Protean eGov Technologies Limited



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

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1. Abbreviations:

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

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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).

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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 <u>three times</u> 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.
- The Subscriber can opt for withdrawal <u>not exceeding 25%</u> 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.

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4. Procedure for Processing Online Partial Withdrawal request

A. <u>Pre-requisite for Partial Withdrawal request initiated by Subscriber:</u>

- 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.cransdl.com) by logging with PRAN as User ID & Password.
- \checkmark 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.

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• 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 (<u>www.cra-nsdl.com</u>) 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 <u>www.cra-nsdl.com</u> by logging with PRAN as User ID & Password as given below in **Figure 1**.

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 (Inclu	luding Central/state/Autonomous body subscribers), if so please Click here
Annual Transaction Statement on Email	Subscribers User ID
Invest in NPS	Password Enter Capicha
Activate Tier II Account Free !!	Submit Reset Password IPIN for eNPS Help/Instructions for Login
FATCA Compliance	Nodal Offices / Other Intermediaries
Know Your Pension (NPP)	User ID Password
Subscriber Consent to share contact details with ASP	Submit Help/Instructions for Login
Subscriber Registration/Photo-Signature Modification Request	
Status using Receipt Number	

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**.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)				
Welcome Subscriber-111102256172	11-Apr-2023 Home Logout				
Transact Online Views Continuation & Withdrawal Issuer Management					
Continuation/Deferment					
Tier II Withdrawal					
Tier I Partial Withdrawal					
W Exit from NPS Status View					
Smart Exit Guide					
Click here to be part of Go Green initiative by opting Annual Transaction Statement on email.					
As per PFRDA directives, upload of Withdrawal/KYC documents is mandatory for parallel Processing of Exit and Annuity for benefits of NPS Subscribers					
Figure 2					

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



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

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

Figure 3

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

NSDL e-Gov is now Change is growth	National Pension System (NPS)
Welcome Subscriber-110012197783	30-May-2023 Home Logout
Transact Online Vert Inter CRA Shifting Investment Summary Demographic Changes Grievance Grievance Transact Online Vert	Views Continuation & Withdrawal Password Management
Initiate C	onditional Withdrawal
	ubmit Reset
NOTE All Subscribers can initiate Partial Withdrawal request online in CRA through eSign/OT retirement are requested to send email to npsclaimassist@nsdl.co.in with Subject as F	P before completion of 60 years/retirement. Subscribers who have completed 60 years/ crossed date of lequest for partial withdrawal after 60 years/date of retirement to know the process for partial withdrawal.

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**.

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Welcome Subscrib	ber-110030338622		18-Aug-2021	Home Logou
nsact Online 🚽 In	vestment Summary - Demographic Changes - Grievance - View	s - Exit from NPS - Password Management -		
	, , ,			
	Conditional Withdrawal			
	PRAN :	110030338622		
	Subscriber Name :	Prashant Shantaram Gurav		-
	Subscriber Date of Birth :	15-06-1986		-
	Date of Joining :	09-01-2004		1
	Withdrawal Type :	Conditional Withdrawal		1
	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% :*	Percentage V		
	Purpose of withdrawal :*	Reason	$\overline{}$	1
	Tentative/Eligible Withdrawal Amount	0.00		-
		Submit Reset		

Figure 5

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

Welcome Subscriber-110030338622			01-Sep-2021	Home Logout
Transact Online _ Investment Summary _ Demographic Changes _ Grievance _ Views _ Exit	from NPS	Password Management		
Conditional Withdrawal	6 . 7 . 9 . 10 . 11 . 12 . 13 . 14 .			
PRAN :	15			
Subscriber Name :	17			
Subscriber Date of Birth :	18			
Date of Joining :	19			
Withdrawal Type :	20	hdrawal		
Self Contribution :	21			
Previous Withdrawal Amount :	23			
Contribution utilized for partial withdrawal :	24			
Available Withdrawal Amount :	25	×		
Percentage to be Withdrawal% :*	Percentage *	~		
Purpose of withdrawal :"	Reason		~	
Tentative/Eligible Withdrawal Amount	0.00			
	Submit	Reset		

Figure 6

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

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

Please refer below **Figure 7**.

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	01-3	ep-2021	Home
Demographic Changes Grievance View	ews - Exit from NPS - Password Management -		
Conditional Withdrawal			
	110030338622		
.ber Name :	Prashant Shantaram Gurav		
ber Date of Birth :	15-06-1986		
Joining :	09-01-2004		
wai type :	Conditional Withdrawai		
is Withdrawal Amount :	0.00		
ution utilized for partial withdrawal :	0.00		
le Withdrawal Amount :	1283637.67		
age to be Withdrawal% :*	25 🗸		
e of withdrawal *	Reason		
ve/Eligible Withdrawal Amount	Reason		
or Engliste statutation Antonic	Higher education of children		
	Marriage of his or her children		
	Treatment of specified illnesses		
	Medical & incidental expenses due to disability/incapacitation		
	Skill development/re-skilling or any other self-development activities		
		-	
Conditional Withdrawal			
Conditional Withdrawal	110030338622		
Conditional Withdrawal	110030338622 Prashani Shantaram Gurav		
Conditional Withdrawal ber Name : ber Date of Birth :	110030339622 Prashari Shantaram Gurav 15-06-1966		
Conditional Withdrawal ber Name : ber Date of Birth : Joining :	110030338622 Prashant Shantaram Gurav 15-06-1986 09-01-2004		
Conditional Withdrawal ber Name : ber Date of Birth : Joining : wal Type :	110030338622 Prashan Shantaram Gurav 15-06-1986 09-01-2004 I.Candibonal Withdrawal		
Conditional Withdrawal ber Name : ber Date of Birth : Joining : wal Type : tribution :	110030338622 Prashari Shantaram Gurav 15-06-1586 09-01-2004 Conditional Withdrawal 1203080.67		
Conditional Withdrawal ber Name : ber Ote of Birth : Joining : wal Type : tribution : s Withdrawal Amount :	110030338622 Prashant Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 1203090.67 0.00		
Conditional Withdrawal ber Name : ber Date of Birth : Joining : wal Type : ntribution : s Withdrawal Amount : ution utilized for partial withdrawal :	110030339622 Prashani Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withrawal 1203090.67 0.00 0.00		
Conditional Withdrawal iber Name : ber Date of Birth : Joining : wal Type : tribution : s Withdrawal Amount : ie Withdrawal Amount :	110030338622 Prashant Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 1203080.67 0.00 0.00 1203080.67		
Conditional Withdrawal iber Name : ber Date of Birth : Joining : wal Type : httibution : s Withdrawal Amount : withorawal Amount : ie Withdrawal : age to be Withdrawals : [®]	110030338622 Prashari Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 120380.67 0.00 0.00 1203080.67 25		
Conditional Withdrawal iber Name : iber Date of Birth : Joining : wal Type : tribution : withdrawal Amount : tution utilized for partial withdrawal : te Withdrawal Amount : age to be Withdrawal% :* = of withdrawal :*	110030338622 Prashari Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 1203080.67 0.00 0.00 1203080.67 25 Purchase or construction of a residential house or flat V		
Conditional Withdrawal ber Name : ber Date of Birth : Joining : wal Type : thribution : withdrawal Amount : e Withdrawal Amount : age to be Withdrawal%; " e of withdrawal ; e Fligible Withdrawal Amount	110030338622 Prashant Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 1203080.67 0.00 0.00 1203080.67 25 Purchase or construction of a residential house or flat 300/70.17		
Conditional Withdrawal iber Name : iber Date of Eirth : Joining : wal Type : httibutton : Withdrawal Amount : ution utilized for partial withdrawal : le Withdrawal Amount : age to be Withdrawal 5: 2 of withdrawal :* 2 of withdrawal :* e/Eligible Withdrawal Amount	110030338622 Prashant Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 1203080.67 0.0 10.00 1203080.67 25 Purchase or construction of a residential house or flat 300770.17 Submit		
Conditional Withdrawal iber Name : ber Date of Birth : Joining : wai Type : htribution : willfare and Amount : ution utilized for partial withdrawal : le Withdrawal Amount : age to be Withdrawal%; " a of Withdrawal : e/Eligible Withdrawal Amount	110030338622 Prashant Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 1203080.67 0.00 1203080.67 25<√		
Conditional Withdrawal iber Name : iber Date of Birth : Joining : wal Type : ntribution : s Withdrawal Amount : ution utilized for partial withdrawal : le Withdrawal Amount : age to be Withdrawal ; e of withdrawal :	110030338622 Prashant Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withfraval 1203080.67 0.00 10.00 1203080.67 225 ✓ Purchase or construction of a residential house or flat 300770.17 Submit		
Conditional Withdrawal iber Name : iber Date of Birth : Joining : wai Type : ntribution : s Withdrawal Amount : tuton utilized for partial withdrawal : le Withdrawal Amount : age to be Withdrawal's :" s of withdrawal :"	110030338622 Prashant Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 1203080.67 12 Purchase or construction of a residential house or flat 300770.17 Submit		
Conditional Withdrawal iber Name : iber Date of Birth : Joining : woll Type : http://woll.actional.com/ http://woll.actional.com/ is Withdrawal Amount : age to be Withdrawal's " e of withdrawal's" ere/Eligible Withdrawal Amount	110030338622 Prashant Shantaram Gurav 15-06-1906 09-01-2004 Conditional Withdrawal 1203080.67 0.00 1203080.67 25 ✓ Purchase or construction of a residential house or flat Submit Reset		
Conditional Withdrawal iber Name : iber Date of Birth : Joining : wwal Type : ntribution : s Withdrawal Amount : ution utilized for partial withdrawal : le Withdrawal Amount : age to be Withdrawal6;* e of withdrawal Amount	11003033622 Prashari Shantaram Gurav 15-06-1986 09-01-2004 Conditional Withdrawal 1203090.67 1203090.67 23 Purchase or construction of a residential house or flat Submit: Reset		
	Conditional Withdrawal Der Name : ber Date of Birth : Joining : wai Type : tribution : s Wilhdrawal Amount : ution utilized for partial withdrawal : e Windrawal Amount : age to be Windrawal's: e of withdrawal ?" erEligible Withdrawal Amount	Conditional Withdrawal ber Name : Prashari Shantaran Gurav ber Date of Birth : 15-05-1865 Joining : 19-01-2004 wal Type : Conditional Withdrawal tribution : 11283637.67 age to be Withdrawal Amount : 0.00 withdrawal Amount : 0.00 e Withdrawal Amount : 1283637.67 age to be Withdrawals :* 25 v e of withdrawal :* Parenae accountinction of a modernial house or fail Trabute of third in exclamate of apocid microson of a modernial house or fail Trabute accounting or any other set.development activities Verificipible Withdrawal Amount Reason Verificipible Withdrawal failen Mariago flao or her children Mariago flao or any other set.development activities Mariago flao or her children Mariago flao or any other set.development activities Mariago flao or any other set.development activities Bemographic Changes Grievance Views Exit from NPS Password Management	Conditional Withdrawal ber Name: Prachant Shnahrarm Gurav ber Oate of Birth: 1596-1986 Johing: 0-90-1-2004 wail Type : Conditional Withdrawal tributuon: 128357.67 sw Withdrawal Amount : 0.00 e Withdrawal X** 0.00 e Withdrawal X** 0.00 e Withdrawal X** 25 • • • e I Withdrawal X** Reason etEligible Withdrawal X** Reason Herein die of specified messes Interview of a straidentiat house or fail Treating of specified messes Interview of a straidentiat house or fail Vieweil of specified messes Interview of a straidentiat house or fail Vieweil of specified messes Interview of a straidentiat house or fail Vieweil of specified messes Intervieweil of specified messes Bald developmentre-skilling or any other self-development activities Skill developmentre-skilling or any other self-development activities

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.nsdl.co.in).

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	12		
 Conditional Withdra 	awal		
	TUAN	110040002217	
	upscriber name	United Unancretant Later	
	supporter une of printer	02.05.2005	
	Withdrawal Type	Conditional Withdrawal	
	alf Contribution	379436.00	
	mount already withdrawn (Rs.)	0.00	
	ercentage of Partial Withdrawal	25	
7	otal Amount which can be withdraws (Rs.)	94055.00	
P	urpose of withdrawal	Purchase/Construction of House for Self joint with spouse	
n	ransaction Type *	Electronic	
A	account type	SAVINGS	
8	lank Account Number	1015586206	
8	lank Name	STATE BANK OF INDIA	
	lank Branch	LOWER PAREL	
	lank Address	KAMALA MILLS	
	lank Address Fin	400092	
	lank # 5 Code	410001309	
M	fobile No	9833475380	
6	inal IO	DINESH DALVI@PROTEANTECH IN	
		the second s	

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.**

Welcome Subscriber-110040002217		20-Jun-2024	Home Logo
Fransaction - Manage My Account -	- Account Statement - Goal Planner - Track Transaction - Manage My Withdrawal -		
J			
	Conditional Withdrawal		
	PRAN	110040002217	
	Subscriber Name	Dinesh Chandrakant Dalvi	
	Subscriber Date of Birth	11-08-1982	
	Subscriber Date of Joining	02-05-2005	
	Withdrawal Type	Conditional Withdrawal	
	Seir Contribution	379420.00	
	Amount arready withdrawal	25	
	Total Amount which can be withdrawn (Rs.)	04586.50	
	Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse	
	Transaction Type *	Electronic	
	Account type	SAVINGS	
	Bank Account Number	1015588208	
	Bank Name	STATE BANK OF INDIA	
	Bank Branch	LOWER PAREL	
	Bank Address	KAMALA MILLS	
	Bank Address Pin	400092	
	Bank IFS Code	CBIN0282621	
	Bank MICK Code	410001309	
	Mobile No Facility		
	Email ID	DINESH.DALVIGEROTEANTECHIN	
	Declaration by Subscriber *:		
	 I hereby declare that information stated above is true and correct to the best of my knowledge the amount results above due to the uncert and of funds to support the rescan meetinged. 	e & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw	
	2. I Dinesh Chandrakant Dalvi with PRAN 110040002217 agree that in case of any failure of D	Survec. 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 2. Sall Declaration, 1 submit the responsible with decays and the amount thus with decays	t may arise due to incorrect Bank Account details registered in the CRA system.	
	to spend the amount thus withdrawn for the stated reason.	shall be duited for the purpose of declared reasons as specified by FFRDM exit regulations. Fain buy responsible and accountable	
	Uploaded Document Name :	20182622.pdf	
		Outine bank of a welf of the	
		Confirm Back	
Note			
> Online	Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny d	rop 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.

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

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

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

• <u>Due to name mismatch</u> – If failure in online Bank Account Verification (Penny drop) is due to name mismatch 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.



Figure 10

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Figure 10A

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

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

Please refer below Figure 11.

NSDL e-Gov is now protect	an	National Pension System (NPS)
Welcome Subscriber-110080338995	13-Sep-202	2 Home Logout
Transact Online Investment Summary Demographic Changes Grievance View	vs Exit from NPS Password Management	
Conditional Withdrawal		
PRAN Subscriber Name	110080338995 Prachant Shantaram Guray	
Acknowledgement Number	1000243984	
Captured Timestamp	2022-09-13 16:02:44.222518	
Status	Request has been captured and processed successfully	
Click Hereto view withdrawal form.		
Now, proceed to OTP Authentication/esign o system only after successful OTP Authenticat withdrawal request will	If your withdrawal request. Kindly note that withdrawal request will getion/eSign of request. If OTP Authentication/eSign is not done within 1 get cancelled in CRA system and you need to initiate new request.	initiated in CRA 15 days, then your
Please click to view the uploade	d document : View	
	OOTP OEsign	

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).

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Section-I

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

Section-II

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

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

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

69 NS	DL e-Gov is now Change	tean is growth	National F	Pension System (NPS)
Welcome Sub	scriber-110080338995		13-Sep-2022	Home Logout
Transact Online 🗸	Investment Summary Demographic Changes Grievance	Views Exit from NPS Password Management		
	Conditional Withdrawal PRAN Subscriber Name Acknowledgement Numt Captured Timestamp Status Click Hereto view withdraw Now, proceed to OTP Authentication/e system only after successful OTP Authentication/e system only after suc	ber 110060336995 Prashant Shantaram Gurav 1000243964 2022-09-13 16:02:44.22251 Request has been captured val form. Sign of your withdrawal request. Kindly note that antication/eSign of request. If OTP Authentication, st will get cancelled in CRA system and you need to uploaded document : View OTP Esign Proceed to OTP Authentication	8 and processed successfully withdrawal request will get initiated in CR /eSign is not done within 15 days, then yo to initiate new request.	

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**.

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69 NS	SDL e-Gov is now	protean Change is growth	National P	ension System (NPS)
Welcome Subs	scriber-110012197783		30-May-2023	Home Logout
ransact Online 🚽	Inter CRA Shifting Investment Summary	Demographic Changes Grievance Views Continuation	& Withdrawal - Password Management -	
	℗ OTP Authentication			
		Please Enter OTP Sent to Email id		
		Submit OTP Regenerate OTP	Cancel	

protean

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**.

> C	onditional Withdrawal		
	PRAN	110040002217	
	Subscriber Name	Dinesh Chandrakant Dalvi	
	Acknowledgement Number	1000874709	
	Captured Timestamp	2024-06-20 16:02:40.971241	
	Status	Request Processed	
	Click Hereto view withdrawal form		
	Subscriber Conditional Withdra	wal Request has been Captured. Awaiting Verification.	
	Please click to view the uploaded documen	t: View	
		D Veriffentien was Sussenful	
	01	P Venication was successful	
		Download Withdrawal Form	

Figure 14

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

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

Welcome Subscriber-110007556089	20-Aug-2021	Home Logout
Transact Online - Investment Summary - Demographic Changes - Grievance - Views - Exit from NPS - Password Mana	ngement -	
Conditional Withdrawal		
PRAN 110007556089		
Subscriber Name Prashant Shant	taram Gurav	
Acknowledgement Number 1000068529		
Captured Timestamp 2021-08-20 17:	42:42.676017	
Status Request has be	een captured and processed successfully	
Click Here to view withdrawal form.		
You have successfully captured withdrawal request. Now, proceed to OTP Authen that withdrawal request will get initiated in the CRA system only after succ Authentication/eSign is not done within 15 days, then your withdrawal request initiate new request.	ntication/eSign of your withdrawal request. Kindly note essful OTP Authentication/eSign of request. If OTP t will get cancelled in the CRA system and you need to	
Please click to view the uploaded document : View		
O OTF Esign		
Proceed to e-Sign the Form		
NOTE - Sign service charges plus taxes app	licable is Rs. 5.90	

Figure 15

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

NSDL	Electronic Signature Service
ASP Name	National Pension System Trust
Transaction ID	UKC:eSign:4397:20210820170724978
Date & Time	2021-08-20T17:07:38
I hereby authorize NSDL e-Governance Infrastructu	re Limited (NSDL e-Gov) to -
 Use my Aadhaar / Virtual ID details (as applicable) National Pension System (NPS)/Atal Pension Yojana (Å the Aadhaar Authentication system (Aadhaar based (Targeted Delivery of Financial and other Subsidies, thereunder and for no other purpose. 	for the purpose of eSigning the registration document / service requests under PV) for/with National Pension System Trust and authemicate my identity through e-KYC services of UIDA1) in accordance with the provisions of the Aadhaar Benefits and Services) Act, 2016 and the allied rules and regulations notified
 Authenticate my Aadhaar / Virtual ID through OTF system for obtaining my e-KYC through Aadhaar bas Gender, Date of Birth and Address) for the purpose System (NPS)/Atal Pension Yojana (APY) for/with National System (NPS)/Atal Pension Yojana (APY) 	or Biometric for authenticating my identity through the Aadhaar Authentication ad e-KYC services of UIDAI and use my Photo and Demographic details (Name, of eSigning the registration document / service requests under National Pension mal Pension System Trust.
 I understand that Security and confidentiality of pe ensured by NSDL e-Gov and the data will be stored b time. 	rsonal identity data provided, for the purpose of Aadhaar based authentication is y NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to
VID/Aadhaar: 525861023867	Send OTP Cancel
Click Here to generate Virtual ID. Download Instructions to generate Virtual ID in lieu of	Aadhaar.
©2019 NSDL E-Governa	ance 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**.

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<section-header>

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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.

	Conditional Withdrawal				
(PRAN 110040002217				
	Subscriber Name Dinesh Chandrakant Dabu				
	Acknowledgement Number 10008/4709				
	Statue Request Market Register Control (2012)				
	Click Hereto view withdrawal form				
6	Subscriber Conditional Withdrawal Request has been Captured. Awaiting Verification.				
	Please click to view the uploaded document : View				
E-Signing was Successful					
	Convrident e-Signed Form				

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.

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

In order to verify Online Partial Withdrawal request of Subscriber, Nodal Office/POP User needs to access CRA System <u>www.cra-nsdl.com</u> 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.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
	Are you a subscriber interested in unde
Annual Transaction Statement on Email	Subscribers User ID Resevent
Invest in NPS	Enter Captcha
Activate Tier II Account Free 11	Reset Password IPIN for eNPS Help/Instructions for Login
FATCA Compliance	Nodal Offices / Other Intermediaries
Annuity Quotes	Password Enter Capitcha 3 2 ⊕ 69 = 34
Grievance / Enquiry Status	Submit Reset Password Help/Instructions for Login
Subscriber Registration/Photo-Signature Modification Request	

Figure 19

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

Welcome Pay and Accounts Office-1001149200		Navigate to NPSCAN 20-Jun-2024 Home Logo				
ubscriber Registration Grievance User Maintenance Document Management Views	Transaction Addition	onal Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation				
GMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Det	Authorize Transaction	quest Recruitment Monitoring Knowledge Centre Authorize Request				
	Update Subscriber Tier-2 Details	2				
	Subscriber Shifting					
Welco	Authorize Subscriber Shifting	eping Agency				
Click here to	Capture DDO Shift Request	s awaiting any action				
Subscriber is required to purchase the annuity at	Verify DDO Shift Request	it annuity quotes, please click here View Annuity Quotes				
Click here for details related to 'Volu	DDO Shifting Request Status View	Ter I account by Govt. Sector Subscribers'				
Information regarding online submission of FATCA Self-Certif	Withdrawal	in may be disseminated to your Subscribers. For details, Click here				
Click here for PFRD	Verify Conditional Withdrawal Request	p of handling of Exit cases				
NPS	FATCA Self Certification	DTO DDO				
CRA Helplin	FATCA File Upload FATCA File Status	-222-081 (toll-free)				
Retired lif	Nodal Bank Details Update Subscriber Bank Details Update	-IPS hamara				
Figure 20						

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

NSDL e-Gov is now	Change is growth		National Pension	n System (NPS)
Welcome Pay and Accounts Office-1001149200		Navigate to NPSCAN	20-Jun-2024	Home Logout
Subscriber Registration Grievance User Maintena	ice Document Management Views Transaction	Additional Reports (New) Master Download	Dashboard Subscriber Deactivation	on / Reactivation
CGMS BackOffice Nodal Offices Upload Error Rec	ification Module CSRF Submission Details Exit W	fithdrawal Request Recruitment Monitoring	Knowledge Centre Authorize Request	
• Verify Conditional W	thdrawal Request Status PRAN 110040002217 Acknowledgement No.	Image: dd/mm/yyyy) Image: dd/mm/yyyy) Image: dd/mm/yyyy) 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	e Document Management Views Trans	action Additional Reports (New) Master Download	Dashboard Subscriber Deactivation	on / Reactivation
CGMS BackOffice Nodal Offices Upload Error Rectif	ication Module CSRF Submission Details	Exit Withdrawal Request Recruitment Monitoring	Knowledge Centre Authorize Request	
Verify Conditional Wit	hdrawal Request Status			
	PRAN			
	Acknowledgement No.			
	From Date	(dd/mm/yyyy)		
	To Date	(dd/mm/yyyy)		
	Searc	h Reset		
Acknowledgem	ent No. PRAN	Status Request D.	te Captured By	
10008/4/0	2 110040002217	Initiated by Subscriber 16/00/202	4 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.**

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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**.

NSDL e-Go	v is now protean Change is growth		National Pension System (NPS)
Welcome Pay and Accounts Office-100	1149200	Navigate to NPSCAN	20-Jun-2024 Home Logout
Subscriber Registration Grievance U	Jser Maintenance Document Management Views	Transaction Additional Reports (New) Master Download	d Dashboard Subscriber Deactivation / Reactivation
CGMS BackOffice Nodal Offices Upload	I Error Rectification Module CSRF Submission Detai	s Exit Withdrawal Request Recruitment Monitoring	Knowledge Centre Authorize Request
© C	Conditional Withdrawal PRAN Acknowledgement Number Captured Timestamp	110040002217 1000874709 2024-08-20 17:05 45.009295 Request has been Verified successfully.	

Figure 24

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

In order to authorize Online Partial Withdrawal request of Subscriber, Nodal Office/POP User needs to access CRA system <u>www.cra-nsdl.com</u> 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.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
	Are you a subscriber interested in undergoing onli
Annual Transaction Statement on Email	Subscribers User ID Password
Invest in NPS	Enter Capitcha
() Activate Tier II Account Free !!	Reset Password IPIN for eNPS Help/Instructions for Login
FATCA Compliance	Nodal Offices / Other Intermediaries I-PIN User ID 111881901
Annuity Quotes	Password Enter Captcha
Grievance / Enquiry Status	Resel Password Helpfinstructions for Login
Subscriber Registration/Photo-Signature Modification Request	

Figure 25

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

NSDL e-Gov is now	protean Change is growth			National Pension Sy	stem (NPS)
Welcome Pay and Accounts Office-1001149201		Naviç	gate to NPSCAN	20-Jun-2024	Home Logout
Grievance User Maintenance Document Management Views Tra	nsaction Dashboard Subs	scriber Deactivation / Reactivation	CGMS BackOffice	Master Download Nodal Offi	ices Upload
Exit Withdrawal Request Recruitment Monitoring Knowledge Centre	Authorize Request				
	Authorize Conditional Withdrawal Request				
	Authorise Family/Disability Pension Request				
	eNPS Registration to Ce	entral Recordkeeping Agency			
	Click here to view list of	of Exit Claim IDs awaiting any ac	tion		
Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity Quotes					
Click here for de	tails related to 'Voluntary Co	ontribution in Tier I account by	Govt. Sector Subscr	ibers'	
Information regarding online submission	of FATCA Self-Certification in	Subscribers login may be disser	minated to your Subsc	ribers. For details, Click here	
	Click here for PFRDA Advisor	ry on streamlining of handling of I	Exit cases	No	tification It
	NPS Operation	ons Guide PAO/DTO DDO			
	CRA Helpline for Noc	dal Offices 1800-222-081 (toll-free	e)	Transaction Type Conditional Withdra Authorize	Count awal Request 1

Figure 26

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

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protean

	01100 1001140201			Navig	ate to NPSCAN	20-Jun-	2024	Home Logout
vance User Maintenance	Document Manage	ment Views Transaction	Dashboard Subscriber	Deactivation / Reactivation	CGMS BackOffice	Master Download	Nodal Offices Upload	
Withdrawal Request Rec	ruitment Monitoring	Knowledge Centre Authori	ze Request					
● A	uthorize Conditio	nal Withdrawal Request	Status					
		PRAN	110040002217					
		Acknowledgement No.						
		From Date		(dd/mm/vvvv)				
		To Date						
		TO Date		(dd/mm/yyyy)				

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.**

Welcome Pay and Accou	ints Office-1001149201			Naviç	ate to NPSCAN	20-Jun-2	2024	Home Log
wance User Maintenar	nce Document Manage	ement Views Transacti	ion Dashboard S	ubscriber Deactivation / Reactivation	CGMS BackOffice	Master Download	Nodal Offices Upload	_
Withdrawal Request	Recruitment Monitoring	Knowledge Centre Auth	horize Request					
-								
œ	Authorize Conditio	onal Withdrawal Reques	st Status					
		(_		
		PRAN						
		PRAN Acknowledgement No.						
		PRAN Acknowledgement No. From Date						
		PRAN Acknowledgement No. From Date		(dd/mm/yyyy)				
		PRAN Acknowledgement No From Date To Date		(dd/mm/yyyy)				
		PRAN Acknowledgement No From Date To Date		(dd/mm/yyyy)				
		PRAN Acknowledgement No From Date To Date		(dd/mm/yyyy)				
		PRAN Acknowledgement No From Date To Date		(dd/mm/yyyy)				
		PRAN Acknowledgement No From Date To Date		(dd/mm/yyyy)				
		PRAN Acknowledgement No From Date To Date	Sea	(dd/mm/yyyy)				
_		PRAN Acknowledgement No From Date To Date		(dd/mm/yyyy)				
	Acknowled	PRAN Acknowledgement No From Date To Date	Sea	i (dd/mm/yyyy) dd/mm/yyyy) rch Reset	Request Date	Capture	ed By	

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**

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Descriptional Withdrawal Request PRAN No A No A No Description Provided Colspan="2">Description Provided Colspan="2" Descri			
PMA Ne 100400217 Ak Bo 10054700 Name Disch Charatana Daw Disch Ganzana Daw Disch Charatananana	Auth	orize Conditional Withdrawal Request	
PRA No 100400207 Ak No D0004709 Name Direst Chanter Date Die da Rang Direst Chanter Die da Rang Direst Chan		Click Here to View subscriber Details	
Ack No 100001700 Name Direct Charanastan Clavit Date of Jointig Direct Charanastan Clavit Direct Date of Jointig Direct Date of Jointig Direct Date of Jointig Direct Date of Jointig Direct Date of Jointig Direct Date Jointig Direct Date of Jointig Direct Date Jointig Direct Date of Jointig Direct Date Jointig Direct Date Jointig Direct Date Jointig Dire	PRAN No	110040002217	
Name Direst: Construction Direst: Construction Direst: Construction Account type Direst: Construction Bank Adverses Init Direst: Construction	Ack No	1000874709	
Use of damage Use-Solution Use of damage Use-Solution Use of damage Use-Solution Another theory is indication (Station) Use-Solution Another theory is indication Use-Solution Table Another theory is indication Exercision Table Another theory is indication Use Solution Bask Reserver Use Solution	Name	Dinesh Chandrakant Dalvi	
Image: Second	Withdrawal Status	U2-00-2000	
Account strady will drawn (Rs.)	Self Contribution	170428 AD	
Precentage of Partial Withdraval 25 Parapet of Partial Withdraval 2450.50 Parapet of Withdraval Purchase Of Withdraval Parapet of Withdraval Purchase Of Withdraval Parapet of Withdraval Purchase Of Withdraval Account type SAVINGS Bask Account Number 010565000 Bask Account Number 010565000 Bask Account Number 010565000 Bask Manne COUNTER PAREL Bask Mares SAVINGS Bask Mares 00002 Bask Mid So Code 00002321	Amount already withdrawn (Rs.)	0.00	
Total Amount which can be writedown (Rs.) 6499.00 Transaction Type Burk house for Self joint with spouse Transaction Type Burk house for Self joint with spouse Transaction Type Burk house Account type Survivals Bank Account Number 101558203 Bank Account Number COVER PAREL Bank Address Pin Differed DAVID PROTEXTECH IN Differed DAVID PROTEXTECH PAREL Differed DAVID PROTEXTECH PAREL Statistic Cover Cover Parel Cover Coverton Cover Parel Parel Parel Parel Parel Parel	Percentage of Partial Withdrawal	25	
Purpsed of withdraval Purpsed of withdraval Purpsed of withdraval Purpsed of withdraval Rank Account type Exercisine Account type SAVINGS Bank Mane STATE BANK OF INGA Bank MRE S Code 400021 Bank MRE S Code 400022 Bank MRE S Code 400022 Bank MRE S Code 100133201 Bank MRE Code 100133201 Bank MRE Code DIMESH DALVIG#ROTEATECH IN Declaration accepted by Subscription Partial Withdraval Fame DIMESH DALVIG#ROTEATECH IN 1. Instep declare that Information astate doores to the band Minus Hong Constrained and table that that that completed minimum tensors or wing decisit to another account for Usa s per my details). NS Trutt CRA shall no be responsibile in also constrate in a signad former Bank Account for sparses in the account Bank Account former Bank Account former Bank Account form Sank Account for Sparse in the account Bank Account former	Total Amount which can be withdrawn (Rs.)	94856.50	
Transaction Type Account type Betronic Account type Betronic Account type Bark Account type	Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse	
Account type" SAVINGS Back Account Number 105950206 Back Account Number 2019550206 Back Accou	Transaction Type	Electronic	
Bank Account Number	Account type	SAVINGS	
Bank Name STATE BANK PARE Bank Name STATE BANK PARE Bank Name LOUSE PARE Bank Address HAAALA PARE Bank Address HAAALA PARE Bank March LOUSE PARE Bank Address HAAALA PARE Bank Address HAAALA PARE Bank MCR Code HO0030321 Bank MCR Code HO003021 Molin No E034745300 Doctored PS Usboard Parent Parent MCR Code HO003021 1 hereby declare that Hornation rated above is true and correct to the best of my knowledge & beeld and that have completed minimum of three years in to the score parent MC Indiana Bange 1 hereby declare that Hornation rated above is true and correct to the best of my knowledge & beeld and that have completed minimum of three years in to the score parent MC Indiana Bange 1 hereby declare that Hornation rated above is true and correct to the knowledge above and that have completed minimum of three years in to the score parent MC Indiana Bange 1 hereby declare that Hornation rated above is true and correct Bank Account declare transition are specified by Hornation are parent MC Indiana Bange 1 hereby declare that Horat score for that Account declare transition are specified by Horna	Bank Account Number	1015586206	
Bank Branch LOWEE PARL Bank Address Address Address Address Bank Bank Address Bank	Bank Name	STATE BANK OF INDIA	
Bank Address Prin 40002 Bank Pin 40002	Bank Branch	LOWER PAREL	
Bank Astrong Comparison of the company of the	Bank Address	KAMALA MILLS	
Bunk MICR Code Code Control 100 Control 10	Bank Address Pin	400092	
Modium 482.9415830 Diction of the spectra	Bank IIr 5 Code Bank MICR Code	410012020	
Email DNESH DALV@PROTEXTECH.N Declaration accepted by Subscriber in Partial withdrawal Form *: 1 11 hereby declare that information accepted by Subscriber in Partial withdrawal and correct to the bast drive that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested to the the partial withdrawal and eligible to withdraw the amount requested to the the partial withdrawal and eligible to withdraw the amount requested to the the partial withdrawal and eligible to withdraw the amount requested to the the partial withdrawal and eligible to withdraw the amount requested to the the partial withdrawal and eligible to withdraw the amount requested to the the partial withdrawal and eligible to withdraw the amount the partial withdrawal and the amount the subject of lecture reasons as specified by PRDA exit regulations. I am fully responsible and accountable to spend the amount the partial withdrawal and the subject of the partial withdrawal and the amount the partial withdrawal and the subject of partial withdrawal and the subject of partial withdrawal and the partial withdrawal and entry failure of partial withdrawal and the amount the partial withdrawal and the partial withdrawal and the partial withdrawal and the partial withdrawal and the amount the partial withdrawal and the partis and partial submitere in the partial withdrawal and	Mahia No	003147500	
Concerning the second second of the upper frame and the second seco	Email ID	DINESH DAI VI@PROTEANTECH IN	
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Please click to view the uploaded document : View	Declaration by Modal Utiliared Utiliared Application 7: 1. We have by declare that the subscriber is employed with us (applicable only in Govt. Sector) and has signed thun Set/Declaration for partial withdrawal has been accepted by him/her and bank details submitted in respect of part 2. Cancelled Chaque Bank Chamittae Log Chamittae Participation and the registered Bank details submitted.	mb impressed before me after heishe has read the entries/have been read over by him/her for the request of partial withdrawal under NPS. tal withdrawal are correct.	
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Request has been accepted by Sr. AFA and Dy. CPO, Integral Codon Factory, Chennal.	Request has been accepted by	Sr. AFA and Dy. CPO, Integral Coach Factory, Chennai.	
Authorize O Reject		Authorize O Reject	
Remarks			

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**.

Welcom	e Pay and Acco	unts Office	e-1001149201					Naviç	gate to NPSCAN	20-Jun-	2024	Home Logout
Grievance	User Mainten	ance Do	ocument Manage	ement Views	Transaction	Dashboard	Subscriber Deactivation /	Reactivation	CGMS BackOffice	Master Download	Nodal Offices Upload	
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				Please click	to view the upl	oaded documer	nt: 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.

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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 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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