



Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SOP)

Initiation and Authorization of Online Death Withdrawal request by Point of Presence (POP)

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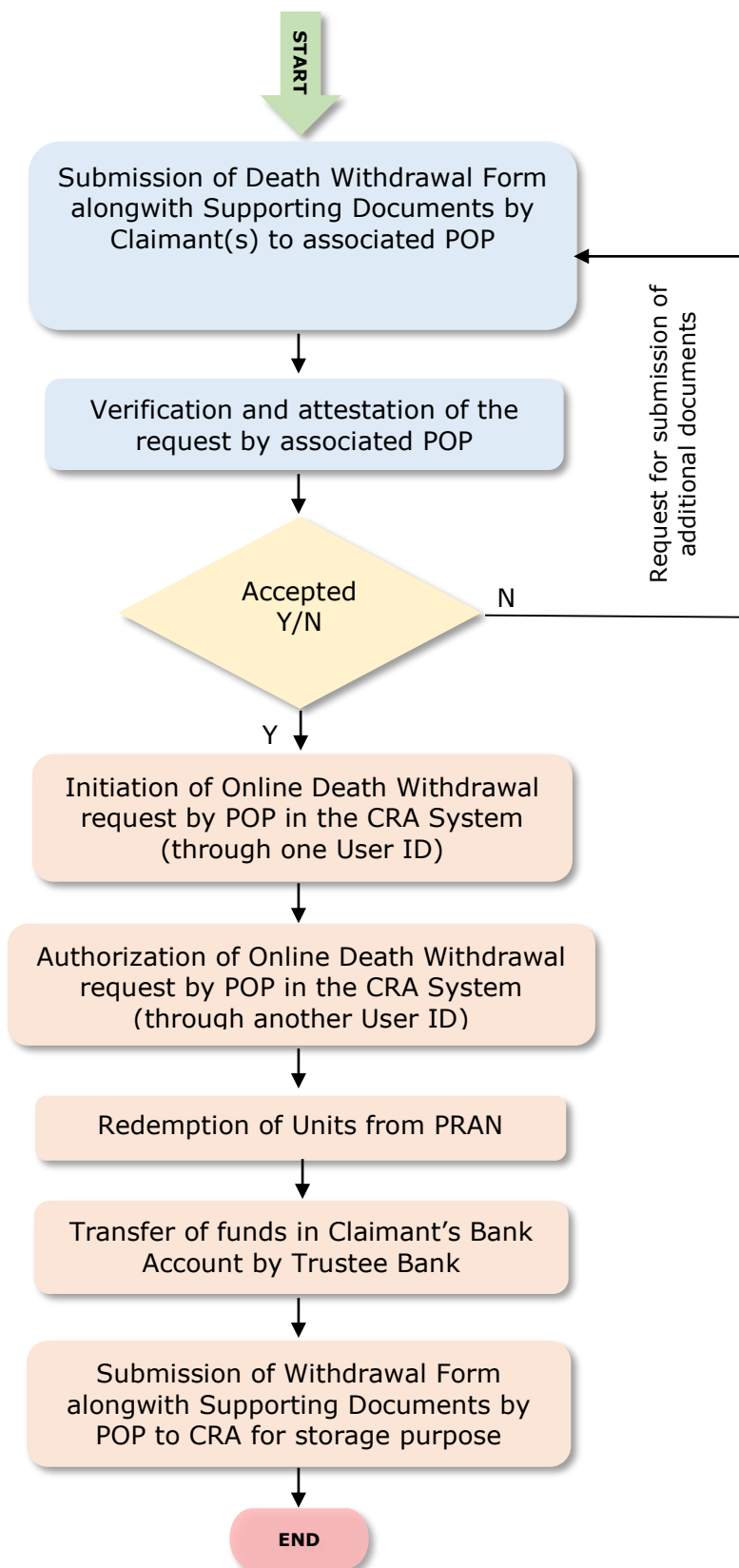
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1. Abbreviations

Abbreviation	Expansion
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
NPS	National Pension System
PFRDA	Pension Fund Regulatory & Development Authority
POP	Point of Presence
POP-SP	Point of Presence Service Provider
PRAN	Permanent Retirement Account Number

2. Process Flow – Processing of Online Death Withdrawal Request



3. Preface:

As per the Pension Fund Regulatory and Development Authority (PFRDA), (Exits & Withdrawals under NPS) Regulations 2015 and amendments thereto, in case of Death of NPS Subscriber under All Citizens of India & Corporate Sector, the entire accumulated pension wealth of the Subscriber (100% NPS Corpus) shall be paid to the nominee or nominees or legal heirs, as the case may be, of such Subscriber.

Though, the nominee/legal heir of the deceased Subscriber shall have the option to purchase any of the annuities being offered upon exit, if they so desire, while applying for withdrawal of benefits on account of deceased Subscribers' Permanent Retirement Account.

4. Procedure for Processing Online Death Withdrawal requests by POP

The brief steps to be followed by POP

- **Verification & Attestation of Death Withdrawal Request**

- ✓ The POP shall verify the physical Death Withdrawal Form & supporting documents [such as Death Certificate, KYC Documents (Id Proof & Address Proof), Bank Account Proof and other required documents] submitted by the Claimant(s). *The Death Withdrawal Form is available on CRA website www.npscra.nsdl.co.in.*
- ✓ On successful verification, the POP shall attest the withdrawal request.
- ✓ Claimant have an option to opt for 100% Lumpsum withdrawal or 100% Annuity Withdrawal or Lumpsum & Annuity Withdrawal.

- **Initiation and Authorization of Online Death Withdrawal request in CRA System**

- ✓ On successful verification of Death Withdrawal Form and supporting documents, POP shall initiate withdrawal request in the CRA system through One User ID.
- ✓ Authorization of request by POP in the CRA system through Other User ID.
- ✓ Submission of Withdrawal Form & Supporting Documents to CRA by POP for storage purpose.

Online Exit Module has been implemented in the CRA system to facilitate POPs to process Exit requests of underlying NPS Subscribers. This document describes the detailed procedure to be followed by the POPs for initiation and authorization of Online Death Withdrawal requests in the CRA system.

5. Steps to initiate Online Death Withdrawal request in CRA System by POP

POP User will access CRA System www.cra-nsdl.com using one DSC User ID as given below in **Figure 1**.

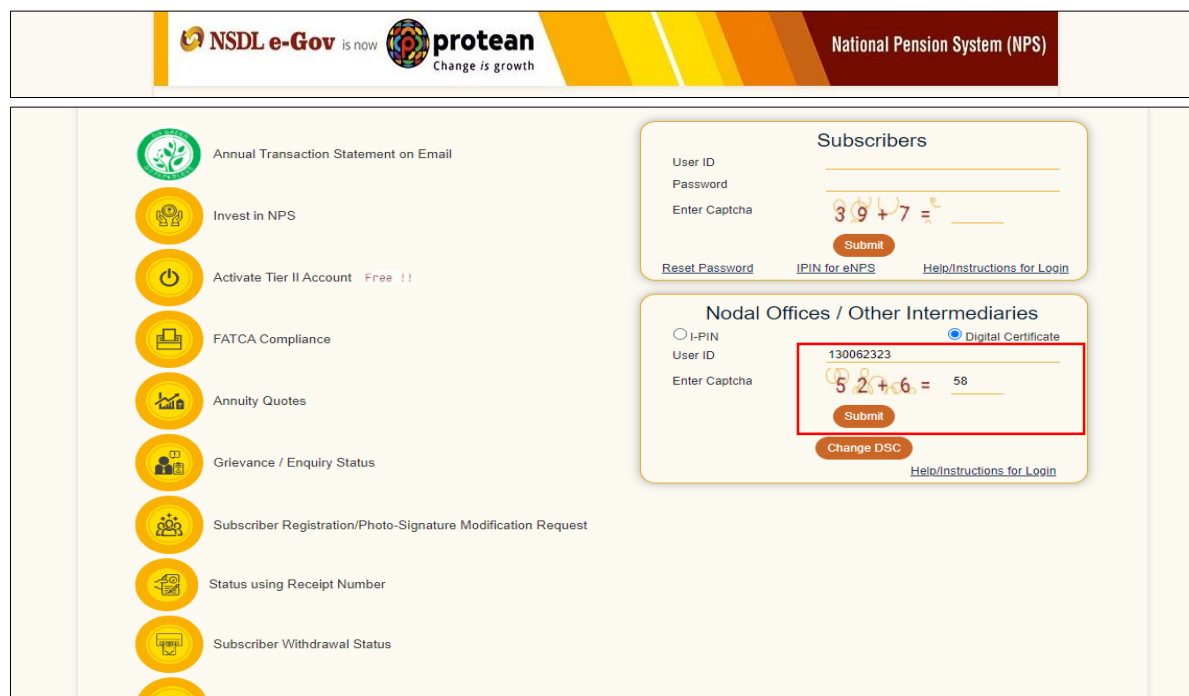
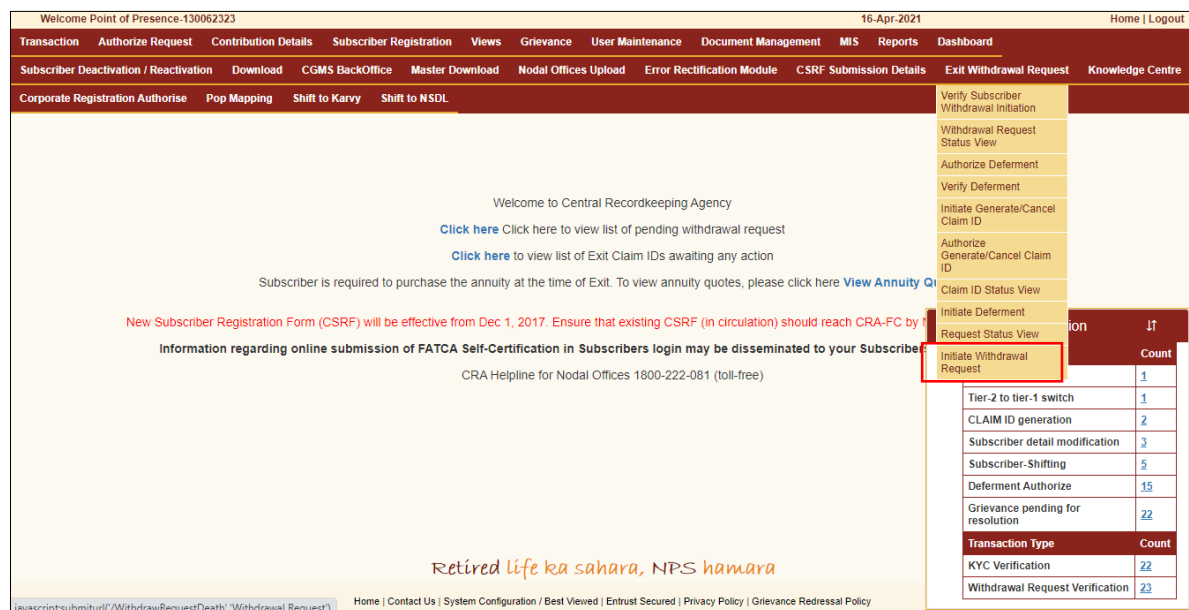


Figure 1

On successful login, User needs to click on Menu **“Exit Withdrawal Request”** and select Sub Menu **“Initiate Withdrawal Request”** as given below in **Figure 2**.



Transaction Type	Count
Tier-2 to tier-1 switch	1
CLAIM ID generation	2
Subscriber detail modification	2
Subscriber-Shifting	5
Deferment Authorize	15
Grievance pending for resolution	22
KYC Verification	22
Withdrawal Request Verification	23

Figure 2

User needs to select the option **“Death Withdrawal”** as given below in **Figure 3**.

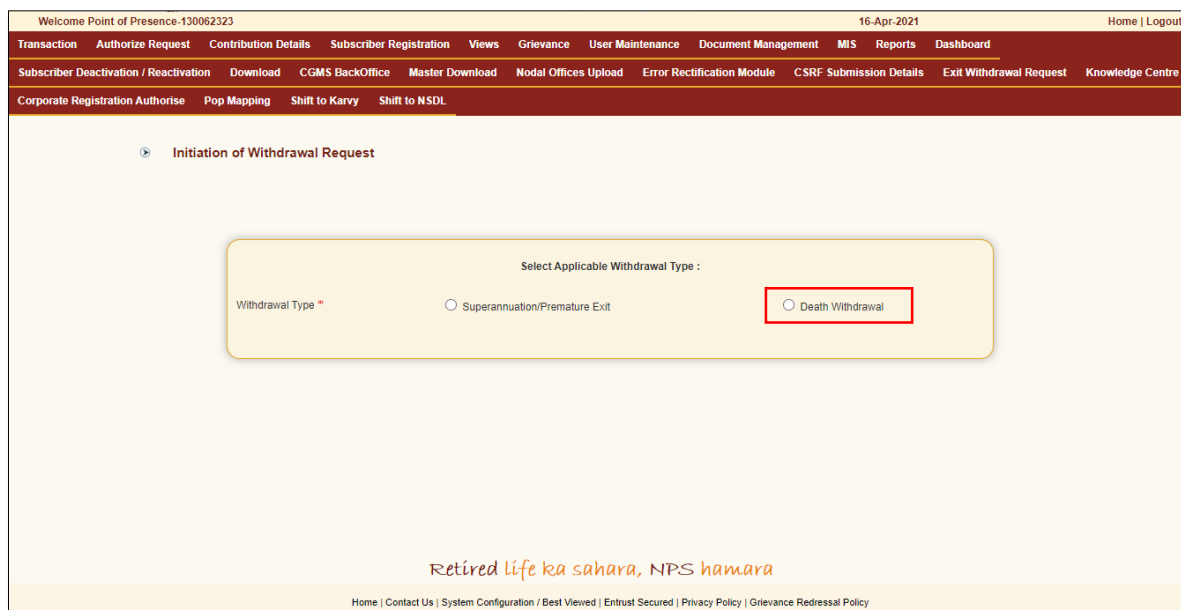


Figure 3

User needs to select the **“Initiate Request”** option to initiate the death withdrawal request and enter PRAN of the Subscriber and click on **“Submit”** button as given below in **Figure 4**.

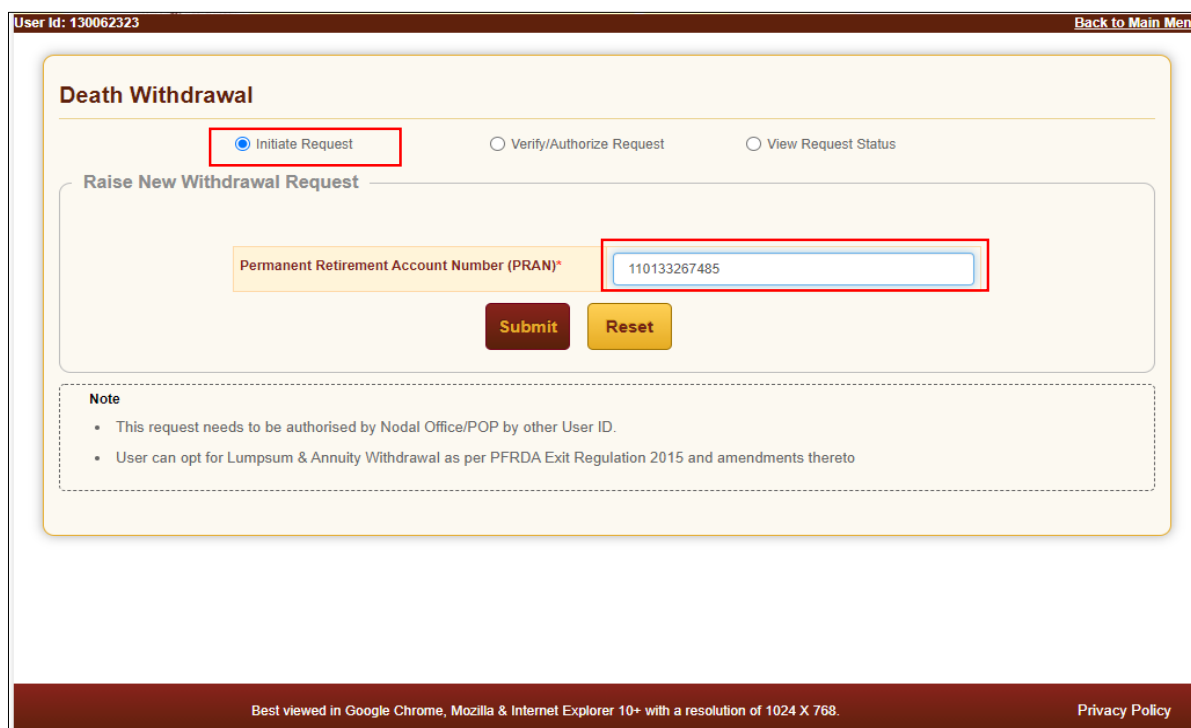


Figure 4

At this stage, User needs to accept declarations. On acceptance of declarations, User needs to click on **“OK”** button. Please refer below **Figure 5**.

User Id: 130062323 X Back to Main Menu

Death Withdraw

Raise New Withd

Points to be noted prior to initiation of request

As per PFRDA Exit Regulation 2015 and amendments thereto, withdrawal request will be processed as per below mentioned scenarios

1. Purchase of Annuity is optional. If opted it will be issued to one person only.
2. Claimant can opt for Default Annuity or Normal Annuity
3. In case of Default Annuity, Annuity will be issued as per following:
 - 3.1 Spouse (if Subscriber is married and spouse is alive) of the subscriber will have to mandatorily purchase annuity upon death of the subscriber to receive monthly pension.
 - 3.2 Upon the demise of such spouse Annuity would be re-issued to the family members in the order specified hereunder
 - Living dependent mother of the deceased subscriber
 - Living dependent father of the deceased subscriber.
 - 3.3 If Spouse is not alive or Subscriber was not married, Annuity will be issued to Mother of deceased Subscriber (if alive)
 - 3.4 If Spouse is not alive or Subscriber was not married and mother is also not alive, Annuity will be issued to Father of deceased Subscriber (if alive).
 - 3.5 If none of the family member is alive, claimant is not eligible to select Default Annuity.
4. Lump sum portion will be settled as per following conditions
 - Nominee/s as per CRA records if nomination is updated after marriage of the subscriber
 - Nominee/s as per Legal Heir Certificate if nomination is not updated after marriage of the subscriber / Nomination not available in CRA records

Kindly refer PFRDA Exit Regulation 2015 and amendments thereto for further details.

Yes, I/We have read the instructions

OK CANCEL

[Privacy Policy](#)

Figure 5

At this stage, User needs to capture Date of Death of the Subscriber and click on **"Submit"** button. Please refer below **Figure 6**.

Death Withdrawal

PRAN: 110133267485 Subscriber Name: JVGDEEP CHVXHVN
 CBO Reg No: 6503663 POP Reg No: 5503525
 CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED

Subscriber Details

Date of Birth	06/01/1976
Father's Name	CVTTVNDEV CHVXHVN
Subscriber's gender	Male
Marital Status	Married
Date Of Death*	<input type="text" value="01/04/2021"/> <input type="text" value="DD/MM/YYYY"/> Kindly enter correct Date of Death

Note

- Out of Total NPS Corpus, % of corpus Claimant will receive in his/her bank account.
- Out of Total NPS Corpus, % of corpus Annuitant will utilise towards pension
- Claimant can allocate any percentage towards Lump sum and Annuity
- If spouse and parents are not alive, Claimant cannot opt for NPS-Family Income option (Default annuity).
- This request needs to be authorised by Nodal Office/POP with other User ID.
- User can opt for Lump sum & Annuity Withdrawal as per PFRDA Exit Regulation 2015 and amendments thereto.

Figure 6

A new page will be displayed and User needs to click on any one of the options provided i.e. 100% Lumpsum withdrawal or 100% Annuity Withdrawal or Lumpsum & Annuity Withdrawal Under Valuation section. As per the option selected by User, the Claimants Withdrawal details will be displayed in **Section C**. POP user will enter receipt number in "Receipt No" field. User needs to provide the Family Members details in **Section E**. Please refer below **Figure 7**.

User Id: 130062323

[Back to Main Menu](#)

Death Withdrawal

PRAN: 110133267485

Subscriber Name: JVGDEEP CHVXHVN

CBO Reg No: 6503663

POP Reg No: 5503525

CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED

POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED

Subscriber Details

Date of Birth	06/01/1976
Father's Name	CVTTVNDEV CHVXHVN
Subscriber's gender	Male
Marital Status	Married
Date Of Death*	<input type="text" value="01/04/2021"/> DD/MM/YYYY Kindly enter correct Date of Death

Edit

Valuation

Total Valuation as on Date(in Rs.) for Tier 1	264360.48
Total Valuation as on Date of Death(in Rs.) for Tier 1*	264360.48
Do you want to opt for?*	<input checked="" type="radio"/> 100% Lump sum Withdrawal <input type="radio"/> 100% Annuity Withdrawal <input type="radio"/> Lump sum & Annuity Withdrawal
Select Annuity Scheme* <small>(Note : Mandatory If Annuity is opted)</small>	<input type="radio"/> NPS-Family Income option (Default annuity) <input type="radio"/> Other Annuity Option
Receipt No./ Back Office Ref. No.	<input type="text"/>

Section C - Claimant Withdrawal Details

Towards Withdrawal (in %) for Tier 1*	<input type="text" value="100"/> %	<input type="text" value="264360.48"/>	% of corpus Claimant will receive in his/her bank account
Towards Annuity (in %) for Tier 1*	<input type="text" value="0"/> %	<input type="text" value="0"/>	% of corpus Annuitant will utilise towards pension

Section E - Subscriber's Family Member Details

Marital Status*	<input type="text" value="Married"/>
Spouse Status :*	<input type="text" value="Alive"/>
Mother Status*	<input type="text" value="Not Applicable"/>
Father Status*	<input type="text" value="Not Applicable"/>

Submit

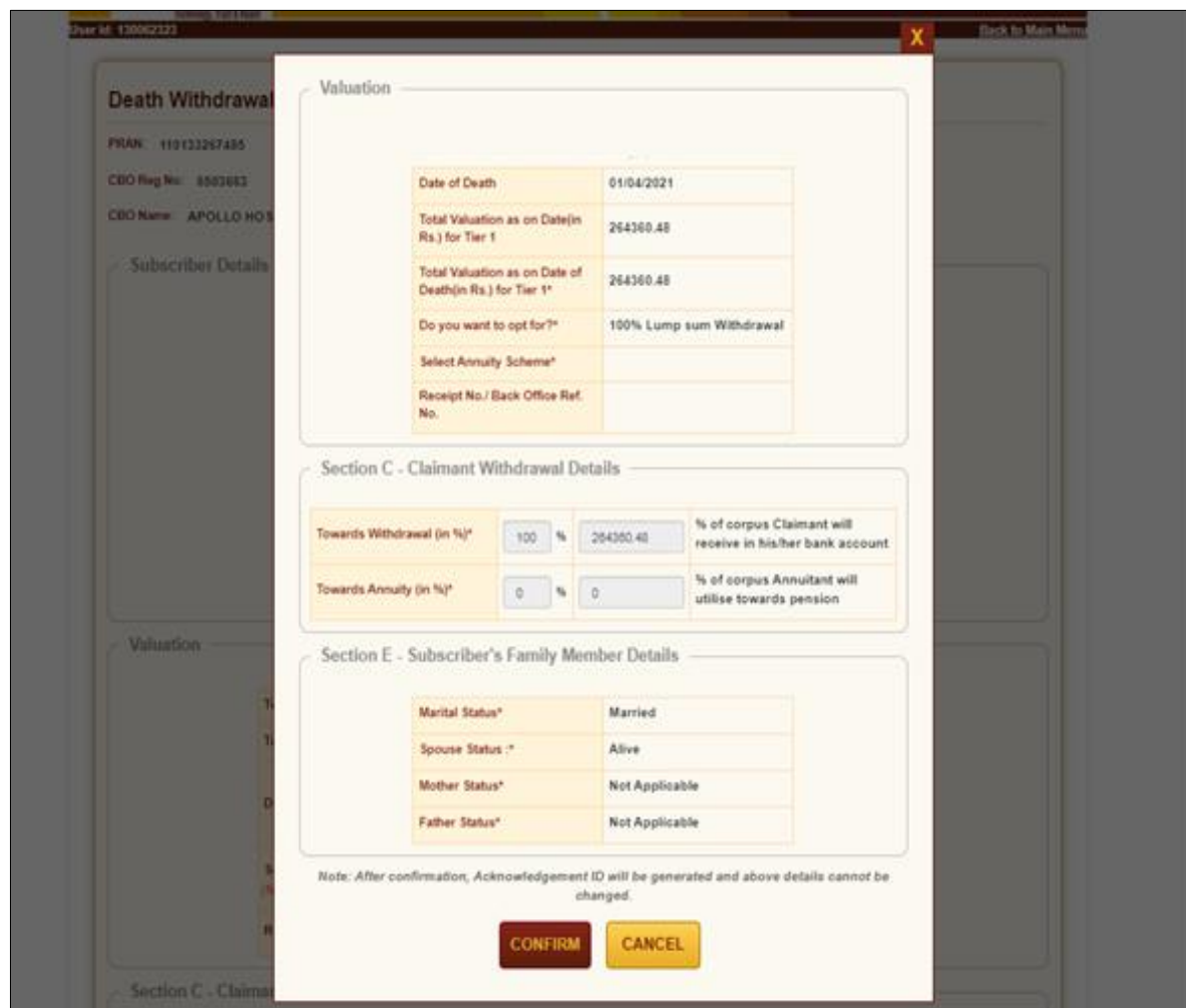
Back

Note

- Out of Total NPS Corpus, % of corpus Claimant will receive in his/her bank account.
- Out of Total NPS Corpus, % of corpus Annuitant will utilise towards pension
- Claimant can allocate any percentage towards Lump sum and Annuity
- If spouse and parents are not alive, Claimant cannot opt for NPS-Family Income option (Default annuity).
- This request needs to be authorised by Nodal Office/POP with other User ID.
- User can opt for Lump sum & Annuity Withdrawal as per PFRDA Exit Regulation 2015 and amendments thereto.

Figure 7

On submission of details, a confirmation Window will be displayed as per below **Figure 8**.



Valuation

Date of Death	01/04/2021
Total Valuation as on Date (in Rs.) for Tier 1	264360.48
Total Valuation as on Date of Death (in Rs.) for Tier 1*	264360.48
Do you want to opt for?*	100% Lump sum Withdrawal
Select Annuity Scheme*	
Receipt No./ Back Office Ref. No.	

Section C - Claimant Withdrawal Details

Towards Withdrawal (in %)*	100 %	264360.48	% of corpus Claimant will receive in his/her bank account
Towards Annuity (in %)*	0 %	0	% of corpus Annuitant will utilise towards pension

Section E - Subscriber's Family Member Details

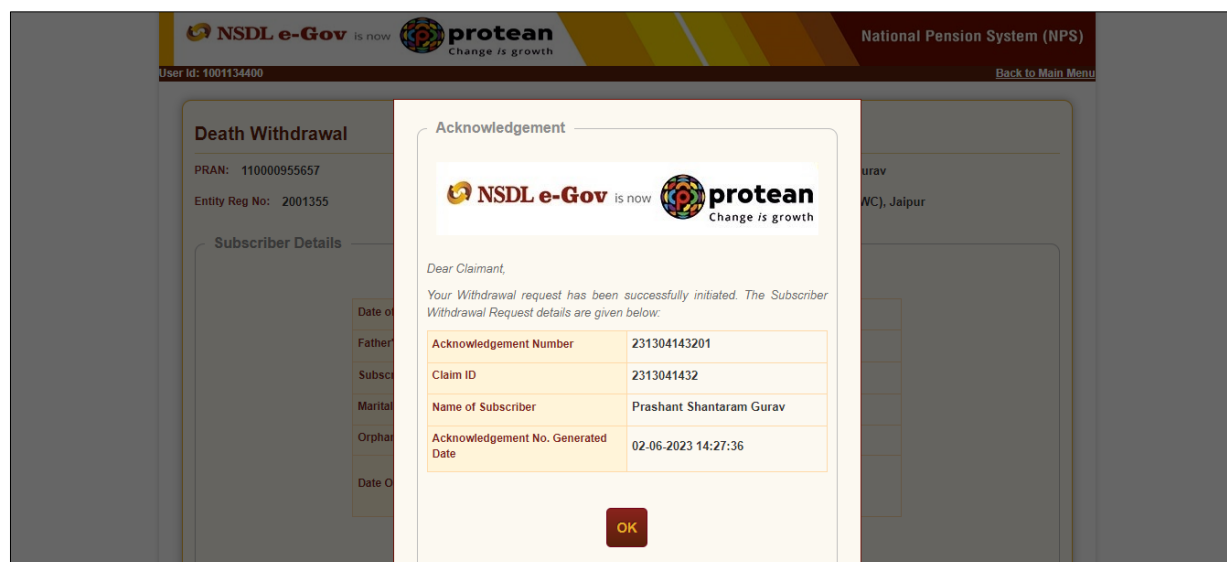
Marital Status*	Married
Spouse Status -*	Alive
Mother Status*	Not Applicable
Father Status*	Not Applicable

Note: After confirmation, Acknowledgement ID will be generated and above details cannot be changed.

CONFIRM **CANCEL**

Figure 8

On confirmation, an Acknowledgement Number will be generated. Please refer below **Figure 9**.



Acknowledgement

NSDL e-Gov is now **protean**
Change is growth

Dear Claimant,
Your Withdrawal request has been successfully initiated. The Subscriber Withdrawal Request details are given below:

Acknowledgement Number	231304143201
Claim ID	2313041432
Name of Subscriber	Prashant Shantaram Gurav
Acknowledgement No. Generated Date	02-06-2023 14:27:36

OK

Figure 9

Once Acknowledgement Number is generated, User needs to capture/submit details under **different TABs**. User needs to provide the Subscriber's Family Details such as spouse, mother, father's details under "**Family Details**" TAB. Refer below **Figure 10**.

If POP desires to cancel the Death Withdrawal request after generation of Acknowledgement Number, POP can cancel the Death Withdrawal request from Initiator login ID by clicking on '**Cancel request**' tab. Refer below **Figure 10**.

Death Withdrawal - Request Initiation

PRAN: 110133267485	Subscriber Name: JVGDEEP CHVXHVN
CBO Reg No: 6503663	POP Reg No: 5503525
CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED	POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED
Claim ID: 2112308224	Acknowledgement Number: 211230822401

Family Details
Annuitant Details
Nominee/Legal Heir Details
Document Checklist - Tier I
Declaration
Documents Upload

Cancel Request

Subscriber Details

Date of Birth	06/01/1976
Father's Name	CVTTVNDEV CHVXHVN
Subscriber's gender	Male
Marital Status	Married
Date Of Death*	01/04/2021

Total Valuation

Total Valuation as on Date(in Rs.)	264360.48
Total Valuation as on Date of Death*	264360.48
Do you want to opt for?*	<input checked="" type="radio"/> 100% Lump sum Withdrawal <input type="radio"/> 100% Annuity Withdrawal <input type="radio"/> Lump sum & Annuity Withdrawal
Select Annuity Scheme*	<input type="radio"/> NPS-Family Income option (Default annuity) <input type="radio"/> Other Annuity Option

Section C - Claimant Withdrawal Details

Towards Withdrawal (in %)*	100	%	264360.48	% of corpus Claimant will receive in his/her bank account.
Towards Annuity (in %)*	0	%	0.00	% of corpus Annuitant will utilise towards pension

Section E - Subscriber's Family Member Details

Marital Status*	Married
Spouse Gender*	Female
Spouse Status :*	Alive
Spouse First Name*	ANURADHA

Spouse Middle Name	<input type="text"/>
Spouse Last Name	CHAUHAN
Spouse Aadhar/VID	<input type="text"/>
Spouse PANS	<input type="text"/>
Spouse DOB*	01/10/1965 <input type="text"/> DD/MM/YYYY
Mother Status*	Not Applicable
Father Status*	Not Applicable
Child 1 Status*	Not Applicable
Child 2 Status*	Not Applicable
Child 3 Status*	Not Applicable

Note

- S PAN of the Claimant is mandatory
- If Father/Mother name is available in CRA records then User cannot edit Father/Mother name
- Fill details if Children/s is/are alive. Otherwise choose Not Applicable/Not Alive

Figure 10

User will click **Save & Proceed**. User needs to provide Nomination/Legal Heir details in next TAB. The nominee details registered in CRA will be displayed to the User. If the nominee details are same, User will select the continue with existing nomination as **Yes**. If there is a change in nomination or User wants to add legal heir details, then User needs to select the continue with existing nomination as **No**. In such case, User will be required to capture new nominee/legal heir details. Please refer below **Figure 11**.

User Id: 130062323 Back to Main Menu

Death Withdrawal - Request Initiation

PRAN: 110133267485 Subscriber Name: JVGDEEP CHVXHVN
 CBO Reg No: 6503663 POP Reg No: 5503525
 CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED
 Claim ID: 2112308224 Acknowledgement Number: 211230822401

*Corpus towards Lumpsum should be given to respective nominees / legal heirs.

Nominations Last Updated : 15/02/2019

Tier 1 Nominee / Legal Heir Details

Existing Tier 1 Nominees :

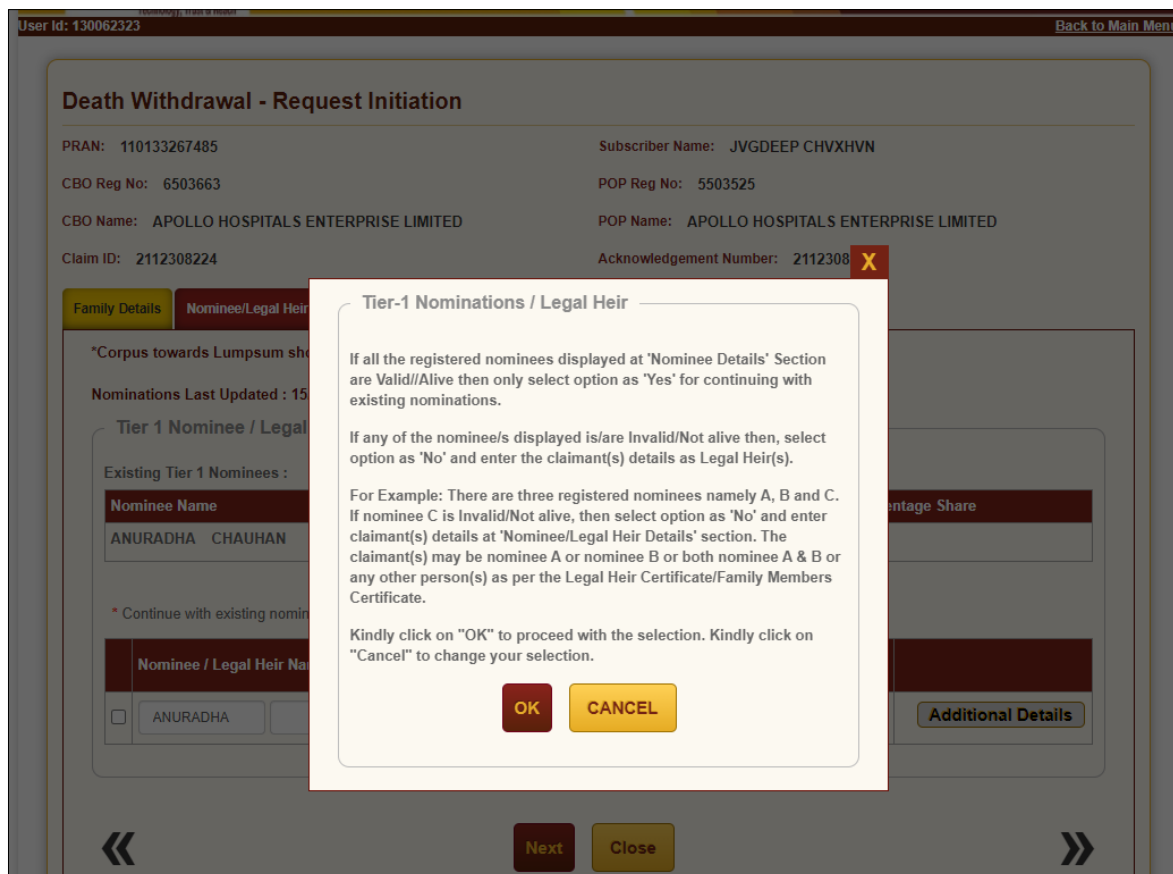
Nominee Name	Relationship with Subscriber	Percentage Share
ANURADHA CHAUHAN	SPOUSE	100

* Continue with existing nominations

Nominee / Legal Heir Name	Relationship with Subscriber	Percentage Share	
<input type="checkbox"/> ANURADHA	CHAUHAN	SPOUSE	100 <input type="button" value="Additional Details"/>

Figure 11

Once User selects the **“Yes”** or **“No”** option regarding Nomination, a new Information Window regarding nomination/legal heir will be Displayed. User needs to click on **“OK”** button. Please refer below **Figure 12**.



The screenshot shows a web application interface for 'Death Withdrawal - Request Initiation'. The background form contains fields for PRAN (110133267485), CBO Reg No (6503663), CBO Name (APOLLO HOSPITALS ENTERPRISE LIMITED), Claim ID (2112308224), Subscriber Name (JVGDEEP CHVXHVN), POP Reg No (5503525), and POP Name (APOLLO HOSPITALS ENTERPRISE LIMITED). A red 'X' icon is next to the Acknowledgement Number (2112308). A dialog box titled 'Tier-1 Nominations / Legal Heir' is overlaid on the form. The dialog box contains the following text: 'If all the registered nominees displayed at 'Nominee Details' Section are Valid//Alive then only select option as 'Yes' for continuing with existing nominations. If any of the nominee/s displayed is/are Invalid/Not alive then, select option as 'No' and enter the claimant(s) details as Legal Heir(s). For Example: There are three registered nominees namely A, B and C. If nominee C is Invalid/Not alive, then select option as 'No' and enter claimant(s) details at 'Nominee/Legal Heir Details' section. The claimant(s) may be nominee A or nominee B or both nominee A & B or any other person(s) as per the Legal Heir Certificate/Family Members Certificate. Kindly click on "OK" to proceed with the selection. Kindly click on "Cancel" to change your selection.' The dialog box has 'OK' and 'CANCEL' buttons. The background form has 'Next' and 'Close' buttons at the bottom.

Figure 12

At this stage, User needs to capture Additional details related to nominees/legal heir by clicking on **“Additional Details”** option. Please refer below **Figure 13**.

User Id: 130062323 Back to Main Menu

Death Withdrawal - Request Initiation

PRAN: 110133267485 Subscriber Name: JVGDEEP CHVXHVN
 CBO Reg No: 6503663 POP Reg No: 5503525
 CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED
 Claim ID: 2112308224 Acknowledgement Number: 211230822401

Family Details
Nominee/Legal Heir Details
Document Checklist-Tier I
Declaration
Documents Upload

*Corpus towards Lumpsum should be given to respective nominees / legal heirs

Nominations Last Updated : 15/02/2019

Tier 1 Nominee / Legal Heir Details

Existing Tier 1 Nominees :

Nominee Name	Relationship with Subscriber	Percentage Share
ANURADHA CHAUHAN	SPOUSE	100

* Continue with existing nominations : Yes ▼

	Nominee / Legal Heir Name	Relationship with Subscriber	Percentage Share	
<input type="checkbox"/>	ANURADHA <input style="width: 80px;" type="text"/> CHAUHAN	SPOUSE	100	Additional Details

⏪

Next
Close
⏩

Figure 13

Once User Clicks on **"Additional Details"** option, a new Window will be displayed wherein, User needs to provide Address & Bank details of nominee/legal heir and Click on **"Save" button**. Please refer below **Figure 14**.

Nominee Details	
Personal Details	
First Name *	ANURADHA
Middle Name	
Last Name / Surname	CHAUHAN
Relationship *	SPOUSE
Date of Birth\$	DD/MM/YYYY
Percentage Share *	100
Major/Minor*	MINOR
Guardian Date of Birth *	DD/MM/YYYY
Guardian Name *	
Guardian Middle Name	
Guardian Last Name / Surname	
AADHAAR / VID	
PAN*	BQQPK8787H
CKYC	
Are you a Politically Exposed Person (PEP)*	No
Address & Bank Details	
Address 1 *	3RD FLOOR FLAT NO.18 SHIVPL
Address 2	BABURAO PARULEKAR MARG,C
Address 3	
City	MUMBAI
Pincode*	400028
State *	Maharashtra
Country *	India
Mobile No*	9757222422
Alternate Contact No.	
Email ID*	SAGAR.KONDEVILKAR14@GMAIL
Bank Account Type*	SAVINGS
Bank Account Number*
Confirm Bank Account Number*	5678
Bank IFS Code*	HDFC0000424
Bank Name*	HDFC BANK
Bank Branch*	MUMBAI - MATUNGA (EAST)
Bank Address*	PAL RESIDENCY.SHOP NO 2,PLOT NO 358BHANDARKAR ROAD, MATUNGA (CR),MUMBAI MAHARASHTRA 400019
Bank Address Pin*	
MICR Code	400240063
Are you related to a Politically Exposed Person (PEP)*	No
Do you have any history of conviction under any criminal proceedings in India or abroad? *	No
<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

Figure 14

At this stage, below page will be displayed wherein User needs to click on **“Next”** button to proceed further. Please refer below **Figure 15**.

Nominations Last Updated : 15/02/2019

Tier 1 Nominee / Legal Heir Details

Existing Tier 1 Nominees :

Nominee Name	Relationship with Subscriber	Percentage Share
ANURADHA CHAUHAN	SPOUSE	100

* Continue with existing nominations : Yes

Nominee / Legal Heir Name	Relationship with Subscriber	Percentage Share	
<input type="checkbox"/> ANURADHA <input type="text" value=""/> CHAUHAN	<input type="text" value="SPOUSE"/>	<input type="text" value="100"/>	<input type="button" value="Additional Details"/>

« »

Note

- At least one nominee is mandatory for both tiers.
- The percentage calculation should be 100% in total for each tier.
- You cannot revert Continue with existing option once opted.
- Change of Name or Relationship details will reset all the additional information.

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768. [Privacy Policy](#)

Figure 15

In next **"Documents Checklist" TAB**, User needs to confirm the Withdrawal Form, supporting documents related to exit request, Bank Proof, Identity & Address Proof and proceed further. Please refer below **Figure 16**.

User Id: 130062323

[Back to Main Menu](#)

Death Withdrawal - Request Initiation

PRAN: 110133267485

Subscriber Name: JVGDEEP CHVXHVN

CBO Reg No: 6503663

POP Reg No: 5503525

CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED

POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED

Claim ID: 2112308224

Acknowledgement Number: 211230822401

[Family Details](#)
[Nominee/Legal Heir Details](#)
[Document Checklist-Tier I](#)
[Declaration](#)
[Documents Upload](#)

Supporting Documents

Sr No.		Document Name
1	<input checked="" type="checkbox"/>	Withdrawal form duly filled and signed-stamped by mapped Nodal Office.*
2	<input checked="" type="checkbox"/>	Original Death Certificate (For Non Govt. Subscriber) / Attested copy by mapped Nodal Office (For Govt. Subscriber)*
3	<input checked="" type="checkbox"/>	Original PRAN Card/Copy of ePRAN Card/Notarised Affidavit (if PRAN card not submitted)
4	<input type="checkbox"/>	Family Members Certificate
5	<input type="checkbox"/>	Legal heir certificate issued by First Class Magistrate

Bank Proof

Sr No.	Tier I Nominees	Document Name
	1	
1	<input checked="" type="checkbox"/>	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook*

Proof of Identity

Sr No.	Tier I Nominees	Document Name
	1	
1	<input checked="" type="checkbox"/>	Valid Passport issued by Government of India.
2	<input type="checkbox"/>	Ration Card with Photograph.
3	<input type="checkbox"/>	Bank pass book or Certificate with Photograph
4	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	Valid Driving license with photograph.
6	<input type="checkbox"/>	PAN Card issued by income tax department.
7	<input type="checkbox"/>	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input type="checkbox"/>	Aadhar Card/Letter issued by Unique Identification Authority of India.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
10	<input type="checkbox"/>	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
11	<input type="checkbox"/>	Ex-Service Man Card issued by Ministry of Defence to their employees
12	<input type="checkbox"/>	Photo credit Card.

13	<input type="checkbox"/>	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
----	--------------------------	--

Proof of Address

Sr No.	Tier I Nominees	Document Name
	1	
1	<input checked="" type="checkbox"/>	Valid Passport issued by Government of India.
2	<input type="checkbox"/>	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
3	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
4	<input type="checkbox"/>	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
5	<input type="checkbox"/>	Ration card with photograph and residential address.
6	<input type="checkbox"/>	Bank Pass book or certificate with photograph and residential address.
7	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
8	<input type="checkbox"/>	Valid Driving license with photograph and residential address.
9	<input type="checkbox"/>	Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc
10	<input type="checkbox"/>	Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.
11	<input type="checkbox"/>	Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).
12	<input type="checkbox"/>	Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).

13	<input type="checkbox"/>	Latest property/house Tax Receipt (not more than one year old).
14	<input type="checkbox"/>	Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased accommodation).

«
Save & Proceed
Close
»

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768. Privacy Policy

Figure 16

User will click **Save & Proceed**. The next TAB is for **Delcaration**. The User needs to accept the declaration to process the withdrawal request and click on **"Save and Proceed"** button. Please refer below **Figure 17**.

User Id: 130062323 Back to Main Menu

Death Withdrawal - Request Initiation

PRAN: 110133267485	Subscriber Name: JVGDEEP CHVXHVN
CBO Reg No: 6503663	POP Reg No: 5503525
CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED	POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED
Claim ID: 2112308224	Acknowledgement Number: 211230822401

Family Details
Nominee/Legal Heir Details
Document Checklist-Tier I
Declaration
Documents Upload

Declaration by Claimant

Declaration by Claimant

I 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 / 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 authorize the National Pension System 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.

Declaration by Nodal Office/POP

Declaration by Nodal Office/POP

1. It is certified that above declaration has been signed/thumb impressed before me by the nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir(s) of deceased subscriber late Sh/Smt/Kum JVGDEEP CHVXHVN with PRAN 110133267485 as above and has read the entries / entries have been read over to him / her/them by me and got confirmed by him / her/them.
2. That all the contributions including the subscriber contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending. (applicable for government sector subscribers only)
3. That Identification and address of the nominee/claimant is certified as provided in the withdrawal form above. The name of claimant as mentioned on the withdrawal form has been verified and can be accepted as final.
- 4 It is also certified that this office has not paid/received any family pension to the legal heir(s)/nominee(s) of the deceased subscriber and we dont have any objection for release of accumulated pension wealth to his/her claimant. (applicable for government Sector subscribers only)
5. The bank account details of nominee/claimant as provided in bank details section have been checked and verified and the same can be accepted for payment

⏪

Save & Proceed
Close

⏩

Note

- This request needs to be authorised by Nodal Office/POP with other User ID.
- User can opt for Lump sum & Annuity Withdrawal as per PFRDA Exit Regulation 2015 and amendments thereto.

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768.
Privacy Policy

Figure 17

A New Information window will be opened regarding scanned documents Upload. User needs to click on **"OK"** button. Please refer below **Figure 18**.

Declaration by Nodal Office/POP

Declaration by Nodal Office/POP

1. It is certified that above declaration has been signed/thumb impressed before me by the nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir(s) of deceased subscriber late Sh/Smt/Kum JVGDEEP CHVXHVN with PRAN 110133267485 as above and has read the entries / entries have been read over to him / her/them by me and got confirmed by him / her/them.

2. That all the contributions including the subscriber contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending. (applicable for government sector subscribers only)

3. That Identification and address of the nominee/claimant is certified as provided in the withdrawal form above. The name of claimant as mentioned on the withdrawal form has been verified and can be accepted as final.

4. It is also certified that this office has not paid/received any family pension to the legal heir(s)/nominee(s) of the deceased subscriber and we dont have any objection for release of accumulated pension wealth to his/her claimant. (applicable for government Sector subscribers)

5. The bank account details are verified and can be accepted for payment

Kindly Upload supporting documents at next screen for faster processing of withdrawal request.

OK

Save & Proceed Close

Note

- This request needs to be authorised by Nodal Office/POP with other User ID.
- User can opt for Lump sum & Annuity Withdrawal as per PFRDA Exit Regulation 2015 and amendments thereto.

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768. [Privacy Policy](#)

Figure 18

At **“Documents Upload” TAB**, User needs to upload the complete documents such as Withdrawal Form & Supporting documents, KYC Documents & Bank Proof. Please refer below **Figure 19A & 19B**.

Death Withdrawal - Request Initiation

PRAN: 110133267485 Subscriber Name: JVGDEEP CHVXHVN
 CBO Reg No: 6503663 POP Reg No: 5503525
 CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED
 Claim ID: 2112308224 Acknowledgement Number: 211230822401

Family Details Nominee/Legal Heir Details Document Checklist-Tier I Declaration **Documents Upload**

Download Exit Withdrawal Form

Please complete all the details under all tabs to download form.

[Download Exit Withdrawal Forms](#)

Document Upload

Document Name	Attach File	File Download
Withdrawal Form	Choose File No file chosen	
KYC/Other Documents - Tier I	Choose File No file chosen	
Bank Proof	Choose File No file chosen	

[Upload](#) [Close](#) [Confirm & Proceed](#)

Figure 19A

Death Withdrawal - Request Initiation

PRAN: 110133267485 Subscriber Name: JVGDEEP CHVXHVN
 CBO Reg No: 6503663 POP Reg No: 5503525
 CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED
 Claim ID: 2112308224 Acknowledgement Number: 211230822401

Family Details Nominee/Legal Heir Details Document Checklist-Tier I Declaration **Documents Upload**

Download Exit Withdrawal Form

Please complete all the details under all tabs to download form.

[Download Exit Withdrawal Forms](#)

File Successfully Uploaded

Document Upload

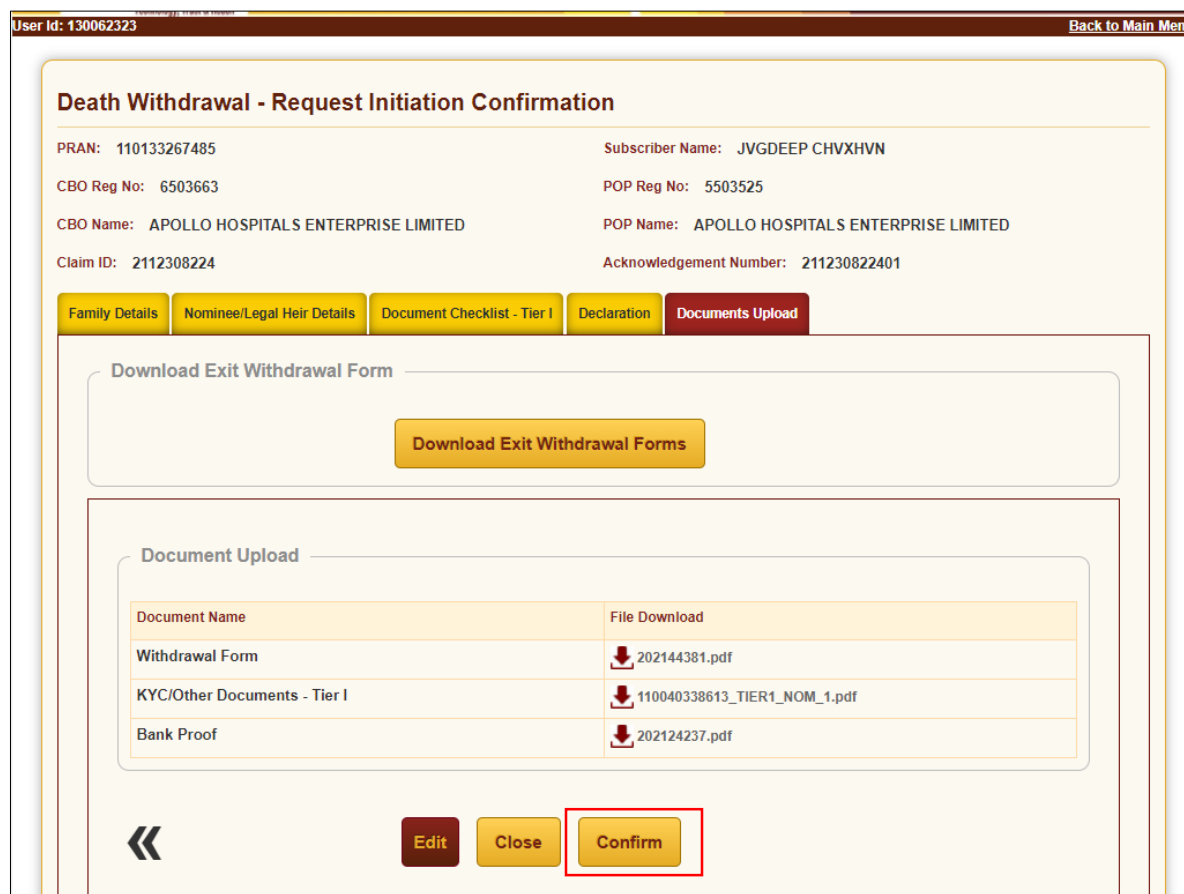
Document Name	Attach File	File Download
Withdrawal Form	Choose File No file chosen	202144381.pdf
KYC/Other Documents - Tier I	Choose File No file chosen	110040338613_TIER1_NOM_1.pdf
Bank Proof	Choose File No file chosen	202124237.pdf

[Upload](#) [Close](#) [Confirm & Proceed](#)

Figure 19B

After providing complete details under different TABs & uploading scanned documents, User needs to re-confirm all the details entered /selected. Each TAB will be displayed to the User for confirmation. User needs to click on **“Next” button** to proceed further.

Once details under all TABs are confirmed, the User needs to confirm the withdrawal request under **“Documents Upload” TAB**, as shown below in **Figure 20**.



User Id: 130062323 Back to Main Menu

Death Withdrawal - Request Initiation Confirmation




PRAN: 110133267485 Subscriber Name: JVGDEEP CHVXHVN
 CBO Reg No: 6503663 POP Reg No: 5503525
 CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED
 Claim ID: 2112308224 Acknowledgement Number: 211230822401

Family Details | Nominee/Legal Heir Details | Document Checklist - Tier I | Declaration | Documents Upload

Download Exit Withdrawal Form

Download Exit Withdrawal Forms

Document Upload

Document Name	File Download
Withdrawal Form	 202144381.pdf
KYC/Other Documents - Tier I	 110040338613_TIER1_NOM_1.pdf
Bank Proof	 202124237.pdf

⏪ | Edit | Close | Confirm

Figure 20

A final confirmation message will be displayed to User. Once User clicks on **“Proceed”** button, a message for successful initiation of request will be displayed to User. Please refer **Figure 21 & 22**.

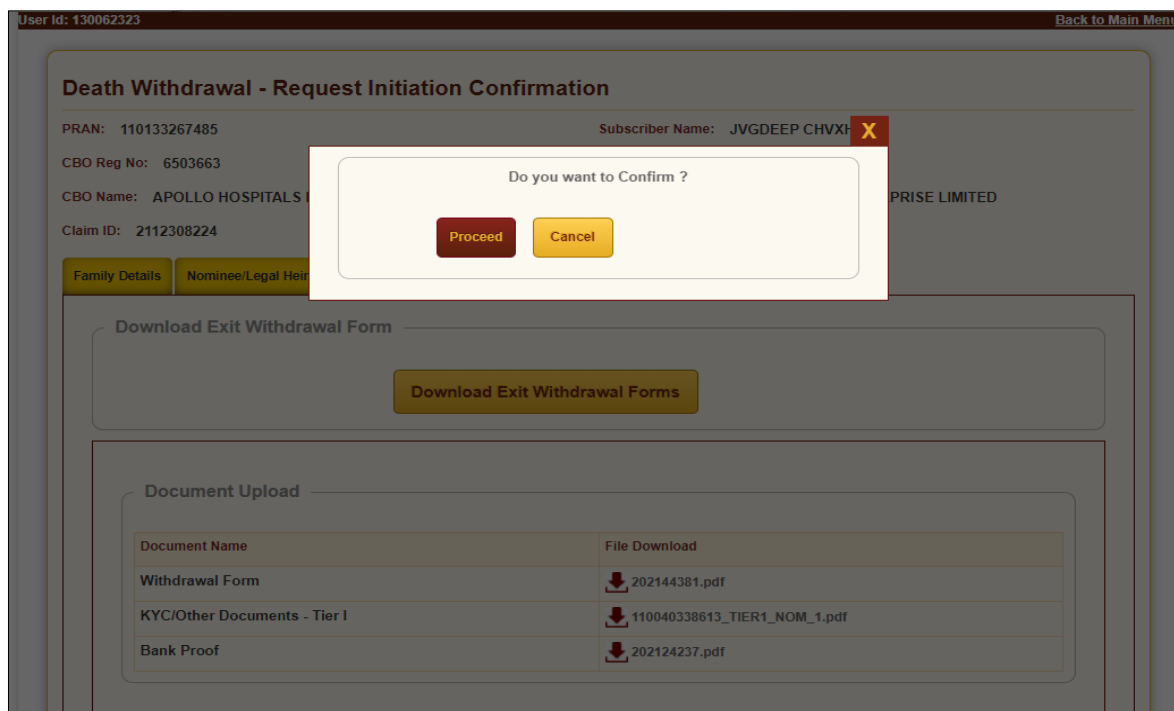


Figure 21

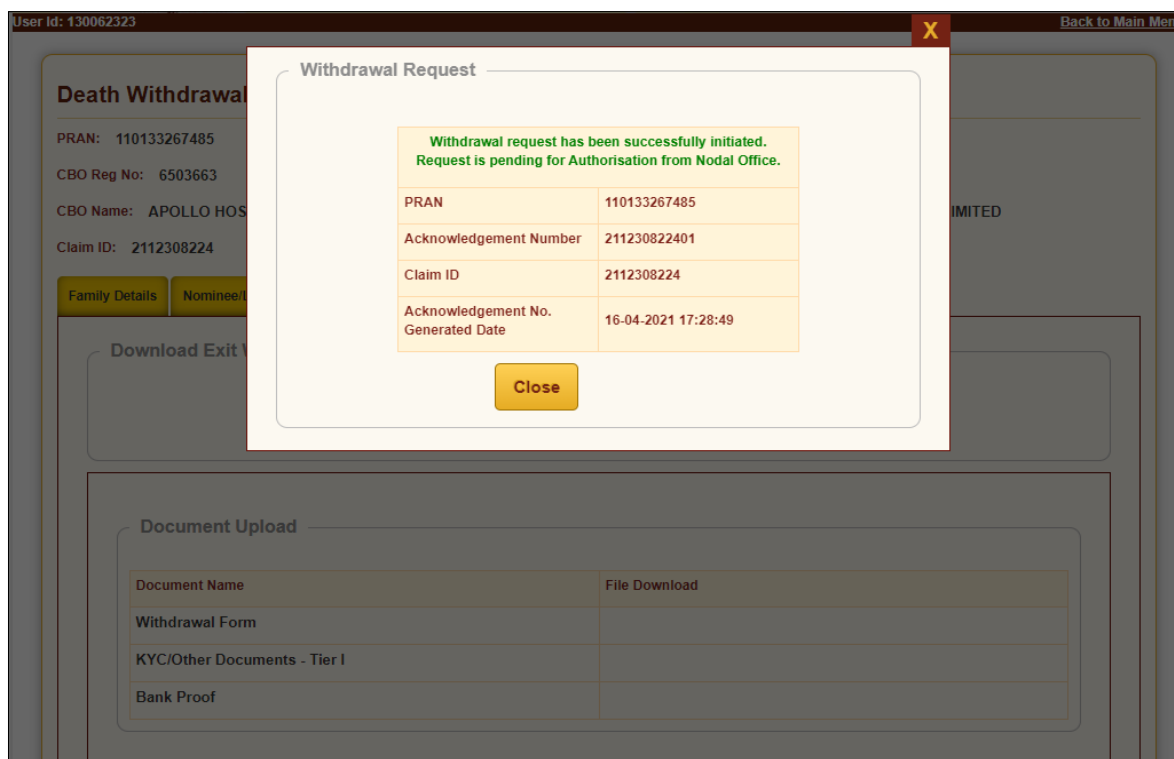
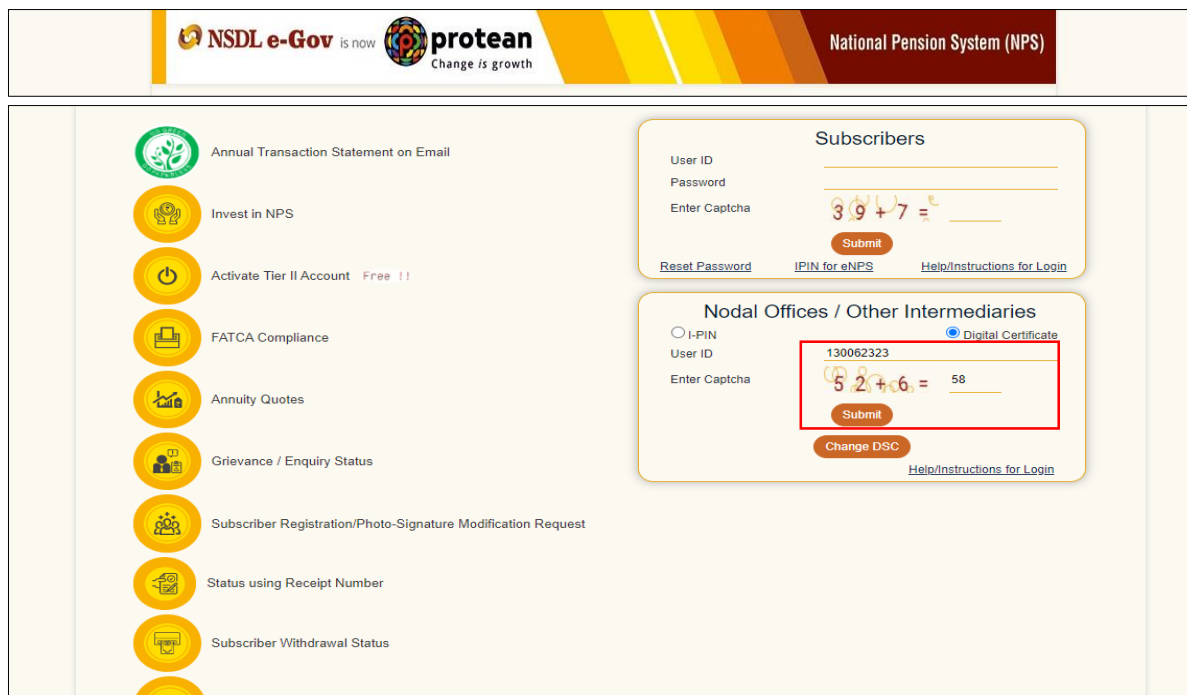


Figure 22

The second User of the POP will authorize the request in the CRA System.

6. Steps to Authorize Online Death Withdrawal request in CRA System by POP

To authorize Online Death Withdrawal request, POP User will access CRA System www.cra-nsdl.com using another DSC User ID as given below in **Figure 23**.

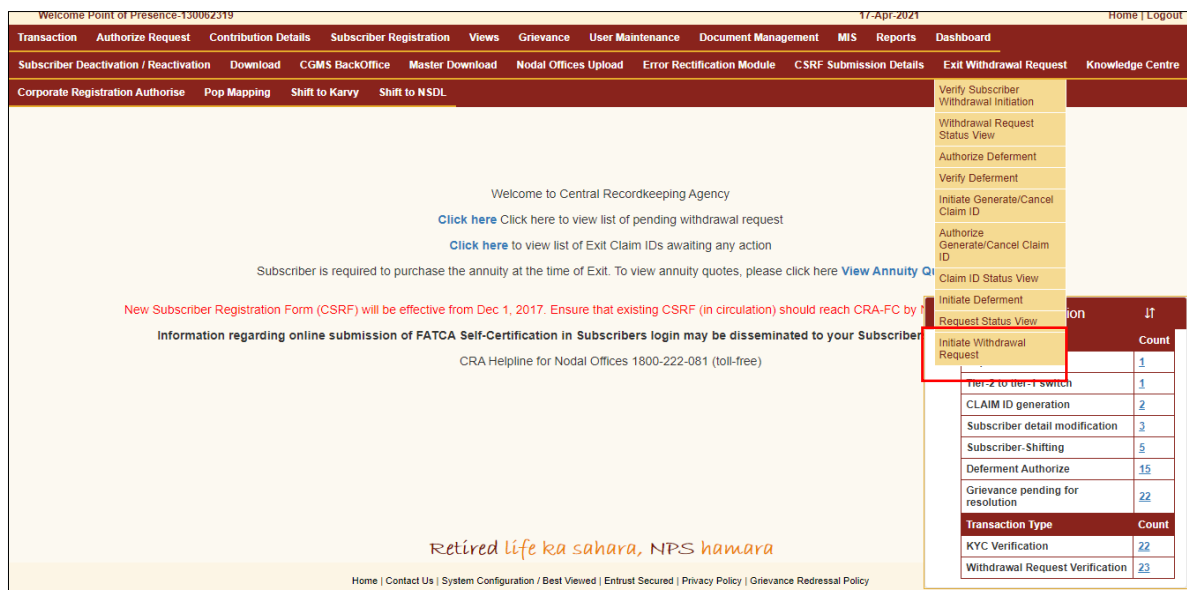


The screenshot shows the NSDL e-Gov National Pension System (NPS) website. On the left is a navigation menu with icons for various services. On the right, there are two login forms:

- Subscribers:** Fields for User ID, Password, and Enter Captcha (3, 9 + 7 =). Buttons for Submit, Reset Password, IPIN for eNPS, and Help/Instructions for Login.
- Nodal Offices / Other Intermediaries:** Radio buttons for I-PIN and Digital Certificate. Fields for User ID (130062323) and Enter Captcha (5, 2 + 6 = 58). Buttons for Submit, Change DSC, and Help/Instructions for Login.

Figure 23

User needs to click on Menu **“Exit Withdrawal Request”** and select Sub-Menu **“Initiate Withdrawal Request”**. Please refer below **Figure 24**.



The screenshot shows the CRA System dashboard. The top navigation bar includes: Transaction, Authorize Request, Contribution Details, Subscriber Registration, Views, Grievance, User Maintenance, Document Management, MIS, Reports, Dashboard, Home | Logout. A secondary menu includes: Subscriber Deactivation / Reactivation, Download, CGMS BackOffice, Master Download, Nodal Offices Upload, Error Rectification Module, CSRF Submission Details, Exit Withdrawal Request, Knowledge Centre. The main content area displays a welcome message and a list of services. A dropdown menu for 'Exit Withdrawal Request' is open, showing options like 'Verify Subscriber Withdrawal Initiation', 'Withdrawal Request Status View', 'Authorize Deferment', etc. The 'Initiate Withdrawal Request' option is highlighted. A table on the right shows the count of transactions for various types.

Transaction Type	Count
Tier-2 to tier-1 switch	1
CLAIM ID generation	2
Subscriber detail modification	2
Subscriber-Shifting	5
Deferment Authorize	15
Grievance pending for resolution	22
KYC Verification	22
Withdrawal Request Verification	23

Figure 24

At this stage, User needs to select the **Death Withdrawal** option as given below in **Figure 25**.

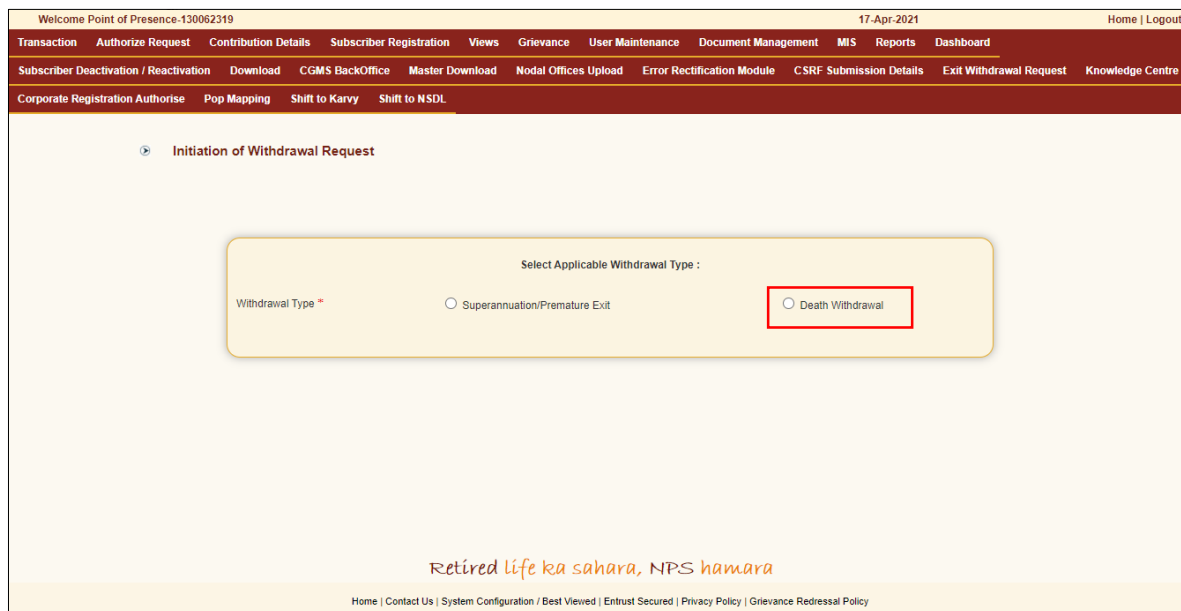


Figure 25

User needs to select the **‘Verify/Authorize Request’** option to authorize death withdrawal request and enter the PRAN of the Subscriber and click on **‘Submit’** button as given in below **Figure 26**.

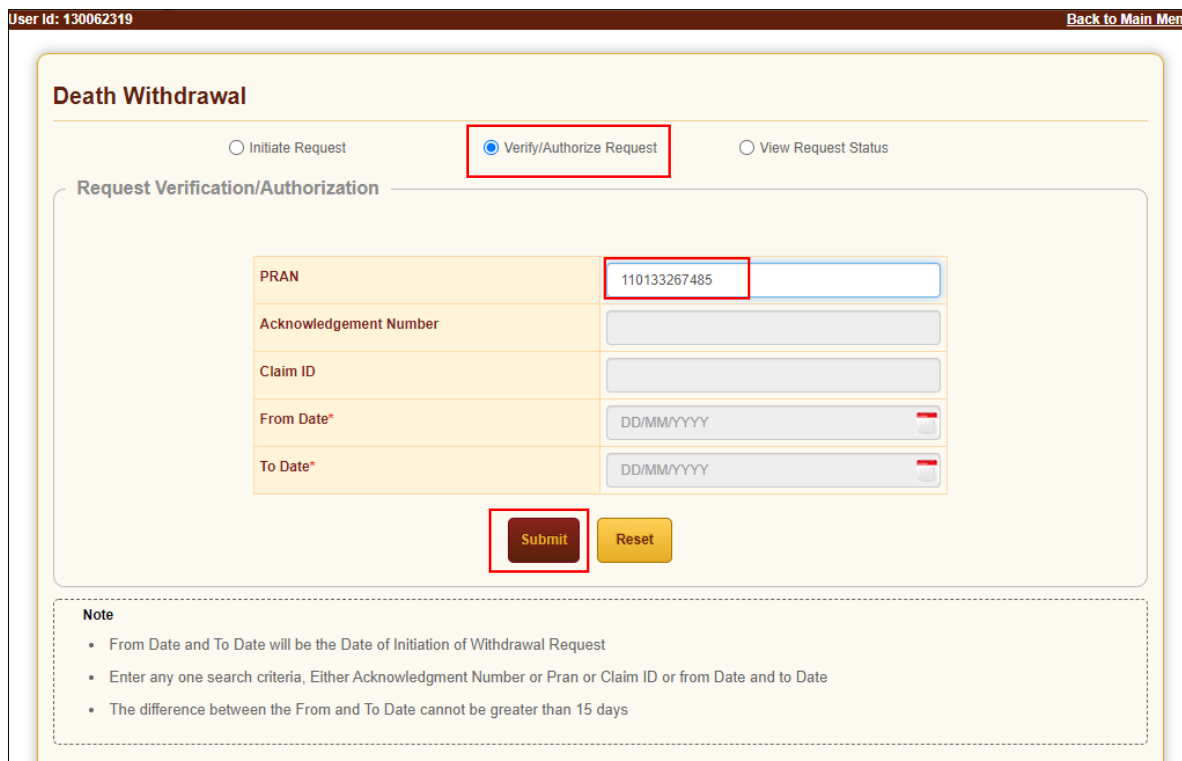


Figure 26

At this stage, a table is displayed to the User containing Acknowledgment Number, Claim ID, PRAN, Request Date, Initiated By, Last action taken, Pending With and Action. User needs to click

on Hyperlink provided on **"Accept/Reject"** under **Action** Tab to view and verify details entered/selected at the time of initiation of withdrawal request. Please refer below **Figure 27**.

User Id: 130062319
[Back to Main Menu](#)

Death Withdrawal

Initiate Request
 Verify/Authorize Request
 View Request Status

Request Verification/Authorization

PRAN	<input type="text" value="110133267485"/>
Acknowledgement Number	<input type="text"/>
Claim ID	<input type="text"/>
From Date*	<input type="text" value="DD/MM/YYYY"/>
To Date*	<input type="text" value="DD/MM/YYYY"/>

Acknowledgement Number	Claim ID	Request Date	PRAN	Initiated By	Last Action Taken	Pending With	Action
211230822401	2112308224	16-04-2021	110133267485	130062323	INITIATED BY NODAL OFFICE	Authorizer	Accept/Reject

Note

- From Date and To Date will be the Date of Initiation of Withdrawal Request
- Enter any one search criteria, Either Acknowledgment Number or Pran or Claim ID or from Date and to Date
- The difference between the From and To Date cannot be greater than 15 days

Figure 27

At this stage, User needs to verify all the details entered / selected at the time of initiation of request under different TABs like Family Details, Nominee/Legal heir details etc. Each TAB will be displayed to the User for Verification. User needs to click on **"Next" button** to proceed further as shown in below **Figure 28**.

Death Withdrawal - Request Authorization Confirmation

PRAN: 110133267485

Subscriber Name: JVGDEEP CHVXHVN

CBO Reg No: 6503663

POP Reg No: 5503525

CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED

POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED

Claim ID: 2112308224

Acknowledgement Number: 211230822401

- Family Details
- Nominee/Legal Heir Details
- Document Checklist - Tier I
- Declaration
- Documents Upload

Subscriber Details

Date of Birth	06/01/1976
Father's Name	CVTTVNDEV CHVXHVN
Subscriber's gender	Male
Marital Status	Married
Date Of Death*	01/04/2021

Total Valuation

Total Valuation as on Date(in Rs.)	264360.48
Total Valuation as on Date of Death*	264360.48
Do you want to opt for?*	<input checked="" type="radio"/> 100% Lump sum Withdrawal <input type="radio"/> 100% Annuity Withdrawal <input type="radio"/> Lump sum & Annuity Withdrawal
Select Annuity Scheme*	<input type="radio"/> NPS-Family Income option (Default annuity) <input type="radio"/> Other Annuity Option

Section C - Claimant Withdrawal Details

Towards Withdrawal (in %)*	<input type="text" value="100"/> %	<input type="text" value="264360.48"/>	Out of Total NPS Corpus, % of corpus subscriber will receive in his/her bank account
Towards Annuity (in %)*	<input type="text" value="0"/> %	<input type="text" value="0.00"/>	Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

Section E - Subscriber's Family Member Details

Marital Status*	Married
Spouse Gender*	Female
Spouse Status :*	Alive
Spouse First Name*	ANURADHA
Spouse Middle Name	

Spouse Last Name	CHAUHAN
Spouse Aadhar/VID	
Spouse PANS	
Spouse DOB*	01/10/1965
Mother Status	-
Father Status	-
Child 1*	-
Child 2*	-
Child 3*	-

Next

Next
Close
»»

Note

- This request will go for further approvals.
- You can withdrawal as Lumpsum and ASP as per conditions.

Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768. Privacy Policy

Figure 28

Once details under all TABS are verified, under last TAB – **Documents Upload**, the User needs to click on **“Approve/Reject”** button as shown below in **Figure 29**.

Death Withdrawal - Request Authorization Confirmation

PRAN: 110133267485	Subscriber Name: JVGDEEP CHVXHVN
CBO Reg No: 6503663	POP Reg No: 5503525
CBO Name: APOLLO HOSPITALS ENTERPRISE LIMITED	POP Name: APOLLO HOSPITALS ENTERPRISE LIMITED
Claim ID: 2112308224	Acknowledgement Number: 211230822401

Family Details
Nominee/Legal Heir Details
Document Checklist - Tier I
Declaration
Documents Upload

Download Exit Withdrawal Form

Download Exit Withdrawal Forms

Document Upload

Document Name	File Download
Withdrawal Form	202144381.pdf
KYC/Other Documents - Tier I	1.pdf
Bank Proof	202124237.pdf

«

Close
Approve/ Reject

Figure 29

At this stage, if details provided/entered while initiating withdrawal request are correct, then User needs to click on **“Accept”** radio button and then click on **“Approve”** button.

If details entered/provided are not correct, User needs to click on **“Reject”** radio button and then click on **“Approve”** button. In case of rejection of request, Reason for Rejection is mandatory. Please refer below **Figure 30**.

Death Withdrawal - Request Authorization

PRAN: 110133267485

Entity Reg No: 6503663

Claim ID: 2112308224

Subscriber Name: JVGDEEP CHVXHVN

Entity Name: APOLLO HOSPITALS ENTERPRISE LIMITED

Acknowledgement Number: 211230822401

Flow View

✔
Start

✔
Nodal Initiator

●
Nodal Authorizer

●
Completed

Entity ID	User ID	Date	User Type	Action Taken	Remarks
1300623	130062323	16-04-2021	Nodal Generated Ack	Accepted	IN PROGRESS
1300623	130062323	17-04-2021	Nodal Initiator	Accepted	REQUEST RAISED

Accept/Reject Request

Accept Reject

Remarks

Figure 30

A final confirmation message will be displayed to User. Once User clicks on **“Approve”** button, a message for successful authorization of request will be displayed to User. Please refer **Figure 31 & 32**.

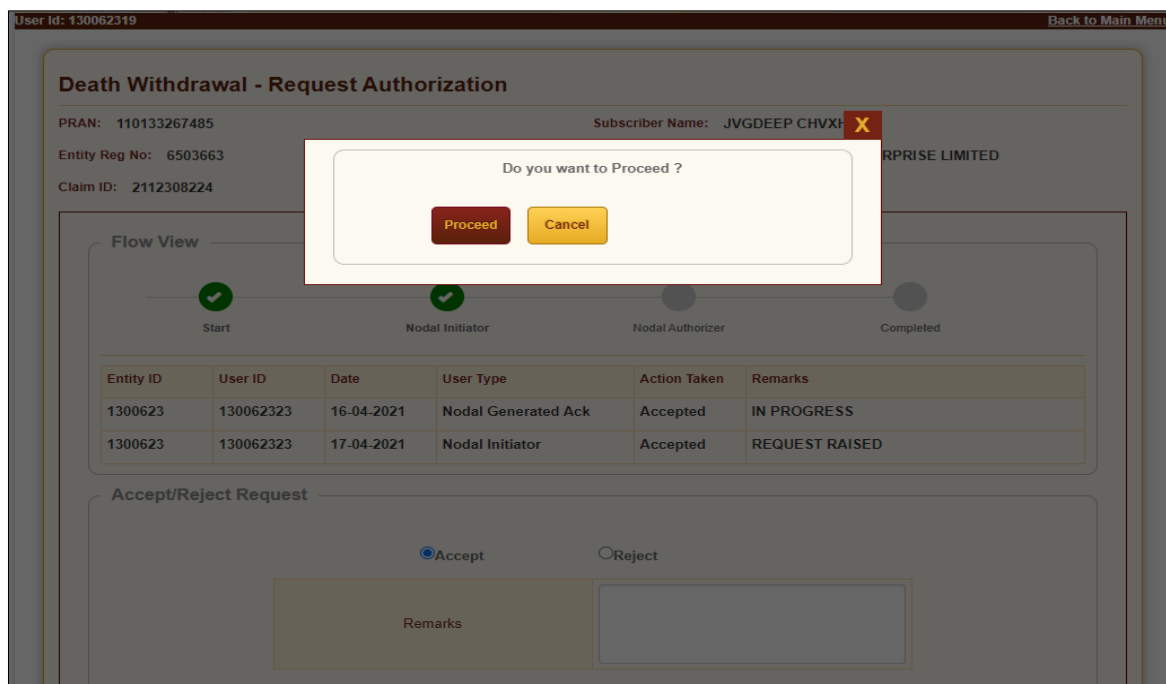


Figure 31

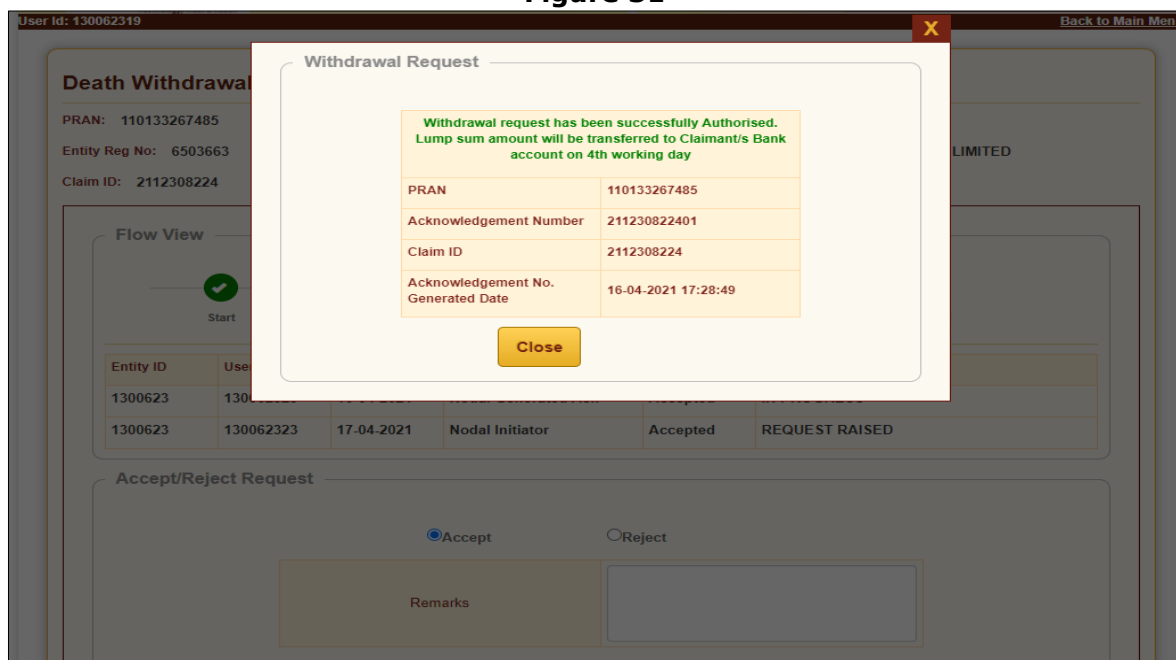


Figure 32

On authorization of Death Withdrawal request by POP, the request will get executed in the CRA system. The Funds will be transferred to Claimant's Bank Account by Trustee Bank (Axis Bank) within T + 3rd Working days, T being date of authorization of Exit request in CRA system by POP.

7. Annuity Issuance Process (Optional – If opted by Claimant) :

In case the claimant has opted for 100% Annuity Withdrawal or Lumpsum & Annuity Withdrawal, the User will select the relevant option in **Figure 7 above**. Then only Annuitant Details TAB will be displayed to the User in addition to other TABs. The User needs to capture annuitant details such as contact details, bank details etc. Similarly, Annuitant Details TAB will be displayed to authorizer User. Please refer below **Figure 33**.

User Id: 1001002301
Back to Main Menu

Death Withdrawal - Request Initiation

PRAN: 110000611617

Entity Reg No: 2000014

Claim ID: 2112408204

Subscriber Name: TXCVDH DXCGETH

Entity Name: Pay Section-I, CDA (R&D), Hyderabad

Acknowledgement Number: 211240820401

Family Details

Annuitant Details

Nominee/Legal Heir Details

Document Checklist - Tier I

Declaration

Documents Upload

*Corpus towards ASP should be given to respective member.

Section A - Annuitant Details

First Name*	SURADI
Middle Name	
Last Name	LATHA
Aadhar/VID	
PAN*	BQQPK8787F
Date of Birth (DD/MM/YYYY)*	01/10/1965
Major/Minor*	MAJOR

Annuitant Contact Details

Flat/Room/Door/Block no.*	101 SHIVRAJ
Premises/Building/Village	
Area/Locality/Taluka	
City	MUMBAI CITY
Pin Code*	400025
State*	Maharashtra
Country*	India

Guardian First Name	
Guardian Middle Name	
Guardian Last Name	
Guardian DOB	DD/MM/YYYY
Total Valuation towards Withdrawal(in Rs.)	1479184.79
Total Valuation towards Annuity(in Rs.)	5916739.18
Relationship With Subscriber*	SPOUSE
Percentage Share	80%
CKYC Number	
Are you a Politically Exposed Person (PEP)*	NO
Are you related to a Politically Exposed Person (PEP)*	NO
Do you have any history of conviction under any criminal proceedings in India or abroad?*	NO

Mobile No.*	9757222422
Alternate Phone No.	
Email ID*	SAGAR.KONDVILKAR14@GM

Section B - Annuitant Bank Details

Bank Account No*	<input type="text" value="...."/>
Confirm Bank Account No*	<input type="text" value="1234"/>
Bank Account Type*	SAVINGS ▼

IFSC Code*	<input type="text" value="HDFC0000424"/> 🔍
Bank Name*	HDFC BANK
Bank Branch*	MUMBAI - MATUNGA (EAST)
Bank Address*	PAL RESIDENCY, SHOP NO 2, PLOT NO 358BHANDARKAR ROAD, MATUNGA (CR) MUMBAI MAHARASHTRA 400019
Bank Address Pin Code*	<input type="text" value="400001"/>
MICR Code	<input type="text" value="400240063"/>

Save & Proceed
Close

Figure 33

On execution of death withdrawal request in CRA, the annuitant’s details and scanned documents will be shared with Annuity Service Provider (ASP) opted by Claimant. If the annuitant’s details and scanned documents are correct, annuity policy will be issued by ASP.

If documents uploaded are not sufficient/incorrect or any additional documents required, then ASP may contact Claimant for completion of annuity formalities. Alternatively, if required, Claimant may contact ASP. The complete contact details of ASPs are available on CRA Website (www.npscra.nsdl.co.in).

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

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