

Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SOP)

SOP on initiation and authorization of APY Death Withdrawal Requests by Bank/DOP

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1. Abbreviations

Abbreviation	Expansion
APY	Atal Pension Yojana
CRA	Central Recordkeeping Agency
DOP	Department of Post
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number





3. Procedure for Processing APY Death Withdrawal requests by Bank/DOP

• Overview

The Government of India (GOI) announced Atal Pension Yojana (APY) in 2015-16 budget especially for the all citizens in the unorganized sector. The scheme is administered by the Pension Fund Regulatory and Development Authority (PFRDA) through NPS architecture. APY is applicable to all citizen of India aged between 18-40 years.

• Settlement of Death Cases before the age of 60 years under APY:

> Continuation of APY Account-

As per guidelines issued by PFRDA under APY scheme, if Subscriber dies before the age of 60 years, his/her spouse would be given an option to continue contributing to APY account of the subscriber, which can be maintained in the spouse's name, for the remaining vesting period, till the original subscriber would have attained the age of 60 years. The spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber until the death of the spouse.

> Exit in case of Death-

In case the spouse wishes to exit from the Scheme and close the account, then as per APY Scheme, in case of death of the Subscriber before 60 years, the corpus will be settled in the name of the **Spouse who is the default nominee**. In other cases, it will be settled in the name of the registered nominee.

> Exceptional Cases-

If both spouse and registered nominee are not present/not alive, then corpus shall be paid to the legal heirs/ family members, on the basis of the legal heir certificate issued by the competent authorities of the State concerned or the succession certificate issued by a court of competent jurisdiction.

If Nominee is minor then Claim is required to be submitted by guardian.

A. Pre-requisite for Processing of APY Death Withdrawal request:

- ✓ APY Death Closure Form duly filled up and signed by spouse/Nominee.
- ✓ Copy of death certificate of the subscriber (Duly verified by the Concerned bank branch/DOP)
- ✓ KYC documents of spouse/nominee.
- ✓ Bank Proof of spouse/nominee.
- ✓ Relationship proof of claimant with Subscriber.
- ✓ Name of Spouse/Nominee (Beneficiary Name) and Name as per bank proof should be matched.
- ✓ Bank details should be correct/valid During Death request initiation, Bank Account of the Spouse/Nominee will be verified through online Bank Account Verification (Penny drop facility). If Online Bank Account Verification (Penny drop) fails, request initiation will not be allowed.
- ✓ Bank/DOP should ensure that subscriber is married or not. If married, spouse is alive or not.



B. Brief steps to be followed by Bank/DOP:

• Initiation of APY Death Withdrawal request by Bank/DOP:

- ✓ Verification of APY Death Claim submitted by Spouse/Nominee.
- ✓ Initiation of APY Death Withdrawal request by Bank/DOP online in CRA system (www.npslitensdl.com) with One User ID.
- ✓ During request initiation, Bank Account of Spouse/Nominee will be verified through online Bank Account Verification (Penny drop facility).
- ✓ Mandatory Upload of APY Death Closure Form, Copy of death certificate of the subscriber, KYC Documents (Identity & Address Proof) of Spouse/Nominee and Bank Proof of Spouse/Nominee. Uploaded Scanned documents should be clear and legible.
- ✓ Submission of APY Death Withdrawal request in CRA System.
- Authorization of APY Death Withdrawal request by Bank/DOP:
- ✓ Authorization of APY Death Withdrawal request by Bank/DOP online in CRA system (www.npslite-nsdl.com) with another User ID.
- ✓ On authorization of APY Death Withdrawal request by Bank/DOP, the request will get executed in the CRA system.
- ✓ Funds will be transferred to the beneficiary's bank account within stipulated timeline.

This document describes the detailed procedure to be followed by Bank/DOP for processing APY Death Withdrawal requests.



4. Processing of APY Death Withdrawal requests in CRA system by Bank/DOP:

Bank/DOP User will process only cleared/accepted APY Death Withdrawal requests in CRA system.

> Steps to initiate APY Death Withdrawal request in CRA System by Bank/DOP:

In order to initiate APY Death Withdrawal request, Bank/DOP user needs to Log-in to CRA system (<u>www.npslite-nsdl.com</u>) using One User ID and Password as given below in **Figure 1**.

So NSDL e-Gov is now to Change is	ean Atal Pension Yojana / NPS Lite	
News subscriber interested in undergoing online training on NPS/APY	(Including Central/state/Autonomous body subscribers), if so please <u>Click here</u>	
	Login to Your Account PIN DIGITAL CERTIFICATE User ID Password Enter Captcha I understand that, I	

Figure 1

User needs to click on Menu "Exit Withdrawal Request" and select sub menu "Withdrawal Request" as given below in Figure 2.

Weicome NPS-Life Account Office-1500504400 Home Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard Withdrawal Request I Withdrawal Request I Withdrawal Request I Withdrawal Request I Welcome to Central Record Keeping Agency Click here to view list of Exit Claim IDs awaiting any action "PFRDA has decided that from May 1, 2012, remittances without information on funds transfer will be returned. Further, SCFs pending will be deleted after 15 days. For details, <u>Click here</u> ." "To view the details of funds returned by the Trustee Bank, please <u>click here</u> ."	DL e-Gov is now protean Change /s growth Atal Pension Yojana / NPS Lit
Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard Withdrawal Request I Withdrawal Request Status View I Welcome to Central Record Keeping Agency Click here to view list of Exit Claim IDs awaiting any action "PFRDA has decided that from May 1, 2012, remittances without information on funds transfer will be returned. Further, SCFs pending will be deleted after 15 days. For details, <u>Click here</u> ." "To view the details of funds returned by the Trustee Bank, please <u>click here</u> ."	ite Account Office-1500504400 Home Logo
Withdrawal Request I Withdrawal Request I Welcome to Central Record Keeping Agency Click here to view list of Exit Claim IDs awaiting any action "PFRDA has decided that from May 1, 2012, remittances without information on funds transfer will be returned. Further, SCFs pending will be deleted after 15 days. For details, <u>Click here</u> ." "To view the details of funds returned by the Trustee Bank, please <u>click here</u> ."	est Subscriber Registration Exit Withdrawal Request Dashboard
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Click here to view list of Exit Claim IDs awaiting any action "PFRDA has decided that from May 1, 2012, remittances without information on funds transfer will be returned. Further, SCFs pending will be deleted after 15 days. For details, <u>Click here</u> ." "To view the details of funds returned by the Trustee Bank, please <u>click here</u> ."	Welcome to Central Record Keeping Agency
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"To view the details of funds returned by the Trustee Bank, please <u>click here</u> ."	"PFRDA has decided that from May 1, 2012, remittances without information on funds transfer will be returned. Further, SCFs pending will be deleted after 15 days. For details, <u>Click here</u> ."
	"To view the details of funds returned by the Trustee Bank, please click here."

User needs to enter PRAN. Please refer below Figure 3.	Figure 2	
Welcome NPS-Life Account Office-1500504400 Home Logout Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard	User needs to enter PRAN. Please refer below F	igure 3.
Welcome NPS-Lite Account Office-1500504400 Home Logout Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard Image: State of the state	NSDL e-Gov is now protean	Atal Pension Yojana / NPS Lite
Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard Image: Subscriber Registration Exit Withdrawal Request Dashboard Image: Subscriber Registration Exit Withdrawal Request Image: Subscriber Registration Image: Subscriber Registration <tr< th=""><th>Welcome NPS-Life Account Office-1500504400</th><th>Home Logout</th></tr<>	Welcome NPS-Life Account Office-1500504400	Home Logout
Withdrawal Request Initiation Screen * Mandatory Fields PRAN * Submit Reset		
Withdrawal Request Initiation Screen * Mandatory Fields PRAN * Submit Reset		
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Submit Reset		
	Withdrawal Request Initiation Screen PRAN * 500007053106	* Mandatory Fields
	Withdrawal Request Initiation Screen PRAN * Submit Reset	* Mandatory Fields
	Withdrawal Request Initiation Screen PRAN * Submit Reset	* Mandatory Fields

Figure 3

User needs to select Withdrawal due to 'Death' from the Drop down menu and Click on 'Submit' button. Corpus of the Subscriber as on Date of Exit is displayed at the field "Total valuation as on date". Please refer below **Figure 4.**

Welcome NPS-Lite Acc	Change	is growth	Home L Logout
Authorize Request	Subscriber Registration Exit Wit	hdrawal Request Dashboard	
	Vithdrawal Request Initiation Sci	reen	
			* Mandatory Fields
	PRAN	500007053106	
	Total Valuation as on Date	140090.96	
	Total Valuation as on Date Date Of Birth	140090.96 27/02/1976	
	Total Valuation as on Date Date Of Birth Withdrawal due to =	140090.96 27/02/1976 - Select - ▼ - Select -	
	Total Valuation as on Date Date Of Birth Withdrawal due to =	140090.96 27/02/1976 - Select - ▼ - Select - ▼ Death Submit Cancel	
	Total Valuation as on Date Date Of Birth Withdrawal due to *	140090.96 27/02/1976 - Select - ✓ - Select - Death Submit Cancel	
	Total Valuation as on Date Date Of Birth Withdrawal due to *	140090.96 27/02/1976 - Select - ✓ - Select - Death Submit Cancel	

Figure 4

After clicking on 'Submit' button, below screen will be displayed. At this stage, User needs to enter Date of death of the Subscriber and click on 'Submit' button. Please refer below **Figure 5.**

and hequest milation objection	
	* Mandatory Fields
PRAN 500007053106	
Total Valuation as on Date 140090.96	
Withdrawal Tune *	
Puli Withdrawar Vpe	
Date of Death: * 01/11/2023	
Towards Withdrawal (in %) * Out of Total NPS Corpus, % of corpus subscri	riber/claimant will receive in
nis/ner Dank account	
Submit Cancel	
	to the still the block in a
S Lite, in case of no nomination, aggregator/Office to add the legal heir as the nominee after carrying out due diligence if I show the second sec	in identitying nim/ner.

Figure 5

At this stage, Details like Subscriber name, DOB, Date of Death, Address etc. will be displayed. User needs to click on 'Proceed' button. Please refer below **Figure 6**.



Figure 6

At this stage, System will display a Pop-up message after clicking on "Proceed" button. User is required to click on **'OK'** button. Please refer below **Figure 7.**

🐼 NSDL e	-Gov is now 🚳	For APY scheme, in case of death of the the corpus will be settled in the name o nominee. In other cases, it will be settle	Subscriber before 60 years, f the spouse who is the default d in the name of registered	Atal Pension Yojana / NPS Lite
Welcome NPS-Lite Accou	unt Office-1500504400	nominee.		Home Logout
Authorize Request	Subscriber Registration		ОК	
	Subscriber Name Date Of Birth Entity Reg. No. Withdrawal due to Withdrawal Type Date of Death	VIKAS VERMA 27/02/1976 8005174 Death Full Withdrawal 01/11/2023		
	Towards Withdrawal	(in %) 100		
	Nominee Details	v) U		
	Nominee Serial Nur Nominee Name	nber 1 GEETA VERMA	Nominee Adress 1	
	Nominee Date of BI Nominee Relation Nominee Maior/Min	WIF Dr MAJOR	Nominee Adress 2 Nominee Adress 3 Nominee City	
	Nominee Guardian	Name	Pin	

Figure 7

At this stage, existing nomination details of the Subscriber are displayed. **User needs to click on "Edit" button to enter Nominee address.** If required, Subscriber can modify/update nominee details. Please refer below **Figure 8**.

🐼 NSDL e-	Gov is now operation	ean s growth	Atal Pens	ion Yojana / NPS Lite
Welcome NPS-Lite Accourt	t Office-1500504400			Home Logout
Authorize Request 9	ubscriber Registration Exit Witho	drawal Request Dashbo	ard	
⊛ With	drawal Request Initiation Scree Subscriber Details PRAN Subscriber Name Date Of Birth Entity Reg. No. Withdrawal due to Withdrawal Type Otto ED arth	en 500007053106 VIKAS VERMA 27/02/1976 8005174 Death Full Withdrawal 04/47072		
	Date of Death	01/11/2023		
	Towards Withdrawal(in %) Towards Appuitv(in %)	100		
	Towards / unitary (in 76)	0		
	Nominee Details			
	Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Major/Minor Nominee Guardian Name	1 GEETA VERMA WIF MAJOR	Nominee Adress 1 Nominee Adress 2 Nominee Adress 3 Nominee City Pin	
	Nominee Share Mobile No Email ID	100 %	State Country Alternate Contact No.	
		Edit Confirm	Cancel	
Note Nomina not be	tion details shown above is taken from th hanged at later date.	ne subscriber details present in	CRA records. Kindly confirm or edit the nomination d	etails. It would

Figure 8

User needs to modify/update nominee details if there is a change in nomination. After entering nominee details and/or address details, User needs to click on "Confirm" button to proceed further. Please refer below **Figure 9**.

Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard ominee Details	Welcome NPS-Lite Acc	ount Office-1500504400				Home Logout
Date of Birth PRASHANT Middle Name SHANTARAM Last Name / Sumame GURAV Date of Birth Relationship * WIFE Major/Minor * Major Percentage Share * 100 % Guardian Date of Birth Guardian Date of Birth Guardian Name * Guardian Middle Name Sumame / Guardian Last Name / Sumame / Suma	Authorize Request	Subscriber Registration	Exit Withdrawal Request	Dashboard		
Nominee Details Nominee 1 First Name * PRASHANT Middle Name SHANTARAM Last Name / Sumame GURAV Date of Birth Relationship * WIFE Major/Minor * Major v Major v Cuardian Date of Birth Guardian Date of Birth Guardian Name * Guardian Middle Name Guardian Name * Guardian Middle Name Mome Address: Guardian Middle Name Hordress 1* FDDF Address 2 FDDFD Address 3 FDDFF Pin Code * 400065 City * MuMBAI State * Maharashtra v						
Nominee Details Nominee 1 First Name * PRASHANT Middle Name SHANTARAM Last Name / Sumame GURAV Date of Birth Relationship * WIFE Majorr Minor * Major Percentage Share * 100 Guardian Name * Guardian Middle Name Guardian Name * Guardian Middle Name Mome Address: Address 1* FDDF Address 2 FDDFD Address 3 FDDFF Pin Code * 400066 City * MuMBAI State * Maharashtra v						
Date of Birth PRASHANT Middle Name SHANTARAM Last Name / Sumame GURAV Date of Birth Relationship * WIFE Majorr Minor * Major Percentage Share * 100 % Guardian Date of Birth (dd/mm/yyyy) Guardian Name * Guardian Middle Name Guardian Last Name / Guardian Last Name / Surmame (dd/mm/yyyy) Address 1* FDDF Address 2 FDDFD Address 3 FDDFDF Pin Code * 400066 City * MuMBAI State * Maharashtra v						
Nominee 1 First Name * PRASHANT Middle Name SHANTARAM Last Name / Sumame GURAV Date of Birth Image: Comparison of Compari	lominee Details					
Nominee 1 First Name * PRASHANT Middle Name SHANTARAM Last Name / Sumame GURAV Date of Birth Relationship * WIFE Major / Major Major Percentage Share * 100 % Guardian Date of Birth (d/mm/yyyy) Guardian Name * Guardian Middle Name Guardian Last Name / Surname Nominee Address: Hop FD Address 3 FDDFD Pin Code * 400066 City * MUMBAI State * Maharashtra India Mobile No Email ID Fone Fone Fone						
First Name ** PRASHANT Middle Name SHANTARAM Last Name / Surname GURAV Date of Birth Relationship * WTFE Major / Major * Major * Percentage Share * 100 % Guardian Date of Birth (dd/mm/yyyy) Guardian Date of Birth Gardian Name * 0 Guardian Middle Name Guardian Last Name / Surname (dd/mm/yyyy) Nominee Address: HDFD Address 3 FDDFD Pin Code * 400066 City * MUMBAI State * Maharashtra v	Nominee 1					
Date of Birth Relationship WIFE Major/Minor Major Percentage Share 100 % Guardian Date of Birth (dd/mm/yyyy) [] Guardian Name 100 % Guardian Date of Birth (dd/mm/yyyy) [] Guardian Name Guardian Middle Name Guardian Last Name / Surname [] Nominee Address FDDF Address 2 FDDFD Address 3 FDDFDF Pin Code 400066 City MUMBAI State * Maharashtra v	First Name *	PRASHANT	Middle Name	SHANTARAM	Last Name / Surname	GURAV
Date of Birth Relationship * WIFE Major / Percentage Share * 100 % Guardian Date of Birth (dd/mm/yyyy) Guardian Name * Guardian Middle Name Guardian Last Name / Surname Nominee Address 1 FDDF Address 2 FDDFD Address 3 FDDFDF Pin Code * 400066 City * MUMBAI State * Maharashtra v						
Percentage Share * 100 % Guardian Date of Birth (d/mm/yyyy) Guardian Name * Guardian Middle Name Guardian Last Name / Surname Nominee Address: Address 1 * FDDF Address 2 FDDFD Address 3 FDDFDF Pin Code * 400066 City * MUMBAI State * Maharashtra v Country * India V Mobile No Email ID	Date of Birth	(dd/mm/vvvv)	Relationship *	WIFE	Major/Minor *	Major 🗸
Percentage Share * 100 % Guardian Date of Birth (d/mm/yyyy) Guardian Name * Guardian Middle Name Guardian Last Name / Surname Nominee Address: Address 1 * FDDF Address 2 FDDFD Address 3 FDDFDF Pin Code * 400056 City * MUMBAI State * Maharashtra v Country * India v Mobile No Email ID Email D		(damini))))))				
Guardian Name * Guardian Middle Name Guardian Last Name / Surname Surname Address 1* FDDF Address 2 FDDFD Address 3 FDDFDF Pin Code * 400066 City * MUMBAI State * Maharashtra v Country * India Mobile No	Percentage Share *	100	%		Guardian Date of Birth	
Outrient Name Surname Nominee Address: Surname Address 1* FDDF Address 2 FDDFD Address 3 FDDFDF Pin Code* 400065 City * MUMBAI State * Maharashtra v Country * India	Quardian Nama *		Guardian Middle Name		Guardian Last Name /	(dummhyyyy)
Address 1 FDDF Address 2 FDDFD Address 3 FDDFDF Pin Code * 400066 City * MUMBAI State * Maharashtra v Country * India V Mobile No Email ID Email ID	Nominee Address:			· []	Surname	L
Pin Code * 400065 City * MuMBAI State * Maharashtra v Country * India V Mobile No Email ID Email ID	Address 1 *	EDDE	Address 2	FDDFD	Address 3	EDDEDE
Country * India V Mobile No Email ID	Pin Code *	400066	City *	MUMBAI	State *	Maharashtra 🗸
	On the State of State	India 🗸	Mobile No		Email ID	

Figure 9

At this stage, User needs to enter bank details of Spouse/Nominee and click on **"Online bank a/c verification**" Tab to proceed further. Please refer below **Figure 10.**

	Welcome NPS-Lite Acc	count Office-1500504400			Home Lo	gout
	Authorize Request	Subscriber Registration	Exit Withdrawal Request	Dashboard		
Withdrawa	al Request Initiatio	n Screen				
Subscriber Details	\$					
	PRAN Entity Reg Date Of B Subscribe Withdrawa Reason of Date of D	p. No. irth ir Name al Type f Withdrawal eath		500007053106 8005174 27/02/1976 VIKAS VERMA Death Complete Withdrawal 01/11/2023		
Nominee Details						· Mandatory Fields

Figure 10

At this stage, after clicking on **"Online bank a/c Verification**" tab, Bank Account of the Spouse/Nominee entered will be verified through online Bank Account Verification (Penny drop



facility). On successful verification, a Pop-up message will display to the User i.e. "Online bank a/c verification is successful". User needs to click on "OK" button and then click on "Confirm" button to proceed further. Note that name mentioned in field "Nominee Name" and name as per Bank proof/record should be matched. Please refer below Figure 11A and Figure 11B.



Figure 11A

Nominee Details					
		Bank Type *		Savings 🗸	
		Bank Account Number *		04141140005616	
Nominee Serial Number	1 READUANT OLIANTARIAM OUR AV	Confirm Bank Account Nu	mber *	•••••	
Nominee Date of Birth	PRASHANT SHANTARAM GURAV	Bank IFS Code *		HDFC0000414	
Nominee Relation	WIFE	Bank Name *		HDEC BANK	
Nominee Major/Minor	MAJOR	Bank Branch *			
Nominee Guardian Name		Dank Branch		BORIVALI EAST	
Nominee Share	100 %	Bank Address		SHANTIVAN	
Nominee Mobile No.		Bank Address Pin *		400066	
Nominee Email Id	50050	Bank MICR Code			
Nominee Adress 2	FDDFD	Nominee Address 1	EDDE		
State	400000 Mabarashtra	Nominee Adress 3	EDDEDE		
olato	Marta dont a	City	MUMBAI		
		Country	India		
4					

At this stage, document Check List is displayed to the User. After selection of document check list, User needs to click on "Submit" button. Please refer below **Figure 12**.

		Change is growth	
,	Welcom	e NPS-Lite Account Office-1500504400 Home Logout	
	Authoriz	e Request Subscriber Registration Exit Withdrawal Request Dashboard	
⊛ Wi	thdraw	al Request Initiation Document Checklist	
Withdraw Sr. No.	al - Deat	h Decument Name	
1		APY Death Withdrawal Form duly filled and signed-stamped by bank. *	
2		Copy of death certificate of the subscriber (Duly verified by the concerned bank branch/DOP). *	1
3	~	Cancelled cheque/Bank Certificate/Copy of bank passbook. *	
4		Advanced Stamped Receipt - Signed alongwith revenue stamp	
5		Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)	
6		Family Members Certificate	
7		Legal heir certificate issued by First Class Magistrate	
8		Nominee 2 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook	-
9		Nominee 3 - Cancelleo Cheque / Bank Certificate /Self attested copy of Bank passbook	
" In case Proof of I		In sitematic/rominees, such sitemat/homines reads to IN separate witichawal form alongabilit the required storuments. * setars one hed should be steared # setars # setars one hed should be steared # setars one hed should be st	
Sr. No.		Document Name	
2		Ration Card with Photograph	
3		Bank pass book or Certificate with Photograph	
4		Voters Identity Card with Photograph and residential address.	
5		Valid Driving license with photograph.	
6		PAN Card issued by income tax department.	
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.	
8		Aadhar Card/Letter issued by Unique Identification Authority of India.	
9		Job Cards issued by NREGA duly signed by an officer of the State Government.	
10		Photo Identity card issued by Government Defence, Paramilitary and Police Departments.	
11		Ex-Service Man Card issued by Ministry of Defence to their employees	
12		Photo credit Card.	
13		Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc	
		* Allaget one fail shealt is shealt a	
Proof of			
Sr. No.		Valid Passport issued by Government of India.	
2		Ration card with photograph and residential address.	
3		Bank Pass book or certificate with photograph and residential address.	
4		Voters Identity Card with Photograph and residential address.	
5		Valid Driving license with photograph and residential address.	
6		Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical	
7		Magistrate etc	
· ·		Ceranicale of ruenny win protograph signed by a memoer of Parliament of memoer of Legislative Assembly.	
0		Invite card care issued by unique ruenance and the state Government	
10		I stest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old)	
10		Latest Telephone hill in the name of the claimant and showing the address (Less and O MONIS VIU).	
12		Latest property/house Tax Receipt (not more than one year old)	
12		Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased accommodation)	
		Identity card issued by Central /State government and its Departments. Statuary/Regulatory Authorities. Public Sector Undertakings. Scheduled Commercial Ranks, Public	l.
14		and the second s	

Figure 12

At this stage, details entered by the User are displayed for confirmation.

It is mandatory for User to upload clear and legible scanned copies of APY Death Closure Form, Copy of death certificate of the subscriber duly verified by bank, KYC Documents (Identity & Address Proof), Bank Proof of Spouse/Nominee & Other documents (if required) for seamless processing. User is required to upload all documents in a single scanned file. Please refer below **Figure 13**.

	S NSDL	e-Gov is now 🌘	protean Change is growth	Contraction of the second	Atal Pension Yojana / NPS Lite	
Weld	come NPS-Lite Acc	ount Office-1500504400	change is growth		Home Logout	
Autho	onze Request	Subscriber Registration	Exit Withdrawal Request	Dashboard		
G	> Withdraw	al Request Initiation Co	onfirmation Screen			
	Subscriber Det	ails			Hide	
		PRAN		500007053106		
		Date of Birth		27/02/1976		
		Withdrawal due to		Death		
		Withdrawal Type		Full Withdrawal		
		Date of Death		01/11/2023		
	Subscriber C-	rresponding Address			Lida	
	Subscriber Col	Address 1		WZ-317,G,NO-8,SADH NAGAR	HILE	
		Address 2				
		City		DELHI		
		Pin		110045		
		State Country		Delhi India		
ee Details						Hide
						Hide
ninee Serial Number		1		Bank Type	SAVINGS	
ninee Name		PRASHANT SHAP	NTARAM GURAV	Bank Account Number	04141140005616	
ninee Date of Birth				Bank Name	HDFC BANK	
minee Relation		WIFE		Bank Branch	BORIVALI EAST	
minee Major/Minor	2	MAJOR		Bank Address Pin	400066	
minee Share	5	100 %		Bank IES Code	HDEC0000414	
minee Mobile No.				Bank MICR Code		
minee Email Id				Nominee Address 1	FDDF	
minee Address 2		FDDFD		Nominee Address 3	FDDFDF	
minee City		MUMBAI		Nominee City Pin	400066	
minee State minee Alternate Conta	act No.	Wanarashua		Nominee Guardian DOB	india	
nee Document Check	klist					Hide
irawal - Death						
No				Document Name		
1 APY Death Wit	thdrawal Form du	ly filled and signed-stamped by	bank.			
2 Copy of death 3 Cancelled cher	certificate of the s que/Bank Certification	subscriber (Duly verified by the ate/Copy of bank bassbook.	concerned bank branch/DOP).			
1 Aadhar Card/L	Letter issued by U	Inique Identification Authority of	India.			
No.				Document Name		
1 Adhar Card/Le	etter issued by un	ique identification Authority of I	ndia Clearly showing the addres	8.		
_						
Declaration by a 1 It is certified that a	APY-SP*:	has been signed/thumb improv	sed before me by the nomines/	s)/legal heir(s)/guardian of minor nominec(c) or m	ning heir(s) of decessed subscriber late Sh/Sm#///um 1	/IKAS
VERMA with PRA	AN 500007053106	as above and has read the en	tries / entries have been read o	ver to him / her/them by me and got confirmed by	him / her/them.	
 I nat all the APY or That Identification 	and address of the	 Subscriber have been uploade ne nominee/claimant is certified 	ed in the CRA system. as provided in the withdrawal fo	orm above. The name of claimant as mentioned o	n the withdrawal form has been verified and can be ac	cepted as
final.	details of nominee	e/claimant as provided in bank	details section have been check	ed and verified and the same can be accented for	r payment.	
4 The bank account i	the documents as	s submitted by the claimant with	the originals and authorized th	is application for processing of the subject claim of in satisfaction	of the claimant. It is certified that the details as provide	d in this
4 The bank account 5. I/we have verified application form are	matching with the	supporting documents provide	a by the claimant(3) and 15 to of	ar outloteottori.		
4 The bank account 5. I/we have verified application form are ielect File to Uplear	matching with the	File KYCdocs = 16		Unload Pomore		
4 The bank account 5. I/we have verified application form are Select File to Upload	d * : Choose	File KYCdocs.pdf		Upload		

At this stage, after clicking on "Confirm" button, APY Death Withdrawal request will get captured in CRA system and an Acknowledgement Number will get generated. At this stage, option is provided to User to view & download system generated Withdrawal Form.

Please refer below Figure 14.

Welcome NPS-Lite Accoun	Office-1500504400		Home Logout	
Authorize Request S	ubscriber Registration Exit Withdrawal Request	Dashboard		
	Withdrawal Request Initiation - Comp	plete		
	PRAN	500007053106		
	Name	VIKAS VERMA		
	Withdrawal due to	Death		
	Withdrawal Type	Full Withdrawal		
	Date of Death	01/11/2023		
	Acknowledgement No.	249000194201 wal		
	iom.			
	Please click to view the uploaded docu	ument : View		
	Withdrawal Request Claim ID has been suc	ccessfully generated.		

Figure 14

Once APY Death Withdrawal request is captuerd, User needs to authorise the same using another User ID.



> <u>Steps to authorize APY Death Withdrawal request in CRA System by Bank/DOP:</u>

In order to authorize APY Death Withdrawal request, Bank/DOP user needs to Log-in to CRA system (<u>www.npslite-nsdl.com</u>) using another User ID and Password as given below in **Figure 15**.

	Since the second		Atal Pension Yojana / NPS Lite	
News			Are you a subscriber i	interested in undergoi
	User I Passw Enter Captch	Login to Your Account PLPIN DIGITAL CERTIFICATE 1500504401 4 7 4 8 = 55 1 understand that, fy User IDPRAN & Password is confidential & not to be disclosed. Password should be complex and to commonly used fext or number. need to keep changing my password regulary. Submit Reset		

Figure 15

User needs to click on Menu "Authorize Request" and select sub menu "Subscriber" as given below in Figure 16.

🥝 NSDL	e-Gov is now	protean Change is growth		Atal Pension Yojana / NPS Lite
Welcome NPS-Lite Ac	count Office-1500504401			Home Logout
Authorize Request	Subscriber Registration	Exit Withdrawal Request	Dashboard	
Subscriber				
		Welcome to Cen	tral Record Keeping Agency	
		Click here to view list of	Exit Claim IDs awaiting any ac	ction
	"PFRDA has decided Fu	I that from May 1, 2012, remit rther, SCFs pending will be d	tances without information on fun eleted after 15 days. For details, <u>C</u>	ds transfer will be returned. lick here."
	"То	view the details of funds retu	rned by the Trustee Bank, please	<u>click here</u> ."

Figure 16

At Transaction type, User needs to select "Withdrawal Request" from the drop down menu. User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "Lumpsum and ASP Withdrawal". User needs to click on Search Button to search request. Please refer below **Figure 17**.

🖉 NSDL	e-Gov is now protean Change is growth	Atal Pension Yojana / NPS
elcome NPS-Lite A	ccount Office-1500504401	Home L
orize Request	Subscriber Registration Exit Withdrawal Request Dashboard	
Authorize .	Transaction	
Authorize	Transaction	
Authorize	Transaction	* Mandatory Fields
Authorize	Transaction Transaction Type" Withdrawal Request PRAN 500007053106	* Mandatory Fields
Authorize	Transaction Transaction Type" Withdrawal Request PRAN 500007053106 Ack No/PRN **	* Mandatory Fields
Authorize	Transaction Transaction Type* Vithdrawal Request PRAN S00007053106 Ack No/PRN ** Claim D	" Mandatory Fields
Authorize	Transaction Transaction Type PRAN S00007053106 Ack No/PRN Claim D From Date (dd/mm/y)	* Mandatory Fields

Figure 17

A small table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested By and Request type. Please refer below **Figure 18**.

NSDL e-Gov is now	protean Change is growth		Corport Services	Atal Pension Yoja	na / NPS Lite
Welcome NPS-Lite Account Office-1500504401				н	iome Logout
Authorize Request Subscriber Registration	Exit Withdrawal Request	Dashboard			
Authorize Withdrawal Initiation - Result	:				
ACKNOWLEDGEMENT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE	
<u>249000194201</u>	500007053106	08-01-2024	1500504400	WITHDRAWAL	

Figure 18

User needs to click on Acknowledgment Number Hyperlink to view details captured at the time of Initiation of withdrawal request. User can also check documents uploaded by clicking on "View" button. Please refer below **Figure 19**.

If details entered are incorrect, user needs to click on "Reject" radio button and click on "Submit" button. Kindly note that, in case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on "Submit" button to complete the process.

🔗 NSDL	e-Gov is now			Atal Pension Yojana / NPS Lite	
Welcome NPS-Lite Ad Authorize Request	ccount Office-1500504401 Subscriber Registrati	on Exit Withdrawal Request	Dashboard	Home Logout	
⊛ Autł	norize Withdrawal In	itiation - Confirm			
			cli	Back to Results Page <u>View Signature</u> ck Here to View subscriber Details	
Subscribe	er Details		500007052400		
	Subscriber I	Name	VIKAS VERMA		
	ACK No.		249000194201		
	Withdrawal	Type	Full Withdrawal		
	Towards An Towards Wi	nuity (in %) thdrawal (in %)	100		
	Withdrawal	due to	Death		
	Date of dea	th	01/11/2023		
Subscribe	er correspondence Addres	ss			
	Address 1		WZ-317,G,NO-8,SADH NAGAR	t i i i i i i i i i i i i i i i i i i i	
	Address 2				
	Address 3 City				
	Pin		110045		
	State		Delhi		
	Country		India		
	D. (7)				
Nominee	Details				
Nomine	e Serial Number	1 PRASUANT SUANTARAM GUE	Bank Type RAV Bank Account Number	SAVINGS 04141140005616	
Nomine	e Date of Birth		Bank Name	HDFC BANK	
Nomine	e Relation	WIFE	Bank Branch	BORIVALI EAST	
Nomine	e Major/Minor	MAJOR	Bank Address	SHANTIVAN	
Nomine	e Guardian Name	100.%	Bank Address Pin Bank IES Code	400066 HDEC0000414	
Nomine	e Mobile No.	100 /0	Bank MICR Code		
Nomine	e Email Id		Nominee Address 1	FDDF	
Nomine	e Address 2	FDDFD	Nominee Address 3	FDDFDF	
Nomine	e City	MUMBAI Maharashtra	Nominee City Pin	400066	
Nomine	e Alternate Contact No.	Wallardona	Nominee Guardian DOB	maia	
	Nominee Docum	nent Checklist		Hide	
	Withdrawal - De	eath			
	Sr. No.				
	1 APY Dea	ath Withdrawal Form duly filled and	signed-stamped by bank.		
	2 Copy of	death certificate of the subscriber (E	Duly verified by the concerned bank bran	nch/DOP).	
	3 Cancelle	ed cheque/Bank Certificate/Copy of	bank passbook.		
	Proof of Ident				
	Sr				
	No.		Document Name		
	1 Aadhar	Card/Letter issued by Unique Identi	fication Authority of India.		
	Proof of Addr				
	Sr				
	No.		Document Name		
	1 Adhar C	Card/Letter issued by unique identific	cation Authority of India Clearly showing	the address.	
	Please click	to view the uploaded document :	View		
		• A	Authorize OReject		
		Reason for Rejection	on		

Once User clicks on "Submit" button, APY Death Withdrawal request will get authorized in the CRA system and confirmation window is displayed to the User as given below in **Figure 20**.

At this stage, option is provided to the User to view & download system generated Withdrawal Form.

	e-Gov is now	protean Change is growth			Atal Pension	Yojana / NPS Lite
Welcome NPS-Lite Ac	ccount Office-1500504401					Home Logout
uthorize Request	Subscriber Registration	Exit Withdrawal Ree	quest Dashboard			
			500007050400	Back to Results Page		
	PR/ Nan	AN ne	500007053106 VIKAS VERMA			
	Clai	m ID	2490001942			
	Date	e of Birth nowledgement No	27/02/1976 249000194201			
	With	ndrawal Request has	been Verified			
	Veri	fication Limestamp	08/01/2024 15:58			

Figure 20

On successful authorization of APY Death Withdrawal request by Bank/DOP, same will get executed in the CRA system and Funds will be transferred to beneficiary's Bank Account within stipulated timeline.

Physical APY Death Withdrawal Form and supporting documents are not required to be submitted by Bank/DOP to Protean-CRA for storage purpose if complete documents are uploaded while capturing online APY withdrawal request in CRA System.

🍘 protean