

Protean eGov Technologies Limited



**protean**  
Change *is* growth

**Standard Operating Procedure (SOP) For Online Bank details update by POP**  
**(Version 1.2)**

© 2024 Protean eGov Technologies Limited (Formerly known as NSDL e-Governance Infrastructure Limited), All rights reserved.  
Property of Protean eGov Technologies Limited.

No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording, for any purpose, without the express written consent of Protean eGov Technologies Limited.

## 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.
3	04/04/2025	1.2	-	Reviewed the SOP and latest screenshots are incorporated

## 1. Introduction:

Under All citizens of India and Corporate sector, Point of Presence (POP) act as an interface between the corporate/subscribers and the NPS architecture. POPs through their designated branches [registered as POP -Service Providers (POP-SPs) under NPS] provide various services under NPS such as registration of corporate and subscribers, receiving contributions and instructions from subscribers/corporate and transmission of the same to designated NPS intermediaries.

In the National Pension System, 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 POP (Nodal Office) for modifying/ updating Subscribers' Bank account details. Upon receipt of Form S2, the associated POP processes the request in the CRA System.

A facility has been provided in the CRA system to POP to update Bank account details of their underlying subscriber online along with upload of supporting documents. The activity will be a maker-checker activity in the CRA portal.

OR

In the CRA system subscriber has option to initiate (Maker) Bank details updation by logging into CRA using I-PIN. However, if subscriber is unable to initiate the Bank detail modification through his login then he/she may approach to mapped POP for capturing and authorization by submitting UOS – S2 (Subscriber Details Change) form.

## 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 CRA system by mapped POP
- B. Penny Drop and Uploading of supporting documents.
- C. Authorization of the request in CRA system by mapped POP checker.

### A. Capturing of Bank details of Subscribers in CRA system by POP user

POP user shall login into CRA System with the DSC based User ID provided by Protean-CRA (refer Figure 1).

Figure 1

From the available Menus, POP 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 and View RequestStatus

For the purpose of carrying out modification/ update of Subscriber Bank details, POP User will have to select the first option i.e. "Update Bank Details" (refer Figure 3).

**Bank Detail Update**

☒ Update Bank Details ☐ Authorize Bank Details ☐ View Request Status

Update Bank Details

Permanent Retirement Account Number (PRAN)\*

SUBMIT CANCEL

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

Figure 3

On the next screen, POP 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).

**NSDL** National Pension System (NPS)

User ID: 100506209 [Back to Main Menu](#)

**Bank Detail Update**

☒ Update Bank Details ☐ Authorize Bank Details ☐ View Request Status

Permanent Retirement Account Number (PRAN)\* 1100 00

Tier Type\* Tier I

SUBMIT CANCEL

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

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).

The screenshot shows a form titled "Existing Bank Details Of Subscriber". It contains a table with the following details:

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, POP user will have to enter the New Bank Details of the Subscriber as provided in Form S2 by the Subscriber (refer Figure 6).

The screenshot shows a form for entering new bank details. It includes the following fields:

- Account Type\*: SAVINGS (dropdown)
- Bank Account No\*: [text input]
- Confirm Bank Account No\*: [text input]
- Bank IFSC Code\*: [text input with search icon]
- Edit Bank Details: ☐
- Bank Name\*: [text input]
- Bank Branch\*: [text input]
- Bank Address\*: [text input]
- PIN Code\*: [text input with search icon]
- State / U.T.\*: Select (dropdown)
- Country\*: India (dropdown)
- Bank MICR Code: [text input]
- Bank Account Linked to Aadhaar: ☐

Figure 6

## B. Penny Drop and Upload of supporting documents (Bank proof)

After entering bank details in CRA system, POP has to perform Penny Drop to validate the provided Bank details and upload Bank Proof to process request. The allowable size limit of the documents is maximum 2MB and the format can be either of the following only: 'jpeg', 'png', 'pdf', & 'tiff'. (refer Figure 7).

*Please note: if subscriber himself/herself updating bank detail and penny Drop as well as eSign/OTP is successful in CRA system then bank details not required to get it authorize from mapped POP.*

The screenshot shows a web form for uploading bank proof documents. The form includes fields for 'Country', 'Bank MICR Code', and 'Bank Account Linked to Aadhaar'. Below these is the 'Upload Document' section, which is highlighted by a red oval. This section contains a table with two columns: 'Proof Name' and 'Attach File'. The table lists three types of proofs: 'CANCELLED CHEQUE', 'BANK PASSBOOK', and 'BANK CERTIFICATE'. Each proof type has a corresponding 'Browse...' button next to it. Below the table are two buttons: 'CONFIRM' (red) and 'CANCEL' (yellow). At the bottom, there is a 'Note' section with two bullet points: '- # Any one Proof Upload (Cancelled Cheque/Bank Passbook/Bank Certificate) is mandatory' and '- Only 'jpeg', 'png', 'jpg', 'pdf' & 'tiff' formats are allowed for document upload with maximum size of 2 MB.

Proof Name	Attach File
CANCELLED CHEQUE	<input type="text"/> Browse...
BANK PASSBOOK	<input type="text"/> Browse...
BANK CERTIFICATE	<input type="text"/> Browse...

**CONFIRM** **CANCEL**

**Note:**

- # Any one Proof Upload (Cancelled Cheque/Bank Passbook/Bank Certificate) is mandatory
- Only 'jpeg', 'png', 'jpg', 'pdf' & 'tiff' formats are allowed for document upload with maximum size of 2 MB.

Figure 7

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

Bank Branch	KOLKATA MAIN
Bank Address	SAMRIDDHI BHAWAN, 1 STRAND ROAD, KOLKATA 700 001
Bank Pin Code	400008
Bank State	Maharashtra
Bank Country	India
MICR Code	708002021
Uploaded Documents*	
Proof Name	Download Attached File
CANCELLED CHEQUE	
BANK PASSBOOK	
BANK CERTIFICATE	

CONFIRM EDIT CANCEL

Figure 8

Upon confirmation of request, NPSCAN system will generate an acknowledgement number. POP user can save the acknowledgment number for future reference and for authorization of the request (refer Figure 9).

**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	

BACK

Figure 9



### C. Authorization of the request in CRA System by POP checker

For authorization of the request, the POP checker will have to login into the CRA 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, POP 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).

**Bank Detail Update**

☐ Update Bank Details
 ☒ Authorize Bank Details
 ☐ View Request Status

— Authorize Bank Details —

Acknowledgement Number:   
 PRAN:   
 Tier Type:   
 From Date\*:   
 To Date\*:

Figure 9

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

— Authorize Bank Details —

Acknowledgement Number:   
 PRAN:   
 Tier Type:   
 From Date\*:   
 To Date\*:

Acknowledgement Number	Request Date	Request For	Tier Type	Maker Entity ID	Status	Last Action Taken	Action
<a href="#">E1406201918000048</a>	14-06-2019	11	10	T1	10058832	Pending	INITIATED BY NOCAL <a href="#">Approve/Reject</a>

Figure 12

The POP checker needs to select "Accept" in order to authorize the request. POP checker has also been given an option to "reject" the request in case of any ambiguity observed (refer Figure 13).

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

The screenshot shows a web form for verifying proof documents. It has two columns: 'Proof Name' and 'Download Attached File'. Under 'Proof Name', there are three rows: 'CANCELLED CHEQUE', 'BANK PASSBOOK', and 'BANK CERTIFICATE'. The 'Download Attached File' column has a download icon in the first row. Below these columns are two radio buttons: 'Accept' (selected) and 'Reject'. Below the radio buttons is a 'Remarks' label and a text input field. At the bottom are two buttons: 'APPROVE' and 'BACK'. A footer bar at the bottom contains the text 'Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768.' and a 'Privacy Policy' link.

Proof Name	Download Attached File
CANCELLED CHEQUE	
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 authorization, POP 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).

The screenshot shows a 'Bank Detail Update' form. It contains fields for 'Acknowledgement Number' (81406201918000048), 'PRAN' (1), 'SUBSCRIBER NAME' (TONVDH THWVCH), and 'Bank Account No' (123456). There are also buttons for 'Authorize Subscriber Bank' and 'New Subscriber Bank Detail'. A confirmation dialog box is overlaid on the form, asking 'Do you want to Proceed?' with 'PROCEED' and 'CANCEL' buttons. The 'PROCEED' button is circled in red.

**Bank Detail Update**

Acknowledgement Number: 81406201918000048

PRAN: 1

Authorize Subscriber Bank

New Subscriber Bank Detail

Bank Account No: 123456

Do you want to Proceed?

*Figure 14*

*Figure 15*

**The Bank details modification can also be initiated and processed under subscriber log in.**

1. Subscriber will login into the PCRA website ([www.cra-nsdl.com](http://www.cra-nsdl.com)) using the unique login.
2. Subscriber will update the Bank details by choosing "Modify/Verify Bank Details" option.
3. Subscribers need to mention revised bank details and click on Penny Drop. When the subscriber clicks the Penny Drop button, PCRA will check whether the modified data matches the data present in the bank database.
4. Subscriber needs to authenticate the Bank modification request. There are two options for authentication; the request can be authenticated either through OTP or e- Sign.
5. Bank details will be updated successfully in CRA system and Acknowledgment number along with appropriate message will be shown to subscriber.

\*\*\*\*\*