



Protean eGov Technologies Limited
(formerly NSDL e-Governance Infrastructure Limited)

STANDARD OPERATING PROCEDURE (SOP)

Initiation of Online Exit request by Subscriber (Govt. Sector)

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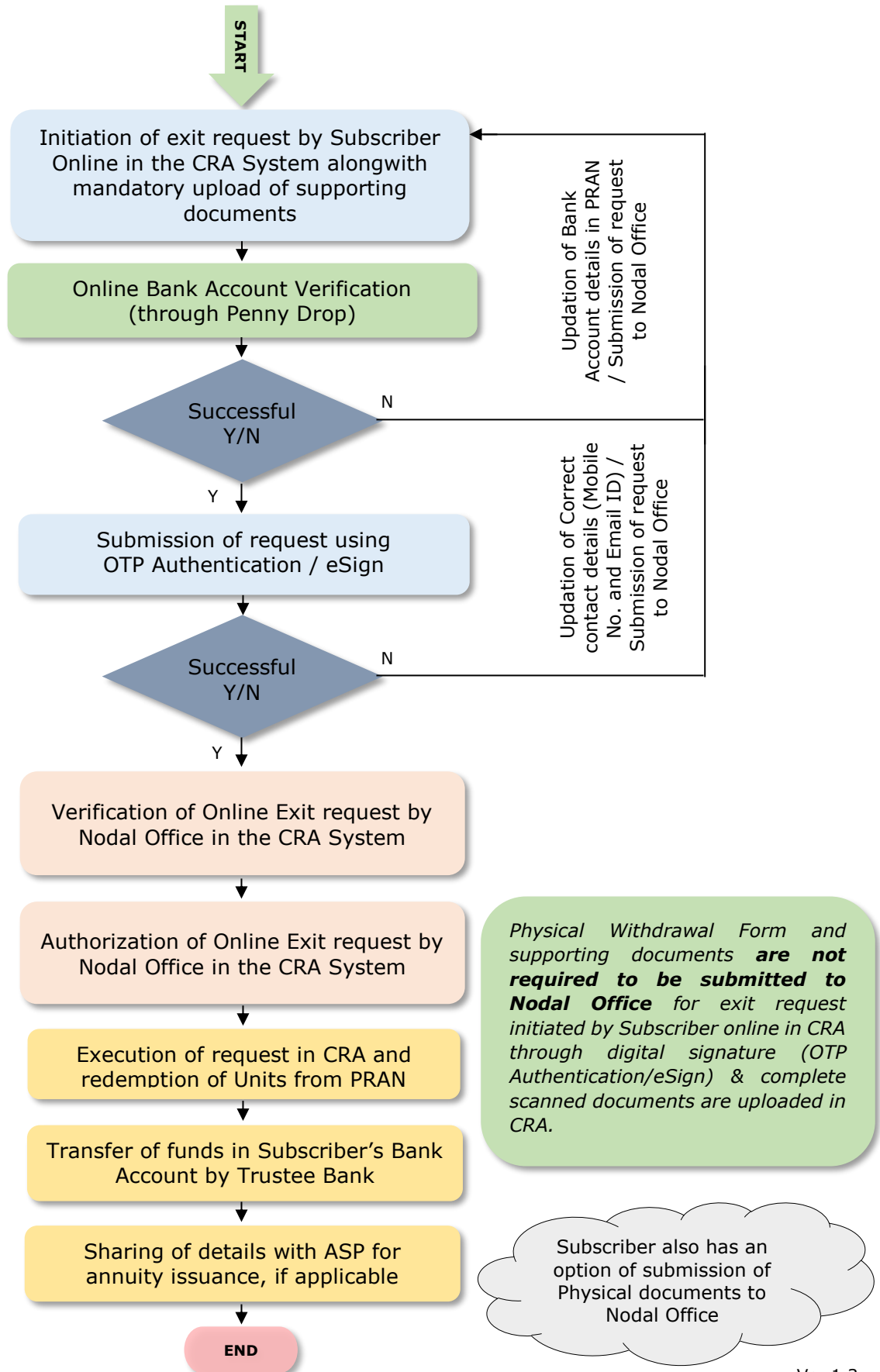
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1. Abbreviations

Abbreviation	Expansion
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
DTO	District Treasury Office
DTA	Directorate of Treasuries & Accounts
Nodal Office	DDO/PAO/PRAO/DTO/DTA registered under NPS
NPS	National Pension System
OTP	One Time Password
PAO	Pay and Accounts Office
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 Exit Request of Subscriber



3. Preface

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers:

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

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

- **Pre-mature Exit:** In case of pre-mature exit from NPS (exit before attaining the age of Superannuation/retirement), at least 80% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as a lump sum to the Subscriber.

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

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

4. Procedure for Processing Online Exit requests of Subscriber

A. Pre-requisite for Exit:

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

In case of pre-mature exit, the Subscriber is required to approach associated Nodal Office for generation of Claim ID. Nodal Office will generate Claim ID online in the CRA system and communicate the same to Subscriber. Or else, Nodal Office can generate Claim ID after receipt of Pre-mature exit Form from Subscriber.

Subscriber should ensure following before initiating Exit request:

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

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

B. Brief steps to be followed by Subscriber:

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

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

- **Paperless Process - Physical Withdrawal Form is not required to be submitted to Nodal Office:**

- ✓ Exit process is a paperless process wherein Subscriber is not required to submit any physical documents or not required to visit Nodal Office to process his/her Exit request.
- ✓ Subscriber is mandatorily required to upload complete & correct scanned documents [Identity & Address Proof, copy of PRAN card/ePRAN and Bank Proof] while initiating exit request online in CRA and submit through digital signature (OTP Authentication/eSign).
- ✓ The associated Nodal Office will verify and authorize request in CRA system
- ✓ On authorization of Exit request by Nodal Office, the request will get executed in the CRA system.
- ✓ For Superannuation Exit, if Subscriber has not completed Superannuation/retirement, request will get executed in CRA system after completion of Superannuation/retirement.

Though Subscriber may opt for submission of physical Withdrawal Form and documents to Nodal Office.

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

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

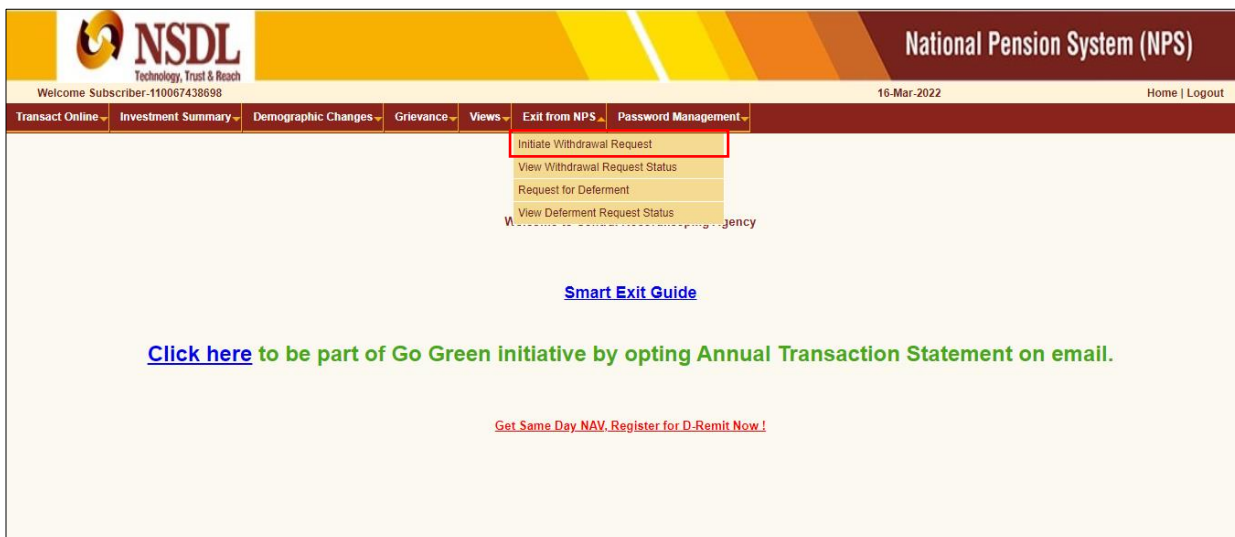
In order to initiate Online Exit request, Subscriber needs to login to CRA system www.cra-nsdl.com with PRAN as User ID & Password as given below in **Figure 1**.



The screenshot shows the NSDL National Pension System (NPS) login interface. On the left, there is a vertical menu with icons for services like Annual Transaction Statement on Email, Invest in NPS, Activate Tier II Account, FATCA Compliance, Annuity Quotes, Grievance / Enquiry Status, Subscriber Registration/Photo-Signature Modification Request, and Status using Receipt Number. The main area contains two login forms. The 'Subscribers' form has fields for User ID (110067438698), Password, and Enter Captcha (8 9 + 3 = 92). The 'Nodal Offices / Other Intermediaries' form has fields for I-PIN (selected), User ID, Password, and Enter Captcha (5 5 + 7 =).

Figure 1

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



The screenshot shows the 'Exit from NPS' menu expanded. The menu items are: Initiate Withdrawal Request, View Withdrawal Request Status, Request for Deferment, and View Deferment Request Status. Below the menu, there is a link for 'Smart Exit Guide' and a green text prompt: 'Click here to be part of Go Green initiative by opting Annual Transaction Statement on email.' At the bottom, there is a red text prompt: 'Get Same Day NAV. Register for D-Remit Now!'.

Figure 2

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

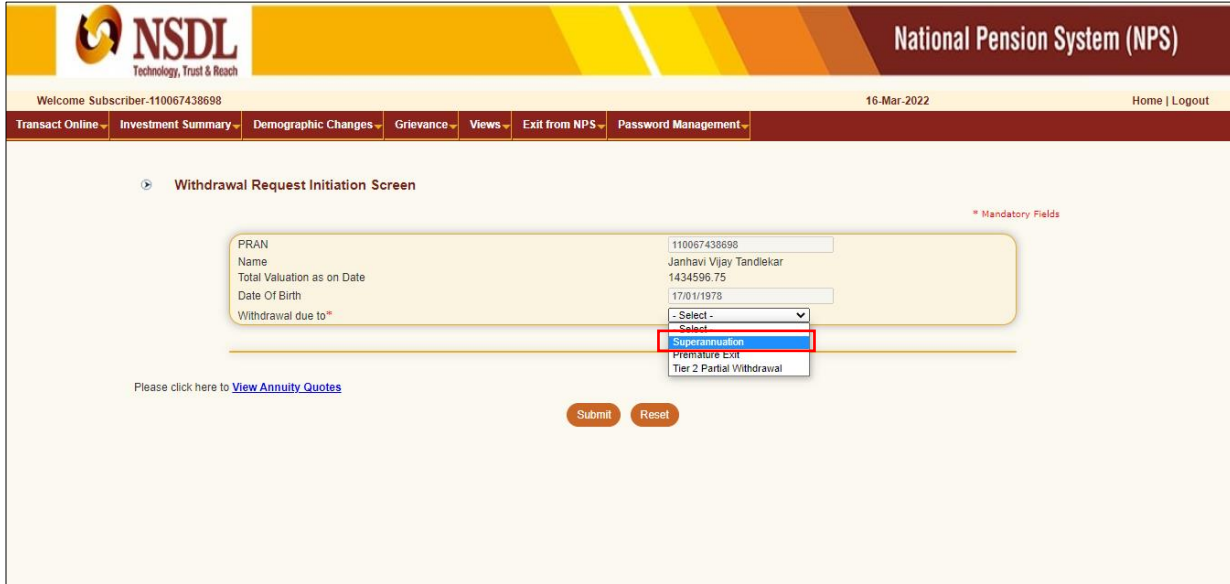


Figure 3

At this stage, two options will be displayed to the Subscribers viz. **“Continue in NPS”** and **“Exit From NPS”**.

- 1) If Subscriber wishes to continue his/her account under NPS till 75 years, he/she needs to click on **“Continue in NPS”** Tab. Subscriber will be re-directed to continuation page wherein Subscriber is required to submit his/her continuation request.
- 2) If Subscriber wishes to exit from NPS, he/she needs to click on **“Exit From NPS”** Tab. Please refer below **Figure 4**.

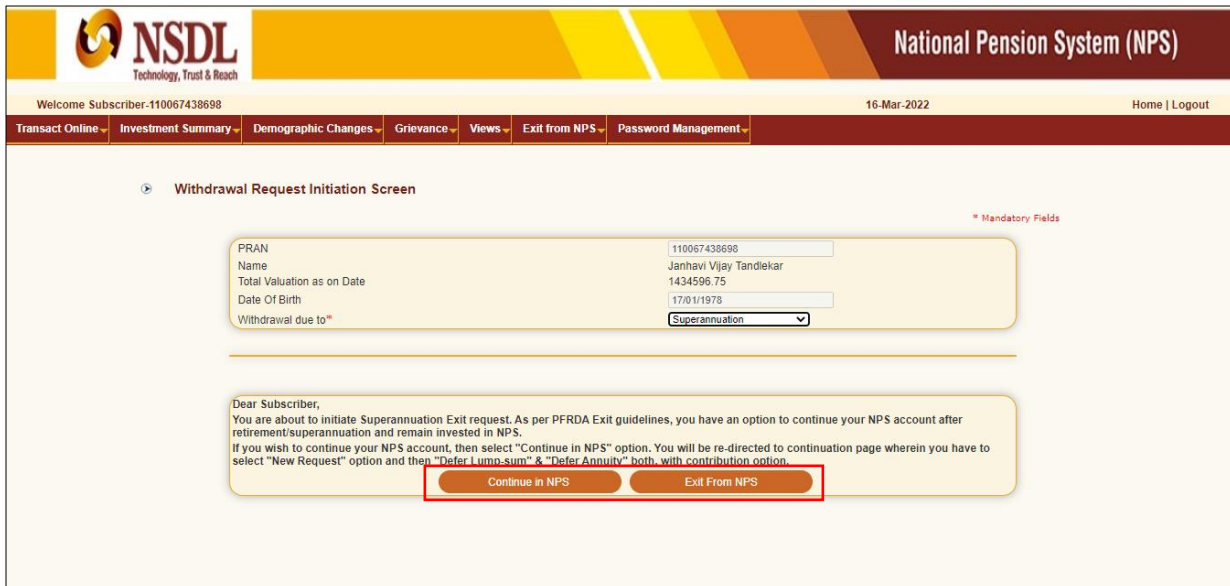
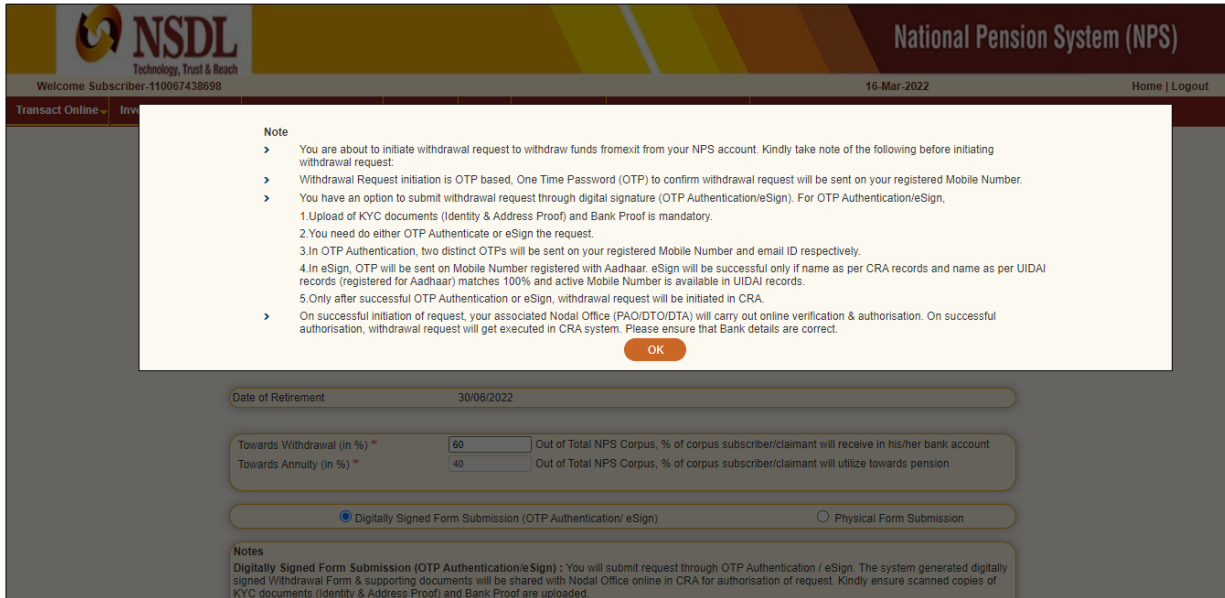


Figure 4

At this stage, System will display a Pop-up message after clicking on **“Exit From NPS”** tab. Pop-up message will contain information related to Verification of request through OTP, Mandatory upload of documents, OTP authentication/eSign of withdrawal request etc. Subscriber is required to click on **‘OK’** button. Please refer below **Figure 5**.



NSDL
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Welcome Subscriber-110067438698

16-Mar-2022

Home | Logout

National Pension System (NPS)

Note

- You are about to initiate withdrawal request to withdraw funds from your NPS account. Kindly take note of the following before initiating withdrawal request.
- Withdrawal Request initiation is OTP based, One Time Password (OTP) to confirm withdrawal request will be sent on your registered Mobile Number.
- You have an option to submit withdrawal request through digital signature (OTP Authentication/eSign). For OTP Authentication/eSign,
 - Upload of KYC documents (Identity & Address Proof) and Bank Proof is mandatory.
 - You need do either OTP Authenticate or eSign the request.
 - In OTP Authentication, two distinct OTPs will be sent on your registered Mobile Number and email ID respectively.
 - In eSign, OTP will be sent on Mobile Number registered with Aadhaar. 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 initiated in CRA.
- On successful initiation of request, your associated Nodal Office (PAO/DTO/DTA) will carry out online verification & authorisation. On successful authorisation, withdrawal request will get executed in CRA system. Please ensure that Bank details are correct.

OK

Date of Retirement: 30/06/2022

Towards Withdrawal (in %) * 60 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

Towards Annuity (in %) * 40 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension

Digitally Signed Form Submission (OTP Authentication/ eSign) Physical Form Submission

Notes
Digitally Signed Form Submission (OTP Authentication/ eSign) : You will submit request through OTP Authentication / eSign. The system generated digitally signed Withdrawal Form & supporting documents will be shared with Nodal Office online in CRA for authorisation of request. Kindly ensure scanned copies of KYC documents (Identity & Address Proof) and Bank Proof are uploaded.

Figure 5

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

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

Further, at this stage, two radio buttons will be displayed to the Subscriber viz. "**Digitally Signed Form Submission (OTP Authentication/eSign)**" and "**Physical Form Submission**".

- Subscriber is required to click on "**Digitally Signed Form Submission (OTP Authentication/eSign)**" radio button to submit the withdrawal request using OTP Authentication / eSign. In this option, Subscriber is not required to submit physical documents to Nodal Office.
- (If OTP Authentication / eSign is not possible, then Subscriber needs to click on "**Physical Form Submission**" radio button and initiate exit request. After initiating exit request, Subscriber is required to submit Physical Withdrawal Form and Supporting Documents to his/her associated Nodal Office to verify and authorize the exit request).*

Please refer below **Figure 6**.

Welcome Subscriber-110067438698 16-Mar-2022 Home | Logout

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

Withdrawal Request Initiation Screen * Mandatory Fields

PRAN: 110067438698
 Name: Janhavi Vijay Tandlekar
 Total Valuation as on Date: 1434596.75
 Claim ID: 2213635932
 Date Of Birth: 17/01/1978
 Withdrawal due to: Superannuation
 Withdrawal Type: Full Withdrawal
 Complete Withdrawal sub type: Lump-Sum and ASP Withdrawal

Date of Retirement: 30/06/2022

Towards Withdrawal (in %): 60
 Towards Annuity (in %): 40

Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension

Digitally Signed Form Submission (OTP Authentication/ eSign) Physical Form Submission

Notes
 Digitally Signed Form Submission (OTP Authentication/eSign) : You will submit request through OTP Authentication / eSign. The system generated digitally signed Withdrawal Form & supporting documents will be shared with Nodal Office online in CRA for authorisation of request. Kindly ensure scanned copies of KYC documents (Identity & Address Proof) and Bank Proof are uploaded.
 Physical Form Submission : You need to submit physical Withdrawal Form & supporting documents to your Nodal Office (PAO/DTO/DTA).

Please click here to [View Annuity Quotes](#)

Figure 6

At this stage, System will display a Pop-up message after clicking on "Submit" button. Subscriber is required to click on 'OK' button. The Pop-up contains information on Subscriber's Bank, Mobile Number, email ID and PAN. Please refer below **Figure 7**.

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Welcome Subscriber-110161354000 30-Mar-2022 Home | Logout

Transact Online - Inv


Subscriber Name: Janhavi Vijay Tandlekar
 Registered Bank & Branch: State Bank of India LOWER PAREL
 Registered Mobile Number and Email ID: +919999999999 abc@nsdl.co.in
 PAN: BFPDN6411L

Claim ID	2213435986	
Date Of Birth	01/01/1960	
Withdrawal due to	Superannuation	
Withdrawal Type	Full Withdrawal	
Withdrawal Sub Type	Lump-Sum and ASP Withdrawal	
Date of Retirement	30/06/2022	
Towards Withdrawal (in %)	60	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
Towards Annuity (in %)	40	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.
Valuation Towards ASP	162647.79	
Valuation Towards Withdrawal	243971.68	
Percentage Towards ASP	40	
Percentage Towards Withdrawal	60	
Date of NAV	21/02/2022	
Marital status *	Select	
Mother Alive	Select	

Figure 7

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

Then Subscriber needs to select Annuity Service Provider from the drop down list. List of the Annuity Service Providers is displayed on the basis of Age and Corpus of the Subscriber. Further, Subscriber needs to select Annuity Scheme. List of Annuity Schemes is displayed on the basis of Marital Status of the Subscriber. Subscriber needs to select Annuity Frequency from the drop down menu. Please refer below **Figure 8**.



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National Pension System (NPS)

Welcome Subscriber-110067438698
16-Mar-2022
Home | Logout

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

Withdrawal Request Initiation Screen * Mandatory Fields

PRAN	110067438698	
Claim ID	2213635932	
Date Of Birth	17/01/1978	
Withdrawal due to	Superannuation	
Withdrawal Type	Full Withdrawal	
Withdrawal Sub Type	Lump-Sum and ASP Withdrawal	
Date of Retirement	30/06/2022	
Towards Withdrawal (in %)	60	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
Towards Annuity (in %)	40	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.

Valuation Towards ASP	573838.70
Valuation Towards Withdrawal	860758.05
Percentage Towards ASP	40
Percentage Towards Withdrawal	60
Date of NAV	21/02/2022
Marital status *	Married
Spouse Alive *	Alive
Spouse Gender*	Male
Spouse First Name*	VIJAY
Spouse Middle Name	
Spouse Last Name	TANDELEKAR
Spouse DOB*	09/03/1972 (dd/mm/yyyy)
Spouse PAN	
Mother Alive	Select
Father Alive	Select
Child 1 Alive	Select
Child 2 Alive	Select
Child 3 Alive	Select
Pension Frequency *	Monthly

Select ASP Scheme Cancel

ASP Names*	ICICI Prudential Life Insurance Co. Ltd
Scheme Names*	Annuity payable for life with 100% annuity payable to spouse on death of annuitant

Beneficiary Name * : Janhavi Vijay Tandekar


Relation with Subscriber * : Self

submit Cancel

[Click here for ASP Quotes](#)

Figure 8

At this stage, various options selected along with existing address are displayed to the Subscriber. Also option is available to the Subscriber to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields Maiden Name & CKYC Number are non-mandatory. Please refer below **Figure 9**.



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Welcome Subscriber-110067438698

National Pension System (NPS)

16-Mar-2022 Home | Logout

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

➤ **Withdrawal Request Initiation Screen**

Subscriber Details

PRAN	110067438698
Subscriber Name	Janhavi Vijay Tandekar
Claim ID	2213635932
Date Of Birth	17/01/1978
Subscriber Gender	Male
Maiden Name	<input type="text"/>
CKYC Number	<input type="text"/>
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	VIJAY TANDELEKAR
Spouse DOB	09/03/1972
Spouse PAN	
Entity Reg. No.	4039651
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Date of Retirement	30/06/2022
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

ASP Withdrawal Details

Amount to be invested in Annuity	573838.70
Name of ASP	ICICI Prudential Life Insurance Co. Ltd
Scheme	Annually payable for life with 100% annuity payable to spouse on death of annuitant
Beneficiary Name	Janhavi Vijay Tandekar
Relation with Subscriber	Self

Subscriber Correspondence Address


Father's Name	BVBXCVO NHGVTTHETTY
Address 1	OFFICE OF ASSISTANT
Address 2	EXECUTIVE ENGINEER
Address 3	WARD 09 GAVISHREENAGAR HOSAPET
City	ROAD KOPPAL
Pin	583231
State	Karnataka
Country	India

Proceed
Cancel

Note
 > For subscriber- to change the non-editable fields, subscribers have to go to the PAO to change these fields.
 > For Nodal Office- to change the non-editable fields, entities have to do subscriber modification.

Figure 9

At this stage, existing bank details of the Subscriber along with Mobile number, email ID and PAN of the Subscriber are displayed. If existing bank details, contact details and PAN are correct, Subscriber needs to click on **"Online bank a/c verification"** Tab to proceed further. Please refer below **Figure 10**.



National Pension System (NPS)
 16-Mar-2022 Home | Logout

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

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110067438698
Subscriber Name	Janhavi Vijay Tandekar
Claim ID	2213635932
Date Of Birth	17/01/1978
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	VIJAY TANDALEKAR
Spouse DOB	09/03/1972
Spouse PAN	
Entity Reg. No.	4039851
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Date of Retirement	30/06/2022
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

Subscriber Bank Details

Transaction Type *	Electronic
Bank Account Number	32610000734
Bank Name	State Bank of India
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	SBIN0003375
Bank MICR Code	
Mobile No	+919999999999

Note : You will receive One Time Password (OTP) on Mobile Number to confirm your withdrawal request.

Alternate Phone No	
Email ID	abc@nsdl.co.in
PAN	EPDPN6411L
Aadhaar No	

Online bank a/c verification
Confirm & Proceed OK Cancel

Note
 > Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.

Figure 10

At this stage, after clicking on **“Online bank a/c Verification”** tab, Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). On successful verification, a Pop-up message will display to the Subscriber i.e. **“Online bank a/c verification is successful”**. Subscriber needs to click on **“OK”** button and then click on **“Confirm & Proceed”** button to proceed further. Please refer below **Figure 11**.

Note :

Online bank a/c verification is successful.
OK


Aadhaar No

Online bank a/c verification
Confirm & Proceed Edit Cancel

Note
 > Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.

Figure 11

At this stage, existing nomination details of the Subscriber are displayed. **Subscriber needs to click on "Edit" button to enter Nominee address.** If required, Subscriber can add/update nominee details. Please refer below **Figure 12**.



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121,240,64,236 says
kindly click on Edit button to enter nominee address

National Pension System (NPS)

Welcome Subscriber-110067438698
OK
16-Mar-2022
Home | Logout

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110067438698
Subscriber Name	Janhavi Vijay Tandlekar
Claim ID	2213635932
Date Of Birth	17/01/1978
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	VIJAY TANDEKAR
Spouse DOB	09/03/1972
Spouse PAN	
Entity Reg. No.	4030851
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Date of Retirement	30/06/2022
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

Nominee Details

TIER 1 Details

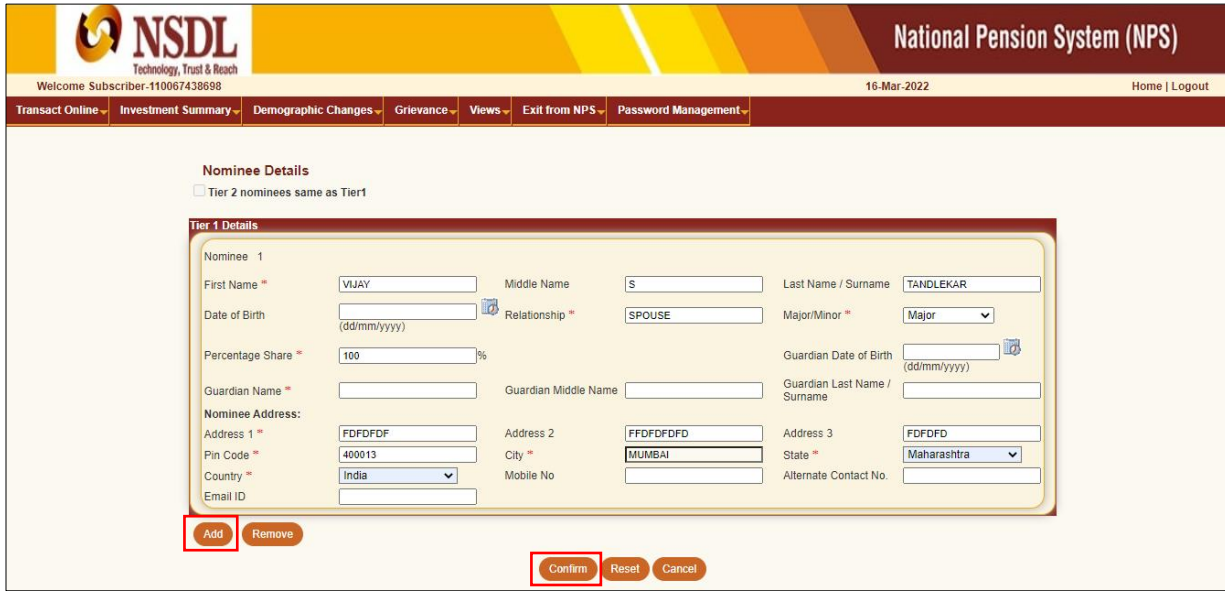
Nominee Serial Number	1	
Nominee Name	PRARTHANA A NIGASHETTY	Nominee Address 1
Nominee Date of Birth		Nominee Address 2
Nominee Relation	WIFE	Nominee Address 3
Nominee Major/Minor	MAJOR	Nominee City
Nominee Guardian Name		Pin
Nominee Guardian DOB		
Nominee Share	100 %	State
Mobile No		Country
Email ID		Alternate Contact No.

Edit
Confirm
Cancel

Note
 > Nomination details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the nomination details. It would not be changed at later date.
 > Fields marked with * are mandatory.
 > The PAO is required to provide the Bank A/C details in which the withdrawal amount is to be transferred for the subscriber. Please ensure that the correct details with correct Bank a/c and IFS code are provided with this request.
 > In case of such withdrawal requests the entire subscriber holding will be redeemed and redeemed amount will be transfer to the Bank A/C provided in this screen.

Figure 12

Subscriber can enter maximum of three nominees. Subscriber needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, Subscriber needs to click on "Confirm" button to proceed further. Please refer below **Figure 13**.



Nominee Details

Tier 2 nominees same as Tier1

Tier 1 Details

Nominee 1

First Name * VIJAY Middle Name S Last Name / Surname TANDLEKAR

Date of Birth (dd/mm/yyyy) Relationship * SPOUSE Major/Minor * Major

Percentage Share * 100 % Guardian Date of Birth (dd/mm/yyyy)

Guardian Name * Guardian Middle Name Guardian Last Name / Surname

Nominee Address:

Address 1 * FDFDFDF Address 2 FDFDFDF Address 3 FDFDFD

Pin Code * 400013 City * MUMBAI State * Maharashtra

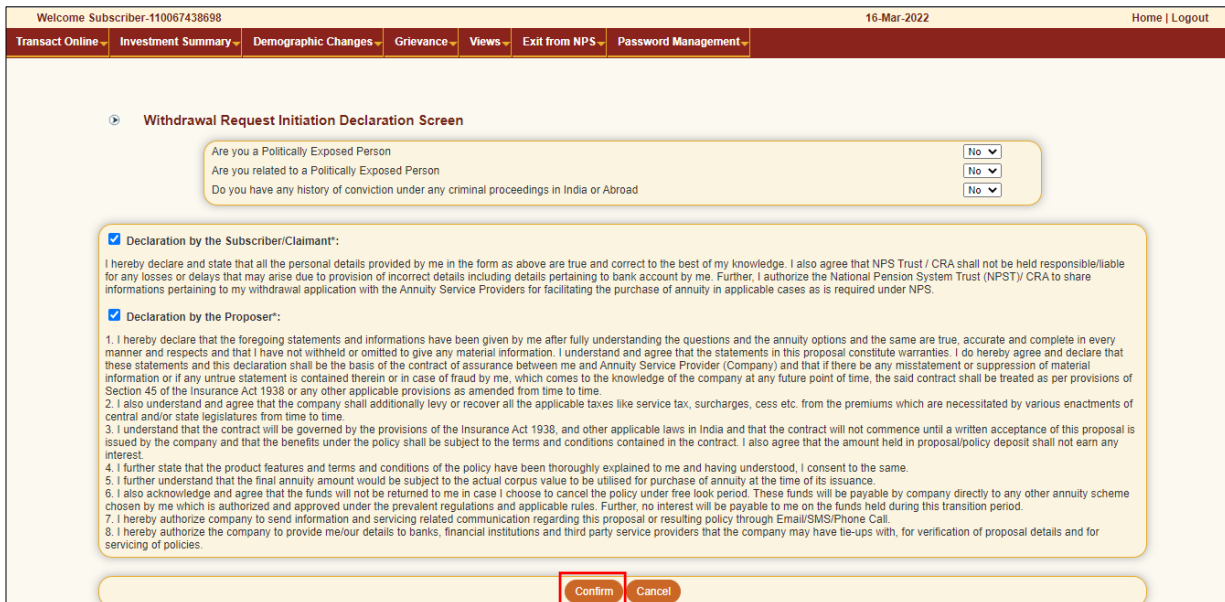
Country * India Mobile No. Alternate Contact No.

Email ID

Figure 13

At this stage, Declaration Page is displayed to the Subscriber. Subscriber needs to select from the drop down menu whether he is politically exposed person, related to politically exposed person and history of conviction under criminal proceedings.

Further, Subscriber needs to select Declaration. After selection of declarations, Subscriber needs to click on "Confirm" button. Please refer below **Figure 14**.



Welcome Subscriber-110067438698 16-Mar-2022 Home | Logout

Withdrawal Request Initiation Declaration Screen

Are you a Politically Exposed Person

Are you related to a Politically Exposed Person

Do you have any history of conviction under any criminal proceedings in India or Abroad

Declaration by the Subscriber/Claimant*:

I hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST)/ CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer*:

1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.

2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.

3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.

4. I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.

5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.

6. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.

7. I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.

8. I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

Figure 14

At this stage, document Check List is displayed to the Subscriber. After selection of document check list, Subscriber needs to click on "Submit" button. Please refer below **Figure 15**.



NSDL
Technology, Trust & Reach

National Pension System (NPS)

Welcome Subscriber-110067438698
16-Mar-2022
Home | Logout

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

Withdrawal Request Initiation Document Checklist

* Mandatory Fields

Withdrawal - Superannuation / Exit at the age of 60

Sr. No.		Document Name
1	<input checked="" type="checkbox"/>	Withdrawal Form duly filled and signed & stamped by Nodal Office / Withdrawal Form digitally signed with OTP or eSign by Subscriber *
2	<input type="checkbox"/>	NPS - ASP Form (for purchase of Annuity)
3	<input checked="" type="checkbox"/>	Original PRAN Card/Copy of ePRAN Card/Notarised Affidavit (if PRAN card not submitted)
4	<input checked="" type="checkbox"/>	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook

Proof of Identity - All KYC Documents Need to be attested by Mapped Nodal Office

Sr. No.		Document Name
1	<input type="checkbox"/>	Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2	<input type="checkbox"/>	Ration Card with Photograph.
3	<input type="checkbox"/>	Bank pass book or Certificate with Photograph
4	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	Valid Driving license with photograph.
6	<input type="checkbox"/>	PAN Card issued by income tax department.
7	<input type="checkbox"/>	Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input checked="" type="checkbox"/>	Aadhar Card/Letter issued by Unique Identification Authority of India.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
10	<input type="checkbox"/>	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
11	<input type="checkbox"/>	Ex-Service Man Card issued by Ministry of Defence to their employees
12	<input type="checkbox"/>	Photo credit Card.
13	<input type="checkbox"/>	Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc
14	<input type="checkbox"/>	KYC Certification

Proof of Address - All KYC Documents Need to be attested by Mapped Nodal Office

Sr. No.		Document Name
1	<input type="checkbox"/>	Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2	<input type="checkbox"/>	Ration card with photograph and residential address.
3	<input type="checkbox"/>	Bank Pass book or certificate with photograph and residential address.
4	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	Valid Driving license with photograph and residential address.
6	<input type="checkbox"/>	Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc
7	<input type="checkbox"/>	Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input checked="" type="checkbox"/>	Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
10	<input type="checkbox"/>	Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).
11	<input type="checkbox"/>	Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).
12	<input type="checkbox"/>	Latest property/house Tax Receipt (not more than one year old).
13	<input type="checkbox"/>	Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased accommodation).
14	<input type="checkbox"/>	Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc
15	<input type="checkbox"/>	KYC Certification

Submit
Reset
Cancel

Figure 15

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

It is mandatory for Subscriber to upload scanned copies of KYC documents (Identity & Address Proof), Copy of PRAN Card/ePRAN and Bank Proof for seamless processing of Exit and annuity request. Subscriber is required to upload all documents in a single scanned file. Please refer below **Figure 16**.

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

Withdrawal Request Initiation Confirmation Screen

Subscriber Details		Hide
PRAN	110067438698	
Name	Janhavi Vijay Tandekar	
Claim ID	2213635932	
Date of Birth	17/01/1978	
Subscriber Gender	Male	
Maiden Name		
CKYC Number		
Marital status	Married	
Spouse Alive	ALIVE	
Spouse Gender	Male	
Spouse Name	VIJAY TANDELEKAR	
Spouse DOB	09/03/1972	
Spouse Pan		
Corpus at Initiation	1434596.75	
Withdrawal due to	Superannuation	
Date of Retirement	30/06/2022	
Withdrawal Type	Full Withdrawal	

ASP Withdrawal Details		Hide
Amount to be invested in Annuity	573838.70	
Name of ASP	ICICI Prudential Life Insurance Co. Ltd	
Scheme	Annuity payable for life with 100% annuity payable to spouse on death of annuitant	
Beneficiary Name	Janhavi Vijay Tandekar	
Relation with Subscriber	Self	
Frequency	Monthly	

Subscriber Correspondence Address		Hide
Address 1	OFFICE OF ASSISTANT	
Address 2	EXECUTIVE ENGINEER	
Address 3	WARD 09 GAVISHREENAGAR HOSAPET	
City	ROAD KOPPAL	
Pin	583231	
State	Karnataka	
Country	India	

Withdrawal Details		Hide
Towards Withdrawal (in %)	60	
Towards Annuity (in %)	40	

Subscriber Bank Details		Hide
Transaction Type	Electronic	
Bank Account Number	3200001734	
Bank Name	State Bank of India	
Bank Branch	LOWER PAREL	
Bank Address	KAMALA MILLS	
Bank Address Pin	400092	
Bank IFS Code	SBIN0003375	
Bank MICR Code	583029302	
Mobile No	9999999999	
Alternate Phone Number		
Email Id		
PAN	EPDPN6411L	
Aadhaar No		

Nominee Details				Hide
TIER 1 Details				Hide
Nominee Serial Number	1			
Nominee Name	VIJAY S TANDEKAR			
Nominee Date of Birth				
Nominee Relation	SPOUSE			
Nominee Major/Minor	MAJOR			
Nominee Guardian Name		Nominee Guardian DOB		
Nominee Share	100 %			
Nominee Mobile No.				
Nominee Email Id		Nominee Address 1	FD0FD0F	
Nominee Address 2	FF0FD0FD	Nominee Address 3	FD0FD0F	
Nominee City	MUMBAI	Nominee City Pin	400013	
Nominee State	Maharashtra	Nominee Country	India	
Nominee Alternate Contact No.				

Withdrawal Request Declarations			Hide
Sr. No.	Declaration	Response	
1	Are you a Politically Exposed Person	NO	
2	Are you related to a Politically Exposed Person	NO	
3	Do you have any history of conviction under any criminal proceedings in India or Abroad	NO	

Withdrawal Request Document Checklist		Hide
Withdrawal - Normal/Exit at the age of 60		
Sr. No.	Document Name	
1	Withdrawal Form duly filled and signed & stamped by Nodal Office / Withdrawal Form digitally signed with OTP or eSign by Subscriber	
2	Original PRAN Card/Copy of ePRAN Card/Notarised Affidavit (if PRAN card not submitted)	
3	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook	

Proof of Identity	
Sr. No.	Document Name
1	Aadhar Card/Letter issued by Unique Identification Authority of India.

Proof of Address	
Sr. No.	Document Name
1	Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.

Declaration by the Subscriber/Claimant*:
 I Janhavi Vijay Tandlekar hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST) CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer*:
 1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
 2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
 3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
 4. I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
 5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
 6. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
 7. I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
 8. I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

Select File to Upload * : AadharCard.pdf

Note :
 Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png, Maximum File Size: 2 MB, Number of File can be uploaded: 1)
Kindly upload KYC document. Document Upload is mandatory before processing for withdrawal.

Declaration by the Subscriber/Claimant*:
 I Janhavi Vijay Tandlekar hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST) CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer*:
 1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
 2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
 3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
 4. I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
 5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
 6. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
 7. I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
 8. I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

Select File to Upload * : AadharCard.pdf

Note :
 Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png, Maximum File Size: 2 MB, Number of File can be uploaded: 1)
Kindly upload KYC document. Document Upload is mandatory before processing for withdrawal.

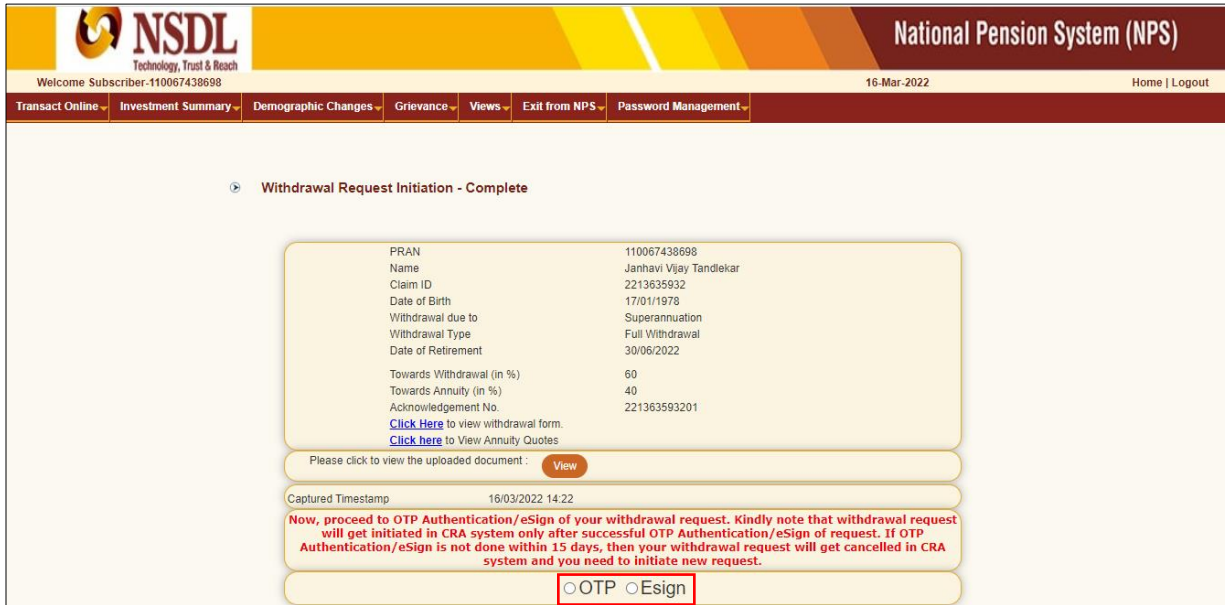
OTP sent successfully to mobile number 983*****7

Please Enter OTP Pin

Figure 16

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

Please refer below **Figure 17**.



NSDL Technology, Trust & Reach
 Welcome Subscriber-110067438698
 National Pension System (NPS)
 16-Mar-2022 Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110067438698
Name	Janhavi Vijay Tandlekar
Claim ID	2213635932
Date of Birth	17/01/1978
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Date of Retirement	30/06/2022
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Acknowledgement No.	221363593201

[Click Here](#) to view withdrawal form.
[Click here](#) to View Annuity Quotes

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

Captured Timestamp 16/03/2022 14:22

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.

OTP Esign

Figure 17

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

Section-I

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

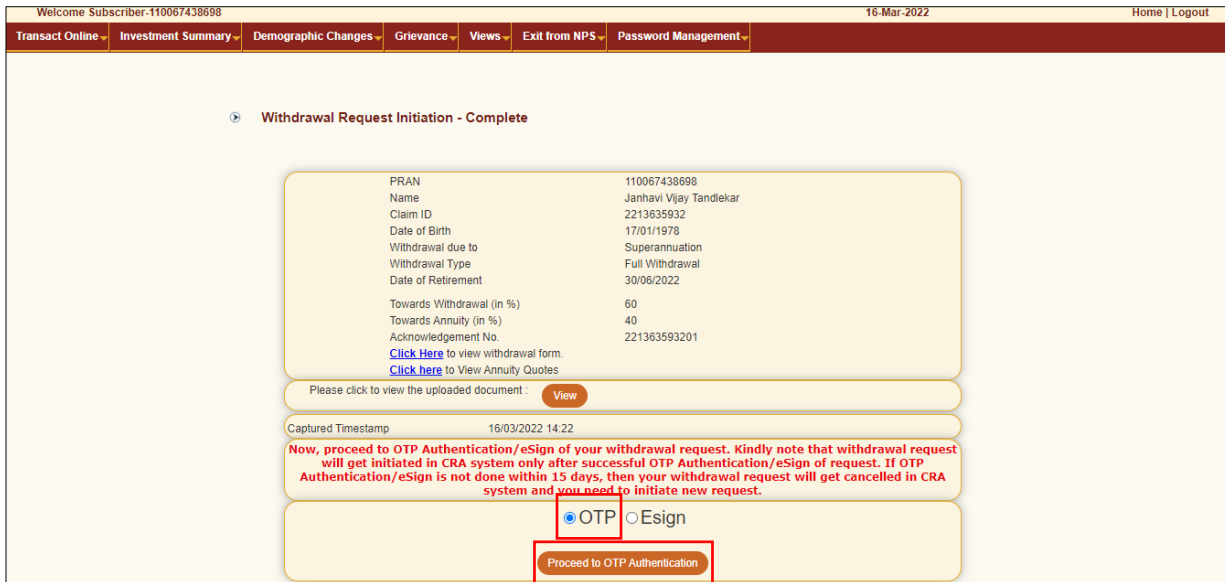
Section-II

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

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

Section I- Process for completion of exit 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 18**.



Welcome Subscriber-110067438698 16-Mar-2022 Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110067438698
Name	Janhavi Vijay Tandekar
Claim ID	2213635932
Date of Birth	17/01/1978
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Date of Retirement	30/06/2022
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Acknowledgement No.	221363593201

[Click Here](#) to view withdrawal form.
[Click here](#) to View Annuity Quotes

Please click to view the uploaded document :


Captured Timestamp 16/03/2022 14:22

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.

OTP Esign

Figure 18

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 19**.



NSDL Technology, Trust & Reach National Pension System (NPS)

Welcome Subscriber-110067438698 16-Mar-2022 Home | Logout

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

OTP Authentication

OTP has been sent to mobile No 983*****7 and email j***@****.com

Please Enter OTP Sent to Mobile No

Please Enter OTP Sent to Email Id

Figure 19

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

At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding completion of OTP Verification is also displayed. Refer below **Figure 20**.

Welcome Subscriber-110067438698 16-Mar-2022 Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110067438698
Name	Janhavi Vijay Tandekar
Claim ID	2213635932
Date of Birth	17/01/1978
Withdrawal due to	Superannuation
Withdrawal Type	Full Withdrawal
Date of Retirement	30/06/2022
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Acknowledgement No.	221363593201

[Click Here](#) to view withdrawal form.
[Click here](#) to View Annuity Quotes

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

Captured Timestamp 16/03/2022 14:22

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.

OTP Verification was Successful

[Download Withdrawal Form](#)

Figure 20

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

At this stage, Subscriber needs to select "Esign" radio button and then click on "Proceed to e-Sign the Form" tab. Please refer below **Figure 21**.

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

Withdrawal Request Initiation - Complete

PRAN	110133558391
Name	Prashant Shantaram Gurav
Claim ID	2213535602
Date of Birth	01/06/1960
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Exit	07/03/2022
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Acknowledgement No.	221353560201

[Click Here](#) to view withdrawal form.
[Click here](#) to View Annuity Quotes

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

Captured Timestamp 07/03/2022 17:49

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.

OTP **Esign**

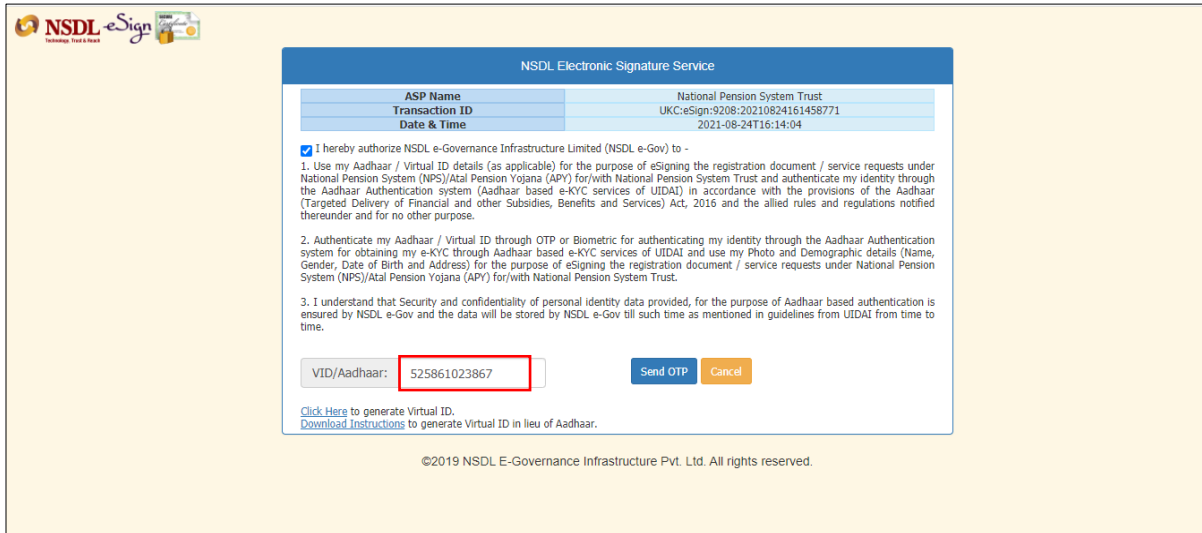
[Proceed to e-Sign the Form](#)

NOTE - eSign service charges plus taxes applicable is Rs. 5.90

Activate Windows
Go to Settings to activate Windows.

Figure 21

At this stage, once Subscriber clicks on "Proceed to e-Sign the Form" Tab, system will redirect Subscriber to eSign Service Provider's Web Page. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on "Send OTP" button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 22**.



NSDL eSign

NSDL Electronic Signature Service

ASP Name	National Pension System Trust
Transaction ID	UKC:eSign:9208:20210824161458771
Date & Time	2021-08-24T16:14:04

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

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

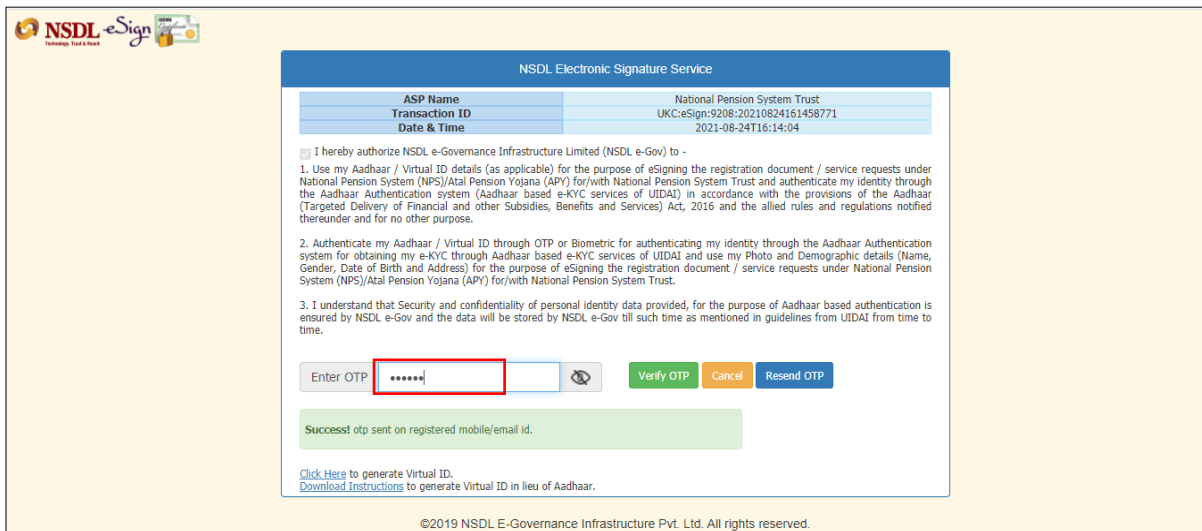
VID/Aadhaar:

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

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Figure 22

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 23**.



NSDL eSign

NSDL Electronic Signature Service

ASP Name	National Pension System Trust
Transaction ID	UKC:eSign:9208:20210824161458771
Date & Time	2021-08-24T16:14:04

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

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

Enter OTP:

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 23

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

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

Please refer below **Figure 24**.



NSDL
Technology, Trust & Reach

National Pension System (NPS)

Welcome Subscriber-110017397663
24-Aug-2021
Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110017397663
Name	Prashant Shantaram Gurav
Claim ID	1911447331
Date of Birth	14/01/1994
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	14/01/2054
Towards Withdrawal (in %)	60
Towards Annuity (in %)	60
Acknowledgement No	191144733101

[Click Here to view withdrawal form.](#)
[Click here to View Annuity Quotes](#)

Please click to view the uploaded document : View

Captured Timestamp: 24/08/2021 16:49

You have successfully captured withdrawal request. Kindly proceed to OTP Authentication or eSign your withdrawal request. Kindly note that withdrawal request initiation is not complete unless OTP Authentication/eSign is completed.If OTP Authentication/eSign withdrawal request is not done within 15 days, then your withdrawal request will get cancelled in the CRA system and you need to initiate new request

E-Signing was Successful

Download e-Signed Form

Figure 24

6. Verification & Authorization of Exit request in CRA System by Nodal Office

On authorization of Exit request by Nodal Office, the same will get executed in the CRA system subject to date of retirement/Superannuation. The Funds will be transferred to Subscriber's Bank Account by Trustee Bank (Axis Bank) within T + 3rd Working days, T being date of authorization of Exit request in CRA system by Nodal Office.

Physical Withdrawal Form and supporting documents are not required to be submitted to Nodal Office for exit request initiated by Subscriber online in CRA through digital signature (OTP Authentication/eSign) & complete scanned documents are uploaded in CRA.

7. Annuity Issuance Process:

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

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

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

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