

Protean eGov Technologies Limited



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STANDARD OPERATING PROCEDURE (SOP)

Initiation of Online Partial (Conditional) Withdrawal request by Subscriber and Verification & Authorization of Withdrawal request by Nodal Office/POP

Version 1.1

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REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	-	1.0	-	Initial Version
2	05.07.2024	1.1	-	Authorization of Partial withdrawal requests by associated POP/Nodal Office in case of initiation of request by Pvt. Sector/Govt. Sector Subscriber

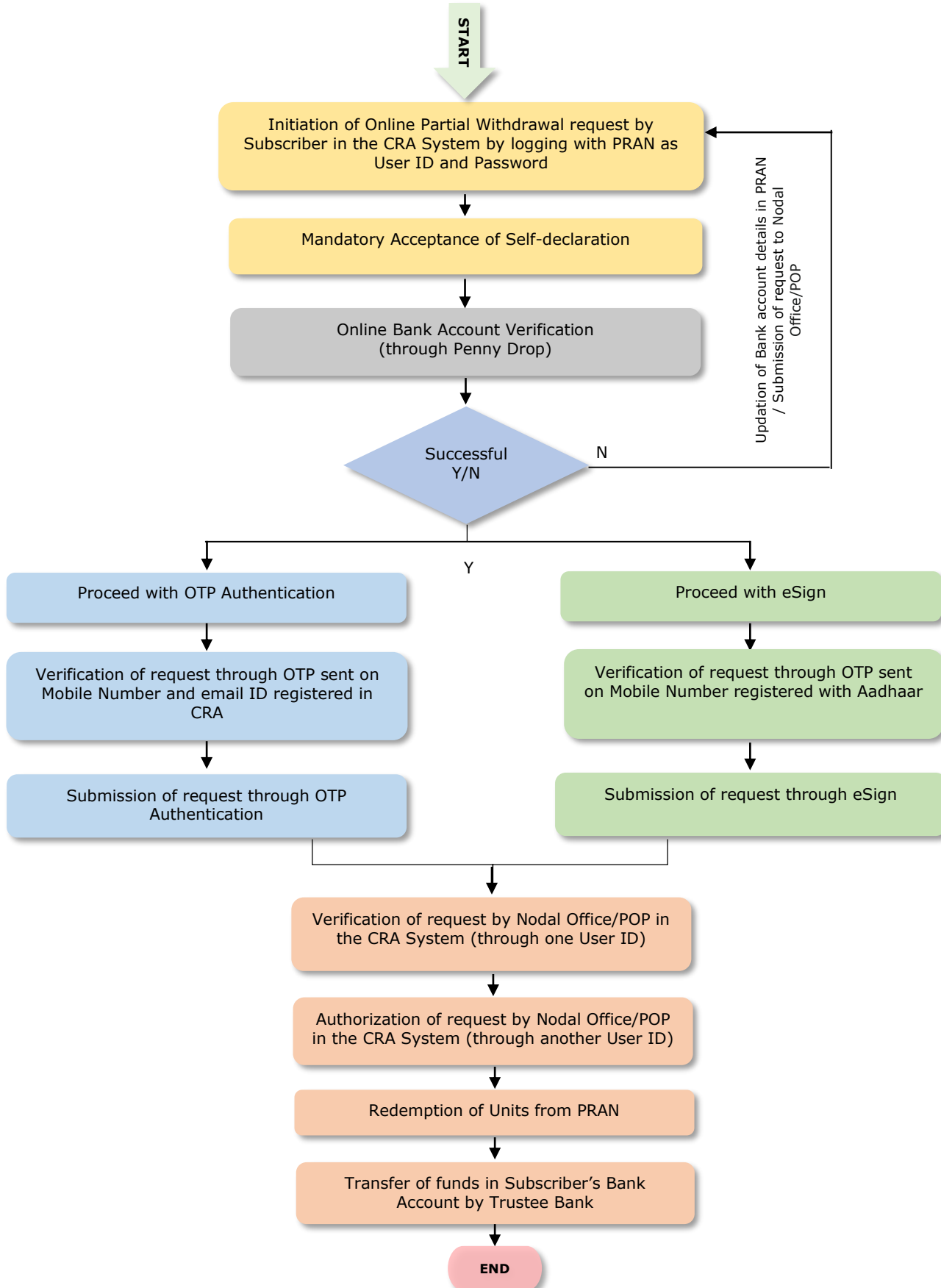
Index

Sr. No	Topic	Page No
1	Abbreviations	4
2	Process Flow – Processing of Online Partial Withdrawal Request by Subscriber	5
3	Preface	6
4	Procedure for Processing Online Partial Withdrawal request	8
5	Initiation of Online Partial Withdrawal request in CRA System by Subscriber	10
6	Section I- Process for completion of Partial Withdrawal request using OTP Authentication	17
7	Section II- Process for completion of Partial Withdrawal request using eSign	19
8	Verification of Online Partial Withdrawal request in CRA System by Nodal Office/POP	21
9	Authorization of Online Partial Withdrawal request in CRA System by Nodal Office/POP	24

1. Abbreviations:

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
DTO	District Treasury Office
DTA	Directorate of Treasuries & Accounts
Nodal Office	PAO/PRAO/DTO/DTA registered under NPS
NPS	National Pension System
OTP	One Time Password
PAO	Pay and Accounts Office
POP	Point of Presence
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office
UIDAI	Unique Identification Authority of India

2. Process Flow – Processing of Online Partial Withdrawal Request



3. Preface:

As per Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, a Subscriber can opt for Partial Withdrawal of accumulated pension wealth, not exceeding 25% of contributions made by him/her and excluding contributions made by employer (if applicable), if any, at any time before exit from National Pension System (NPS).

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

Purposes:

Subscriber can opt for Partial Withdrawal for below mentioned Purposes:

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

Conditions:

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

- 1) The Subscriber shall have been in the NPS at least for the period of **three years.**
- 2) The Subscriber shall be allowed to withdraw only a maximum of **three times** during the entire tenure of subscription. For subsequent partial withdrawals, only incremental contributions made by the subscriber from the date of the previous partial withdrawal shall be allowed.
- 3) The Subscriber can opt for withdrawal **not exceeding 25%** of self-contributions made by him/her. Returns generated on the contributions shall not be eligible for partial withdrawal.

Submission of Withdrawal request:

As per PFRDA Circular (CIR No. PFRDA/2021/3/SUP-ASP/3) dated January 14, 2021 on Ease of Partial withdrawal of NPS Subscribers through self – declaration, the Partial Withdrawal Requests will be processed on the basis of Self-declaration provided by Subscriber for reason of partial withdrawal. No supporting documents (w.r.t. stated withdrawal reason) are required to be submitted by the Subscriber for availing Partial Withdrawal. The Subscriber is required to accept the "Self declaration" for Partial Withdrawal which is provided in Withdrawal Form as part of - Declaration by the Subscriber.

4. Procedure for Processing Online Partial Withdrawal request

A. Pre-requisite for Partial Withdrawal request initiated by Subscriber:

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

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

• Initiation of Online Partial Withdrawal request by Subscriber:

- ✓ Initiation of Online Partial Withdrawal request by Subscriber in the CRA system (www.cra-nsdl.com) by logging with PRAN as User ID & Password.
- ✓ Acceptance of the Self-Declaration for reason for Partial Withdrawal.
- ✓ Verification of name and Bank Account of the Subscriber (registered in CRA) through online Bank Account Verification (Penny drop facility). The Bank of the Subscriber should be empaneled for Online Bank Account Verification. Only if name and Bank Account verification is successful, then the Subscriber will be allowed to initiate Partial Withdrawal request.
Online Bank Account Verification (Penny drop) charges will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.
- ✓ Submission of request using OTP Authentication / eSign. In case of OTP Authentication, two distinct One Time Password (OTP) will be sent on Mobile Number and Email ID registered in CRA. Whereas in case of eSign, the OTP will be sent on Mobile Number registered with Aadhaar. eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.

- **Verification & Authorization of Online Partial Withdrawal request by Nodal Office/POP:**

- ✓ Verification of Online Partial Withdrawal request by Nodal Office/POP in the CRA System (www.cra-nsdl.com) with One User ID.
- ✓ Authorization of Online Partial Withdrawal request by Nodal Office/POP in the CRA System with Other User ID.
- ✓ On authorization of Exit request by Nodal Office/POP, the request will get executed in the CRA system.

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

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

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

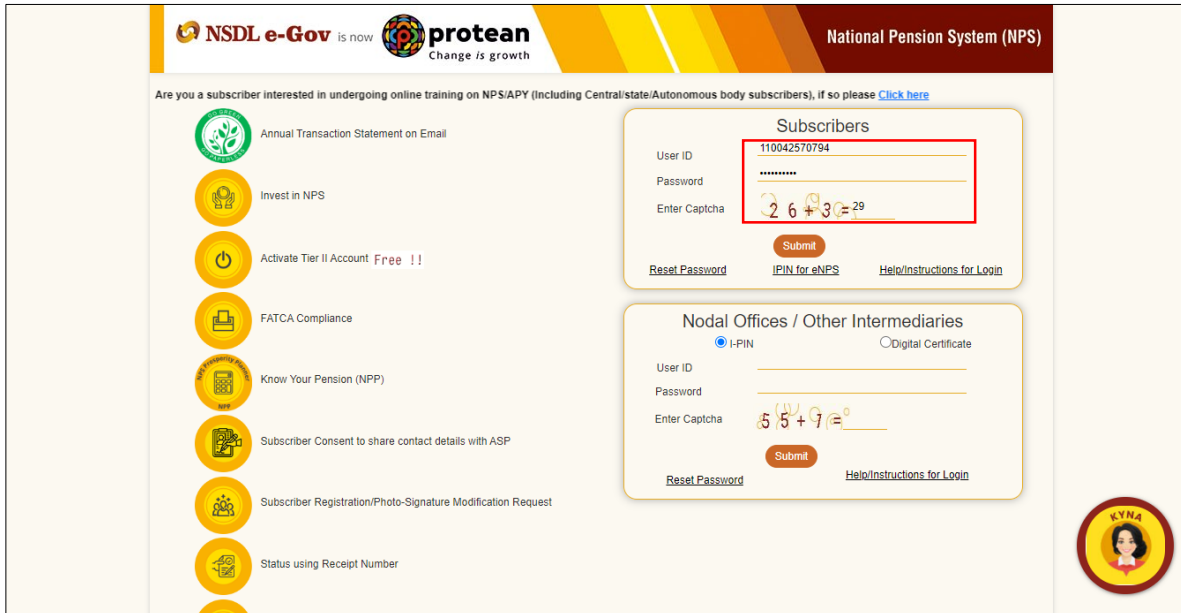


Figure 1

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



Figure 2

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

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

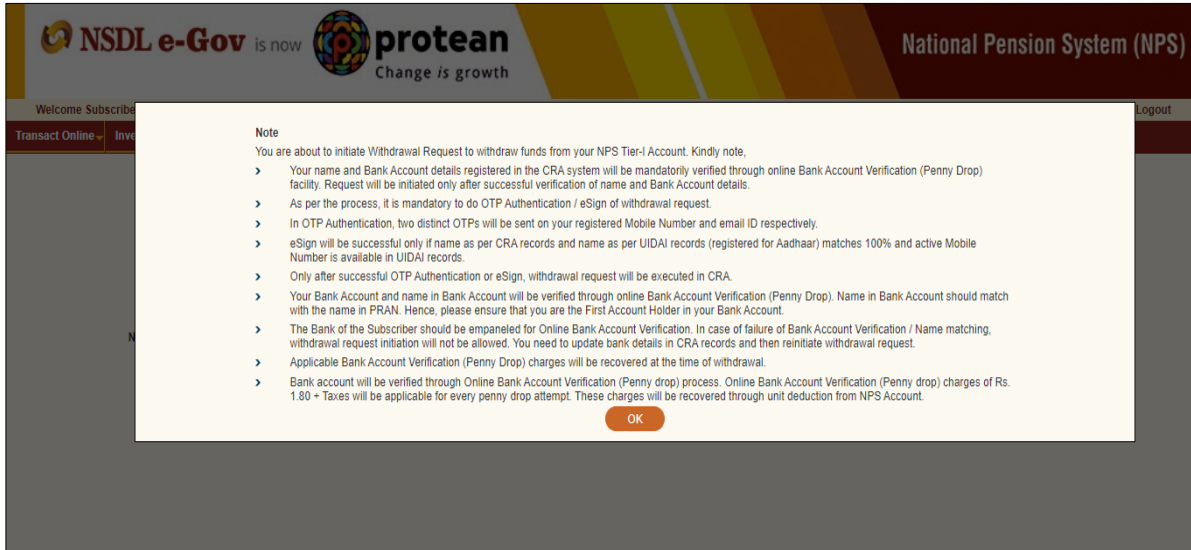


Figure 3

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

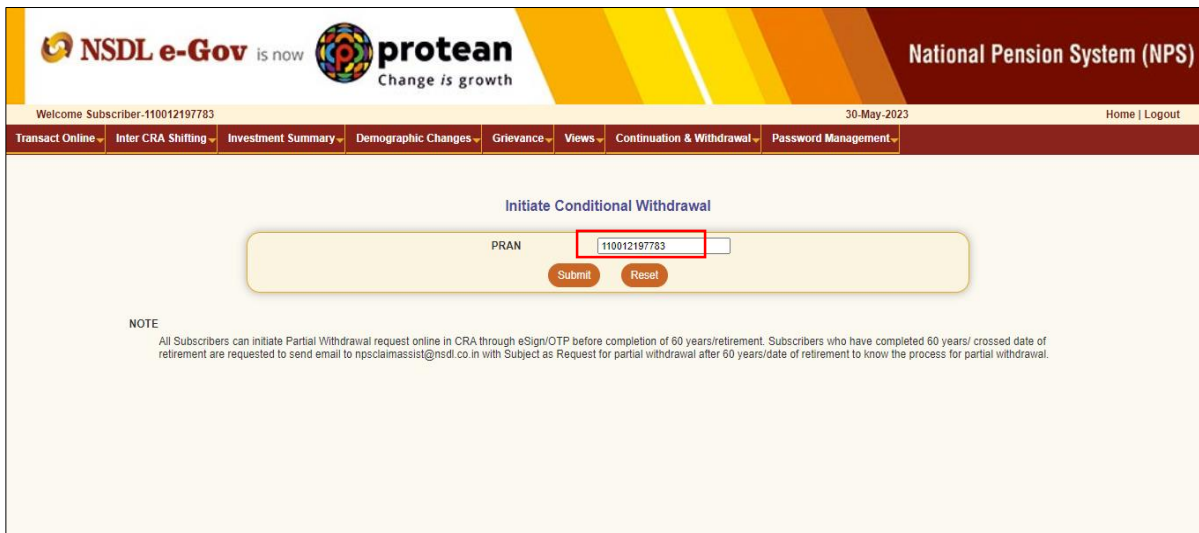


Figure 4

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

Figure 5

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

Figure 6

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

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

Please refer below **Figure 7**.

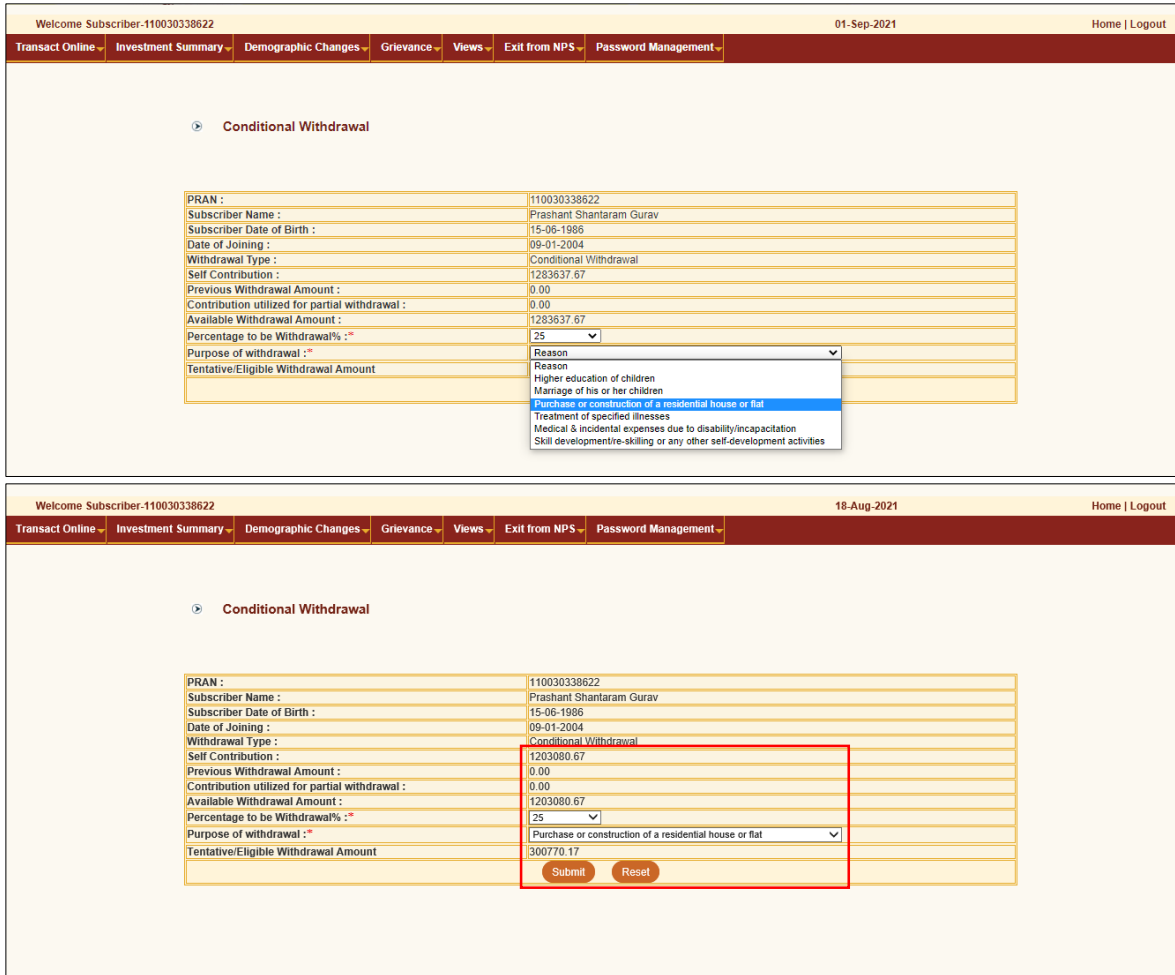


Figure 7 displays two screenshots of the NPS online portal interface for initiating a partial withdrawal request. The top screenshot shows the 'Conditional Withdrawal' form with a dropdown menu for 'Purpose of withdrawal' open, listing various reasons. The bottom screenshot shows the same form with a red box highlighting the 'Submit' and 'Reset' buttons.

Welcome Subscriber-110030338622		01-Sep-2021	Home Logout
Transact Online Investment Summary Demographic Changes Grievance Views Exit from NPS Password Management			
<p>Conditional Withdrawal</p>			
PRAN :	110030338622		
Subscriber Name :	Prashant Shantaram Gurav		
Subscriber Date of Birth :	15-06-1986		
Date of Joining :	09-01-2004		
Withdrawal Type :	Conditional Withdrawal		
Self Contribution :	1283637.67		
Previous Withdrawal Amount :	0.00		
Contribution utilized for partial withdrawal :	0.00		
Available Withdrawal Amount :	1283637.67		
Percentage to be Withdrawal% :*	25		
Purpose of withdrawal :*	Reason Higher education of children Marriage of his or her children Purchase or construction of a residential house or flat Treatment of specified illnesses Medical & incidental expenses due to disability/incapacitation Skill development/re-skilling or any other self-development activities		
Tentative/Eligible Withdrawal Amount			

Welcome Subscriber-110030338622		18-Aug-2021	Home Logout
Transact Online Investment Summary Demographic Changes Grievance Views Exit from NPS Password Management			
<p>Conditional Withdrawal</p>			
PRAN :	110030338622		
Subscriber Name :	Prashant Shantaram Gurav		
Subscriber Date of Birth :	15-06-1986		
Date of Joining :	09-01-2004		
Withdrawal Type :	Conditional Withdrawal		
Self Contribution :	1203080.67		
Previous Withdrawal Amount :	0.00		
Contribution utilized for partial withdrawal :	0.00		
Available Withdrawal Amount :	1203080.67		
Percentage to be Withdrawal% :*	25		
Purpose of withdrawal :*	Purchase or construction of a residential house or flat		
Tentative/Eligible Withdrawal Amount	300770.17		
<input type="button" value="Submit"/> <input type="button" value="Reset"/>			

Figure 7

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

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

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

Conditional Withdrawal

PRAN	11004002217
Subscriber Name	Dinesh Chandrakant Dalvi
Subscriber Date of Birth	11-06-1982
Subscriber Date of Joining	02-05-2005
Withdrawal Type	Conditional Withdrawal
Self Contribution	379426.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	94555.50
Purpose of withdrawal	Purchase/Construction of House for Self joint with spouse

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	101558206
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	SBIN0228221
Bank MICR Code	410001308

Mobile No	9833475380
Email ID	DINESH.DALVI@PROTEANTECH.IN

Select File to Upload:

Figure 8

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

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

Conditional Withdrawal

PRAN	11004002217
Subscriber Name	Dinesh Chandrakant Dalvi
Subscriber Date of Birth	11-06-1982
Subscriber Date of Joining	02-05-2005
Withdrawal Type	Conditional Withdrawal
Self Contribution	379426.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	94555.50
Purpose of withdrawal	Purchase/Construction of House for Self joint with spouse

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	101558206
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	SBIN0228221
Bank MICR Code	410001308

Mobile No	9833475380
Email ID	DINESH.DALVI@PROTEANTECH.IN

Declaration by Subscriber *:

I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.

2. I Dinesh Chandrakant Dalvi with PRAN: 11004002217 agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible for any losses that may arise due to incorrect Bank Account details registered in the CRA system.

3. Self-Declaration: I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFDRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Uploaded Document Name:

Note:

- Online Bank Account Verification (Penny drop) charges of Rs. 1.50 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account
- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

Figure 9

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

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

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

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

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

- Due to name mismatch – If failure in online Bank Account Verification (Penny drop) is due to name mismatch i.e Name as per CRA and as per Bank record is not matching then subscriber is required to update the matching name either in CRA or Bank record. Once Subscriber’s Name is updated, then Subscriber can initiate new request 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.**

PRAN	110080338995
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	14-07-2005
Withdrawal Type	Conditional Withdrawal
Self Contribution	802024.64
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	200506.16
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse

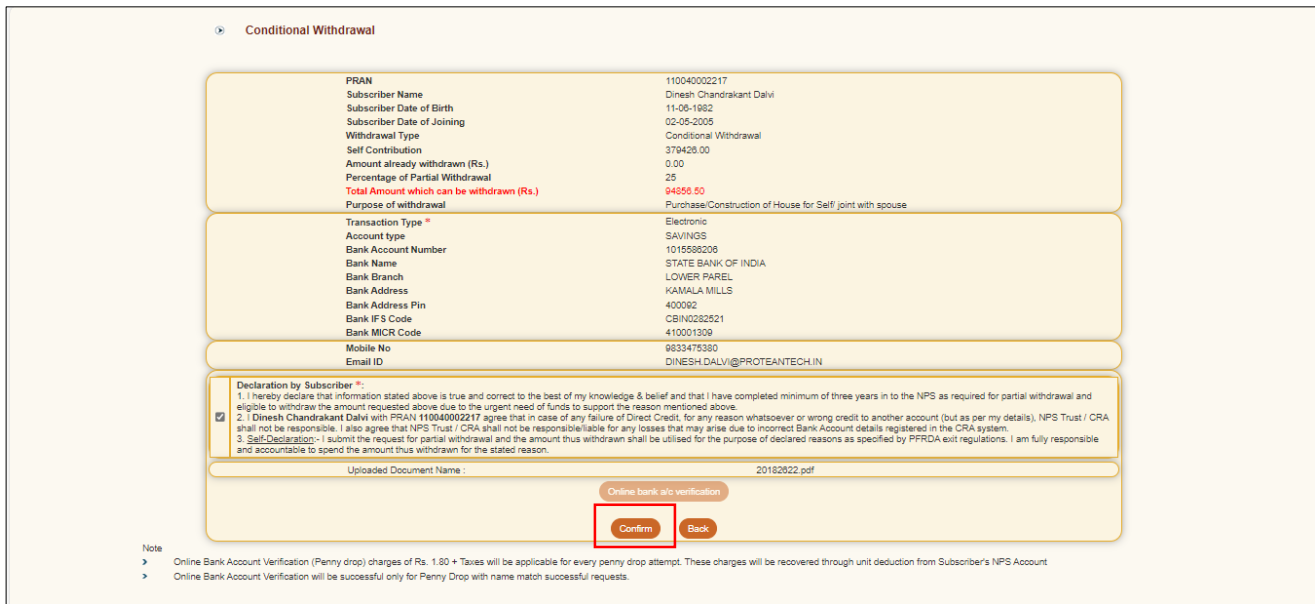
Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	MUDFORT DIAMOND POINT SECUNDER
Bank Address	MUDFORT DIAMOND POINT SECUNDERABAD
Bank Address Pin	500009

Online bank a/c verification is successful.

OK

I hereby declare that the information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of 3 years into the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of the funds to support the reason mentioned above. I agree that in case of any failure of direct credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust/CRA shall not be responsible. I also agree that NPS Trust/CRA shall not be responsible/liable for any losses that may arise due to incorrect bank details provided herein above. I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Figure 10



Conditional Withdrawal

PRAN	11004002217
Subscriber Name	Dinesh Chandrakant Dalvi
Subscriber Date of Birth	11-06-1982
Subscriber Date of Joining	02-05-2005
Withdrawal Type	Conditional Withdrawal
Self Contribution	379426.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	94855.50
Purpose of withdrawal	Purchase/Construction of House for Self joint with spouse
Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	1015598209
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IF S Code	CBIN0222521
Bank MCR Code	410001339
Mobile No	9833473390
Email ID	DINESH.DALVI@PROTEANTECH.IN

Declaration by Subscriber *

- I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.
- I Dinesh Chandrakant Dalvi with PRAN 11004002217 agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible/liable for any losses that may arise due to incorrect Bank Account details registered in the CRA system.
- Self-Declaration: I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRA's extn regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Uploaded Document Name : 20182622.pdf

Online bank a/c verification

Note

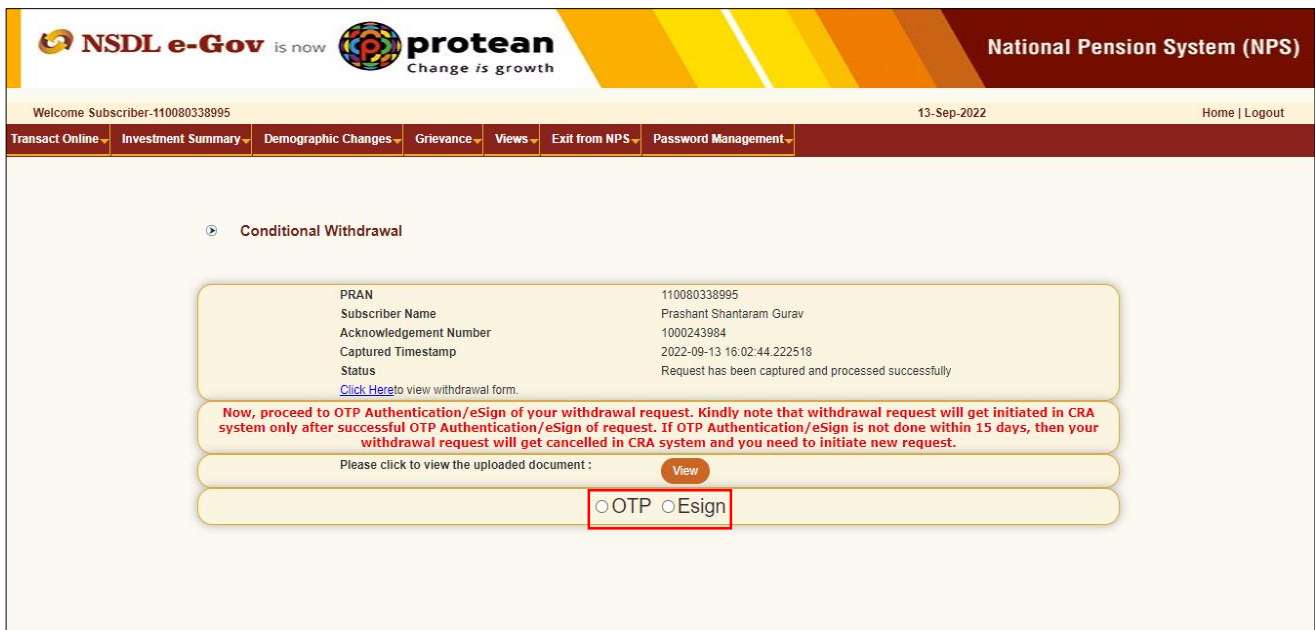
- > Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account
- > Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

Figure 10A

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

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

Please refer below **Figure 11**.



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Welcome Subscriber-110080338995 13-Sep-2022 Home | Logout

Transact Online | Investment Summary | Demographic Changes | Grievance | Views | Exit from NPS | Password Management

Conditional Withdrawal

PRAN	110080338995
Subscriber Name	Prashant Shantaram Gurav
Acknowledgement Number	1000243984
Captured Timestamp	2022-09-13 16:02:44.222518
Status	Request has been captured and processed successfully

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

Now, proceed to OTP Authentication/eSign of your withdrawal request. Kindly note that withdrawal request will get initiated in CRA system only after successful OTP Authentication/eSign of request. If OTP Authentication/eSign is not done within 15 days, then your withdrawal request will get cancelled in CRA system and you need to initiate new request.

Please click to view the uploaded document :

OTP Esign

Figure 11

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

Section-I

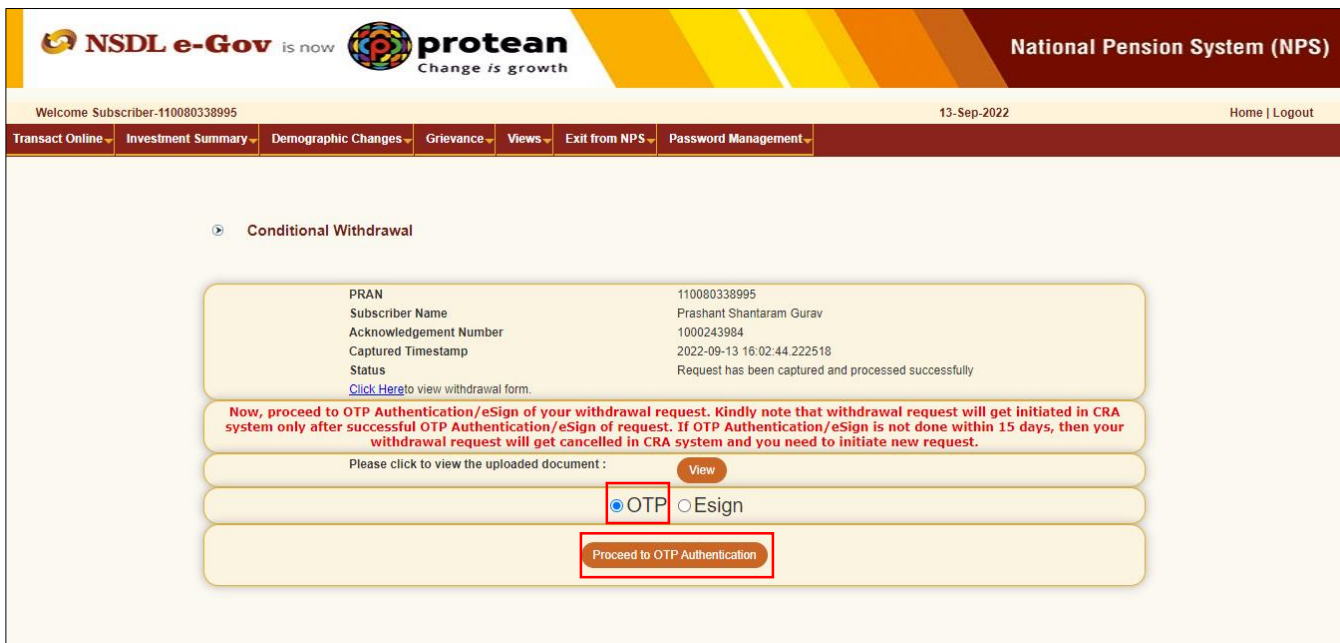
- Process for completion of Partial Withdrawal request using OTP Authentication.
- Two distinct One Time Password (OTPs) will be sent on Mobile Number and email ID registered in CRA.

Section-II

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

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

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



The screenshot shows the NPS portal interface. At the top, there are logos for NSDL e-Gov and protean, along with the text "National Pension System (NPS)". Below the header, there is a navigation bar with options like "Transact Online", "Investment Summary", "Demographic Changes", "Grievance", "Views", "Exit from NPS", and "Password Management". The main content area is titled "Conditional Withdrawal" and displays the following details:

PRAN	110080338995
Subscriber Name	Prashant Shantaram Gurav
Acknowledgement Number	1000243984
Captured Timestamp	2022-09-13 16:02:44.222518
Status	Request has been captured and processed successfully

Below the details, there is a red warning message: "Now, proceed to OTP Authentication/eSign of your withdrawal request. Kindly note that withdrawal request will get initiated in CRA system only after successful OTP Authentication/eSign of request. If OTP Authentication/eSign is not done within 15 days, then your withdrawal request will get cancelled in CRA system and you need to initiate new request." There is a "View" button next to it. Below the warning, there is a text prompt: "Please click to view the uploaded document :". There are two radio buttons: "OTP" (selected) and "Esign". At the bottom, there is a "Proceed to OTP Authentication" button.

Figure 12

After clicking on "Proceed to OTP Authentication" Tab, Dual OTP Authentication screen will be displayed to the User. User needs to enter One Time Password (OTP) sent on Mobile Number and email ID registered in CRA at the designated place and click on "Submit OTP" button to complete the process. Please refer below **Figure 13**.

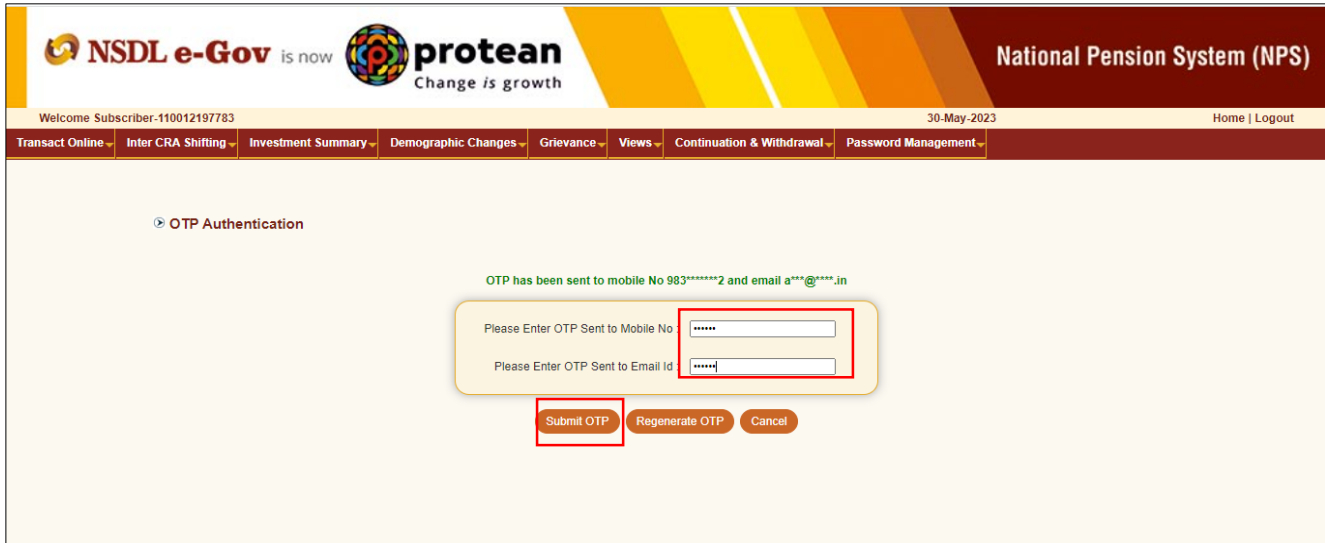


Figure 13

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

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

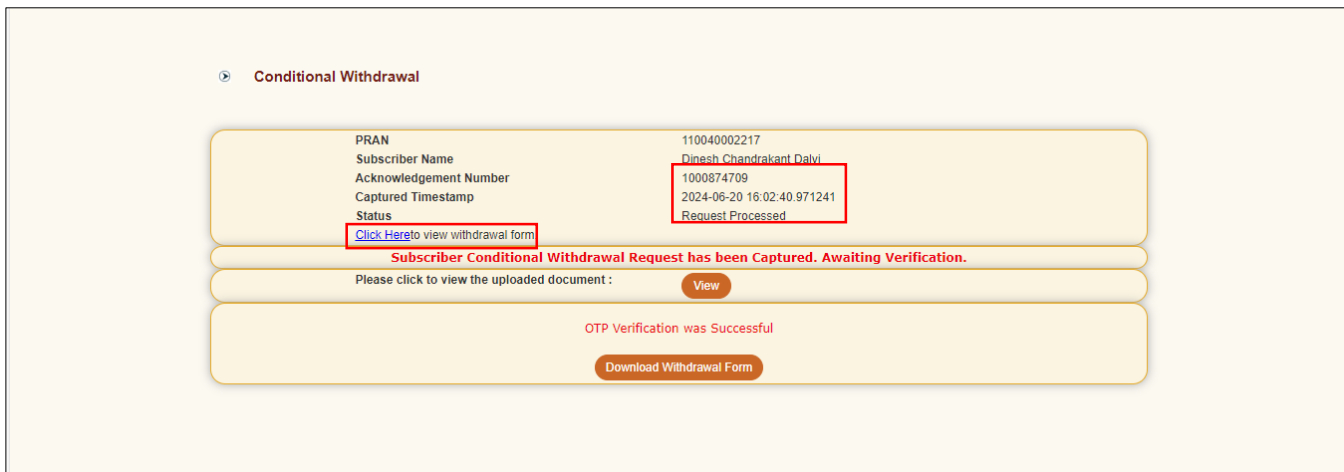


Figure 14

Section II- Process for completion of Partial Withdrawal request using eSign:

At this stage, Subscriber needs to select “Esign” radio button and then click on “Proceed to e-Sign the Form” tab. Please refer below **Figure 15**.

The screenshot shows the NPS portal interface for a subscriber. At the top, there is a navigation bar with options like 'Transact Online', 'Investment Summary', 'Demographic Changes', 'Grievance', 'Views', 'Exit from NPS', and 'Password Management'. The main content area is titled 'Conditional Withdrawal' and displays the following details:

PRAN	110007556089
Subscriber Name	Prashant Shantaram Gurav
Acknowledgement Number	1000068529
Captured Timestamp	2021-08-20 17:42:42.676017
Status	Request has been captured and processed successfully

Below the details, there is a red warning message: "You have successfully captured withdrawal request. Now, proceed to OTP Authentication/eSign of your withdrawal request. Kindly note that withdrawal request will get initiated in the CRA system only after successful OTP Authentication/eSign of request. If OTP Authentication/eSign is not done within 15 days, then your withdrawal request will get cancelled in the CRA system and you need to initiate new request." Below this, there is a 'View' button and radio buttons for 'OTP' and 'Esign'. The 'Esign' radio button is selected and highlighted with a red box. Below the radio buttons is a button labeled 'Proceed to e-Sign the Form', also highlighted with a red box. At the bottom, a note states: "NOTE - Sign service charges plus taxes applicable is Rs. 5.90".

Figure 15

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

The screenshot shows the NSDL Electronic Signature Service page. At the top, it says 'NSDL Electronic Signature Service'. Below this, there is a table with the following information:

ASP Name	National Pension System Trust
Transaction ID	UKCieSign:4397:20210820170724978
Date & Time	2021-08-20T17:07:38

Below the table, there is a checkbox with the text: "I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) to -". Below this, there are three numbered instructions:

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

Below the instructions, there is a text input field for 'VID/Aadhaar:' with the value '525861023867' entered. To the right of the input field are two buttons: 'Send OTP' and 'Cancel'. Below the input field, there are two links: 'Click Here to generate Virtual ID.' and 'Download Instructions to generate Virtual ID in lieu of Aadhaar.' At the bottom, there is a copyright notice: "©2019 NSDL E-Governance Infrastructure Pvt. Ltd. All rights reserved."

Figure 16

Once OTP is received, User needs to enter OTP and click on “Verify OTP” button to complete eSigning of the request. Please refer below **Figure 17**.

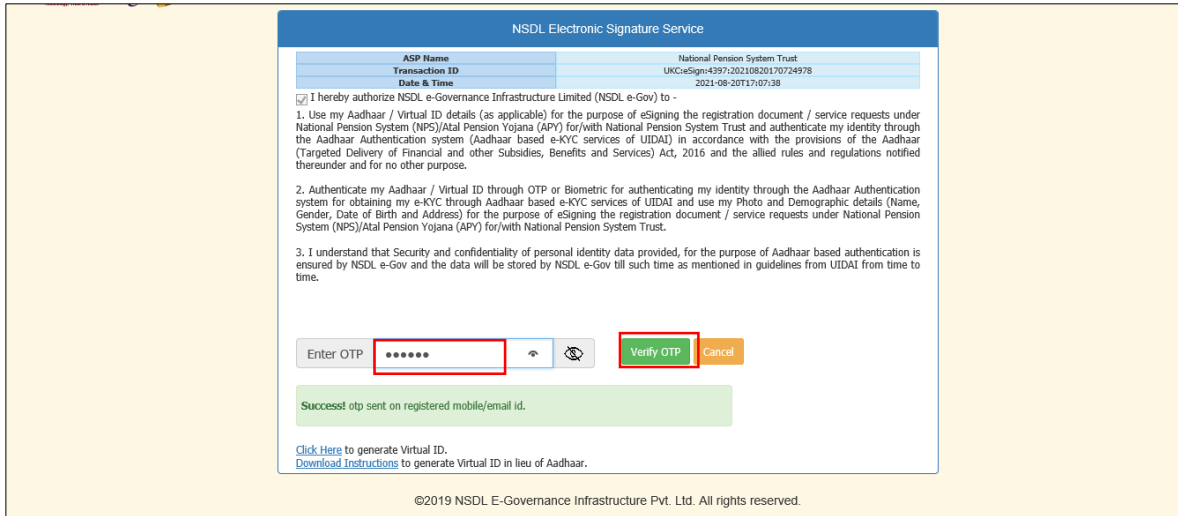


Figure 17

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

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

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

Please refer below **Figure 18**.

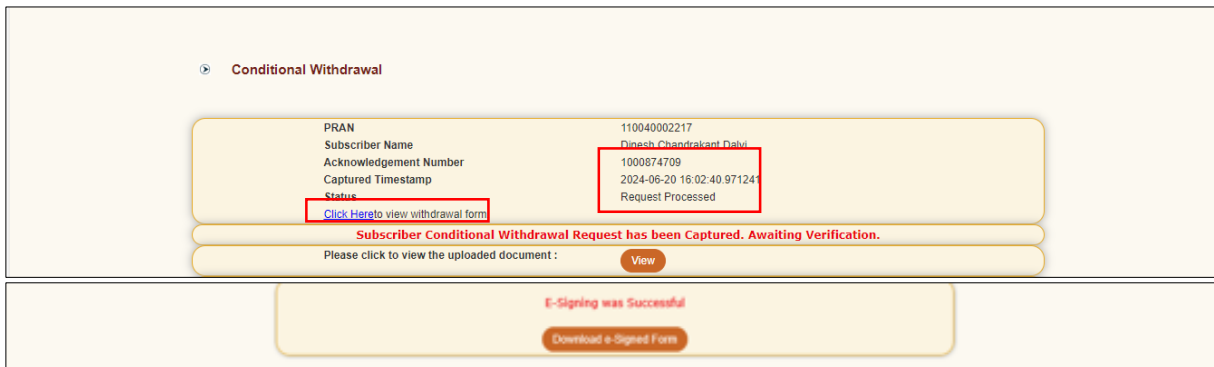


Figure 18

Once Partial Withdrawal request is successfully initiated by Subscriber through OTP Authentication/eSign, associated Nodal Office/POP is required to verify and authorize the request.

6. Steps to verify Online Partial Withdrawal request in CRA System by Nodal Office/POP

In order to verify Online Partial Withdrawal request of Subscriber, Nodal Office/POP User needs to access CRA System www.cra-nsdl.com using one User ID & Password as given below in **Figure 19**. In case of Nodal Office, it will be Aadhar based login and in case of POP, it will be DSC based login.

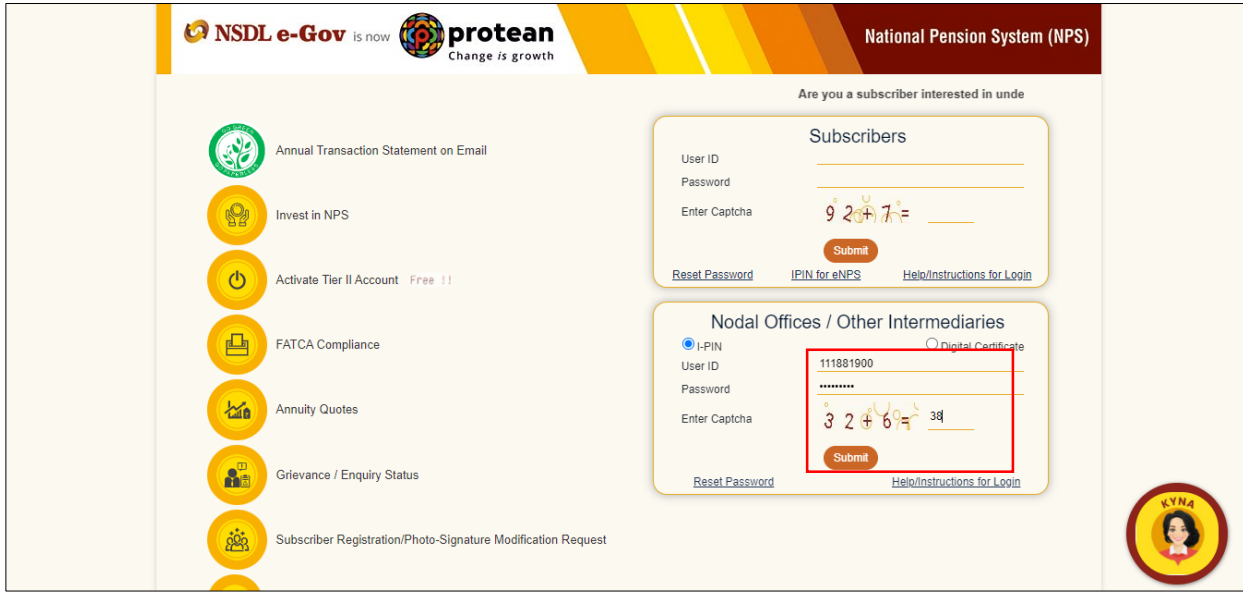


Figure 19

User needs to click on menu “**Transaction**” and select sub menu “**Verify Conditional Withdrawal Request**” as given below in **Figure 20**.

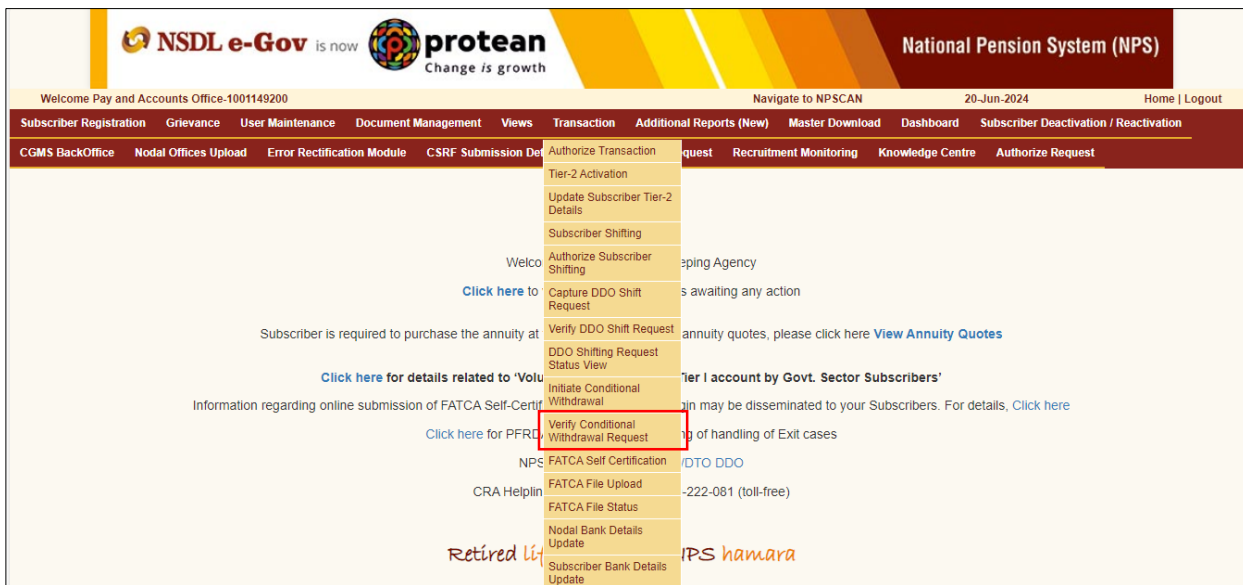
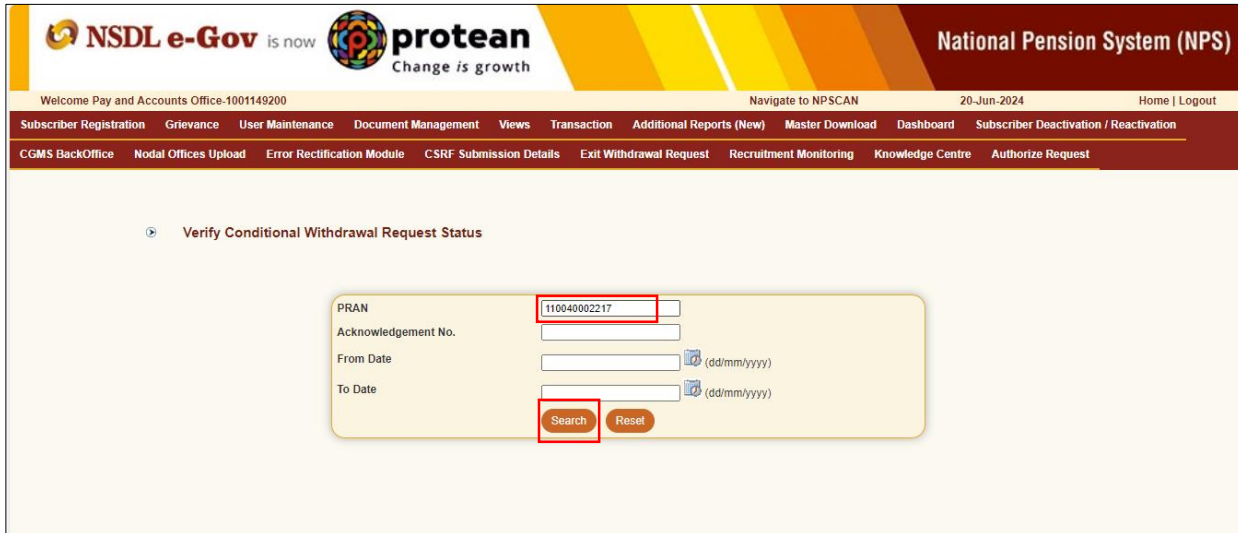


Figure 20

User needs to provide PRAN of the Subscriber and click on "Search" button as given below in **Figure 21**.



NSDL e-Gov is now protean Change is growth National Pension System (NPS)

Welcome Pay and Accounts Office-1001149200 Navigate to NPSCAN 20-Jun-2024 Home | Logout

Subscriber Registration Grievance User Maintenance Document Management Views Transaction Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre Authorize Request

Verify Conditional Withdrawal Request Status

PRAN: 110040002217

Acknowledgement No.:

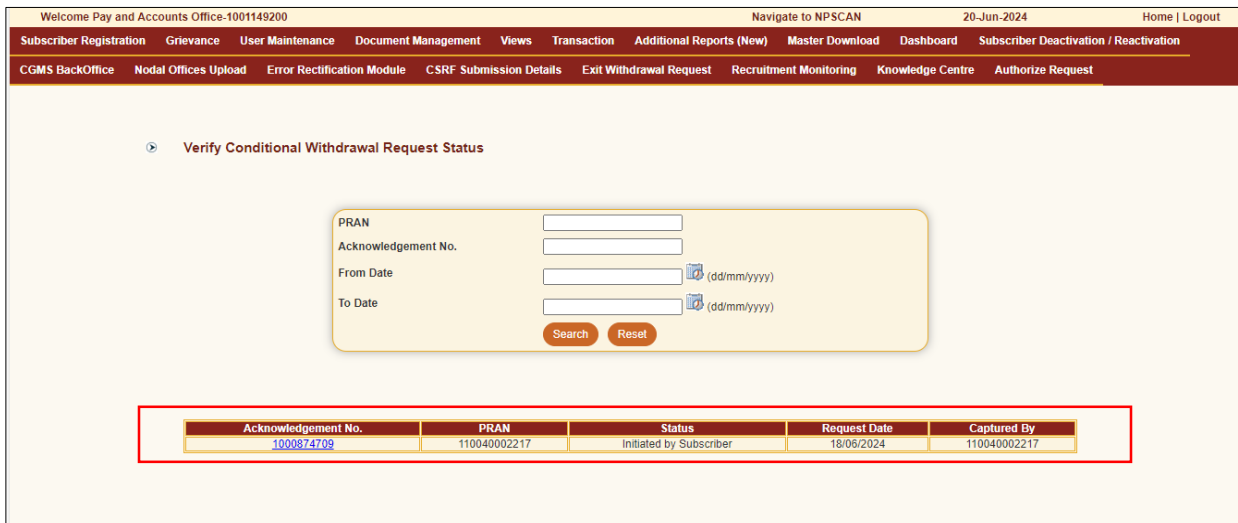
From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Search Reset

Figure 21

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Date and Status as given below in **Figure 22**.



Welcome Pay and Accounts Office-1001149200 Navigate to NPSCAN 20-Jun-2024 Home | Logout

Subscriber Registration Grievance User Maintenance Document Management Views Transaction Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre Authorize Request

Verify Conditional Withdrawal Request Status

PRAN:

Acknowledgement No.:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Search Reset

Acknowledgement No.	PRAN	Status	Request Date	Captured By
1000874709	110040002217	Initiated by Subscriber	18/06/2024	110040002217

Figure 22

User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of withdrawal request. User can view uploaded documents by clicking on "View" button.

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

If details entered are correct, User needs to click on "Confirm" button to proceed further. Please refer below **Figure 23**.

Verify Conditional Withdrawal Request [Click Here to View subscriber Details](#)

PRAN No Ack No Name Date of Joining Withdrawal Status Self Contribution Amount already withdrawn (Rs.) Percentage of Partial Withdrawal Total Amount which can be withdrawn (Rs.) Purpose of withdrawal	110040002217 1000874709 Dinesh Chandrakant Dalvi 02-05-2005 Initiated by Subscriber 379426.0 0.0 25 94856.50 Purchase/Construction of House for Self/ joint with spouse
Transaction Type Account type Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code	Electronic SAVINGS 1015586206 STATE BANK OF INDIA LOWER PAREL KAMALA MILLS 400092 CBIN0282521 410001309
Mobile No Email ID	9833475380 DINESH.DALVI@PROTEANTECH.IN


Declaration accepted by Subscriber in Partial Withdrawal Form “:
 1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.
 2. I Dinesh Chandrakant Dalvi with PRAN 110040002217 agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible for any losses that may arise due to incorrect Bank Account details registered in the CRA system.
 3. Self-Declaration: I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.
Declaration by Nodal Office/POP/Corporate/Aggregator “:
 1. We hereby declare that the subscriber is employed with us (applicable only in Govt. Sector) and has signed/thumb impressed before me after he/she has read the entries/have been read over by him/her for the request of partial withdrawal under NPS. Self-Declaration for partial withdrawal has been accepted by him/her and bank details submitted in respect of partial withdrawal are correct.
 2. Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the registered Bank details submitted.


Please click to view the uploaded document:

View
 Authorize Reject
 Remarks:
Confirm Reset

Figure 23

Once User clicks on “Confirm” button, Partial Withdrawal request will get verified in the CRA system and confirmation window will display to the User as given below in **Figure 24**.





National Pension System (NPS)

Welcome Pay and Accounts Office-1001149200
Navigate to NPSCAN
20-Jun-2024
Home | Logout

Subscriber Registration Grievance User Maintenance Document Management Views Transaction Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation

CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre Authorize Request

▶ Conditional Withdrawal

PRAN	110040002217
Acknowledgement Number	1000874709
Captured Timestamp	2024-06-20 17:05:45.009295
Request has been Verified successfully.	

Figure 24

7. Steps to authorize Online Partial Withdrawal request in CRA System by Nodal Office/POP

In order to authorize Online Partial Withdrawal request of Subscriber, Nodal Office/POP User needs to access CRA system www.cra-nsdl.com using another User ID & Password as given below in **Figure 25**. In case of Nodal Office, it will be Aadhar based login and in case of POP, it will be DSC based login.

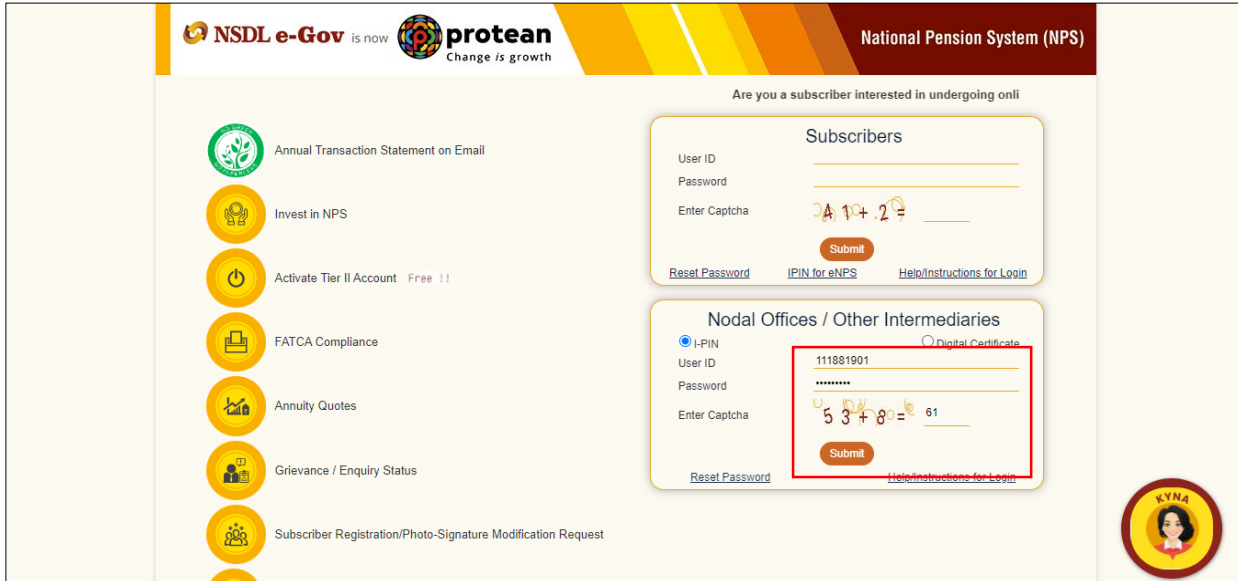


Figure 25

User needs to click on Menu **“Authorize Request”** and select sub menu **“Authorize Conditional Withdrawal Request”**. Please refer below **Figure 26**.

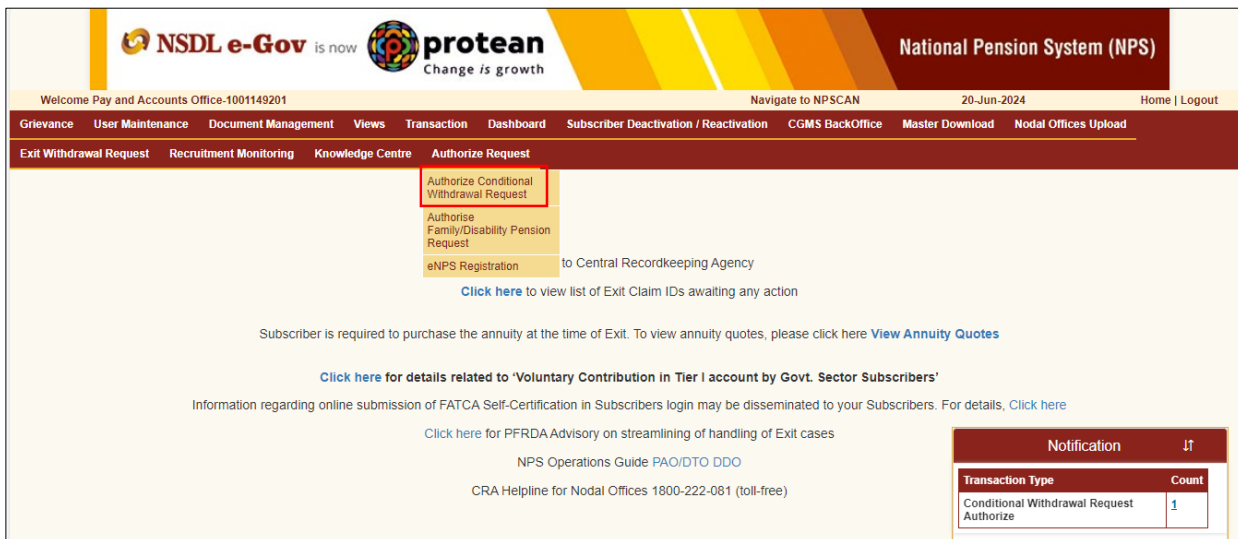


Figure 26

User needs to provide PRAN of the Subscriber and click on **“Search”** button as given below in **Figure 27**.

Figure 27

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Date and Status as given below in **Figure 28**.

Acknowledgement No.	PRAN	Status	Request Date	Captured By
1000874709	110040002217	Maker completed	18/06/2024	110040002217

Figure 28

User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of withdrawal request. User can view uploaded documents by clicking on "View" button.

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

If details entered are correct, User needs to click on "Confirm" button to proceed further. Please refer below **Figure 29**

Authorize Conditional Withdrawal Request

[Click Here to View subscriber Details](#)

PRAN No	110040002217
Ack No	1000874709
Name	Dinesh Chandrakant Dalvi
Date of Joining	02-06-2005
Withdrawal Status	Maker completed
Self Contribution	376426.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	94356.50
Purpose of withdrawal	Purchase/Construction of House for Self joint with spouse
Transaction Type	Electronic
Account type	SAVINGS
Bank Account Number	1015566205
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	SBIN0282521
Bank MICR Code	410001309
Mobile No	983475280
Email ID	DINESH.DALVI@PROTEANTECH.IN

Declaration accepted by Subscriber in Partial Withdrawal Form :-
 1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.
 2. I (Dinesh Chandrakant Dalvi with PRAN: 110040002217) agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible for any losses that may arise due to incorrect Bank Account details registered in the CRA system.
 3. **Self-Declaration** - I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Declaration by Nodal Office/POP/Corporate/Aggregator :-
 1. We hereby declare that the subscriber is employed with us (applicable only in Govt. Sector) and has signed/thumb impressed before me after he/she has read the entries/have been read over by him/her for the request of partial withdrawal under NPS. Self-Declaration for partial withdrawal has been accepted by him/her and bank details submitted in respect of partial withdrawal are correct.
 2. Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the registered Bank details submitted.

Please click to view the uploaded document : View

Request has been accepted by Sr. AFA and Dy. CPO, Integral Coach Factory, Chennai.

Authorize Reject

Confirm Reset

Note
 Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

Figure 29

Once User clicks on "Confirm" button, Partial Withdrawal request will get authorized in the CRA system and confirmation window will display to the User as given below in **Figure 30**.

Welcome Pay and Accounts Office-1001149201 Navigate to NPSCAN 20-Jun-2024 Home | Logout

Grievance User Maintenance Document Management Views Transaction Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice Master Download Nodal Offices Upload

Exit Withdrawal Request Recruitment Monitoring Knowledge Centre Authorize Request

▶ **Conditional Withdrawal**

PRAN	110040002217
Acknowledgement Number	1000874709
Captured Timestamp	2024-06-20 18:06:12.377223
Request has been authorized successfully.	

Please click to view the uploaded document : View

Figure 30

On successful authorization of request by Nodal Office/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.

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 Partial Withdrawal Form and supporting documents are not required to be submitted by Nodal Office/POP to Protean-CRA for storage purpose for partial Withdrawal request initiated by Subscriber online in CRA through digital signature (OTP Authentication/eSign) & if 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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