



Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SOP)

Online Processing of Partial (Conditional) Withdrawal Request by Nodal Office / POP

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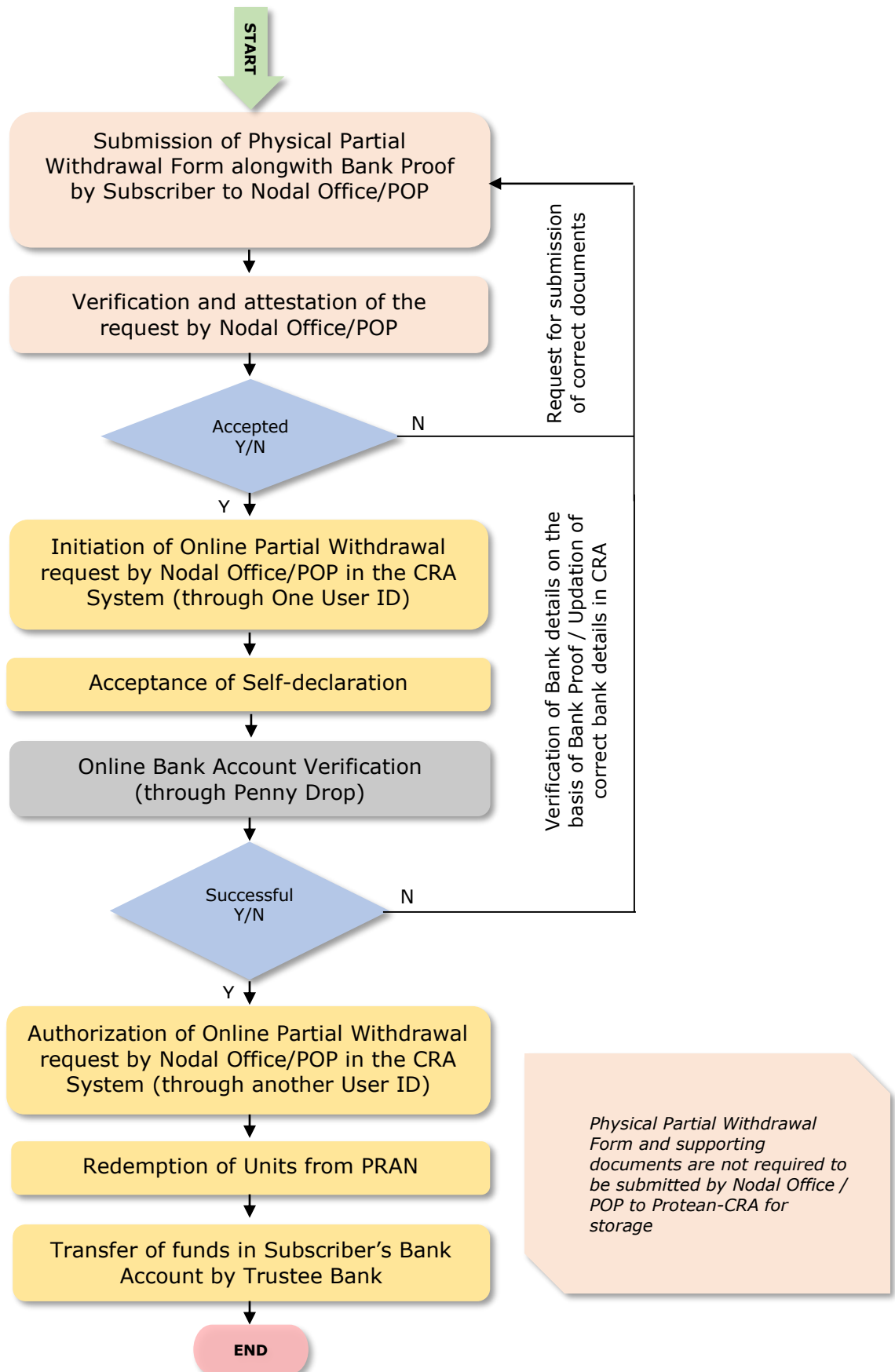
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1. Abbreviations

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
DTO	District Treasury Office
DTA	Directorate of Treasuries & Accounts
Nodal Office / POP	PAO/PRAO/DTO/DTA registered under NPS
NPS	National Pension System
PAO	Pay and Accounts Office
POP	Point of Presence
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office

2. Process Flow – Processing of Online Partial Withdrawal Request



3. Preface:

As per Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, a Subscriber can opt for Partial Withdrawal of accumulated pension wealth, not exceeding 25% of contributions made by him/her and excluding contributions made by employer, if any at any time before exit from National Pension System (NPS).

The details regarding purpose of Partial Withdrawal, the related conditions are provided below:

Purposes:

Subscriber can opt for Partial Withdrawal for below mentioned Purposes:

- A) For higher education of his/her children including a legally adopted child.
- B) For the marriage of his or her children, including a legally adopted child.
- C) For treatment of specified illness: For Subscriber, his legally wedded spouse, children including a legally adopted child or dependent parents suffer from any specified illness, which shall comprise of hospitalization and treatment in respect of the following diseases.
 - I. Cancer
 - II. Kidney failure
 - III. Primary Pulmonary arterial hypertension
 - IV. Multiple sclerosis
 - V. Major Organ Transplant
 - VI. Coronary artery bypasses graft
 - VII. Aorta Graft surgery
 - VIII. Heart value surgery
 - IX. Stroke
 - X. Myocardial infection
 - XI. Coma
 - XII. Total Blindness
 - XIII. Paralysis
 - XIV. Accident of serious/life threatening nature
 - XV. COVID-19
- D) For the purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case the Subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property no withdrawal under these regulations shall be permitted.
- E) To meet medical and incidental expenses arising out of the disability or incapacitation suffered by the Subscriber.
- F) For Skill development/re-skilling or any other self-development activities.
- G) For Establishment of own venture or any start-up (Only for 'All Citizens' Sector Subscribers).

Conditions:

Subscriber can opt for Partial Withdrawal as per below mentioned Conditions:

- 1) The Subscriber shall have been in the NPS at least for the period of **three years** from the date of his or her Joining (in case of Govt. & Corporate Subscribers)/date of PRAN generation (in case of 'All Citizens' sector).
- 2) The Subscriber shall be allowed to withdraw only a maximum of **three times** during the entire tenure of subscription.
- 3) The Subscriber can opt for withdrawal **not exceeding 25%** of contributions made by him/her.

Documents:

As per PFRDA Circular (CIR No. PFRDA/2021/3/SUP-ASP/3) dated January 14, 2021 on Ease of Partial withdrawal of NPS Subscribers through self – declaration, the Partial Withdrawal Requests will be processed on the basis of Self-declaration provided by Subscriber for reason of partial withdrawal.

No supporting documents (w.r.t. stated withdrawal reason) are required to be submitted by the Subscriber for availing Partial Withdrawal. **The Subscriber is required to accept the "Self declaration" for Partial Withdrawal which is provided in Withdrawal Form / in online partial withdrawal request as part of - Declaration by the Subscriber.**

Bank Details are non-editable at the time of initiation of Partial Withdrawal request. If bank details are incorrect/not available or If Subscriber wishes to update any other Bank Account details, then the Subscriber has an option to update the same online in CRA system (www.cransdl.com) or submit Form S2 – Subscriber details change Form to associated Nodal Office / Point of Presence (POP) and then initiate Withdrawal request.

4. Procedure for Processing Online Partial Withdrawal request

The Subscribers registered in the CRA system have an option to initiate online Partial Withdrawal Request in the CRA system (with self-declaration) and submit the same through OTP Authentication / eSign. **The Standard Operating Procedure (SOP) for initiation of Partial withdrawal request by Subscriber is available on CRA Website (www.npskra.nsdl.co.in).**

If OTP Authentication / eSign is not possible or the Subscriber is not able to initiate online Partial Withdrawal request in CRA system for any reason, then the Subscriber is required to submit physical Partial Withdrawal Form (with self-declaration) to the associated Nodal Office / POP. In such case, the Nodal Office / POP will process the request in the CRA System.

Pre-requisite for Partial Withdrawal if request is initiated by Nodal Office / POP:

- Subscriber should have fulfilled the conditions for Partial Withdrawal as per PFRDA guidelines as mentioned above.
- Bank Account details of the Subscriber are updated in his/her NPS account. The Bank of the Subscriber should be empaneled for Online Bank Account Verification. Also, the Subscriber needs to be the First Account Holder of the Bank Account.
- The dully filled-up Partial Withdrawal Form is submitted by Subscriber. The Subscriber has accepted self-declaration for reason of withdrawal and submitted copy of Bank Proof for Bank Account registered in CRA.

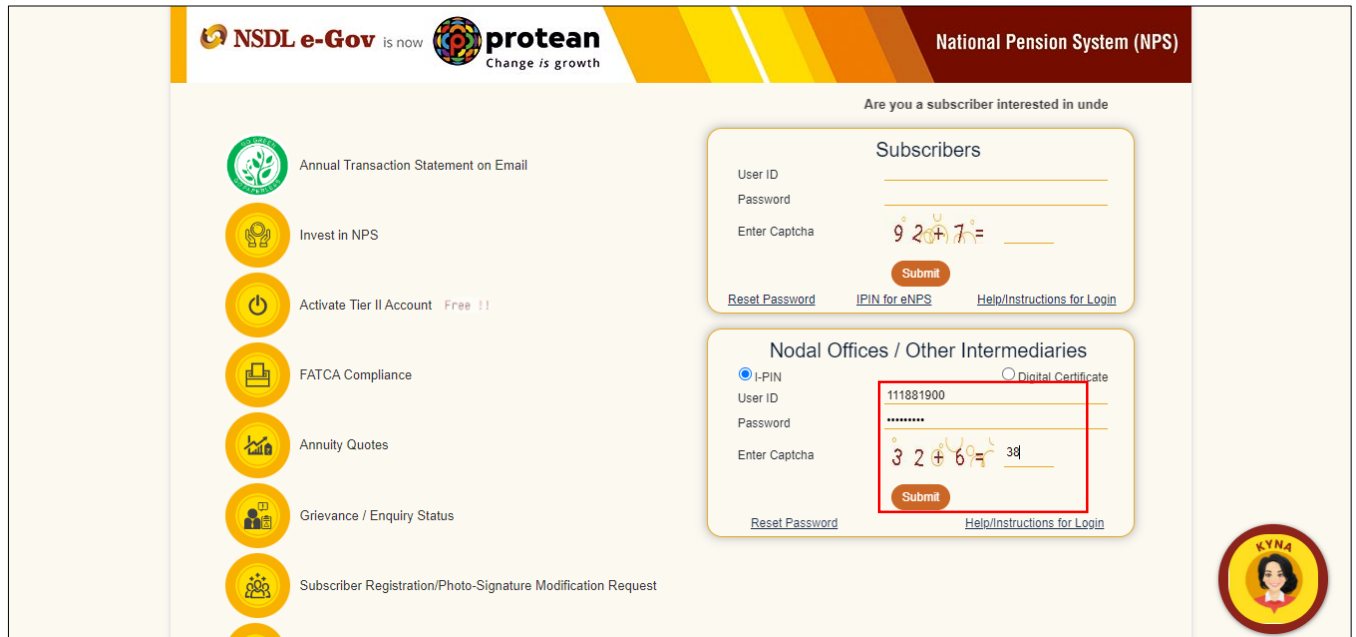
Brief Steps – Processing of online Partial Withdrawal request by Nodal Office / POP:

- Verification & Attestation of Physical Partial Withdrawal Form & Bank Account Proof by Nodal Office / POP.
- Initiation of request by Nodal Office / POP in the CRA System through One User ID.
- Acceptance of the Self-Declaration for reason of Partial Withdrawal.
- At the time of initiation of request, the name and Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). *Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.*
- Authorization of request by Nodal Office / POP in the CRA system through another User ID.
- No Supporting Documents (w.r.t. stated withdrawal reason) are required to be submitted to the associated Nodal Office / POP by Subscriber.
- **Physical Partial Withdrawal Form and supporting documents are not required to be submitted by Nodal Office / POP to Protean-CRA for storage.**

The detailed procedure to be followed by the Nodal Office / POPs for processing Online **Partial Withdrawal** requests in the CRA system is provided below:

5. Steps to initiate Online Partial Withdrawal request in CRA System by Nodal Office / POP

Nodal Office / POP User needs to access CRA System www.cra-nsdl.com using one User ID & Password as given below in **Figure 1**. In case of POP, it will be DSC based login.



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National Pension System (NPS)

Are you a subscriber interested in unde

Subscribers

User ID _____
 Password _____
 Enter Captcha 9 2 4 7 = _____
 Submit
[Reset Password](#) [IPIN for eNPS](#) [Help/Instructions for Login](#)

Nodal Offices / Other Intermediaries

I-PIN Digital Certificate

User ID 111881900
 Password *****
 Enter Captcha 3 2 4 6 7 = 38
 Submit
[Reset Password](#) [Help/Instructions for Login](#)

Annual Transaction Statement on Email
 Invest in NPS
 Activate Tier II Account Free !!
 FATCA Compliance
 Annuity Quotes
 Grievance / Enquiry Status
 Subscriber Registration/Photo-Signature Modification Request

KYNA

Figure 1

User needs to click on menu “**Transaction**” and select sub menu “**Initiate Conditional Withdrawal**” as given below in **Figure 2**.



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National Pension System (NPS)

Welcome Principal Accounts Office-111881900

Navigate to NPSCAN 18-Jun-2022 Home | Logout

Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

Scheme Preference Change Nodal Offices Upload Error Rectification Module Exit Withdrawal Request Recruitment Monitoring Knowledge Centre

Authorize Transaction

Tier-2 Activation

Update Subscriber Tier-2 Details

Subscriber Shifting

Authorize Subscriber Shifting

Authorize DDO Shift Request

DDO Shifting Request Status View

Initiate Conditional Withdrawal

Verify Conditional Withdrawal Request

FATCA Self Certification

FATCA File Upload

FATCA File Status

Nodal Bank Details Update

Subscriber Bank Details Update

Welcome to Central Recordkeeping Agency

[Click here](#) to view list of Exit Claim IDs awaiting any action

Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here [View Annuity Quotes](#)

Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing CSRF (in circulation) should reach CRA-FC by Nov 27, 2017 to avoid rejections

Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscribers. For details, [Click here](#)

[Click here](#) for PFRDA Advisory on streamlining of handling of Exit cases

NPS Operations Guide PrAO/DTA PAO/DTO DDO

Nodal Offices Helpline No 1800-222-081

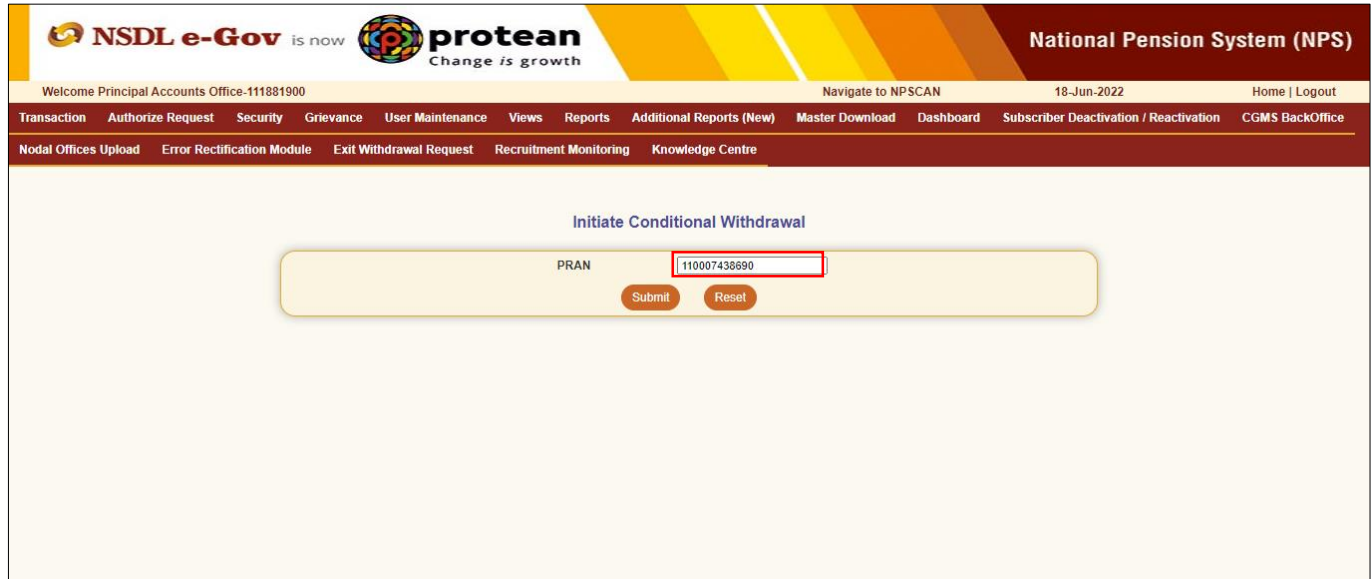
Retired life ka sahara, NPS hamara

Notification

Transaction Type	Count
Withdrawal Request Verification	1

Figure 2

User needs to enter PRAN of the Subscriber as given below in **Figure 3** for whom withdrawal request needs to be processed.



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Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice

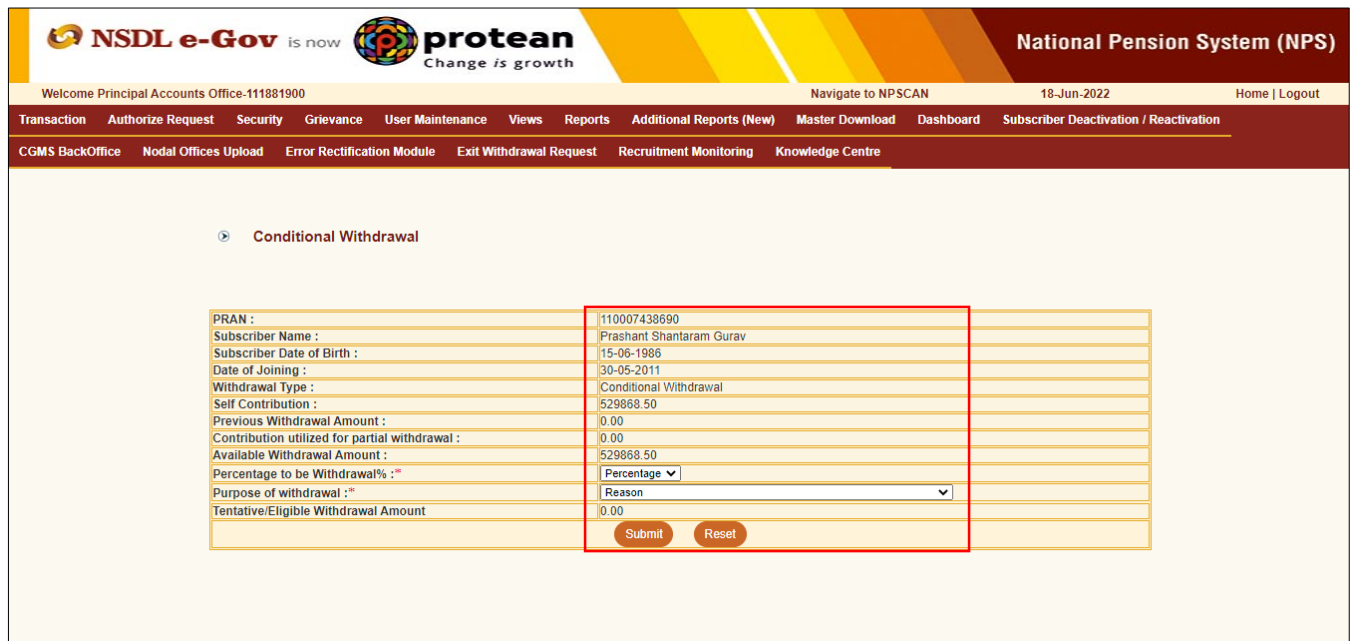
Nodal Offices Upload Error Rectification Module Exit Withdrawal Request Recruitment Monitoring Knowledge Centre

Initiate Conditional Withdrawal

PRAN :

Figure 3

At this stage, Subscriber details like Available Self Contribution, Available Withdrawal amount, date of joining, date of birth, previous withdrawal amount, contributions utilized for Partial Withdrawal etc. are displayed to the User. Please refer below **Figure 4**.



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Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

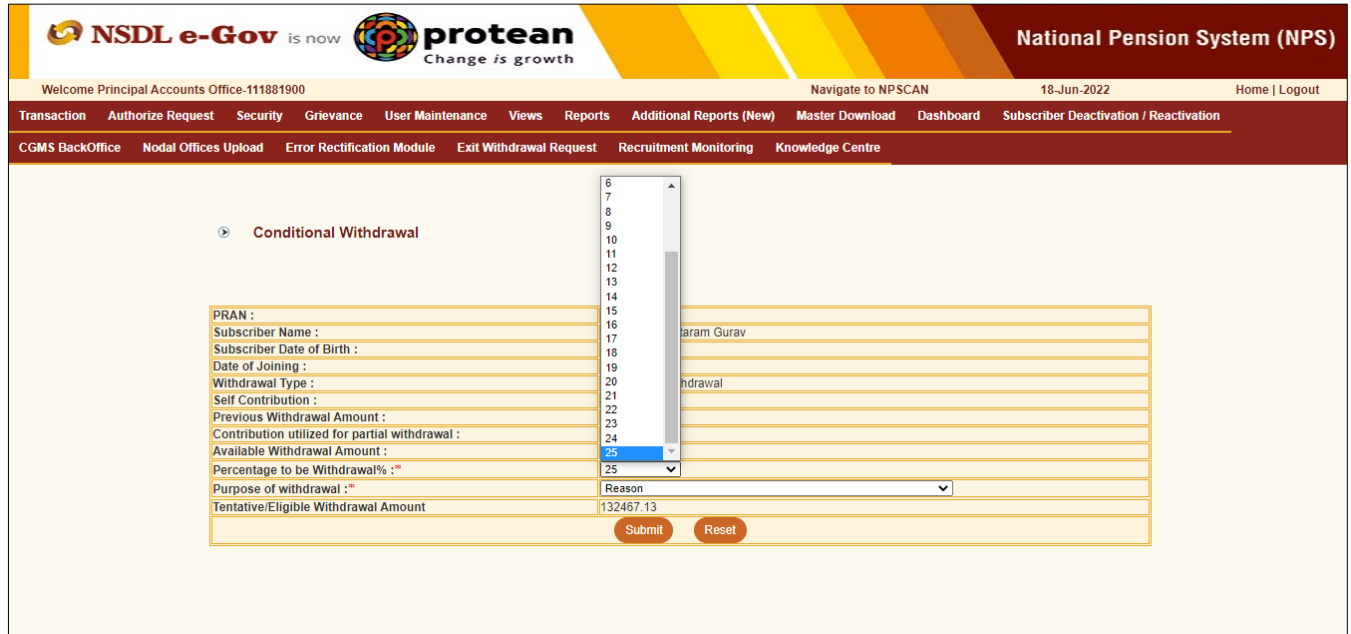
CGMS BackOffice Nodal Offices Upload Error Rectification Module Exit Withdrawal Request Recruitment Monitoring Knowledge Centre

Conditional Withdrawal

PRAN :	110007438690
Subscriber Name :	Prashant Shantaram Gurav
Subscriber Date of Birth :	15-06-1986
Date of Joining :	30-05-2011
Withdrawal Type :	Conditional Withdrawal
Self Contribution :	529868.50
Previous Withdrawal Amount :	0.00
Contribution utilized for partial withdrawal :	0.00
Available Withdrawal Amount :	529868.50
Percentage to be Withdrawal% :*	<input type="text" value="Percentage"/>
Purpose of withdrawal :*	<input type="text" value="Reason"/>
Tentative/Eligible Withdrawal Amount	0.00

Figure 4

User needs to click on drop down menu "Percentage to be withdrawal" and select percentage towards withdrawal. User can select maximum of 25% from the drop down menu. Please refer below **Figure 5**.



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Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

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Conditional Withdrawal

PRAN :	
Subscriber Name :	Saram Gurav
Subscriber Date of Birth :	
Date of Joining :	
Withdrawal Type :	Withdrawal
Self Contribution :	
Previous Withdrawal Amount :	
Contribution utilized for partial withdrawal :	
Available Withdrawal Amount :	
Percentage to be Withdrawal% :*	25
Purpose of withdrawal :*	Reason
Tentative/Eligible Withdrawal Amount	132467.13

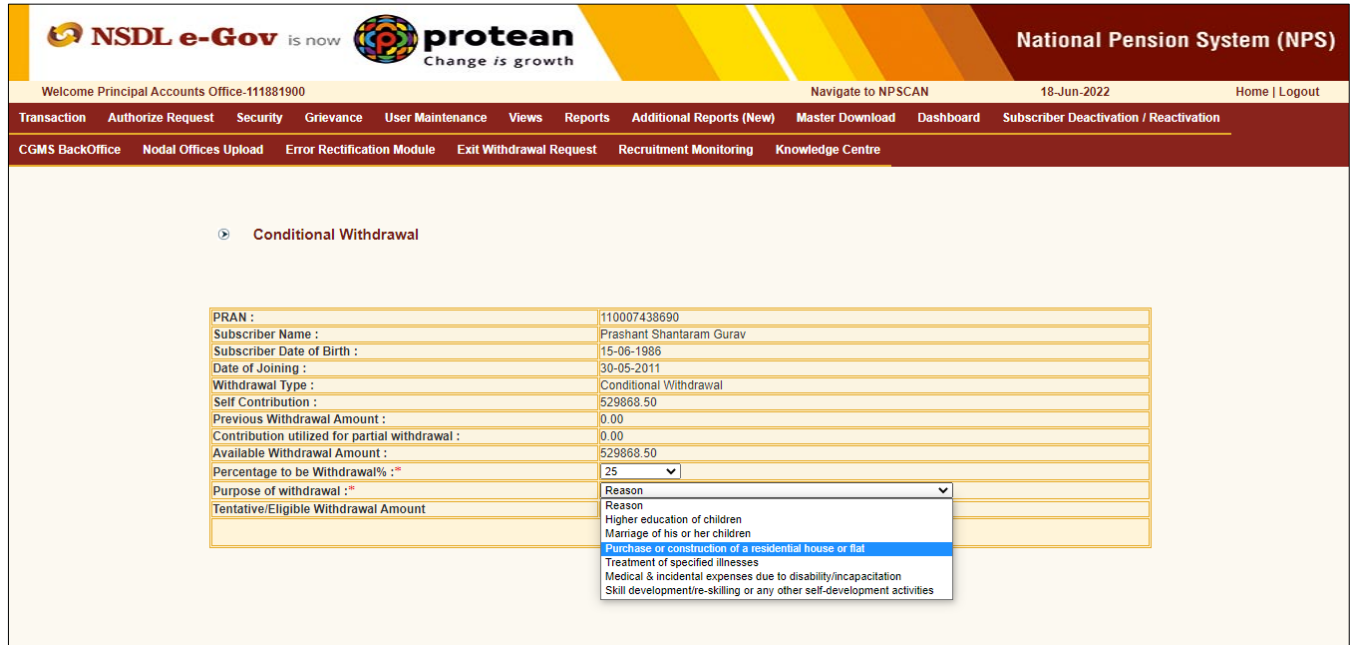
Submit Reset

Figure 5

After selection of withdrawal percentage, User needs to select "Withdrawal Reason" from the drop down menu as per the reason mentioned in Partial Withdrawal Form submitted by the Subscriber and click on "Submit" button.

If User has selected Reason for withdrawal as "Skill development/re-skilling or any other self-development activities", then User is required to enter 'Course Fee' (Training Cost) which is mandatory. In this scenario, Subscriber will receive Course Fee (Training Cost) or selected % of Available withdrawal amount whichever is lower. If 'Course Fee' amount entered is more than eligible amount (as per % entered by User), message will be displayed informing Subscriber will receive eligible amount only.

Please refer below **Figure 6A and 6B**.



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Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

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Conditional Withdrawal

PRAN :	110007438690
Subscriber Name :	Prashant Shantaram Gurav
Subscriber Date of Birth :	15-06-1986
Date of Joining :	30-05-2011
Withdrawal Type :	Conditional Withdrawal
Self Contribution :	529868.50
Previous Withdrawal Amount :	0.00
Contribution utilized for partial withdrawal :	0.00
Available Withdrawal Amount :	529868.50
Percentage to be Withdrawal% :*	25
Purpose of withdrawal :*	Reason
Tentative/Eligible Withdrawal Amount	Reason Higher education of children Marriage of his or her children Purchase or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activities

Figure 6A



Welcome Principal Accounts Office-111881900 Navigate to NPSCAN 18-Jun-2022 Home | Logout

Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

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Conditional Withdrawal

PRAN :	110007438690
Subscriber Name :	Prashant Shantaram Gurav
Subscriber Date of Birth :	15-06-1986
Date of Joining :	30-05-2011
Withdrawal Type :	Conditional Withdrawal
Self Contribution :	529868.50
Previous Withdrawal Amount :	0.00
Contribution utilized for partial withdrawal :	0.00
Available Withdrawal Amount :	529868.50
Percentage to be Withdrawal% :*	25
Purpose of withdrawal :*	Purchase or construction of a residential house or flat
Tentative/Eligible Withdrawal Amount	132467.13

Submit Reset

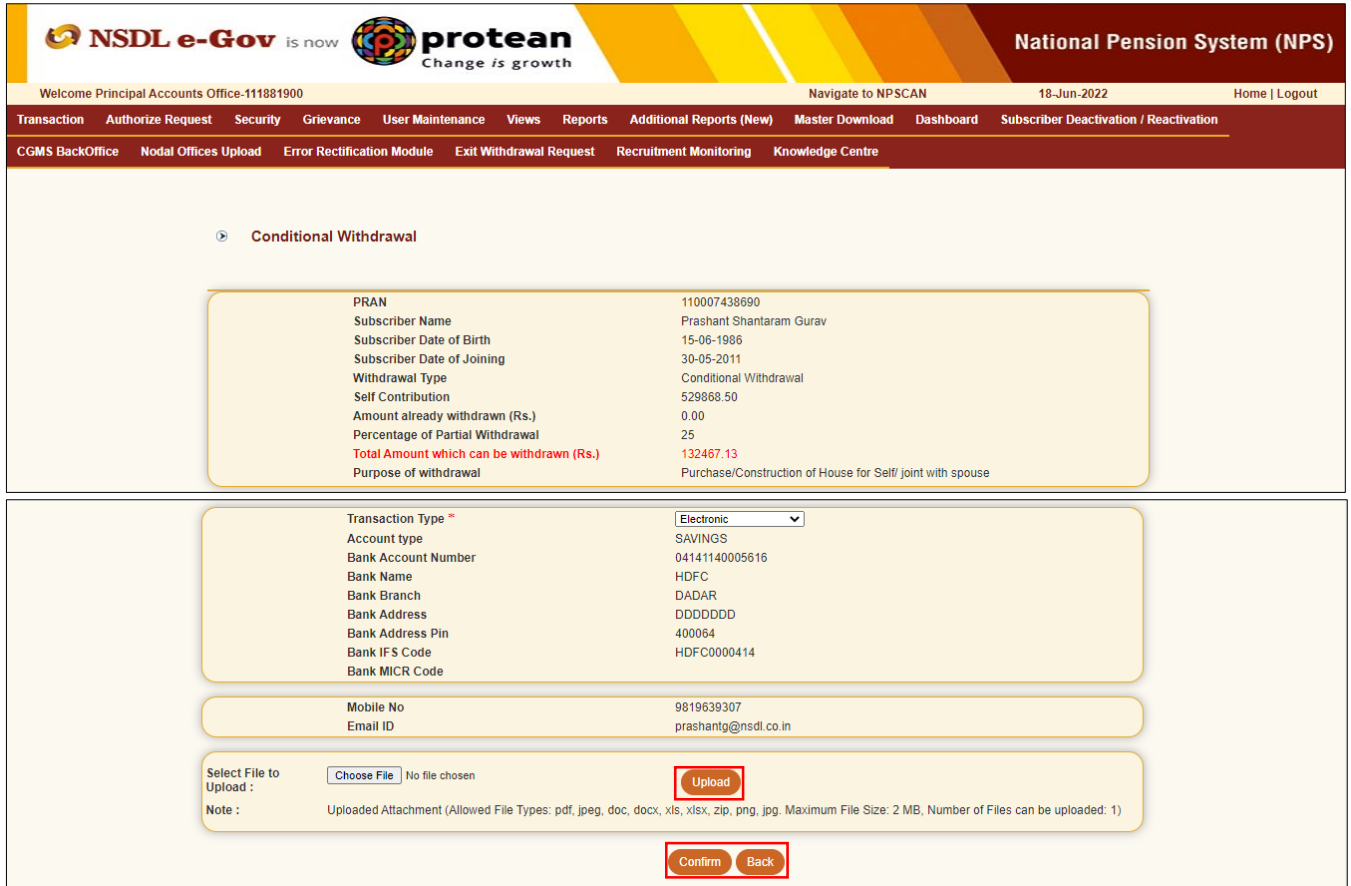
Figure 6B


At this stage, existing bank details of the Subscriber along with mobile number and email ID of the Subscriber are displayed. If existing bank details and contact details are correct, User needs to click on "Confirm" button to proceed further. Please refer below **Figure 7**.

User will not be allowed to modify bank details and contact details (Mobile No. and Email ID) at the time of initiation of the Withdrawal request.

For updation of Bank details / Mobile No. /Email ID in CRA records, the Subscriber has an option to update the same online in CRA system (www.cra-nsdl.com) or submit Form S2 – Subscriber details change Form to associated Nodal Office / POP. The Form S2 is available under "Forms" section, which is available under respective sector on CRA website (www.npskra.nsdli.co.in).

Nodal Office / POP is required to upload scanned copies of Physical Partial Withdrawal form alongwith supporting documents provided by Subscriber in a single file.



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Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

CGMS BackOffice Nodal Offices Upload Error Rectification Module Exit Withdrawal Request Recruitment Monitoring Knowledge Centre

Conditional Withdrawal

PRAN	110007438690
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	30-05-2011
Withdrawal Type	Conditional Withdrawal
Self Contribution	529868.50
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	132457.13
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	HDFC
Bank Branch	DADAR
Bank Address	DDDDDD
Bank Address Pin	400064
Bank IFS Code	HDFC0000414
Bank MICR Code	

Mobile No	9819639307
Email ID	prashantg@nsdl.co.in



Select File to Upload : No file chosen

Note : Uploaded Attachment (Allowed File Types: pdf, jpeg, doc, docx, xls, xlsx, zip, png, jpg. Maximum File Size: 2 MB, Number of Files can be uploaded: 1)

Figure 7

At this stage, User needs to click on check box of declaration (It contains Self-declaration accepted by Subscriber as part of physical Partial Withdrawal Form submitted) and click on **"Online bank a/c verification"** tab to proceed further. Please refer below **Figure 8**.

The Self-declaration accepted by the Subscriber in Partial Withdrawal Form will be evidence for reason of Partial Withdrawal. No supporting documents (w.r.t. stated withdrawal reason) are required to be submitted by Subscriber.


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National Pension System (NPS)

Welcome Principal Accounts Office-111881900
Navigate to NPSCAN
18-Jun-2022
Home | Logout

Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

CGMS BackOffice Nodal Offices Upload Error Rectification Module Exit Withdrawal Request Recruitment Monitoring Knowledge Centre

▶ **Conditional Withdrawal**

PRAN	110007438690
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	30-05-2011
Withdrawal Type	Conditional Withdrawal
Self Contribution	529868.50
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	132457.13
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	HDFC
Bank Branch	DADAR
Bank Address	DDDDDDD
Bank Address Pin	400064
Bank IFS Code	HDFC0000414
Bank MICR Code	

Mobile No	9819639307
Email ID	prashantg@nsdl.co.in

I hereby declare that the information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of 3 years into the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of the funds to support the reason mentioned above. I agree that in case of any failure of direct credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust/CRA shall not be responsible. I also agree that NPS Trust/CRA shall not be responsible /liable for any losses that may arise due to incorrect bank details provided herein above. I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Online bank a/c verification

Online bank a/c verification

Confirm
Back

Figure 8

At this stage, after clicking on **“Online bank a/c verification”** tab, the name and Bank Account 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”** button to proceed further.

Please refer below **Figure 9A and 9B**.

Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	30-05-2011
Withdrawal Type	Conditional Withdrawal
Self Contribution	529868.50
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	132467.13
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	HDFC
Bank Branch	DADAR
Bank Address	DDDDDDD
Bank Address Pin	400064
Bank IFS Code	HDFC0000414
Bank MICR Code	

Online bank a/c verification is successful.

I hereby declare that the information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of 3 years into the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of the funds to support the reason mentioned above. I agree that in case of any failure of direct credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust/CRA shall not be responsible. I also agree that NPS Trust/CRA shall not be responsible /liable for any losses that may arise due to incorrect bank details provided herein above. I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Figure 9A

Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	30-05-2011
Withdrawal Type	Conditional Withdrawal
Self Contribution	529868.50
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	132467.13
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	HDFC
Bank Branch	DADAR
Bank Address	DDDDDDD
Bank Address Pin	400064
Bank IFS Code	HDFC0000414
Bank MICR Code	

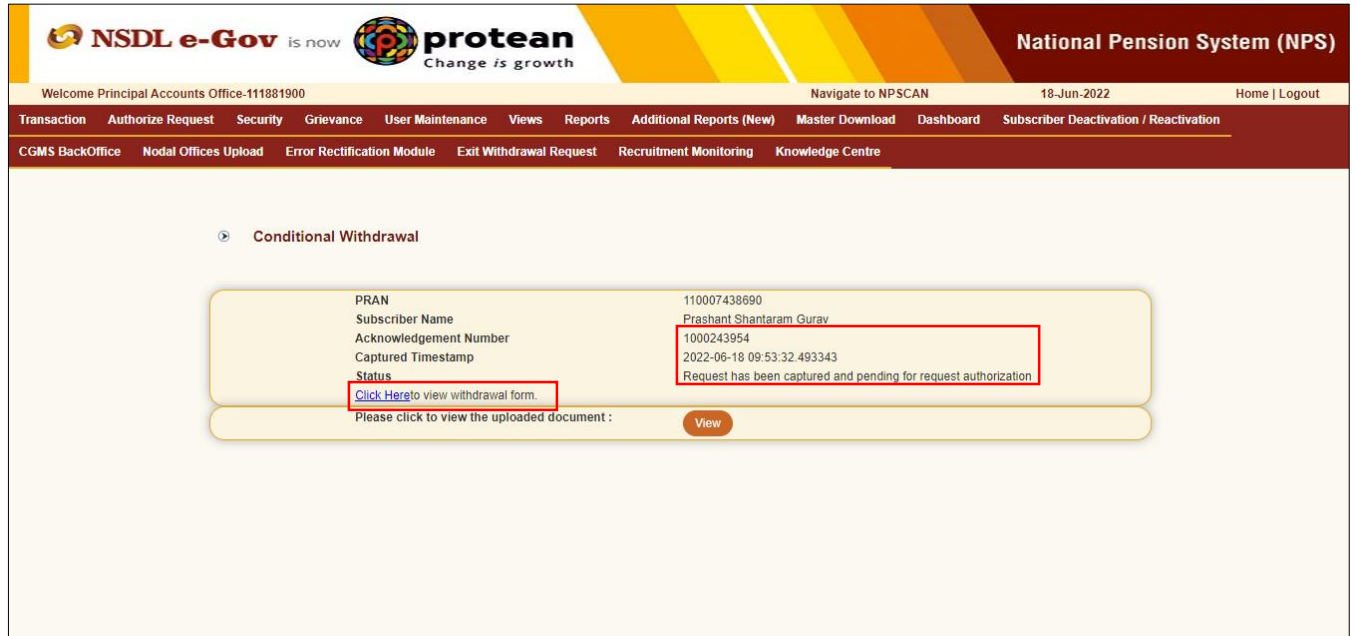
Mobile No	9819639307
Email ID	prashantg@nsdl.co.in

I hereby declare that the information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of 3 years into the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of the funds to support the reason mentioned above. I agree that in case of any failure of direct credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust/CRA shall not be responsible. I also agree that NPS Trust/CRA shall not be responsible /liable for any losses that may arise due to incorrect bank details provided herein above. I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Figure 9B

Once User clicks on "Confirm" button, Partial Withdrawal request will get captured in the CRA system and an **Acknowledgement Number** will get generated.

At this stage, option is provided to the User to view & download system generated Withdrawal Form. Further, status of the request is also displayed. Refer below **Figure 10**.



The screenshot displays the National Pension System (NPS) portal interface. At the top, there is a header with the NSDL e-Gov logo and the protean logo. Below the header, a navigation bar contains various menu items such as Transaction, Authorize Request, Security, Grievance, User Maintenance, Views, Reports, Additional Reports (New), Master Download, Dashboard, and Subscriber Deactivation / Reactivation. The main content area shows a 'Conditional Withdrawal' section with a table of details for a specific request.

PRAN	110007438690
Subscriber Name	Prashant Shantaram Gurav
Acknowledgement Number	1000243954
Captured Timestamp	2022-06-18 09:53:32.493343
Status	Request has been captured and pending for request authorization

Below the table, there is a link: [Click Here to view withdrawal form.](#) and a button labeled 'View'.

Figure 10

Once request is captured/initiated, Nodal Office / POP needs to authorize the same in CRA system with another User ID.

6. Steps to authorize Online Partial Withdrawal request in CRA System by Nodal Office / POP

Nodal Office / POP User needs to access CRA system www.cra-nsdl.com using another User ID & Password as given below in **Figure 11**. In case of POP, it will be DSC based login.

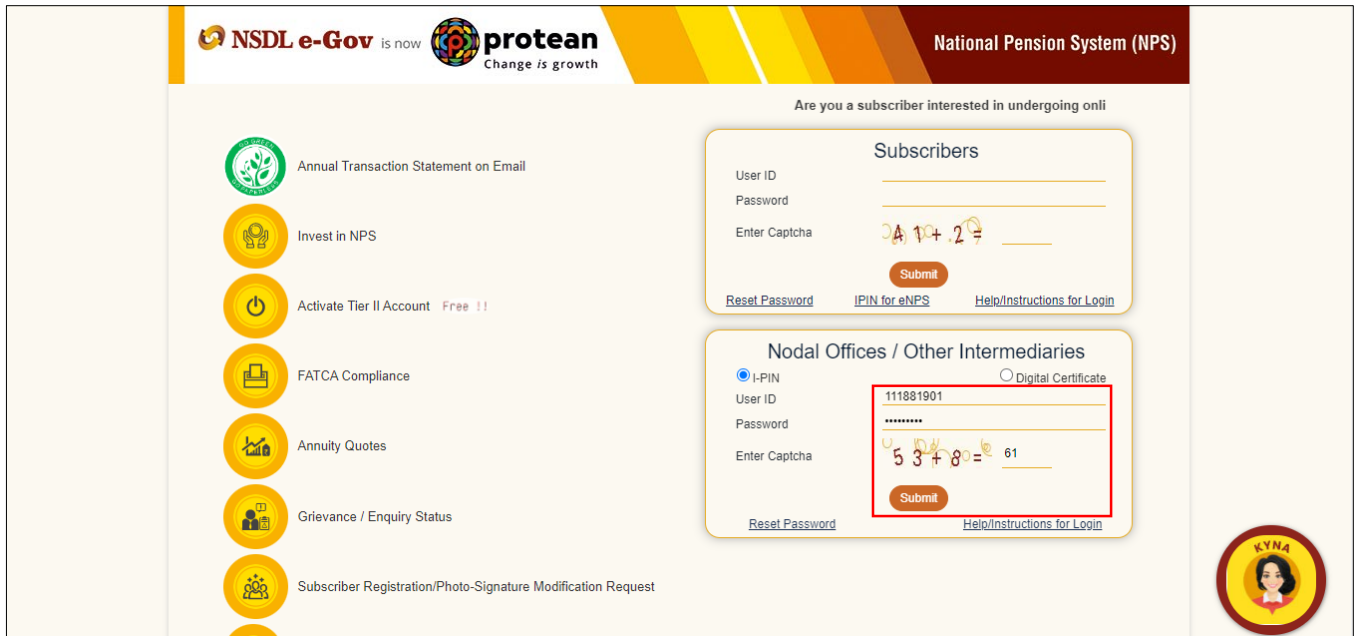
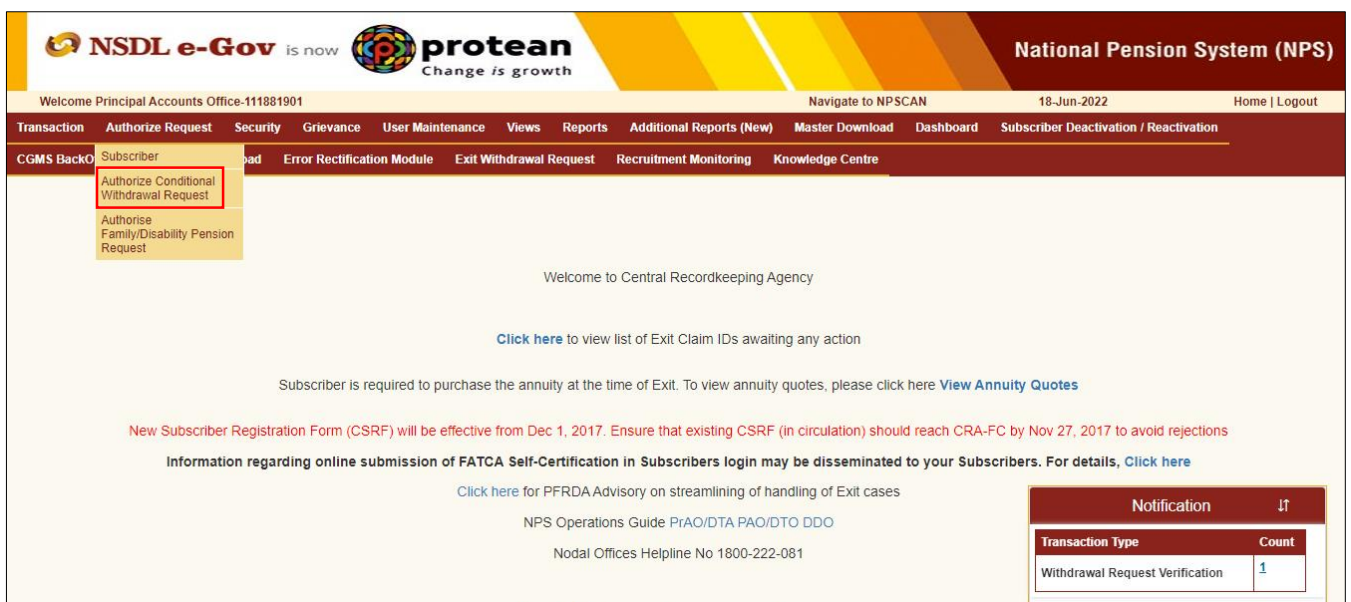


Figure 11

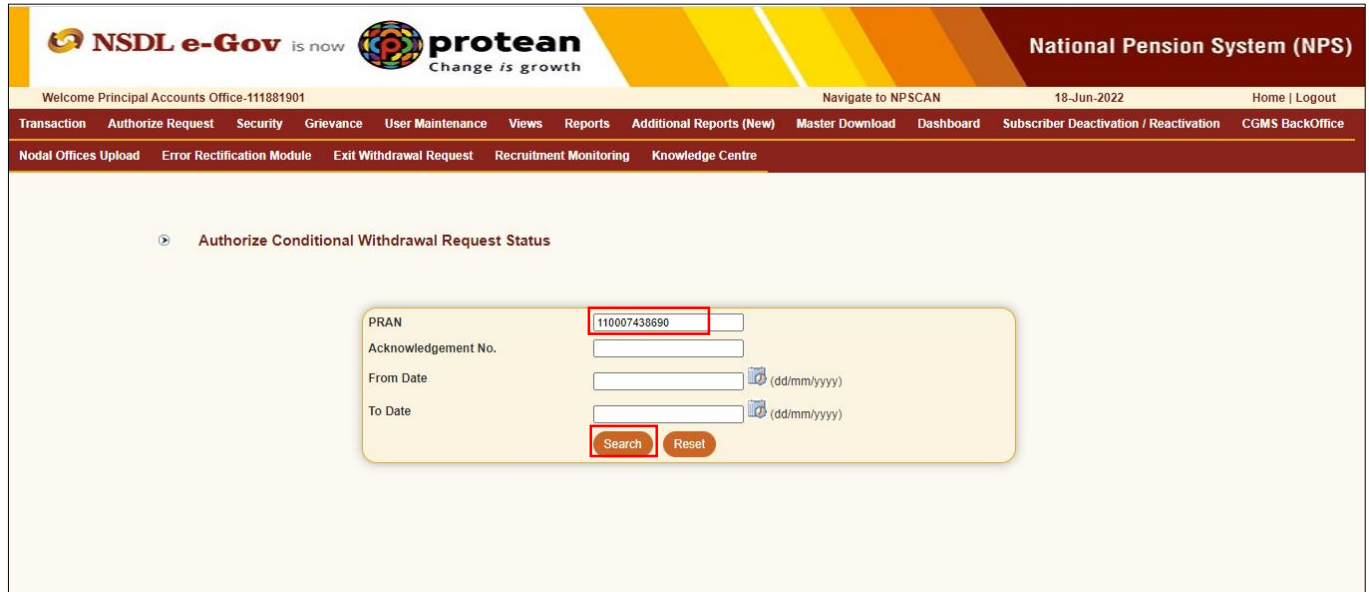
User needs to click on Menu “**Authorize Request**” and select sub menu “**Authorize Conditional Withdrawal Request**”. Please refer below **Figure 12**.



Notification	
Transaction Type	Count
Withdrawal Request Verification	1

Figure 12

User needs to provide PRAN of the Subscriber and click on “**Search**” button as given below in **Figure 13**.



Welcome Principal Accounts Office-111881901 Navigate to NPSCAN 18-Jun-2022 Home | Logout

Transaction Authorize Request Security Grievance User Maintenance Views Reports Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice

Nodal Offices Upload Error Rectification Module Exit Withdrawal Request Recruitment Monitoring Knowledge Centre

▶ Authorize Conditional Withdrawal Request Status

PRAN:

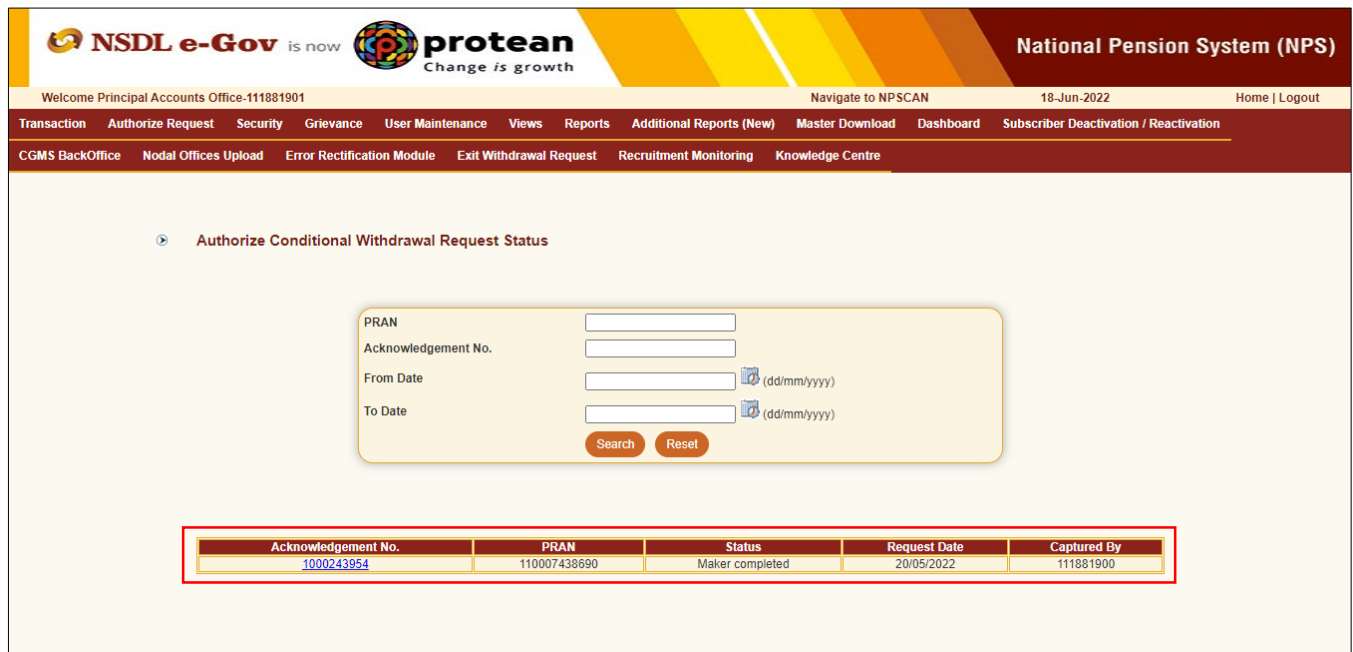
Acknowledgement No.:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Figure 13

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Date and Status as given below in **Figure 14**.



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▶ Authorize Conditional Withdrawal Request Status

PRAN:

Acknowledgement No.:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)


Acknowledgement No.	PRAN	Status	Request Date	Captured By
1000243954	110007438690	Maker completed	20/05/2022	111881900

Figure 14

User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of withdrawal request. User can view uploaded documents by clicking on "View" button.

If details entered are not correct, User needs to click on "Reject" radio button and click on "Confirm" button. In case of rejection of request, Reason for Rejection is mandatory.

If details entered are correct, User needs to click on "Confirm" button to proceed further. Please refer below **Figure 15**.


is now


National Pension System (NPS)

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Authorize Conditional Withdrawal Request
[Click Here to View subscriber Details](#)

PRAN No	110007438690
Ack No	1000243954
Name	Prashant Shantaram Gurav
Date of Joining	30-05-2011
Withdrawal Status	Maker completed
Self Contribution	529868.50
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	132467.13
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse

Transaction Type	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	HDFC
Bank Branch	DADAR
Bank Address	DDDDDDDD
Bank Address Pin	400064
Bank IFS Code	HDFC0000414
Bank MICR Code	

Mobile No	9819639307
Email ID	prashantg@nsdl.co.in

I hereby declare that the information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of 3 years into the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of the funds to support the reason mentioned above. I agree that in case of any failure of direct credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust/CRA shall not be responsible. I also agree that NPS Trust/CRA shall not be responsible /liable for any losses that may arise due to incorrect bank details provided herein above. I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Please click to view the uploaded document :

View



Authorize Reject

Remarks

Confirm
Reset

Figure 15

Once User clicks on "Confirm" button, Partial Withdrawal request will get authorized in the CRA system and confirmation window will display to the User as given below in **Figure 16**.


is now


National Pension System (NPS)

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▶ Conditional Withdrawal

PRAN	110007438690
Acknowledgement Number	1000243954
Captured Timestamp	2022-06-18 10:06:15.330178
Request has been authorized successfully.	

Figure 16

On successful authorization of request, funds will be transferred to Subscriber's Bank Account within T + 3rd Working days, T being date of authorization of online Partial Withdrawal request in CRA system.

Physical Partial Withdrawal Form and supporting documents are not required to be submitted by Nodal Office / POP to Protean-CRA for storage purpose.

Process to be followed if Online Bank Account Verification (Penny drop) fails:

In case of failure in online Bank Account Verification (Penny drop),

- **Due to Subscriber name mismatch** – In such case, authorization of request will be **allowed in CRA**. Nodal Office / POP is required to verify the name of the Subscriber & Bank details with the Bank Proof submitted alongwith physical Partial Withdrawal Form. Accordingly, Nodal Office / POP will accept the relevant declaration for the same at the time of authorization in the CRA system and will authorize Partial Withdrawal request.
- **Due to Bank Account related rejection** - In such case, authorization of request will **not be allowed**. The Subscriber is required to update the correct (new) Bank Account details in his/her NPS account. Once the Bank details are updated in CRA, then Subscriber can initiate new request in CRA or submit physical request to Nodal Office / POP.

For updation of Bank details in CRA records, the Subscriber has an option to update the same online in CRA system (www.cra-nsdl.com) or submit Form S2 – Subscriber details change Form to associated Nodal Office / POP. The Form S2 is available under "Forms" section, which is available under respective sector on CRA website (www.npscra.nsdl.co.in).

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