



## **Protean eGov Technologies Limited**

### **STANDARD OPERATING PROCEDURE (SOP)**

#### **Initiation and Authorization of Pre-Mature Exit request by Nodal Office/Aggregator**

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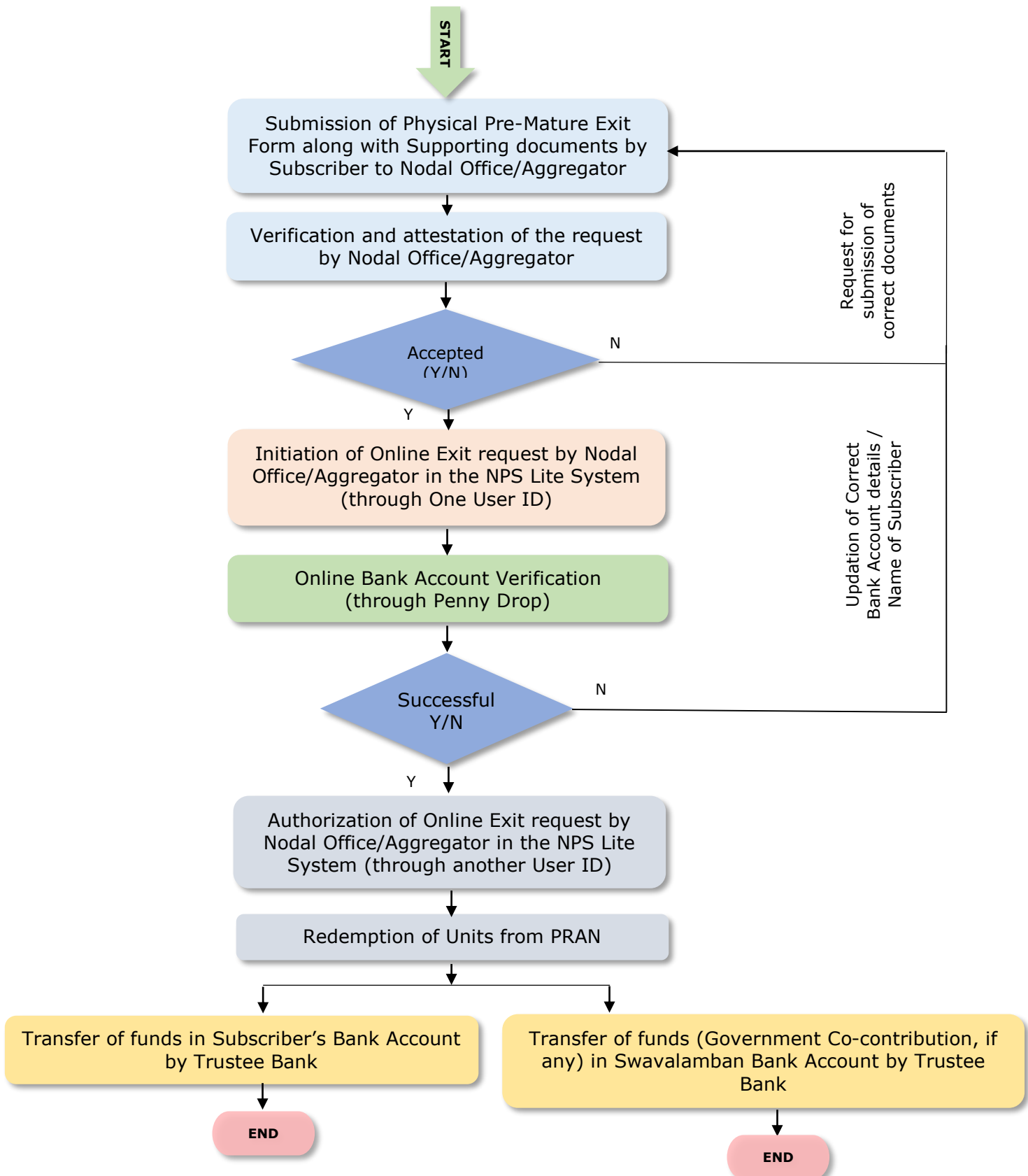
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## 1. Abbreviations

Abbreviation	Expansion
ASP	Annuity Service Provider
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
Nodal Office/Aggregator	NLOO/NLAO/NLCC registered under NPS Lite
NPS	National Pension Scheme

## 2. Process Flow – Processing of Online Pre-Mature Exit request by Nodal Office/Aggregator



### 3. Preface

As per Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, in case of pre-mature exit from NPS (exit before attaining the age of Superannuation/retirement), at least 80% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as a lump sum to the Subscriber. *In case, total corpus in NPS account is less than or equal to Rs. 1 Lakh, the Subscriber can avail the option of complete (100%) Withdrawal.*

Further, in case of NPS Lite Subscribers, where the accumulated pension wealth does not exceed one lakh rupees, the whole pension wealth shall be paid without annuitisation to the subscribers who have not availed any Swavalamban co-contribution, and also to the subscribers who though have availed Swavalamban co-contribution but are not eligible for auto migration to Atal Pension Yojana, after deducting the Government's co-contribution with returns thereon.

Further, Nodal office/Aggregator can raise Online Pre-Mature Exit request in NPS Lite System (<https://apy.nps-proteantech.in>) with Maker and Checker.

You may refer the regulations/guidelines/circulars available on PFRDA website ([www.pfrda.org.in](http://www.pfrda.org.in)) / CRA website ([www.npsra.nsdl.co.in](http://www.npsra.nsdl.co.in)) for more information on exit under NPS.

#### 4. Procedure for Processing Online Pre-Mature Exit request of Subscriber

##### **Pre-requisite for Online Pre-Mature Exit request:**

- The dully filled-up Physical Pre-Mature Exit Form is submitted by Subscriber along with KYC documents, bank proof and Copy of PRAN card of the Subscriber.
- Bank Account details of the Subscriber are updated in his/her NPS account.

Nodal Office/Aggregator should ensure following before initiating Exit request:

- ✓ NPS account is FATCA compliant – Exit from NPS is not allowed if PRAN is not FATCA-compliant.
- ✓ Withdrawal Form duly filled up and signed by Subscriber is provided.
- ✓ Supporting documents like copy of Photo id proof, copy of Address proof, copy of bank proof, Copy of PRAN card etc. of Subscriber is provided.
- ✓ Name of Subscriber as per CRA record and Name of Subscriber as per bank proof should be matched.
- ✓ Bank details should be correct/valid – *During request initiation, Bank Account and Name of the Subscriber 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.***
- ✓

*If required, Subscriber can submit physical request to associated Nodal Office/Aggregator for modification of details (Address, Contact details etc.) in NPS Lite System and then initiate exit request.*

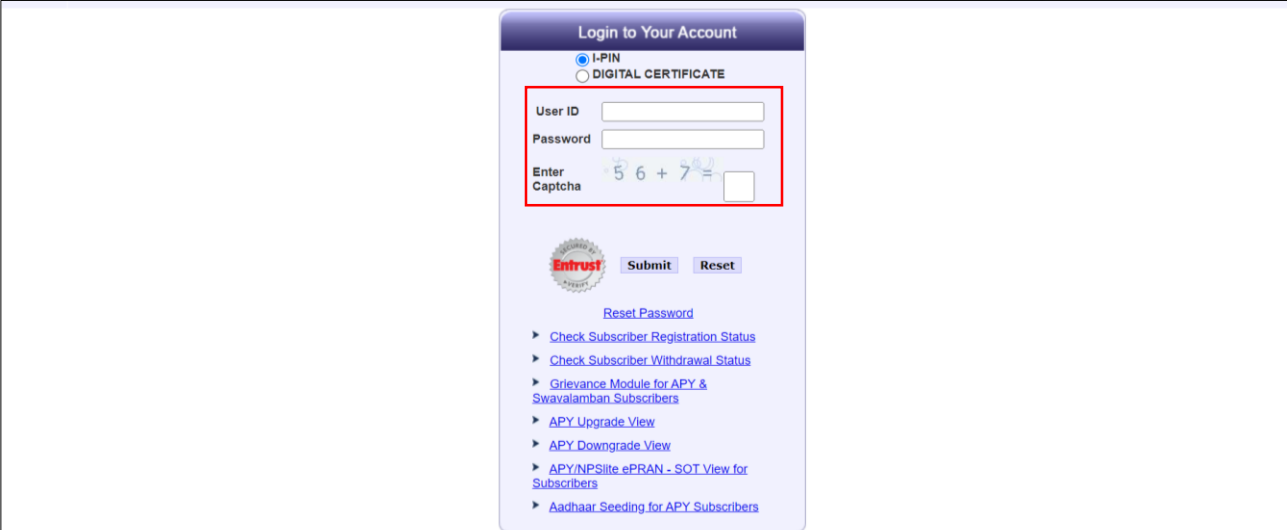
##### **Brief Steps – Processing of Online Pre-Mature Exit request by Nodal Office / Aggregator:**

- Verification & Attestation of Physical Pre-Mature Exit Form and supporting documents by Nodal Office / Aggregator.
- Initiation of request by Nodal Office / Aggregator in the NPS Lite System through One User ID.
- During request initiation, Bank Account and Name of Subscriber will be verified through online Bank Account Verification (Penny drop facility).
- Mandatory Upload of valid and legible Physical Pre-Mature Withdrawal Form and supporting documents (i.e. Identity & Address Proof, copy of PRAN card/ ePRAN and Bank Proof). Scanned documents should be appropriate i.e. scanned images should be legible and all documents to be uploaded in a single file.
- Submission of Withdrawal request in NPS Lite System.
- Authorization of request by Nodal Office / Aggregator in the NPS Lite System through another User ID.
- **Physical Pre-Mature Withdrawal Form and supporting documents are not required to be submitted by Nodal Office / Aggregator to Protean-CRA for storage purpose if complete documents are uploaded while capturing online withdrawal request in CRA System.**

The detailed procedure to be followed by the Nodal Office/Aggregator for processing Online **Pre-Mature Exit** requests in the NPS Lite System is provided below:

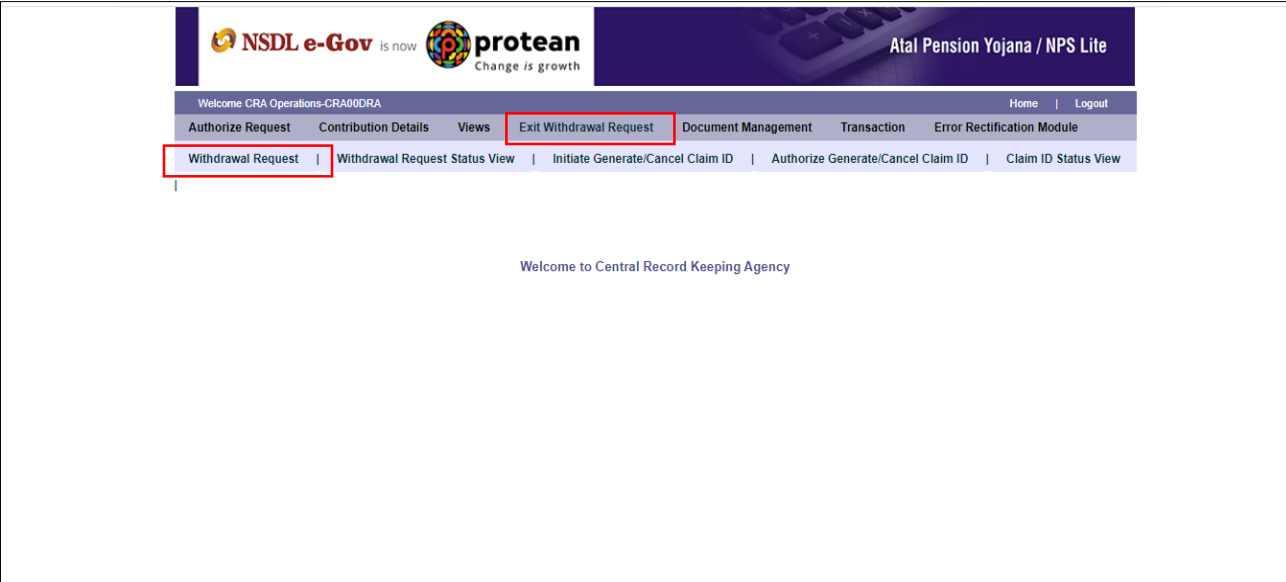
## **5. Steps to initiate Online Pre-Mature Exit request in NPS Lite System by Nodal Office/Aggregator:**

In order to initiate Online Pre-Mature Exit request, Nodal office/Aggregator needs to login to NPS Lite system (<https://apy.nps-proteantech.in>) with one User ID as given below in **Figure 1**.



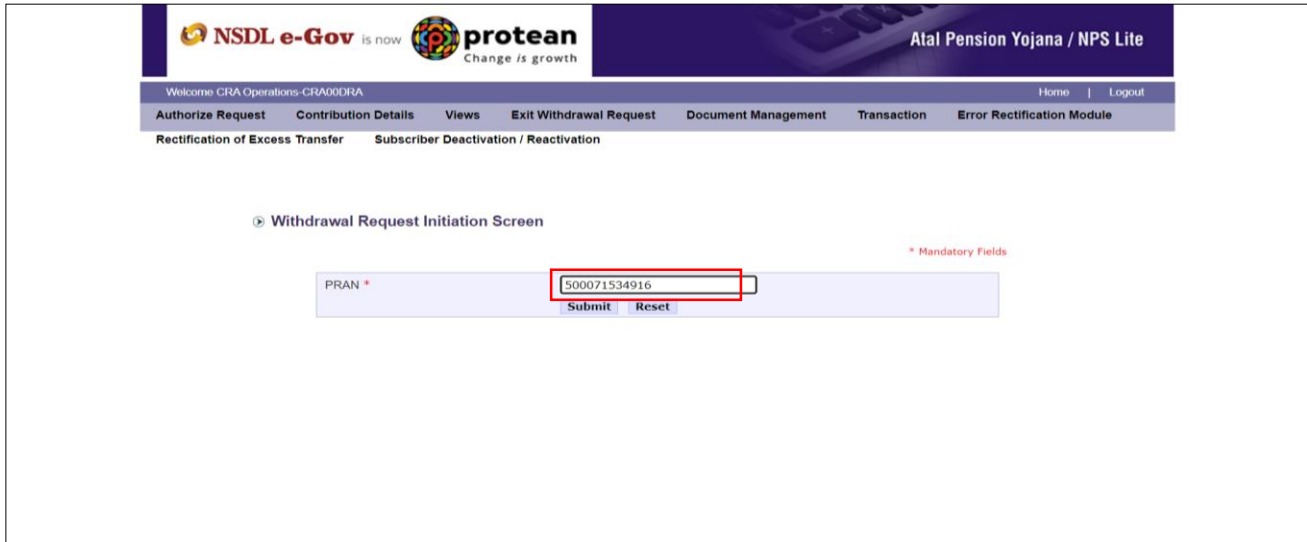
**Figure 1**

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 number of subscriber for initiating withdrawal request as shown below in **Figure 3**.



NSDL e-Gov is now **protean** Change is growth

Atal Pension Yojana / NPS Lite

Welcome CRA Operations-CRA00DRA Home | Logout

Authorize Request Contribution Details Views Exit Withdrawal Request Document Management Transaction Error Rectification Module

Rectification of Excess Transfer Subscriber Deactivation / Reactivation

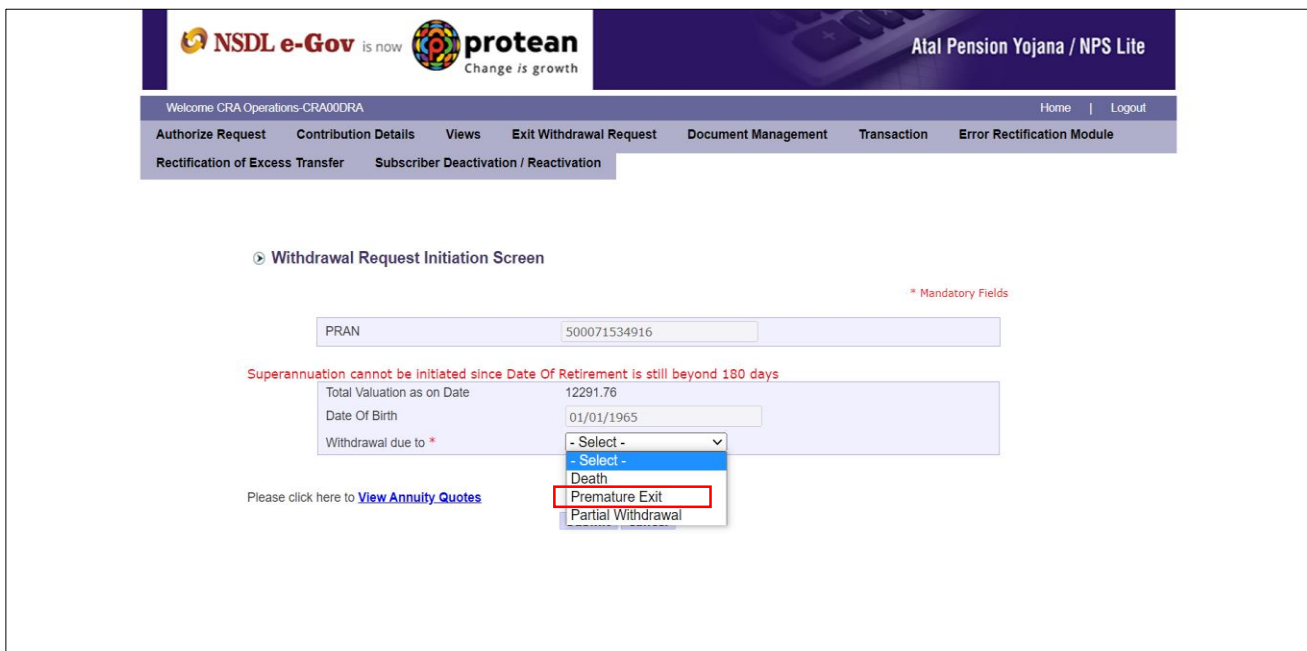
Withdrawal Request Initiation Screen

\* Mandatory Fields

PRAN \*

**Figure 3**

At this stage, User needs to select Withdrawal type as "Premature Exit" from the Drop down menu as shown below in **Figure 4**.



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Atal Pension Yojana / NPS Lite

Welcome CRA Operations-CRA00DRA Home | Logout

Authorize Request Contribution Details Views Exit Withdrawal Request Document Management Transaction Error Rectification Module

Rectification of Excess Transfer Subscriber Deactivation / Reactivation

Withdrawal Request Initiation Screen

\* Mandatory Fields

PRAN

Superannuation cannot be initiated since Date Of Retirement is still beyond 180 days

Total Valuation as on Date 12291.76

Date Of Birth

Withdrawal due to \*

Please click here to [View Annuity Quotes](#)

- Select -
- Death
- Premature Exit**
- Partial Withdrawal

**Figure 4**

At this stage, corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date" which helps User to identify whether eligible for complete withdrawal or not.

User needs to provide withdrawal fund allocation percentage. In case corpus is greater than 1 Lakh, then percentage towards Lump sum is displayed as 20% and percentage towards annuity as 80%. User can also utilize more than 80% pension wealth for annuity, as per his/her choice. In case corpus is less than or equal to Rs. 1 Lakh, then percentage towards Lump sum is displayed as 100% and percentage towards Annuity as 0%.

Please refer below **Figure 5**.



Withdrawal Request Initiation Screen

\* Mandatory Fields

PRAN: 500071534916

Superannuation cannot be initiated since Date Of Retirement is still beyond 180 days

Total Valuation as on Date: 12291.76

Claim ID: Claim ID is not generated

Date Of Birth: 01/01/1965

Withdrawal due to \*: Premature Exit

Withdrawal Type \*: Full Withdrawal

Complete Withdrawal sub type \*:  Lump-Sum and ASP Withdrawal

Date of Resignation/Exit: 11/03/2023

Towards Withdrawal (in %): 20 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

Towards Annuity (in %): 80 Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

Please click here to [View Annuity Quotes](#)

**NOTE :** As per PFRDA Exit Regulations, for Subscribers who have received Swavalamban co-contribution and exiting NPS, the corpus paid will be after deducting the Government (Swavalamban) co-contribution with returns thereon. Accordingly actual amount received may vary.

**Figure 5**

At this stage, User needs to select Marital Status. If Subscriber is Married & Spouse is alive, then User needs to enter Spouse Name, Spouse Gender, Spouse DOB etc. Similarly, the User needs to capture other family member's details.

User needs to select Annuity Service Provider from the drop down list. List of the Annuity Service Providers is displayed on the basis of Age and Corpus of the Subscriber. Further, User needs to select Annuity Scheme. List of Annuity Schemes is displayed on the basis of Marital Status of the Subscriber. User needs to select Annuity Frequency from the drop down menu. Please refer below **Figure 6**.

subscriber will be utilized towards pension

Valuation as on Date of Resignation	5855.89
Total Valuation as on Date	5855.89
Valuation Towards ASP	4684.71
Valuation Towards Withdrawal	1171.17
Percentage Towards ASP	80
Percentage Towards Withdrawal	20
Date of NAV	10/03/2023

Marital status \*: Married

Spouse Alive \*: Alive

Spouse Gender \*: Male

Spouse First Name \*: shivanna

Spouse Middle Name

Spouse Last Name

Spouse DOB \*: 01/01/1970 (dd/mm/yyyy)

Spouse's PAN

Mother Alive: Select

Father Alive: Select

Child 1 Alive: Select

Child 2 Alive: Select

Child 3 Alive: Select

Frequency \*: Monthly

Select ASP Scheme:

ASP Names \*: HDFC Life Insurance Co. Ltd

Scheme Names \*: Annuity payable for life with 100% annuity payable to spouse on death of annuitant

Beneficiary Name \*: CHANNAJAMTHA

Relation with Subscriber: Self

[Click here for ASP Quotes](#)

**Figure 6**

At this stage, various options selected along with existing address are displayed to the User. Also option is available to the User to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields Maiden Name & CKYC Number are non-mandatory. Please refer below **Figure 7**.

Withdrawal Request Initiation Screen

Subscriber Details	
PRAN	500071534916
Subscriber Name	CHANNAJAMMA
Date Of Birth	01/01/1965
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	shivanna
Spouse DOB	01/01/1970
Spouse PAN	
Entity Reg. No.	8002934
Withdrawal due to	Premature Exit
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Resignation	11/03/2023
Towards Withdrawal(in %)	20
Towards Annuity(in %)	80

ASP Withdrawal Details	
Amount to be invested in Annuity	4684.71
Name of ASP	HDFC Life Insurance Co. Ltd
Scheme	Annuity payable for life with 100% annuity payable to spouse on death of annuitant
Beneficiary Name	CHANNAJAMMA
Relation with Subscriber	Self

Subscriber Correspondence Address	
Father's Name	SHIVANNA
Address 1	19
Address 2	ASHOKAPURA
Address 3	NANJUNGU
City	MYSORE
Pin	571301
State	Karnataka
Country	India

Note  
For subscriber- to change the non-editable fields, subscribers have to go to the PAO to change these fields.  
For Nodal Office- to change the non-editable fields, entities have to do subscriber modification.

**Figure 7**

At this stage, existing bank details of the Subscriber along with Mobile number, email ID of the Subscriber are displayed. If existing bank details, contact details are correct, User needs to click on **“Online bank a/c verification”** Tab to proceed further.

Nodal Office/Aggregator can edit some editable fields at the time of initiating Exit request on the basis of modification request received by Subscriber by clicking on **“Edit”** button. Please refer below **Figure 8A** and **Figure 8B**.

Withdrawal Details Capture Screen

Subscriber Details	
PRAN	500071534916
Subscriber Name	CHANNAJAMMA
Date Of Birth	01/01/1965
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	shivanna
Spouse DOB	01/01/1970
Spouse PAN	
Entity Reg. No.	8002934
Withdrawal due to	Premature Exit
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Resignation	11/03/2023
Towards Withdrawal(in %)	20
Towards Annuity(in %)	80

Subscriber Bank Details	
Transaction Type *	Electronic
Bank Account Number *	1015586206
Bank Name *	HDFC
Bank Branch *	HDFC BUNDI
Bank Address *	PLOT NO-3 GAYATRINAGAR BUNDI RAJASTHAN
Bank Address Pin *	323001
Bank IFS Code *	CBIN0282521
Bank MICR Code	323240002
Mobile No *	9833475380
Alternate Phone No	
Email ID *	dinesh.dalvi@proteantech.in
PAN *	GMHPS9186M
Aadhaar No	

Note  
Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.  
Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

**Figure 8A**

Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	Nirmala R
Spouse DOB	05/01/1980
Spouse PAN	
Entity Reg. No.	8000355
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	15/12/2022

<b>Subscriber Bank Details</b>	
Transaction Type *	Electronic
Bank Account Number *	1015586206
Bank IFS Code *	CBIN0282521
Bank Name *	HDFC
Bank Branch *	HDFC BUNDI
Bank Address *	PLOT NO-3 GAYATRINAGAJ
Bank Address Pin*	323001
Bank MICR Code	323240002
Mobile No *	9833475380
Alternate Phone Number	
Email ID *	dinesh.dalvi@proteantech.
PAN *	GMHPS9186M
Aadhaar No	

I hereby declare that the details of the Aadhaar have been verified with the proof of Aadhaar (copy) submitted by the Subscribers. Further, I have collected Subscriber's consent to authorize NSDL e-Gov as CRA to use his/her Aadhaar details for National Pension System (NPS) and only for the purpose of authenticating his/her identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.

Online bank a/c verification

**Confirm** **Cancel**

**Figure 8B**

At this stage, after clicking on **“Online bank a/c Verification”** tab, Bank Account and Name of the Subscriber (registered in CRA) 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 & Proceed”** button to proceed further. Please refer below **Figure 9**.

**Note that Name of Subscriber as per CRA record and Name of Subscriber as per Bank proof/record should be matched.**

Spouse Gender	Female
Spouse Name	Nirmala R
Spouse DOB	05/01/1980
Spouse PAN	
Entity Reg. No.	8000355
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Exit	15/12/2022
Towards Withdrawal (in %)	80

Online bank a/c verification is successful.  
**OK**

<b>Subscriber Bank Details</b>	
Transaction Type *	Electronic
Bank Account Number *	1015586206
Bank Name *	HDFC
Bank Branch *	HDFC BUNDI
Bank Address *	PLOT NO-3 GAYATRINAGAR BUNDI RAJASTHAN
Bank Address Pin *	323001
Bank IFS Code *	CBIN0282521
Bank MICR Code	323240002
Mobile No *	9833475380
Alternate Phone No	
Email ID *	dinesh.dalvi@proteantech.in
PAN *	GMHPS0196M
Aadhaar No	

Online bank a/c verification

**Confirm & Proceed** **Edit** **Cancel**

Note  
Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.  
Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

**Figure 9**

At this stage, existing nomination details of the Subscriber are displayed. **User needs to click on “Edit” button to enter Nominee address.** If required, User can add/update nominee details. Please refer below **Figure 10**.

**Withdrawal Request Initiation Screen**

Subscriber Details	
PRAN	500071534916
Subscriber Name	CHANNAJAMMA
Date Of Birth	01/01/1965
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Entity Reg. No.	8002954
Withdrawal due to	Premature Exit
Withdrawal Type	Full Withdrawal Full Withdrawal
Date of Resignation	11/03/2023
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

Nominee Details		
TIER 1 Details		
Nominee Serial Number	1	
Nominee Name	SIDDARAJU	Nominee Address 1
Nominee Date of Birth		Nominee Address 2
Nominee Relation	HUSBAND	Nominee Address 3
Nominee Major/Minor	MAJOR	Nominee City
Nominee Guardian Name		Pin
Nominee Share	50 %	State
Mobile No		Country
Email ID		Alternate Contact No.

Nominee Serial Number	2	
Nominee Name	ASHARANI	Nominee Address 1
Nominee Date of Birth		Nominee Address 2
Nominee Relation	DAUGHTER	Nominee Address 3
Nominee Major/Minor	MAJOR	Nominee City
Nominee Guardian Name		Pin
Nominee Share	50 %	State
Mobile No		Country
Email ID		Alternate Contact No.

**Edit   Confirm   Cancel**

**Figure 10**

User can enter maximum of three nominees. User needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, User needs to click on "Confirm" button to proceed further. Please refer below **Figure 11**.

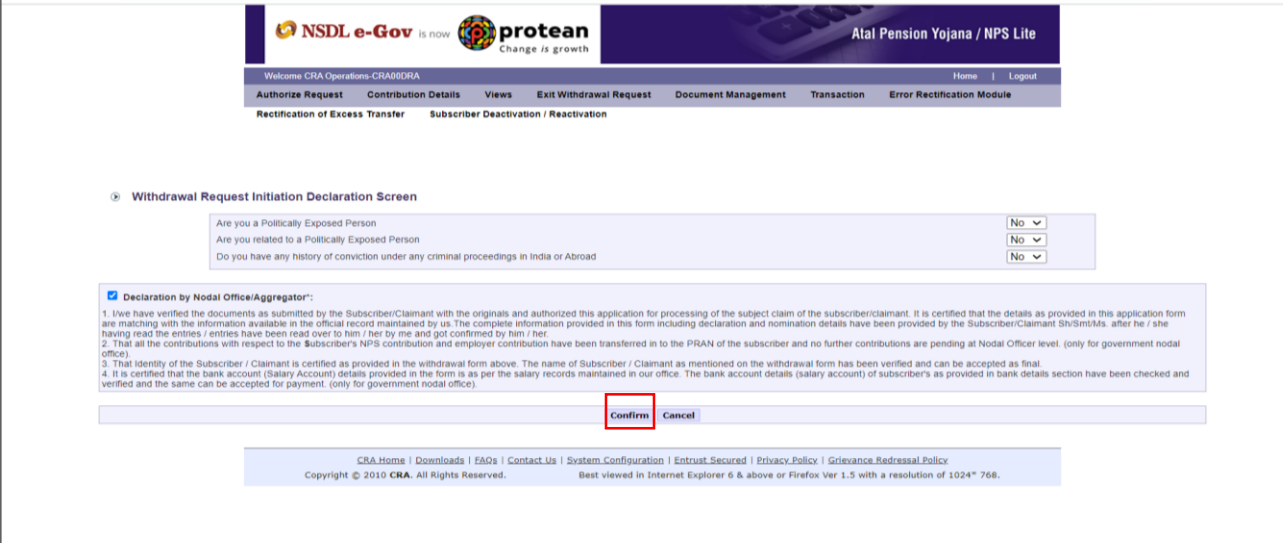
**Tier 1 Details**

Nominee 1					
First Name *	<input type="text" value="SIDDARAJU"/>	Middle Name	<input type="text"/>	Last Name / Surname	<input type="text"/>
Date of Birth	<input type="text" value="01/01/1965"/> <small>(dd/mm/yyyy)</small>	Relationship *	<input type="text" value="HUSBAND"/>	Major/Minor *	<input type="text" value="Major"/>
Percentage Share *	<input type="text" value="50"/> %	Guardian Date of Birth	<input type="text"/>	Guardian Last Name / Surname	<input type="text"/>
Guardian Name *	<input type="text"/>	Guardian Middle Name	<input type="text"/>	Guardian Last Name / Surname	<input type="text"/>
Nominee Address:					
Address 1 *	<input type="text" value="19 1st cross Ashokapuram"/>	Address 2	<input type="text" value="nanjangud"/>	Address 3	<input type="text"/>
Pin Code *	<input type="text" value="571301"/>	City *	<input type="text" value="mysore"/>	State *	<input type="text" value="Karnataka"/>
Country *	<input type="text" value="India"/>	Mobile No	<input type="text"/>	Email ID	<input type="text"/>
Alternate Contact No.	<input type="text"/>				
Nominee 2					
First Name *	<input type="text" value="ASHARANI"/>	Middle Name	<input type="text"/>	Last Name / Surname	<input type="text"/>
Date of Birth	<input type="text" value="01/01/1965"/> <small>(dd/mm/yyyy)</small>	Relationship *	<input type="text" value="DAUGHTER"/>	Major/Minor *	<input type="text" value="Major"/>
Percentage Share *	<input type="text" value="50"/> %	Guardian Date of Birth	<input type="text"/>	Guardian Last Name / Surname	<input type="text"/>
Guardian Name *	<input type="text"/>	Guardian Middle Name	<input type="text"/>	Guardian Last Name / Surname	<input type="text"/>
Nominee Address:					
Address 1 *	<input type="text" value="19 1st cross Ashokapuram"/>	Address 2	<input type="text" value="nanjangud"/>	Address 3	<input type="text"/>
Pin Code *	<input type="text" value="571301"/>	City *	<input type="text" value="mysore"/>	State *	<input type="text" value="Karnataka"/>
Country *	<input type="text" value="India"/>	Mobile No	<input type="text"/>	Email ID	<input type="text"/>
Alternate Contact No.	<input type="text"/>				
<b>Add   Remove</b>					
<b>Confirm   Reset   Cancel</b>					

**Figure 11**

At this stage, Declaration Page is displayed to the User. User needs to select from the drop down menu whether he is politically exposed person, related to politically exposed person and history of conviction under criminal proceedings.

Further, User needs to select Declaration. After selection of declarations, User needs to click on "Confirm" button. Please refer below **Figure 12**.



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Welcome CRA Operations-CRA@NDRA Home Logout

Authorize Request Contribution Details Views Exit Withdrawal Request Document Management Transaction Error Rectification Module

Rectification of Excess Transfer Subscriber Deactivation / Reactivation

**Withdrawal Request Initiation Declaration Screen**

Are you a Politically Exposed Person

Are you related to a Politically Exposed Person

Do you have any history of conviction under any criminal proceedings in India or Abroad

Declaration by Nodal Office/Aggregator:

1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals and authorized this application for processing of the subject claim of the subscriber/claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.

2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office)

3. That identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.

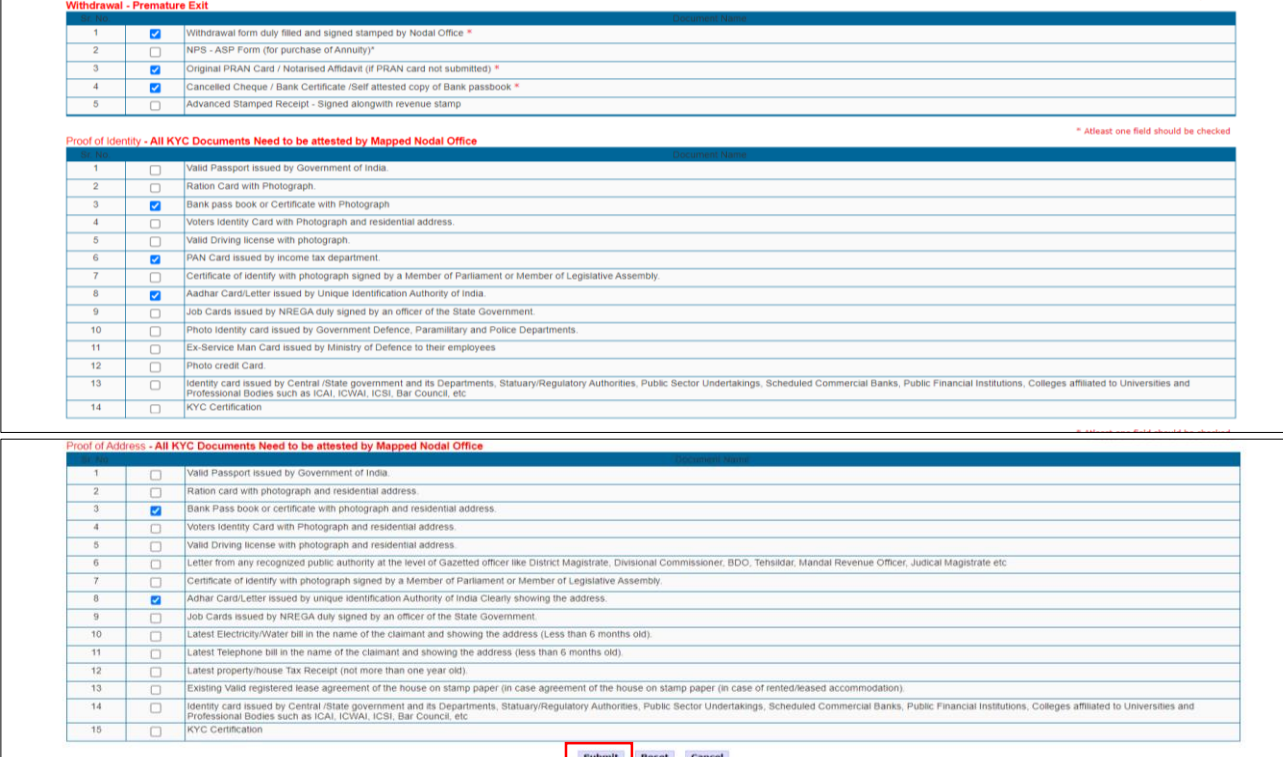
4. It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber's as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government nodal office).

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Copyright © 2010 CRA. All Rights Reserved. Best viewed in Internet Explorer 6 & above or Firefox Ver 1.5 with a resolution of 1024\* 768.

**Figure 12**

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 13**.



**Withdrawal - Premature Exit**

Sl. No.	Document Name	Checked
1	Withdrawal form duly filled and signed stamped by Nodal Office *	<input checked="" type="checkbox"/>
2	NPS - ASP Form (for purchase of Annuity)*	<input type="checkbox"/>
3	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted) *	<input checked="" type="checkbox"/>
4	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook *	<input checked="" type="checkbox"/>
5	Advanced Stamped Receipt - Signed alongwith revenue stamp	<input type="checkbox"/>

\* At least one field should be checked

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

1	Valid Passport issued by Government of India.	<input type="checkbox"/>
2	Ration Card with Photograph.	<input type="checkbox"/>
3	Bank pass book or Certificate with Photograph	<input checked="" type="checkbox"/>
4	Voters Identity Card with Photograph and residential address.	<input type="checkbox"/>
5	Valid Driving license with photograph.	<input type="checkbox"/>
6	PAN Card issued by income tax department.	<input checked="" type="checkbox"/>
7	Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.	<input type="checkbox"/>
8	Aadhar Card/Letter issued by Unique Identification Authority of India.	<input checked="" type="checkbox"/>
9	Job Cards issued by NREGA duly signed by an officer of the State Government.	<input type="checkbox"/>
10	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.	<input type="checkbox"/>
11	Ex-Service Man Card issued by Ministry of Defence to their employees	<input type="checkbox"/>
12	Photo credit Card.	<input type="checkbox"/>
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.	<input type="checkbox"/>
14	KYC Certification	<input type="checkbox"/>

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

1	Valid Passport issued by Government of India.	<input type="checkbox"/>
2	Ration card with photograph and residential address.	<input type="checkbox"/>
3	Bank Pass book or certificate with photograph and residential address.	<input checked="" type="checkbox"/>
4	Voters Identity Card with Photograph and residential address.	<input type="checkbox"/>
5	Valid Driving license with photograph and residential address.	<input type="checkbox"/>
6	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.	<input type="checkbox"/>
7	Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.	<input type="checkbox"/>
8	Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.	<input checked="" type="checkbox"/>
9	Job Cards issued by NREGA duly signed by an officer of the State Government.	<input type="checkbox"/>
10	Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).	<input type="checkbox"/>
11	Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).	<input type="checkbox"/>
12	Latest property/house Tax Receipt (not more than one year old).	<input type="checkbox"/>
13	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).	<input type="checkbox"/>
14	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.	<input type="checkbox"/>
15	KYC Certification	<input type="checkbox"/>

**Figure 13**

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

It is mandatory for User to upload valid and legible scanned copies of Physical Pre-Mature Withdrawal Form and supporting documents for seamless processing. User is required to upload all documents in a single scanned file upto 5 MB. User needs to click on **"Confirm"** button to complete initiation process. Please refer below **Figure 14**.

**Withdrawal Request Initiation Confirmation Screen**

Subscriber Details			Hide
PRAN		500071534916	
Name		CHANNAJAMMA	
Subscriber Gender		Female	
Maiden Name			
CKYC Number			
Frequency			
Date of Birth		01/01/1965	
Withdrawal due to		Premature Exit	
Withdrawal Type		Full Withdrawal Full Withdrawal	
Date of Resignation		11/03/2023	

Withdrawal Details			Hide
Towards Withdrawal (in %)		100	
Towards Annuity (in %)		0	

Subscriber Corresponding Address			Hide
Address 1		19	
Address 2		ASHOKAPURA	
Address 3		NANJUNGUD	
City		MYSORE	
Pin		571301	
State		Karnataka	
Country		India	

Subscriber Bank Details			Hide
Transaction Type		Electronic	
Bank Account Number		0597101035722	
Bank Name		Canara Bank	
Bank Branch		Nanjangud	
Bank Address		Nanjangud	
Bank Address Pin		571301	
Bank IFS Code		CNRB0000597	
Bank MICR Code			
Mobile No		9164434378	
Alternate Phone Number			
Email Id		npsagregatar@cagameen.in	
PAN			
Aadhaar No			

Nominee Details				Hide
<b>TIER 1 Details</b>				Hide
Nominee Serial Number	1			
Nominee Name	SIDDARAJU			
Nominee Date of Birth				
Nominee Relation	HUSBAND			
Nominee Major/Minor	MAJOR			
Nominee Guardian Name				
Nominee Share	50 %			
Nominee Mobile No.				
Nominee Email Id				
Nominee Address 2	nanjangud	Nominee Address 1	19 1st cross Ashokapuram	
Nominee City	mysore	Nominee Address 3		
Nominee State	Karnataka	Nominee City Pin	571301	
Nominee Alternate Contact No.		Nominee Country	India	
		Nominee Guardian DOB		
Nominee Serial Number	2			
Nominee Name	ASHARANI			
Nominee Date of Birth				
Nominee Relation	DAUGHTER			
Nominee Major/Minor	MAJOR			
Nominee Guardian Name				
Nominee Share	50 %			
Nominee Mobile No.				
Nominee Email Id				
Nominee Address 2	nanjangud	Nominee Address 1	19 1st cross Ashokapuram	
Nominee City	mysore	Nominee Address 3		
Nominee State	Karnataka	Nominee City Pin	571301	
Nominee Alternate Contact No.		Nominee Country	India	
		Nominee Guardian DOB		

Withdrawal Request Declarations			Hide
Sl. No.	Declaration	Response	
1	Are you a Politically Exposed Person	No	
2	Are you related to a Politically Exposed Person	No	
3	Do you have any history of conviction under any criminal proceedings in India or Abroad	No	

Withdrawal Request Document Checklist			Hide
Withdrawal - Normal/Exit at the age of 60/Exit from NPS-Lite			
Sl. No.	Document Name	Document Name	
1	Withdrawal form duly filled and signed stamped by Nodal Office		
2	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)		
3	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook		
<b>Proof of Identity</b>			
Sl. No.	Document Name	Document Name	
1	Bank pass book or Certificate with Photograph		
2	PAN Card issued by income tax department.		
3	Aadhar Card/Letter issued by Unique Identification Authority of India.		
<b>Proof of Address</b>			
Sl. No.	Document Name	Document Name	
1	Bank Pass book or certificate with photograph and residential address.		
2	Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.		

**Declaration by Nodal Office/POP/Aggregator:**

- I, we have verified the documents as submitted by the Subscriber/Claimant with the originals and authorized this application for processing of the subject claim of the subscriber/claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.
- That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office).
- That identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.
- It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government nodal office).

Select File to Upload \* :  0182622.pdf

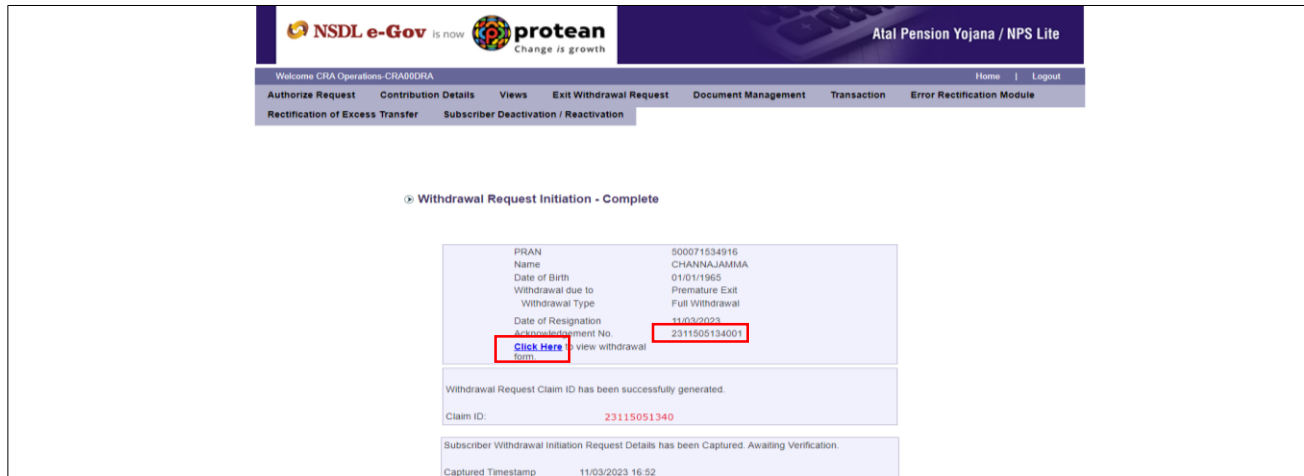
Note : Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png, Maximum File Size: 5 MB, Number of File can be uploaded: 1)


**Figure 14**

On clicking on “**Confirm**” button, Exit request will get captured in the NPS Lite System and an Acknowledgement Number will get generated.

At this stage, option is provided to User to view & download system generated Withdrawal Form. Further, message regarding successful completion of initiation is also displayed.

Please refer below **Figure 14**.



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Welcome CRA Operations-CRA68DRA [Home](#) | [Logout](#)

[Authorize Request](#) [Contribution Details](#) [Views](#) [Exit Withdrawal Request](#) [Document Management](#) [Transaction](#) [Error Rectification Module](#)

[Rectification of Excess Transfer](#) [Subscriber Deactivation / Reactivation](#)

Withdrawal Request Initiation - Complete

PRAN	500071534916
Name	CHANNAJAMMA
Date of Birth	01/01/1965
Withdrawal due to	Premature Exit
Withdrawal Type	Full Withdrawal
Date of Resignation	11/03/2023
Acknowledgement No.	2311505134001

[Click Here](#) to view withdrawal form

Withdrawal Request Claim ID has been successfully generated.

Claim ID: 23115051340

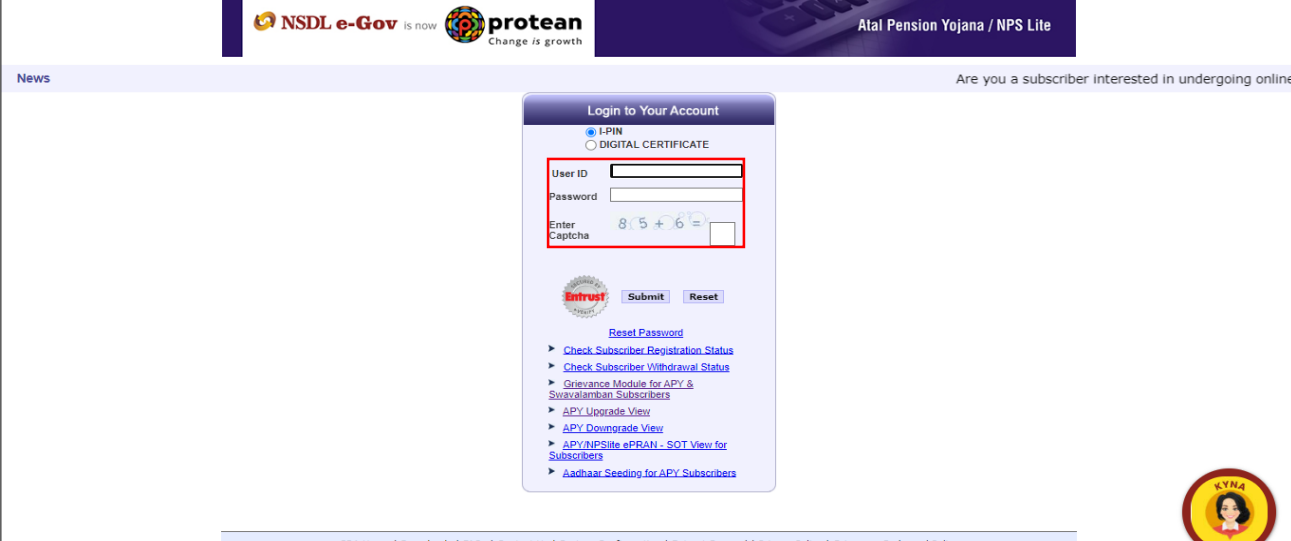
Subscriber Withdrawal Initiation Request Details has been Captured. Awaiting Verification.

Captured Timestamp 11/03/2023 16:52

**Figure 15**

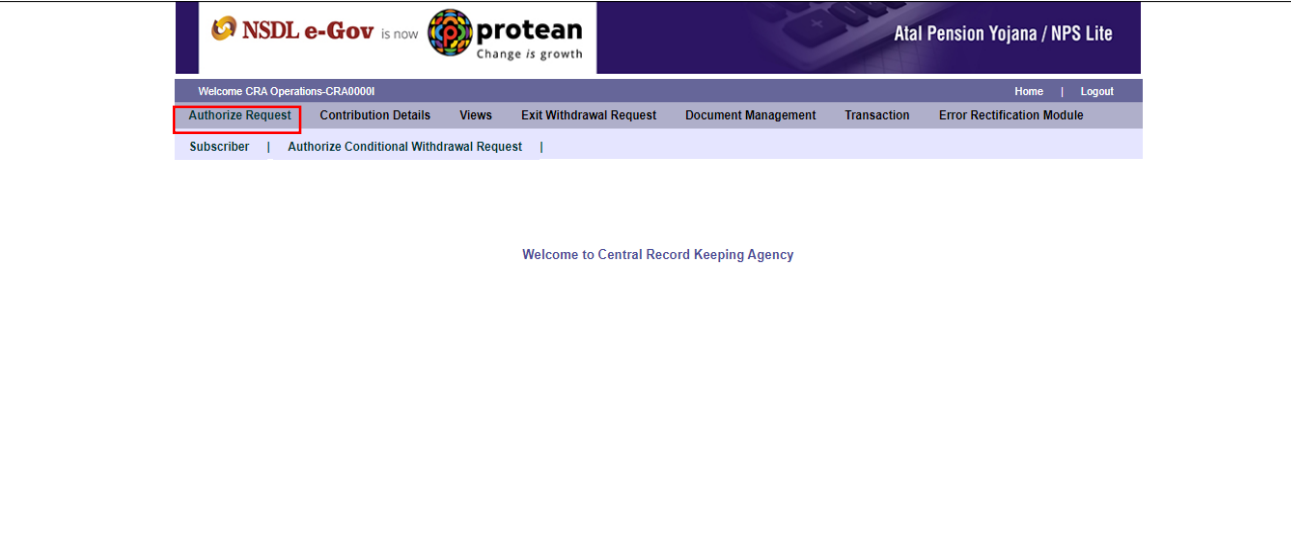
## 6. Steps to authorize Online Pre-Mature Exit request in NPS Lite System by Nodal Office/Aggregator:

In order to authorize Online Pre-Mature Exit request of Subscriber, Nodal office/Aggregator needs to access NPS Lite System (<https://apy.nps-proteantech.in>) using another User ID as given below in **Figure 16**.



**Figure 16**

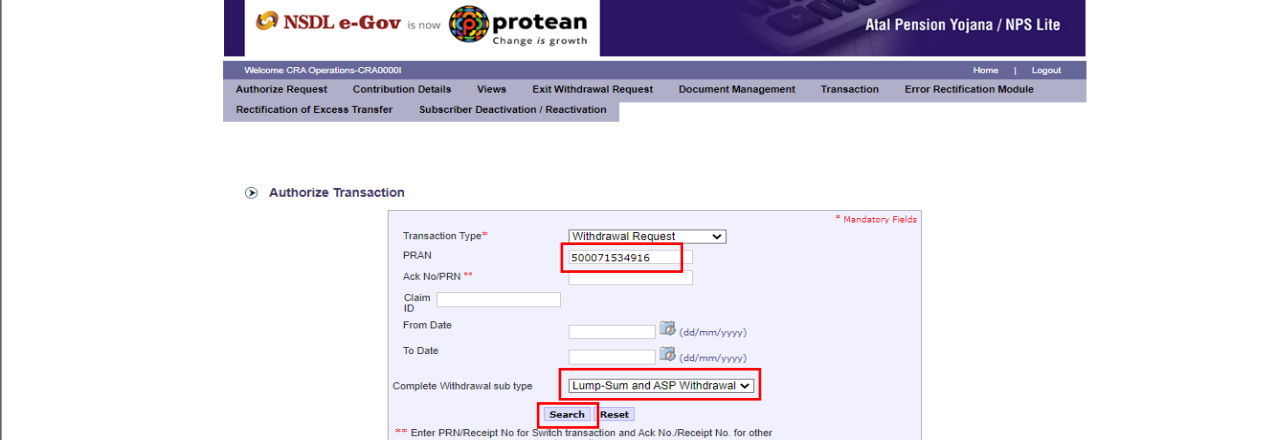
User needs to click on Menu “**Authorize Request**” and select Sub-Menu “**Authorize Transaction**”. Please refer below **Figure 17**.



**Figure 17**

User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as “Lump-Sum and ASP Withdrawal”. User needs to click on “**Search**” Button to search request. Please refer below **Figure 18**.





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Welcome CRA Operations-CRA00001 Home | Logout

Authorize Request Contribution Details Views Exit Withdrawal Request Document Management Transaction Error Rectification Module

Rectification of Excess Transfer Subscriber Deactivation / Reactivation

Authorize Transaction

Transaction Type\*  \* Mandatory Fields

PRAN

Ack No/PRN \*\*

Claim ID

From Date  (dd/mm/yyyy)

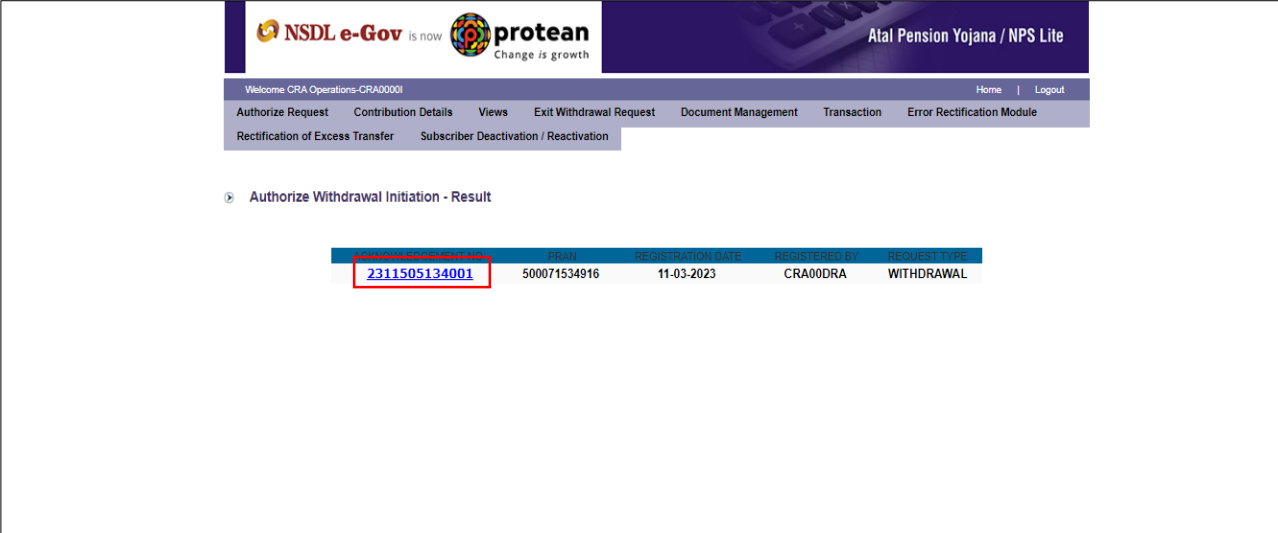
To Date  (dd/mm/yyyy)

Complete Withdrawal sub type

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

**Figure 18**

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request Initiated By and Request type. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request. Please refer below **Figure 19**.



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Welcome CRA Operations-CRA00001 Home | Logout

Authorize Request Contribution Details Views Exit Withdrawal Request Document Management Transaction Error Rectification Module

Rectification of Excess Transfer Subscriber Deactivation / Reactivation

Authorize Withdrawal Initiation - Result

ACKNOWLEDGMENT NUMBER	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE
<a href="#">2311505134001</a>	500071534916	11-03-2023	CRA00DRA	WITHDRAWAL

**Figure 19**

At this stage, if details entered are not correct, User needs to click on **Reject** radio button and click on **Submit** button. In case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on **Authorize** radio button and click on **Submit** button to complete the authorization process. User can also check documents uploaded by clicking on **View** button. Please refer below **Figure 20**.

⊗ Authorize Withdrawal Initiation - Confirm

[Back to Results Page](#)

[View Signature](#)

[Click Here to View subscriber Details](#)

Subscriber Details

PRAN	500071534916
Subscriber Name	CHANNAJAMMA
Subscriber Gender	Female
Maiden Name	
CKYC Number	
ACK No.	2311505134001
Withdrawal Type	Full Withdrawal
Date of Resignation	11/03/2023
Withdrawal due to	Premature Exit
Towards Withdrawal (in %)	100
Towards Annuity (in %)	0

Subscriber correspondence Address

Address 1	19
Address 2	ASHOKAPURA
Address 3	NANJUNGUD
City	MYSORE
Pin	571301
State	Karnataka
Country	India

PFAM Name	Scheme Name	Total Units
SBI PENSION FUNDS PRIVATE LIMITED	NPS TRUST A/C-SBI PENSION FUNDS PRIVATE LIMITED- NPS LITE SCHEME - GOVT. PATTERN	132.9884
UTI RETIREMENT SOLUTIONS LIMITED	NPS TRUST A/C-UTI RETIREMENT SOLUTIONS LIMITED- NPS LITE SCHEME - GOVT. PATTERN	128.7212
LIC PENSION FUND LIMITED	NPS TRUST A/C-LIC PENSION FUND LIMITED- NPS LITE SCHEME - GOVT. PATTERN	132.2319
		<b>393.9415</b>

Subscriber Bank Details

Bank Account Number	0597101035722
Bank Name	Canara Bank
Bank Branch	Nanjangud
Bank Address	Nanjangud
Bank Address Pin	571301
Bank IFS Code	CNRB0000597
Bank MCR Code	
Mobile No.	9164434378
Alternate Phone No.	
Email Id	npsagregatar@cagrameen.in

Subscriber Details

PAN	
Aadhaar No.	

Nominee Details

TIER 1 Details

Nominee Serial Number	1	Nominee Address 1	19 1st cross Ashokapuram
Nominee Name	SIDDARAJU	Nominee Address 2	
Nominee Date of Birth		Nominee Address 3	
Nominee Relation	HUSBAND	Nominee City Pin	571301
Nominee Major/Minor	MAJOR	Nominee Country	India
Nominee Guardian Name		Nominee Guardian DOB	
Nominee Share	50 %		
Nominee Mobile No.			
Nominee Email Id			
Nominee Address 2	nanjangud		
Nominee City	mysore		
Nominee State	Karnataka		
Nominee Alternate Contact No.			

Nominee Serial Number	2		
Nominee Name	ASHARANI		
Nominee Date of Birth			
Nominee Relation	DAUGHTER		
Nominee Major/Minor	MAJOR		
Nominee Guardian Name			
Nominee Share	50 %		
Nominee Mobile No.			

Nominee City	mysore	Nominee City Pin	571301
Nominee State	Karnataka	Nominee Country	India
Nominee Alternate Contact No.		Nominee Guardian DOB	

Withdrawal Request Declaration Checklist

- Are you a Politically Exposed Person
- Are you related to a Politically Exposed Person
- Do you have any history of conviction under any criminal proceedings in India or Abroad

Withdrawal Request Document Checklist

Sl. No.	Document Name	Status
1	Withdrawal form duly filed and signed stamped by Nodal Office	Completed
2	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)	Completed
3	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook	Completed

Sl. No.	Document Name	Status
1	Bank pass book or Certificate with Photograph	Completed
2	PAN Card issued by income tax department.	Completed
3	Aadhar Card/Letter issued by Unique Identification Authority of India.	Completed

Sl. No.	Document Name	Status
1	Bank Pass book or certificate with photograph and residential address.	Completed
2	Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.	Completed

**Declaration by Nodal Office/POP/Aggregator:**

- I/We have verified the documents as submitted by the subscriber/claimant with the originals and authorized this application for processing of the subject claim of the subscriber/claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the subscriber/claimant Sh/Smt/Ms. **CHANNAJAMMA** after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.
- That all the contributions with respect to the subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Office level (only for government nodal office).
- That identity of the subscriber is certified as provided in the withdrawal form above. The name of subscriber as mentioned on the withdrawal form has been verified and can be accepted as final.
- It is certified that the bank account (Salary account) details provided in the form is as per the salary records maintained in our office. The bank account details (Salary account) of subscribers as provided in bank details section have been checked and verified and the same can be accepted for payment (only for government nodal office).

Please click to view the uploaded document:

[View](#)

Authorize  Reject

Reason for Rejection

**Figure 20**

Once User clicks on “**Submit**” button, Exit request will get authorized in the NPS Lite System and confirmation window is displayed to the User as given below in **Figure 21**.

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



**Figure 21**

On successful authorization of Exit request by Nodal Office/Aggregator, same will get executed in the NPS Lite system and Funds will be transferred to Subscriber’s Bank Account within stipulated timelines.

*If subscriber has received Government co-contribution (Swavalamban Credit) in the PRAN then Government co-contribution including returns thereon will be deducted from available NPS Corpus and remitted to PFRDA’s Swavalamban Bank account.*

*Physical Pre-Mature Withdrawal Form and supporting documents are not required to be submitted by Nodal Office / Aggregator to Protean-CRA for storage purpose if complete documents are uploaded while capturing online withdrawal request in CRA System.*

### **Online Bank Account Verification -**

While processing Online Withdrawal request, Online Bank Account Verification will be carried out. Bank details and Name of the Subscriber will be verified through online Bank Account Verification (Penny drop facility). Hence, Bank account number should be active and operative. Also Name of Subscriber as per CRA and bank record should match. **If Online Bank Account Verification (Penny drop) fails, Withdrawal request will be rejected.**

## **7. Annuity Issuance Process:**

On processing of exit request in NPS Lite System, Subscriber details will be shared with Annuity Service Provider (ASP) opted by Subscriber during initiation of exit request, if annuity is applicable. ASP will issue Annuity policy on the basis of details entered by the Subscriber at the time of initiation of exit request.

Subscriber will submit annuity related documents to selected ASP. If documents provided are not sufficient/incorrect or any additional documents required, then ASP may contact Subscriber for completion of annuity formalities. Alternatively, if required, Subscriber may contact ASP. Complete contact details of ASP are available on CRA Website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)).

On completion of annuity formalities, ASP will confirm Annuity request of the Subscriber online in the NPS Lite System. Funds (Annuity Corpus) will be transferred to ASP by Trustee Bank (Axis Bank) within stipulated timelines.

*Annuity policy shall be issued by ASP within T+2 working days of receiving the funds at their end.*

\*\*\*\*\*