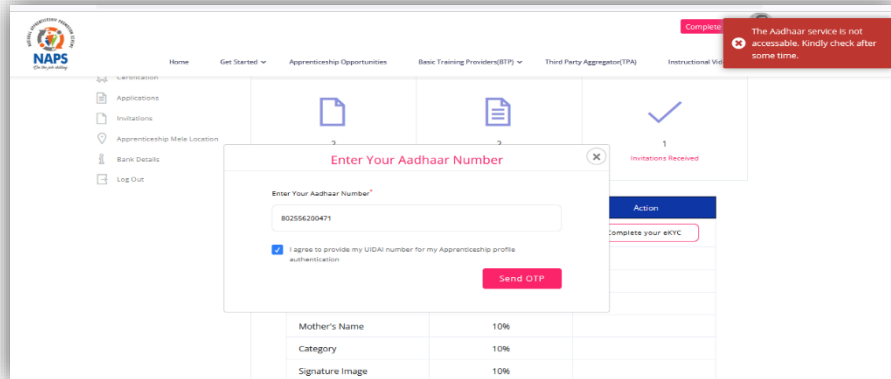


## Frequently Asked Questions (FAQ):- E- KYC and Direct Benefit Transfer (DBT)

### I. **Candidate Profile:**

- 1) I am unable to complete e-KYC and getting an error “The Aadhaar service is not accessible. Kindly check after some time.” Kindly guide on this error?

**Ans-** In this scenario, kindly try again after some time and complete your e-KYC.



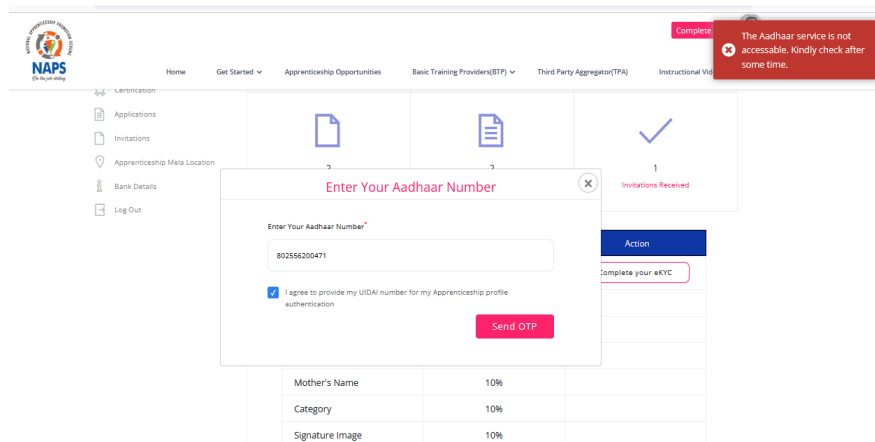
The screenshot shows the NAPS (National Apprenticeship Promotion Scheme) portal. A red error message in the top right corner states: "The Aadhaar service is not accessible. Kindly check after some time." The main content area displays a form titled "Enter Your Aadhaar Number". The form includes a text input field containing the number "802556200471", a checkbox labeled "I agree to provide my UIDAI number for my Apprenticeship profile authentication" which is checked, and a "Send OTP" button. Below the form, there is a table with the following data:

Mother's Name	10%
Category	10%
Signature Image	10%

As this error shows when there is an issue at UIDAI end.

- 2) I've tried many times but unable to complete to complete e-KYC and getting an error “The Aadhaar service is not accessible. Kindly check after some time.” How should we address this concern?

**Ans-** Please clear cache cookies and history from your mobile/desktop browser as Aadhaar services to complete your e-KYC.

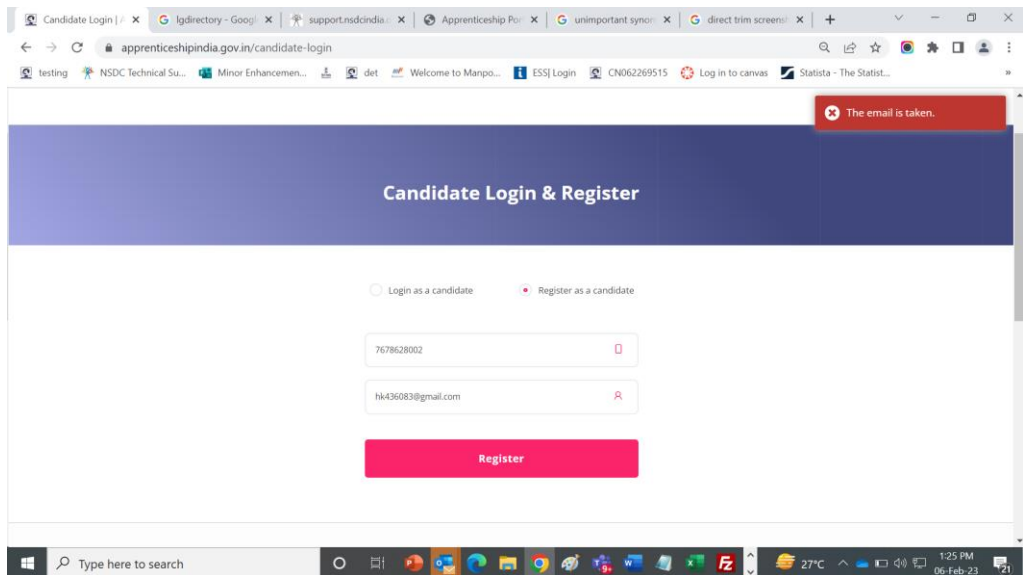
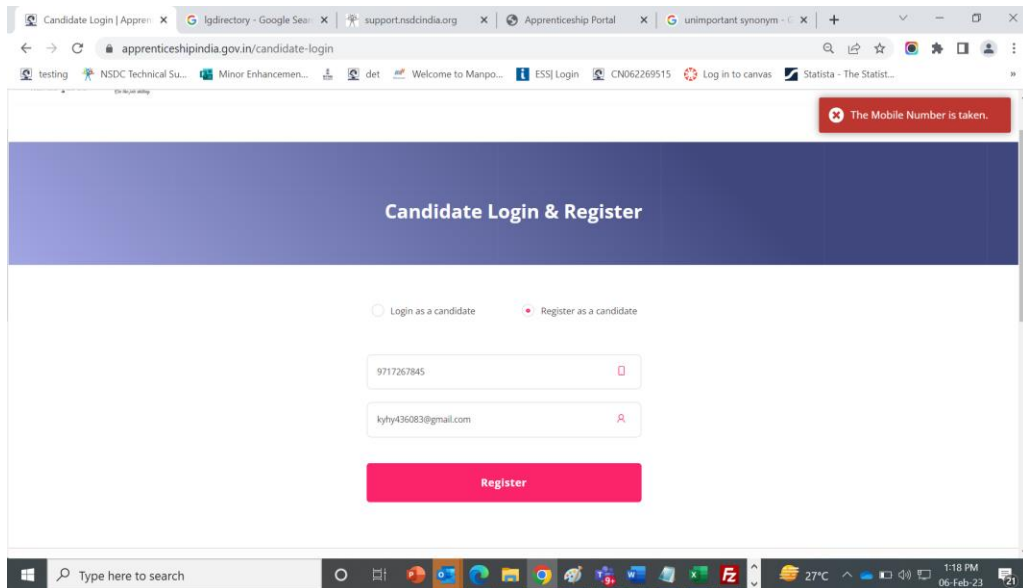


This screenshot is identical to the one above, showing the NAPS portal with the same error message and the "Enter Your Aadhaar Number" form. The form contains the number "802556200471", a checked checkbox for agreement, and a "Send OTP" button. The table below the form shows the progress of profile completion:

Mother's Name	10%
Category	10%
Signature Image	10%

- 3) I am trying to register as a Candidate, but I am getting an error that my “Email id is taken”. What should be done in this case?

**Ans-** If you've already registered on apprenticeship, you may use your existing profile to look apprenticeship opportunities or Click on Login as a Candidate button to login into your profile.

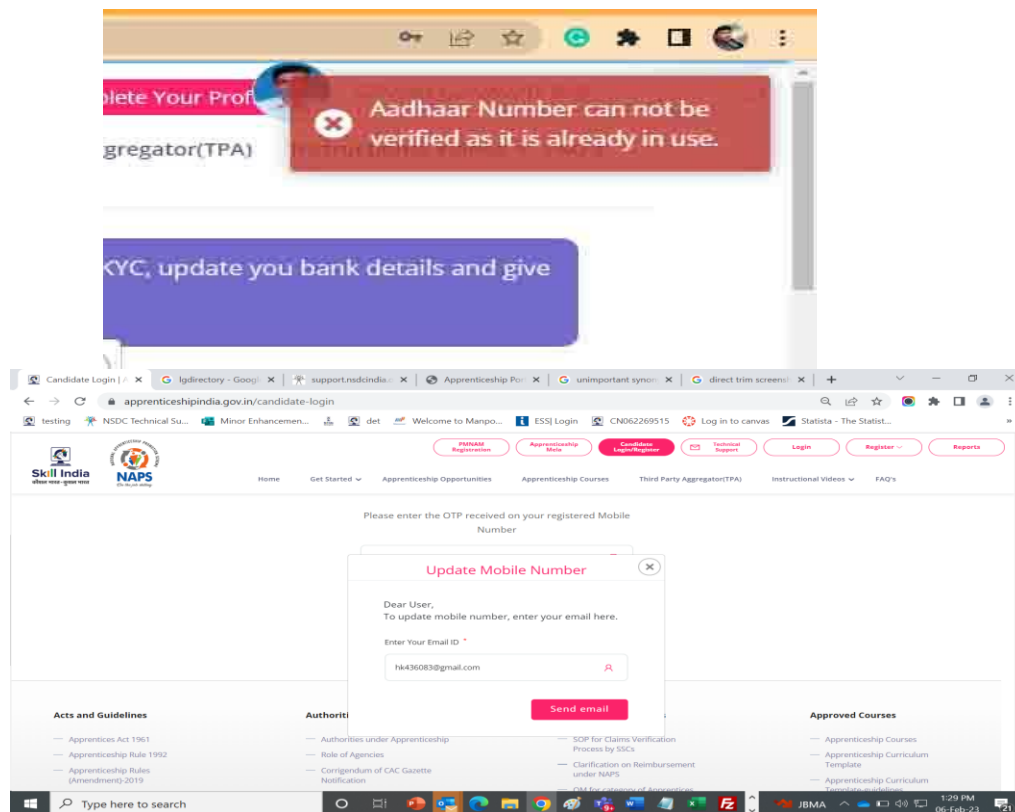


**4) How Can I update my mobile number in Apprenticeship portal?**

**Ans-** Please follow these steps:

- a. Please click on Login as a Candidate

- b. Enter your email id.
- c. Click on Update mobile number.
- d. Enter your email id again and Click on Send Email button.
- e. Once above process is completed, you will get an activation link sent to your registered email id. Kindly click on Update mobile number.



**5) How can I update my email id?**

**Ans:** As email id is primary key to register/login on Apprenticeship portal, email id will be needed. If you already remember your login details, you may change your email id from your profile itself. In case you do not remember the credentials of email id registered on Apprenticeship portal, please raise a ticket through technical support.

**6) During e-KYC I am getting an error that “Your Aadhaar is already linked with \*\*\* email id and \*\*\* Apprentice code, but I have not registered myself. How can I proceed in this case?”**

**Ans –** Please raise a ticket on Zoho technical support through apprenticeship portal. Link: -

**7) I am trying to complete my e-KYC but unable to submit the district.**

**Ans-** All the district as per the Local Government Directory has been mapped in the district drop-down. In case if you are unable to select any district, please raise a ticket on ZOHO technical support.

The screenshot displays a user interface for a candidate dashboard. A modal window titled "Share your District" is open, containing two dropdown menus. The first dropdown, labeled "Select District", has a red error message "District is required" below it. The second dropdown, labeled "Enter your relationship with - C/O: Shankarbai Patel", has "Father" selected. A red "Go" button is positioned at the bottom right of the modal. In the background, a sidebar on the left lists navigation options: "Applications", "Invitations", "Apprenticeship Mela Location", "Bank Details", and "Log Out". The main content area shows a table with columns for "Category" and "Signature Image", and a "Download" button in the top right corner. A "Invitations Received" section shows a count of 0.

**8) I am unable to update/edit bank details?**

**Ans –** You need to complete e-KYC to update your bank details. Please check whether the e-KYC has been completed or not. If e-KYC is already completed, you may edit your bank details from your Candidate dashboard.

**9) I am unable to perform any action on my profile.**

**Ans –** As e-KYC has been mandatory for all the candidates. Please complete your e-KYC and access your profile.

**10) My bank name is not visible/listed in the Bank Name drop-down.**

**Ans –** As per the DBT guidelines, Scheduled Rural banks and scheduled foreign banks cannot be considered for DBT. Please find below the list of approved banks: -

List of Scheduled Public Sector Banks

1. Bank of Baroda
2. Bank of India
3. Bank of Maharashtra
4. Canara Bank
5. Central Bank of India
6. Indian Bank
7. Indian Overseas Bank
8. Punjab & Sind Bank
9. Punjab National Bank
10. State Bank of India

11. UCO Bank
12. Union Bank of India

**List of Scheduled Private Sector Banks**

1. Axis Bank Ltd.
2. Bandhan Bank Ltd.
3. CSB Bank Ltd.
4. City Union Bank Ltd.
5. DCB Bank Ltd.
6. Dhanlaxmi Bank Ltd.
7. Federal Bank Ltd.
8. HDFC Bank Ltd
9. ICICI Bank Ltd.
10. IndusInd Bank Ltd
11. IDFC First Bank Ltd.
12. Jammu & Kashmir Bank Ltd.
13. Karnataka Bank Ltd.
14. Karur Vysya Bank Ltd.
15. Kotak Mahindra Bank Ltd
16. Nainital Bank Ltd.
17. RBL Bank Ltd.
18. South Indian Bank Ltd.
19. Tamilnad Mercantile Bank Ltd.
20. YES Bank Ltd.
21. IDBI Bank Ltd.

**List of Scheduled Small Finance Banks**

1. Au Small Finance Bank Limited
2. Capital Small Finance Bank Limited
3. Equitas Small Finance Bank Limited
4. Suryoday Small Finance Bank Limited
5. Ujjivan Small Finance Bank Limited
6. Utkarsh Small Finance Bank Limited
7. ESAF Small Finance Bank Limited
8. Fincare Small Finance Bank Limited
9. Jana Small Finance Bank Limited
10. North East Small Finance Bank Limited
11. Shivalik Small Finance Bank Limited
12. Unity Small Finance Bank Limited

### **List of Scheduled Payments Banks**

1. India Post Payments Bank Limited
2. Fino Payments Bank Limited
3. Paytm Payments Bank Limited

**11) I do not have any bank account from the approved bank list.**

**Ans-** Please get your bank account open in any of the approved bank else you won't be able to update your bank account details and complete your profile.

**12) I have mistakenly entered Aadhar details of someone else, How can I delink/remove my Aadhar from my profile.**

**Ans** – Once e-KYC has been done, Aadhar cannot be delinked. Please create a new profile with your Aadhaar details and complete your profile.

**13) Why is my establishment deducting 25% (up to 1500) share from my salary?**

**Ans** –On 21't April2022, Hon'ble Union Minister of Education and Skill Development & Entrepreneurship announced that "The Government of India will directly transfer its contribution of Rs 1,500 under National Apprenticeship Promotion Scheme (NAPS) in the bank account of apprentices. The establishment will transfer the remaining stipend share directly to the apprentices".

**14) I have received establishment share but not received Government/DBT share?**

**Ans** – Please raise a ticket on technical support.

**15) I have received incorrect amount as DBT share?**

**Ans** – Please raise a ticket on technical support.

## **II. Establishment**

**1. How can any establishment follow the DBT mandate?**

**Ans** – Establishment must be registered on Apprenticeship portal and their profile must be complete with PAN and TAN details. For CPSUs and PSU and govt entities PAN is optional. During Contract generation establishment need to choose "NAPS"

**2. What payment process need to be followed in NAPS DBT?**

**Ans** – Establishment need to pay the 75% of the total payable stipend and rest of the 25% will be credited to the candidate from MSDE. The payment needs to be made via Apprenticeship gateway.

**3. How will we calculate the Establishment share and MSDE share, do we get any option on Apprenticeship portal?**

**Ans** – On a payroll page, establishment need to fill no of unauthorized leaves and total payable stipend, portal will auto-calculate the Establishment share and MSDE share and split it into two shares.

**4. If establishment share has been paid to the candidates, how candidate will receive the MSDE share and when?**

**Ans** – Once establishment made the payment to the candidates, in next **72 hours** the MSDE share will be paid to the candidates from MSDE.

**5. How will we track that the MSDE share has been paid to the candidate?**

**Ans** – You would be able to check the status of DBT share in your Establishment dashboard.

**6. We've made payment through the apprenticeship gateway, but it is not updated.**

**Ans** – Please raise a ticket for such incidents.

**7. We've made payment through the apprenticeship gateway it is showing as paid but candidates has not received any payment.**

**Ans** – Please raise a ticket for such incidents.

**8. We are unable to process our payroll as e-KYC has not completed for few candidates.**

**Ans** – e-KYC is mandatory for all the candidates. For, Contracts generated after 24<sup>th</sup> of Jan, without an e-KYC you won't be able to freeze payrolls. Any contracts generated before 24<sup>th</sup> of Jan will not leave any impact on payroll process.

However, establishment may also have an option to make payment by creating different batches.

**9. How can we convert our existing contracts to DBT?**

**Ans** – Once DBT has been roll out via portal, the establishment will get an option to choose "DBT Applicable Yes/NO" on payroll page. Please select DBT Applicable Yes to convert your contracts into NAPS.

**10. Is DBT mandate to follow for every establishment? In case if any establishment wish not to opt for DBT, is it allowed?**

**Ans** – If establishment is not willing to follow the DBT mandate, all the contract under NAPS need to be terminated and converted into Non-NAPS and DBT will be a NAPS scheme.