



Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited)

STANDARD OPERATING PROCEDURE (SOP)

Initiation of Online Exit request by Subscriber and Verification & Authorization of Exit request by Nodal Office

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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	DDO/PAO/PRAO/DTO/DTA registered under NPS
NPS	National Pension System
ОТР	One Time Password
ΡΑΟ	Pay and Accounts Office
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office
UIDAI	Unique Identification Authority of India







3. Preface

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers:

• **Superannuation Exit**: When a Subscriber reaches the age of Superannuation/retirement, at least 40% 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 lump sum to the Subscriber.

In case, total corpus in NPS account is less than or equal to Rs. 5 Lakh, Subscriber can avail the option of complete (100%) Withdrawal.

• **Pre-mature Exit:** 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. 2.5 Lakh, the Subscriber can avail the option of complete (100%) Withdrawal.

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



4. Procedure for Processing Online Exit request of Subscriber

A. Pre-requisite for Exit:

The 10 digit Claim ID is required to initiate Exit request. Claim ID is generated by CRA six months before attaining the age of superannuation/retirement. The Claim ID is communicated to Subscribers through SMS/email alerts by CRA. **At the time of initiating superannuation exit request in CRA, the Claim ID gets auto-populated in online exit request**. In case of superannuation, the request can be initiated in CRA system six months before reaching the age of superannuation/retirement of Subscriber. Though request will get executed in the CRA system on attaining the age of superannuation/retirement.

In case of pre-mature exit, the Subscriber is required to approach associated Nodal Office for generation of Claim ID. Nodal Office will generate Claim ID online in the CRA system and communicate the same to Subscriber. Or else, Nodal Office can generate Claim ID after receipt of Pre-mature exit Form from Subscriber.

Subscriber should ensure following before initiating Exit request:

- ✓ NPS account is FATCA compliant Exit from NPS is not allowed if PRAN is not FATCA-compliant.
- ✓ PAN is registered in NPS account.
- ✓ Subscriber details (like address, contact details, etc.) are updated in NPS account.
- ✓ Bank details are correct During request initiation, Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). Bank of the Subscriber should be empaneled for Online Bank Account Verification. If Online Bank Account Verification (Penny drop) fails, request initiation will not be allowed.
- ✓ Subscriber is required to submit the withdrawal request using OTP Authentication / eSign using Aadhaar. Hence, valid Mobile Number and email ID of the Subscriber should be registered in CRA to receive OTP as part of OTP Authentication. Or, for eSign using Aadhaar, Subscriber's Mobile Number registered with Aadhaar should be valid to receive OTP as part of eSign. *eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI*

If required, the Subscriber can update above details online in CRA system (www.cra-nsdl.com) by logging with PRAN as User ID & Password. Alternatively, the Subscriber can submit physical request to associated Nodal Office for modification of details and then initiate exit request.

B. Brief steps to be followed by Subscriber and Nodal Office:

• Initiation of Online Exit request by Subscriber:

- ✓ Initiation of Exit request by Subscriber online in CRA system (<u>www.cra-nsdl.com</u>) by logging with PRAN as User ID & Password. During request initiation, Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility).
- ✓ Mandatory Upload of KYC Documents (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.
- ✓ Verification of Exit request through OTP sent on registered Mobile Number
- ✓ Submission of request using digital signature (OTP Authentication / eSign)



• Verification & Authorization of Online Exit request by Nodal Office:

- ✓ Verification of Exit request by Nodal Office in the CRA System (<u>www.cra-nsdl.com</u>) with One User ID.
- ✓ Authorization of Exit request by Nodal Office in the CRA System with Other User ID.
- ✓ On authorization of Exit request by Nodal Office, the request will get executed in the CRA system.
- ✓ For Superannuation Exit, if Subscriber has not completed Superannuation/retirement, request will get executed in CRA system after completion of Superannuation/retirement.

• Paperless Process - Physical Withdrawal Form is not required to be submitted to Nodal Office:

- ✓ Exit process is a paperless process wherein Subscriber is not required to submit any physical documents or not required to visit Nodal Office to process his/her Exit request.
- ✓ Subscriber is mandatorily required to upload complete & correct scanned documents [Identity & Address Proof, copy of PRAN card/ePRAN and Bank Proof] while initiating exit request online in CRA and submit through digital signature (OTP Authentication/eSign).
- Though Subscriber may opt for submission of physical Withdrawal Form and documents to Nodal Office.

This document describes the detailed procedure to be followed by Subscribers and Nodal Offices for processing Exit requests. The process mentioned below is for Superannuation exit. Similar process/steps are applicable for Pre-mature exit as well. The conditions mentioned above for superannuation exit, pre-mature exit, as relevant would be applicable while initiating exit request.



5. Steps to initiate Online Exit request in CRA System by Subscriber

In order to initiate Online Exit request, Subscriber needs to login to CRA system <u>www.cra-nsdl.com</u> with PRAN as User ID & Password as given below in **Figure 1**.

🥝 NSE	DL e-Gov is now protean	National Pension System (NPS)
	Are you a s	ubscriber interested in undergoing online training on NPS/APY (Including Central/stat
	Annual Transaction Statement on Email	User ID
	Invest in NPS	Password Enter Captcha
٥	Activate Tier II Account Free !!	Submit Reset Password IPIN for eNPS Help/Instructions for Login
	FATCA Compliance	Nodal Offices / Other Intermediaries
	Annuity Quotes	User ID Password
B	Subscriber Consent to share contact details with ASP	Erner Capitina 2 2 4 6 = Submit Reset Password Help/Instructions for Login
<u>```</u>	Subscriber Registration/Photo-Signature Modification Request	

Figure 1

Subscriber needs to click on Menu "Exit from NPS" and select sub menu "Initiate Request" as given below in Figure 2.

NSDL e-Gov is now protection of the second s	an		National I	Pension System (NPS)
Welcome Subscriber-110020002669			16-Jan-2023	Home Logout
Transact Online _ Investment Summary _ Demographic Changes _ Grievance - View	vs - Continuation & Withdrawal Pas	sword Management 🚽		
	Continuation/Deferment Tier II Withdrawal Tier I Partial Withdrawal	3 3		
	N Exit from NPS	Initiate Request		
	Smart Exit Guide			
Click here to be part of Go Green	initiative by opting A	Annual Transa	ction Statement o	n email.
	Click here to visit NPS Prosperity	Planner		
	Figure 2			

At this stage, Subscriber needs to select Withdrawal type as "Superannuation" from the Drop down menu as shown below in **Figure 3**. In case Premature Exit, the Subscriber will select withdrawal type as "Premature Exit".



me Subscriber-11002000	2669		16-Jan-2023	Home
Dnline – Investment Su	mmary _ Demographic Changes _ Grievance _ Views -	Continuation & Withdrawal - Password Management -		
Wit	hdrawal Request Initiation Screen			
			* Mandatory F	Fields
	PRAN Name Total Valuation as on Date	110020002669 PRASHANT SHANTARAM GURAV 972707.10		
	Date Of Birth Withdrawal due to**	15/06/1986 - Select - V		
Please click	here to View Annuity Quotes	Superannuation Premature Exit Tier 2 Partial Withdrawal Incapacitation		
		Submit Reset		

At this stage, two options will be displayed to the Subscribers viz. "Continue in NPS" and "Exit From NPS".

- 1) If Subscriber wishes to continue his/her account under NPS till 75 years, he/she needs to click on **"Continue in NPS"** Tab. Subscriber will be re-directed to continuation page wherein Subscriber is required to submit his/her continuation request.
- 2) If Subscriber wishes to exit from NPS, he/she needs to click on "Exit From NPS" Tab. Please refer below Figure 4.

Icome Subscriber-11002000266	9	16-Jan-2023	Home Log
t Online – Investment Summ	ary Demographic Changes Grievance Views Cor	ntinuation & Withdrawal - Password Management -	
Withda	rawal Request Initiation Screen		
		* Man	datory Fields
	PRAN	110020002669	
	Name	PRASHANT SHANTARAM GURAV	
	Total Valuation as on Date	972707.10	
	Date Of Birth	15/06/1986	
	Withdrawal due to*	Superannuation V	
			_
	Dear Subscriber,		
	You are about to initiate Superannuation Exit request. As per	er PFRDA Exit guidelines, you have an option to continue your NPS account after	
	If you wish to continue your NPS account, then select "Con	tinue in NPS" option. You will be re-directed to continuation page wherein you have to	
	select "New Request" option and then "Defer Lump-sum" 8	"Defer Annuity" both, with contribution option.	
	Continue in	n NPS Exit From NPS	

Figure 4

At this stage, System will display a Pop-up message after clicking on "Exit From NPS" tab. Pop-up message will contain information related to Verification of request through OTP, Mandatory upload



of documents, OTP authentication/eSign of withdrawal request etc. Subscriber is required to click on **'OK'** button. Please refer below **Figure 5**.



Figure 5

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

Subscriber needs to provide withdrawal fund allocation percentage. In case corpus is greater than Rs. 5 Lakhs, then percentage towards Lump sum is displayed as 60% and percentage towards annuity as 40%. Subscriber can also utilize more than 40% pension wealth for annuity, as per his/her choice. In case corpus is less than or equal to Rs. 5 Lakhs, then percentage towards Lump sum is displayed as 100% and percentage towards Annuity as 0%.

Further, at this stage, two radio buttons will be displayed to the Subscriber viz. "Digitally Signed Form Submission (OTP Authentication/eSign)" and "Physical Form Submission".

- Subscriber is required to click on "Digitally Signed Form Submission (OTP Authentication/eSign)" radio button to submit the withdrawal request using OTP Authentication / eSign. In this option, Subscriber is not required to submit physical documents to Nodal Office.
- If OTP Authentication / eSign is not possible, then Subscriber needs to click on "**Physical Form Submission**" radio button and initiate exit request. After initiating exit request, Subscriber is required to submit Physical Withdrawal Form and Supporting Documents to his/her associated Nodal Office to verify and authorize the exit request.

Please refer below **Figure 6**.



insact Online 🗸	Investment Summary	Demographic Changes Grievance Views Continuation & Withdrawal Password Management	
	Withdraw	Request Initiation Screen	
		8 Mandalan, Tidda	
		Heildsury / reus	
	(RAN 110020002669	
		ame PRASHANT SHANTARAM GURAV	
		stal Valuation as on Date 9/270/.10	
		Iami D Z3441009	
		ate Of Birth 15/06/1986	
		ithdrawal due to"	
		ompete vitindrawai sub type	
		te of Retirement 08/02/2017	
	(wards Withdrawal (in %) * [60 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account	
		owards Annuity (in %) * 40 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension	
	(Digitally Signed Form Submission (OTP Authentication/ eSign) O Physical Form Submission	
	6		
		165 and Form Submission (OTD Authentication) Sign) - You will submit request through OTD Authentication / OSign The suctam appareted digitally	
	S	and y signed from submission (of requirements will be shared with Nodal Office online in CRA for authorisation of request. Kindly ensure scanned couples of	
	F	'C documents (Identity & Address Proof) and Bank Proof are uploaded.	
	(F	ysical Form Submission : You need to submit physical Withdrawal Form & supporting documents to your Nodal Office (PAO/DTO/DTA).	
	Please click here to V	ew Annuity Quotes	
		Submit Reset	

Figure 6

At this stage, System will display a Pop-up message after clicking on "Submit" button. Subscriber is required to click on **'OK'** button. The Pop-up contains information on Subscriber's Bank, Mobile Number, email ID and PAN. Please refer below **Figure 7.**

Ø NSDL e-Go	is now the change	otean e is growth	National	Pension System (NPS)
Welcome Subscribe	Subscriber Name Registered Bank & Branch Registered Mobile Number and B PAN	Email ID	PRASHANT SHANTARAM GURAV ICICI VASANT VIHAR 9819639307 PrashantG@proteantech.in VDDPP7585W	Logout
	PRAN	111000000317)
	Claim ID Date Of Birth Withdrawal due to Withdrawal Type Withdrawal Sub Type Date of Retirement Towards Withdrawal (in %) Towards Annuity (in %)	2313541010 15/06/1986 Superannuation Full Withdrawal Lump-Sum and ASP Withdrawal 12/11/2015 60 his/her bank account 40 pension.	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards	
	Valuation as on Date of Retirement Valuation Towards ASP	3107998.15 1549425.21 2324137.82		
	Percentage Towards ASP Percentage Towards Withdrawal Date of NAV	40 60 29/05/2022		

Figure 7

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

Then Subscriber 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, Subscriber needs to select Annuity Scheme. List of Annuity Schemes is displayed on the basis of Marital Status



of the Subscriber. Subscriber needs to select Annuity Frequency from the drop down menu. Please refer below **Figure 8**.

Investment Summary Demographic Changes Griev			
,	ance 🚽 Views 🚽 Continuation & W	/ithdrawal - Password Management -	
Withdrawal Request Initiation Screen			
-		* Mandatory F	ields
PRAN	111000000317)	
Claim ID	2313541010		
Date Of Birth	15/06/1986		
Withdrawal due to	Superannuation		
Withdrawal Type	Full Withdrawal		
Withdrawal Sub Type	Lump-Sum and ASP Withdrawal		
Date of Retirement	12/11/2015		
Date of Nethenient	60	Out of Total NPS Corpus % of corpus subscriber/claimant will receive in	
Towards Withdrawal (in %)	his/her bank account	out or rotal for o corpus, // or corpus subscriber/claimant will receive in	
Towards Appuity (in %)	40	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards	
Towards Annuity (in %)	pension.		
Valuation as an Data of Datissment	0407000.45		
Valuation as on Date of Retirement	3107998.15		
Valuation Towards ASP	1549425.21		
	2324137.62		
Percentage Towards ASP	40		
Percentage Towards Withdrawal	60		
Date of NAV	29/06/2022		
Marital status *	Married V		
Spouse Alive *	Alive 🗸		
Spouse Gender*	Female 🗸		
Spouse First Name*	PRAJAKTA		
Spouse Middle Name	PRASHANT		
Spouse Last Name	GURAV		
Spouse DOB*	14/01/1988	(ddimmbaaa)	
Spouse PAN	14/01/1900		
Ornhan Status			
Mother Alive	Select ¥		
Father Alive	Select ¥		
Child 1 Alive	Select V		
Child 2 Alive	Solast M		
Child 2 Alive			
Desile Freedom			
Pension Frequency *			
	Select ASP So	cheme Cancel	
ASP Names*	SBI Life Insurance Co. Ltd		
Scheme Names*	Annuity payable for life with 100% annu	ity payable to spouse on death of annuitant	

Figure 8

At this stage, various options selected along with existing address are displayed to the Subscriber. Also option is available to the Subscriber 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 9**.



Icome Subscriber-111000000317		16-Jan-2023	Home I Logo
ct Online - Investment Summary	Demographic Changes – Grievance – Views – Continuat	ion & Withdrawal - Password Management -	
Withdrawal R	equest Initiation Screen		
	Subscriber Details		
	PRAN	11100000317	
	Subscriber Name	PRASHANT SHANTARAM GURAV	
	Claim ID	2313541010	
	Date Of Birth	15/06/1986	
	Subscriber Gender	Male	
	Maiden Name		
	CKYC Number		
	Marital status	Married	
	Spouse Alive	ALIVE	
	Spouse Gender	Female	
	Spouse Name	PRAJAKTA PRASHANT GURAV	
	Spouse DOB	14/01/1988	
	Spouse PAN		
	Entity Reg. No.	2000390	
	Withdrawal due to	Superannuation	
	Withdrawal Type	Full Withdrawal	
	Date of Retirement	12/11/2015	
	Towards Withdrawal(in %)	60	
	Towards Annuity(in %)	40	
	ASP Withdrawal Details		
	Amount to be invested in Annuity	1549425.21	
	Name of ASP	SBI Life Insurance Co. Ltd	
	Scheme	Annuity payable for life with 100% annuity payable to	
	Beneficiary Name	PRASHANT SHANTARAM GURAV	
	Relation with Subscriber	Self	
	Subscriber Correspondence Address		
	Father's Name	JVDETHWVC NVTH PVNDEY	
	Address 1	QRNO 360	
	Address 2	TYPE 2 SECTOR4	
	Address 3	TIMADDUD	
	Dire	110054	
	State	Delhi	
	Country	India	
	Country	IIIVIB	

Figure 9

At this stage, existing bank details of the Subscriber along with Mobile number, email ID and PAN of the Subscriber are displayed. If existing bank details, contact details and PAN are correct, Subscriber needs to click on **"Online bank a/c verification**" Tab to proceed further. Please refer below **Figure 10.**



NSDL e-Gov is no	W Or Protean Change <i>is</i> growth		National Pe	nsion System (NPS)
Welcome Subscriber-111000000317			16-Jan-2023	Home Logout
ransact Online Investment Summary Demogra	nhic Changes Grievance Views Continuat	ion & Withdrawal Password Management		
intestitent summary Demogra	pint changes onevance views Continuat	Password management		
Withdrawal Request Ini	intion Screen			
Si	Ibscriber Details			
(PRAN	11100000317		
	Subscriber Name	PRASHANT SHANTARAM GURAV		
	Claim ID	2313541010		
	Date Of Birth	15/06/1986		
	Subscriber Gender	Male		
	Maiden Name			
	CKYC Number			
	Marital status	Married		
	Spouse Alive	ALIVE		
	Spouse Gender	Female		
	Spouse Name	PRAJAKTA PRASHANT GURAV		
	Spouse DOB	14/01/1988		
	Spouse PAN			
	Entity Reg. No.	2000390		
	Withdrawal due to	Superannuation		
	Withdrawal Type	Full Withdrawal		
	Date of Retirement	12/11/2015		
	Towards Withdrawal(in %)	60		
	Towards Annuity(in %)	40		
Su	bscriber Bank Details			
	Transaction Type *	Electronic		
	Bank Account Number	04141140005616		
	Bank Name	ICICI		
	Bank Branch	VASANT VIHAR		
	Bank Address	CIT CBLOCK MARKET VASANT VIHAR		
	Bank Address Pin	110057		
	Bank IFS Code	HDFC0000414		
	Bank MICR Code	110229008		
	Mobile No	9819639307		
No	te : rou will receive One Time Password (OTP) on Mo	bblie Number to confirm your withdrawal request.		
	Alternate Phone No	Development of the state in		
	Email ID	PrashantG@proteantech.in		
	PAN	VDDPP7585W		
	Aadhaar No			
Note	Oni Confirm &	ne bank a/c verification Proceed Edit Cancel		
Note	un shove is taken from the subscriber dotails present is C	"RA records. Kindly confirm or adit the bank details. D	ease note that the amount will be	
 Bank details show transferred to this 	will above is taken from the subscriber details present in C bank account only and it would not be changed at later of	RA records. Kindly confirm or edit the bank details. Pl date.	lease note that the amount will be	
	the second s			

Figure 10

At this stage, after clicking on **"Online bank a/c Verification**" tab, 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 Subscriber i.e. **"Online bank a/c verification is successful".** Subscriber needs to click on "OK" button and then click on "Confirm & Proceed" button to proceed further. Please refer below **Figure 11.**





At this stage, existing nomination details of the Subscriber are displayed. **Subscriber needs to click on "Edit" button to enter Nominee address.** If required, Subscriber can add/update nominee details. Please refer below **Figure 12**.

NSDL e-Gov is no	v v pr chan	n to enter nominee address	National Pe	ension System (NP
/elcome Subscriber-111000000317		ОК	16-Jan-2023	Home Logou
act Online _ Investment Summary _ Demogra	hic Changes - Grievance - Views - Continuat	tion & Withdrawal - Password Management -		
Withdrawal Reques	Initiation Screen			
Subscriber Details				
PRAN	1110000031	7		
Subscriber	ame PRASHANT \$	SHANTARAM GURAV		
Claim ID	2313541010			
Date Of Birt	15/06/1986			
Subscriber	ender Male			
Maiden Nan	e			
CKYC Num	er			
Marital statu	Married			
Spouse Aliv	ALIVE			
Spouse Gar	der Female			
Spouse Nar	e PRAJAKTA P	RASHANT GURAV		
Spouse DO	14/01/1988			
Spouse BA	14/01/1000			
Eptity Bog	2000200			
Withdrawal	uo to Superappusti	ion		
Withdrawal	uno Eull Withdraw			
Data of Pati	ype Full William			
Date of Net	denuel(a.0())			
Towards VVI	.drawal(III %) 00			
Towards An	uty(in %) 40)	
Nominee Details				
TIER 1 Details				
Nominee S	rial Number 1			
Nominee S		Nominee Adress 1		
Nominee N	te of Pirth	Nominee Adress 1		
Nominee D		Nominee Adress 2		
Nominee R		Nominee Adress 5		
Nominee	ardian Name	Pin		
Nominee G	ardian DOP	PIII		
Nominee G	aroa 100 %	State		
Nominee S	are 100 %	State		
Mobile No		Country		
Email ID		Alternate Contact No.)	
	Edit	Confirm Cancel		
Note				
 Nomination details shown 	pove is taken from the subscriber details present in CR/	A records. Kindly confirm or edit the nomination details.	It would not be changed at later date.	
 Fields marked with * are ma 	ndatory.			
The PAO is required to prov	de the Bank A/C details in which the withdrawal amount	t is to be transferred for the subscriber. Please ensure t	hat the correct details with correct Bank	a/c and IFS
code are provided with this	equest.		inter and a state with contest bank	

Figure 12

Subscriber can enter maximum of three nominees. Subscriber needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, Subscriber needs to click on "Confirm" button to proceed further. Please refer below **Figure 13**.



NSDL e-Gov is now	protean Change is growth	National Pens	sion System (NPS)
Welcome Subscriber-111000000317		16-Jan-2023	Home Logout
Transact Online Vinvestment Summary Demographic	Changes Grievance Views Continuation & Withdrawal Pa	issword Management ,	
Nominee Details	is Tier1		
Nominee 1			
First Name **	PRAJAKTA Middle Name PRASHANT	Last Name / Surname GURAV	
Date of Birth	(dd/mm/yyyy) Relationship * SPOUSE	Major/Minor * Major V	
Percentage Share *	100 %	Guardian Date of Birth (dd/mm/yyyy)	
Guardian Name *	Guardian Middle Name	Guardian Last Name / Surname	
Address 1	fddfd Address 2 fdfdfd	Address 3 fdfd	
Pin Code	400066 City MUMBAI	State Maharashtra V	
Country Email ID	India Mobile No	Alternate Contact No.	
Add Remove	Confirm Reset Cancel		

Figure 13

At this stage, Declaration Page is displayed to the Subscriber. Subscriber 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, Subscriber needs to select Declaration. After selection of declarations, Subscriber needs to click on "Confirm" button. Please refer below **Figure 14.**

ome Subsc	riber-111000000317								16-Jan-2023		Home	3
Online 🚽 🛛	Investment Summary-	Demographic Changes-	Grievance	/iews 🗸 🖉	Continuation & With	ndrawal	Password Mana	agement 🗸				
۲	Withdrawal Red	quest Initiation Declar	ation Screen									
	Are vo	ou a Politically Exposed Perso	n							No ¥		
	Are yo	ou related to a Politically Expo	sed Person							No 🗸		
	Do yo	u have any history of convicti	on under any crimi	al procee	edings in India or Abro	ad				No 🗸		
	Declaration by the Sul	oscriber/Claimant*:										
I he	ereby declare and state th	nat all the personal details pro	vided by me in the	form as al	above are true and cor	rrect to the	e best of my knowle	edge. I also agree th	at NPS Trust / CRA	shall not be hel	ld responsible/liable	
for	any losses or delays that prmations pertaining to m	may arise due to provision o withdrawal application with	incorrect details i he Annuity Servic	cluding de Providers	details pertaining to ba rs for facilitating the pu	nk accoun irchase of	t by me. Further, I annuity in applicab	authorize the Nation ole cases as is required	al Pension System red under NPS.	Trust (NPST)/ C	CRA to share	
	Declaration by the Dro	inosor*i										
1.	bereful declare that the	poser .	mations have bee	a diyon by	v mo offer fully unders	tanding th	a questions and th	o appuity options an	d the same are tru	a accurate and	complete in even	
mai	nner and respects and th	at I have not withheld or omit	ed to give any ma	erial inforn	rmation. I understand a	and agree	that the statements	s in this proposal co	nstitute warranties.	I do hereby agr	ee and declare that	
info	se statements and this do prmation or if any untrue s	eclaration shall be the basis of statement is contained thereir	or in case of frau	by me, wi	which comes to the kno	ity Service owledge of	f the company at a	ny) and that if there i iny future point of tim	be any misstateme ne, the said contrac	nt or suppression t shall be treated	d as per provisions of	
Sec 2 I	ction 45 of the Insurance also understand and agr	Act 1938 or any other applica ee that the company shall ad	ble provisions as a ditionally levy or re	mended fr	from time to time. the applicable taxes lik	e service i	tax surcharges ce	ess etc. from the pre	miums which are n	ecessitated by v	arious enactments of	
cen	ntral and/or state legislatu	res from time to time.					un la la dia and dia d					
3. I issu	understand that the cont ued by the company and	that the benefits under the p	licy shall be subje	t to the ter	erms and conditions co	plicable lav	n the contract. I also	o agree that the amo	commence until a bunt held in proposi	al/policy deposit	shall not earn any	
inte 4 I	erest. further state that the pro	duct features and terms and (onditions of the p	licy have h	been thoroughly evol-	ained to m	e and baving unde	erstood L consent to	the same			
5.1	further understand that t	he final annuity amount would	be subject to the	actual corp	rpus value to be utilise	d for purch	hase of annuity at t	the time of its issuan	ce.			
6. I cho	also acknowledge and a osen by me which is auth	gree that the funds will not be orized and approved under th	returned to me in e prevalent regula	case I cho ions and a	oose to cancel the poli applicable rules. Furth	icy under f ier, no inte	free look period. Th erest will be payable	nese funds will be pa e to me on the funds	yable by company held during this tra	directly to any or ansition period.	ther annuity scheme	
7.1	hereby authorize compa	ny to send information and se	rvicing related cor	municatio	on regarding this prop	osal or res	sulting policy throug	gh Email/SMS/Phone	e Call.	tion of proposal	datails and far	
ser	vicing of policies.	npany to provide me/our deta	iis to panks, finani	ai institutio	uons and unitd party se	ervice prov	nuers that the comp	pany may have tie-u	ps with, for vertica	uon or proposar		
_												
					Confirm	Cancel						
					Figure	1 /						

At this stage, document Check List is displayed to the Subscriber. After selection of document check list, Subscriber needs to click on "Submit" button. Please refer below **Figure 15**.



ne Subsc	riber-1110	00000317 16-Jan-2023 Home
nline 🚽 🛛	investmer	t Summary - Demographic Changes - Grievance - Views - Continuation & Withdrawal - Password Management -
@ V	Vithdray	al Request Initiation Document Checklist
e	vitilaiav	
Nithdraw	al - Supe	rannuation / Exit at the age of 60 * Mandatory helds
Sr. No.		Document Name Withdrawal Form duly filed and signed & champed by Model Office / Withdrawal Form distribut signed with OFFI or Skips by Subscripter *
2		vinitioaval Point outy lined and signed a stantiged by Nodal Office / Vinitiaaval Point utgliany signed with OTP of esign by Souschuer
3		Original PRAN Card/Coxy of ePRAN Card/Notarised Affidavit (if PRAN card not submitted)
4		Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook
Proof of Id	lentity - Al	I KYC Documents Need to be attested by Mapped Nodal Office
Sr. No. 1		Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2		Ration Card with Photograph.
3		Bank pass book or Certificate with Photograph
4		Voters Identity Card with Photograph and residential address.
5		Valid Driving license with photograph.
6		PAN Card issued by income tax department.
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8		Aadhar Card/Letter issued by Unique Identification Authority of India.
9		Job Cards issued by NREGA duly signed by an officer of the State Government.
10		Photo Identity card issued by Government Defence. Paramilitary and Police Departments.
11		Ex-Service Man Card issued by Ministry of Defence to their employees
12		Photo credit Card.
13		Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges
		affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc
14		AYC Certification
Proof of A	ddress - A	II KYC Documents Need to be attested by Mapped Nodal Office
Sr. No.		Document Name
1		Claimant (Annutant) - Cancelled Chequé / Bank Certificate /Self attested copy of Bank passbook (for Annuta))
2		nation can min proving apri and (5)/001/001 du/055.
3		uaini tasi suvu vi sainikata miti prilutgi pin dini tasuatina dultasi. Natari Identifi Zari viti Puhloranh and regionalia dalasi.
-		Valid Driving leave with hybotransh and residential adverses.
6		after from any reconnized nublic authority at the level of Gazetted officer like District Manistrate Divisional Commissioner RDO Tehsildar Mandal Revenue Officer Ludical Manistrate etc.
7		Certificate of identify with photoranab interest of Descrited of Mediana magistrate, constraining contrastrationer, doo, renatival, manual revealable Officer, subtrat magistrate etc.
8		Adhar Cardil etter issued by unique identification Authonic of India Clearly showing the address
9		Unb Cards issued by NRF GA duly signed by an officer of the State Government
10		Latest Flectricity/Water bit in the name of the claimant and showing the address (Less than 6 months old)
11		Latest Telephone bill in the name of the claimant and showing the deduces (less than 6 months old)
12		Latest property/house Tax Receipt (not more than one year old).
		Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp naner (in case of rented/leased accommodation)
13		
13		Identity card issued by Central /State government and its Departments. Statuary/Regulatory Authorities. Public Sector Undertakings. Scheduled Commercial Banks, Public Financial Institutions, Colleges

Figure 15

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

It is mandatory for Subscriber to upload scanned copies of KYC documents (Identity & Address Proof), Copy of PRAN Card/ePRAN and Bank Proof for seamless processing of Exit and annuity request. Subscriber is required to upload all documents in a single scanned file. Please refer below **Figure 16**.

After uploading documents, Subscriber needs to click on "Send OTP" button to receive OTP. OTP will be sent by CRA on registered mobile number. Subscriber needs to enter OTP and click on "Submit OTP" button to complete initiation process.



Subseriber ##000000017			
ine Investment Summary	Demographic Changes _ Grievance _ Views _ Cont	nuation & Withdrawal Password Management	Home
Withdrawal Request	Initiation Confirmation Screen		
Subscriber Details			Hide
	PRAN	11100000317	
	Name Claim ID	PRASHANT SHANTARAM GURAV 2313541010	
	Date of Birth	15/06/1986	
	Subscriber Gender	Male	
	Maiden Name		
	Marital status	Married	
	Spouse Alive	ALIVE	
	Spouse Gender	Female	
	Spouse Name	PRAJAKTA PRASHANT GURAV	
	Spouse Pan	14/01/12/00	
	Orphan Status		
	Corpus at Initiation	3873563.03	
	Withdrawal due to	Superannuation	
	Withdrawal Type	Full Withdrawal	
ASP Withdrawal Details	Amount to be invested in Annuity	1549425 21	Hide
	Name of ASP	SBI Life Insurance Co. Ltd	
	Scheme	Annuity payable for life with 100% annuity payable to spouse on death of annuitant	l i i i i i i i i i i i i i i i i i i i
	Beneficiary Name	PRASHANT SHANTARAM GURAV	
	Frequency	Monthly	
Subscriber Correspondence	e Address		Hide
	Address 1	QRN0 360	
	Address 3	TYPE 2 SECTOR4	
	City	TIMARPUR	
	Pin	110054	
	State	Delhi	
Withdrawal Details			Hide
	Towards Withdrawal (In %) Towards Annuity (in %)	60 40	
Subscriber Bank Details	Transaction Trans	Electronic .	Hide 🔶
	Bank Account Number	04141140005616	
	Bank Name	ICICI	
	Bank Branch	VASANT VIHAR	
	Bank Address	CIT CBLOCK MARKET VASANT VIHAR	
	Bank Audress Pin Bank IFS Code	HDFC0000414	
	Bank MICR Code	110229008	
	Mobile No	9819639307	
	Alternate Phone Number		
	Email Id PAN	PrashantG@proteantech.in VDDPP7585W	
	Aadhaar No		
4			•
Nominos Detaile			18.0
-wommee Details			Hide
TIER 1 Details			Hide 🔺
Nominee Serial Number	1		
Nominee Name	PRAJAKTA PRASHANT GURAV		
Nominee Date of Birth			
Nominee Relation	SPOUSE		
Nominee Major/Minor	MAJOR	Nominee Guardian DOB	
Nominee Guardian Name	100 %		
Nominee Guardian Name Nominee Share	100 %		
Nominee Guardian Name Nominee Share Nominee Mobile No.	100 /0		
Nominee Guardian Name Nominee Share Nominee Mobile No. Nominee Email Id	100 %	Nominee Adress 1 fddfd	
Nominee Guardian Name Nominee Share Nominee Mobile No. Nominee Email Id Nominee Adress 2	fafafa	Nominee Adress 1 fddfd Nominee Adress 3 fdfd Nomineo Chr. Bin	



Sr. No.	
1 Are you a Politi	cally Exposed Person NO
3 Do you have an	ty history of conviction under any criminal proceedings in India or Abroad NO
Withdrawal Request Doc	rument Checklist Hide
Withdrawal - Normal/Ex	at at the age of 60
Sr. No.	Document Name
2 Original PRAN	m duly hiled and signed & stamped by Nodal Office / Withdrawai Form digitally signed with OTP or esign by Subscriber Card/Copy of PRRAN Card/Notrised Affidant (if PRAN card not submitted) Card/Copy of PRRAN Card/Notrised Affidant (if PRAN card not submitted)
3 Cancelled Che	que / Bank Certificate /Self attested copy of Bank passbook
Proof of Identity	Decument Name
1 Aadhar Card/L	etter issued by Unique Identification Authority of India.
Proof of Address	
Sr. No.	Document Name Provide State St
	an accord y unique resinance and in many original decently services and accord and a service and a ser
Declaration by the Su	ube of boy(Claimant*
PRASHANT SHANTARA	AM GURAV hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge
I also agree that NPS Trust authorize the National Pore	t / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I sion System Trust (NPST) / CRA to share informations participation to my withdrawal application with the Annuity. Source Providers for forcillation the aurichase of annuity in applicable
cases as is required under	New system need on explore the end of the minimum pertaining to my manifulation upprovident with the Annuary Service Fronces for administration of an interpretation with the Annuary Service Fronces for administration of an interpretation of a minimum system. NPS
Declaration by the Pr	roposer*:
1. I hereby declare that the	represent the second
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Section 45 of the Insurance	statements is contained memory in a work of the work of the knowledge of the company at any nume point or time, the said contract shall be released as per provisions or A Act 1936 or any other applicable provisions as amended from time to time.
2. I also understand and ag central and/or state legislat	prechait 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 tures from time to time.
I understand that the cor	tract 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 d that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also arrive that the amount hald in concosalionicy deposit shall not a arrive and that the soft shall not be the terms and conditions contained in the contract.
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At this stage, after clicking on "Submit OTP" button, Subscriber needs to proceed with OTP Authentication/eSign. Withdrawal request will get initiated in CRA system only after successful OTP Authentication/eSign. Subscriber has a choice to select any of the option.



Please refer below Figure 17.

Welcome Subscriber-111000000317		16-Jan-2023	Home Logout
Transact Online 🚽 Investment Summary 🚽 Demographic Changes	Grievance Views Continuatio	n & Withdrawal 🗸 Password Management 🗸	
j	<u> </u>		
Withdrawal Regulation	est Initiation - Complete		
	PRAN	11100000317	
	Name	PRASHANT SHANTARAM GURAV	
	Claim ID	2313541010	
	Date of Birth	15/06/1986	
	Withdrawal due to	Superannuation	
	Withdrawal Type	Full Withdrawal	
	Date of Retirement	12/11/2015	
	Towards Withdrawal (in %)	60	
	Towards Annuity (in %)	40	
	Acknowledgement No.	231354101001	
	Click Here to view withdrawal form.		
	Click here to View Annuity Quotes		
Please click	to view the uploaded document : View		
Captured Timest	amp 16/01/2023 16:23		
Now, proceed	to OTP Authentication/eSign of y	our withdrawal request. Kindly note that withdrawal request	
will get	initiated in CRA system only after :	successful OTP Authentication/eSign of request. If OTP	
Authentical	system and you	need to initiate new request.	
	00	JTP OEsign	

Figure 17

Process of submission of exit request through OTP Authentication/eSign is explained below in two sections viz. Section-I (for OTP Authentication) and Section-II (For eSign).

Section-I

- Process for completion of exit request using OTP Authentication.
- Two distinct One Time Password (OTPs) will be sent on Mobile Number and email ID registered in CRA.

Section-II

- Process for completion of exit request using eSign.
- One Time Password (OTP) will be sent on Mobile Number registered with Aadhaar.
- eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.

If OTP Authentication/eSign is not done within 15 days, then withdrawal request will get auto-cancelled in the CRA system and Subscriber needs to initiate new request.



Section I- Process for completion of exit request using OTP Authentication:

At this stage, Subscriber needs to select "OTP" radio button and then click on "**Proceed to OTP Authentication**" tab. Please refer below **Figure 18**.

Welcome Subscriber-1110000	000317							16-Jan-2023		Home Logout
Transact Online Investment S	Summary De	emographic Changes	Grievance	Views	Continuation & With	hdrawal -	Password Management			
	۶ (Nithdrawal Reques	t Initiation - O	Complet	te					
1			PRAN			1110000003	317			
			Name			PRASHANT	F SHANTARAM GURAV			
			Claim ID			231354101	0			
			Date of Birth			15/06/1986 Superappur	ation			
			Withdrawal Type	10		Full Withdra	awal			
			Date of Retireme	ent		12/11/2015				
			Towards Withdra	wal (in %)		60				
			Towards Annuity	(in %)	,	40				
			Acknowledgeme	nt No.		231354101	001			
			Click Here to vie	ew withdra	wal form.					
			Click here to Vie	ew Annuity	/ Quotes					
		Please click to v	iew the uploaded	documen	it : View)	
		Captured Timestamp)	16/01/	2023 16:23					
		Now, proceed to will get init Authentication	OTP Authent tiated in CRA I/eSign is not	ication/ system done w syste	'eSign of your wit only after succes ithin 15 days, the m and <mark>you need t</mark>	thdrawal sful OTP / en your w ρ initiate	request. Kindly note tha Authentication/eSign of ithdrawal request will g new request.	at withdrawal request f request. If OTP get cancelled in CRA	Ì	
					● OTP	⊖Esigr	ו			
					Proceed to OTF	9 Authentica	tion			

Figure 18

After clicking on "Proceed to OTP Authentication" Tab, Dual OTP Authentication screen will be displayed to the User. User needs to enter One Time Password (OTP) sent on Mobile Number and email ID registered in CRA at the designated place and click on "Submit OTP" button to complete the process. Please refer below **Figure 19**.

NSDL e-Gov is now	brotean hange is growth	National Pens	ion System (NPS)
Welcome Subscriber-111000000317		16-Jan-2023	Home Logout
Transact Online Vinvestment Summary Demographic Changes Gri	rievance - Views - Continuation & Withdrawal - Password Management	-	
OTP Authentication	OTP has been sent to mobile No 981******7 and email p***@****.in Please Enter OTP Sent to Mobile No : Please Enter OTP Sent to Email Id : Submit OTP Regenerate OTP Cancel		

Figure 19

Once Subscriber clicks on "Submit OTP" button, exit request will get captured in the CRA system and an Acknowledgement Number will get generated.



At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding completion of OTP Verification is also displayed. Refer below **Figure 20**.

Welcome Subs	scriber-111000000317		16-Jan-2023	Home Logout
Transact Online 🗸	Investment Summary-	Demographic Changes - Grievance - Views - Conti	nuation & Withdrawal - Password Management -	
	۲	Withdrawal Request Initiation - Complete		
		PRAN Name Claim ID Date of Birth Withdrawal Type Date of Retirement Towards Withdrawal (in %) Towards Annutly (in %) Acknowledgement No Click Here to View withdrawal for Click here to View withdrawal for	111000000317 PRASHANT SHANTARAM GURAV 2313541010 15/06/1986 Superannuation Full Withdrawal 12/11/2015 60 40 231354101001	
		Please click to view the uploaded document :	View	
		Captured Timestamp 16/01/2023 1 Now, proceed to OTP Authentication/eSign will get initiated in CRA system only Authentication/eSign is not done within system and	623 o of your withdrawal request. Kindly note that withdrawal request After successful OTP Authentication/eSign of request. If OTP 15 days, then your withdrawal request will get cancelled in CRA I you need to initiate new request.	
		TO	P Verification was Successful Download Withdrawal Form	

Figure 20

Section II- Process for completion of exit request using eSign:

At this stage, Subscriber needs to select "Esign" radio button and then click on "**Proceed to e-Sign the Form**" tab. Please refer below **Figure 21**.

Transact Online 🚽	Investment Summary -	Demographic Changes 🚽	Grievance 🗸	Views 🗸	Exit from NPS-	Password Management	
	۲	Withdrawal Reque	st Initiation ·	- Comple	ete		
		Please click to	PRAN Name Claim ID Date of Birth Withdrawal du Withdrawal Ty Date of Resign Towards Withd Towards Annu Acknowledger <u>Click Here</u> to <u>Click Here</u> to were the upload	e to pe nation/Exit drawal (in % ity (in %) nent No. view withdr View Annui ed docume	6) rawal form. ty Quotes mt :	110133558391 Prashant Shantaram Gura 2213535602 01/06/1960 Exit at 60 Full Withdrawal 07/03/2022 60 40 221353560201	IV
		Captured Timestam	p o OTP Authe	07/03	3/2022 17:49 /eSign of your	withdrawal request. Kir	ndly note that withdrawal request
		Authenticatio	n/eSign is n	a system ot done v syste	within 15 days, the and you need	then your withdrawal r then your withdrawal r d to initiate new reques	ion/esign of request. If OTP equest will get cancelled in CRA st.
			N	OTE - eSi	Proceed to gn service charge	e-Sign the Form	Rs. 5.90

Figure 21

At this stage, once Subscriber clicks on **"Proceed to e-Sign the Form"** Tab, system will redirect Subscriber to eSign Service Provider's Web Page. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on "Send OTP" button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 22**.



🍘 protean	
	National Pension System Trust has requested to Digitally sign the document
	Transaction ID: UKC:eSign:7180:20230509193013454 dated 2023-05-09T19:30:20
Please click on the o	heckbox and enter Aadhaar/Virtual ID ize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to –
1. Use my Aadhaan Pension Yojan services of UIDA rules and regulat	/ Virtual ID details (as applicable) eSigning the registration document / service requests under National Pension System (NPS)/Ata (APY) for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KY) () in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allie ions notified thereunder and for no other purpose.
2. Authenticate my through Aadhaar document / se	Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KY based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Addres) eSigning the registratio vice requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust.
3. I understand th Technologies Lim	at Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGo ited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.
	VID/Aadhaar:
	🐼 NSDL e-Gov is now 🍘 protea
Chall there be an example	· · ·

Figure 22

Once OTP is received, User needs to enter OTP and click on "Verify OTP" button to complete eSigning of the request. Please refer below **Figure 23**.

🇑 protean	
	National Pension System Trust has requested to Digitally sign the document
	Transaction ID: UKC:eSign:7180:20230509193013454 dated 2023-05-09T19:30:20
Please click on the I hereby au	e checkbox and enter Aadhaar/Virtual ID horize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to –
 Use my Aadl Pension Yoj services of U rules and reg 	aar / Virtual ID details (as applicable) eSigning the registration document / service requests under National Pension System (NPS)/Ata ana (APY) for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KY OAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allier ulations notified thereunder and for no other purpose.
2. Authenticate through Aadl document /	my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYY aar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) eSigning the registration service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust.
3. I understand Technologies	that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGo Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.
	ENTER OTP : 🗞
	Verify OTP Cancel Resend OTP
	S NSDL e-Gov is now Sprotea
Success! otp sent	on registered mobile/email id.
Click Liere to gener	ste Vietuel ID. Devenland Testsuctions to generate Vietuel ID in lieu of Andhane

Figure 23

Exit request will get captured in the CRA system and an Acknowledgement Number will get generated.

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

Please refer below **Figure 24**.



Welcome Subscriber-110050175498			09-May-2023	Home Logou
sact Online - Investment Summary - Demographic	Changes Grievance Views Continu	ation & Withdrawal 🗸 Password Management 🚽		
· · · · ·	· · · ·			
Withdraw	al Request Initiation - Complete			
	PRAN	110050175498		
	Name Claim ID	Prashant Shantaram Gurav		
	Date of Birth	15/06/1986		
	Withdrawal due to	Superannuation		
	Withdrawal Type	Full Withdrawal		
	Date of Retirement	01/01/2024		
	Towards Withdrawal (in %)	60		
	Towards Annuity (in %)	40		
	Acknowledgement No.	21125876480		
	Click here to View Annuity Quotes			
PI	ease click to view the uploaded document : view	ew		
Captur	ed Timestamp 09/05/2023 19:5	56		
Now,	proceed to OTP Authentication/eSign o	f your withdrawal request. Kindly note that wi	ithdrawal request	
Aut	will get initiated in CRA system only att hentication/eSign is not done within 15	er successful OTP Authentication/esign of req days, then your withdrawal request will get c	ancelled in CRA	
	system and y	ou need to initiate new request.		
	E	Signing was Successful		
		Signing was Succession		
		Download a Signed Form		

Figure 24



6. Steps to verify Online Exit request in CRA System by Nodal Office

In order to verify Online Exit request of Subscriber, Nodal Office User needs to access CRA System <u>www.cra-nsdl.com</u> using one User ID & Password as given below in **Figure 25.**

So NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
	Are you a subscriber interested in undergoing online training on t
Annual Transaction Statement on Email	Subscribers
Invest in NPS	Password Enter Captcha
Activate Tier II Account Free !!	Submit Resat Password IPIN for eNPS Help/Instructions for Login
FATCA Compliance	Nodal Offices / Other Intermediaries
Know Your Pension (NPP)	User ID 1001033800
Subscriber Consent to share contact details with ASP	Enter Capitcha 7 2, +, 7 = 73
Subscriber Registration/Photo-Signature Modification Request	Reset Password Heiplinstructions for Login
Status using Receipt Number	

Figure 25

User needs to click on Menu "Exit Withdrawal Request" and select Sub-Menu "Verify Subscriber Withdrawal Initiation". Please refer below Figure 26.

NSDL e-Gov is now protean Change is growth	,	lational Pension S	ystem (NPS)
Welcome Pay and Accounts Office-1001033800	Navigate to NPSCAN	12-May-2023	Home Logout
Transaction Grievance User Maintenance Document Management Views Dashboard CGMS BackOffice	Master Download Nodal Offices Upload	Exit Withdrawal Request	Recruitment Monitoring
Knowledge Centre Authorize Request CKYCCompliance		Verify Subscriber Withdrawal Initiation	
		Withdrawal Request Status View	
		Authorize Deferment	
		Verify Deferment	
Welcome to Central Record	Ikeeping Agency	Initiate Generate/Cancel Claim ID	
Subscriber is required to purchase the annuity at the time of Exit. To vi	ew annuity quotes, please click here View	Authorize Generate/Cancel Claim ID	
		Claim ID Status View	
Click here for details related to 'Voluntary Contribution	in Tier I account by Govt. Sector Subscr	t Family/Disability Pension	
Information regarding online submission of FATCA Self-Certification in Subscribers	s login may be disseminated to your Subscr	it Family/Disability Pension Status View	re
Click here for PFRDA Advisory on stream	lining of handling of Exit cases	Initiate Deferment	1-656 1*
NPS Operations Guide P	AO/DTO DDO	Request Status View	
CRA Helpline for Nodal Offices 1	800-222-081 (toll-free)	Initiate Withdrawal Request	Count
		withdrawal Requ	

Figure 26

User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "ALL Withdrawal". User needs to click on "Search" Button to search request. Please refer below **Figure 27**.



		C	hange is grow	th				
Welcome Pay and Ac	counts Office-100103:	e Document Manageme	nt Views Dash	board CGMS BackOffice	Master Download	Nodal Offices Upload	12-May-2023 Exit Withdrawal Request	Home Logout
nowledge Centre Au	thorize Request C	KYCCompliance						
	۲	Verify Subscriber Wit	ndrawal Initiatior	- Search				
		_						
			PRAN	1100425	70794	* Mandatory Fields		
			Claim ID	gement No				
			From Date		(dd/mm/y	ууу)		
			To Date Complete	Vithdrawal sub type	drawal	yyy)		
			Complete	Search	Reset			
			1 - 1					
						100 III OF 113FO 113BOOO		

Figure 27

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request Initiated By and Exit 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 by Subscriber. Please refer below **Figure 28**.

NSDL e-Gov is now	protean Change is growth				National Pens	ion System (NPS)
Welcome Pay and Accounts Office-1001033800			Nav	vigate to NPSCAN	12-May-2023	Home Logout
Transaction Grievance User Maintenance Document Manager	nent Views Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload	Exit Withdrawal Request Re	cruitment Monitoring
Knowledge Centre Authorize Request CKYCCompliance						
Verify Subscriber Withdrawal Initiation - Result						
ACKNOWLEDGEMENT NO	PRAN	REQUEST INITIA	TION DATE	REQUEST INITIATE		
211239767001	110042570794	09-05-20	23	110042570794	4 WITHDRAWAL	

Figure 28

At this stage, User can also check documents uploaded by the Subscriber by clicking on "View" button.

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 "Verify" button to complete the verification process. Please refer below **Figure 29**.



ne Pay and Accounts Office-10(01033800	Navigate to NPSCAN	12-May-2023 Home Logo
n Grievance User Mainter	nance Document Management Views Dashboard	CGMS BackOffice Master Download Nodal Offices Uploa	ad Exit Withdrawal Request Recruitment Monitoring
Centre Authorize Request	CKYCCompliance		4
Q Verify Subseri	her Withdrawal Initiation - Confirm		
verily subscri	ber withdrawai initiation - Commin		
			Back to Results Page View Signature Click Here to View subscriber Details
Subscriber Details	Subscriber Name	Prashant Shantaram Gurav	Hide
	PRAN	110042570794	
	Date Of Birth	15/06/1986	
	Subscriber Gender Maiden Name	Male	
	CKYC Number		
	Marital status	Married	
	Spouse Alive	Alive	
	Spouse DOB	17/05/1979	
	Spouse Gender	Male	
	Spouse PAN		
	Orphan Status		
	Claim ID Acknowledgement No	2112397670	
	Corpus at Initiation	524041.02	
	Withdrawal due to	Superannution	
	Date of Retirement	01/01/2024	
	Towards Withdrawal (in %)	60	
	Withdrawal Type	Full Withdrawal	
	Complete Withdrawal Sub Type	Lump-Sum and ASP Withdrawal	
ASP Withdrawal Details			
	Amount to be invested in Annuity	209616.40	
	Name of ASP	HDFC Life Insurance Co. Ltd	
	Scheme Beneficiary Name	Annuity for life with return of purchase price on death Preshant Shantaram Guray	
	Relation with Subscriber	Self	
	Frequency	Monthly	
Subscriber Corresponding	g Address	SADVA	Hide
	Address 2	BURDWAN SADAR	
	Address 3		
	City	BURDWAN	
	Pin	713407 West Rengal	
	Country	India	J
Bank Details Subscriber Bank Details			<u>Hide</u>
	Bank Account Number	04141140005616	
	Bank Name Pank Branch	STATE BANK OF INDIA	
	Bank Address	PO CHITTARANJAN PO CHITTARANJAN	
	Bank Address Pin	713331	
	Bank IFS Code	HDFC0000414	
	Bank MICR Code	VTWPG86000	
	Aadhaar No	V1WFG8039D	
	Mobile No	9819639307	
	Alternate Phone No		
	Email Id	prashantg@nsdl.co.in	-
iominee Details			Hide
TIER 1 Details	1		Hide
Nominee Name	BANDANA GUPTA		
Nominee Date of Birth			
Nominee Relation	WIFE		
Nominee Major/Minor	MAJOR		
Nominee Guardian Name		Nominee Share	100 %
Nominee Alternate Contact No.		Hommoo Onaro	
Nominee Adress 1	ffdss		
	fdfdf	Nominee Adress 3	fdff
Nominee Adress 2	latai		



1] Are y	ou a Politically Exposed Person NO	
2] Are y 3] Do y	ou related to a Politically Exposed Person NO output to the provided of the pr	
Withdra	wal Request Document Checklist	
Withdr	wal. Normal/Evit at the are of 60	
Sr. N	la Document Name	
1	Withdrawal Form duty filed and signed & stamped by Nodal Office / Withdrawal Form digitally signed with OT or eSign by Subscriber Oficinate PRAN Card(Corey of PRAN Card(Corey of PRAN Card(Corey of PRAN Card(Corey of PRAN not submitter))	
3	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook	
Proof a	I Identity	
Sr. N	o. Document Name	
	Aadhar Card/Letter issued by Unique Identification Authority of India.	
Proof a	(Address	
Sr. N	Document Name Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.	
Declar	tion by the Subscriber/Claimant*:	
NPS Tr System	Prashant Shantaram Gurav with PRAN 110042570794 hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that usit / CRA shall not be held responsibilihable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Futher, I authorize the National Pension Trust (NPST) / CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.	
1. here	saration by the Proposer:	
respect declara contain	and that have not withheid or omitted to give any material information. Linderstand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this ion shall be the basis of the contract of assurance between me and Annulty Service Provider (Company) and that if there be any misstatement or suppression of material information or any untrue statement is therein or in case of fraud by me, which comes to the knowledge of the company and your of time, the said contract shall be treated as per provisions of Section 45 of the insurance Act 1938 or any other therein or in case of fraud by me, which comes to the knowledge of the company and your provide in the said contract shall be treated as per provisions of Section 45 of the insurance Act 1938 or any other therein or in case of fraud by me, which comes to the knowledge of the company and that if there is a section to the said contract shall be treated as per provisions of Section 45 of the insurance Act 1938 or any other therein or in case of fraud by me, which comes to the knowledge of the company and that if there is a section to the said contract shall be treated as per provisions of Section 45 of the insurance Act 1938 or any other therein or in case of fraud by me, which comes to the knowledge of the company and that if there is a section to the section to	
2. I also	re provisions as amended informance or mice. Understand and 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 understand and 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	
3. I und	straind 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 neary and that the hendries under the honicy shall be subject to the terms and conditions: contained, but hendries under the hendries under the honicy shall be subject to the terms and conditions: contained, but hendries under the hendries under the honicy shall be subject to the terms and conditions: contained, but hendries under the hendries under the honicy shall be subject to the terms and conditions: contained, but hendries under the head the underscholarity of the head to the head the underscholarity of the head to the head to the head the head to the head to the head the head to the head the head to	
4. I furth 5. I furth	er state hant me product features and ferms and conditions of the policy have been thoroughly explained to me and having understood. I consent to the same, er understand that the final annuity amount would be subject to the acular corpus value to be utilised for ourchase of annuity at the time of this issuance.	
6. I also me which	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 annulty scheme chosen by h is authorized and approved under the previater regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.	
7. I here 8. I here	by authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call. by authorize the company to provide molour defails to banks, financial institutions and third party service providers that the company may have the-ups with, for verification of proposal details and for servicing of	
policies 9. I auth provide 10. I he	orize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information In information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity bey understand that in case of surrender vill by policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.	
🗹 De	claration by Nodal Office/POP/Aggregator*:	
1. I/we subject this for him / he	have verified the documents as submitted by the Subscriber/Claimant with the originals / scanned documents uploaded in CRA (in case of digitally signed request) and authorized this application for processing of the cialm of the subscriber/claimant. It is certified that the details as provided in this application form are narching with the information available in the official record maintained by us. The complete information provided in including declaration and nomination details have been provided by the Subscriber/Claimant Sh/SmUMs. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by tr	
2. That (only fo	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.	
3. That 4. It is o section	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. etified that the benk 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 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 :	
	● Verify ○ Reject	
	Reason for Rejection	
	Submit	
	Figure 29	
rec	quest is verified, confirmation window is displayed to the User as given below in ${f F}$	⁼igur

 Image: Decime Pay and Accounts Office: 000103800
 New | Logut

 Tanasacion
 Git Vance
 Set Mainfenance
 Document Management
 View
 Dashboard
 CGMS BackOffice
 Made Download
 Nodal Offices Upload
 Exit Withdrawal Request
 Recruitment Monitoring



7. Steps to authorize Online Exit request in CRA System by Nodal Office

In order to authorize Online Exit request of Subscriber, Nodal Office User needs to access CRA System <u>www.cra-nsdl.com</u> using another User ID and Password as given below in **Figure 31**.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
Are you a subscriber interested in undergoing	online training on NPS/APY (Including Central/state/Autonomous body subscribers), if so please
Annual Transaction Statement on Email	Subscribers
Invest in NPS	Password Enter Captcha $\Im 8(\widehat{+}) \widehat{\$} = \underline{\bigcirc}$
Activate Tier II Account Free !!	Submit Reset Password IPIN for eNPS Help/Instructions for Looin
FATCA Compliance	Nodal Offices / Other Intermediaries
Know Your Pension (NPP)	User ID 1001033801
Subscriber Consent to share contact details with ASP	Enter Captcha 4 6 + 2 50 Submit
Subscriber Registration/Photo-Signature Modification Request	Reset Password lielofinstructions for Looin

Figure 31

User needs to click on Menu "Transaction" and select Sub-Menu "Authorize Transaction". Please refer below Figure 32.

NSDL e-Gov is now	protean Change is growth	N	ational Pension System	(NPS)
Welcome Pay and Accounts Office-1001033802		Navigate to NPSCAN	12-May-2023	Home Logout
Grievance User Maintenance Views Additional Reports (New)	Dashboard CGMS BackOffice Master Download	Nodal Offices Upload Error Rectific	cation Module Recruitment Monito	ring
Exit Withdrawal Request Knowledge Centre Transaction Author	ize Request CKYCCompliance			
Initiate Conditional Withdrawal				
FATCA Self Certification				
Authorize Financial Transactions				
FATCA File Unload	Welcome to Central Recordkeeping	g Agency		
FATCA File Status	Click here to view list of Exit Claim IDs aw	aiting any action		
Nodal Bank Details Su Update	urchase the annuity at the time of Exit. To view ann	uity quotes, please click here View A	nnuity Quotes	
DDO Registration				
Click here fo	details related to 'Voluntary Contribution in Tier	account by Govt. Sector Subscrib	ers'	
Information regarding online submis	ion of FATCA Self-Certification in Subscribers login n	nay be disseminated to your Subscrib	ers. For details, Click here	
	Click here for PFRDA Advisory on streamlining or	handling of Exit cases		
	NPS Operations Guide PAO/DT	DDO		
	CRA Helpline for Nodal Offices 1800-222	2-081 (toll-free)		
	·	. ,		

Figure 32

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 33**.



🥝 NSDI	e-Gov is	s now	prote	ean				Nationa	l Pension S	system (NPS)
Welcome Pay and Ac	counts Office-10010338	02				Navigate to NP	SCAN	12-May-2	023	Home Logout
Grievance User Mainte Exit Withdrawal Request	enance Views Ade Knowledge Centre	ditional Reports Transaction	(New) Dashboard Authorize Request	CGMS BackOffice CKYCCompliance	Master Download	Nodal Offices Upload	Error Recti	ification Module F	Recruitment Monitori	ing
	A	uthorize Trar	Trans PRAM Ack N Claim From To Da Comp	action Type * I OrPRN ** I Date Lete Withdrawal sub type On and Ack No JReceipt I	Withdrawal Requirements of the second	Mand	atory Fields			

Figure 33

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 34**.

C	NSDI	e-Go	🗸 is now 🧯	prot Change is	ean growth		\sum		Natio	nal Pension S	System (NPS)
Weld	come Pay and Acc	ounts Office-1001	033802				Navi	gate to NPSCAN	12-Ma	ay-2023	Home Logout
Grievand	e User Mainte	nance Views	Additional Reports	(New) Dashboard	CGMS BackOffice	Master Download	Nodal Offices	Upload Error Recti	fication Module	Recruitment Monitoring	
Exit With	ndrawal Request	Knowledge Cer	ntre Transaction	Authorize Request	CKYCCompliance						
<u>ه</u> ا	Authorize With	drawal Initiati	on - <mark>Result</mark>								
		ACK	NOWLEDGEMENT N	0.	PRAN	REGISTRATION	DATE	REGISTERED B	Y RE	OUESTTYPE	
			211239767001	11	0042570794	09-05-2023		110042570794	W	THDRAWAL	

Figure 34

At this stage, User can check details entered by Subscriber at the time of initiation of request. User can also check documents uploaded by the Subscriber by clicking on "View" button. Please refer below **Figure 35**.

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 process.



ne ruy unu Accounts office-roo	1033802			Navigate to NPSCAN	12-May-2023 Hom	ne Loç
User Maintenance Views	Additional Reports (New)	Dashboard CGMS BackOffice	Master Download	Nodal Offices Upload Error Rectification	n Module Recruitment Monitoring	
rawal Request Knowledge Ce	ntre Transaction Author	ize Request CKYCCompliance				
		A MARINA CAN BE A REAL MARK AND A REAL AND A				-
Authorize With	drawal Initiation - Confir	m				
					Pack to Populto Page	1
					Olick User to View Signature	
Subscriber Details					Click Here to View subscriber Details	1
(Subscriber Name		Prashant Shanta	ram Gurav		
	PRAN Subscriber Gender		110042570794 Male			
	Maiden Name		mana			
	CKYC Number					
	Marital status		Married			
	Spouse Name		SSSS SSSSSS			
	Spouse DOB		17/05/1979			
	Spouse Gender		Male			
	Spouse's Aadhaar Spouse's PAN					
	Orphan Status					
	Corpus at Initiation		524041.02			
	ACK No.		211239767001			
	Withdrawal Type		Full Withdrawal			
	Withdrawal due to		Superannuation	OD Mith downel		
	Date of Retirement	ype	01/01/2024	SP Windrawai		
	Towards Withdrawal (in %)		60			
	Towards Annuity (in %)		40			
ASP Withdrawal Details	Amount to be invested in An	nuity	209616.40			
	Name of ASP		HDFC Life Insu	ance Co. Ltd		
	Scheme		Annuity for life v	ith return of purchase price on death		
	Beneficiary Name		Prashant Shant	aram Gurav		
	Relation With Subscriber Pension Frequency		Self			
	, shown requery		montally			
Subscriber Correspondence	Address					
	Address 1		SADYA			
	Address 2		BURDWAN SAI	DAR		
	Address 3 City		BURDWAN			
	Pin		713407			
	State		West Bengal			
	Country		India			
Exit at the age of 60						
Exit at the age of ou	News	Scheme Name		Total Units	Units to be Withdrawn	
DEN	i Name			Total Office	onno to po munurumi	
PFM SBI PENSION FUNDS PRIV	ATE LIMITED	SBI PENSION FUND SCHEME - CENT	RAL GOVT	6805.0739	4083.0305	
PFM SBI PENSION FUNDS PRIV UTI RETIREMENT SOLUTIO	ATE LIMITED	SBI PENSION FUND SCHEME - CENT UTI RETIREMENT SOLUTIONS PENSI	RAL GOVT	6805.0739 6635.3421	4083.0305 3981.2006	



	Bank Account Number	04141140005616		
	Bank Name	STATE BANK OF INDIA		
	Bank Branch	CHITTARANJAN		
	Bank Address	PO CHITTARANJAN		
	Bank Address Pin	713331		
	Bank IFS Code	HDFC0000414		
	Bank MICR Code			
	Mobile No	9819639307		
	Alternate Phone No			
	Email Id	prashantg@nsdl.co.in		
Subscriber Details				
	PAN	VTWPG8699D		
	Aadhaar No			
Nominee Details				
TIER 1 Details				
Nominee Serial Number	1			
Nominee Name	BANDANA GUPTA			
Nominee Date of Birth				
Nominee Relation	WIFE			
Norminee Major/Minor	MAJOR			
Nominee Guardian Name				
Nominee Guardian DOB	100.%			
Nominee Mobile No	100 /0			
Nominee Email Id		Nominee Address 1	ffdee	
Nominee Address 2	fdfdf	Nominee Address 3	fdff	
Nominee City	mumbai	Nominee City Pin	400066	
Nominee State	Maharashtra	Nominee Country	India	
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Nominee Alternate Contact N	IV.			
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Nominee Alternate Contact N				_
Nominee Alternate Contact N	ion Checklist			
Nominee Alternate Contact N Withdrawal Request Declarati	ion Checklist			
Nominee Alternate Contact N Writhdrawal Request Declarati Sr. No.	on Checklist			NO
Withdrawal Request Declarati	or Checklist y Exposed Person a Politically Exposed Person			NO
Nominee Alternate Contact N Withdrawal Request Declarati Sr. No. 1 Are you a Politically 2 Are you related to a 3 Do you have any h	ion Checklist y Exposed Person Politically Exposed Person story of conviction under any criminal proceedings	in India or Abroad		
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Nominee Alternate Contact N Writhdrawel Request Declarati Sr. No. 1 Are you a Politically 2 Are you related to 3 Do you have any hi Writhdrawel Request Docume Writhdrawel - Normal/Exit at t	o ion Checklist y Exposed Person a Pollically Exposed Person story of conviction under any criminal proceedings nt Checklist the age of 60	in India or Abroad		NO NO NO
Nominee Alternate Contact N Withdrawal Request Declarati Sr. No. 1 Are you a Politically 2 Are you related to 3 Do you have any hi Withdrawal Request Documet Withdrawal - Normal/Exit at t Sr. No.	ion Checklist Exposed Person Story of conviction under any criminal proceedings int Checklist the age of 60	in India or Abroad		NO NO NO
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Nominee Alternate Contact N Withdrawal Request Declarati Sr. No. 1 Are you a Politically 2 Are you related to a 3 Do you have any hi Withdrawal Request Documen Withdrawal - Normal/Exit at t Sr. No. 1 Withdrawal Form d 2 Original PRAN Car	c. ion Checklist y Exposed Person a Politically Exposed Person istory of conviction under any criminal proceedings nt Checklist the age of 60 huly filled and signed & stamped by Nodal Office I/ rd/Copy of PRAN Card/Copy of ePRAN/Notarised /	in India or Abroad Document Name Wilhdrawal Form digitally signed with OTP or eSign by Subscri Affidavit (if PRAN Card or copy of PRAN CardiePRAN not subr	ser hitted).	NO NO NO
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<list-item></list-item>		Declaration by the Proposer*:
 1 further state that the product features and terms and conditions of the policy have been throughly explained to me and having understood, (consent to the same.) 1 further understand that the final annuly amount would be subject to the actual corpus value to be ullised for purchase of annuly at the time of its subcarce. 1 also actionaledge and agree that the funds will not be returned to me in case (choose to cancel the policy have period. These funds will be payable by company directly to any other annuly scheme chose to me me that have and approved under the previation regulations and applications regarding this project and the time of its subscience. 1 here yain the company is send information and servicing related communication regarding this project and the previous regulations and applications and applications and applications. 1 here yain the company is send information and any explore the other deals is basis, finandial institutions and the previous regulations and application regarding this project and the previous regulations and application regarding this previous regulations and application regarding this previous regulations and application and servicing relations application regarding this previous regulations and application in the deal set of the subscitter of annuly be previous the subscitter of annuly be previous the subscitter of annuly previous and the previous regulations and application will be collected for its set of Annuity. 1 here yain define documents as submitted by the Subscitter/Claimant with the originals / scanned documents uploaded in CRA (in case of digitaly signed request) and authorized this application for proposal details application for mark metals application for mark and application for application and onnitiation details application for are metals have the subscitter / Claimant application for an avere that the subscitter / Claimant application for a more that the original / scanned documents uplication fore annuit	1. m th S 2. c 3. is ir	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 anner and respects and that I have not withheld or omitted to give any material information. Understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that ese 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 formation or if any untrue statement is contained therein or in case of faul by me, which comes to the knowledge of the company at any future point of time, the said contract shall be theedd as per provisions of ection 45 of the Insurance Act 1930s 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 mirel and/or state legislatures from time to time. I understand that the contract will be governed by the provisions of the Insurance Act 1930, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is sued 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 terest.
Constraint of the subject data of the Sub	4, 5, 6, 7, 7, 8, 9, 9, 11	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 annuly amount would be subject to the actual corpus value to be utilised for purchase of annuly 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 fee look period. These funds will be payable by company directly to any other annuly scheme osen 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/SMP/hone Call. I hereby authorize the company to provide melour 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 privicing of policies. I authorize the Annuly Service Frovider chosen vide this form to commence Annuly with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the formation provided in information and I am aware that no separate KYC details, proposal form will be collected or Sanuty. I hereby authorize of surrender of annuly policy, througes frameder will be asperate between the ASP and the Proposer.
I we have verified the documents as submitted by the Subscriber/Claimant with the originals / scanned documents uploaded in CRA (in case of digitaly signed request) and authorized this application for processing of the subject claim of the Subscriber / Claimant Ni 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 originals / scanned documents uploaded in this application form are matching with the information available in the official record maintained dist have been provided by the Subscriber / Claimant Store record maintained dist have been provided by the Subscriber / Claimant Store record maintained dist 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 lefting the Subscriber / Claimant Store record maintained dist provided in the solute store / Claimant Store record maintained and the same can be accepted for payment. (only for government nodal office). That lefting the subscriber / Claimant Store record maintained dist provided in the solute record maintained dist prov	1	Declaration by Nodal Office/POP/Aggregator*:
Please click to view the uploaded document. 	1 pc 0 2 2 3 fi 4 d	I we have verified the documents as submitted by the Subscriber/Claimant with the originals / scanned documents uploaded in CRA (in case of digitally signed request) and authorized this application for rocessing 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 omplete information provided in this form including declaration and normination details have been provided by the Subscriber / Claimant Sim/Mike. after the 's he having read the entries / entries have been read are to thin / her by me and got confirmed by him / her. That all the continuous 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 fficer level. (only for government nodal office). That left the contribution's with respect to the Subscriber / Claimant is certified and can be accepted as nal. It is certified that the bank 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 etails section have been checked and verified and the same can be accepted for payment. (only for government nodal office).
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Authorize O Reject Reason for Rejection Submit		Please click to view the uploaded document: View
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Figure 35

Once User clicks on "Submit" button, Exit request will get authorized in the CRA system and confirmation window is displayed to the User as given below in **Figure 36**.

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

NSDL e-Gov is now protean Change is growth									stem (NPS)	
Welcome Pay and Accounts Office-1001033802					Navigate to NPS		PSCAN 12-May-2023		Home Logout	
Grievance User M	aintenance Views	Additional Reports	(New) Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload	Error Rectific	ation Module	Recruitment Monitoring	
Exit Withdrawal Requ	est Knowledge Cen	tre Transaction	Authorize Request	CKYCCompliance						
	۲	Withdrawal Re	equest - Complete							
						Back to Results Page				
			PRAN		11	0042570794				
			Name		Pr	ashant Shantaram Gurav				
			Claim ID		21	12397670				
			Date of Birth Please click here to	View Annuity Quotes	15	/06/1986				
			Withdrawal Request	has been Verified						
			Acknowledgement N	has been Verified Io	21	1239767001				
			Withdrawal Request Acknowledgement N Verification Timestar	has been Verified Io np	21 12	1239767001 /05/2023 14:55				
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Figure 36

On successful authorization of Exit request by Nodal Office, same will get executed in the CRA system and Funds will be transferred to Subscriber's Bank Account within $T + 3^{rd}$ Working days, T being date of authorization of Exit request in CRA system by Nodal Office.



However, for Superannuation Exit, if Subscriber has not completed Superannuation/retirement, request will get executed in CRA system after completion of Superannuation/retirement.

Physical Withdrawal Form and supporting documents are not required to be submitted by Nodal Office to Protean-CRA for storage purpose for exit requests initiated by Subscriber online in CRA through digital signature (OTP Authentication/eSign) & complete scanned documents are uploaded in CRA. If Subscriber has opted for Physical Form submission, then Nodal Office is required to submit documents to Protean-CRA for storage purpose.



8. Annuity Issuance Process:

On processing of exit request in CRA, Subscriber details and scanned documents 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 and documents uploaded at the time of initiation of exit request.

If documents uploaded 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).

On completion of annuity formalities, ASP will confirm Annuity request of the Subscriber online in the CRA system. Funds (Annuity Corpus) will be transferred to ASP by Trustee Bank (Axis Bank) within T + 3^{rd} Working days, T being date of authorization of annuity request by ASP online in CRA System.

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