

Government Business Product Schemes

Bank of India

Version 1.2

Version No	Date	Author	Significant Changes
1.0	29 th Oct 2022	Varsha Masurkar	Initial Version
1.1	02 nd Nov 2022	Ritesh Dubey	NPS, SGB Changes
1.2	10 th Nov 2022 04 th Jan 2023	Ritesh Dubey	NPS Status Check, SGB , FRSB , SCSS , PPF and SSA Schemes

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User Manual for Government Business Products

Below Government Business Products Schemes are made available in Agent Login to Log Offline activities done by BC agents for below schemes.

1. National Pension Scheme (NPS)
2. Sovereign Gold Bond (SGB)
3. Floating Rate Saving Bond-RBI (FRSB)
4. Senior Citizen Savings Scheme (SCSS)
5. Public Provident Fund (PPF)
6. Sukanya Samridhi Account (SSA)

Using the module, the offline activities will be logged at FIG and will be approved by branch once BC submits the hard copies of documents.

1. National Pension Scheme (NPS) Account Opening:

Step1: BC agent must open NPS through Online mode first through given link below:

URL:- <https://www.bankofindia.co.in/NPSOnline>

On this Bank page 2 options are available to open NPS:

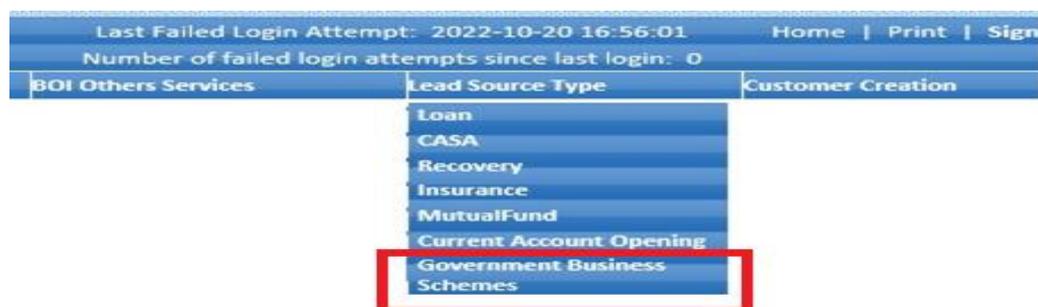
1. CRA-KFINTECH
2. CRA-NSDL

BC agent can select any of the option to open NPS account for the customer.

(Kindly refer Bank's User Manual for NPS registration).

Then they have to seed the NPS lead details in FI portal as mentioned below after successful NPS account opened.

Step2: After successful Agent Login, Go to **Lead Source Type -> Government Business Schemes** Menu.



Step 3: Below Page will be displayed to the user. Select the Scheme “NPS” from Scheme Type Dropdown to capture NPS Details of the customer.

Government Products/Schemes

Product/Scheme Type *

- NPS
- SGB
- FRSB
- SCSS
- PPF
- SSA

Step4: Enter the all required NPS details of the customer whose NPS account was opened by the Agents in Online mode. Click on Submit.

Note: Kindly enter all correct NPS details (PRAN, PAN and Mobile Number) in portal, in case of any field’s data mismatch then NPS record will be rejected.

Government Products/Schemes

Product/Scheme Type * NPS

PRAN NUMBER *

PAN NUMBER *

MOBILE NUMBER *

 Fields marked with * are mandatory

Step5: Agent can then click on Submit button to generate the NPS lead. On click of submit, Receipt will be generated as below:



NPS Receipt

PRAN	: 100774125635
Reference Number	: 300513888564
Generated Date	: 05/01/2023
Mobile Number	: 9874563215
KO Id	: 11000343
KO Name	: SUSHANT RAUT
NPS Status	: Pending

If the Agent attempts to Log NPS details of the already logged PRAN number, then below message will be displayed in the system:

NPS Details for the PRAN Number is already submitted.



The screenshot shows a web form with a blue header bar containing the text "Government Products/Schemes". Below the header, there is a label "Product/Scheme Type *" followed by a dropdown menu with the word "SELECT" and a downward-pointing arrow icon.

If the NPS details are not logged successfully in FI portal due to network, unknown issues, etc. then below message will be displayed in FI portal:

NPS Details not submitted successfully.Please try again



The screenshot shows a web form with a blue header bar containing the text "Government Products/Schemes". Below the header, there is a label "Product/Scheme Type *" followed by a dropdown menu with the word "SELECT" and a downward-pointing arrow icon.

In this case, NPS details are not registered in FI system. Agent has to retry logging the NPS Details again to be eligible for Commission.

If the same issue persists for more than 3 times, then BCO can take up the issue with FITCS DC helpdesk Team.

Note: FI gateway will receive NPS details from Bank on fortnightly basis.

The PRAN number provided by Agent will be verified with the data provided by Bank in FI application.

BC agent will be eligible for commission only on successful authorized NPS data.

2. National Pension Scheme (NPS) Status Check:

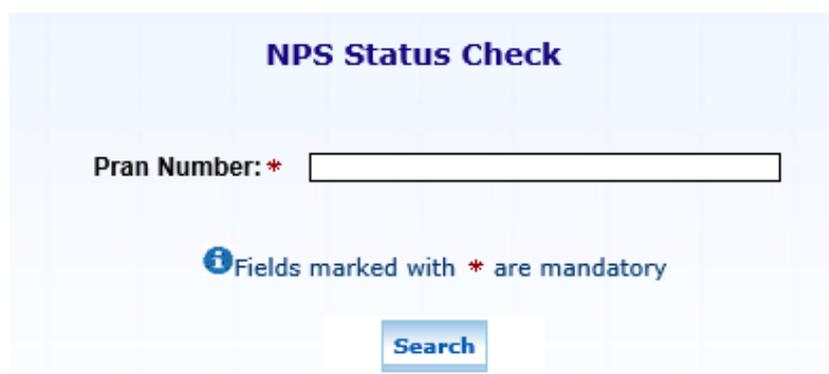
Step1: After submission of NPS account opening leads in FI portal, records will be authorized on fortnightly after NPS data received from NPS Bank Team.

Step2: BC agent can check the NPS status of the generated NPS leads through NPS Status menu.

Go to: **Passbook Issue -> NPS Status**



Step3: After click on NPS Status menu, below page will appear to enter PRAN number.

A screenshot of a web form titled 'NPS Status Check'. The form has a light blue background. It contains a text input field labeled 'Pran Number: *'. Below the input field is a blue information icon followed by the text 'Fields marked with * are mandatory'. At the bottom of the form is a blue 'Search' button.

Step4: Agent have enter correct PRAN number which is generated by him/her at the time of NPS account opening and leads generation. Then click on Search button.

If NPS leads are successfully authorized then below receipt will print with status "Success".

NPS Status

PRAN	: 123456789123
Reference Number	: 230617887590
Generated Date	: 2022-11-02 00:00:00.0
Mobile Number	: 8569741236
KO Id	: 11000343
KO Name	: SUSHANT RAUT
NPS Status	: SUCCESS

If NPS leads are pending for authorization then below message will print:

NPS Status Check

NPS data pending for Authorization for PRAN: 400125478542

If NPS leads are Rejected/Failed then below message will print with Rejected/Failed reason.

NPS Status Check

**NPS Data Rejected for PRAN : 123456789012 by Reason :
Wrongly generated by BC Agent**

If NPS leads are not found or not generated by BC agent then below message will print:

NPS Status Check

No data found for the given Pran Number!

3. Sovereign Gold Bond (SGB)

For SGB account opening BC agent must contact branch for SGB creation for the customer.

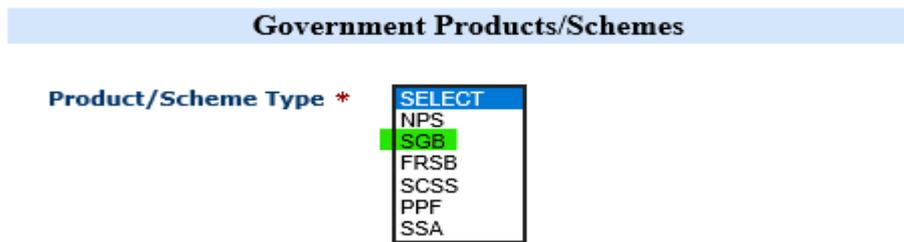
BCA have to convince to customer to open SGB and visit branch along with customer to open the SGB in Bank.

After successful SGB creation only, BCA can seed the SGB lead details into BC portal.

Step1: After successful Agent Login, Go to **Lead Source Type -> Government Business Schemes** Menu



Step 2: Below Page will be displayed to the user. Select the Scheme "SGB" from Scheme Type Dropdown.



Step 3: Enter all the required fields as provided in SGB Form as below and Click on Submit

SGB Form fields:

- Product/Scheme Type * SGB
- Applicant Name * RITESH D
- PAN NUMBER * FHRXXXXXT
- MOBILE NUMBER * 9874563210
- Contribution Amount * 500000
- BOI Account Number 0003101000000001 x

Fields marked with * are mandatory. SUBMIT CLEAR

Step 4: Below Receipt will be generated on successful submission of SGB Details.



Sovereign Gold Bond Receipt

Applicant Name	: R DUBEY
PAN	: ABCXXXXXXT
Contribution Amount	: 1000.0
Reference Number	: 300513888563
Generated Date	: 05/01/2023
Mobile Number	: 9874563522
KO Id	: 11000343
KO Name	: SUSHANT RAUT

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Note: On successful submission of SGB details, the same will be available to Branch for approval.

After the branch approves the SGB details, agent will be eligible for commission. If the branch rejects the SGB details, then agent will not be eligible for commission.

If the details are not submitted successfully, then below message will be displayed:

SGB Details are not Inserted successfully.Please try again

Government Products/Schemes	
Product/Scheme Type *	SELECT <input type="button" value="v"/>

4. Floating Rate Saving Bond-RBI (FRSB)

For FRSB account opening BC agent must contact branch for FRSB creation for the customer.

BCA have to convince to customer to open FRSB and visit branch along with customer to enroll FRSB in Bank.

After successful FRSB creation only, BCA can seed the FRSB lead details into BC portal.

Step1: After successful Agent Login, Go to **Lead Source Type -> Government Business Schemes** Menu.



Step 2: Below Page will be displayed to the user. Select the Scheme “FRSB” from Scheme Type Dropdown.

Government Products/Schemes

Product/Scheme Type *

- NPS
- SGB
- FRSB**
- SCSS
- PPF
- SSA

Step 3: Enter all the required fields as provided in FRSB Form as below and Click on Submit.

Government Products/Schemes

Product/Scheme Type * FRSB

Applicant Name *

PAN NUMBER *

MOBILE NUMBER *

Total Invested Amount *
(Min 1000 and in multiple of 1000, Max no limit)

Date of Investment *

Fields marked with * are mandatory

Step 4: Below Receipt will be generated on successful submission of FRSB Details.



Floating Rate Saving Bond Receipt

Applicant Name	: RITESH DUBEY
PAN	: ABCXXXXXXT
Invested Amount	: 25000.0
Invested Date	: 10/12/2022
Reference Number	: 300513888562
Generated Date	: 05/01/2023
Mobile Number	: 9874563210
KO Id	: 11000343
KO Name	: SUSHANT RAUT

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Note: On successful submission of FRSB details, the same will be available to Branch for approval.

After the branch approves the FRSB details, agent will be eligible for commission. If the branch rejects the FRSB details, then agent will not be eligible for commission.

If the details are not submitted successfully, then below message will be displayed:

FRSB Details are not Inserted successfully.Please try again

Government Products/Schemes

Product/Scheme Type * SELECT

5. Senior Citizen Savings Scheme (SCSS)

For SCSS account opening BC agent must contact branch for SCSS creation for the customer.

BCA have to convince to customer to open SCSS and visit branch along with customer to enroll SCSS in Bank.

After successful SCSS creation only, BCA can seed the SCSS lead details into BC portal.

Step1: After successful Agent Login, Go to **Lead Source Type -> Government Business Schemes** Menu



Step 2: Below Page will be displayed to the user. Select the Scheme “SCSS” from Scheme Type Dropdown.

Government Products/Schemes

Product/Scheme Type *

SELECT
NPS
SGB
FRSB
SCSS
PPF
SSA

Step 3: Enter all the required fields as provided in SCSS Form as below and Click on Submit.

Government Products/Schemes

Product/Scheme Type * SCSS

Applicant Name * RITESH D

PAN NUMBER * ABCXXXXXXT

MOBILE NUMBER * 9897456321

Amount * 25001
(Min 1000,multiple of 1000 and Max 1500000)

BOI Account Number 000310100021583 x

I confirm that the applicant is not investing more than 15 Lac (including this investment) in SCSS account with any Bank/ Financial Institution at this point of time.

i Fields marked with * are mandatory

Step 4: Below Receipt will be generated on successful submission of SCSS Details.



Senior Citizen Savings Scheme Receipt

Applicant Name	: RITESH D
PAN	: ABCXXXXXXT
Amount	: 25000.0
Reference Number	: 300513888561
Generated Date	: 05/01/2023
Mobile Number	: 9874563210
KO Id	: 11000343
KO Name	: SUSHANT RAUT

Note: On successful submission of SCSS details, the same will be available to Branch for approval.

After the branch approves the SCSS details, agent will be eligible for commission. If the branch rejects the SCSS details, then agent will not be eligible for commission.

If the details are not submitted successfully, then below message will be displayed:

SCSS Details are not Inserted successfully.Please try again

Government Products/Schemes

Product/Scheme Type * SELECT

6. Public Provident Fund (PPF)

For PPF account opening BC agent must contact branch for PPF account creation or Adding SI in Existing PPF account for the customer.

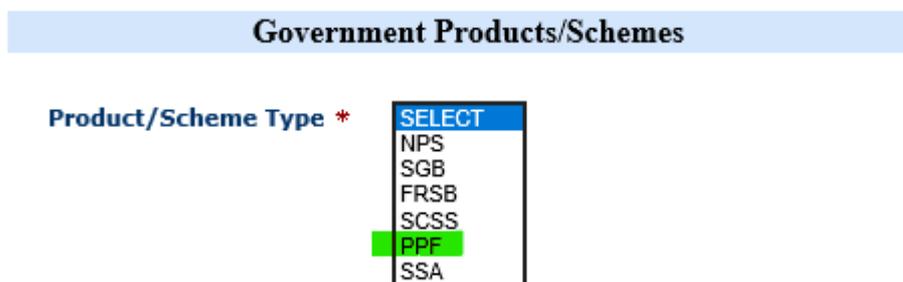
BCA have to convince to customer to open PPF and visit branch along with customer to enroll PPF in Bank.

After successful PPF account creation or SI in existing PPF, BCA can seed the PPF lead details into BC portal.

Step1: After successful Agent Login, Go to **Lead Source Type -> Government Business Schemes** Menu



Step 2: Below Page will be displayed to the user. Select the Scheme "PPF" from Scheme Type Dropdown.



1. New PPF Account Creation:

Step 3: Enter all the required fields as provided in PPF Form as below and Click on Submit.

Government Products/Schemes

I confirm that the applicant does not have any existing PPF account with any Bank/ Financial Institution.

Product/Scheme Type *	PPF <input type="checkbox"/>
Applicant Name *	RITESH DUBEY
PAN NUMBER *	ABCXXXXXXT
MOBILE NUMBER *	9874563210
Deposited Amount * (Min Rs. 500 and Max Rs.150000 in a FY)	12302
Applicant Date of Birth *	11/01/1996 
BOI Account Number	123456789632566
New PPF Opening *	YES <input type="checkbox"/>
Adding SI in Existing PPF Acct *	<input type="checkbox"/>
Existing PPF A/c No *	<input type="checkbox"/>
SI Enable *	YES <input type="checkbox"/>
Amount with SI Mandate *	12302
Period in months *	15
SI Scheduled Date *	02/12/2022 

 Fields marked with * are mandatory

[SUBMIT](#) [CLEAR](#)

Step 4: Below Receipt will be generated on successful submission of PPF Details.



Public Provident Fund Receipt

Applicant Name	: RITESH DUBEY
Applicant Date of Birth	: 01/11/1996
PAN	: ABCXXXXXXT
Mobile Number	: 9874563210
New PPF Account Opening	: Y
Deposited Amount	: 12302
Adding SI Existing Acct No	: N
SI Enable	: Y
SI Amount:	: 12302.0
Period Months:	: 15
SI Scheduled Date:	: 02/12/2022
Reference Number	: 300512888559
Generated Date	: 05/01/2023
KO Id	: 11000343
KO Name	: SUSHANT RAUT

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2. Adding SI in existing PPF Account:

Step 5: Enter all the required fields as provided in PPF Form as below and Click on Submit.

Government Products/Schemes

I confirm that the applicant does not have any existing PPF account with any Bank/ Financial Institution.

Product/Scheme Type *	PPF <input type="text"/>
Applicant Name *	<input type="text" value="RITESH D"/>
PAN NUMBER *	<input type="text" value="ABCXXXXXXJ"/>
MOBILE NUMBER *	<input type="text" value="9874563215"/>
Depoisted Amount * (Min Rs. 500 and Max Rs.150000 in a FY)	<input type="text"/>
Applicant Date of Birth *	<input type="text" value="07/01/1999"/> 
BOI Account Number	<input type="text" value="000101000325812"/>
New PPF Opening *	NO <input type="text"/>
Adding SI in Existing PPF Acct *	<input type="text" value="YES"/>
Existing PPF A/c No *	<input type="text" value="0010PPF012589647856"/>
SI Enable *	YES <input type="text"/>
Amount with SI Mandate *	<input type="text" value="12540"/>
Period in months *	<input type="text" value="141"/>
SI Scheduled Date *	<input type="text" value="02/01/2023"/> 

 Fields marked with * are mandatory

[SUBMIT](#) [CLEAR](#)

Step 6: Below Receipt will be generated on successful submission of PPF Details.



Public Provident Fund Receipt

Applicant Name	: RITESH D
Applicant Date of Birth	: 07/01/1999
PAN	: ABCXXXXXXJ
Mobile Number	: 9874563215
New PPF Account Opening	: N
Adding SI Existing Acct No	: Y
Existing Account Number:	: 00010PPF012589647856
SI Enable	: Y
SI Amount:	: 12540.0
Period Months:	: 141
SI Scheduled Date:	: 02/01/2023
Reference Number	: 301015888647
Generated Date	: 10/01/2023
KO Id	: 11000343
KO Name	: SUSHANT RAUT

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Note: On successful submission of PPF details, the same will be available to Branch for approval.

After the branch approves the PPF details, agent will be eligible for commission. If the branch rejects the PPF details, then agent will not be eligible for commission.

If the details are not submitted successfully, then below message will be displayed:

PPF Details are not Inserted sucessfully.Please try again

7. Sukanya Samriddhi Account (SSA)

For SSA account opening BC agent must contact branch for SSA account creation or Adding SI in Existing SSA account for the customer.

BCA have to convince to customer to open SSA and visit branch along with customer to enroll SSA in Bank.

After successful SSA account creation or SI in existing SSA, BCA can seed the SSA lead details into BC portal.

Step1: After successful Agent Login, Go to **Lead Source Type -> Government Business Schemes** Menu



Step 2: Below Page will be displayed to the user. Select the Scheme “SSA” from Scheme Type Dropdown.

Government Products/Schemes

Product/Scheme Type *

SELECT
NPS
SGB
FRSB
SCSS
PPF
SSA

1. New SSA Account Creation:

Step 3: Enter all the required fields as provided in SSA Form as below and Click on Submit.

Government Products/Schemes	
Product/Scheme Type *	SSA <input type="button" value="v"/>
Name of Girl child *	<input type="text" value="GIRL CHILD NAME"/>
Guardian PAN *	<input type="text" value="AWEXXXXXXP"/>
FATHER/MOTHER NAME *	<input type="text" value="FATHER NAME"/>
Deposited Amount * (Min Rs. 250 and Max Rs.150000 in a FY)	<input type="text" value="1200"/>
Girl Child Date of Birth *	<input type="text" value="30/01/2015"/> 
BOI Account Number	<input type="text"/>
New SSA Opening *	YES <input type="button" value="v"/>
Adding SI in Existing SSA Acct *	<input type="text"/>
Existing SSA A/c No *	<input type="text"/>
SI Enable *	YES <input type="button" value="v"/>
Amount with SI Mandate *	<input type="text" value="1200"/>
Period in months *	<input type="text" value="180"/>
SI Scheduled Date *	<input type="text" value="04/01/2023"/> 

I confirm that the applicant does not have any existing SSA account with any Bank/ Financial Institution.

 Fields marked with * are mandatory

[SUBMIT](#) [CLEAR](#)

Step 4: Below Receipt will be generated on successful submission of SSA Details.

Sukanya Samriddhi Account Receipt

Name of Girl Child	: GIRL CHILD NAME
Girl Child Date of Birth	: 30/01/2015
Guardian PAN	: AWEXXXXXXP
Father/Mother's Name	: FATHER NAME
New SSA A/C Opening	: Y
Deposited Amount	: 1200
Adding SI Existing A/C No	: N
SI Enable	: Y
SI Amount	: 1200.0
Period Months	: 180
SI Scheduled Date	: 04/01/2023
Reference Number	: 301015888648
Generated Date	: 10/01/2023
KO Id	: 11000343
KO Name	: SUSHANT RAUT

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2. Adding SI in existing SSA Account:

Step 5: Enter all the required fields as provided in SSA Form as below and Click on Submit.

Government Products/Schemes

Product/Scheme Type * SSA

Name of Girl child * GIRL CHILD

Guardian PAN * ASZXXXXXXK

FATHER/MOTHER NAME * MOTHE RNAME

Deposited Amount *
(Min Rs. 250 and Max Rs.150000 in a FY)

Girl Child Date of Birth * 09/01/2014

BOI Account Number 001203564875856

New SSA Opening * NO

Adding SI in Existing SSA Acct * YES

Existing SSA A/c No * 001202154755896

SI Enable * YES

Amount with SI Mandate * 25000

Period in months * 140

SI Scheduled Date * 10/12/2022

I confirm that the applicant does not have any existing SSA account with any Bank/ Financial Institution.

i Fields marked with * are mandatory

[SUBMIT](#) [CLEAR](#)

Step 6: Below Receipt will be generated on successful submission of SSA Details.



Sukanya Samriddhi Account Receipt

Name of Girl Child	: GIRL CHILD
Girl Child Date of Birth	: 09/01/2014
Guardian PAN	: ASZXXXXXXXK
Father/Mother's Name	: MOTHE RNAME
New SSA A/C Opening	: N
Adding SI Existing A/C No	: Y
Existing SSA A/C NO	: 001202154755896
SI Enable	: Y
SI Amount	: 25000.0
Period Months	: 140
SI Scheduled Date	: 10/12/2022
Reference Number	: 301015888653
Generated Date	: 10/01/2023
KO Id	: 11000343
KO Name	: SUSHANT RAUT

Note: On successful submission of SSA details, the same will be available to Branch for approval.

After the branch approves the SSA details, agent will be eligible for commission. If the branch rejects the SSA details, then agent will not be eligible for commission.

If the details are not submitted successfully, then below message will be displayed:

SSA Details are not Inserted sucessfully.Please try again

Thank You