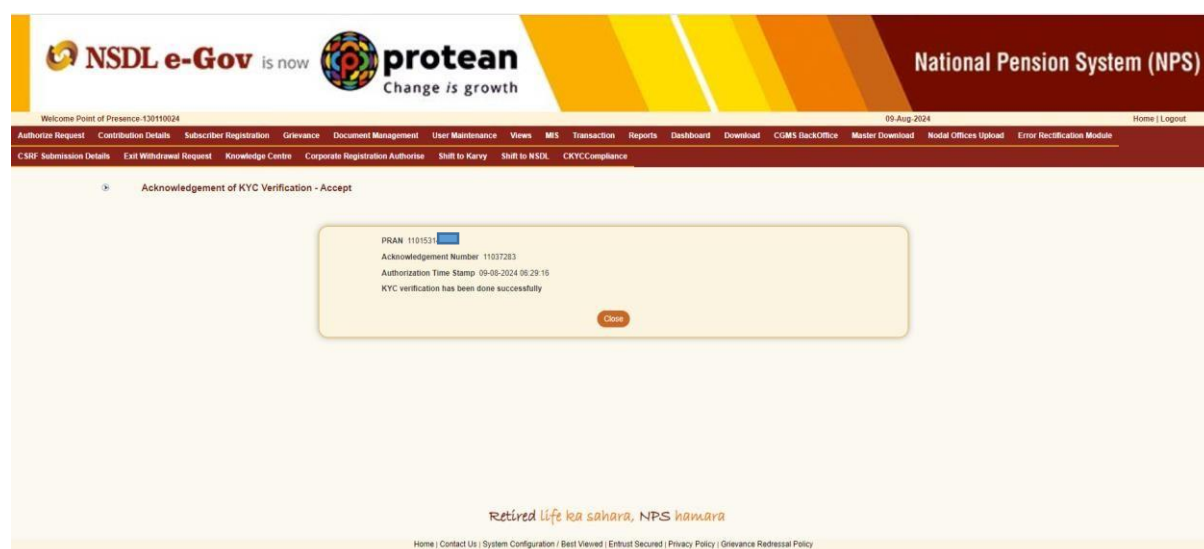
PAN : CKSPSC
 [PAN has already been verified with ITD database by PROTEAN-CRA]
 Subscriber's Name as per PAN Verification : YASHWANTH

Bank Details

Bank Name : RBL BANK LIMITED
 Bank Branch : HIMAYAT NAGAR

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Step 5: 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



Step 6: User needs to clicks on 'Confirm' to complete the verification.

Step 7: 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.

Please note that it is the responsibility of POP to check the veracity of the supporting documents uploaded.

Rejection:

In case the KYC verification is rejected by the Bank, the subscriber needs to approach the concern Bank/POP 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. Incase of rejection, the process will be followed:

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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/POP 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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