



Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SOP)

Online Processing of Partial (Conditional) Withdrawal Request by Subscriber

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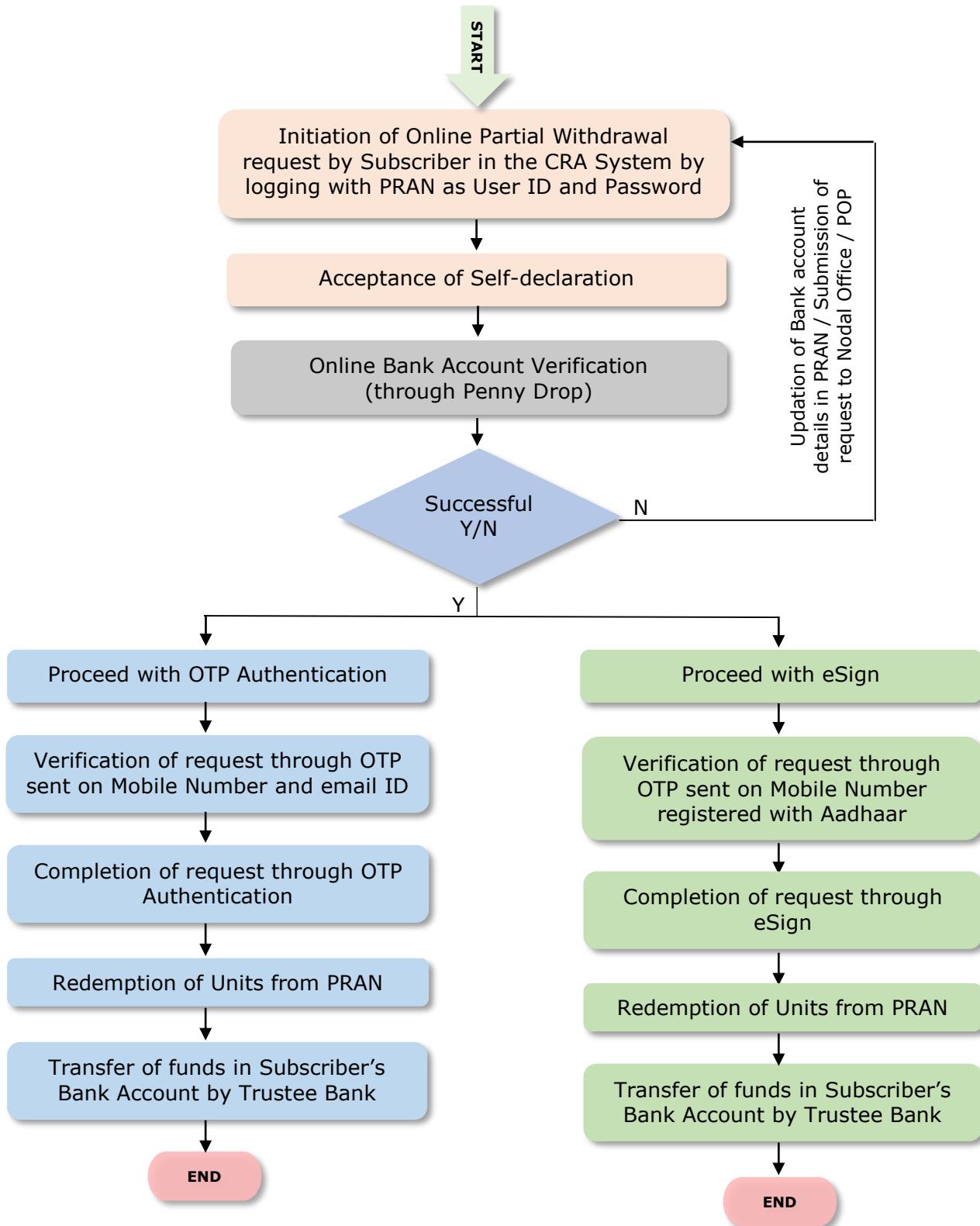
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1. Abbreviations:

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
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



Partial Withdrawal Request is not required to be verified and authorized by the associated Nodal Office/POP. Further, No Physical Withdrawal Form and Supporting Documents (w.r.t. stated withdrawal reason) are required to be submitted by Subscriber to the associated Nodal Office/POP and to Protean-CRA.

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

Documents:

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

No supporting documents (w.r.t. stated withdrawal reason) are required to be submitted by the Subscriber for availing Partial Withdrawal. **The Subscriber is required to accept the "Self-declaration" for Partial Withdrawal which is provided in Withdrawal Form / in online partial withdrawal request as part of - Declaration by the Subscriber.**

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

4. Procedure for Processing Online Partial Withdrawal request

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

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

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

- Initiation of Online Partial Withdrawal request by Subscriber in the CRA system (www.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 of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.
- Submission of request using OTP Authentication / eSign. In case of OTP Authentication, two distinct One Time Password (OTP) will be sent on Mobile Number and Email ID registered in CRA. Whereas in case of eSign, the OTP will be sent on Mobile Number registered with Aadhaar. eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.
- Request is not required to be verified and authorized by the associated Nodal Office / POP. Further, No Physical Withdrawal Form and Supporting Documents (w.r.t. stated withdrawal reason) are required to be submitted to the associated Nodal Office / POP by Subscriber and to Protean-CRA for storage purpose.

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

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

Subscriber needs to access CRA System 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.

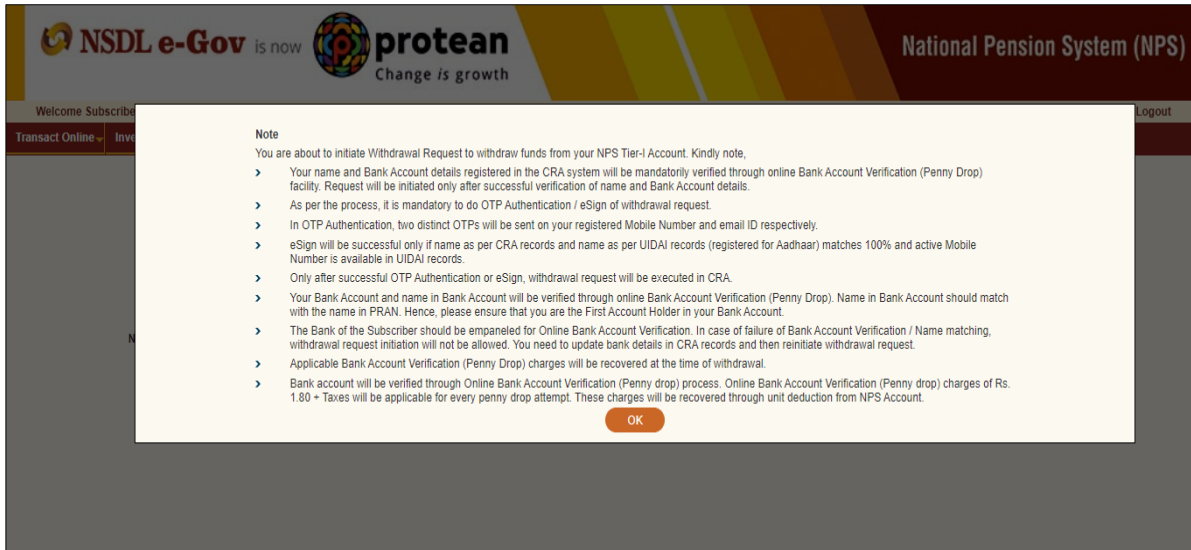


Figure 3

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

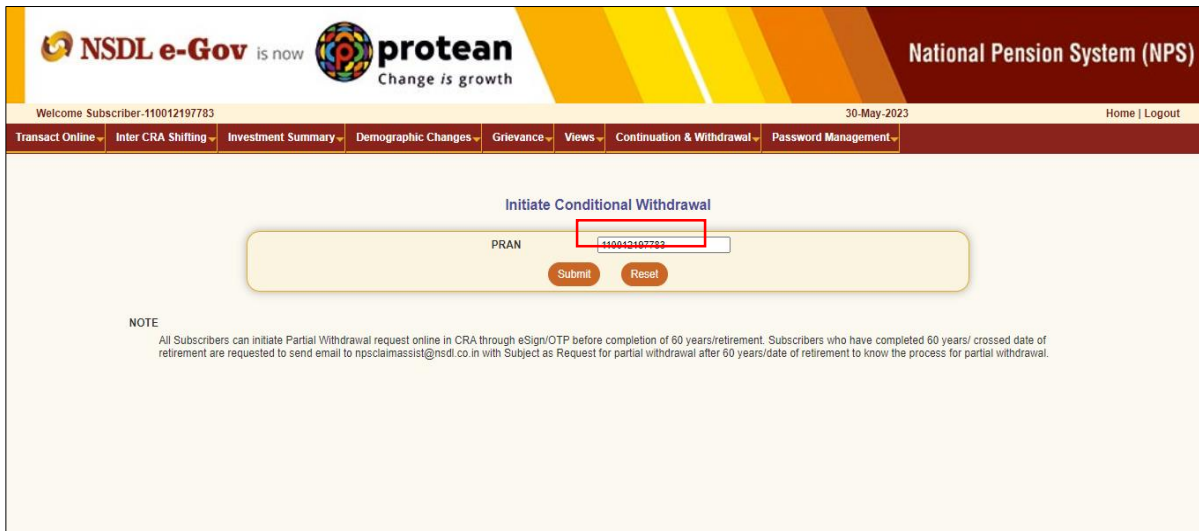


Figure 4

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**.

Welcome Subscriber:110030338622 18-Aug-2021 Home | Logout

Transact Online - Investment Summary - Demographic Changes - Grievance - Views - 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
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% :*	Percentage ▾
Purpose of withdrawal :*	Reason ▾
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

PRAN :	
Subscriber Name :	
Subscriber Date of Birth :	
Date of Joining :	
Withdrawal Type :	Withdrawal
Self Contribution :	
Previous Withdrawal Amount :	
Contribution utilized for partial withdrawal :	
Available Withdrawal Amount :	
Percentage to be Withdrawal% :*	25
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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▶ **Conditional Withdrawal**

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
Tentative/Eligible Withdrawal Amount	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

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▶ **Conditional Withdrawal**

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

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).

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

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Conditional Withdrawal

PRAN	110030338622
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	09-01-2004
Withdrawal Type	Conditional Withdrawal
Self Contribution	1203080.67
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	300770.17
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	CHANDRAYANGUTTA
Bank Address	HYDERABAD
Bank Address Pin	500058
Bank IFS Code	HDFC0000414
Bank MICR Code	500002012

Mobile No: 9819639307
Email ID: prashantg@nsdl.co.in

Select File to Upload: Browse...

Note : Uploaded Attachment (Allowed File Types: pdf, jpeg, doc, docx, xls, xlsx, zip, png, jpg. Maximum File Size: 2 MB, Number of Files can be uploaded: 1)

Figure 8

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

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

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

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

Conditional Withdrawal

PRAN	110030338622
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	09-01-2004
Withdrawal Type	Conditional Withdrawal
Self Contribution	1203080.67
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	300770.17
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	CHANDRAYANGUTTA
Bank Address	HYDERABAD
Bank Address Pin	500058
Bank IFS Code	HDFC0000414
Bank MICR Code	500002012

Mobile No Email ID	9819639307 prashantg@nsdl.co.in
<input checked="" type="checkbox"/> 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.	
<input type="button" value="Online bank a/c verification"/>	
<input type="button" value="Confirm"/> <input type="button" value="Back"/>	

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.nsdl.co.in).

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

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

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

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

Online bank a/c verification is successful.

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

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

Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	MUDFORT DIAMOND POINT SECUNDER
Bank Address	MUDFORT DIAMOND POINT SECUNDERABAD
Bank Address Pin	500009
Bank IF S Code	HDFC0000414
Bank MICR Code	

Mobile No	9819639307
Email ID	prashantg@nsdl.co.in

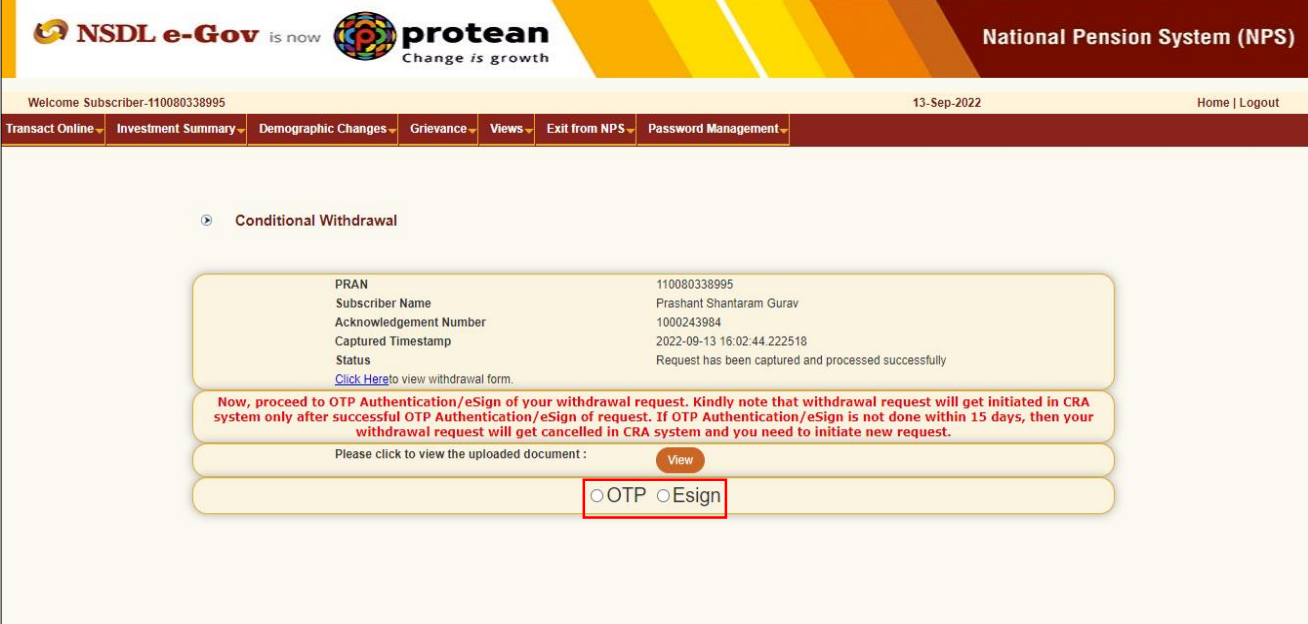
I hereby declare that the information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of 3 years into the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of the funds to support the 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 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**.



Welcome Subscriber-110080338995 13-Sep-2022 [Home](#) | [Logout](#)

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[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 : [View](#)

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

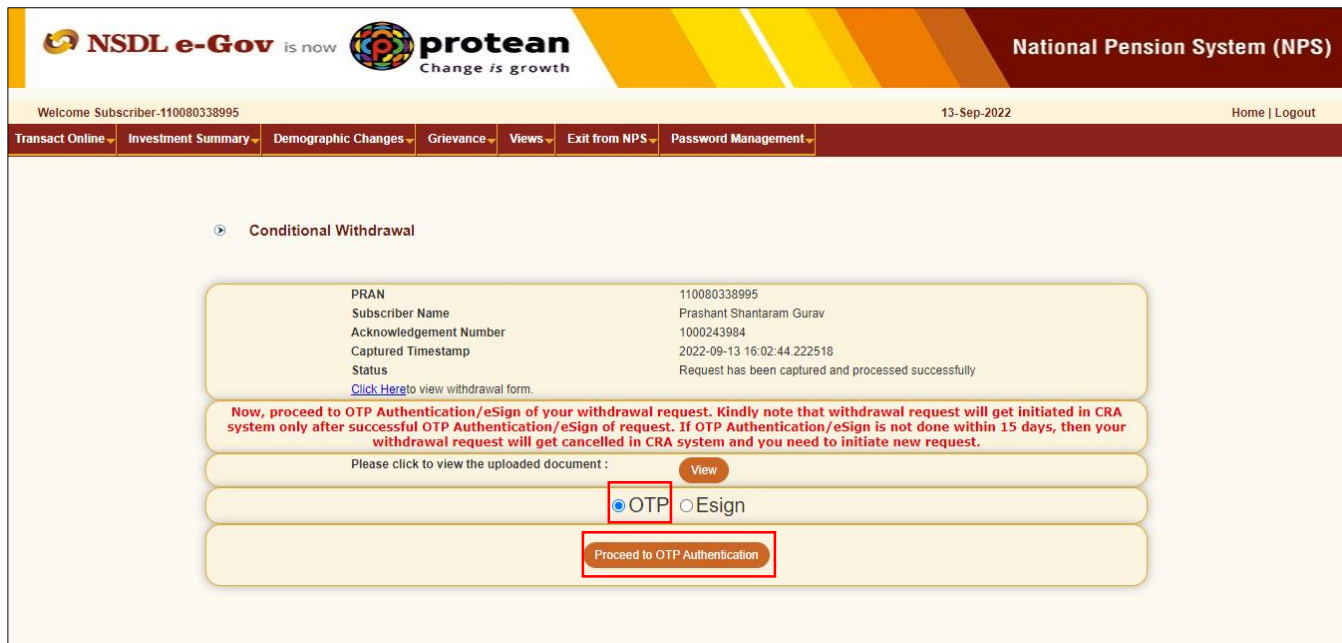
- Process for completion of Partial Withdrawal request using OTP Authentication.
- Two distinct One Time Password (OTPs) will be sent on Mobile Number and email ID registered in CRA.

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**.



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

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.

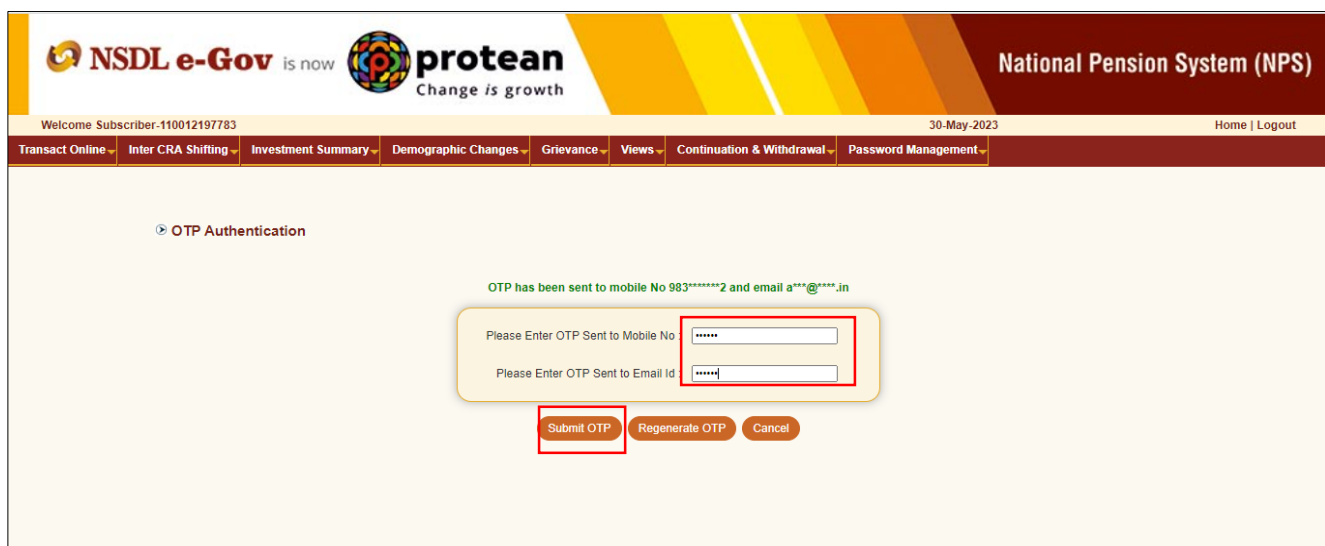
Please click to view the uploaded document : [View](#)

OTP Esign

[Proceed to OTP Authentication](#)

Figure 12

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



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

Welcome Subscriber-110012197783 30-May-2023 Home | Logout

Transact Online | Inter CRA Shifting | Investment Summary | Demographic Changes | Grievance | Views | Continuation & Withdrawal | Password Management

OTP Authentication

OTP has been sent to mobile No 983*****2 and email a***@***.in

Please Enter OTP Sent to Mobile No

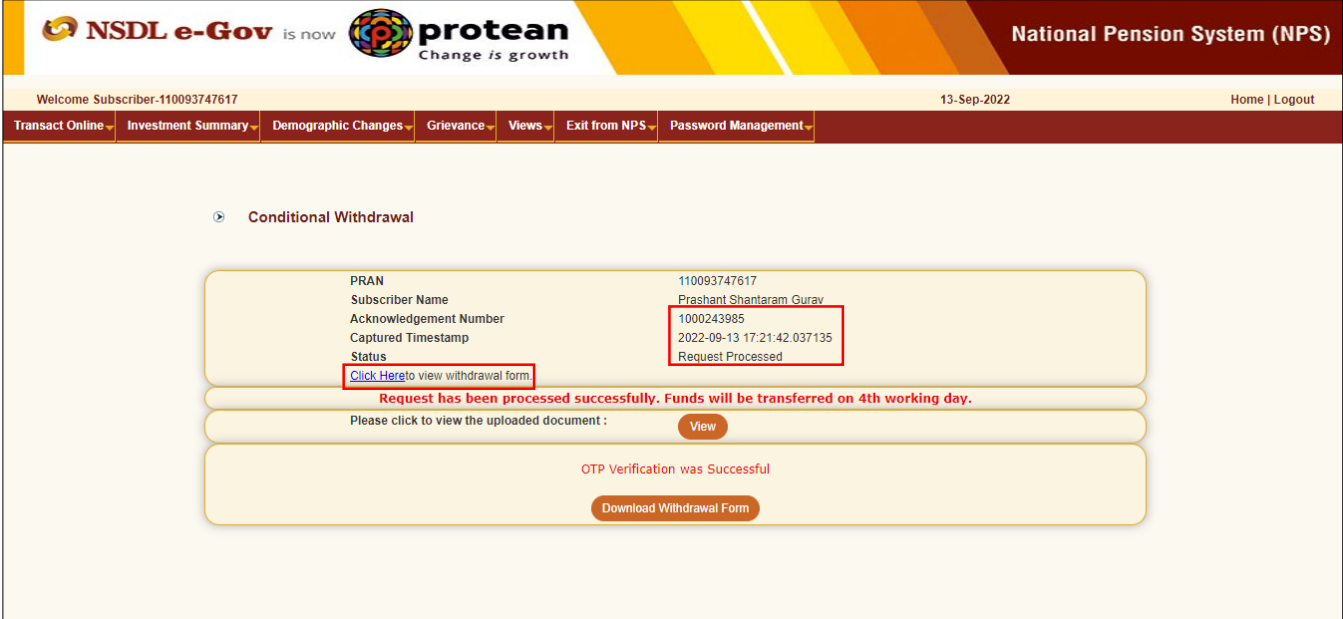
Please Enter OTP Sent to Email Id

[Submit OTP](#) [Regenerate OTP](#) [Cancel](#)

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**.



The screenshot displays the NSDL e-Gov interface for the National Pension System (NPS). The header includes the NSDL e-Gov logo, the protean logo, and the text "National Pension System (NPS)". A navigation bar contains links for "Transact Online", "Investment Summary", "Demographic Changes", "Grievance", "Views", "Exit from NPS", and "Password Management". The main content area is titled "Conditional Withdrawal" and shows the following details:

PRAN	110093747617
Subscriber Name	Prashant Shantaram Gurav
Acknowledgement Number	1000243985
Captured Timestamp	2022-09-13 17:21:42.037135
Status	Request Processed

Below the table, there is a link: [Click Here to view withdrawal form](#). A red message states: "Request has been processed successfully. Funds will be transferred on 4th working day." Below this, there is a "View" button for the uploaded document. At the bottom, a message says "OTP Verification was Successful" with a "Download Withdrawal Form" button.

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**.

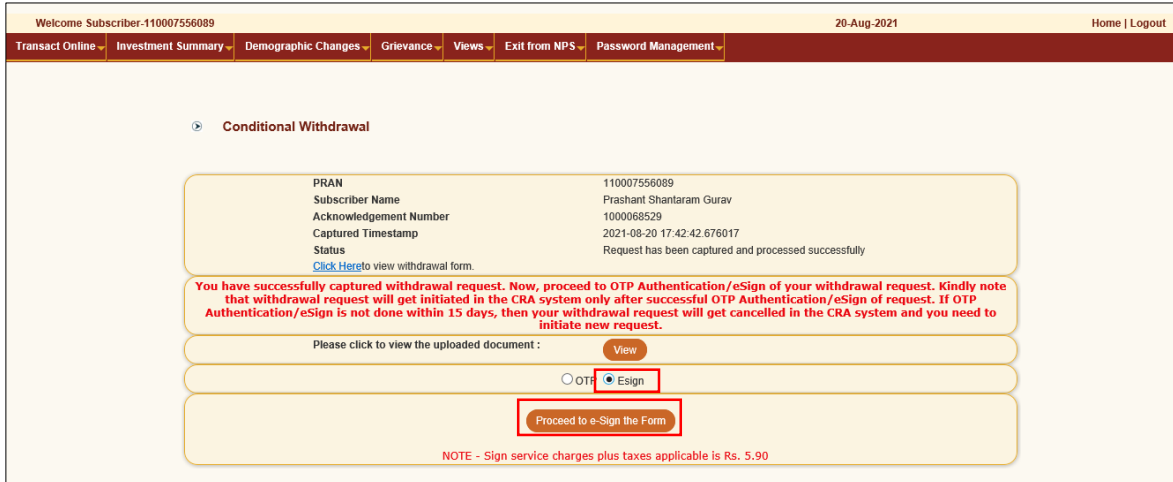


Figure 15

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**.

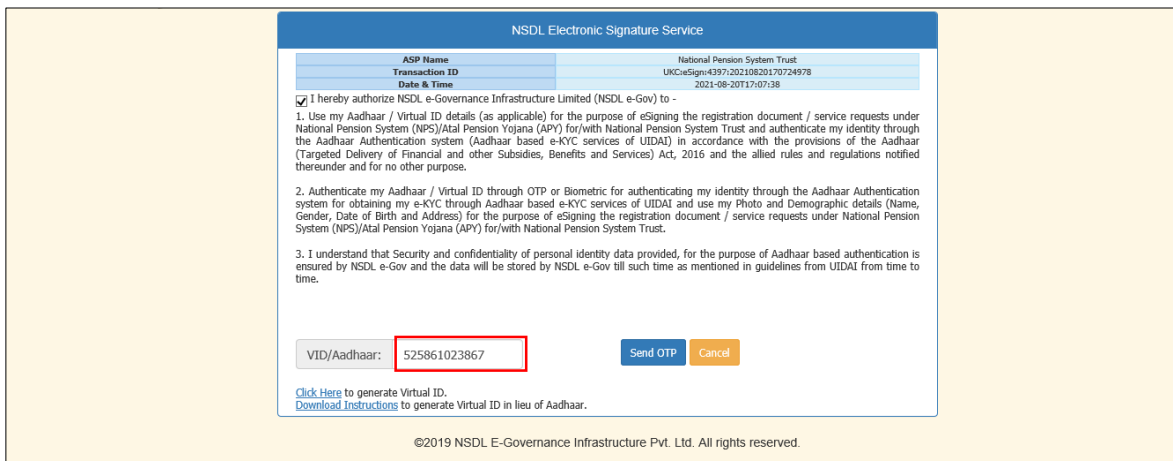


Figure 16

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**.

NSDL Electronic Signature Service

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

I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) to -

- 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.
- 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.
- 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.

Enter OTP:

Verify OTP
Cancel

Success! otp sent on registered mobile/email id.

[Click Here](#) to generate Virtual ID.
[Download Instructions](#) to generate Virtual ID in lieu of Aadhaar.

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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**.

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

National Pension System (NPS)

Welcome Subscriber-110012197783
30-May-2023
Home | Logout

Transact Online
Inter CRA Shifting
Investment Summary
Demographic Changes
Grievance
Views
Continuation & Withdrawal
Password Management

▶ **Conditional Withdrawal**

PRAN

Subscriber Name

Acknowledgement Number

Captured Timestamp

Status

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

110012197783

Ashwin Vijay Limaye

1000244212

2023-05-30 17:52:35.60182

Request Processed

Request has been processed successfully. Funds will be transferred on 4th working day.

Please click to view the uploaded document : View

E-Signing was Successful

Download e-Signed Form

Figure 18

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

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Ver 1.3

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

- 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 and if Subscriber’s name registered in CRA is correct, then the Subscriber is required to submit the physical Partial Withdrawal Form to Nodal Office / POP alongwith Bank Proof. Partial Withdrawal Form is available under "Forms" section, which is available under respective sector on CRA website (www.npscra.nsd.co.in). On receipt of physical Partial Withdrawal Form, Nodal Office / POP will initiate & authorize Partial Withdrawal Request in CRA.

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

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

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

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