

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

STANDARD OPERATING PROCEDURE (SOP)

Online Processing of Family Pension Withdrawal Request by Nodal Office

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1. Abbreviations

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
DTO	District Treasury Office
DTA	Directorate of Treasuries & Accounts
Nodal Office	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. Preface:

As per Regulation 6 e of Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, If the subscriber or the family members of the deceased subscriber, upon his death, avails the option of additional relief on death or disability provided by the Government, the Government shall have right to adjust or seek transfer of the entire accumulated pension wealth of the subscriber to itself. The subscriber or family members of the subscriber availing such benefit shall specifically and unconditionally agree and undertake to transfer the entire accumulated pension wealth to the Government, in lieu of enjoying or obtaining such additional reliefs like family pension or disability pension or any other pensionary benefit from such Government authority.

As per the guidelines stipulated by PFRDA, for processing Family Pension Withdrawal requests, the Nodal Offices are required to submit the following two forms:

Annexure I – It is a declaration to be provided by Nodal Office stating Subscriber’s name, Subscriber’s PRAN, name of the person receiving family pension and relationship with the Subscriber. In the declaration, Nodal Office is also required to provide their bank account details such as Beneficiary name, Account Number, Bank Name, Branch Name and IFS Code.

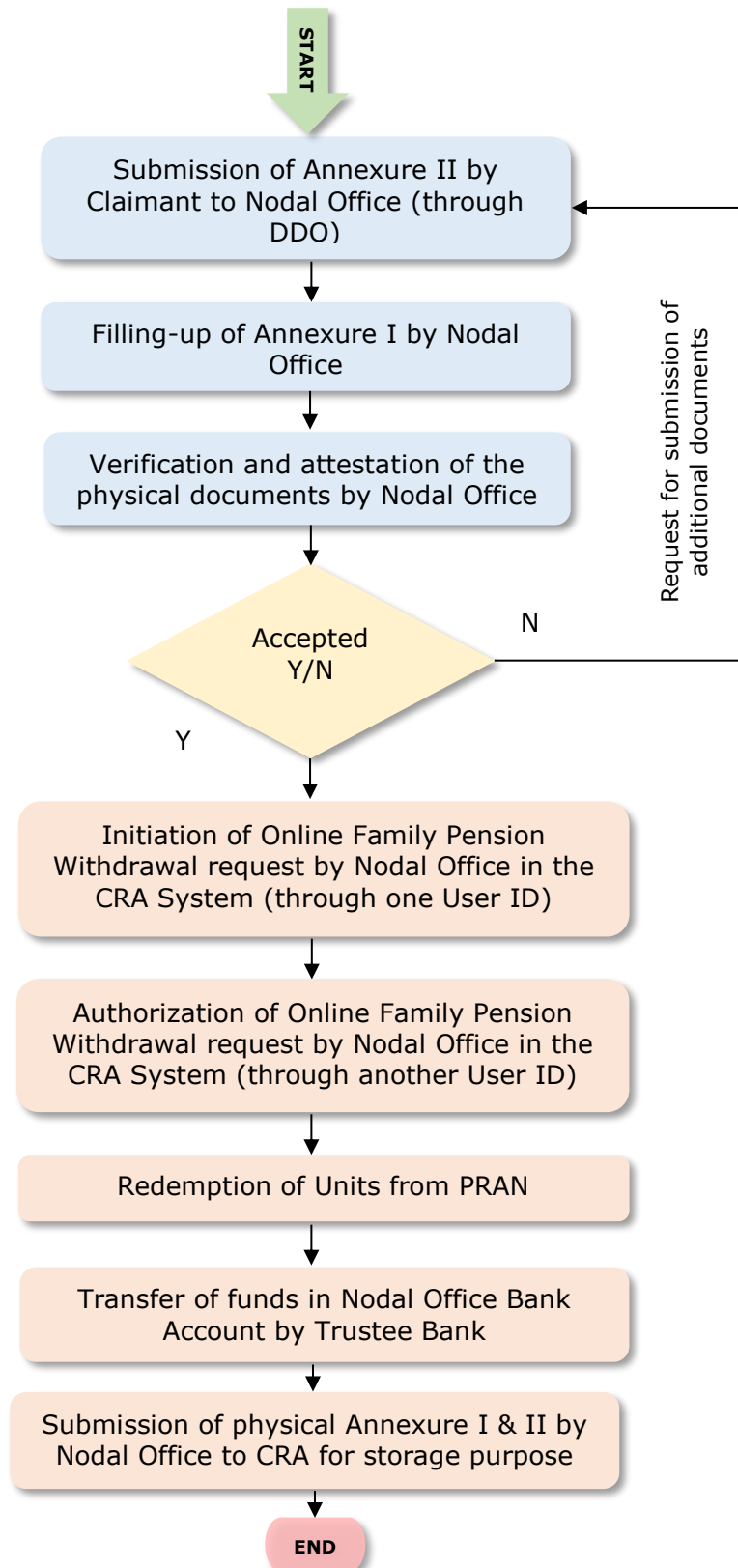
Annexure II – It is a No Objection Certificate to be obtained from Claimant for transfer of Subscriber’s NPS corpus to Nodal Office bank account. The annexure contains information such as name of the person receiving family pension, relationship with the Subscriber, pension payment order (PPO) no & date and Claimant contact details.

In addition, if there is any voluntary contributions in Subscriber’s Tier I account and/or contributions in Tier II account at the time of processing of Family Pension withdrawal request, then voluntary contribution amount of Tier I and/or Tier II contributions will be paid to the person who is receiving Family Pension. In such case, Claimant is required to submit duly filled **Annexure III** (which contains Claimants bank account details) along with bank proof to Nodal Office for processing. It is the responsibility of the Claimant to distribute Voluntary Contribution amount and/or Tier II amount to legal heir/s. If there are more than one claimant/nominee/legal heir claiming the voluntary contribution amount of Tier I and/or Tier II contributions (other than claimant receiving family pension, then Nodal Office shall forward such family pension withdrawal cases to CRA for processing.

To facilitate the Nodal Offices to process the family pension withdrawal cases, an online functionality has been developed in the CRA system. The Nodal Office is required to initiate online request and authorise the same in the CRA system. This document contains the Standard Operating Procedure (SOP) to be followed by Nodal Offices for processing family pension withdrawal cases online in the CRA system.

It is responsibility of Nodal Office to verify & authorise all the above Annexures [Annexure I, Annexure II & Annexure III (if applicable)] and related documents before processing online request in the CRA system.

3. Process Flow – Processing of Family Pension Withdrawal Requests



4. Procedure for Processing Online Family Pension Withdrawal requests

Brief steps for initiation Family Pension Withdrawal requests are provided below:

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

- ✓ Submission of Physical Annexure II & III (In case of voluntary contribution and/or Tier II account) by Claimant to Nodal Office through associated DDO
- ✓ Filling up of Annexure I by Nodal Office
- ✓ Verification & Attestation of Physical Annexures I, II & III (In case of voluntary contribution and/or Tier II account) 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 another User ID
- ✓ Submission of Annexure I, II and III (In case of voluntary contribution and/or Tier II account) along with covering letter to CRA by Nodal Office for storage purpose

- **Points to be noted by Nodal Office prior to initiation of withdrawal request:**

- ✓ At the time of initiation of request, Nodal Office bank details are non-editable
- ✓ Bank details which are available in CRA records will be displayed to the User
- ✓ Amount will be transferred to Nodal Office bank account which is registered in CRA system
- ✓ If Nodal Office bank details are not registered in CRA, then User will not be allowed to initiate withdrawal request. User is required to update bank details in CRA system and then initiate withdrawal request
- ✓ Gestation period of 30 days is applicable after addition/updation of bank details in CRA system

The detailed procedure to be followed by the Nodal Offices for processing Online **Family Pension Withdrawal requests** in the CRA system is provided below:

5. Steps to initiate Online Family Pension Withdrawal request in CRA System by Nodal Office

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

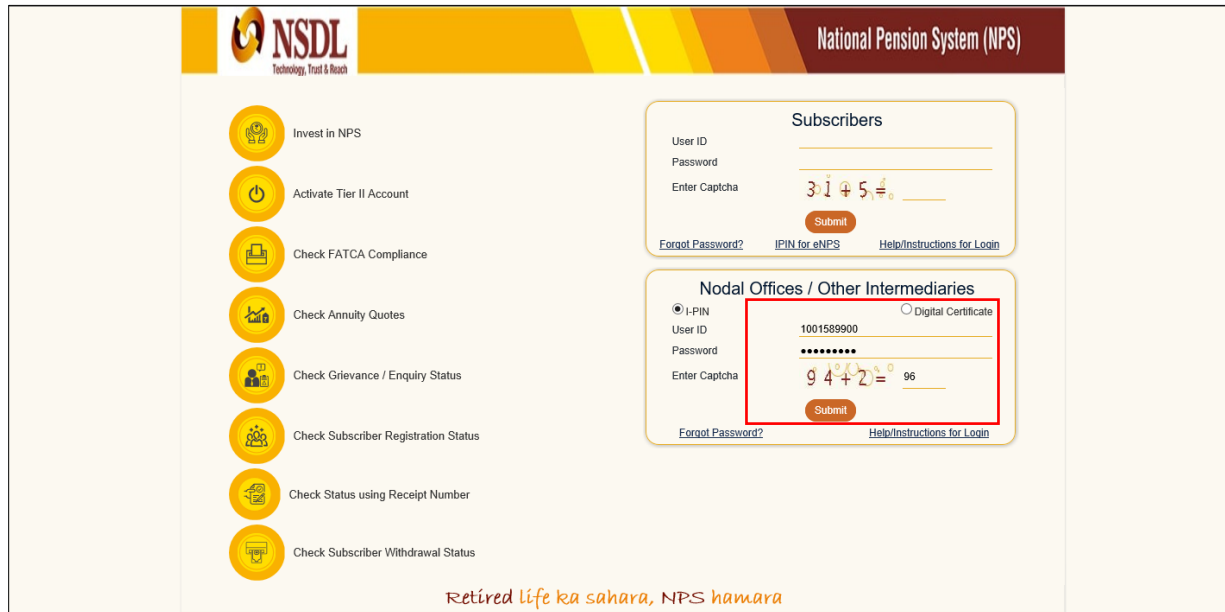


Figure 1

On successful login, User needs to click on Menu **“Exit Withdrawal Request”** and select sub menu **“Family/Disability Pension”** as given below in **Figure 2**.

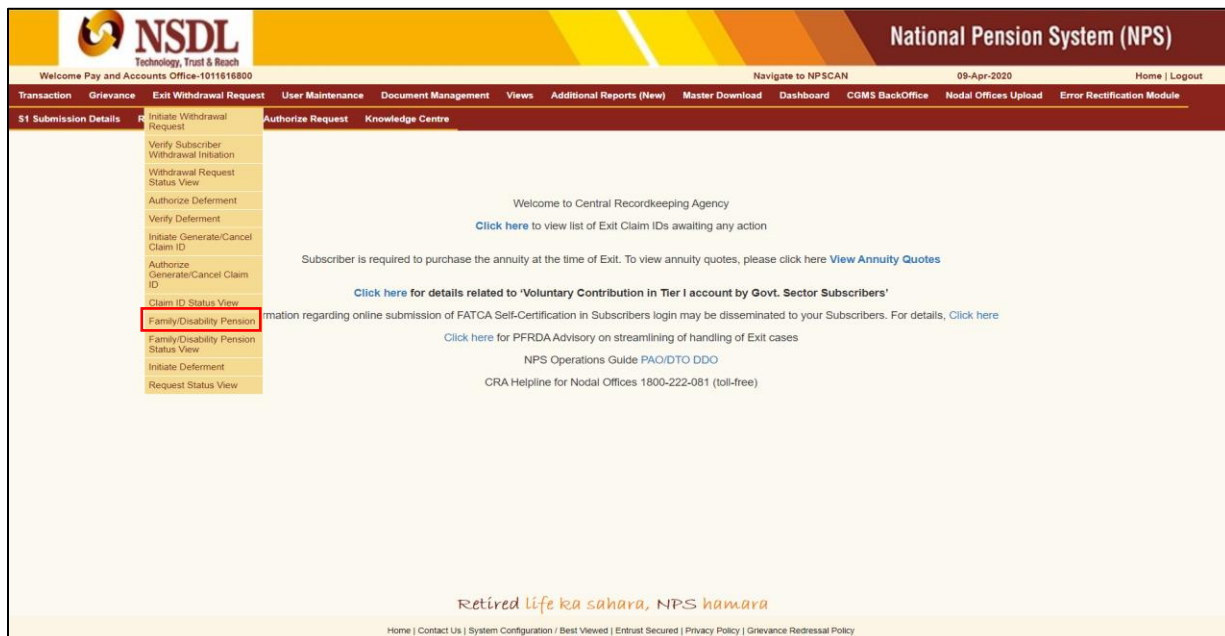
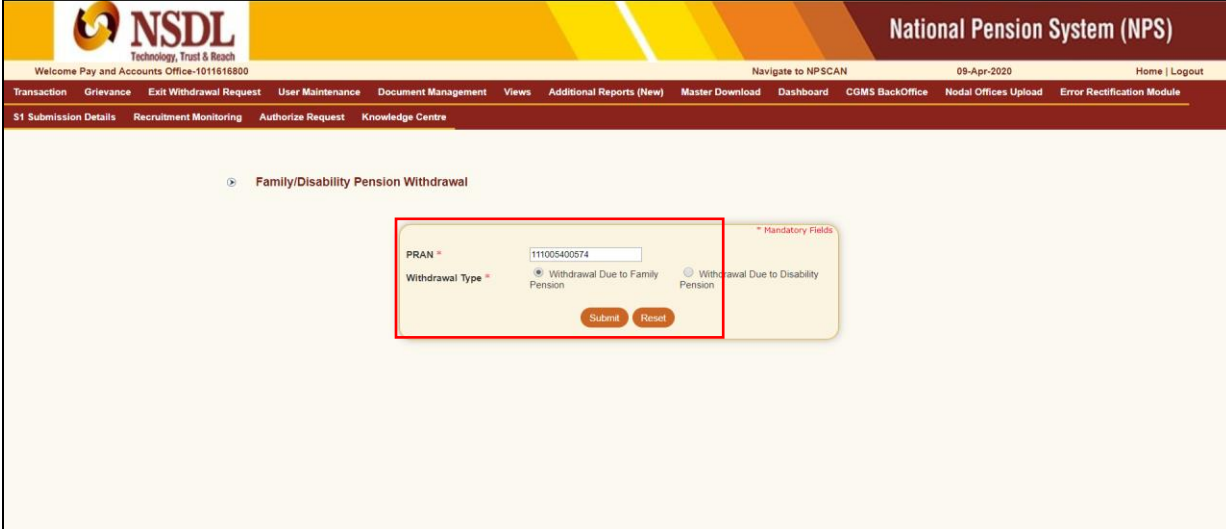


Figure 2

User needs to enter PRAN of the Subscriber for whom withdrawal request is required to be processed. User needs to select the withdrawal type as **“Withdrawal Due to Family Pension”** and then click on submit button as given below in **Figure 3**.



The screenshot displays the National Pension System (NPS) web portal interface. The header includes the NSDL logo and the text "National Pension System (NPS)". The main content area shows a form titled "Family/Disability Pension Withdrawal". The form contains the following fields and controls:

- PRAN *: 111005400574
- Withdrawal Type *: Withdrawal Due to Family Pension, Withdrawal Due to Disability Pension
- Buttons: Submit, Reset
- A red box highlights the PRAN and Withdrawal Type fields.
- A note indicates that the PRAN and Withdrawal Type fields are mandatory.

Figure 3

User needs to fill-up the information of claimant as per Annexure II (i.e. details of person who is receiving Family Pension) such as Name, Address, PPO Number, Relationship, Contact detail and Email ID. Further, User also needs to accept the relevant declarations. After ticking the declarations, User needs to click on “Submit” button. Please refer below **Figure 4**.

Withdrawal Due to Family Pension

No objection for Settlement of Accumulated Pension Wealth in NPS
 (To be declared by the nodal office where family pension is granted to the family member(s) of the deceased subscriber)

I/We, (name of claimant/s), hereby confirm that I/we have no objection for release of NPS accumulated pension wealth lying in PRAN of subscriber Late Sh./Smt/Ms TOZNVTH JHV with PRAN 111005400574 to Nodal Office/Department where he/she was employed as I/we are receiving family pension under pension payment order no NPSFPI101 dated (dd/mm/yyyy).

Details of Pension Being paid * Mandatory Fields

Name of the Family member : *	<input type="text" value="SAGAR KONDVILKAR"/>
Pension Payment Order (PPO) No.:	<input type="text" value="NPSFPI101"/>
Relationship with deceased : *	<input type="text" value="Husband"/>
Address Line 1 : *	<input type="text" value="F-101 Magalmurthi society"/>
Address Line 2 : *	<input type="text" value="opp zee news building"/>
Address Line 3 : *	<input type="text" value="N M Joshi Marg"/>
Address Line 4 : *	<input type="text" value="F-101 Magalmurthi society"/>
State : *	<input type="text" value="Maharashtra"/>
Country : *	<input type="text" value="India"/>
Pin Code : *	<input type="text" value="400013"/>
Landline No.:	<input type="text" value="09757222422"/>
Mobile No.:	<input type="text" value=""/>
Email ID :	<input type="text" value="sagar.kondvilkar14@gmail.c"/>

Attestation By Nodal Office * Mandatory Checkbox

It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber Sh./Smt/Ms. TOZNVTH JHV PRAN 111005400574 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,

I hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

I hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

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Figure 4

At this stage, details as per Annexure I will be displayed to the User. Name of the person receiving family pension and relationship with the Subscriber will be auto displayed to the User. Further, Nodal Office bank details which are available in CRA records will be displayed. On authorization of withdrawal request by Nodal Office, funds will be transferred to this bank account.

In case, Nodal Office wants to receive proceeds in another bank account, then Office is required to update bank details in CRA records. Kindly note that gestation period of 30 days is applicable once Bank details are added/updated in CRA records.

Further, User also needs to select declarations. On selection of declarations, User needs to click on "Submit" button. Please refer below **Figure 5**.

◉ **Withdrawal Due to Family Pension**

Declaration by Nodal Office

(To be declared by the nodal office where family pension is granted to the family member(s) of the deceased subscriber)

It is certified that the family pension is being paid by this office to the following family members of the late subscriber Sh./Smt. TOZNVTH JHV bearing PRAN 111005400574 as per Pension Payment Order No NPSFP/101 issued dated 09/03/2020 (dd/mm/yyyy).

Name of the family Member: SAGAR KONDVILKAR
 Relationship of the family member with subscriber: HUSBUND

In this respect, a No Objection Certificate to transfer the accumulated pension wealth from the NPS Account of the deceased subscriber to this office /Govt are submitted by the above family member(s) of the deceased subscriber. Same is enclosed along with this declaration.

Therefore now, in accordance with Regulation 6(e) of PFRDA (Exits & Withdrawal) Regulations 2015, the amount of accumulated pension wealth lying in the PRAN of the deceased subscriber Sh./Smt. TOZNVTH JHV may be released to this nodal office bank account as per the details given as under:

Name of Beneficiary :	HDFC
Bank Account Number :	123456
Bank Name :	BANK NAME
Branch Name :	Bank Branch
IFS Code :	IFSC0000000

I/We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

I/We hereby declare that details furnished above are true and correct as per our office records. PFRDA/ NPS Trust/ CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 90 days of authorization of withdrawal request.

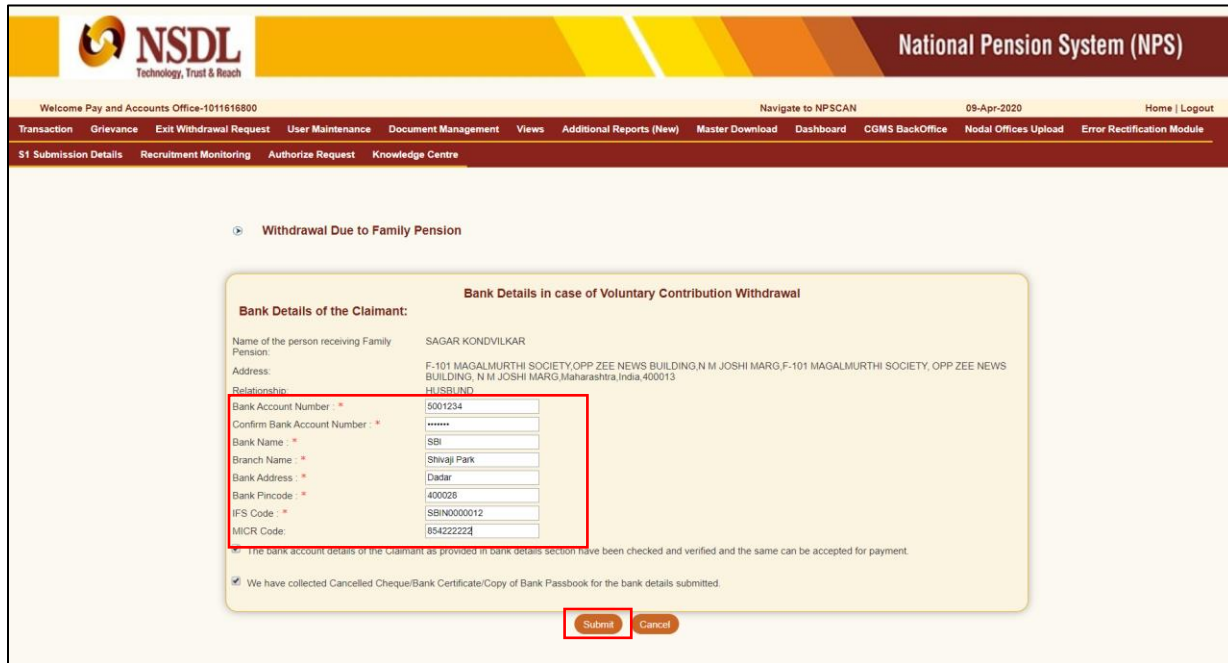
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Figure 5

In case Subscriber is having Tier II account and/or PRAN contains voluntary contributions by the Subscriber, then voluntary contributions & Tier II amount will not be transferred to Nodal Office. This amount will be transferred to the Claimant. Hence, in such PRANs (with Tier II and/or voluntary contributions) only, below mentioned additional page will be displayed to the User.

At this stage, User is required to enter bank account details of the Claimant like Account Number, Bank Name, bank IFS Code etc. as per Annexure III submitted. Please refer below **Figure 6**.



Bank Details in case of Voluntary Contribution Withdrawal

Bank Details of the Claimant:

Name of the person receiving Family Pension: SAGAR KONDVILKAR
 Address: F-101 MAGALMURTHI SOCIETY, OPP ZEE NEWS BUILDING, N M JOSHI MARG, F-101 MAGALMURTHI SOCIETY, OPP ZEE NEWS BUILDING, N M JOSHI MARG, Maharashtra, India, 400013
 Relationship: HUSBAND


Bank Account Number : * 5001234
 Confirm Bank Account Number : * *****
 Bank Name : * SBI
 Branch Name : * Shivaji Park
 Bank Address : * Dadar
 Bank Pincode : * 400028
 IFS Code : * SBIN0000012
 MICR Code : * 654222224

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

We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.

Figure 6

At this stage, details entered by the User are displayed for confirmation. User needs to click on "Confirm" button to complete withdrawal process as given below in **Figure 7**



Family/Disability Pension Request Confirm View

Details of Pension Being Paid

PRAN No 110186607463
 Withdrawal Type Withdrawal Due to Family Pension
 Subscriber Name CXTIRWETHI TKNHDCVVO WVTVZVWC
 Form Date 01/06/2022
 Name of the Family Member SAGAR KONDVILKAR
 Pension Payment Order (PPO) No 101
 Relationship with Deceased HUSBAND
 Address Line 1 F-101 MAGALMURTHI
 Address Line 2 OPP ZEE CINEMA
 Address Line 3 N M JOSHI MARG
 Address Line 4 LOWER PAREL
 State Maharashtra
 Country India
 Pin Code 400013
 Landline No
 Mobile No
 Email ID

Bank Details of Nodal office

Name of Branch/office LAW AND JUSTICE
 Bank Account Number 60121000174
 Bank Name STATE BANK OF INDIA
 Bank Branch Name SHASTRI BHAWAN
 Bank IFSC Code SBIN0000025

Bank Details of Pensioner

Name of the person receiving Family/Disability Pension SAGAR KONDVILKAR
 Address F-101 MAGALMURTHI, OPP ZEE CINEMA, N M JOSHI MARG, LOWER PAREL, Maharashtra, India, 400013
 Relationship HUSBAND
 Bank Account Number 1234
 Bank Name SBI
 Bank Branch Name SHIVAJI PARK
 Bank Branch Address SAGAR
 Bank Branch Pincode 400028
 Bank IFSC Code SBIN0000001
 MICR Code

Attestation By Nodal Office

I hereby certify that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber Sh./Smt/Ms. CXTIRWETHI TKNHDCVVO WVTVZVWC PRAN 110186607463 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further.

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Figure 7

Once User clicks on "Confirm" button, withdrawal request gets captured in CRA and an Acknowledgement Number is generated. At this stage, an option is provided to the User to view & download system generated Withdrawal Form. Further, status of the request is also displayed. Refer below **Figure 8**.

Welcome Pay and Accounts Office-1001094001 Navigate to NPSCAN 30-Sep-2022 Home | Logout

Transaction Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS BackOffice Nodal Offices Upload Error Rectification Module

Subscriber Registration CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre Authorize Request

Withdrawal Due to Family Pension

PRAN	111102745431
Acknowledgement No.	0

Family / Disability Pension withdrawal request has been initiated successfully. Awaiting Authorization

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

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Figure 8

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

6. Steps to Authorize Online Family Pension 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 9**.

The screenshot shows the NSDL National Pension System (NPS) login interface. On the left, a vertical menu contains icons and labels for: 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 is for 'Subscribers' with fields for User ID, Password, and Enter Captcha (5 1 + 1 = 6). The bottom section is for 'Nodal Offices / Other Intermediaries', which is highlighted with a red box. It includes radio buttons for 'I-PIN' (selected) and 'Digital Certificate', and fields for User ID (100264601), Password (masked with dots), and Enter Captcha (5 1 + 1 = 6). Both sections have 'Submit' buttons and links for 'Forgot Password?' and 'Help/Instructions for Login'.

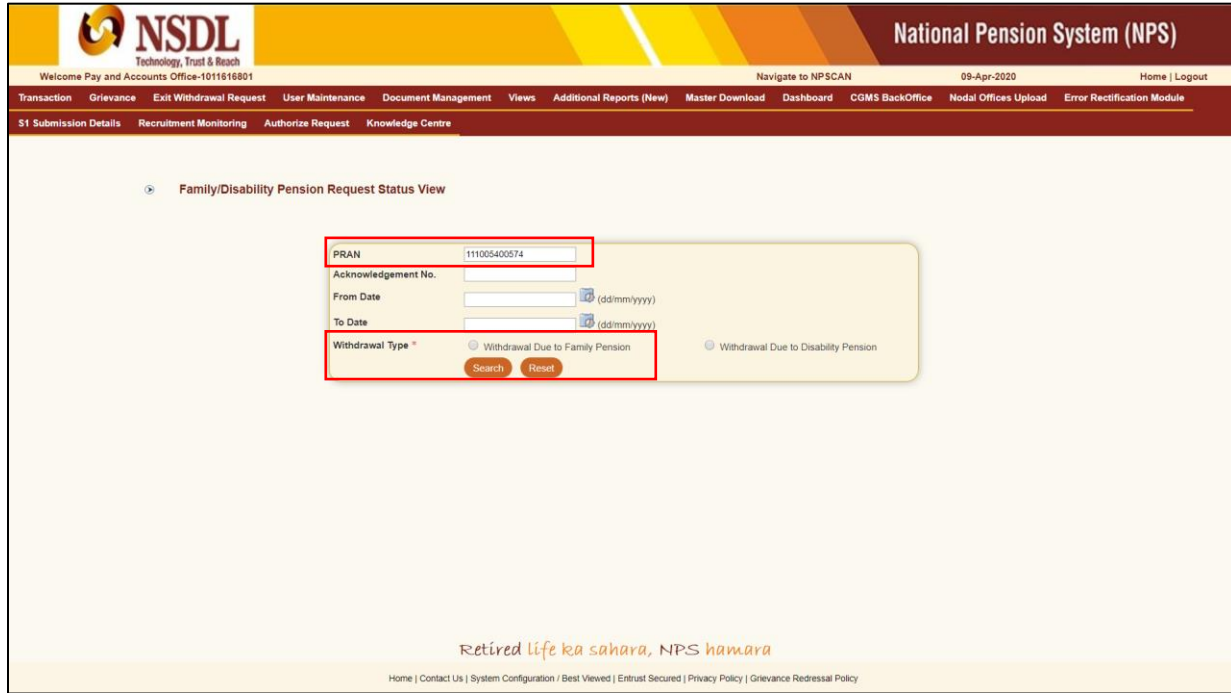
Figure 9

User needs to click on Menu “**Authorize Request**” and select sub menu “**Authorize Family /Disability Pension Request**”. Please refer below **Figure 10**.

The screenshot shows the 'Authorize Request' menu in the NSDL National Pension System (NPS) interface. The menu items are: Verify Subscriber, Scheme Preference Change Request, Authorize Conditional Withdrawal Request, and Authorize Family/Disability Pension Request. The last option is highlighted with a red box. Below the menu, the page displays a welcome message from the Central Recordkeeping Agency and provides links for various services and information, including 'View Annuity Quotes', 'Voluntary Contribution in Tier I account by Govt. Sector Subscribers', 'PFRA Advisory on streamlining of handling of Exit cases', 'NPS Operations Guide PAO/DTO DDO', and 'CRA Helpline for Nodal Offices 1800-222-081 (toll-free)'. The footer contains the slogan 'Retired life ka sahara, NPS hamara'.

Figure 10

At this stage, User needs to enter PRAN of the Subscriber and select Withdrawal type as "Withdrawal Due to Family Pension". Then User needs to click on "Search" Button to search request. Please refer below **Figure 11**.



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National Pension System (NPS)
 Navigate to NPSCAN 09-Apr-2020 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

Family/Disability Pension Request Status View

PRAN: 111005400574

Acknowledgement No.:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Withdrawal Type *
 Withdrawal Due to Family Pension
 Withdrawal Due to Disability Pension

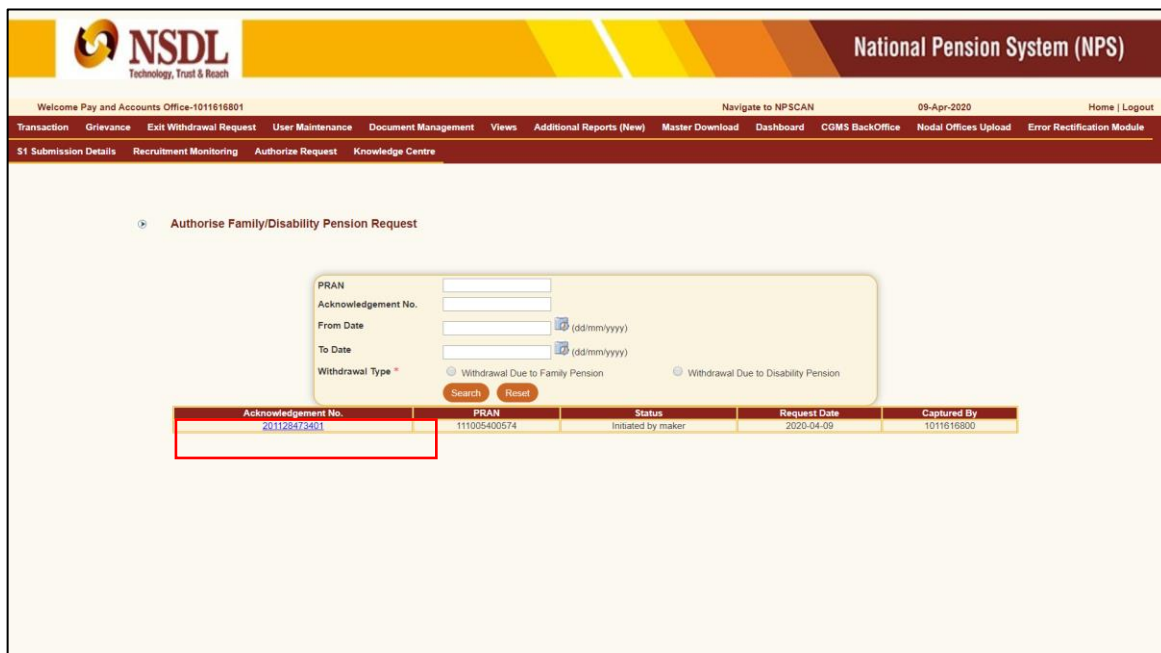
Search Reset

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Figure 11

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, status, Request Date and Captured By. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of initiation of withdrawal request. Please refer below **Figure 12**.



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 Navigate to NPSCAN 09-Apr-2020 Home | Logout

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S1 Submission Details Recruitment Monitoring Authorize Request Knowledge Centre

Authorise Family/Disability Pension Request

PRAN:

Acknowledgement No.:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

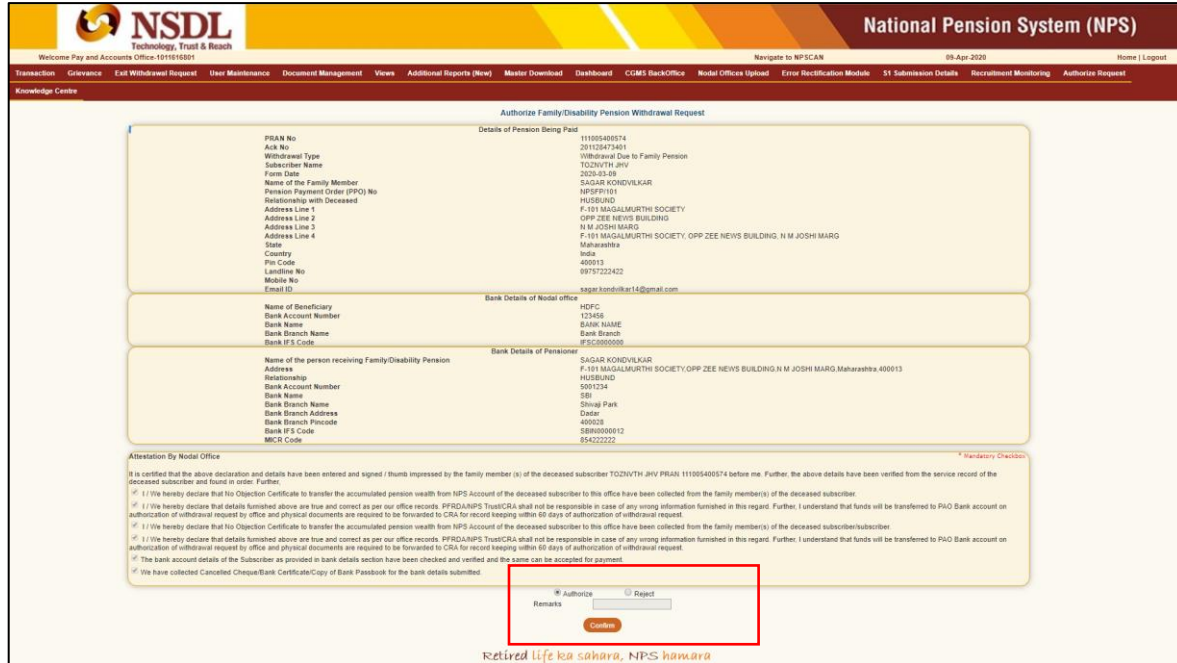
Withdrawal Type *
 Withdrawal Due to Family Pension
 Withdrawal Due to Disability Pension

Search Reset

Acknowledgement No.	PRAN	Status	Request Date	Captured By
201128473401	111005400574	Initiated by maker	2020-04-09	1011616800

Figure 12

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 13**.



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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

Authorize Family/Disability Pension Withdrawal Request

Details of Pension Being Paid

PRAN No	111005400574
AKA No	201128473601
Withdrawal Type	Withdrawal Due to Family Pension
Subscriber Name	TOZIVTH JIV
Form Date	2020-03-09
Name of the Family Member	SADASH KONDIVILKAR
Pension Payment Order (PPO) No	NPSFH101
Relationship with Deceased	HUSBAND
Address Line 1	F-101 MAGALMURTHI SOCIETY
Address Line 2	OPP ZEE NEWS BUILDING
Address Line 4	N. M. JOSHI MARG
State	F-101 MAGALMURTHI SOCIETY, OPP ZEE NEWS BUILDING, N. M. JOSHI MARG
Country	Maharashtra
Pin Code	India
Landline No	400013
Mobile No	9975722422
Email ID	sagar.kondilkar14@gmail.com

Bank Details of Nodal office

Name of Beneficiary	HDFC
Bank Account Number	123456
Bank Name	BANK NAME
Bank Branch Name	BANK BRANCH
Bank IFS Code	IFSC00000000

Bank Details of Pensioner

Name of the person receiving Family/Disability Pension	SADASH KONDIVILKAR
Address	F-101 MAGALMURTHI SOCIETY OPP ZEE NEWS BUILDING N. M. JOSHI MARG, Maharashtra, 400013
Relationship	HUSBAND
Bank Account Number	5001234
Bank Name	SBI
Bank Branch Name	Shree Park
Bank Branch Address	Dadar
Bank Branch Pincode	400028
Bank IFS Code	SBIN0000012
MICR Code	95422222

Declaration By Nodal Office

I hereby certify that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber TOZIVTH JIV PRAN: 111005400574 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,

I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

I / We hereby declare that details furnished above are true and correct as per our office records. PFDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PPO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber/subscriber.

I / We hereby declare that details furnished above are true and correct as per our office records. PFDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PPO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

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

We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.

Authorize Reject

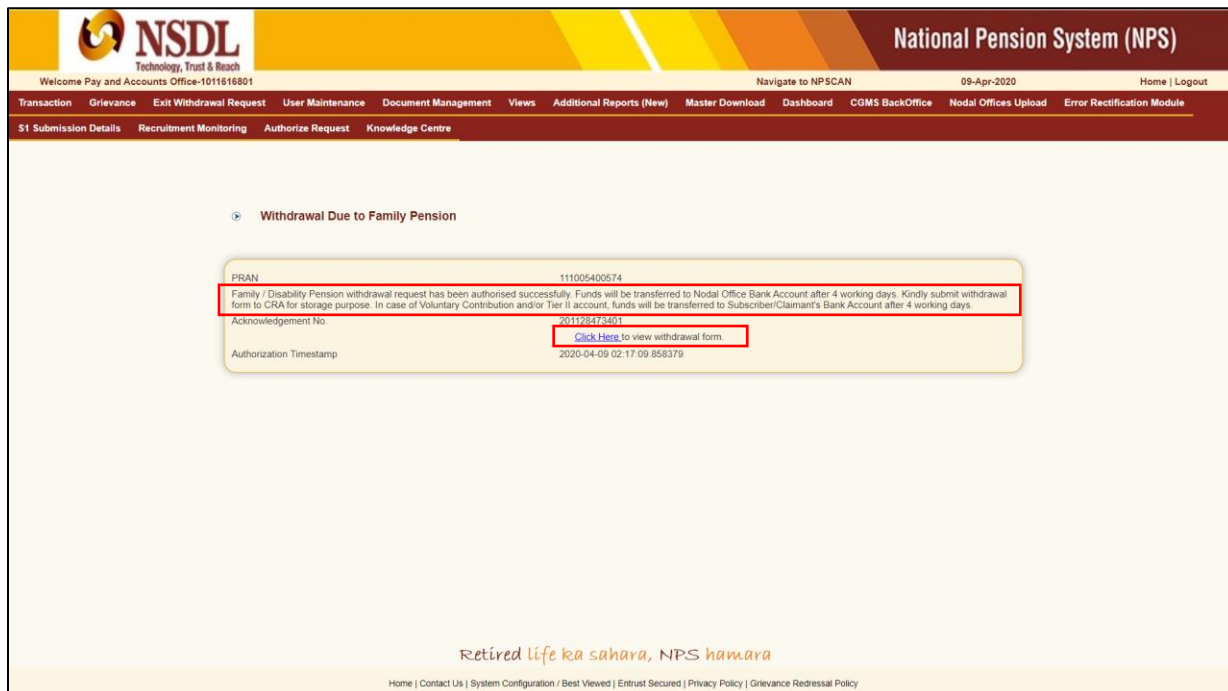
Remarks

Confirm

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Figure 13

Once request is authorized in CRA, a confirmation window is displayed to the User as given below in **Figure 14**. Further, an option is also available to the User to view & download system generated Withdrawal Form.



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National Pension System (NPS)

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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

Withdrawal Due to Family Pension

PRAN 111005400574

Family / Disability Pension withdrawal request has been authorised successfully. Funds will be transferred to Nodal Office Bank Account after 4 working days. Kindly submit withdrawal form to CRA for storage purpose. In case of Voluntary Contribution and/or Tier II account, funds will be transferred to Subscriber/Claimant's Bank Account after 4 working days.

Acknowledgement No 201128473601

Authorization Timestamp 2020-04-09 02:17:09 858379

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

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Figure 14

On authorization of Family Pension withdrawal request successfully, funds will be transferred to Nodal Office Bank Account / Claimant bank account (in case of voluntary contribution and/or Tier II account) within T+ 3rd working days. The Nodal Office is required to submit physical documents (Annexure I, II & III (if applicable) to CRA for storage purpose.
