

***Documents required to establish that none of the family members (Spouse, Mother and Father of deceased Subscriber) are alive.***

As per the Pension Fund Regulatory and Development Authority (PFRDA), (Exits & Withdrawals under NPS) Regulations 2015 and amendments thereto, in case of Death of NPS Subscriber (before attaining the age of superannuation), at least 80% of the accumulated pension wealth of the Subscriber shall be mandatorily utilized for purchase of annuity and balance pension wealth (maximum 20%) shall be paid as lumpsum to the nominee or nominees or legal heirs.

Further, as per PFRDA guidelines, if none of the family members (Spouse, Mother and Father of deceased Subscriber) are alive, then 80% NPS corpus needs to be returned to children of the Subscriber and in absence of children, to the legal heirs of the Subscriber as applicable.

***In this regard, below mentioned documents are required to establish that none of the family members (Spouse, Mother and Father of deceased Subscriber) are alive.***

- Duly filled Death Withdrawal Form from Claimant(s) i.e. children of the Subscriber/nominee/legal heir.
- Valid Identity & Address Proof of Claimant(s).
- Bank Proof of Claimant(s) - Cancelled cheque / Bank Passbook / Bank Certificate (containing Account Holder Name, Bank Account Number & IFSC).
- Copy of Death Certificates of Spouse, Mother and Father from competent authority. In absence of Death Certificate, a Certificate from the associated Nodal Officer of the Central/State Govt. to the effect of death of Spouse, Mother and Father.
- i) **A Certificate from the Nodal Office** with regard to the family members of the deceased Subscriber which includes his surviving children/nominee/legal heir as per the service records with employer, **OR**,  
ii) **Legal Heir Certificate** issued by the competent authority of the state concerned to the effect that he/she/they are the rightful successor to the asset/properties of the deceased NPS Subscriber, **OR**  
iii) **A Succession Certificate** issued by a court of competent jurisdiction to the effect that he/she/they are the rightful successor to the asset/properties of the deceased NPS Subscriber.
- **Indemnity Bond** from the surviving children/nominee/legal heir to indemnify CRA/NPS Trust/PFRDA w.r.t loss/claim, if any, arises in respect of payment of accumulated pension wealth to them.

Nodal Office is required to attach above documents **duly attested** alongwith Exit Form and forward it to CRA.