# **Protean eGov Technologies Limited**



# **STANDARD OPERATING PROCEDURE (SOP)**

# Initiation of Online Exit request by Subscriber and Verification & Authorization of Exit request by Point of Presence (POP)

Version 1.2

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# **REVISION HISTORY**

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	-	1.0	-	Initial Version
2	22.01.2024	1.1	-	Mandatory Name verification during Penny Drop
3	19.07.2024	1.2	-	Multiple annuity scheme at the time of processing of final exit request

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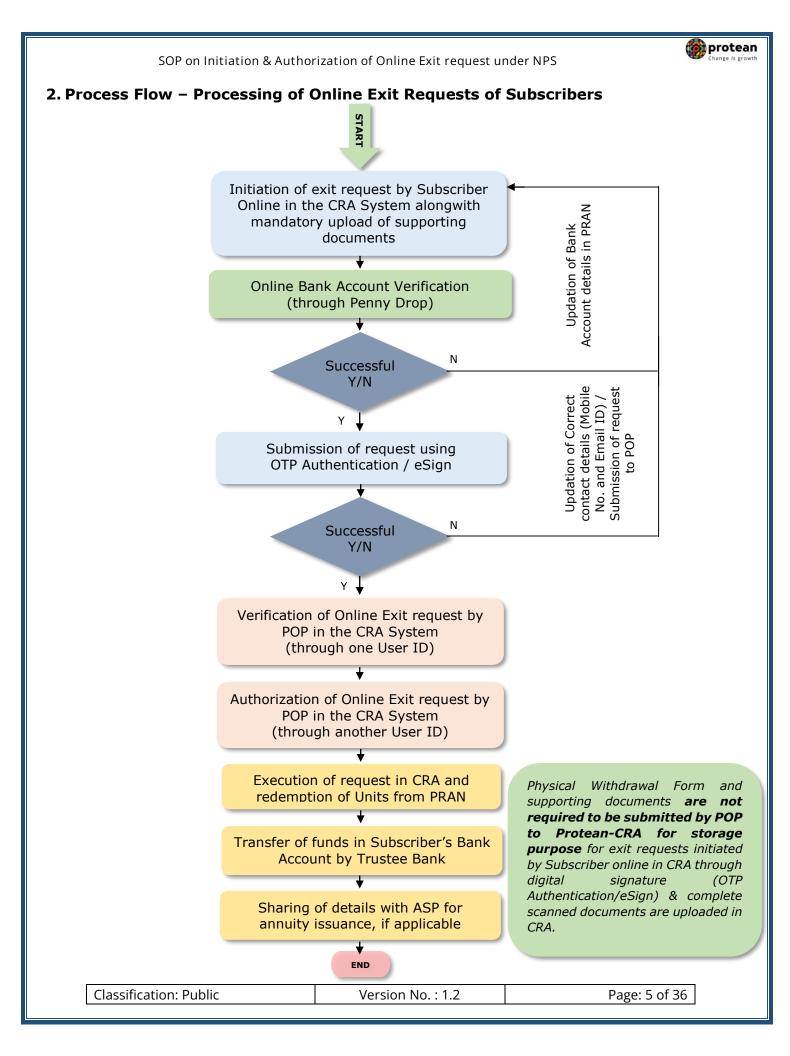
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# 1. Abbreviations

Abbreviation	Expansion
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
NPS	National Pension System
OTP	One Time Password
PFRDA	Pension Fund Regulatory & Development Authority
POP	Point of Presence
POP-SP	Point of Presence Service Provider
PRAN	Permanent Retirement Account Number
UIDAI	Unique Identification Authority of India

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# 3. Preface

#### A. <u>Subscribers who have joined NPS before sixty years of age</u>

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers who have joined NPS before sixty years of age under All Citizens of India & Corporate Sector:

• **Superannuation Exit**: When a Subscriber reaches the age of Superannuation/attains 60 years of age, at least 40% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber.

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

By using Lump Sum share, Subscriber can opt for Systematic Lump Sum Withdrawal (SLW) on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 75 years as per the choice of the subscriber at the time of superannuation exit. For more information on SLW, please visit https://npscra.nsdl.co.in.

• **Pre-mature Exit:** In case of pre-mature exit from NPS (exit before attaining the age of superannuation/attaining 60 years of age), at least 80% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as a lump sum to the Subscriber. <u>However, Subscribers under All Citizens of India Sector can exit only after completion of 5 years in NPS.</u>

*In case, total corpus in NPS account is less than or equal to Rs. 2.5 Lakh, the Subscriber can avail the option of complete (100%) Withdrawal.* 

#### B. Subscribers who have joined NPS on or after sixty years of age

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the **Subscribers who have joined NPS on or after sixty years of age under All Citizens of India & Corporate Sector:** 

• Superannuation Exit (After completion of three years in NPS): When a Subscriber exits after completion of three years in NPS, at least 40% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber.

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

By using Lump Sum share, Subscriber can opt for Systematic Lump Sum Withdrawal (SLW) on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 75 years as per the choice of the subscriber at the time of superannuation exit. For more information on SLW, please visit https://npscra.nsdl.co.in.

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• **Pre-mature Exit (Before completion of three years in NPS)**: In case of pre-mature exit (exit before completion of three years in NPS), at least 80% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as a lump sum to the Subscriber.

*In case, total corpus in NPS account is less than or equal to Rs. 2.5 Lakh, the Subscriber can avail the option of complete (100%) Withdrawal.* 

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

# 4. Procedure for Processing Online Exit requests of Subscribers

#### A. <u>Pre-requisite for Exit:</u>

10 digit Claim ID is required to initiate Exit request. Claim ID is generated by CRA six months before attaining the age of 60 years/superannuation of Subscriber. Claim ID is communicated to Subscribers through alerts by CRA. **At the time of initiating superannuation exit request in CRA, Claim ID gets auto-populated in online exit request**. In case of superannuation, the Subscriber can initiate Exit request in the CRA system six months before reaching 60 years/superannuation. Though, request will get executed in CRA system on completion of 60 years/superannuation.

For pre-mature exit, the Subscriber is required to approach associated Point of Presence (POP) for generation of Claim ID in CRA. On receipt of Claim ID from POP, the Subscriber can initiate pre-mature exit request online in CRA.

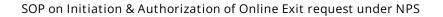
Claim ID is not required in case of a Subscriber, who has joined NPS on or after attaining the age of sixty years. Subscriber can directly initiate withdrawal request in the CRA system whenever he/she wishes to exit.

The Subscriber should ensure following before initiating Exit request:

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

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

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### B. Brief steps to be followed by Subscriber and POP:

#### • Initiation of online request by Subscriber:

- ✓ Initiation of Exit request by Subscriber online in CRA system (<u>www.cra-nsdl.com</u>) by logging with PRAN as User ID & Password. During request initiation, Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility).
- Mandatory Upload of valid and legible KYC Documents (Identity & Address Proof), copy of PRAN card/ePRAN and Bank Proof. Scanned documents should be appropriate i.e. scanned images should be legible and all documents to be uploaded in a single file.
- ✓ Verification of Exit request through OTP sent on registered Mobile Number.
- ✓ Submission of request using digital signature (OTP Authentication / eSign).

#### • Verification & Authorization of online request by POP:

- ✓ Verification of Exit request by POP in the CRA System (<u>www.cra-nsdl.com</u>) with One User ID.
- ✓ Authorization of Exit request by POP in the CRA System with Other User ID.
- ✓ On authorization of Exit request by POP, the request will get executed in the CRA system.
- ✓ For Superannuation Exit, if Subscriber has not completed 60 years/Superannuation, request will get executed in CRA system after completion of 60 years/Superannuation.

#### • Paperless Process - Physical Withdrawal Form is not required to be submitted to POP:

- ✓ Exit process is a paperless process wherein Subscriber is not required to submit any physical documents or not required to visit POP to process his/her Exit request.
- ✓ Subscriber is mandatorily required to upload valid & legible scanned documents [Identity & Address Proof, copy of PRAN card/ePRAN and Bank Proof] while initiating exit request online in CRA and submit through digital signature (OTP Authentication/eSign).

This document describes the detailed procedure to be followed by Subscribers and POPs for processing Exit requests. **The process mentioned below is for Superannuation exit.** *Similar process/steps are applicable for Pre-mature exit as well. The conditions mentioned above for superannuation exit, pre-mature exit, PRAN generation before 60 years & PRAN generation after 60 years, as relevant would be applicable while initiating exit request.* 

Also, similar process, POP will follow for verification and authorization of exit request of eNPS Subscribers.

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	SOP on Initiation & Authorization	of Online Exit request under NPS	Change Is growt
In order to		t in CRA System by Subscriber scriber needs to login to CRA system <u>www.cra</u> below in Figure 1.	a-nsdl.com
	State	National Pension System (NPS)	
		Are you a subscriber interested in undergoing online training on I	
	Annual Transaction Statement on Email	Subscribers           User ID         110007273093           Password            Enter Captcha         3 3 3 + 6 = 39	
	Activate Tier II Account Free 11	Submit Reset Password IPIN tor eNPS Help/instructions for Login	
	FATCA Compliance	Nodal Offices / Other Intermediaries	
	Know Your Pension (NPP)	User ID Password Enter Captcha	
	Subscriber Consent to share contact details with ASP	Submit Reset Password Help/Instructions for Login	
	Subscriber Registration/Photo-Signature Modification Request		
		Figure 1	

Figure 1

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

NSDL e-Gov is now for protean Change is growth		National Pen	sion System (NPS)		
Welcome Subscriber-110007273093		12-May-2023	Home   Logout		
Transact Online Inter CRA Shifting Investment Summary Demographic Changes Grievance Views	Continuation & Withdrawal	Password Management-			
	Continuation/Deferment	•			
	Tier II Withdrawal	•			
	Tier I Partial Withdrawal	· · · · · · · · · · · · · · · · · · ·			
Welcome to Central R Exit from NPS					
		Status View			
Smart E	<u>xit Guide</u>				
<u>Click here</u> to be part of Go Green initiative by opting Annual Transaction Statement on email.					
Click here to visit NPS Prosperity Planner					
	-				

Figure 2

At this stage, Subscriber needs to select Withdrawal type as "Exit at 60" from the Drop down menu as shown below in **Figure 3**. In case Premature Exit, the Subscriber will select withdrawal type as "Premature Exit".

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	rotean ange is growth	National I	Pension System (NPS)
Subscriber-110007273093		12-May-2023	Home   Logout
ne Vinter CRA Shifting Vinvestment Summary Demogra	aphic Changes Grievance Views Continuation & Withd	drawal - Password Management -	
PRAN			
PRAN Name Total Valuation as on Date Date of Birth Withdrawal due to"	110007273093 Prashart Shanta 201458.74 1500/1986 - Select -	aram Gurav	
Name Total Valuation as on Date Date Of Birth	Prashard Shanta 201458.74 1506/1865 - Select - - Select - - Select - - Cott at 00 Premature Cott		
Name Total Valuation as on Date Date Of Birth	Prashant Shanta 201456.74 1506/1965 - Select - - Select - - Select - - Select -		

Figure 3

At this stage, System will display a Pop-up message after selecting Withdrawal Type. Pop-up message will contain information related to Verification of request through OTP, Mandatory upload of documents, OTP authentication/eSign of withdrawal request etc. Subscriber is required to click on **'OK'** button. Please refer below **Figure 4**.

🕼 NSDL e-Go	is now protean Change is growth		National Pension System (NPS)		
Welcome Subscribe			Logout		
Transact Online - Inte	Note				
	<ul> <li>You are about to initiate withdrawal request to withdraw funds t withdrawal request:</li> </ul>	romexit from your NPS account. Kindly take note of the follow	ving before initiating		
	<ul> <li>Withdrawal Request initiation is OTP based, One Time Passwo</li> </ul>	rd (OTP) to confirm withdrawal request will be sent on your re	egistered Mobile Number.		
	<ul> <li>You have an option to submit withdrawal request through digital</li> </ul>	signature (OTP Authentication/eSign). For OTP Authentication	on/eSign,		
	1. Upload of KYC documents (Identity & Address Proof) and Ba	nk Proof is mandatory.			
		2.You need do either OTP Authenticate or eSign the request.			
	<ol> <li>OTP Authentication, two distinct OTPs will be sent on your and/or email ID after initiation of request, then OTPs will be sent</li> </ol>		, you update Mobile Number		
	4.In eSign, OTP will be sent on Mobile Number registered with records (registered for Aadhaar) matches 100% and active Mo		cords and name as per UIDAI		
	5. Only after successful OTP Authentication or eSign, withdraw	I request will be initiated in CRA.			
	<ul> <li>On successful initiation of request, your associated Nodal Offic authorisation, withdrawal request will get executed in CRA syst</li> </ul>		ation. On successful		
		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. Your Bank Account and name in Bank Account will be verified through online Bank Account (Verification (Penny Drop). Mame in Bank Account should			
	<ul> <li>Your Bank Account and name in Bank Account will be verified t match with the name in PRAN.</li> </ul>	nrough online Bank Account Verification (Penny Drop). Name	in Bank Account should		
	<ul> <li>The Bank of the Subscriber should be empaneled for Online B- initiation will not be allowed. You need to update bank details in you need to upload Bank Proof and initiate exit request.</li> </ul>				
		ок			
	owards Almony (m. 20)	to corpus, to or corpus cassensementation and an anti-	S Ponsion		
	rocessing Fee (INR) 251.82	a serviced to new to DOD for processing with downal some	and Desension for		
		s required to pay to POP for processing withdrawal required to the total NPS corpus (minimum Rs. 125 and maximum Rs. 125 and Rs. 1			

Figure 4

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

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

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The charges that Subscriber is required to pay to POP for processing of exit request are also displayed alongwith relevant instructions. Please refer below **Figure 5**.

Welcome Sub	scriber-110007273093					12-May-2023	Home   Logout
Transact Online 🗸	Inter CRA Shifting 🗸	Investment Summary-	Demographic Changes-	Grievance 🗸 Vi	ews- Continuation & Withdrawal-	Password Management-	
					1		
	Withdray	wal Request Initiation	1 Screen				
						8 Hered	latory Fields
						- Manu	atory rields
		PRAN			110007273093		
		Name Total Valuation as on Date			Prashant Shantaram Gui 201458.74	rav	
		Claim ID	3		201458.74		
		Date Of Birth			15/06/1986		
		Withdrawal due to*			Exit at 60	~	
		Withdrawal Type"			Full Withdrawal	~	
		Complete Withdrawal sub	type *		Lump-Sum and ASP	Withdrawal	
		Date of Resignation/Dismis	ssal/Removal 15/06/20	46			
		Conto of recorgination planta		40			
		Towards Withdrawal (in %	60			imant will receive in his/her bank account	
		Towards Annuity (in %) *	40	Out of Total I	VPS Corpus, % of corpus subscriber/cla	amant will utilize towards pension	
		Processing Fee (INR)	251.82				
			The char	ges that Subscribe	is required to pay to POP for proces	sing withdrawal request. Processing fee	
			payable t	o POP is @ 0.125%	of total NPS corpus (minimum Rs. 1	25 and maximum Rs. 500).	
	Please click here to	View Annuity Quotes					
				Sub	Reset		
		Note					
		<ul> <li>Online Bank Account recovered through un</li> </ul>	Verification (Penny drop) cha it deduction from Subscriber	arges of Rs. 1.80 + T s NPS Account	axes will be applicable for every penny	drop attempt. These charges will be	

#### Figure 5

At this stage, System will display a Pop-up message after clicking on "Submit" button. Subscriber is required to click on **'OK'** button. The Pop-up contains information on Subscriber's Bank, Mobile Number, email ID and other instructions. Please refer below **Figure 6**.

🕼 NSDL e-G		e is growth	National I	Pension System (NPS)
Welcome Subscribe	request through eSign. After For POP / Nodal Office Au Subscriber's Registered Ban executed in CRA system. Subscriber will receive OTP	ocessing of withdrawal request successful eSign, the withdraw th. k: / Mapped POP or Nodal Offic to confirm the withdrawal reque its Tier-1 Bank for KYC verific	Prashant Shantaram Gurav HDFC bank, LOWER PAREL 9819039307 prashantig@nsdi.co.in BPDPN6411L through Sdif-Authorization mode then subscriber has to mandatorily authorize withdrawa al request will get executed in CRA system. e will carry out KYC verification and on successful verification, withdrawal request will get et and, all future communications related to NPS will be sent on Mobile Number and ema tion and/or update Mobile Number, email ID, PAN then subscriber has to update these de	t iil ID.
	Towards Withdrawai (in %)	his/her bank account 40 pansion.	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards	
	Valuation as on Date of Retirement Valuation Towards ASP Valuation Towards Withdrawal Percentage Towards ASP Percentage Towards Withdrawal	201458.74 80583.49 120675.24 40 60		
	Valuation Towards ASP Valuation Towards Withdrawal Percentage Towards ASP	80583.49 120875.24 40		

#### Figure 6

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

Then Subscriber needs to select Annuity Service Provider from the drop down list. List of the Annuity Service Providers is displayed on the basis of Age and Corpus of the Subscriber. Further, Subscriber needs to select Annuity Scheme. Under 'Select Annuity Scheme', The option of multiple Annuities from the same ASP is available for those Subscribers who earmark the annuity corpus

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more than Rs 10 lakhs wherein Rs 5 lakhs utilized to buy each annuity scheme. List of Annuity Schemes is displayed on the basis of Marital Status of the Subscriber. Subscriber needs to select Annuity Frequency from the drop down menu. Please refer below **Figure 7**.

Subscriber-110007273093 ne Inter CRA Shifting -	Investment Summary Demograph	ic Changes Grievance Views	12-May-2023	Home
Withdra	)			
Withdra	awal Request Initiation Screen			
© Withdra	iwal Request Initiation Screen			
			* Manda	tory Fields
	PRAN	110007273093		)
	Claim ID	2012212013		
	Date Of Birth	15/00/1900 1		
	Withdrawal due to	Exit at 60		
	Withdrawal Type	Full Withdrawal		
	Withdrawal Sub Type	Lump-Sum and ASP Withdrawal		
	Date of Exit:	15/06/2046		
		60	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in	
	Towards Withdrawal (in %)	his/her bank account	out of fotal fill o corpus, to of corpus subscriber claimant will receive in	
	Towards Annuity (in %)	40	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards	
	ising a panton (in 76)	pension.		
	P			
	Valuation as on Date of Retirement	201458.74		
	Valuation Towards ASP	80583.49		
	Valuation Towards Withdrawal	120875.24		
	Percentage Towards ASP	40		
	Percentage Towards Withdrawal	60		
	Date of NAV	11/08/2022		
	Marital status *	Married V		
		Alive V		
	Spouse Alive *			
	Spouse Gender*	Female V		
	Spouse First Name*	P		
	Spouse Middle Name			
	Spouse Last Name	G		
	Spouse DOB*	11/05/1989	dd/mm/yyyy)	
	Spouse PAN	1		
	Orphan Status			
	Mother Alive	Select V		
	Father Alive	Select V		
	Child 1 Alive	Select V		
	Child 2 Alive	Select V		
	Child 3 Alive	Select V		
	Pension Frequency *	Monthly V		
		Select ASP Sc	theme Cancel	
		HDFC Life Insurance Co. Ltd	~	
	Scheme Names*	Annuity for life with return of purchase p	rice on death 🗸	)
	Beneficiary Name *	Prashant Shantaram Gurav		

Figure 7

At this stage, various options selected along with existing address are displayed to the Subscriber. Also option is available to the Subscriber to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields Maiden Name & CKYC Number are non-mandatory. Please refer below **Figure 8**.

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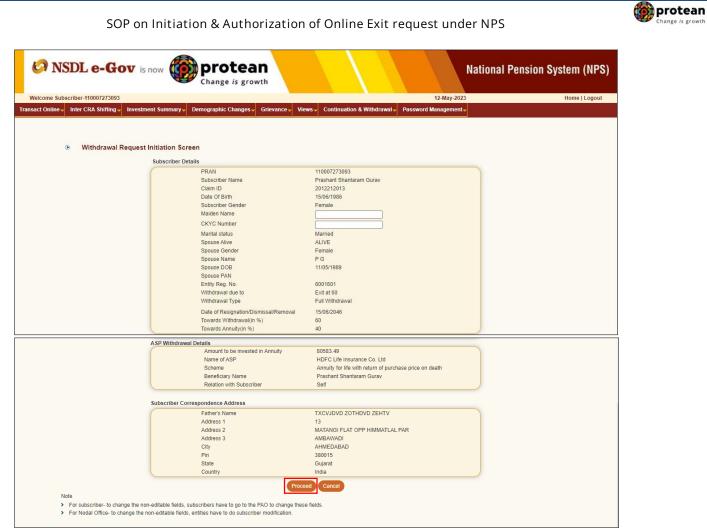


Figure 8

At this stage, existing bank details of the Subscriber along with Mobile number, email ID and PAN of the Subscriber are displayed. If existing bank details, contact details and PAN are correct, Subscriber needs to click on **"Online bank a/c verification**" Tab to proceed further. Please refer below **Figure 9.** 

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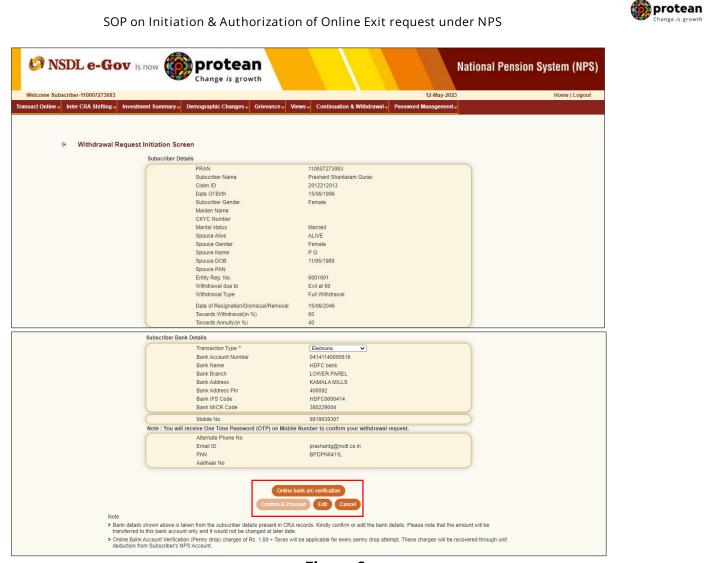


Figure 9

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

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Withdrawal Type     Full Withdrawal       Date of Resignation/Dismissai/Removal     15/06/2046       Towards Withdrawal(n %)     60       Towards Annuty(in %)     40   Subscriber Bank Details        Transaction Type *     Electronic       Bank Account Number     04141140005616       Bank Annut Name     HDFC bank
Subscriber Bank Details Transaction Type " Bank Account Number 04141140005516
Bank Account Number 04141140005616
Bank Branch LOWER PAREL Bank Address KAMALA MILLS Bank Address Pin 400092
Bank IFS Code HOFC0000414 Bank MICR Code 380222004
Online bank alc verification is successful.
Email ID prashantg@nsdl.co.in PAN BPDPN6411L Aadhaar No
Online bank alc verification Confirm & Proceed Edit Cancel

Figure 10A

Subscriber	Bank Details	
	Transaction Type *	Electronic
	Bank Account Number	04141140005616
	Bank Name	HDFC bank
	Bank Branch	LOWER PAREL
	Bank Address	KAMALA MILLS
	Bank Address Pin	400092
	Bank IFS Code	HDFC0000414
	Bank MICR Code	380229004
	Mobile No	9819639307
Note : You	will receive One Time Password (OTP) on	Mobile Number to confirm your withdrawal request.
	Alternate Phone No	
	Email ID	prashantg@nsdl.co.in
	PAN	BPDPN6411L
	Aadhaar No	
		Online bank a/c verification
	Confirm	n & Proceed Edit Cancel
Note		
<ul> <li>Bank details shown above transferred to this bank ac</li> </ul>	is taken from the subscriber details present count only and it would not be changed at lat	in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be ter date.
<ul> <li>Online Bank Account Veril deduction from Subscriber</li> </ul>		axes will be applicable for every penny drop attempt. These charges will be recovered through unit

Figure 10B

At this stage, existing nomination details of the Subscriber are displayed. **Subscriber needs to click on "Edit" button to enter Nominee address.** If required, Subscriber can add/update nominee details. Please refer below **Figure 11**.

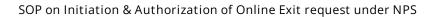
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r-110007273093				
and a second			12-May-2023	Home   Logout
CRA Shifting - Investment Summary Demographic	c Changes - Grievance - V	fiews Continuation & Withdrawal F	Password Management+	
Withdrawal Request Initiation Screen				
Subscriber Details				
PRAN	110007273093			
Subscriber Name	Prashant Shanta	ram Gurav		
Claim ID Date Of Birth	2012212013 15/06/1986			
Subscriber Gender	15/06/1986 Female			
Maiden Name	Fellidie			
CKYC Number				
Marital status	Married			
Spouse Alive	ALIVE			
Spouse Gender	Female			
Spouse Name	PG			
Spouse DOB	11/05/1989			
Spouse PAN				
Entity Reg. No.	6001601			
Withdrawal due to	Exit at 60			
Withdrawal Type	Full Withdrawal			
Date of Resignation/Dismissal/Removal	15/06/2046			
Towards Withdrawal(in %)	60			
Towards Annuity(in %)	40			
Nominee Details TIER 1 Details				
Nominee Serial Number	1	Northeast Advance of		
Nominee Name	SUBODH R SHAH	Nominee Adress 1		
Nominee Date of Birth	PROUPE	Nominee Adress 2		
Nominee Relation	SPOUSE MAJOR	Nominee Adress 3 Nominee City		
Nominee Major/Minor Nominee Guardian Name	WINDOR	Pin		
Nominee Guardian Name Nominee Guardian DOB		r m		
Nominee Share	100 %	State		
Mobile No	100 /0	Country		
Email ID		Alternate Contact No.		
Linding				

Figure 11

Subscriber can enter maximum of three nominees. Subscriber needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, Subscriber needs to click on "Confirm" button to proceed further. Please refer below **Figure 12**.

me Subscriber-110007273093 Dnline Inter CRA Shifting I	nvestment Summary D	emographic Changes 🚽	Grievance Views	Continuation & Withdrawa		y-2023	Home   Logout
		emographic Changes	Glievalice		Password manage	ment	
	nee Details nominees same as Tier1						
Tier 1 Det	ails						
Nomine	e 1						
First Na	me * P		Middle Name		Last Name / Surname	G	
Date of	Birth (dd/mm	yyyy)	Relationship *	SPOUSE	Major/Minor *	Major 🗸	
Percent	age Share * 100	%			Guardian Date of Birth		
Guardia	in Name *		Guardian Middle Name		Guardian Last Name /	(dd/mm/yyyy)	
	ee Address:				Surname		
Address			Address 2	FDFDD	Address 3	FDFDFD	
Pin Coo Country			City Mobile No	mumbai	State Alternate Contact No.	Maharashtra 🗸	
Email I							
Add	Remove						
			Confirm	eset Cancel			
			F	igure 12			
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At this stage, Declaration Page is displayed to the Subscriber. Subscriber needs to select from the drop down menu whether he is politically exposed person, related to politically exposed person and history of conviction under criminal proceedings.

🍘 protean

Further, Subscriber needs to select Declaration. After selection of declarations, Subscriber needs to click on "Confirm" button. Please refer below **Figure 13.** 

NSDL e-	Gov is now protean		National	Pension System
ne Subscriber-110007273093			12-May-2023	Hom
line - Inter CRA Shifting -	Investment Summary  Demographic Changes  Grievance  View	ws - Continuation & Withdrawal - Password N	Aanagement -	
Withdrawa	al Request Initiation Declaration Screen			
	Are you a Politically Exposed Person Are you related to a Politically Exposed Person Do you have any history of conviction under any criminal proceedings in India	a or Abroad	No         V           No         V           No         V	
	provision of incorrect details including details pertaining to bank account by me. oviders for facilitating the purchase of annuity in applicable cases as is required ne Proposer*:		ist (NPST)/ CRA to share informations pertaining to my	y withdrawal application with
that I have not withhele basis of the contract of which comes to the kn 2. I also understand ar legislatures from time		latements in this proposal constitute warranties. I do t ivere be any misstatement or suppression of material i reated as per provisions of Section 45 of the insuranc ixes like service tax, surcharges, cess etc. from the p	hereby agree and declare that these statements and the information or if any untrue statement is contained there ex Act 1938 or any other applicable provisions as amen remiums which are necessitated by various enactment	is declaration shall be the ein or in case of fraud by me, ided from time to time. is of central and/or state
and that the benefits u 4. I further state that th 5. I further understand 6. I also acknowledge authorized and approv	e contract will be governed by the provisions of the Insurance Act 1933, and oth inder the policy shall be subject to the terms and conditions contained in the cor- ter product features and terms and conditions of the policy have been thoroughly that the final annum varies to be subject to the actual corpus value to be inder the prevalent regulations and applicable nulse. Further no interest will nonpany to send information and explorable nulse. Further no interest will be a subject to the actual corpus value to be inder the prevalent regulations and applicable nulse. Further no interest will company to send information and explorable nulse. Further no interest will be a subject to the actual corpus value to be a subject to the actual corpus value to the subject to the actual corpus value to be the durated the prevalent regulations and applicable nulse. Further no interest will be a subject to the actual corpus value to the subject to the actual corpus value to be the actual to the prevalent regulations and applicable nulse. Further no interest will be a subject to the actual corpus value to the subject to the actual corpus value to be the actual to the prevalent regulations and applicable nulse. Further no interest will be a subject to the actual corpus value to the subject to the subject to the actual corpus value to the subject to the actual corpus value to the subject	ntract. I also agree that the amount held in proposal/ y explained to me and having understood, I consent to utilised for purchase of annuity at the time of its issua he policy under free look period. These funds will be J be payable to me on the funds held during this trans	policy deposit shall not earn any interest. to the same. ance. payable by company directly to any other annuity scher sition period.	
<ol> <li>I hereby authorize the 9. I authorize the Annu information and I am a</li> </ol>	the company to provide melour details to banks, financial institutions and third par- let company to provide melour details to banks, financial institutions and third pa- tity Servide Provider chosen vide this form to commence Annuity with no further ware that no separate KYC details, proposal form will be collected for issue of A d that in case of surrender of annuity policy, the rules of surrender will be as per	arty service providers that the company may have tie requirement of additional documentation of details. I Annuity.	<ul> <li>-ups with, for verification of proposal details and for ser authorize the chosen ASP to issue Annuity basis the ir</li> </ul>	

Figure 13

At this stage, document Check List is displayed to the Subscriber. After selection of document check list, Subscriber needs to click on "Submit" button. Please refer below **Figure 14**.

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NSI		Change is growth National Pension System (NPS)	
		Shifting _ Investment Summary _ Demographic Changes _ Grievance _ Views _ Continuation & Withdrawal _ Password Management _	
► N	/ithdraw	al Request Initiation Document Checklist	
P41-1		* Mandatory Fields	
Sr. No.		annuation / Exit at the age of 60 Document Name	
1			
2		NPS - ASP Form (for purchase of Annuity)	
3		Original PRAN Card/Copy of PRAN Card/Copy of ePRANNotarised Affidavit (if PRAN Card or copy of PRAN Card/ePRAN not submitted). *	
4		Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook *	
		* Atleast one field should be checked	
roof of Id Sr. No.		KYC Documents Need to be attested by Mapped Nodal Office Document Name Document Name	
1		Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)	
2		Ration Card with Photograph.	
3		Bank pass book or Certificate with Photograph	
4		Voters Identity Card with Photograph and residential address.	
5		Velid Driving license with photograph.	
6		PAN Card issued by income tax department.	
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.	
8		Aachar Card/Letter issued by Unique Identification Authority of India.	
-		Job Cards issued by NREGA duly signed by an officer of the State Government.	
10		Photo Identity card issued by Government Defence, Paramilitary and Police Departments.	
11		Ex-Service Man Card issued by Ministry of Defence to their employees	
12 13		Photo credit Card. Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges	
13		adfiliated to Universities and Professional Bodes such as ICAI, ICWAI, ICSI, Bar Council, etc.	
		* Atleast one field should be checked	
roof of Ac Sr. No.	dress - A	II KYC Documents Need to be attested by Mapped Nodal Office Document Name	
Sr. NO. 1		Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (from Annuity)	
2		Ration card with photograph and residential address.	
3		Bank Pass book or certificate with photograph and residential address.	
4		Voters Identity Card with Photograph and residential address.	
5		Valid Driving license with photograph and residential address.	
6		Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc	
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.	
8		Adhar Card/Leffer issued by unique identification Authority of India Clearly showing the address.	
9		Job Cards issued by NREGA duly signed by an officer of the State Government.	
10 11		Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old). Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).	
		Latest response on ill nue name or the clammar and snowing the address (less than o months oid). Latest propertythuose Tax Receipt (not more than one year oid). Latest propertythuose Tax Receipt (not more than one year oid).	
12		Existing Valid registered less agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased accommodation).	

Figure 14

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

It is mandatory for Subscriber to upload valid and legible scanned copies of KYC documents (Identity & Address Proof), Copy of PRAN Card/ePRAN and Bank Proof for seamless processing of Exit and annuity request. Subscriber is required to upload all documents in a single scanned file. Please refer below **Figure 15**.

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

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#### 🍘 protean SOP on Initiation & Authorization of Online Exit request under NPS ange is gro 🐼 NSDL e-Gov is now 🍈 protean National Pension System (NPS) Change is growth Welcome Subscriber-110007273093 12-May-2023 Home | Logout Transact Online 🗸 Inter CRA Shifting 🗸 Investment Summary 🚽 Demographic Changes 🗸 Grievance 🗸 Views 🗸 Continuation & Withdrawal 🖉 Password Manage Withdrawal Request Initiation Confirmation Screen Subscriber Details Hide PRAN 110007273093 Name Claim ID Date of Birth Prashant Shantaram Gurav 2012212013 15/06/1986 Subscriber Gender Maiden Name Female CKYC Number Marital status Spouse Alive Married ALIVE Spouse Gender Spouse Name Female P G 11/05/1989 Spouse DOB Spouse Pan Orphan Status Corpus at Initiation 201458.74 251.82 Exit at 60 Processing Fee (INR) Withdrawal due to 15/06/2046 Full Withdraw Date of Resignation/Dismissal/Removal Withdrawal Type ASP Withdrawal Details Hide Amount to be invested in Annuity 80583.49 Name of ASP HDFC Life Insurance Co. Ltd Scheme Annuity for life with return of purchase price on death Prashant Shantaram Gurav Beneficiary Name Relation with Subscriber Self Frequency Monthly Subscriber Corre e Address Address 1 13 Address 2 Address 3 MATANGI FLAT OPP HIMMATLAL PAR AMBAWADI City Pin AHMEDABAD 380015 State Gujarat Country India Withdrawal Details Hide Towards Withdrawal (in %) Towards Annuity (in %) 60 40 Subscriber Bank Details Hide Transaction Type Bank Account Number Electronic 04141140005616 HDFC bank LOWER PAREL KAMALA MILLS Bank Name Bank Branch Bank Address 400092 HDFC0000414 380229004 Bank Address Pin Bank IFS Code Bank MICR Code Mobile No Alternate Phone Number 9819639307 Email Id prashantg@nsdl.co.in BPDPN6411L PAN Aadhaar No Nominee Details Hide TIER 1 Details Hide Nominee Serial Numb P G Nominee Name Nominee Date of Birth Nominee Relation SPOUSE Nominee Major/Minor MAJOR Nominee Guardian Name Nominee Share Nominee Guardian DOB 100 % Nominee Mobile No. FDFD FDFDFD Nominee Email Id Nominee Adress 1 FDFDD Nominee Adress 2 Nominee Adress 3 Nominee City Nominee State Nominee City Pin Nominee Country 400066 India umba Maharashtra Nominee Alternate Contact No.

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Sr No							
	cally Exposed Person					NO	
	to a Politically Exposed Person ty history of conviction under any crimi	al proceedings in India or Ab	road			NO NO	
Withdrawal Request Doc	ument Checklist					Hide	
Withdrawal - Normal/Ex	it at the age of 60						
Sr. No.	the fille date of a state of the state of th	Nadal Office (Withdowed For	Document Name	n hu Outranitae			
2 Original PRAN	m duly filled and signed & stamped by Card/Copy of PRAN Card/Copy of eP	RAN/Notarised Affidavit (if PR)					
3 Cancelled Che	que / Bank Certificate /Self attested co	by of Bank passbook					
Proof of Identity							
Sr. No. 1 Aadhar Card/Lu	etter issued by Unique Identification A	thority of India.	Document Name				
Proof of Address			De sum ant Nam a				
Sr. No. 1 Adhar Card/Let	tter issued by unique identification Aut	ority of India Clearly showing	Document Name the address.				
Declaration by the Su	ubscriber/Claimant*:						
I Prashant Shantaram G I also agree that NPS Trust	urav hereby declare and state that all / CRA shall not be held responsible/lia sion System Trust (NPST)/ CRA to sha	ble for any losses or delays th	hat may arise due to provision of in	correct details including details	pertaining to bank account by	/ me. Further, I lity in applicable	
Declaration by the Pr	oposer*:						
manner and respects and ti these statements and this of information or if any untrue Section 45 of the Insurance 2. I also understand and ag central and/or state legislat		re any material information. I u tract of assurance between m se of fraud by me, which com- isions as amended from time t levy or recover all the applica	understand and agree that the stat he and Annuity Service Provider (C es to the knowledge of the compar to time. able taxes like service tax, surchar	ements in this proposal constitu ompany) and that if there be ar y at any future point of time, th es, cess etc. from the premium	te warranties. I do hereby ag y misstatement or suppressi e said contract shall be treate is which are necessitated by	ree and declare that on of material id as per provisions of various enactments of	
issued by the company and interest.	ntract will be governed by the provision I that the benefits under the policy sha oduct features and terms and condition	be subject to the terms and o	conditions contained in the contrac	I also agree that the amount I	neld in proposal/policy deposi		
<ol> <li>I further understand that</li> <li>I also acknowledge and a chosen by me which is auth</li> <li>I hereby authorize compared</li> </ol>	the final annuity amount would be sub agree that the funds will not be returne norized and approved under the preva any to send information and servicing mpany to provide me/our details to ba	ect to the actual corpus value d to me in case I choose to ca ent regulations and applicable elated communication regardi	to be utilised for purchase of annu- incel the policy under free look per erules. Further, no interest will be p ing this proposal or resulting policy	ty at the time of its issuance. od. These funds will be payable ayable to me on the funds held through Email/SMS/Phone Cal	e by company directly to any o I during this transition period. I.		
information provided in info	ervice Provider chosen vide this form rmation and I am aware that no separ at in case of surrender of annuity policy	te KYC details, proposal form	will be collected for issue of Annu	v.	ize the chosen ASP to issue /	Annuity basis the	
Select File to Upload * :	Choose File CGSG.pdf		Upload Remove	)			
Note :	Uploaded Attachment (Allowed File Kindly upload KYC document.				in be uploaded: 1)		
		S	end OTP Cancel				
	: / CRA shall not be held responsible/li sion System Trust (NPST)/ CRA to sha NPS.						
Declaration by the Pr	oposer*:						
manner and respects and t these statements and this of information or if any untrue Section 45 of the Insurance 2. I also understand and ag central and/or state legislat	foregoing statements and information hat I have not withheld or omitted to gi declaration shall be the basis of the co statement is contained therein or in c Act 1938 or any other applicable prov gree that the company shall additional ures from time to time.	ve any material information. I u tract of assurance between m se of fraud by me, which com isions as amended from time t levy or recover all the applica	understand and agree that the stat ne and Annuity Service Provider (C es to the knowledge of the compar to time. able taxes like service tax, surchar	ements in this proposal constitu ompany) and that if there be ar y at any future point of time, th es, cess etc. from the premiun	Ite warranties. I do hereby ag ny misstatement or suppression e said contract shall be treate ns which are necessitated by	ree and declare that on of material id as per provisions of various enactments of	
issued by the company and interest. 4. I further state that the pri 5. I further understand that 6. I also acknowledge and chosen by me which is auth 7. I hereby authorize comp: 8. I hereby authorize the cc	I that the benefits under the policy sha oduct features and terms and condition the final annuity amount would be suit agree that the funds will not be return norized and approved under the preva amy to send information and servicing ampany to provide me/our details to ba	I be subject to the terms and on s of the policy have been thor ect to the actual corpus value to the in case I choose to ca ent regulations and applicable elated communication regard	conditions contained in the contrac roughly explained to me and having to be utilised for purchase of annu ancel the policy under free look per a rules. Further, no interest will be p ing this proposal or resulting policy	. I also agree that the amount I understood, I consent to the s ty at the time of its issuance. od. These funds will be payable ayable to me on the funds held through Email/SMS/Phone Cai	neld in proposal/policy deposi ame. e by company directly to any I during this transition period. II.	t shall not earn any other annuity scheme	
servicing of policies. 9. I authorize the Annuity S information provided in info	ervice Provider chosen vide this form irmation and I am aware that no separ at in case of surrender of annuity polic	o commence Annuity with no f te KYC details, proposal form	further requirement of additional do	cumentation of details. I author			
Select File to Upload * :	Choose File CGSG.pdf		Upload				
Note :	Uploaded Attachment (Allowed File Kindly upload KYC document. [		cx, xls, xlsx, zip, png, Maximum Fil		n be uploaded: 1)		
			esfully to mobile number 981****				

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

# Please refer below **Figure 16**.

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bscriber-110007273093		12-May-2023		Home   Logout
Inter CRA Shifting - Investment Summa	ıry - Demographic Changes - Grievance - Vie	ws - Continuation & Withdrawal - Password Management -		
<u>,</u>	j, j,	]		
Withdrawal	Request Initiation - Complete			
	request initiation of only lete			
	PRAN	110007273093		
	Name	Prashant Shantaram Gurav		
	Claim ID	2012212013		
	Date of Birth	15/06/1986		
	Withdrawal due to	Exit at 60		
	Withdrawal Type	Full Withdrawal		
	Date of Resignation/Dismissal/Removal	15/06/2046		
	Towards Withdrawal (in %)	60		
	Towards Annuity (in %)	40		
	Acknowledgement No.	201221201301		
	Click Here to view withdrawal form.	201221201301		
	Click here to View Annuity Quotes			
			$\prec$	
Pleas	e click to view the uploaded document : View			
Captured	Timestamp 12/05/2023 15:07			
Now, pr	oceed to OTP Authentication/eSign of your	withdrawal request. Kindly note that withdrawal reque	est	
		cessful OTP Authentication/eSign of request. If OTP		

Figure 16

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

# Section-I

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

# Section-II

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

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

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SOP on Initiation & Authorization of Online Exit request under	NPS



# <u>Section I-</u> <u>Process for completion of exit request using OTP 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 17**.

weicome subs	criber-110007273093					12-May-2023	Home   Logout
Transact Online 🗸	Inter CRA Shifting-	Investment Summary-	Demographic Changes-	Grievance	Views - Continuation & Withdrawal -	Password Management	
					)		
		Withdrawal Red	uest Initiation - Comp	olete			
			PRAN		110007273093		
			Name		Prashant Shantaram Gurav		
			Claim ID		2012212013		
			Date of Birth		15/06/1986		
			Withdrawal due to		Exit at 60		
			Withdrawal Type		Full Withdrawal		
			Date of Resignation/Dis	smissal/Remova	al 15/06/2046		
			Towards Withdrawal (in	1 %)	60		
			Towards Annuity (in %)		40		
			Acknowledgement No.		201221201301		
			Click Here to view with				
			Click here to View Ann	uity Quotes			
		Please clic	k to view the uploaded docum	nent : View			
		Captured Time	stamp 12	/05/2023 15:07			
		will ge	t initiated in CRA syste ation/eSign is not done	m only after within 15 d	your withdrawal request. Kindly no successful OTP Authentication/eS ays, then your withdrawal request need to initiate new request.	ign of request. If OTP	<sup>c</sup>
				۲	OTP OEsign		
				Proce	ed to OTP Authentication		

Figure 17

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 18.

	protean Change is growth		Nati	onal Pension System (NPS)
Welcome Subscriber-110007273093			12-May-2023	Home   Logout
Transact Online   Inter CRA Shifting   Investment Summary   Dem	OTP has been sent to mobi Please Enter OTP Sent to M Please Enter OTP Sent to f			
	Fic	jure 18		

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

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At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding completion of OTP Verification is also displayed. Refer below **Figure 19**.

🍘 protean

Welcome Subs	scriber-110007273093						12-May-2023	Home   Logout
Transact Online 🗸	Inter CRA Shifting 🗸	Investment Summary-	Demographic Changes 🗸	Grievance 🗸	Views Continuation	& Withdrawal 🗸	Password Management-	
,		,			,			
		Withdrawal Red	quest Initiation - Comp	olete				
			PRAN		110007273093			
			Name		Prashant Shanta	ram Gurav		
			Claim ID		2012212013	an oaav		
			Date of Birth		15/06/1986			
			Withdrawal due to		Exit at 60			
			Withdrawal Type		Full Withdrawal			
			Date of Resignation/Di	smissal/Remova	al 15/06/2046			
			Towards Withdrawal (ir	1 %)	60			
			Towards Annuity (in %)		40			
			Acknowledgement No.		201221201301	1		
			Click Here to view with			1		
			Click here to View Ann	uity Quotes				
		Please clic	ck to view the uploaded docu	ment : View				
		Captured Time	stamp 12	/05/2023 15:07				5
							te that withdrawal reque	st
			et initiated in CRA syste				ign of request. If OTP will get cancelled in CRA	
		Authentic			need to initiate new		win get cancelled in CRA	
				OTP Ver	ification was Successfu	I		
				Dow	nload Withdrawal Form			

Figure 19

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

At this stage, Subscriber needs to select "Esign" radio button and then click on "**Proceed to e-Sign the Form**" tab. Please refer below **Figure 20**.

Transact Online 🗸	Investment Summary-	Demographic Changes 🗸	Grievance - View	vs - Exit from NPS-	Password Management -	
	۲	Withdrawal Reques	t Initiation - Com	nlete		
	U	With a war Keques	Cinidation - Con	piere		
			PRAN		110133558391	
			Name		Prashant Shantaram Gurav	
			Claim ID		2213535602 01/06/1960	
			Date of Birth			
			Withdrawal due to		Exit at 60 Full Withdrawal	
			Withdrawal Type	a	Full Withdrawal 07/03/2022	
			Date of Resignation/8	EXIL	07/03/2022	
			Towards Withdrawal	(in %)	60	
			Towards Annuity (in 9	6)	40	
			Acknowledgement N	0.	221353560201	
			Click Here to view w	ithdrawal form.		
			Click here to View A	nnuity Quotes		
		Please click to v	riew the uploaded doc	ument : View		
		Captured Timestamp		07/03/2022 17:49		
		will get ini	tiated in CRA sys 1/eSign is not do	tem only after succ ne within 15 days, f	withdrawal request. Kindly note that withdrawal request essful OTP Authentication/esign of request. If OTP then your withdrawal request will get cancelled in CRA d to initiate new request.	
				OOTF	⊃	
					e-Sign the Form	Activate Windows Go to Settings to activate Windows.
			NOTE -	eSign service charge	s plus taxes applicable is Rs. 5.90	

Figure 20

At this stage, once Subscriber clicks on **"Proceed to e-Sign the Form"** Tab, system will redirect Subscriber to eSign Service Provider's Web Page. Subscriber needs to enter his/her Aadhaar/Virtual

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ID and click on "Send OTP" button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 21**.

protea	n
	National Pension System Trust has requested to Digitally sign the document
	Transaction ID: UKC:eSign:7180:20230509193013454 dated 2023-05-09T19:30:20
	the checkbox and enter Aadhaar/Virtual ID authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to –
Pension Y services of	dhaar / Virtual ID details (as applicable) eSigning the registration document / service requests under National Pension System (NPS)/Ata ojana (APY) for/with National Pension System Trust and authenticate my identity through the Aadhaar Authenticaton system (Aadhaar based e-KY UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allie egulations notified thereunder and for no other purpose.
through Aa	e my Aadhaar / Virtual ID through OTP or Blometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KY dhaar based e-KYC services of UIDAT and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) <b>esigning the registratio</b> / <b>j service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust.</b>
	nd that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGo es Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.
	VID/Aadhaar:
	SEND OTP CANCEL
	SNSDL e-Gov is now ( protea

Figure 21

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 22**.

🇑 protean		
	National Pension System Trust has requested to Digitally sign the document Transaction ID: UKC:eSign:7180:20230509193013454 dated 2023-05-09T19:30:20	
I hereby au 1. Use my Aad Pension Yo services of U	he checkbox and enter Aadhaar/Virtual ID thorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to – haar / Virtual ID details (as applicable) eSigning the registration document / service requests under National Pension jana (APY) for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system ( IDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Ar ulations notified thereunder and for no other purpose.	(Aadhaar based e-KY
through Aad	my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system fo naar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) eSign service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System	ing the registration
	I that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensu Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from	
	ENTER OTP : &	
	SNSDL e-Gov is	now 🎯 protea
Success! otp sent	on registered mobile/email id.	
Click Here to gene	rate Virtual ID. Download Instructions to generate Virtual ID in lieu of Aadhaar.	

Figure 22

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

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

Please refer below Figure 23.

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17397663	24-Aug-2021	Home   Logout
Summary - Demographic Changes - Grievance - Views - Exit from NPS - Password Management -		
Withdrawal Request Initiation - Complete		
PRAN 110017397663		
Name Prashant Shantaram G Claim ID 1911447331	urav	
Date of Birth 14/01/1994		
Withdrawal due to Exit at 60 Withdrawal Type Full Withdrawal		
Date of Exit 14/01/2054		
Towards Withdrawal (in %) 60		
Towards Annuity (in %) 40 Acknowledgement No. 191144733101		
Click Here to view withdrawal form.		
Click here to View Annuity Quotes		
Please click to view the uploaded document : View	)	
Captured Timestamp 24/08/2021 16:49	)	
You have successfully captured withdrawal request. Kindly proceed to OTP A	Authentication or eSign your withdrawal	
request. Kindly note that withdrawal request initiation is not complete unless	OTP Authentication/eSign is completed.If then your withdrawal request will get	

Figure 23

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### 6. Steps to verify Online Exit request in CRA System by POP

In order to verify Online Exit request of Subscriber, POP User needs to click on the link <u>www.cra-nsdl.com</u> select the Digital Certificate option and enter User ID to login to CRA system as given below in **Figure 24.** 

NSDL e-Gov is now more than	rotean nge /s growth National Pension System (NPS)
	Are you a subscriber interested in undergoing online training on NPS/AP
Annual Transaction Statement on Email	Subscribers
Invest in NPS	Password Enter Captcha $(4)^2$ , $+$ $A =$
Activate Tier II Account Free !!	Submit Reset Password IPIN for eNPS Help/Instructions for Legin
FATCA Compliance	Nodal Offices / Other Intermediaries
Know Your Pension (NPP)	User ID Enter Capticha User Capticha
Subscriber Consent to share contact deta	alls with ASP Submit
Subscriber Registration/Photo-Signature	Change DSC Modification Request Help/Instructions for Login
Status using Receipt Number	

Figure 24

User needs to click on Menu **"Exit Withdrawal Request**" and select Sub-Menu **"Verify Subscriber Withdrawal Initiation**". Please refer below **Figure 25**.

	Change is growth	al Pension System (NPS)	
Welcome Point of Pr			me   Logou
	e Request Contribution Details Subscriber Registration Grievance Document Management User Maintenance Views MIS Reports	Dashboard	
Subscriber Deactivation	/ Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Subscriber Photo Sign Modification Error Rectificat	ion Module CSRF Submission Detai	ils
Exit Withdrawal Reques	t Knowledge Centre Subscriber List Download Corporate Registration Authorise Shift to Karvy Shift to NSDL CKYCCompliance		
Verify Subscriber Withdrawal Initiation			
Withdrawal Request Status View		Notification	ţţ.
Authorize Deferment	Webster to Octobel December 4 server	Transaction Type	Count
Verify Deferment	Welcome to Central Recordkeeping Agency	Reset Pin	1
Initiate Generate/Cancel Claim ID	Click here Click here to view list of pending withdrawal request	Tier-2 Activation	1
Authorize	Click here to view list of Exit Claim IDs awaiting any action		
Generate/Cancel Claim	Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity	Withdrawal Request Authorize	3
Claim ID Status View	Pubasibar Desistration Form (CRDE) will be offective from Dec 1, 2017. Ensure that existing CRDE (in circulation) should reach CDA EC by	CLAIM ID generation	I
Initiate Deferment	Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing CSRF (in circulation) should reach CRA-FC by	Withdrawal Request Verification	8
Request Status View	Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscriber		
Initiate Withdrawal	CRA Helpline for Nodal Offices 1800-222-081 (toll-free)	Scheme Preference Change	<u>10</u>
Request		Reprint PRAN	<u>18</u>

Figure 25

User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "ALL Withdrawal". User needs to click on "Search" Button to search request. Please refer below **Figure 26**.

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NSDL e-Gov is now	protean Change is growth	Nati	ional Pension System (NPS)
Welcome Point of Presence-1300169D5		12-May-2023	Home   Logout
scriber Deactivation / Reactivation Download CGMS B Withdrawal Request Knowledge Centre Subscriber Li	BackOffice Master Download Nodal Offices Upload Subscriber		Module CSRF Submission Details
S Verify Subscri	riber Withdrawal Initiation - Search		
verify Subscri	PRAN 110007273093 Acknowledgement No Claim ID From Date	* Mandatory Fields (dd/mm/yyyy) /dd/mm/yyy)	

Figure 26

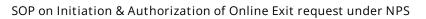
At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request Initiated By and Exit type. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request by Subscriber. Please refer below **Figure 27**.

NSDL e-Gov is now	protean Change is growth		National Pension System (NPS)
Welcome Point of Presence-1300169D5		12	May-2023 Home   Logout
Transaction Authorize Request Contribution Details Su	ubscriber Registration Grievance Document Manag	gement User Maintenance Views MIS	Reports Dashboard
Subscriber Deactivation / Reactivation Download CGMS B	BackOffice Master Download Nodal Offices Upload	Subscriber PhotoSign Modification Error R	ectification Module CSRF Submission Details
Exit Withdrawal Request Knowledge Centre Subscriber Li	ist Download Corporate Registration Authorise Shi	ift to Karvy Shift to NSDL CKYCCompliance	
Verify Subscriber Withdrawal Initiation - Resu	PRAN         REQUEST INITIATION DATE           110007273093         12-05-2023	REQUEST INITIATED BY EXIT TYPE 110007273093 WITHDRAWAL	SUBSCRIBER CATEGORY Associated Subscriber

Figure 27

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

If details entered are not correct, User needs to click on "Reject" radio button and click on "Submit" button. In case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on "Verify" button to complete the verification process. Please refer below **Figure 28**.





	e-Gov is now Change is grow	vth	National Pension System (NPS
ome Point of Pres	ence-1300169D5 Request Contribution Details Subscriber Registration Gri	12-May evance Document Management User Maintenance Views MIS R	r-2023 Home   Logout eports Dashboard
er Deactivation / F			ctification Module CSRF Submission Details
		egistration Authorise Shift to Karvy Shift to NSDL CKYCCompliance	
	rify Subscriber Withdrawal Initiation - Confirm		
			Back to Results Rage
			View Signs fure Click Here to View subscriber De ails
Associate	I Subscriber Details Subscriber Name	Prashant Shantaram Gurav	iiue
	PRAN Date Of Birth	110007273093 15/06/1986	
	Subscriber Gender	Female	
	Maiden Name CKYC Number		
	Marital status Spouse Alive	Married Alive	
	Spouse Name Spouse DOB	P G 11/05/1989	
	Spouse Gender	Female	
	Spouse PAN Orphan Status		
	Claim ID	2012212013	
	Acknowledgement No. Corpus at Initiation	201221201301 201458.74	
	Processing Fee (INR) Withdrawal due to	251.82 Exit at 60	
	Date of Resignation/Dismissal/Removal	15/06/2046	
	Towards Withdrawal (in %) Towards Annuity (in %)	60 40	
	Withdrawal Type Complete Withdrawal Sub Type	Full Withdrawal Lump-Sum and ASP Withdrawal	
	Subscriber Category	Associated Subscriber	
ASP Withd	rawal Details Amount to be invested in Annuity	80583.49	
	Name of ASP Scheme	HDFC Life insurance Co. Ltd Annuity for life with return of purchase price on death	
	Beneficiary Name	Prashant Shantaram Gurav	
	Relation with Subscriber Frequency	Self Monthly	
Subscribe	r Corresponding Address Address 1		<u>Hide</u>
	Address 2	MATANGI FLAT OPP HIMMATLAL PAR	
	Address 3 City	AMBAWAD AHMEDABAD	
	Pin State	380015 Gujarat	
	Country	India	
Bank Details Subscriber Bi	ank Details		Hide
	Bank Account Number Bank Name	04141140005616 HDFC bank	
	Bank Branch	LOWER PAREL	
	Bank Address Bank Address Pin	KAMALA MILLS 400092	
	Bank IFS Code Bank MICR Code	HDFC0000414 380229004	
	PAN	BPDPN6411L	
	Aadhaar No Mobile No	9819639307	
	Alternate Phone No Email Id	prashantg@nsdl.co.in	· · · · · · · · · · · · · · · · · · ·
4			Þ
Nominee Details			Hide
TIER 1 Details			Hide
Nominee Seria Nominee Nam			^
Nominee Date	of Birth		
Nominee Rela Nominee Majo	r/Minor MAJOR		
Nominee Guar Nominee Guar	dian Name	Nominee Share 100 %	
Nominee Alter	nate Contact No.		
Nominee Adre Nominee Adre	ss 2 FDFDD	Nominee Adress 3 FDFD	
Nominee City Nominee State	mumbai Maharashtra	Nominee City Pin 40006 Nominee Country India	56
		пив	

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I] Are you a Politically Exposed Person I] Are you related to a Politically Exposed Person I] Are you related to a Politically Exposed Person I] Do you have any history of conviction under any criminal proceedings in India or Abroad NO	
ithdrawal Request Document Checklist Hide	
rithdrawal - Normal/Exit at the age of 60	
Sr. No. Document Name	
1 Withdrawal Form duly filled and signed & stamped by Nodal Office / Withdrawal Form digitally signed with OTP or eSign by Subscriber	
2 Original PRAN Card/Copy of PRAN Card/Copy of ePRAN/Notarised Affidavil (If PRAN Card or copy of PRAN Card/ePRAN not submitted). Cancelled Cheau / Bank Card/cole / Bank passbook	
Conceied Criedre - Denix Centricate roen attested copy of Denix passoon	
'roof of identity	
Sr. No. Document Name J 1 Aadhar Card/Letter issued by Unique Identification Authority of India. J	
broof of Address	
Sr. No. Document Name	
1 Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.	J
Declaration by the Subscriber/Claimant*:	
Clear and the second of the source inter-climitant. (a) In Prasher Shantaram Curva with PRAN 110007273093 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 VPS 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 o banks are informations pertaining to my withdrawal application with the Annuity Service Providers for facilitation the pertaining to my withdrawal application with the Service Providers for facilitation te pertained as a is required under NPS.	
C Declaration by the Proposer*:	
claration shall be the basis of the contract of assurance between me and Annuity Service Provider (company) and that if there be any instatement or suppression of material information or if any untrue statement is native there into case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other pilicable provisions as amended from time to company hail additionally lavy or recover all the applicable taxes like service tax, surcharges, case etc. from the premiums which are necessitated by various enactments of central labs understand. That the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laxes like service tax, surcharges, case etc. from the premiums which are necessitated by various enactments of central labs understand. That the benefits under the policy shares of the terms and conditions contained in the contract. I also agree that the about the there there and conditions contained in the contract. I also agree that the about the there and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same. I Infrient state that the policy have been thoroughly explained to me and having understood, I consent to the same. I Instruct company to provide minity amount would be usighted to the actual corpus value to be utilised for purchase of annuity at the time of the sistance. I I also achieving and agree that the funds will not be returned to me in case I choose to cancing to send the policy have been thoroughly curied the folk partice. There are also that the information and are arrive approaches and the service company to perform formation and are averive, provider and partice provide and agree that the funds will not be returned to me in case I choose to cancing to send the policy have been thorough the partice providers and the test and the there and information and and averive prov	
subject calm of the subscriber/claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nonination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by in: / her. 2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. only for government nodal office). 3. That lefting the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and to a bacecpled as final. I. It is certified that the bank account (Salary Account) details provided in the soft or gament. Inodal office).	
Please click to view the uploaded View	
accument.	
Reason for Rejection	
Submit	

Once request is verified, confirmation window is displayed to the User as given below in **Figure 29.** 

NSDL e-Gov is now	Change is growth		National	Pension System (NPS)
Velcome Point of Presence-1300169D5			12-May-2023	Home   Logout
		Document Management User Maintenance View		<u> </u>
		al Offices Upload Subscriber Photo Sign Modificatio		CSRF Submission Details
Withdrawal Request Knowledge Centre Subscriber L	ist Download Corporate Registration	Authorise Shift to Karvy Shift to NSDL CKYC	Compliance	
Withdrawal R	equest - Complete			
		Back to Results Page		
	PRAN	110007273093		
	Name Claim ID	Prashant Shantaram Gurav 2012212013		
	Date of Birth	15/06/1986		
	Please click here to View Annuity Que	otes		
	Withdrawal Request has been Verified			
	Acknowledgement No	201221201301		
	Verification Timestamp	12/05/2023 18:09		
	Please click to view the uploaded of	document : View		
		Figure 29		
		ligure 25		
		N/ 1 N/ 4.2		<b>B</b> 20
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			•	-



# 7. Steps to authorize Online Exit request in CRA System by POP

In order to authorize Online Exit request of Subscriber, POP User needs to click on the link <u>www.cra-nsdl.com</u> and select the Digital Certificate option, enter another User ID to login to CRA system as given below in **Figure 30**.

Signature NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
	Are you a subscriber interested in undergoing online training on NPS/APY (In
Annual Transaction Statement on Email	Subscribers
	User ID
Invest in NPS	Password Enter Captcha 5 A + 2 =
Activate Tier II Account Free !!	Submit Reset Password IPIN for eNPS Help/Instructions for Login
FATCA Compliance	Nodal Offices / Other Intermediaries
	O I-PIN
Know Your Pension (NPP)	User ID 1300169D3 Enter Captcha 778+5 = 82
Subscriber Consent to share contact details with ASP	Submit
Subscriber Registration/Photo-Signature Modification Request	Change DSC Help/Instructions for Login
Subscriber Registration/Photo-Signature Modification Request	
Status using Receipt Number	

Figure 30

User needs to click on Menu "Transaction" and select Sub-Menu "Authorize Transaction". Please refer below Figure 31.

🧭 NSDI	e-Gov is now	otean ge is growth		Nation	al Pension System (NPS	
Welcome Point of Presence-13001				12-May-2023		ome   Logout
	Contribution Details Subscriber Registration	on Grievance Documen	t Management User Maintenance	Views MIS Report	s Dashboard	
Subscriber De Subscriber	Download CGMS BackOffice Maste	r Download Nodal Offices	Upload Subscriber PhotoSign Me	odification Error Rectifica	tion Module CSRF Submission Det	ails
Exit Withdraw Withdrawal Request	Centre Subscriber List Download Cor	porate Registration Authorise	Shift to Karvy Shift to NSDL	CKYCCompliance		
					Notification	٦ţ
					Transaction Trans	Count
		Welcome to Centra	I Recordkeeping Agency		Transaction Type	Count 39
	с	lick here Click here to view	list of pending withdrawal reques	st	Subscriber detail modification	55
		Click here to view list of F	kit Claim IDs awaiting any action		Subscriber-Shifting	<u>49</u>
	Subscriber is required to purchase			e click here View Annuity	Grievance pending for resolution	425
	Subschoel is required to purchase	and annuary at the time of E	xit. To view annuity quotes, pieas	c click field view Annuky		
New Subscriber	Registration Form (CSRF) will be effective	from Dec 1, 2017. Ensure t	hat existing CSRF (in circulation)	should reach CRA-FC by		
Informatio	on regarding online submission of FATC	A Self-Certification in Sul	oscribers login may be dissemi	nated to your Subscribe		
		CRA Helpline for Nodal (	Offices 1800-222-081 (toll-free)			

Figure 31

At Transaction type User needs to select "Withdrawal Request" from the drop down, enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "All Withdrawal" or "Lump-Sum and ASP Withdrawal". User needs to click on "Search" Button to search request. Please refer below **Figure 32**.

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SOP on Initiation & Authorization of Online Exit requ	uest under NPS	Change /s grov
So NSDL e-Gov is now protean Change is growth	National Pension System (NPS)	
Welcome Point of Presence-1300169D3	12-May-2023 Home   Logout	
Transaction Authorize Request Contribution Details Subscriber Registration Grievance Document Management User Maintenance View Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Subscriber PhotoSign Modification	ion Error Rectification Module CSRF Submission Details	
Exit Withdrawal Request Knowledge Centre Subscriber List Download Corporate Registration Authorise Shift to Karvy Shift to NSDL CKY0	(CCompliance	
Authorize Transaction      Transaction Type *     Withdrawal Request     V     PRAN     Ack No/PRN **     Receipt No	ary Felda	
Claim ID From Date (dd/mm/yyyy) To Date (dd/mm/yyyy)		
Complete Withdrawal sub type All Withdrawal		
*** Enter PRN/Receipt No for Switch transaction and Ack No./Receipt No. for other transactions.		

Figure 32

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request initiated by and Request type. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request. Please refer below **Figure 33**.

SNSDL e-Gov is	now <b>protean</b>		National	Pension System (NPS)
Welcome Point of Presence-1300169D3			12-May-2023	Home   Logout
Transaction Authorize Request Contribution	n Details Subscriber Registration Grievanc	e Document Management User Maintenance Vi	iews MIS Reports Dashboard	
Subscriber Deactivation / Reactivation Downlo	ad CGMS BackOffice Master Download	Nodal Offices Upload Subscriber PhotoSign Modifica	tion Error Rectification Module	CSRF Submission Details
Exit Withdrawal Request Knowledge Centre	Subscriber List Download Corporate Registre	ation Authorise Shift to Karvy Shift to NSDL CK	(YCCompliance	
Authorize Withdrawal Initiation - F	MENT NO.   RECEIPT NO.   PRAN		REQUEST TYPE SUBSCRIBER C WITHIDRAWAL Associated Su	

Figure 33

At this stage, User can check details entered by Subscriber at the time of initiation of request. User can also check documents uploaded by the Subscriber by clicking on "View" button. Please refer below **Figure 34**.

If details entered are not correct, User needs to click on "Reject" radio button and click on "Submit" button. In case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on "Authorize" radio button and click on "Submit" button to complete the process.

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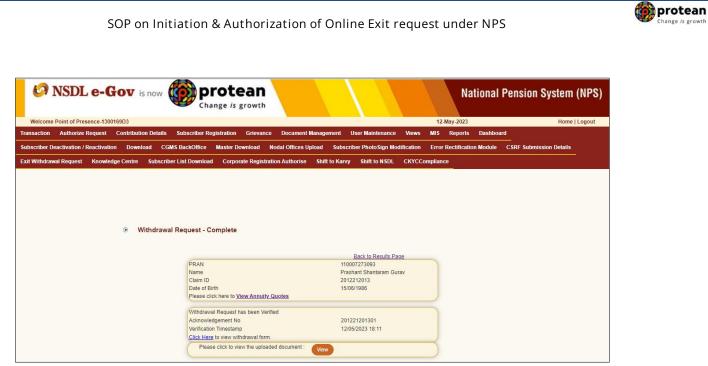
NSDL e-C	ov is now	protean 🖊		Nat	ional Pension System (N
Deint of Deserves 4200		Change is growth		12 1100 2022	Home   Lo
Point of Presence-1300 Authorize Request		r Registration Grievance Document Ma	anagement User Maintenan	12-May-2023 Ice Views MIS Reports	
eactivation / Reactivation					Module CSRF Submission Details
val Request Knowle	dge Centre Subscriber List Dowr	load Corporate Registration Authorise			
				· · · · ·	
Authorize	Withdrawal Initiation - Confi	rm			
					Back to Results Page View Signature
Subscriber Details					Click Here to View subscriber Details
	Subscriber Name		Prashant Shantaram Gurav		
	Subscriber Category PRAN		Associated Subscriber 110007273093		
	Subscriber Gender		Female		
	Maiden Name CKYC Number				
	Marital status		Married		
	Spouse Alive Spouse Name		Alive P G		
	Spouse DOB	1	11/05/1989		
	Spouse Gender Spouse's Aadhaar	F	emale		
	Spouse's PAN				
	Spouse's PAN				
	Orphan Status				
	Corpus at Initiation Processing Fee (INR)		201458.74 251.82		
	ACK No.	2	201221201301		
	Withdrawal Type Withdrawal due to		Full Withdrawal Exit at 60		
	Complete Withdrawal Sub		ump-Sum and ASP Withdrawal		
	Date of Resignation/Dismi		15/06/2046		
	Towards Withdrawal (in %) Towards Annuity (in %)		30 40		
ASP Withdrawal Deta	Amount to be invested in Amount to be invested	Annuity	80583.49		
	Name of ASP		HDFC Life Insurance Co. Ltd		
	Scheme Beneficiary Name		Annuity for life with return of pure Prashant Shantaram Gurav	chase price on death	
	Relation with Subscriber	1	Self		
	Pension Frequency		Monthly		)
Subscriber Correspo	ondence Address				
	Address 1		13		
	Address 2 Address 3		MATANGI FLAT OPP HIMMATL/ AMBAWADI	AL PAR	
	City		AHMEDABAD		
	Pin State		380015 Gujarat		
	Country		India		
Exit at the and	of 60				
Exit at the age	PFM Name	Scheme Name		Total Units	Units to be Withdrawn
ICICI PRUDENTIAL COMPANY LIMITED	PENSION FUNDS MANAGEMENT	ICICI PRUDENTIAL PENSION FUND SCHEN		2514.9567	1508.9718
ICICI PRUDENTIAL	PENSION FUNDS MANAGEMENT	ICICI PRUDENTIAL PENSION FUND SCHEN	IE C - TIER I	1272.8396	763.7026
COMPANY LIMITED	PENSION FUNDS MANAGEMENT	ICICI PRUDENTIAL PENSION FUND SCHEN	IE G - TIER I	1478.9217	887.3569
COMPANY LIMITED				5266.7180	3160.0313
				020001100	0.000010
Subscriber Bank D	etails				
	Bank Account Number		04141140005616		
	Bank Name		HDFC bank		
	Bank Branch		LOWER PAREL		
	Bank Address Bank Address Pin		KAMALA MILLS 400092		
	Bank IFS Code		HDFC0000414		
	Bank MICR Code		380229004		
	Mobile No Alternate Phone No		9819639307		
	Email Id		prashantg@nsdl.co.in		
Subscribes Details					
Subscriber Details	PAN		BPDPN6411L		

	minee Details ER 1 Details				
Name Real of a definition of a protocing in the second of a second		1			
Name Same Same Same Same Same Same Same S		PG			
Name Square		SPOUSE			
Name Guidand Name Name Guidand					
Name & Land V and Y and		100.01			
Nomine Cale         FUP Do         Nomine Cale         FUP DD           Nomine Cale         Momine Cale         FUP DD         Nomine Cale         FUP DD           Nomine Cale         Momine Cale         FUP DD         Nomine Cale         FUP DD           Nomine Cale         Momine Cale         FUP DD         Nomine Cale         FUP DD           Nomine Cale         Momine Cale         Momine Cale         FUP DD         Nomine Cale         FUP DD         FUP DD         FUP DD         FUP D		100 %			
Nomes Cb         Numes Cb         Numes Cb         Phil         Monomes Cb         Monomes Cb         Monomes Cb           Nomes Cb         Mainsarititis         Nomes Cb         Monomes Cb         M	Nominee Email Id		Nominee Address 1	FDFD	
Nomes de las observes de las observes de la dela sonte o control de la dela sonte dela dela sonte de la dela sonte					
Numer Adamatic Centre No.     Status     Status     Status     Status     Status    Status   Status       Status   Status       Status   Status <td></td> <td></td> <td></td> <td></td> <td></td>					
So by our period by a product of any our period by a period b	Nominee Alternate Contact No.		-		
A regive a Policitably Expessed Press     A regiver a Policitably	thdrawal Request Declaration Checklist				
A and a second process of the second of a second process of the second process of t					INC
	2 Are you related to a Politically Exposed		or Abroad		NO
		nuer any criminal proceedings in India	or Abroad		
	uturawal Request Document Checklist				
	ithdrawal - Normal/Exit at the age of 60				
Compare IPAAL CardCogy of PAAL CardCogy of PAAL CardCogy of PAAL Card Card PAAL PAAL CARD PAAL PAAL PAAL PAAL PAAL PAAL PAAL PAA		8 stamped by Med-1 Offer 1948		har	
Index details         Document Name           1         Author Card Letter issued by Unque Identification Authority of Inda.           Index details         Document Name           2         Author Card Letter issued by Unque Identification Authority of Inda.           Index details         Document Name           2         Author Card Letter issued by Unque Identification Authority of Inda Clearly showing the address.           Index details         Document Name           2         Author Card Letter issued by Unque Identification Authority of Inda Clearly showing the address.           Index details         Document Name           2         Decument Name           3         Decument Name           3         Decument Name           4         Decument Name           4         Decument Name         Decument Name	2 Original PRAN Card/Copy of PRAN Ca	rd/Copy of ePRAN/Notarised Affidavit			
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Advance Cardial-latter issued by unique identification Authority of India Clearly showing the address.      Maker Action      Authorized by Maker      Authorized by Maker      Oraclarities and address 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.     Address Tasts TORA State and state that all the personal details provided by me in the form as above are true and correct details including details pertaining to bank account by me.     Authorized by Maker      Account by the PS Tusts TORA State and not bend for exposibilization and provides and provides to the state merits and and provides to the state and informations between the state and and agree that the annuity Service Providers for facilitating the purchase of annuity in the state and the personal details providing by me after fully understanding the questions and the same are true, accurate and complete in every and rear and respect and that I have not withheid or oninded to give any material informations. Lunderstand and agree that the statements in this proposal constitute warrantice. If the hereby agree and details providing are and respect and that I have not withheid or oninded to give any material informations. Lunderstand and agree that the statements in the proposal constitute warrantice. If the hereby agree and details providing are and respect and that I have not withheid or oninded to give any material informations. Lunderstand and agree that the company al any future point of time, the state contract shall be treated as per provisions of the neurona Act 1938, and other policy and personal state and a state that and and agree that the company shall additionally levy or recover all the applicable taxes like service tax. Surfaces, cess etc. Tom the premiums which are necessitated by various enacchents of the proposal is adowney with the and agree that the company shall additionally levy or process oreans the policy under fee books by more the agree that the advert					
Maker Action     Authorized by Maker      Declaration by the Subscriber/Claimant:     Instantarum Gurary heely decire and state that all the personal details provided by mea the horn as above are true and correct details including details pertaining to bank account by me     Further, fauthorize 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     plicable cases as is required under NPS.     Control to the state and the intermediate on the state entropy and the same are true, accurate and complete in every     amer and respects and that I have need dociare that     assume and respects and that I have need dociare that     assume and the scheet and the intermediate on a set of true during the purchase of annuity in     plicable cases as is required under NPS.     Contrast of the same are true, accurate and complete in every     amer and respects and that I have need dociare that     assume and respects and that I have need dociare that     assume and respects on the same are true, accurate and complete in every     amer and respects and that I have need to bay eavy mine after fully understand mg are particle (Company) and that I there be any mistatement or suppression of     materian and respect on the same are true, accurate and complete in every     amer and respects and that I have needs to bake on the soluble taxes be service tax, surcharge, cess etc. from the premiums which are necessitated by various enactments of     understand that the contract (will be governed by the provisors of the insurance Act 1938, and other applicable taxes in the and understand and and the ormat will not commente and in governed to the particle activation and approved under the policy shall be subject to the terms and conditions and applicable taxes. Interdet will not commente until a written acceptance of this proposal is     understand thath the ordary tenterlis under the policy have bee		entification Authority of India Clearly she			
Contraction by the Subscriber/Claimant*:     Porshant Shantaram Gurav hereby declare and state that all the personal dealis provided by me in the form as above are true and correct to the best of my knowledge.     Is also agree that shall not be held responsibilitiable for any losses of dadges that may arise due to provision of necreed dealis including dealis personal to bank account by me.     Further, Further, Fauthorize 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     plicable cases as is required under NPS.     Contract of assurance between me and Annuity Service Providers and the same are true, accurate and complete in every     amer and respects and that have not withheld or once my material information. Inderestinand agree that the statements in this proposal constitute variances is a discontract of assurance between me and Annuity Service Providers constitute variances is constitute variances in the applicable in every     amer and respects and that have to compary that and difficult or place and declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material     formation or if any creater and bins declaration shall be treated as per provisions of     class understand the contract will be dominant in the splicable taxes like service tax, surcharge, cess etc. from the promiums which are necessitated by various enactments of     inderivation and agree that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable taxes like service tax.     Instrest that the product features and terms and conditions of the losic morely being will be provided for purchase of annuity in the surface.     Instrest that the product features and terms and conditions contanid in the morely field by company of the provisions of     Instre	Portal Calor Letter Issued by unique loe	intrication Pathonty of India Clearly and	owing the address.		
Control by the Subscription of the provision of the prior of the 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 responsibiliable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me.     Further 1 autorize the National Persons System Trust (NPST)/ CRA to share informations pertaining to my withdrawal application with the Annuty Service Providers for tractilitating the purchase of annuthy in     pplicable cases as is required under NPS.     Concard the Proposer:     Inereby deciare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity Service Provider (Company) and that if there be any misstatement or suppression of metailed in the deciare that the foregoing statements and informations have been given by me, which comes to the knowledge of there be any misstatement or suppression of metailed information or if any untrue statement as indiverse detailed by any orther applicable provisions of incorrect details unter be any.     Instrumence 4:1980 or any orther applicable provisions of the knowledge of the company at any future point of time, the said contract shall be the state as per provisions of exits and the statement is contained there in or in case of fraud by me, which comes to the knowledge of the company at any future point of the provisions of the insurance Act 1980, and other applicable laws in India and that the contract will not commence until a writen acceptance of this proposal is stated by the company and that the contract will not commence until a writen eaceptance of this proposal is under the provision of the policy shall be subject to the terms and conditions orthanel be policy under free loos priod. Testes that any applicable to applicable rule, Further, in interet will be payable by company directly to any other app					
I Prashant Shantaram Gurav hereby declare and state that all the personal details provided by me in the form a slowe are true and correct to the best of my knowledge. I also agree that NPS Tust (TARS hall not be held reponsible liable for any losses or delays that may arise due to provision of incorrect details including details pretraining to ank account by me. Further, Lauthorize the National Pension System Tust (NPST) CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in phicable cases as is required under NPS. Declaration by the Proposer: I nerely declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity sociols constituk weating agree and declare that are and respects and that i have not withheld or ounded to give any meterial information. I understand and agree that the statements in this provode constate weating agree and declare that are statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that If there be any mistatement or suppression of material formation or if any untrue statement is not percoval contract weating the company and the contract will not contract state and service the trade as agree that the contract will and difficulty lay or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of nutal and/or state legislatures and terms and conditions of the neurance Act 1938, and other applicable laxes in the ontract will not commence until a written acceptance of this proposal is sued by the company and that the benefits under the policy basis been thoroughly exployled or under face to accent the policy what been endored by explosed to me on the funds find by any other annuity scheme terms understand that the final annuity amount would be subject to the actual cor			Authorized by Maker		
name and respects and that have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that here statements and this declaration shalb be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there basis my instatement or supposesion of material information of if any unfue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company) and that if there basis my instatement or supposesion of material information of if any unfue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company) and and there there is the company shall additionally levy or recover at the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of a longer that the contract. The power by the provisions of the policy have been thoroughly explained to me and having understood, i consent to the same. I understand that the contract will be governed by the provisions of the bearts value to be values to value to value to be values to value	I Prashant Shantaram Gurav hereby declare I also agree that NPS Trust / CRA shall not be he Further, I authorize the National Pension System pplicable cases as is required under NPS.     Declaration by the Proposer*:	eld responsible/liable for any losses or a Trust (NPST)/ CRA to share informati	delays that may arise due to provision of incorrect det ions pertaining to my withdrawal application with the Au	ails including details pertaining to bank ac nnuity Service Providers for facilitating the	purchase of annuity in
4. further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same. 5. further understand that the final annuly anount would be subject to the actual corpus values to be uliced for purchase of annuly 11 at the time of 16 is suance. 6. fails acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuly scheme choosen by me which is authorized that approved under the prevalent regulations and approved under the prevalent regulations and supervice providers that the funds held during this transition period. 7. I here y authorize the company to portive free tools period. These funds will be payable by no on the funds held during this transition period. 8. I alter by authorize the company to portive free tools period. 8. I here y authorize the company to portive free tools period. 8. I alter by authorize the company to portive free tools period. 8. I authorize the company to portive free tools period. 8. I authorize the company to portive free tools period. 8. I authorize the company to portive free tools period. 8. I authorize the company to portive free tools period. 8. I authorize the company to portive free tools period. 8. I authorize the company to portive free tools period. 8. I authorize the company to portive free tools period. 8. I authorize the annuly Service Provider to base and the originals / scenned documentation of detais. 9. I authorize the associate the funds and the period period free tools period. 8. I authorize the associate to the subscripter of callest to base. 8. I have verified the documents as submitted by the Subscripter/Claimant with the originals / scenned documents uploaded in CRA (in case of digitally signed request) and authorized this application for processing of the subject call on the buse of the subject call on the subject call on the buse control tools a	amer and respects and that I have not withheld on see statements and this declaration shall be the b formation or if any untrue statement is contained to the state of the insurance Act 1938 or any other a I also understand and agree that the company sit hurd and/or state legislatures from time to time I understand that the contract will be governed by used by the company and that the benefits under	or omitted to give any material informat boasis of the contract of assurance betw therein or in case of fraud by me, which applicable provisions as amended from nall additionally levy or recover all the a y the provisions of the Insurance Act 19	ion. I understand and agree that the statements in this even me and Annuity Service Provider (Company) and h comes to the knowledge of the company at any futur time to time. applicable taxes like service tax, surcharges, cess etc. 938, and other applicable laws in India and that the co	proposal constitute warranties. I do hereb that if there be any misstatement or suppr e point of time, the said contract shall be to from the premiums which are necessitated ntract will not commence until a written ac	y agree and declare that ession of material reated as per provisions of d by various enactments of ceptance of this proposal is
Declaration by Nodal Office/POP/Aggregator*: 1. We have verified the documents as submitted by the Subscriber/Claimant with the originals / scanned documents uploaded in CRA (in case of digitally signed request) and authorized this application for processing of the subject claim of the Subscriber/Claimant is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her. 2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been trained in the PRAN of the subscriber and no further contributions are pending at Nodal Officer (revel. (only for government nodal office). 3. That (deting to the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as	I further state that the product features and terms I further understand that the final annuity amount I also acknowledge and agree that the funds will losen by me which is authorized and agroved un I hereby authorize company to send information I hereby authorize the company to provide melo writing of policies. Service Provider chosen to formation provided in information and I am aware	t would be subject to the actual corpus not be returned to me in case I choose dofer the prevalent regulations and appli- and servicing related communication re ur details to banks, financial institutions vide this form to commence Annulty will that no separate KYC details, proposa	value to be utilised for purchase of annully at the time to cancel the policy under free look period. These fur licable rules. Further, no interest will be payable to me gearding this proposal or resulting policy through Ema and third party service providers that the company m th no further requirement of additional documentation. I form will be collected for issue of Annulty.	of its issuance. dds will be payable by company directly to on the funds held during this transition per WSMS/Phone Call. ay have tie-ups with, for verification of prop of details. I authorize the chosen ASP to is	riod. Dosal details and for
I have the second (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government hodal office).	Declaration by Nodal Office/POP/Aggregat I/we have verified the documents as submitted to trocessing of the subject claim of the Subscriber / monited information provided in this form including ver to him / her by me and got confirmed by him / That all the contributions with respect to the Sub fifter level. (only for government nodal office). That left the Subscriber / Claimant is certi- nal. It is certified that the bank account (Salary Account)	tor*: ty the Subscriber/Claimant with the orig Claimant. It is certified that the details is declaration and nomination details he her. scriber's NFS contribution and employ fied as provided in the withdrawal form unt) details provided in the form is as p	ginals / scanned documents uploaded in CRA (in case as provided in this application form are matching with ave been provided by the Subscriber / Claimant Sh/Sn er contribution have been transferred in to the PRAN above. The name of Subscriber / Claimant as mentio er the salary records maintained in our office. The ban	of digitally signed request) and authorized the information available in the official in the official tifty. after the 's he having read the remine of the subscriber and no further contributio ned on the withdrawal form has been verifi	rd maintained by us. The s / entries have been read ns are pending at Nodal ied and can be accepted as
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Once User clicks on "Submit" button, Exit request will get authorized in the CRA system and confirmation window is displayed to the User as given below in **Figure 35**.

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

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#### Figure 35

On successful authorization of Exit request by POP, same will get executed in the CRA system and Funds will be transferred to Subscriber's Bank Account within stipulated withdrawal timeline as mentioned below.

However, for Superannuation Exit, if Subscriber has not completed 60 years/Superannuation, request will get executed in the CRA system after completion of 60 years/Superannuation.

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# Withdrawal Timelines:

- The process of withdrawal involves redemption of applicable units from Subscriber's NPS account and then transfer of funds in Subscriber's Bank Account.
- In CRA system, redemption and investment of units happens only on working day (excluding, Saturday, Sunday and holidays) which is called a Settlement Day.
- If request is submitted (authorised) before cut-off time of settlement (before 10.30 AM\*) on settlement day in CRA, then request is considered for processing on same working day. The redemption of units happens on same working day (Day T) with NAV of same working day (Day T) and then fund transfer happens on Day of redemption + 2 working days. For *example, if request is submitted/authorised on January 2, 2024 (at 9.30 am), the request will get considered for processing on same day, redemption of units will happen on January 2, 2024 with NAV of January 2, 2024 and fund transfer will happen on January 4, 2024.*
- If request is submitted (authorised) after cut-off time of settlement (after 10.30 AM\*) on settlement day in CRA, then request is considered for processing on next working day. The redemption of units happens on next working day (Day T+1) with NAV of next working day (Day T+1) and then fund transfer happens on Day of redemption + 2 working days. For example, if request is submitted/authorised on January 2, 2024 (at 01.30 pm), the request will get considered for processing on next working day, redemption of units will happen on January 3, 2024 with NAV of January 3, 2024 and fund transfer will happen on January 5, 2024.

\* Cut-off time for considering request for settlement may extend due to various factors.

Physical Withdrawal Form and supporting documents are not required to be submitted by POP to Protean-CRA for storage purpose for exit requests initiated by Subscriber online in CRA through digital signature (OTP Authentication/eSign) & complete scanned documents are uploaded in CRA.

#### Online Bank Account Verification -

While processing Online Withdrawal request, Online Bank Account Verification will be carried out. Bank details and Name of the Subscriber will be verified through online Bank Account Verification (Penny drop facility). Hence, Bank account number should be active and operative. Also Name of Subscriber as per CRA and bank record should match. **If Online Bank Account Verification** (Penny drop) fails, Withdrawal request will be rejected.

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# 8. <u>Annuity Issuance Process:</u>

On processing of exit request in CRA, Subscriber details and scanned documents will be shared with Annuity Service Provider (ASP) opted by Subscriber during initiation of exit request, if annuity is applicable. ASP will issue Annuity policy on the basis of details entered by the Subscriber and documents uploaded at the time of initiation of exit request.

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

On completion of annuity formalities, ASP will confirm Annuity request of the Subscriber online in the CRA system. On successful authorization of Annuity request by ASP, same will get executed in the CRA system and Funds (Annuity Corpus) will be transferred to ASP's Bank Account by Trustee Bank (Axis Bank) within stipulated withdrawal timeline mentioned above.

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

\*\*\*\*\*\*