



**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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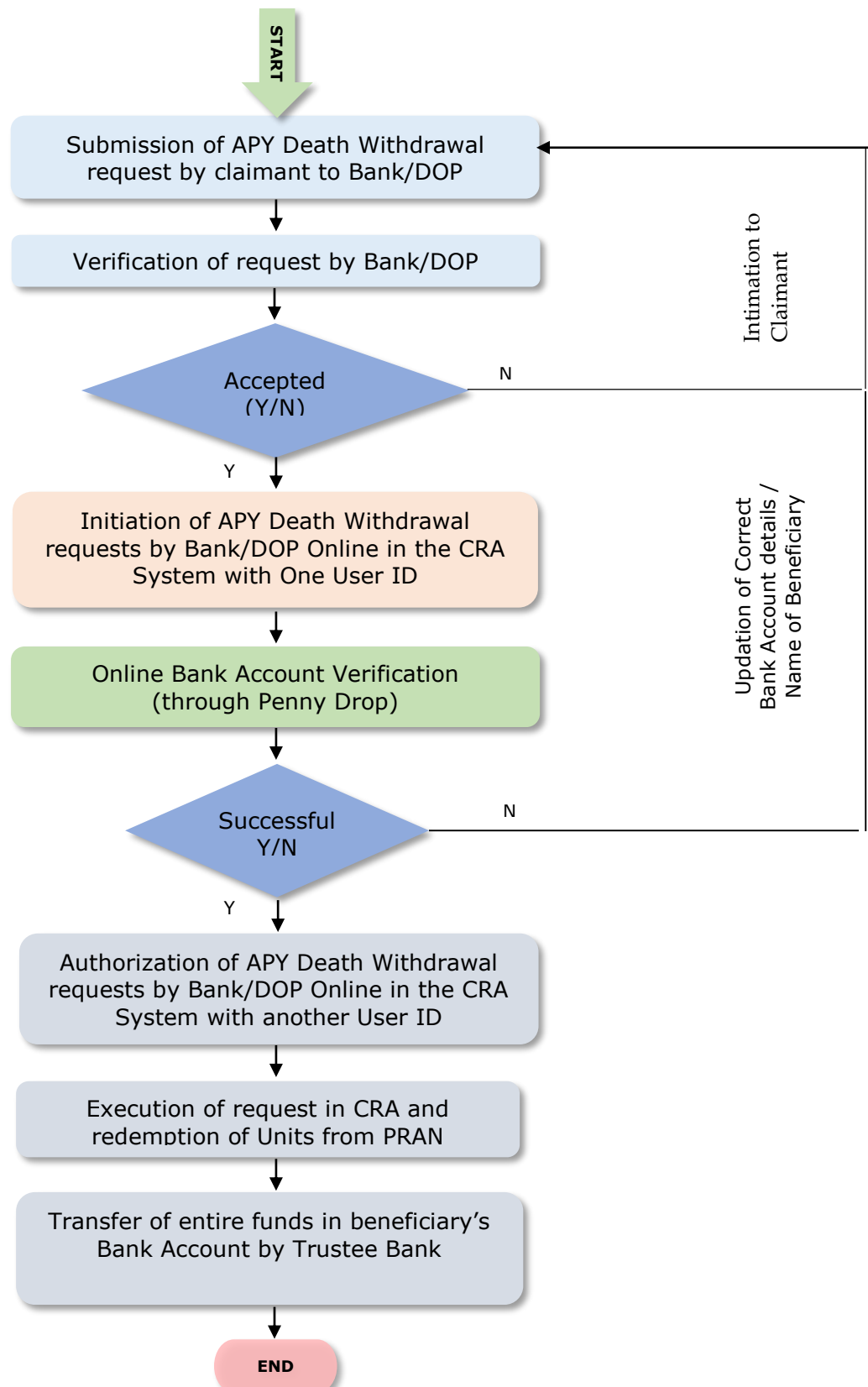
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## 1. Abbreviations

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

## 2. APY Death Withdrawal Process Flow



### 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.npslite-nsdl.com](http://www.npslite-nsdl.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](http://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.

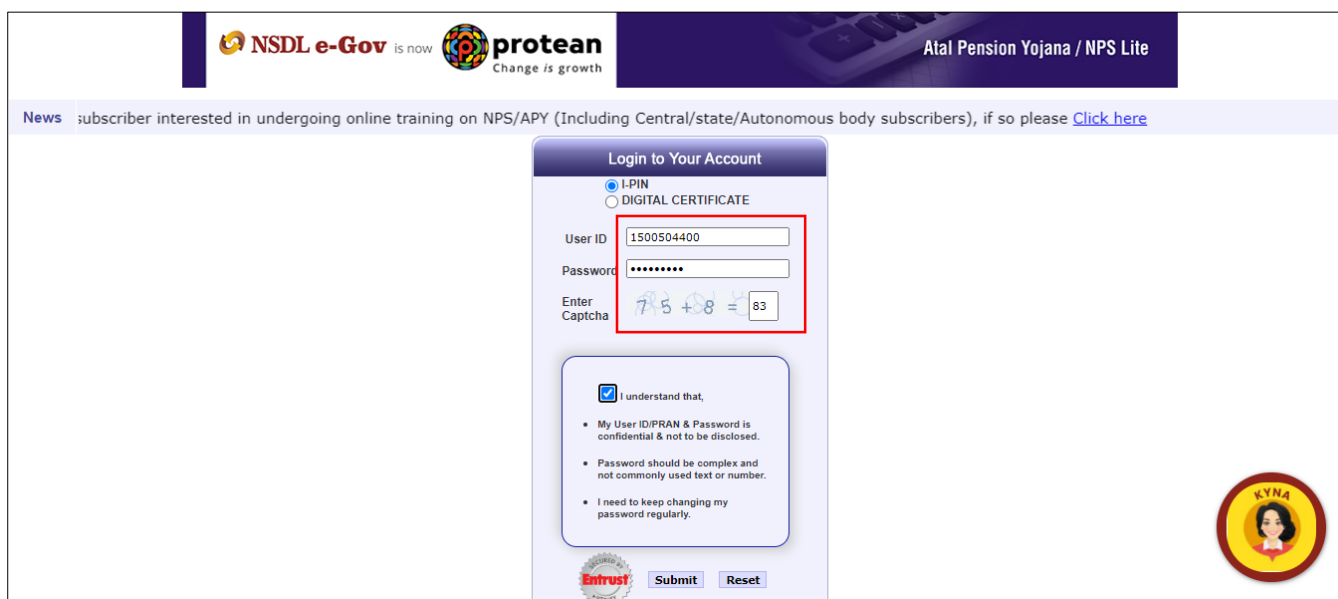
This document describes the detailed procedure to be followed by Bank/DOP for processing APY Death Withdrawal requests.

#### 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.

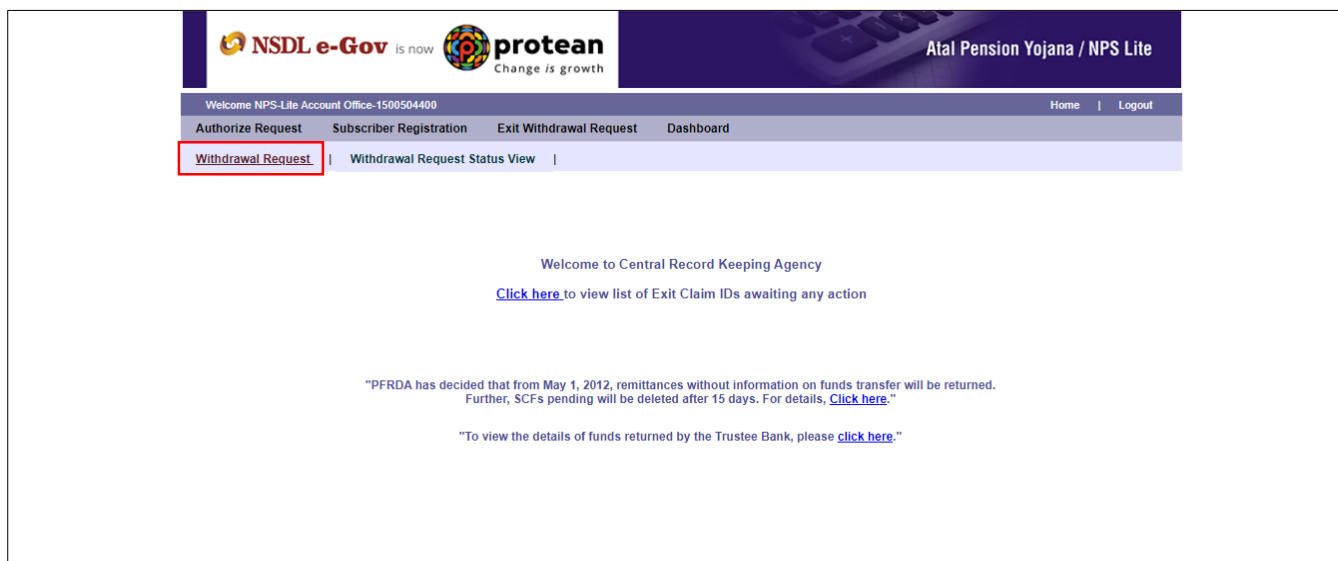
##### ➤ **Steps to initiate APY Death Withdrawal request in CRA System by Bank/DOP:**

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



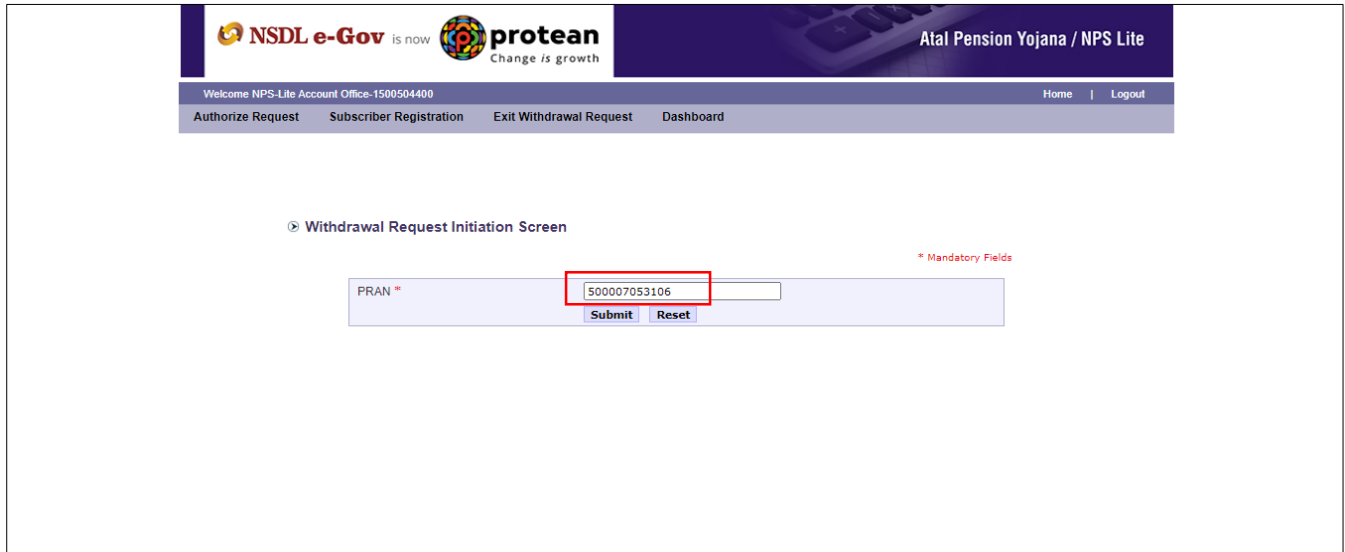
**Figure 1**

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



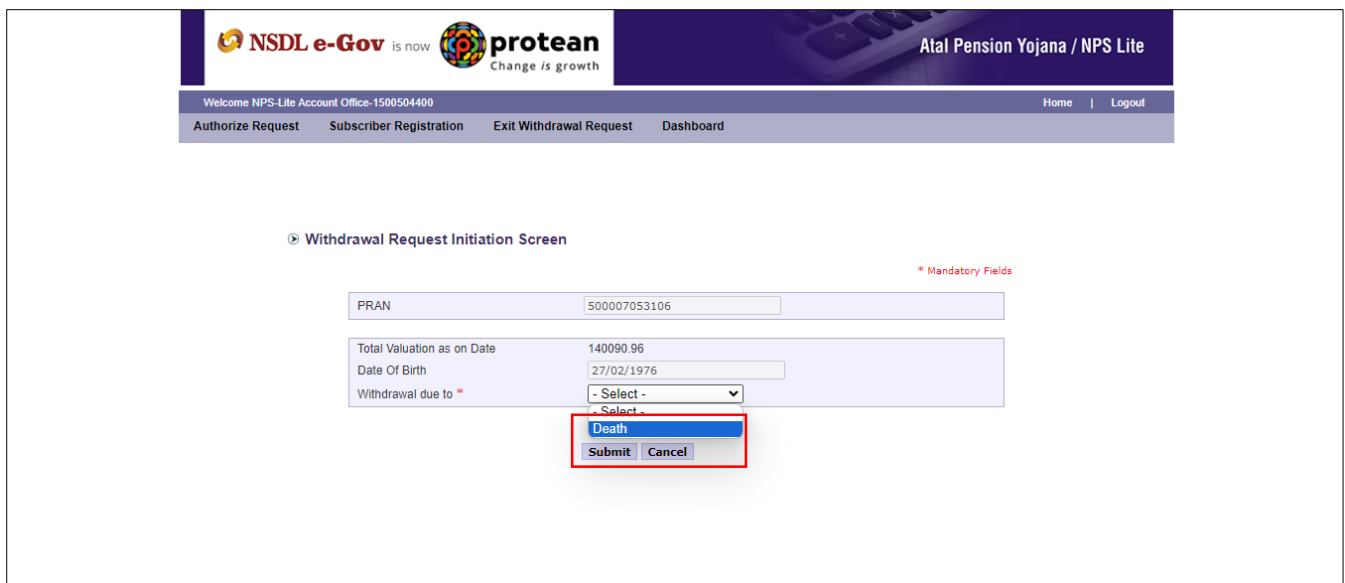
**Figure 2**

At this stage, User needs to enter PRAN. Please refer below **Figure 3**.



**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**.



**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**.



Withdrawal Request Initiation Screen

\* Mandatory Fields

PRAN: 500007053106

Total Valuation as on Date: 140090.96

Date Of Birth: 27/02/1976

Withdrawal due to: **Death**

Withdrawal Type: **Full Withdrawal**

Date of Death: **01/11/2023** (dd/mm/yyyy)

Towards Withdrawal (in %): **100** Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

**Submit** **Cancel**

1) For NPS Lite, in case of no nomination, aggregator/Office to add the legal heir as the nominee after carrying out due diligence in identifying him/her.  
 2) For APY scheme, in case of death of the Subscriber, the corpus will be settled in the name of Spouse who is the default nominee. In other cases, it will be settled in the name of the nominee/legal heir, as applicable.  
 3) Nominee details as well as bank details of the nominee along with other supporting documents are mandatory.  
 4) It is the responsibility of Aggregator/APY-SP to obtain the relevant documents from Nominee/Spouse/Legal heir, as applicable and to carry out the due diligence in identifying him/her.

**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**.

Withdrawal Request Initiation Screen

**Subscriber Details**

PRAN	500007053106
Subscriber Name	VIKAS VERMA
Date Of Birth	1976-02-27
Entity Reg. No.	8005174
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	01/11/2023
Towards Withdrawal(in %)	100


**Subscriber Correspondence Address**

Father's Name	
Address 1	WZ-317,G.NO-8,SADH NAGAR
Address 2	
Address 3	
City	DELHI
Pin	110045
State	Delhi
Country	India

**Proceed** **Cancel**

**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**.



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For APV 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 registered nominee.

**OK**

**Atal Pension Yojana / NPS Lite**

Home | Logout

Welcome NPS-Lite Account Office-1500504400

Authorize Request    Subscriber Registration

▶ **Withdrawal Request Initiation Screen**

**Subscriber Details**


PRAN	500007053106
Subscriber Name	VIKAS VERMA
Date Of Birth	27/02/1976
Entity Reg. No.	8005174
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	01/11/2023
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

**Nominee Details**


Nominee Serial Number	1	
Nominee Name	GEETA VERMA	Nominee Address 1
Nominee Date of Birth		Nominee Address 2
Nominee Relation	WIF	Nominee Address 3
Nominee Major/Minor	MAJOR	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**.



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**Atal Pension Yojana / NPS Lite**

Home | Logout

Welcome NPS-Lite Account Office-1500504400

Authorize Request    Subscriber Registration    Exit Withdrawal Request    Dashboard

▶ **Withdrawal Request Initiation Screen**

**Subscriber Details**

PRAN	500007053106
Subscriber Name	VIKAS VERMA
Date Of Birth	27/02/1976
Entity Reg. No.	8005174
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	01/11/2023
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

**Nominee Details**

Nominee Serial Number	1	
Nominee Name	GEETA VERMA	Nominee Address 1
Nominee Date of Birth		Nominee Address 2
Nominee Relation	WIF	Nominee Address 3
Nominee Major/Minor	MAJOR	Nominee City
Nominee Guardian Name		Pin
Nominee Share	100 %	State
Mobile No		Country
Email ID		Alternate Contact No.

**Edit**    Confirm    Cancel

Note

Nomination details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the nomination details. It would not be changed at later date.

**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**.

Welcome NPS-Lite Account Office-1500504400 Home | Logout

Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard

**Nominee Details**

Nominee 1

First Name \* PRASHANT Middle Name SHANTARAM Last Name / Surname GURAV

Date of Birth (dd/mm/yyyy) Relationship \* WIFE Major/Minor \* Major

Percentage Share \* 100 % Guardian Date of Birth (dd/mm/yyyy)

Guardian Name \* Guardian Middle Name Guardian Last Name / Surname

**Nominee Address:**

Address 1 \* FDDF Address 2 FDDFD Address 3 FDDDFD

Pin Code \* 400066 City \* MUMBAI State \* Maharashtra



Country \* India Mobile No Email ID

Alternate Contact No.

**Confirm** Reset Cancel

**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**.

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Welcome NPS-Lite Account Office-1500504400 Home | Logout

Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard

**Withdrawal Request Initiation Screen**

**Subscriber Details**

PRAN	500007053106
Entity Reg. No.	8005174
Date Of Birth	27/02/1976
Subscriber Name	VIKAS VERMA
Withdrawal Type	Death
Reason of Withdrawal	Complete Withdrawal
Date of Death	01/11/2023

**Nominee Details**

Nominee Serial Number	1	Bank Type *	Savings
Nominee Name	PRASHANT SHANTARAM GURAV	Bank Account Number *	04141140005616
Nominee Date of Birth		Confirm Bank Account Number *	*****
Nominee Relation	WIFE	Bank IFS Code *	HDFC0000414
Nominee Major/Minor	MAJOR	Bank Name *	HDFC BANK
Nominee Guardian Name		Bank Branch *	BORIVALI EAST
Nominee Share	100 %	Bank Address *	SHANTIVAN
Nominee Mobile No.		Bank Address Pin *	400066
Nominee Email Id		Bank MICR Code	
Nominee Address 2	FDDFD	Nominee Address 1	FDDF
Pin	400066	Nominee Address 3	FDDDFD
State	Maharashtra	City	MUMBAI
		Country	India

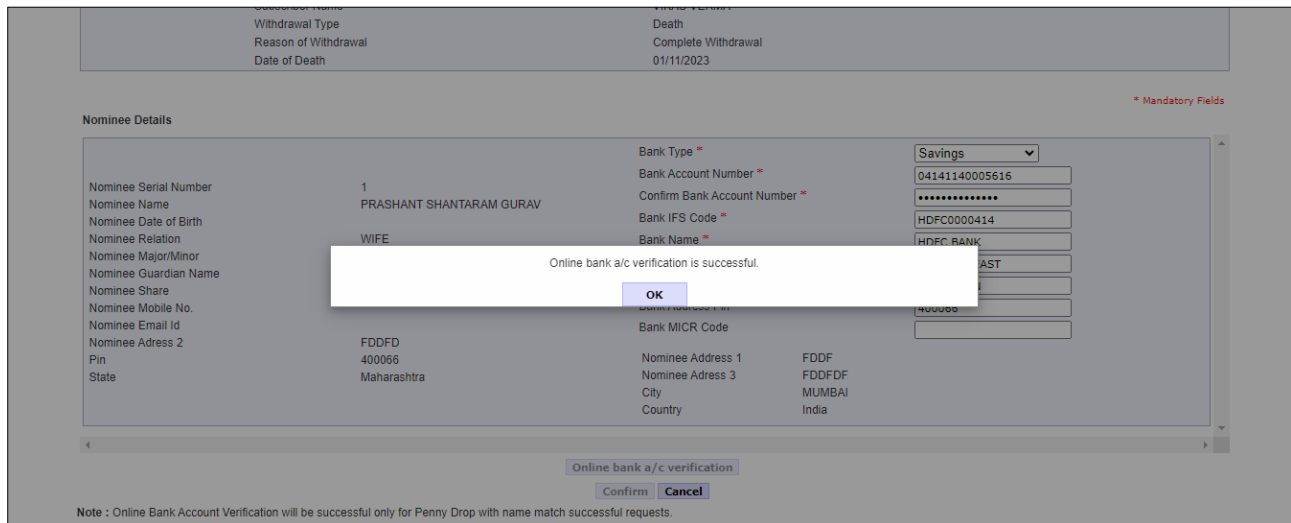
**Online bank a/c verification** **Confirm** **Cancel**

Note : Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

**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**.



Withdrawal Type		Death	
Reason of Withdrawal		Complete Withdrawal	
Date of Death		01/11/2023	

**Nominee Details**

Nominee Serial Number	1	Bank Type *	Savings
Nominee Name	PRASHANT SHANTARAM GURAV	Bank Account Number *	04141140005616
Nominee Date of Birth		Confirm Bank Account Number *	*****
Nominee Relation	WIFE	Bank IFS Code *	HDFC0000414
Nominee Major/Minor		Bank Name *	HDFC BANK
Nominee Guardian Name		Bank Branch *	BORIVALI EAST
Nominee Share		Bank Address *	SHANTIVAN
Nominee Mobile No.		Bank Address Pin *	400066
Nominee Email Id		Bank MICR Code	
Nominee Address 2	FDDFD	Nominee Address 1	FDDFD
Pin	400066	Nominee Address 3	FDDFD
State	Maharashtra	City	MUMBAI
		Country	India

Online bank a/c verification is successful.

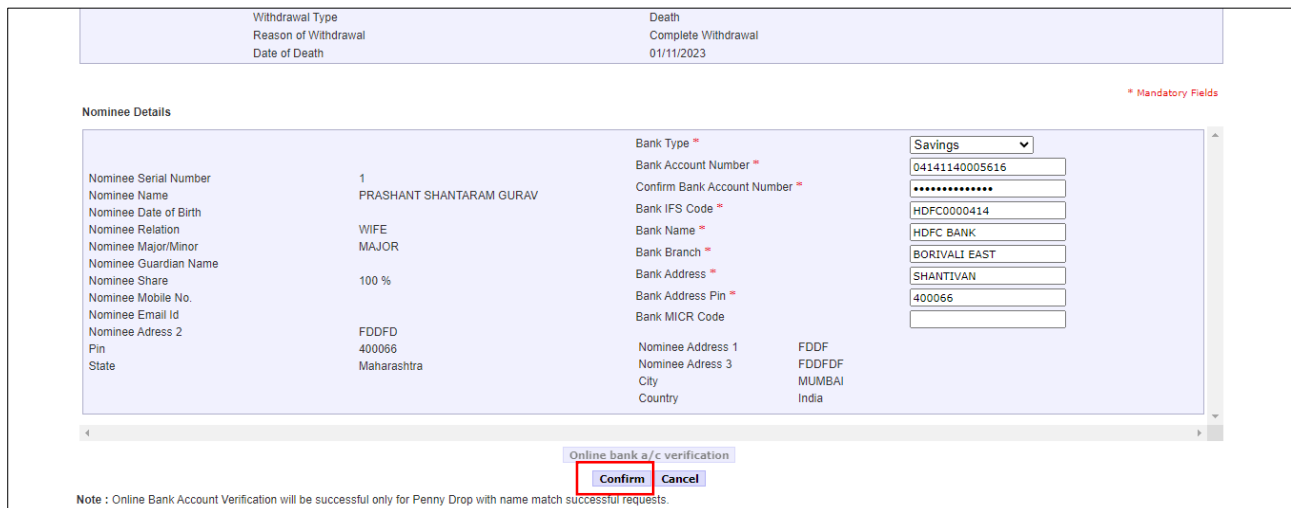
OK

Online bank a/c verification

Confirm Cancel

Note : Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

**Figure 11A**



Withdrawal Type		Death	
Reason of Withdrawal		Complete Withdrawal	
Date of Death		01/11/2023	

**Nominee Details**

Nominee Serial Number	1	Bank Type *	Savings
Nominee Name	PRASHANT SHANTARAM GURAV	Bank Account Number *	04141140005616
Nominee Date of Birth		Confirm Bank Account Number *	*****
Nominee Relation	WIFE	Bank IFS Code *	HDFC0000414
Nominee Major/Minor	MAJOR	Bank Name *	HDFC BANK
Nominee Guardian Name		Bank Branch *	BORIVALI EAST
Nominee Share	100 %	Bank Address *	SHANTIVAN
Nominee Mobile No.		Bank Address Pin *	400066
Nominee Email Id		Bank MICR Code	
Nominee Address 2	FDDFD	Nominee Address 1	FDDFD
Pin	400066	Nominee Address 3	FDDFD
State	Maharashtra	City	MUMBAI
		Country	India

Online bank a/c verification

Confirm Cancel

Note : Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

**Figure 11B**

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**.



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Welcome NPS-Lite Account Office-1500504400
Home | Logout

Authorize Request
Subscriber Registration
Exit Withdrawal Request
Dashboard

➤ **Withdrawal Request Initiation Document Checklist**

\* Mandatory Fields

Sr. No.		Document Name
1	<input checked="" type="checkbox"/>	APY Death Withdrawal Form duly filled and signed-stamped by bank. *
2	<input checked="" type="checkbox"/>	Copy of death certificate of the subscriber (Duly verified by the concerned bank branch/DOP). *
3	<input checked="" type="checkbox"/>	Cancelled cheque/Bank Certificate/Copy of bank passbook. *
4	<input type="checkbox"/>	Advanced Stamped Receipt - Signed alongwith revenue stamp
5	<input type="checkbox"/>	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)
6	<input type="checkbox"/>	Family Members Certificate
7	<input type="checkbox"/>	Legal heir certificate issued by First Class Magistrate
8	<input type="checkbox"/>	Nominee 2 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook
9	<input type="checkbox"/>	Nominee 3 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook

In cases of multiple claimants/nominees, each claimant/nominee needs to fill separate withdrawal form alongwith the required documents.

\* Atleast one field should be checked

Proof of Identity - All KYC Documents Need to be attested by Mapped Nodal Office

Sr. No.		Document Name
1	<input type="checkbox"/>	Valid Passport issued by Government of India.
2	<input type="checkbox"/>	Ration Card with Photograph.
3	<input type="checkbox"/>	Bank pass book or Certificate with Photograph
4	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	Valid Driving license with photograph.
6	<input type="checkbox"/>	PAN Card issued by income tax department.
7	<input type="checkbox"/>	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input checked="" type="checkbox"/>	Aadhar Card/Letter issued by Unique Identification Authority of India.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
10	<input type="checkbox"/>	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
11	<input type="checkbox"/>	Ex-Service Man Card issued by Ministry of Defence to their employees
12	<input type="checkbox"/>	Photo credit Card.
13	<input type="checkbox"/>	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

\* Atleast one field should be checked

Proof of Address - All KYC Documents Need to be attested by Mapped Nodal Office



Sr. No.		Document Name
1	<input type="checkbox"/>	Valid Passport issued by Government of India.
2	<input type="checkbox"/>	Ration card with photograph and residential address.
3	<input type="checkbox"/>	Bank Pass book or certificate with photograph and residential address.
4	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	Valid Driving license with photograph and residential address.
6	<input type="checkbox"/>	Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc
7	<input type="checkbox"/>	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input checked="" type="checkbox"/>	Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
10	<input type="checkbox"/>	Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).
11	<input type="checkbox"/>	Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).
12	<input type="checkbox"/>	Latest property/house Tax Receipt (not more than one year old).
13	<input type="checkbox"/>	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).
14	<input type="checkbox"/>	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

Submit
Reset
Cancel

**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**.


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Welcome NPS-Lite Account Office-1500504400
Home | Logout

Authorize Request
Subscriber Registration
Exit Withdrawal Request
Dashboard

Withdrawal Request Initiation Confirmation Screen

**Subscriber Details** Hide

PRAN	500007053106
Name	VIKAS VERMA
Date of Birth	27/02/1976
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	01/11/2023

**Subscriber Corresponding Address** Hide

Address 1	WZ-317,G.NO-8,SADH NAGAR
Address 2	
Address 3	
City	DELHI
Pin	110045
State	Delhi
Country	India

**Nominee Details** Hide

Nominee Serial Number	1	Bank Type	SAVINGS
Nominee Name	PRASHANT SHANTARAM GURAV	Bank Account Number	04141140005616
Nominee Date of Birth		Bank Name	HDFC BANK
Nominee Relation	WIFE	Bank Branch	BORIVALI EAST
Nominee Major/Minor	MAJOR	Bank Address	SHANTIVAN
Nominee Guardian Name		Bank Address Pin	400066
Nominee Share	100 %	Bank IFS Code	HDFC0000414
Nominee Mobile No.		Bank MICR Code	
Nominee Email Id		Nominee Address 1	FDDDF
Nominee Address 2	FDDDF	Nominee Address 3	FDDDF
Nominee City	MUMBAI	Nominee City Pin	400066
Nominee State	Maharashtra	Nominee Country	India
Nominee Alternate Contact No.		Nominee Guardian DOB	

**Nominee Document Checklist** Hide

Withdrawal - Death

Sr. No.	Document 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).
3	Cancelled cheque/Bank Certificate/Copy of bank passbook.

Proof of Identity

Sr. No.	Document Name
1	Aadhar Card/Letter issued by Unique Identification Authority of India.

Proof of Address

Sr. No.	Document Name
1	Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.

☒ Declaration by APY-SP\*:

1. It is certified that above declaration has been signed/thumb impressed before me by the nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir(s) of deceased subscriber late Sh/Smt/Kum VIKAS VERMA with PRAN 500007053106 as above and has read the entries / entries have been read over to him / her/them by me and got confirmed by him / her/them.

2. That all the APY contributions of the Subscriber have been uploaded in the CRA system.

3. That Identification and address of the nominee/claimant is certified as provided in the withdrawal form above. The name of claimant as mentioned on the withdrawal form has been verified and can be accepted as final.

4. The bank account details of nominee/claimant as provided in bank details section have been checked and verified and the same can be accepted for payment.

5. I/we have verified the documents as submitted by the claimant with the originals and authorized this application for processing of the subject claim of the claimant. It is certified that the details as provided in this application form are matching with the supporting documents provided by the claimant(s) and is to our satisfaction.

Select File to Upload \* :

Choose File

KYCdocs.pdf

Upload

Remove

Note : Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png, Maximum File Size: 5 MB, Number of File can be uploaded: 1)

Confirm

Cancel

**Figure 13**

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-Life Account Office-1500504400

Home | Logout

Authorize Request

Subscriber Registration

Exit Withdrawal Request

Dashboard

Withdrawal Request Initiation - Complete

PRAN	500007053106
Name	VIKAS VERMA
Date of Birth	27/02/1976
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	01/11/2023
Acknowledgement No.	249000194201
<a href="#">Click Here</a>	view withdrawal form.

Please click to view the uploaded document: [View](#)

Withdrawal Request Claim ID has been successfully generated.

Claim ID: 2490001942

Subscriber Withdrawal Initiation Request Details has been Captured. Awaiting Verification.

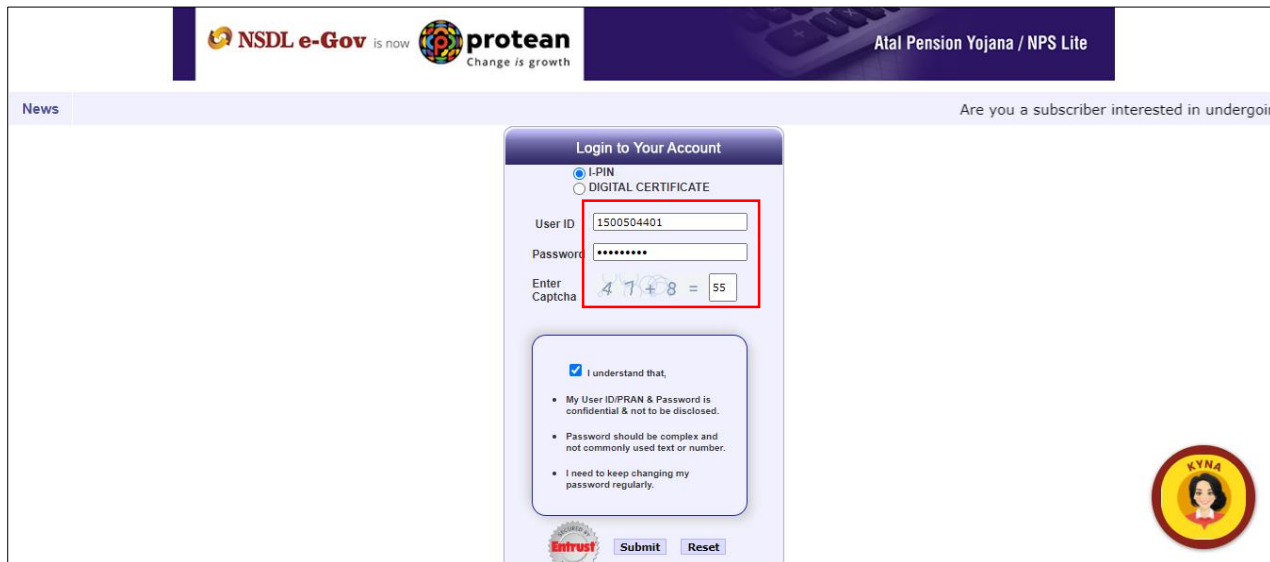
Captured Timestamp08/01/2024 10:59

**Figure 14**

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

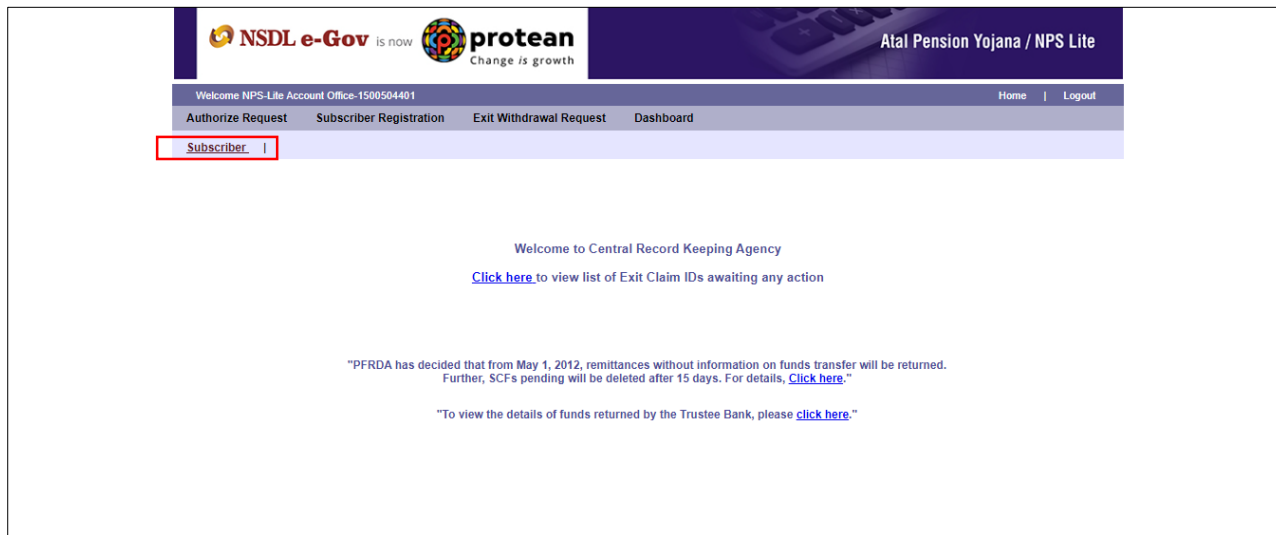
➤ **Steps to authorize APY Death Withdrawal request in CRA System by Bank/DOP:**

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



**Figure 15**

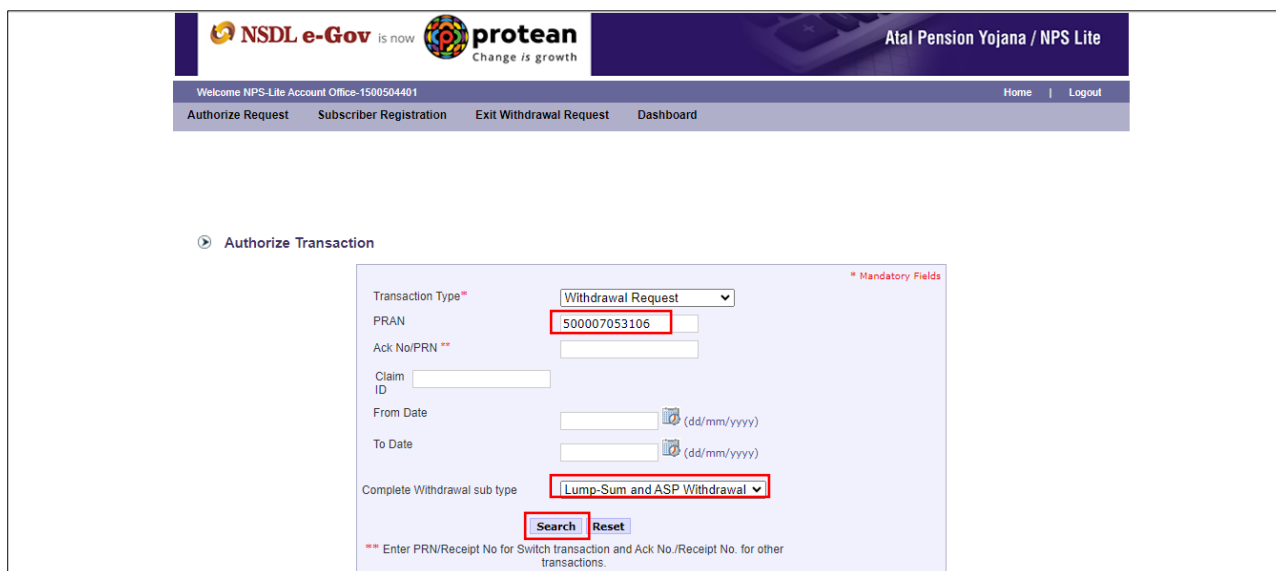
User needs to click on Menu “**Authorize Request**” and select sub menu “**Subscriber**” as given below in **Figure 16**.



**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**.





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Welcome NPS-Lite Account Office-1500504401 Home | Logout

Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard

Authorize Transaction

Transaction Type\*  \*

PRAN

Ack No/PRN\*\*

Claim ID

From Date  (dd/mm/yyyy)

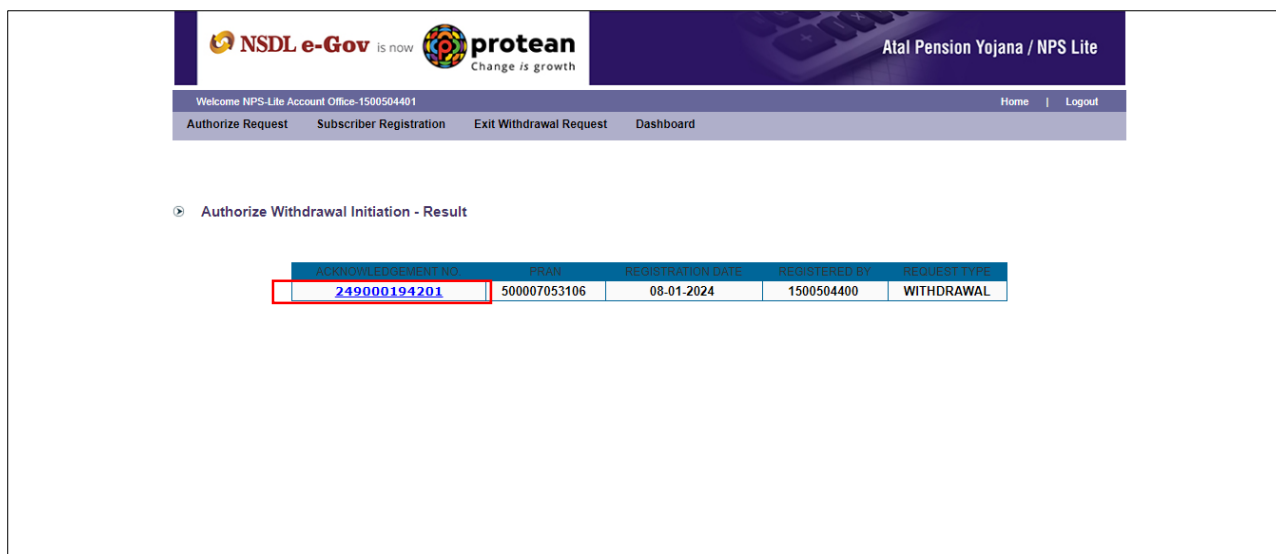
To Date  (dd/mm/yyyy)

Complete Withdrawal sub type

\*\* Enter PRN/Receipt No for Switch transaction and Ack No./Receipt No. for other transactions.

**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**.



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Authorize Request Subscriber Registration Exit Withdrawal Request Dashboard


Authorize Withdrawal Initiation - Result

ACKNOWLEDGMENT NO	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE
<a href="#">249000194201</a>	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.*


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Authorize Request
Subscriber Registration
Exit Withdrawal Request
Dashboard

⦿ **Authorize Withdrawal Initiation - Confirm**

[Back to Results Page](#)  
[View Signature](#)  
[Click Here to View subscriber Details](#)

**Subscriber Details**

PRAN	500007053106
Subscriber Name	VIKAS VERMA
ACK No.	249000194201
Withdrawal Type	Full Withdrawal
Towards Annuity (in %)	0
Towards Withdrawal (in %)	100
Withdrawal due to	Death
Date of death	01/11/2023

**Subscriber correspondence Address**

Address 1	WZ-317,G,NO-8,SADH NAGAR
Address 2	
Address 3	
City	DELHI
Pin	110045
State	Delhi
Country	India

**Nominee Details**

Nominee Serial Number	1	Bank Type	SAVINGS
Nominee Name	PRASHANT SHANTARAM GURAV	Bank Account Number	04141140005616
Nominee Date of Birth		Bank Name	HDFC BANK
Nominee Relation	WIFE	Bank Branch	BORIVALI EAST
Nominee Major/Minor	MAJOR	Bank Address	SHANTIVAN
Nominee Guardian Name		Bank Address Pin	400066
Nominee Share	100 %	Bank IFS Code	HDFC0000414
Nominee Mobile No.		Bank MICR Code	
Nominee Email Id		Nominee Address 1	FDDDF
Nominee Address 2	FDDDF	Nominee Address 3	FDDDF
Nominee City	MUMBAI	Nominee City Pin	400066
Nominee State	Maharashtra	Nominee Country	India
Nominee Alternate Contact No.		Nominee Guardian DOB	

**Nominee Document Checklist**

Withdrawal - Death

Sr. No.	Document 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).
3	Cancelled cheque/Bank Certificate/Copy of bank passbook.

Proof of Identity

Sr. No.	Document Name
1	Aadhar Card/Letter issued by Unique Identification Authority of India.

Proof of Address

Sr. No.	Document Name
1	Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.

Please click to view the uploaded document : View

☒ Authorize
 ☐ Reject
 


Reason for Rejection


Submit

**Figure 19**

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.



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Welcome NPS-Lite Account Office-1500504401  
 Authorize Request    Subscriber Registration    Exit Withdrawal Request    Dashboard

[Home](#) | [Logout](#)

➤ **Withdrawal Initiation - Complete**

[Back to Results Page](#)

PRAN	500007053106
Name	VIKAS VERMA
Claim ID	2490001942
Date of Birth	27/02/1976
Acknowledgement No	249000194201
Withdrawal Request has been Verified	
Verification Timestamp	08/01/2024 15:58
<a href="#">Click Here</a> to view withdrawal form.	

**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.*

\*\*\*\*\*