Protean eGov Technologies Limited



### Standard Operating Procedure (SOP) on

## **Online Processing of Partial (Conditional)**

## Withdrawal Request by Subscriber

(Version 1.1)

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#### **REVISION HISTORY**

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	-	1.0	-	Initial Version
2	23/08/2024	1.1	-	SOP are updated as per new functionality released, New Screenshots are incorporated.ssss

Classification: Public	Version No. : 1.1	Page: 1 of 1
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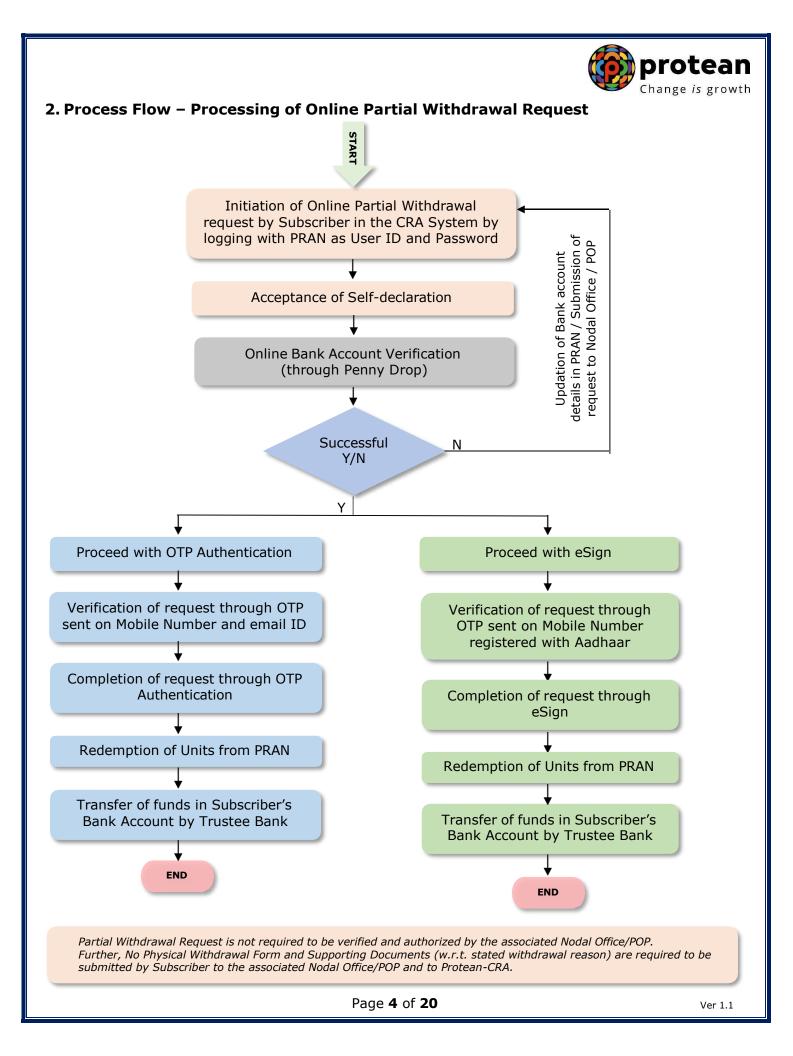
#### Index

Sr. No	Торіс	Pag e No
1	Abbreviations	3
2	Process Flow – Processing of Online Partial Withdrawal Request by Subscriber	4
3	Preface	5
4	Procedure for Processing Online Partial Withdrawal request	7
5	Initiation of Online Partial Withdrawal request in CRA System by Subscrisber	8
6	Section I- Process for completion of Partial Withdrawal request using OTP Authentication	16
7	Section II- Process for completion of Partial Withdrawal request using eSign	18
8	Process to be followed if Online Bank Account Verification (Penny drop) fails	20
9	Process to be followed if OTP Authentication / eSign is not possible or Subscriber is not able to initiate online Partial Withdrawal Request	20
[	Page <b>2</b> of <b>20</b>	Ver 1.1



#### 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
OTP	One Time Password
ΡΑΟ	Pay and Accounts Office
POP	Point of Presence
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 Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, a Subscriber can opt for Partial Withdrawal of accumulated pension wealth, not exceeding 25% of contributions made by him/her and excluding contributions made by employer (if applicable), if any, at any time before exit from National Pension System (NPS).

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

#### Purposes:

Subscriber can opt for Partial Withdrawal for below mentioned Purposes:

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



#### **Conditions:**

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

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

#### **Documents:**

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

No supporting documents (w.r.t. stated withdrawal reason) are required to be submitted by the Subscriber for availing Partial Withdrawal. The Subscriber is required to accept the 'Self-declaration'' for Partial Withdrawal which is provided in Withdrawal Form / in online partial withdrawal request as part of - Declaration by the Subscriber.

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



#### 4. Procedure for Processing Online Partial Withdrawal request

#### Pre-requisite for Partial Withdrawal if request is initiated by Subscriber:

- Subscriber should have fulfilled the conditions for Partial Withdrawal as per PFRDA guidelines as mentioned above.
- Bank Account details of the Subscriber are updated in his/her NPS account. Bank of the Subscriber should be empaneled for Online Bank Account Verification. Also, the Subscriber needs to be the First Account Holder of the Bank Account.
- Subscriber is required to submit the request using OTP Authentication / eSign. Hence, valid Mobile Number and email ID of the Subscriber should be registered in CRA to receive OTP as part of OTP Authentication. Else, the Mobile Number registered with Aadhaar should be valid to receive OTP as part of eSign.

#### Brief Steps - Initiation of online Partial Withdrawal request by Subscriber:

- Initiation of Online Partial Withdrawal request by Subscriber in the CRA system (www.cransdl.com) by logging with PRAN as User ID & Password.
- Acceptance of the Self-Declaration for reason for Partial Withdrawal.
- Verification of name and Bank Account of the Subscriber (registered in CRA) through online Bank Account Verification (Penny drop facility). The Bank of the Subscriber should be empaneled for Online Bank Account Verification. Only if name and Bank Account verification is successful, then the Subscriber will be allowed to initiate Partial Withdrawal request. Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.
- Submission of request using OTP Authentication / eSign. In case of OTP Authentication, two
  distinct One Time Password (OTP) will be sent on Mobile Number and Email ID registered in
  CRA. Whereas in case of eSign, the 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.
- Request is not required to be verified and authorized by the associated Nodal Office / POP. Further, No Physical Withdrawal Form and Supporting Documents (w.r.t. stated withdrawal reason) are required to be submitted to the associated Nodal Office / POP by Subscriber and to Protean-CRA for storage purpose.

The detailed procedure to be followed by the Subscriber for processing Online **Partial Withdrawal** request in the CRA system is provided below:



#### 5. Steps to initiate Online Partial Withdrawal request in CRA System by Subscriber

Subscriber needs to access CRA System <u>www.cra-nsdl.com</u> by logging with PRAN as User ID & Password as given below in **Figure 1**.

State	National Pension System (NPS)
Are you a subscriber interested in undergoing online training on NPS/APY (Including C	Central/state/Autonomous body subscribers), if so please Click here
Annual Transaction Statement on Email	Subscribers User ID 110042570794
	Password 2 6 43 2 2
Activate Tier II Account Free !!	Submit Reset Password IPIN for eNPS Help/Instructions for Login
FATCA Compliance	Nodal Offices / Other Intermediaries
Know Your Pension (NPP)	Password
Subscriber Consent to share contact details with ASP	Enter Captoha 5 5 + 9 =
Subscriber Registration/Photo-Signature Modification Request	Reset Password Heighinstructions for Looin
Status using Receipt Number	<u>e</u>

Figure 1

User needs to click on **"Tier I Partial Withdrawal"** option under **"Continuation & Withdrawal"** menu and select sub menu "**Initiate Request**" as given below in **Figure 2**.

State	National Pension System (NPS)
Welcome Subscriber-111102256172	11-Apr-2023 Home   Logout
Transact Online - Investment Summary Demographic Changes - Grievance - Views - Continuation & Withdrawal Fassword Management -	
Continuation/Deferment	
Tier II Withdrawal	
Tier I Partial Withdrawal	
Kit from NPS	
Smart Exit Guide	
Click here to be part of Go Green initiative by opting Annual Tran	action Statement on email.
As per PFRDA directives, upload of Withdrawal/KYC documents is mandatory for parallel Processing of Exit a	d Annuity for benefits of NPS Subscribers

Figure 2

At this stage, System will display a Pop-up message after selecting "**Initiate Request**" menu as shown below in **Figure 3**.



The Pop-up message will contain information related to Partial Withdrawal request such as Penny drop verification, OTP authentication/eSign of withdrawal request etc. The Subscriber is required to click on **'OK'** button.

Ø NSDL e-	Gov is now protean Change is growth National Pension System (NPS)
Welcome Subscribe	Logout
Transact Online - Inve	Note You are about to initiate Withdrawal Request to withdraw funds from your NPS Tier-I Account. Kindly note,
	Your name and Bank Account details registered in the CRA system will be mandatorily verified through online Bank Account Verification (Penny Drop) facility. Request will be initiated only after successful verification of name and Bank Account details.
	As per the process, it is mandatory to do OTP Authentication / eSign of withdrawal request.
	> In OTP Authentication, two distinct OTPs will be sent on your registered Mobile Number and email ID respectively.
	<ul> <li>eSign will be successful only if name as per CRA records and name as per UIDAI records (registered for Aadhaar) matches 100% and active Mobile Number is available in UIDAI records.</li> </ul>
	> Only after successful OTP Authentication or eSign, withdrawal request will be executed in CRA.
	Your Bank Account and name in Bank Account will be verified through online Bank Account Verification (Penny Drop). Name in Bank Account should match with the name in PRAN. Hence, please ensure that you are the First Account Holder in your Bank Account.
N	The Bank of the Subscriber should be empaneled for Online Bank Account Verification. In case of failure of Bank Account Verification / Name matching, withdrawal request initiation will not be allowed. You need to update bank details in CRA records and then reinitiate withdrawal request.
	<ul> <li>Applicable Bank Account Verification (Penny Drop) charges will be recovered at the time of withdrawal.</li> </ul>
	Bank account will be verified through Online Bank Account Verification (Penny drop) process. Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from NPS Account.
	ОК
	Figure 3

PRAN of the Subscriber will be Auto Populated as given below in **Figure 4**.

Son NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
Welcome Subscriber-110012197783	30-May-2023 Home   Logout
Transact Online -       Inter CRA Shifting -       Investment Summary -       Demographic Changes -       Grievance -       Views -       Continuation & Withdraw         Initiate Conditional Withdrawal       PRAN       Issobscierzez       Issobsciezez       Issobscierzez       Issobsciezez	ment. Subscribers who have completed 60 years/ crossed date of

#### Figure 4

At this stage, Subscriber details like Available Self Contribution, Available Withdrawal amount, date of joining, date of birth, previous withdrawal amount, contributions utilized for Partial Withdrawal etc. are displayed to the Subscriber. Please refer below **Figure 5**.

		18-Aug-2021	Home   Logou
Summary  Demographic Changes  Grievance  Vie	ws Exit from NPS Password Management		
Conditional Withdrawal			
PRAN :	110030338622		
Subscriber Name :	Prashant Shantaram Gurav		
Subscriber Date of Birth :			
Subscriber Date of Birth : Date of Joining :	15-06-1986		
Date of Joining :			
	15-06-1986 09-01-2004		
Date of Joining : Withdrawal Type :	15-06-1986 09-01-2004 Conditional Withdrawal		
Date of Joining : Withdrawal Type : Self Contribution :	15-06-1986 09-01-2004 Conditional Withdrawal 1203080 67		
Date of Joining : Withdrawal Type : Self Contribution : Previous Withdrawal Amount :	15-06-1986 09-01-2004 Conditional Withdrawal 1203080.67 0.00		
Date of Joining : Withdrawal Type : Self Contribution : Previous Withdrawal Amount : Contribution utilized for partial withdrawal :	15-06-1986 09-01-2004 Conditional Withdrawal 1203080.67 0.00 0.00		
Date of Joining : Withdrawal Type : Self Contribution : Previous Withdrawal Amount : Contribution utilized for partial withdrawal : Available Withdrawal Amount : Percentage to be Withdrawal%; "	15-06-1986 09-01-2004 Conditional Withdrawal 1203000.67 0.00 0.00 1203080.67	V	
Date of Joining : Withdrawal Type : Self Contribution : Previous Withdrawal Amount : Contribution utilized for partial withdrawal : Available Withdrawal Amount :	15-06-1986 09-01-2004 Conditional Withdrawal 1203080 67 0.00 0.00 1203080.67 [Percentage ♥]	×	

Figure 5

User needs to click on drop down menu "Percentage to be withdrawal" and select percentage towards withdrawal. User can select maximum of 25% from the drop down menu. Please refer below **Figure 6**.

Welcome Subscriber-110030338622	01-Sep-2021	Home   Logout
Transact Online - Investment Summary - Demographic Changes - Grievance - Views - Exit from NPS - F	Password Management+	
© Conditional Withdrawal		
DRAN - 15		
Subscriber Name : 16		
Subscriber Date of Birth : 18		
Date of Joining : 19		
	hdrawal	
Self Contribution : 21 22		
Previous Withdrawal Amount : 23		
Contribution utilized for partial withdrawal : 24		
Available Withdrawal Amount : 25 🔻		
Percentage to be Withdrawal% :** Percentage V		
Purpose of withdrawal :" Reason	▼	
Tentative/Eligible Withdrawal Amount 0.00		
Submit	Reset	

Figure 6

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

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

Please refer below **Figure 7**.

338622		01-Sep-2021	Home   Logout
Summary Demographic Changes Grievance Vie	ws - Exit from NPS - Password Management -		
Conditional Withdrawal			
PRAN :	110030338622		
Subscriber Name : Subscriber Date of Birth :	Prashant Shantaram Gurav 15-06-1986		
Date of Joining :	09-01-2004		
Withdrawal Type :	Conditional Withdrawal		
Self Contribution :	1283637.67		
Previous Withdrawal Amount : Contribution utilized for partial withdrawal :	0.00		
Available Withdrawal Amount :	1283637.67		
Percentage to be Withdrawal% :*	25 🗸		
Purpose of withdrawal :*	Reason	~	
Tentative/Eligible Withdrawal Amount	Reason Higher education of children	-	
	Marriage of his or her children		
	Purchase or construction of a residential house or flat		
	Purchase or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation		
	Purchase or construction of a residential house or flat Treatment of specified illnesses	5	
	Purchase or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation	5	
138622	Purchase or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation		Home I Logout
338622 ummany Demonranhic Changes - Grievance - Vi	Perchano or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie	18-Aug-2021	Home   Logout
338622 Jummary – Demographic Changes – Grievance – Vie	Perchano or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie		Home   Logout
	Perchano or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie		Home   Logout
	Perchano or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie		Home   Logout
	Perchano or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie		Home   Logout
Summary Demographic Changes Grievance Vi	Perchano or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie		Home   Logout
Summary Demographic Changes Grievance Vi	Perchano or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie		Home   Logout
summary Demographic Changes Grievance Vi	Purchase or construction of a residential house or flat Treatment of specifical linesess Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie ws Exit from NPS Password Management		Home   Logout
ummary _     Demographic Changes _     Grievance _     Vit       ③     Conditional Withdrawal	Putchage or construction of a readential house or flat Treatment of specified interess Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie ws v Exit from NPS- Password Management 1 110030338622		Home   Logout
wummary Demographic Changes Grievance Vi Conditional Withdrawal	Purchase or construction of a residential house or flat Treatment of specifical linesess Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie ws Exit from NPS Password Management		Home   Logout
ummary _     Demographic Changes _     Grievance _     Vit       ③     Conditional Withdrawal	Ext from NPS         Password Management           110030338622         Prashant Shantaram Guray		Home   Logout
wmmary -     Demographic Changes -     Grievance -     Vit       Image: Subscriber Name :     Subscriber Name :     Subscriber Date of Birth :       Date of Joining :     Withdrawal Type :	Exchance or construction of a residential house or full           Treatment of specified infrases           Medical & incidental expenses due to disability/incapacitation           Skill development/re-skilling or any other self-development activitie           ws v         Exit from NPS v           Passworld Management v           110030338622           Prashant Shantaram Gurav           15-0-1986           09-01-2004           Conditional Withdrawal		Home   Logout
wummary -     Demographic Changes     Grievance     Vi       Image: Subscriber Name :     Subscriber Date of Birth :     Date of Joining :       Withdrawal Type :     Self Contribution :	Putchase or construction of a readential house or full Treatment of specified interests Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie  ws  Exit from NPS  Password Management  110030338622 Prashant Shantaram Gurav 15-06-1906 09-01-2004 Conditional Withdrawal 120308.07		Home   Logout
wummary Demographic Changes Grievance Vi Grievance Vi Conditional Withdrawal  PRAN : Subscriber Name : Subscriber Name : Subscriber Jate of Birth : Date of Joining : Withdrawal Type : Self Contribution : Previous Withdrawal Amount :	Furthance or construction of a residential house or full           Treatment of specified interses           Medical & incidental expenses due to disability/incapatitation           Skill development/re-skilling or any other self-development activitie           ws v         Exit from NPS v         Password Management v           110030339622         Prashant Shanfaram Gurav           15-06-1986         09-01-2004           0-06         00-0		Home   Logout
Wirmmary Demographic Changes Grievance Vi Conditional Withdrawal  PRAN : Subscriber Name : Subscriber Date of Birth : Date of Joining : Withdrawal Type : Self Contribution : Previous Withdrawal Amount : Contribution utized for partial withdrawal :	Putchase or construction of a readential house or hall Treatment of specified infrasess Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activitie  ws  Exit from NPS Password Management  110030339622 Prashant Shantaram Gurav 15-66-1986 0-012004 Constituoal Withdrawal 120308.0-67 0.00 0.00		Home   Logout
wummary Demographic Changes Grievance Vi  Conditional Withdrawal  PRAN : Subscriber Name : Contribution : Previous Withdrawal Amount : Contribution utilized for partial withdrawal : Available Withdrawal :	Furthance or construction of a residential house or hall           Treatment of specified lineses           Medical & incidental expenses due to disability/incapacitation           Skill development/re-skilling or any other self-development activities           sws_         Exit from NPS_           Password Management_           110030338622           Prashant Shantaram Gurav           15-06-1986           06-91-2004           Conditional Withdrawal           1203080.67           0.00           1.002030.67		Home   Logout
ummary         Demographic Changes         Grievance         Vit           Image: Conditional Withdrawal         Subscriber Date of Birth :         Set Contribution :         Previous Withdrawal Amount :         Contribution title?         Set Contribution :         Set C	Exit from NPS -         Password Management -           110030338622         Preshant Supported and Support -           110030338622         Preshant Support -           110030338622         Prashant Sundary -           110030338622         Prashant Support -           110030338622         Prashant Support -           11003038622         Prashant Support -           120300.67         120300.67           125	18-Aug-2021	Home   Logout
Summary -         Demographic Changes -         Grievance -         Vi           Image: Second	Furthance or construction of a residential house or flat           Treatment of specified inflasses           Medical & inclental expenses due to disability/incapolation           Skill developmentre-skiling or any other self-development activitie           ws         Exit from NPS           Password Management           110030338622           Prashant Shantaram Gurav           15-06-1986           09-01-2004           Conditional Withdraval           1203080.67           0.00           1203080.67           Z5           Purchase or construction of a residential house or flat		Home   Logout
ummary         Demographic Changes         Grievance         Vit           Image: Conditional Withdrawal         Subscriber Date of Birth :         Set Contribution :         Previous Withdrawal Amount :         Contribution title?         Set Contribution :         Set C	Exit from NPS -         Password Management -           110030338622         Preshant Supported and Support -           110030338622         Preshant Support -           110030338622         Prashant Sundary -           110030338622         Prashant Support -           110030338622         Prashant Support -           11003038622         Prashant Support -           120300.67         120300.67           125	18-Aug-2021	Home   Logout

Figure 7

At this stage, existing bank details of the Subscriber along with mobile number and email ID of the Subscriber are displayed. If existing bank details and contact details are correct, Subscriber needs to click on "Confirm" button to proceed further. Please refer below **Figure 8**.

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

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

Subscriber may upload any document for partial withdrawal if he/she wishes to do so. However, the upload of documents is not mandatory.

			Change is
			Change is
ome Subscriber-110030	338622	18-Aug-2021	Home   Logout
Online - Investment	Summary _ Demographic Changes _ Grievance _ Views _ Exit from NP	S - Password Management -	
	Conditional Withdrawal		
			-
	PRAN Subscriber Name	110030338622 Prashant Shantaram Gurav	
	Subscriber Name	15-06-1986	
	Subscriber Date of Joining	09-01-2004	
	Withdrawal Type	Conditional Withdrawal	
	Self Contribution	1203080.67	
	Amount already withdrawn (Rs.)	0.00	
	Percentage of Partial Withdrawal	25	
	Total Amount which can be withdrawn (Rs.)	300770.17	
	Purpose of withdrawal	Purchase/Construction of House for Setf/ joint with spouse	
	Transaction Type *	Electronic	
	Account type	SAVINGS	
	Bank Account Number	04141140005616	
	Bank Name	STATE BANK OF INDIA	
	Bank Branch	CHANDRAYANGUTTA	
	Bank Address	HYDERABAD	
	Bank Address Pin	500058	
	Bank IFS Code	HDFC0000414	
	Bank MICR Code	500002012	
	Mobile No	9819639307	
	Email ID	prashantg@nsdl.co.in	
	Select File to Browse		
	Upload :	Upload	
	Note : Uploaded Attachment (Allowed File Types: pdf, jpeg, doc, docx, xis	a, xlsx, zip, png, jpg. Maximum File Size: 2 MB, Number of Files can be uploaded: 1)	
		Confirm Back	

Figure 8

At this stage, User needs to accept the self-declaration for reason of Partial Withdrawal. User needs to click on check box of declaration. Please refer below **Figure 9** 

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

Upon accepting declaration, Subscriber needs to click on **"Online bank a/c Verification**" tab to proceed further. Please refer below **Figure 9.** 

Welcome Subscriber-110030338622		18-Aug-2021	Home   Logou
Transact Online - Investment Summary	Demographic Changes Grievance Views Exit from NP	S- Password Management-	
ی د	Conditional Withdrawal		
	PRAN	110030338622	
	Subscriber Name	Prashant Shantaram Gurav	
	Subscriber Date of Birth	15-06-1986	
	Subscriber Date of Joining	09-01-2004	
	Withdrawal Type	Conditional Withdrawal	
	Self Contribution	1203080.67	
	Amount already withdrawn (Rs.)	0.00	
	Percentage of Partial Withdrawal	25	
	Total Amount which can be withdrawn (Rs.)	300770.17	
	Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse	
	Transaction Type *	Electronic	
	Account type	SAVINGS	
	Bank Account Number	04141140005616	
	Bank Name	STATE BANK OF INDIA	
	Bank Branch	CHANDRAYANGUTTA	
	Bank Address	HYDERABAD	
	Bank Address Pin	500058	
	Bank IFS Code	HDFC0000414	
	Bank MICR Code	500002012	

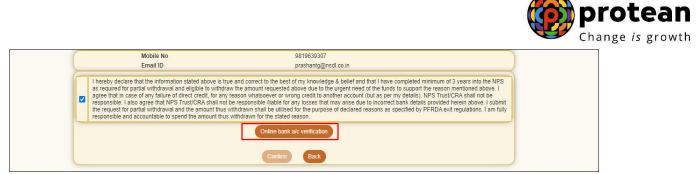


Figure 9

At this stage, after clicking on **"Online bank a/c Verification**" tab, the name and Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). On successful verification, a Pop-up message will display to the Subscriber i.e. **"Online bank a/c Verification is Successful".** Subscriber needs to click on "OK" button and then click on "Confirm" button to proceed further. Please refer below **Figure 10 and 10A.** 

# If Online Bank Account Verification fails, then appropriate message will be displayed to the Subscriber and request initiation will not be allowed.

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

• <u>Due to Bank Account related rejection</u> - Subscriber is required to update the correct (new) Bank Account details in his/her NPS account. Once the Bank details are updated in CRA, then Subscriber can initiate new request in CRA.

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

• <u>Due to name mismatch</u> – If failure in online Bank Account Verification (Penny drop) is due to name mismatch and if Subscriber's name registered in CRA is correct, then the Subscriber is required to submit the physical Partial Withdrawal Form to Nodal Office / POP alongwith Bank Proof. Partial Withdrawal Form is available under "Forms" section, which is available under respective sector on CRA website (www.npscra.nsdl.co.in). On receipt of physical Partial Withdrawal Form, Nodal Office / POP will initiate & authorize Partial Withdrawal Request in CRA.

Alternatively, if Subscriber's name and/or Bank Account details registered in CRA are not correct, then Subscriber is required to update new Bank Account details and/or update his/her name in NPS account. The name as per Bank Account and name registered in CRA should match. Once Subscriber's Name/Bank details are updated in CRA, then Subscriber can initiate new request in CRA.



PRAN	110080338995
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	14-07-2005
Withdrawal Type	Conditional Withdrawal
Self Contribution	802024.64
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	200506.16
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	MUDFORT DIAMOND POINT SECUNDER
Bank Address	MUDFORT DIAMOND POINT SECUNDERABAD
Bank Address Pin	500009
Online	e bank a/c verification is successful.
	ок
I hereby declare that the information stated above is true and correct to the	he best of my knowledge & belief and that I have completed minimum of 3 years into the NPS uested above due to the urgent need of the funds to support the reason mentioned above. I
	er or wrong credit to another account (but as per my details), NPS Trust/CRA shall not be
	ble for any losses that may arise due to incorrect bank details provided herein above. I submit
the request for partial withdrawal and the amount thus withdrawn shall be responsible and accountable to spend the amount thus withdrawn for the	utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully stated reason.
	anlinn) Back

Figure 10

(	PRAN	110080338995
	Subscriber Name	Prashant Shantaram Gurav
	Subscriber Date of Birth	15-06-1986
	Subscriber Date of Joining	14-07-2005
	Withdrawal Type	Conditional Withdrawal
	Self Contribution	802024.64
	Amount already withdrawn (Rs.)	0.00
	Percentage of Partial Withdrawal	25
	Total Amount which can be withdrawn (Rs.)	200506.16
	Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
(	Transaction Type *	Electronic
	Account type	SAVINGS
	Bank Account Number	04141140005616
	Bank Name	STATE BANK OF INDIA
	Bank Branch	MUDFORT DIAMOND POINT SECUNDER
	Bank Address	MUDFORT DIAMOND POINT SECUNDERABAD
	Bank Address Pin	500009
	Bank IFS Code	HDFC0000414
	Bank MICR Code	
(	Mobile No	9819639307
<u></u>	Email ID	prashantg@nsdl.co.in
as required for pa agree that in cas responsible. I als the request for pa	artial withdrawal and eligible to withdraw the amount requeste e of any failure of direct credit, for any reason whatsoever or v o agree that NPS Trust/CRA shall not be responsible /liable for	st of my knowledge & belief and that I have completed minimum of 3 years into the NPS d above due to the urgent need of the funds to support the reason mentioned above. I wrong credit to another account (but as per my details), NPS Trust/CRA shall not be or any losses that may arise due to incorrect bank details provided herein above. I submit sed for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully d reason.
	Online bar	nk a/c verification Back

#### Figure 10A

At this stage, Subscriber needs to proceed with OTP Authentication/eSign of withdrawal request. Withdrawal request will get initiated in the CRA system only after successful OTP Authentication/eSign of request. The Subscriber has a choice to select any of the option.

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

Please refer below **Figure 11**.

NSDL C-GOV	is now frotean Change is growth	National	Pension System (NPS
9 Subscriber-110080338995		13-Sep-2022	Home   Logout
ine 🚽 Investment Summary 🚽	Demographic Changes Grievance Views Exit 1	rom NPS - Password Management -	
Co	nditional Withdrawal		
	PRAN	110080338995	
	Subscriber Name	Prashant Shantaram Gurav	
	Subscriber Name Acknowledgement Number	Prashant Shantaram Gurav 1000243984	
	Acknowledgement Number	1000243984	
	Acknowledgement Number Captured Timestamp	1000243984 2022-09-13 16:02:44.222518	
Now, system	Acknowledgement Number Captured Timestamp Status <u>Click Hereto</u> view withdrawal form. proceed to OTP Authentication/eSign of your with only after successful OTP Authentication/esign	1000243984 2022-09-13 16:02:44.222518	RA
Now, system	Acknowledgement Number Captured Timestamp Status <u>Click Hereto</u> view withdrawal form. proceed to OTP Authentication/eSign of your with only after successful OTP Authentication/esign	1000243984 2022-09-13 16:02:44.222518 Request has been captured and processed successfully thdrawal request. Kindly note that withdrawal request will get initiated in CI of request. If OTP Authentication/cSign is not done within 15 days, then yo elled in CRA system and you need to initiate new request.	RA our
Now, system	Acknowledgement Number Captured Timestamp Status <u>Click Here</u> to view withdrawal form. <u>Click Here</u> to view withdrawal form. proceed to OTP Authentication/eSign of your with only after successful OTP Authentication/eSign withdrawal request will get cance	1000243984 2022-09-13 16:02:44.222518 Request has been captured and processed successfully thdrawal request. Kindly note that withdrawal request will get initiated in CI of request. If OTP Authentication/eSign is not done within 15 days, then yo alled in CRA system and you need to initiate new request.	RA our

Figure 11

The process of submission of withdrawal 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 Partial Withdrawal 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 Partial Withdrawal 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.



#### <u>Section I-</u> <u>Process for completion of Partial Withdrawal request using OTP</u> <u>Authentication:</u>

At this stage, Subscriber needs to select "OTP" radio button and then click on "**Proceed to OTP Authentication**" tab. Please refer below **Figure 12**.

NSDL e-Gov	is now protean Change is growth		National Pens	sion System (NPS
Welcome Subscriber-110080338995			13-Sep-2022	Home   Logout
nsact Online 🚽 Investment Summary 🚽	Demographic Changes Grievance Views Exit f	rom NPS - Password Management -		
Co	nditional Withdrawal			
(	PRAN	110080338995		
	Subscriber Name	Prashant Shantaram Gurav		
	Acknowledgement Number	1000243984		
	Captured Timestamp	2022-09-13 16:02:44.222518		
	Status Click Hereto view withdrawal form.	Request has been captured and processed	I successiony	
Now, syster	proceed to OTP Authentication/eSign of your wit n only after successful OTP Authentication/eSign	hdrawal request. Kindly note that withdrawal of request. If OTP Authentication/eSign is no Iled in CRA system and you need to initiate no	t done within 15 days, then your	
	Please click to view the uploaded documen	t: View		
		●OTP ○Esign		
		Proceed to OTP Authentication		

Figure 12

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 13**.

NSDL e-Gov is now	protean Change is growth		Nat	tional Pension System (NPS)
Welcome Subscriber-110012197783			30-May-2023	Home   Logout
Transact Online     Inter CRA Shifting     Investment Summary       O TP Authentication	OTP has been sent to mobi Please Enter OTP Sent to Mo Please Enter OTP Sent to E			
	Figure	13		

Page 16 of 20



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

At this stage, option is provided to the user to view & download system generated Withdrawal Form. Further, status of the request and message regarding completion of OTP Verification is also displayed. Refer below **Figure 14**.

Ø NS	DL e-Gov is	now <b>protean</b> Change is growth		National P	ension System (NPS)
Welcome Subs	criber-110093747617			13-Sep-2022	Home   Logout
Transact Online -	Investment Summary - Demo	graphic Changes - Grievance - Views - Exit	from NPS Password Management		
	Condition	PRAN Subscriber Name Acknowledgement Number Captured Timestamp Status Citck Hergto view withdrawal form. Peruest has been processed su	110093747617 Prashant Shantaram Gurav 1000243985 2022-09-13 17:21:42.037135 Request Processed cccessfully. Funds will be transferred on 4th t	working day	
		Please click to view the uploaded docume		working day.	$\rightarrow$
		o	DTP Verification was Successful Download Withdrawal Form		

Figure 14



#### Section II- Process for completion of Partial Withdrawal 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 15.

Welcome Subscriber-110007556089	20-Aug-2021	Home   Logout
Transact Online Views Exit from NPS Passw	vord Management	
Conditional Withdrawal		
PRAN 1100	07556089	
Subscriber Name Prast	nant Shantaram Gurav	
Acknowledgement Number 1000	068529	
Captured Timestamp 2021	-08-20 17:42:42.676017	
Status Requ	est has been captured and processed successfully	
Click Hereto view withdrawal form.		
You have successfully captured withdrawal request. Now, proceed to OT that withdrawal request will get initiated in the CRA system only aff Authentication/eSign is not done within 15 days, then your withdrawal	ter successful OTP Authentication/eSign of request. If OTP	
initiate new red	quest.	
Please click to view the uploaded document : Vie	w)	
O OTH @ Es	sign	
Proceed to e-Sign ti	he Form	
NOTE - Sign service charges plus t	axes applicable is Rs. 5.90	

Figure 15

At this stage, once user clicks on **"Proceed to e-Sign the Form"** Tab, system will redirect Subscriber to eSign Service Provider's Web Page. User needs to enter his/her Aadhaar/Virtual ID and click on "Send OTP" button to receive OTP. The user will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 16.** 

NSDL Elec	NSDL Electronic Signature Service	
ASP Name	National Pension System Trust	
Transaction ID	UKC:eSign:4397:20210820170724978	
Date & Time	2021-08-20T17:07:38	
I hereby authorize NSDL e-Governance Infrastructure Lin	mited (NSDL e-Gov) to -	
National Pension System (NPS)/Atal Pension Vojana (AP)/ the Aadhara Authentication system (Nadhara based e-K (Targeted Delivery of Financial and other subsidies, Ben thereunder and for no other purpose. 2. Authenticate my Aadhara / Virtual ID through AoHara to system for obbining my e-K/C through AoHara to based e- Gender, Date of Birth and Address) for the purpose of S System (NPS)/Atal Pension Yojana (APY) for/with National P 3. Lunderstand that Security and confidentiality of persona	the purpose of eSigning the registration document / service requests under forwith National Pension System Trust and authenticate my identity through VC services of UIDA1 in accordance with the provisions of the Aadhaar effits and Services) Act, 2016 and the allied rules and regulations notified Biometric for authenticating my identity through the Aadhaar Authentication AVC services of UIDA1 and use my Photo and Demographic details (Name, ginging the registration document / service requests under National Pension Pension System Trust.	
VID/Aadhaar: 525861023867 Click Here to generate Virtual ID. Download Instructions to generate Virtual ID in lieu of Aadh ©2019 NSDL E-Governance	Send OTP Cancel	

Figure 16

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 17**.

Figure 17

*System will check whether name of the Subscriber as per CRA records and name as per UIDAI record matches 100%. If the name is matching 100% then only eSign will be successful.* 

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

At this stage, option is provided to the User to view & download system generated Withdrawal Form. Further, status of the request and message regarding completion of eSigning is also displayed.

Please refer below Figure 18.

🐼 NSDL e-Go	<b>v</b> is now <b>() protean</b> Change <i>is</i> growth		National P	ension System (NPS)
Welcome Subscriber-110012197783			30-May-2023	Home   Logout
Transact Online 🚽 Inter CRA Shifting 🚽	Investment Summary Demographic Changes Grievance	Views - Continuation & Withdrawal -	Password Management	
	PRAN Subscriber Name Acknowledgement Number Captured Timestamp Status Click Hereto view withdrawal form. Request has been processed succes Please click to view the uploaded document :	110012197783 Astuin Vijay Limaya 1000244212 2023-05-30 17:52:35 60182 Request Processed sofully. Funds will be transferred on View	4th working day.	
		igning was Successful annual 4 Signed Fant		

Figure 18

On successful OTP Authentication/E-Signing of request, funds will be transferred to Subscriber's Bank Account within T +  $3^{rd}$  Working days, T being date of submission of online request in CRA system through successful OTP Authentication/eSign.



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

• <u>Due to Bank Account related rejection</u> - Subscriber is required to update the correct (new) Bank Account details in his/her NPS account. Once the Bank details are updated in CRA, then Subscriber can initiate new request in CRA.

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

 <u>Due to name mismatch</u> – If failure in online Bank Account Verification (Penny drop) is due to name mismatch and if Subscriber's name registered in CRA is correct, then the Subscriber is required to submit the physical Partial Withdrawal Form to Nodal Office / POP alongwith Bank Proof. Partial Withdrawal Form is available under "Forms" section, which is available under respective sector on CRA website (www.npscra.nsdl.co.in). On receipt of physical Partial Withdrawal Form, Nodal Office / POP will initiate & authorize Partial Withdrawal Request in CRA.

Alternatively, if Subscriber's name and/or Bank Account details registered in CRA are not correct, then Subscriber is required to update new Bank Account details and/or update his/her name in NPS account. The name as per Bank Account and name registered in CRA should match. Once Subscriber's Name/Bank details are updated in CRA, then Subscriber can initiate new request in CRA.

#### <u>Process to be followed if OTP Authentication / eSign is not possible or Subscriber</u> is not able to initiate online Partial Withdrawal Request:

- If OTP Authentication / eSign is not possible or the Subscriber is not able to initiate online Partial Withdrawal request in CRA system for any reason, then the Subscriber is required to submit physical Partial Withdrawal Form (with self-declaration) to the associated Nodal Office / POP.
- Subscriber will accept self-declaration for reason of withdrawal and submit copy of Bank Proof for Bank Account registered in CRA.
- The Nodal Office / POP will initiate and authorize the Partial Withdrawal request in the CRA system with Maker-Checker User ID. No supporting documents (w.r.t. stated withdrawal reason) are required to be submitted by the Subscriber.
- Partial Withdrawal Form (with self-declaration) is available under "Forms" section, which is available under respective sector on CRA website (www.npscra.nsdl.co.in).

\_\_\_\_\_\*\*\*\*\*\_\_\_\_\_