



NSDL

Technology, Trust & Reach

NSDL e-GOVERNANCE INFRASTRUCTURE LIMITED

STANDARD OPERATING PROCEDURE (SOP)

Initiation & Authorization of Online Withdrawal Request (Superannuation) by Nodal Office

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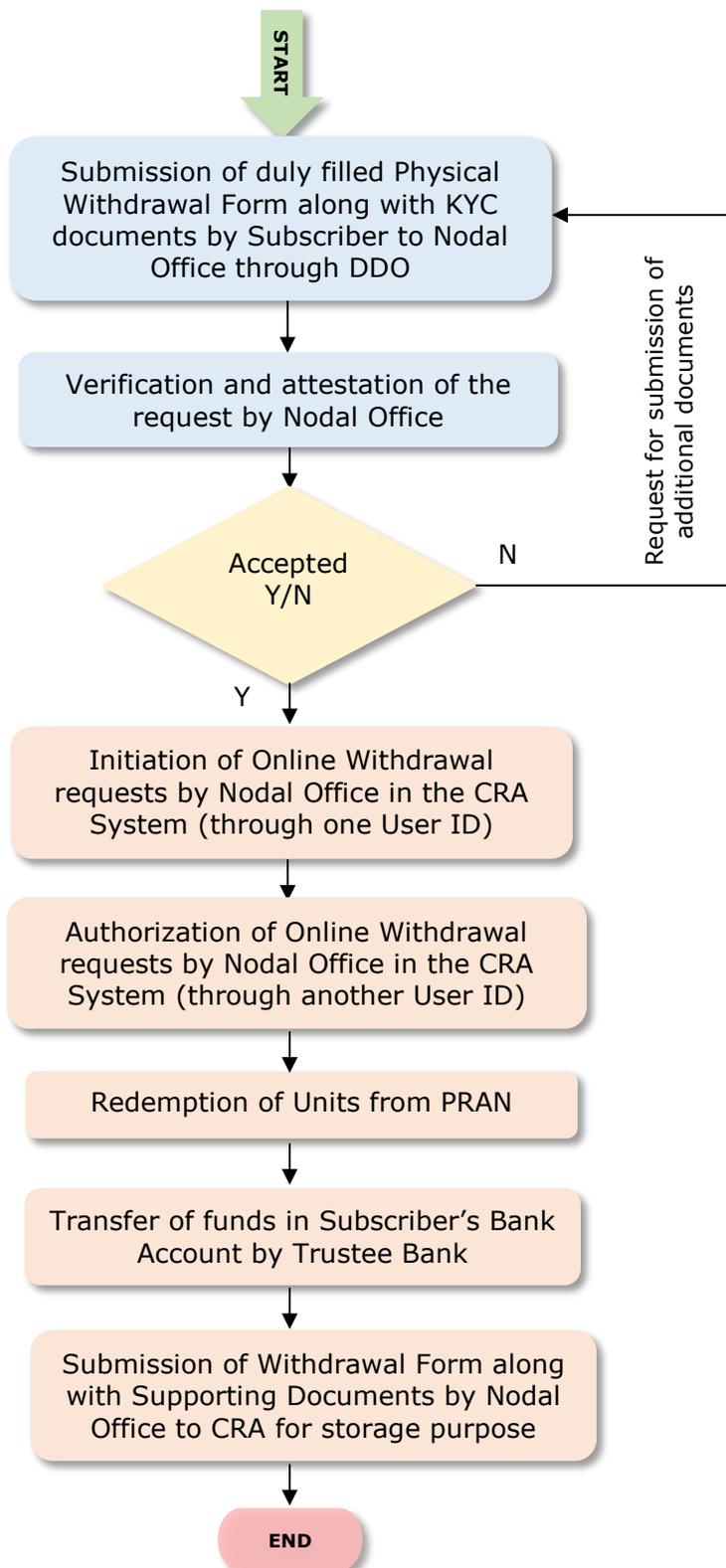
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1. Abbreviations

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

2. Process Flow – Processing of Online Withdrawal Requests



In case, request is initiated online by Subscriber in the CRA System, Nodal Office will verify & authorize the request on receipt of Physical documents from Subscriber

3. Preface:

A Subscriber can exit the National Pension System (NPS) due to Superannuation, Premature Exit and Death. With a view to simplify and streamline the processing of exit and withdrawal claims, CRA has developed 'Online Withdrawal' module to process 'Withdrawal Request' for Subscribers exiting NPS.

In order to facilitate and expedite the process for settlement of the withdrawal claims of NPS Subscribers, PFRDA has made it mandatory for all the Nodal Offices (PAOs/DTOs) to process the withdrawal claims of their underlying Subscribers on the online platform being made available on the CRA system from April 1, 2016. This functionality has been made available on CRA website www.cra-nsdl.com

In case of superannuation, a Subscriber can get maximum of 60% as lump sum and minimum of 40% needs to be utilized towards purchase of Annuity. If corpus of the Subscriber is less than or equal to Rs. 2, 00,000 as on Date of Retirement/Date of Attaining 60 years of age then Subscriber can avail the option of Complete Withdrawal.

Exit Claim ID is generated 6 months before the Date of Retirement/attaining the age of 60 years in case of Superannuation. It enables Nodal Office or Subscriber to make any changes (like DOB, address etc.) in the system prior to initiation of Withdrawal request. Withdrawal request cannot be raised without generation of Claim ID.

Nodal Office User should ensure the following before initiating Exit request:

- ✓ Address, contact details, Nomination details etc. registered under NPS in the CRA system.
- ✓ PAN of the Subscriber is registered in the CRA System.
- ✓ NPS account is FATCA compliant – Exit from NPS is not allowed if Subscriber is not FATCA-compliant. For more information, please visit <https://npscra.nsdl.co.in/FATCA-Self-Declaration.php>
- ✓ Updated Bank details are available in the CRA System.

4. Procedure for Processing Online Withdrawal requests

Superannuation Withdrawal request can be initiated by Subscriber or by Nodal Office.

- **Initiation of request by Subscriber:**

- ✓ Initiation of Online Withdrawal request by Subscriber in the CRA system (www.cra-nsdl.com)
- ✓ Submission of system generated Withdrawal Form alongwith KYC Documents (Id proof & Address Proof) and Bank Account proof to Nodal Office through associated DDO
- ✓ Verification & Attestation of Withdrawal Form & Supporting Documents by Nodal Office
- ✓ Verification of request by Nodal Office in the CRA System through One User ID
- ✓ Authorization of request by Nodal Office in the CRA system through Other User ID
- ✓ Submission of Withdrawal Form & Supporting Documents to CRA by Nodal Office for storage purpose

- **Initiation of request by Nodal Office:**

- ✓ Submission of Physical Withdrawal Form alongwith KYC Documents (Id proof & Address Proof) and Bank Account proof by Subscriber to Nodal Office through associated DDO
- ✓ Verification & Attestation of Withdrawal Form & Supporting Documents by Nodal Office
- ✓ Initiation of request by Nodal Office in the CRA system through One User ID
- ✓ Authorization of request by Nodal Office in the CRA system through Other User ID
- ✓ Submission of Withdrawal Form & Supporting Documents to CRA by Nodal Office for storage purpose

This document describes the Withdrawal procedure to be followed by the Nodal Offices for processing the Online **Superannuation** Withdrawal request in the CRA system.

5. Steps to Initiate Online Withdrawal request in CRA System by Nodal Office

Nodal Office User can initiate the Superannuation Withdrawal request in the CRA system six months before the age of Superannuation/reaching the age of 60 years using Claim ID generated by CRA.

Nodal Office User needs to access CRA System www.cra-nsdl.com using one User ID & Password as given below in **Figure 1**.

The screenshot shows the NSDL National Pension System (NPS) website. On the left, there is a vertical menu with icons for various services: Invest in NPS, Activate Tier II Account, Check FATCA Compliance, Check Annuity Quotes, Check Grievance / Enquiry Status, Check Subscriber Registration Status, Check Status using Receipt Number, and Check Subscriber Withdrawal Status. On the right, there are two login forms. The top form is for 'Subscribers' and includes fields for User ID, Password, and Enter Captcha (with a captcha image showing '45 + 2 ='). Below these fields are links for 'Forgot Password?', 'IPIN for eNPS', and 'Help/Instructions for Login'. The bottom form is for 'Nodal Offices / Other Intermediaries' and includes radio buttons for 'I-PIN' (selected) and 'Digital Certificate', followed by fields for User ID (containing '1002646600'), Password, and Enter Captcha (with a captcha image showing '13 + 9 = 22'). It also has links for 'Forgot Password?' and 'Help/Instructions for Login'.

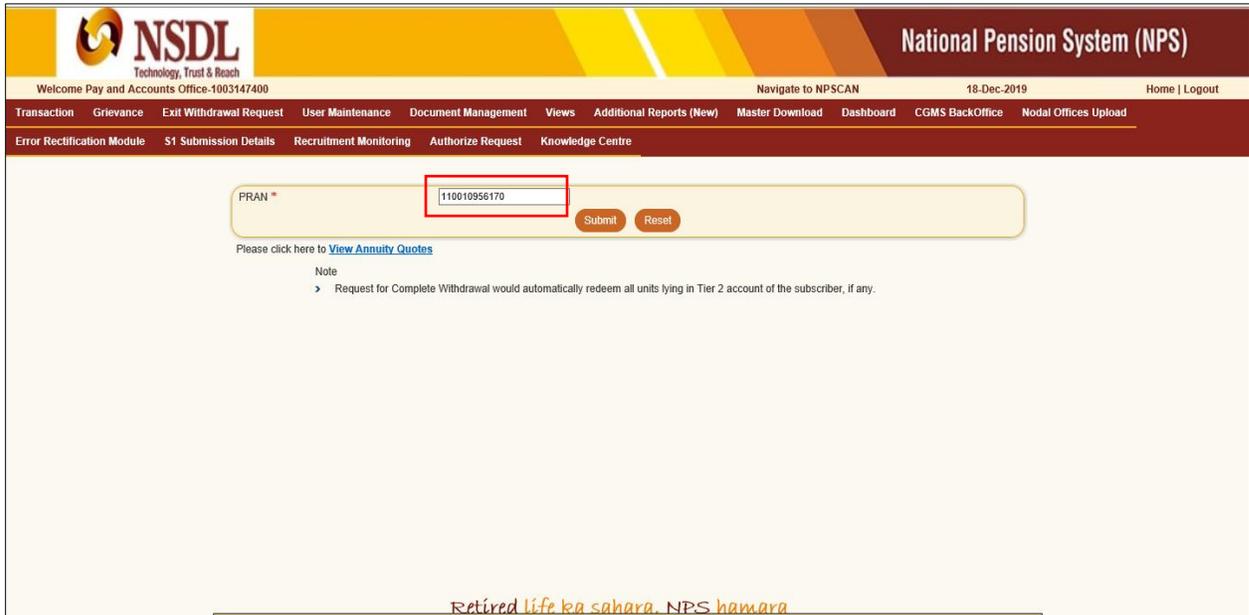
Figure 1

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

The screenshot shows the NSDL National Pension System (NPS) website with the 'Exit Withdrawal Request' menu selected. The top navigation bar includes 'Welcome Pay and Accounts Office-1003147400', 'Navigate to NPSCAN', '18-Dec-2019', and 'Home | Logout'. Below this, there is a secondary navigation bar with 'Transaction', 'Grievance', 'Exit Withdrawal Request', 'User Maintenance', 'Document Management', 'Views', 'Additional Reports (New)', 'Master Download', 'Dashboard', 'CGMS BackOffice', and 'Nodal Offices Upload'. The 'Exit Withdrawal Request' menu is expanded, showing sub-menus: 'Initiate Withdrawal Request', 'Recruitment Monitoring', 'Authorize Request', and 'Knowledge Centre'. The 'Initiate Withdrawal Request' sub-menu is highlighted. The main content area displays a welcome message from the Central Recordkeeping Agency, a link to view Exit Claim IDs, and a message stating 'Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity Quotes'. There are also links for 'Extension of NSDL e-Gov - CRA's Registration Certificate under NPS', 'Voluntary Contribution in Tier I account by Govt. Sector Subscribers', 'NPS Operations Guide PAO/ITO DDO', and 'CRA Helpline for Nodal Offices 1800-222-081 (toll-free)'. At the bottom, there is a slogan: 'Retired Life ka sahara. NPS hamara'.

Figure 2

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



The screenshot displays the NSDL National Pension System (NPS) web interface. At the top, the NSDL logo and tagline 'Technology, Trust & Reach' are on the left, and 'National Pension System (NPS)' is on the right. Below this, a navigation bar includes links like 'Transaction', 'Grievance', 'Exit Withdrawal Request', 'User Maintenance', 'Document Management', 'Views', 'Additional Reports (New)', 'Master Download', 'Dashboard', 'CGMS BackOffice', and 'Nodal Offices Upload'. A secondary navigation bar contains 'Error Rectification Module', 'S1 Submission Details', 'Recruitment Monitoring', 'Authorize Request', and 'Knowledge Centre'. The main content area features a form with a 'PRAN *' label and a text input field containing '110010956170'. To the right of the input field are 'Submit' and 'Reset' buttons. Below the form, there is a link to 'View Annuity Quotes' and a note stating: 'Request for Complete Withdrawal would automatically redeem all units lying in Tier 2 account of the subscriber, if any.' At the bottom of the page, the slogan 'Retired Life ka Sahara, NPS Hamara' is visible.

Figure 3

User needs to select Withdrawal type as "Superannuation" from the Drop down menu. Date of Retirement of the Subscriber as per CRA records is auto populated from the system. Corpus of the Subscriber as on Date of Retirement of the Subscriber is displayed at the field "Valuation as on Date of Retirement" which helps User to identify whether Subscriber is eligible for complete withdrawal or not. Further corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date". If request is initiated prior to Date of Retirement then value displayed at field "Valuation as on Date of Retirement" and "Total Valuation as on Date" will be same.

User needs to provide withdrawal fund allocation percentage. In case of corpus of the Subscriber is greater than Rs. 2 lakhs, then by default percentage towards Lump sum is displayed as 60 and percentage towards Annuity as 40. User can enter maximum percentage towards Lump Sum as 60% and Minimum percentage towards annuity as 40%. In case corpus of the Subscriber is less than or equal to Rs. 2 lakhs, then by default percentage towards Lump sum is displayed as 100 and percentage towards Annuity as 0. Please refer below **Figure 4**.

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Welcome Pay and Accounts Office-1003147400

Navigate to NPSCAN 18-Dec-2019 Home | Logout

Transaction Grievance Exit Withdrawal Request User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS BackOffice Nodal Offices Upload

Error Rectification Module S1 Submission Details Recruitment Monitoring Authorize Request Knowledge Centre

PRAN: 110010956170

Total Valuation as on Date: 4007179.54

Claim ID: 1310110713

Date Of Birth: 25/06/1970

Withdrawal due to: Superannuation

Withdrawal Type: Full Withdrawal

Complete Withdrawal sub type: Lump-Sum and ASP Withdrawal

Valuation as on Date of Retirement/Attaining 60 years: 2080304.47

Date of Retirement: 30/09/2012

Towards Withdrawal (in %): 60 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

Towards Annuity (in %): 40 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension

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

Submit Cancel

Note
Request for Complete Withdrawal would automatically redeem all units lying in Tier 2 account of the subscriber, if any.

Figure 4

User needs to select Annuity Frequency from the drop down menu. For government sector Subscriber, frequency is "Monthly" only. User needs to select Marital Status of the Subscriber. If Subscriber is Married & Spouse is alive then User need to enter Spouse Name, Spouse Gender, Spouse DOB etc. then User needs to select Annuity Service Provider from the drop down menu. 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 Scheme is displayed on the basis of Marital Status of the Subscriber. Please refer below **Figure 5**.

S1 Submission Details Recruitment Monitoring Authorize Request Knowledge Centre

PRAN: 110010956170

Claim ID: 1310110713

Date Of Birth: 25/06/1970

Withdrawal due to: Superannuation

Withdrawal Type: Full Withdrawal

Withdrawal Sub Type: Lump-Sum and ASP Withdrawal

Date of Retirement: 30/09/2012

Towards Withdrawal (in %): 60 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

Towards Annuity (in %): 40 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.

Valuation as on Date of Retirement/Attaining 60 years: 2080304.47

Total Valuation as on Date: 4007179.54

Valuation Towards ASP: 1802871.81

Valuation Towards Withdrawal: 12404307.72

Percentage Towards ASP: 140

Percentage Towards Withdrawal: 100

Date of NAV: 15/10/2019

Marital status: Unmarried/Others

Mother Alive: Not Alive

Father Alive: Select

Child 1 Alive: Select

Child 2 Alive: Select

Child 3 Alive: Select

Pension Frequency: Monthly

Select ASP Scheme Cancel

ASP Names: SBI Life Insurance Co. Ltd

Scheme Names: Annuity for life

Beneficiary Name: VNKCODH THINH THODHV

Relation with Subscriber: Self

submit Cancel

[Click here for ASP Quotes](#)

Figure 5

At this stage, various options selected by the User along with existing address of the Subscriber is 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 are non-mandatory.

User is not allowed to update address of the Subscriber. If address displayed is not correct or not updated then User needs to update the same prior to initiation of withdrawal request. Please refer below **Figure 6**.

The screenshot shows the 'Withdrawal Request Initiation Screen' with the following data:

Subscriber Details	
PRAN	110010956170
Subscriber Name	VNXCODH THNGH THTODHV
Claim ID	1310110713
Date Of Birth	25/06/1970
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Unmarried
Mother Alive	Not Alive
Entity Reg. No.	2020480
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Retirement	30/09/2012
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

ASP Withdrawal Details	
Amount to be invested in Annuity	1602871.81
Name of ASP	SBI Life Insurance Co. Ltd
Scheme	Annuity for life
Beneficiary Name	VNXCODH THNGH THTODHV
Relation with Subscriber	Self

Subscriber Correspondence Address	
Father's Name	ZC ZVDVN ZOHVN THTODHV
Address 1	PUSHP VAIKA AIA
Address 2	DWARKA PURI
Address 3	PREM NAGAR
City	GWALIOR
Pin	474002
State	Madhya Pradesh
Country	India

Buttons: **Proceed** (highlighted), **Cancel**

Figure 6

At this stage, existing bank details of the Subscriber along with mobile number, email ID and PAN of the Subscriber (if registered) are displayed. If existing details are correct, User needs to click on "Confirm" button to proceed further.

Bank Details and PAN are non-editable at the time of initiation of withdrawal request. If bank details and PAN are incorrect/not available, User is required to first update bank details and PAN in CRA system and then initiate Withdrawal request.

User needs to click on "Edit" button in order to enter contact details (Mobile & Email ID). Please refer below **Figure 7**.

The screenshot shows the 'Withdrawal Request Initiation Screen' with the following data:

Subscriber Details	
PRAN	110010956170
Subscriber Name	VNXCODH THNGH THTODHV
Claim ID	1310110713
Date Of Birth	25/06/1970
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Unmarried
Entity Reg. No.	2020480
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Retirement	30/09/2012
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

Subscriber Bank Details	
Transaction Type *	Electronic
Bank Account Number	123456789
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	SBIN0000099
Bank MICR Code	474092007

Mobile No	1234567899
Alternate Phone No	
Email ID	abc@nsdl.co.in
PAN	AQDPN6411T
Aadhaar No	

Buttons: **Confirm & Proceed** (highlighted), **Edit**, **Cancel**

Figure 7

At this stage, existing nomination details if any of the Subscriber are displayed. User needs to click on "Edit" button to enter Nominee address. Please refer below **Figure 8**.

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110030382247
Subscriber Name	ZXNETHWVC
Claim ID	1310010551
Date Of Birth	26/08/1950
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Unmarried
Ently Reg. No.	2018571
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Date of Retirement	13/11/2019
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Towards Withdrawal(in %)	80
Towards Annuity(in %)	40

Nominee Details

TIER 1 Details

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

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

Edit **Confirm** **Cancel**

Figure 8

User can enter maximum of three nominees. User needs to click on "Add" button to add more than one nominee. After entering nominee address, User needs to click on "Confirm" button to proceed further. Please refer below **Figure 9**.

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National Pension System (NPS)

Welcome Pay and Accounts Office-1902846600

Navigate to NPSCAN 18-Dec-2019 Home | Logout

Transaction Grievance Exit Withdrawal Request User Maintenance Document Management Views Dashboard CGM's BackOffice Master Download Nodal Offices Upload Recruitment Monitoring Authorize Request Knowledge Centre

Nominee Details

Tier 2 nominees same as Tier1

Tier 1 Details

Nominee 1

First Name * PUSHPA Middle Name Last Name / Surname

Date of Birth (dd/mm/yyyy) Relationship * MOTHER 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 * FDFDFDFD Address 2 FDFDFD Address 3 FDFDFDFD

Pin Code * 400013 City * MUMBAI State * Maharashtra

Country * India Mobile No Alternate Contact No.

Email ID

Add **Remove**

Confirm **Reset** **Cancel**

Retired Life ka sahara, NPS hamara

Figure 9

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

Further, User also needs to select Declaration by Subscriber and Declaration by Nodal Office. After selection of declarations, User needs to click on "Confirm" button. Please refer below **Figure 10**.

Withdrawal Request Initiation Declaration Screen

Are you a Politically Exposed Person No Yes

Are you related to a Politically Exposed Person No Yes

Do you have any history of conviction under any criminal proceedings in India or Abroad No Yes

Declaration by the Subscriber:

- I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
- I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
- I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
- I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
- I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
- I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
- I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
- I hereby authorize the company to provide my details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

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/Sri/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 Office 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'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).

Retired life ka sahara, NPS hamara

Figure 10

At this stage document check list is displayed to the User. User needs to tick against Withdrawal form, Bank proof and Id & Address proof document submitted by the Subscriber. After selection of document check list, User needs to click on "Submit" button. Please refer below **Figure 11**.

Withdrawal - Superannuation / Exit at the age of 60

Sr. No.	Document Name	Mandatory Fields
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 / Notarized Affidavit (if PRAN card not submitted)	<input type="checkbox"/>
4	Cancelled Cheque / Bank Certificate -Self attested copy of Bank passbook	<input type="checkbox"/>
5	Advanced Stamped Receipt - Signed alongwith revenue stamp	<input type="checkbox"/>

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

Sr. No.	Document Name	Mandatory Fields
1	Valid Passport issued by Government of India.	<input checked="" type="checkbox"/>
2	Ration Card with Photograph.	<input type="checkbox"/>
3	Bank pass book or Certificate with Photograph	<input 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 type="checkbox"/>
7	Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.	<input type="checkbox"/>
8	Kudhar Card/Letter issued by Unique Identification Authority of India.	<input 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, Statutory/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

Sr. No.	Document Name	Mandatory Fields
1	Valid Passport issued by Government of India.	<input checked="" 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 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 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	Kudhar Card/Letter issued by unique identification Authority of India Clearly showing the address.	<input 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 of rented/leased accommodation)	<input type="checkbox"/>
14	Identity card issued by Central /State government and its Departments, Statutory/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 11

At this stage, details entered by the User are displayed for confirmation. User can upload scanned copies of Withdrawal Form, KYC documents (Identity & Address Proof) and bank proof for seamless processing of Exit request. User needs to click on "Confirm" button to complete withdrawal process as given below in **Figure 12**.

Withdrawal Request Initiation Confirmation Screen

Subscriber Details		Hide
PRAN	110030382247	
Name	ZXNETHWVC	
Claim ID	1310010551	
Date of Birth	26/06/1959	
Subscriber Gender	Male	
Maiden Name		
CKYC Number		
Marital status	Unmarried	
Withdrawal due to	Superannuation	
Withdrawal Type	Full Withdrawal	
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal	
Date of Retirement	13/11/2019	

ASP Withdrawal Details		Hide
Amount to be invested in Annuity	147609.03	
Name of ASP	SBI Life Insurance Co. Ltd	
Scheme	Annuity for life	
Beneficiary Name	ZXNETHWVC	
Relation with Subscriber	Self	
Frequency	Monthly	

Subscriber Correspondence Address		Hide	
Address 1	SSE P WAY BARKAKANA		
Address 2	BARKAKANA		
Address 3	BARKAKANA		
City	RAMGARH		
Pin	829102		
State	Jharkhand		
Country	India		
Withdrawal Details		Hide	
Towards Withdrawal (in %)	60		
Towards Annuity (in %)	40		
Subscriber Bank Details		Hide	
Transaction Type	Electronic		
Bank Account Number	123456789		
Bank Name	STATE BANK OF INDIA		
Bank Branch	LOWER PAREL		
Bank Address	KAMALA MILLS		
Bank Address Pin	400092		
Bank IFS Code	SBIN000099		
Bank MICR Code			
Mobile No	1234567899		
Alternate Phone Number			
Email Id	abc@nsdl.co.in		
PAN	AQDPN6411T		
Aadhaar No			
Nominee Details		Hide	
TIER 1 Details		Hide	
Nominee Serial Number	1		
Nominee Name	PUSHPA		
Nominee Date of Birth			
Nominee Relation	MOTHER		
Nominee Major/Minor	MAJOR		
Nominee Guardian Name	Nominee Guardian DOB		
Nominee Share	100 %		
Nominee Mobile No.			
Nominee Email Id			
Nominee Address 1	Nominee Address 1		FDFDFDF
Nominee Address 2	FDFDF	Nominee Address 3	FDFDFDF
Nominee City	MUMBAI	Nominee City Pin	400013
Withdrawal - Normal/Exit at the age of 60			
Sr. No.	Document Name		
1	Withdrawal form duly filled and signed stamped by Nodal Office		
Proof of Identity			
Sr. No.	Document Name		
1	Valid Passport issued by Government of India.		
Proof of Address			
Sr. No.	Document Name		
1	Valid Passport issued by Government of India.		
<input checked="" type="checkbox"/> Declaration by the Subscriber:			
<p>1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.</p> <p>2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.</p> <p>3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.</p> <p>4. I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.</p> <p>5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.</p> <p>6. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.</p> <p>7. I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.</p> <p>8. I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.</p>			
<input checked="" type="checkbox"/> Declaration by Nodal Office/POP/Aggregator:			
<p>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.</p> <p>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 Office level. (only for government nodal office).</p> <p>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.</p> <p>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).</p>			
Select File to Upload : <input type="text"/> <input type="button" value="Browse..."/> <input type="button" value="Upload"/>			
Note : <input type="checkbox"/> Uploaded Attachment (Allowed File Types: pdf, Maximum File Size: 2 MB, Number of File can be uploaded: 1)			
<input type="button" value="Confirm"/> <input type="button" value="Cancel"/>			

Retired life ka sahara, NPS hamara

Figure 12

Once User clicks on "Confirm" button withdrawal request get captured and an Acknowledgement Number gets 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 13**.

Welcome Pay and Accounts Office-1003147400 Navigate to NPSCAN 18-Dec-2019 Home | Logout

Transaction Subscriber Registration Grievance Exit Withdrawal Request User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS BackOffice Nodal Offices Upload

Error Rectification Module S1 Submission Details Recruitment Monitoring Authorize Request Knowledge Centre

Withdrawal Request Initiation - Complete

PRAN	110010956170
Name	VNXCODH THINH THTODHV
Claim ID	1310110713
Date of Birth	25/06/1970
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Retirement	30/09/2012
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Acknowledgement No.	131011071301

[Click Here](#) to view withdrawal form.
[Click here](#) to View Annuity Quotes

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

Subscriber Withdrawal Request has been Captured. Awaiting Verification.
 Captured Timestamp 18/12/2019 22:44

Figure 13

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

6. Steps to Authorize Online Withdrawal request in CRA System by Nodal Office

Nodal Office User needs to access CRA System www.cra-nsdl.com using another User ID and Password as given below in **Figure 14**.

The screenshot shows the NSDL National Pension System (NPS) login interface. On the left, a vertical menu lists services: Invest in NPS, Activate Tier II Account, Check FATCA Compliance, Check Annuity Quotes, Check Grievance / Enquiry Status, Check Subscriber Registration Status, Check Status using Receipt Number, and Check Subscriber Withdrawal Status. On the right, there are two login sections. The top section, 'Subscribers', has fields for User ID, Password, and Enter Captcha (5 1 + 1 =). The bottom section, 'Nodal Offices / Other Intermediaries', has a radio button for 'I-PIN' (selected) and 'Digital Certificate'. It has fields for User ID (1002646601, highlighted with a red box), Password, and Enter Captcha (5 5 + 2 = 57). Both sections have 'Submit' buttons and links for 'Forgot Password?' and 'Help/Instructions for Login'.

Figure 14

User needs to click on Menu **"Transaction"** and select sub menu **"Authorize Transaction"**. Please refer below **Figure 15**.

The screenshot shows the NSDL National Pension System (NPS) main menu. The 'Transaction' menu item is highlighted in red. The 'Authorize Transaction' sub-menu item is also highlighted in red. The main content area displays a welcome message to the Central Recordkeeping Agency and a link to view Exit Claim IDs. The text reads: '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. part of Go Green Initiative. Opt for NPS Annual Transaction Statement on email instead of physical Transaction Statement. Please ignore if already submitted.' The footer contains the slogan 'Retired life ka sahara. NPS hamara'.

Figure 15

At Transaction type User needs to select "Withdrawal Request" from the drop down, enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "All Withdrawal" or "Lump-Sum and ASP Withdrawal". User needs to click on "Search" Button to search request. Please refer below **Figure 16**.

NSDL Technology, Trust & Reach National Pension System (NPS)

Welcome Pay and Accounts Office-1003147401 Navigate to NPSCAN 18-Dec-2019 Home | Logout

Transaction Subscriber Registration Grievance Exit Withdrawal Request User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS BackOffice

Nodal Offices Upload Error Rectification Module S1 Submission Details Recruitment Monitoring Authorize Request Knowledge Centre

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.

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Figure 16

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested By and Request type. Please refer below **Figure 17**.

NSDL Technology, Trust & Reach National Pension System (NPS)

Welcome Pay and Accounts Office-1003147401 Navigate to NPSCAN 18-Dec-2019 Home | Logout

Transaction Subscriber Registration Grievance Exit Withdrawal Request User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS BackOffice

Nodal Offices Upload Error Rectification Module S1 Submission Details Recruitment Monitoring Authorize Request Knowledge Centre

Authorize Withdrawal Initiation - Result

ACKNOWLEDGEMENT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE
131011071301	110010956170	18-12-2019	1003147400	WITHDRAWAL

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Figure 17

At this stage, User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of withdrawal request.

Further, User can check signature of the Subscriber as per CRA records and compare with signature on the withdrawal form by clicking on the link "View Signature". User can also check Subscriber details (nomination details, office details, bank details etc.) by clicking on the link "Click here to view Subscriber details".

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 "Submit" button to complete the process. Please refer below **Figure 18**.

Authorize Withdrawal Initiation - Confirm

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

Subscriber Details

Subscriber Name	VNXCODH THNGH THTODHV
PRAJN	110010956170
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Unmarried
ACK No.	131011071301
Withdrawal Type	Full Withdrawal
Withdrawal due to	Superannuation
Complete Withdrawal Sub Type	Lump-Sum and ASP Withdrawal
Date of Retirement	30/09/2012
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40

ASP Withdrawal Details

Amount to be invested in Annuity	3890319.43
Name of ASP	SBI Life Insurance Co. Ltd
Scheme	Annuity for life
Beneficiary Name	VNXCODH THNGH THTODHV
Relation with Subscriber	Self
Pension Frequency	Monthly

Subscriber Correspondence Address

Address 1	PUSHP VATIKA AIA
Address 2	DWARKA PURI
Address 3	PREM NAGAR
City	GWALIOR
Pin	474002
State	Madhya Pradesh
Country	India

Exit at the age of 60

PFM Name	Scheme Name	Total Units	Units to be Withdrawn
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME - CENTRAL GOVT	41791.1713	25074.5504
UTI RETIREMENT SOLUTIONS LIMITED	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME - CENTRAL GOVT	42236.3538	25340.5650
LIC PENSION FUND LIMITED	LIC PENSION FUND SCHEME - CENTRAL GOVT	42185.5455	25311.3616
		126213.0706	75726.4770

Subscriber Bank Details

Bank Account Number	123456789
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	SBIN0000099
Bank MICR Code	474002007
Mobile No	1234567899
Alternate Phone No	
Email Id	abc@nsdl.co.in

Subscriber Details

PAN	AQDPN6411T
Aadhaar No	

Nominee Details

TIER 1 Details

Nominee Serial Number	1
Nominee Name	PUSHPA
Nominee Date of Birth	
Nominee Relation	MOTHER
Nominee Major/Minor	MAJOR
Nominee Guardian Name	
Nominee Guardian DOB	
Nominee Share	100 %
Nominee Mobile No	
Nominee Email Id	
Nominee Address 2	FDFDFDF
Nominee City	MUMBAI
Nominee State	Maharashtra
Nominee Alternate Contact No	
Nominee Address 1	FDFDFDF
Nominee Address 3	FDFDFDF
Nominee City Pin	400013
Nominee Country	India

Declaration by the Subscriber:

- I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
- I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
- I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
- I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
- I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
- I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free lock period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
- I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
- I hereby authorize company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

Declaration by Nodal Office/POPI/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).

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

Authorize Reject

Reason for Rejection

[Submit](#) [Edit](#)

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Figure 18

Once request is authorized, confirmation window is displayed to the User as given below in **Figure 19**. Further, an option is also available to the User to view & download system generated Withdrawal Form.

Welcome Pay and Accounts Office-1003147401 Navigate to NPSCAN 18-Dec-2019 Home | Logout

Transaction Subscriber Registration Grievance Exit Withdrawal Request User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS BackOffice Nodal Offices Upload

Error Rectification Module S1 Submission Details Recruitment Monitoring Authorize Request Knowledge Centre

Withdrawal Request - Complete

[Back to Results Page](#)

PRAN	110010956170
Name	VNXCODH THNGH THTODHV
Claim ID	1310110713
Date of Birth	25/06/1970

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

Withdrawal Request has been Verified	
Acknowledgement No	131011071301
Verification Timestamp	18/12/2019 22:53

[Click Here to View withdrawal form.](#)

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

Figure 19

On authorization of request, funds will be transferred to Subscriber's Bank Account after 4 working days subject to Subscriber attaining of Date of Retirement/60 years of age.

Nodal Office needs to submit the Physical Withdrawal Form along with Supporting Documents to NSDL CRA for storage purpose.